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## TOPICS OF THE WEEK.

THE no-change faction of the SwaraDemand of Routgna- jist party apparently does not propose to let Messrs. Jayakar and Kelkar live in peace after their resignations from the party's Exeoutive Council. Tt is bent upon pursuing them with further pains and penalties. Pandit Motila Nehru points out that membership of the Ex. ecutive Counoil is not the only responsible office held by them ; they are also Leader of the Bombay Counci Swaraj party and Deputy Leader of the Swarajists in the Assembly respectively. They must resign these posts also. But the olaim which party disci. pline has on these leaders does not end lere, for Pandit Motilal says that in the Swaraj party "every office-bearer and individual member are governed by the same discipline," and thus, so far as Messrs. Kelkar and Jayakar are conoerned, there is nothing for it but to leave the party. Mr. Jam. nadas Mehta, who is the ohief of the Provincial Swaraj Counoil, is already plotting to depose Mr. Jayakar from the leadership of the Swarajist group in the Legislative Council of Bombay and putting Mr. K. F. Nariman in his plaoe. This plot will very likely miscarry, because though the strength of the obstruotionist party in Bombay is not negligible, there are few of that persuasion in the Bombay Council besides Mr. Nariman. But the demand for the Swarajist members' resignation from the Bombay Legislative Counoil is not quite unreasonable. The demand is made on the ground that these members won their seats on the official programme of the Swaraj party. Sinoe they now seek to ohange the programme they must in justice resign their seats on the Council and offer themselves for re-election To this contention Messrs. Kelkar and Jayakar might perhaps have replied that they did not oontest
the election on the obstruction platform and were therefore under no necessity to give up their seats. They have however denied themselves this defence by their own admission that having fought the elections on the non-sceeptance of office programme it is not open to them to press for acceptance of ministerships now. But the admission really renders their resignation of seats in the Legislative Council necessary. It need not be thought that we are pressing the election theory too close in supporting this demand for resignation, for it is more thar doubtful if some at any rate of the sitting members in the Legislative Council would have had any chance against Liberal and Independent candidates if their politics were known to be iodentical with Liberal politicsresponsive co-operation. It would go far to establish a sound tradition in election matters if those who are now trying to change the Swarajist policy :.nd for that reason feel unable to counsel the acceptance of ministerships in the present term of the Couacil resigned their seats on the Council and sought reelection. Mr. Jamnadas Mehta probably makes this suggestion with a view to sirengthe : the no-cbange section of the Swarajist party, but it is possible for outsiders to endorse it in a wholly disinterested spirit.
pandit Motilal Nehru is hard

Attempte at Justlifcation. put to it to defend his acceptance of a place on the Skeen Committee when party exigencies make it necessary for him to make a stong pull for civil disobedience. The defence becomes the more difficult beoause of his former ostentatious refusal to serve on the Muddiman Committee. .This partiality for the Indian Sandhurst Committee was first sought to be justified by the plea that while the terms of reference of the Reforms Committee were restricted, those of the Committee on which he has agreed to sit suffered from no suoh restriction. Pandit Hirday Nath Kunzru however has pioked the bubble and shown conclusively from Lord Birkenhead's speech that the Skeen Committee is not free to recommend an increase in the number of King's Commissions to be conferred on Indians annually any more than the Muddiman Committee was free to recommend fundamental ohanges in the existing constitution. Lord Birkenhead has declared that until the experiment of Indianising eight units "has been shown to be a success within those limits, it is not our purpose to go beyond them. " Pandit Kunzru therefore roundly describes the reference to the Skeen Committee as
most disappointing. Having failed in this attempt at self-justification, Pandit Nehru makes another by inv king the name of Mahatma Gandhi. It was on the Mabatma's own advice, he says, that he accepted the membership of the Skeen Committee. The Free Press of India has however shown that this statement is none too accurate. The fact is that Mahatmaji has stated his view quite plainly, viz. that while he disspproves of Council entry, he holds that next to Council boycott he approves of the utilization of Councils. He was accordingly pressed to advise the Swarajists publioly to accept Ministerships so that Pandit Nehru could plead that obstruction was abandoned in obedience to the Mabatma's command. Mabatma Gandhi, however; saw through the trick and rep ied that if the Swarajist party was agreeable to make a change in its policy, it should do so on its own responsibility and on its own initiative. It is clear that Pandit Nehru'never succeeded in obtaining from Mahatma Gandhi any detailed ad vice in regard to the Skeen Committee, other than the general one that if the Swaraj party is bent on going into the Councils, it would be mueh bett. r for it, in his opinion, to use them for constructive work than to follow the barren policy of offering unmixed opposition. Thus no justification exists for Pandit Motilal's continuence on the Skeen Committee.

The Nemesls.
WHO would have thought that such popular idols as the Maulana brothers would ever be howled down at public meetings? Yet the whirligig of time has meted out to these leaders.the same measure as was the lot of Mrs. Besant and Mr. Sastri at the height of their unpopularity. We are not sorry for the fate which has befallen the Ali broteere, because it will surely make them reflect, that since one can never be always riding on the crest of a wave of popularity, one had better adhere to one's convictions and take such unpopularity as comes rather than make a deliberate attempt, even at the cost of one'sconvictions, to retain the public esteem and yet in the end lose it for some reason or another. Messrs. Kelkar and Jayakar also will be moved now to some such reflexion, for they were described in the address which the Chanda publio presented to Pandit Motilal Nehru as "place-hunters." Now no appellation could be more unjust to these leaders than this. For Messrs. Jayakar and Kelkar have no doubt their share of worldly ambition, but the mentality characteristic of job-hunters is entirely foreign to their nature. Indeed it was only their dread of this very characterization that made them swallow their principle of responsive co-operation and cast in their hot with a party of obstructionists. They then put their conviction fairly into their pockets and now find that they must always keep it there if they are successfully to avoid the title from which they shrink. Now they make a faint attempt to square their actions with their opinions and they are mot with the denunciation which it was almost their one aim to dodge-"place-hunters." They too will now oonclude, we guess, that it is best for one to be honestly doing one's duty, cost it what
it will, since hard names will anyhow be flung at one-if not to-day, to-morrow. Messrs. Kelkar and Jayakar are only slightly less unpopular at present than the Liberals, but the Liberals have the consolation which these neo-Liberals have not-of ever having guided their conduct by their consoience. * * * THE Government of Indis is at last Tho Snuth arrican seen to be making some move in regard to the Asiatic Bill of the Union Govercment-it is sending a deputation to South Africa to obtain detailed information regarding the conditions of Indian labourers and, we doubt not, to confer with the Union Government on the subjeot of the Asiatic Bill. But this deputation is pronounced to be both inopportune in season and unsatisfactory in personnel. Wiih the first criticism it is not easy to agree, for, as it is, the deputation will arrive in South Afrioa just on the eve of the reassembling of the Union Parlia ment; and it is clear that if a deputation is at all to serve any useful purpose it must be there to plead the Indian case before the Bill oomes on The very fact that Mr. Andrews left now shows that the present time cannot be altogether inopportůne, It is argued that the best Indian settlers are coming over to this country. But, we ask, is there such an imperative need for the South African deputation to come over to India at present if its help to the Indian deputation to South Africa is indispensable, as there is for the Indian deputation to be in South Africa? No doubt the SJuth African deputation has started now with a view to attend the Indian National Congress. But the Indian public can suraly afford to await enlightenment on this questi) $n$ by a few months. With the oriticism against the composition of the deputation we have some amount of sympathy, but we cannot blind ourselves to the fact that the Government tried to obtain the co-operation of men in the confidence of the public but failed to get it. Still why should not the Government of India have shown imagination enongh to invite Mrs . Sarojini Naidu herself to lead the deputation-the only person in India we suppose who still retains the hope that India will yet be able to find a solution to this question and who still retains a gushingly friendly feeling for the South Africans? She alone could supply the "human touch" of whioh she speaks. It would have been a; stroke of genius to have made the selection, but the Government of India is not known for such strokes. Any way, situated as we are, we cannot afford to neglect even the small openings that offer themselves for carrying on negotiation and we cannot therefore condemn this deputation as others have done.

The Bombey striko. MR. T. JOHNSTONE, the British trade union delegate now in Caloutta, made the other dag the renark that he was really astounded to find 150,00 ) people on the strike in Bombay and nobody in the rest of India paying any attention to that faot: whioh seemed to hi!n to throw a glare of light on the current politioal mentality in
this country and to indioate the necessity of the $\mathrm{Bri}^{-}$ tish Parliament not extending the scope of Indian Swaraj without providing a very much wider franohise. In the meantime the mill-workers are suffering terrible hardships. Fortunately some help is forthcoming, though it ismiserably'inadequate to the need. It reflects great credit on the Bombay Corporation that it has voted one lakh of rupees for the relief of the sufferings of the mill population. The Corporation naturally takes no sides in the industrial dispute and this vote must be regarded only as a token of sympathy with the suffering humanity. Nor is the Corporation going to give doles. It proposes only to enploy those who are out of employment on useful works and to spend thereon a sum not exceeding a lakh of rupees. Help is being received from abroad too. Though much sympathy has thus been aroused, no solution for the present troubles oan be found till the mill-owners are in a relenting mood or the Government intervene effectively in the struggle. The millowners are in a mighty rage with Mr. Joshi for having brought the facts regarding the fall in the cotton prices to light and having so insistentiy pointed to the obvious duty of the employers. They even áccuse Mr. Joshi of disloyalty inasmuoh as they have mademandsome donations to him for work among the mill population and still he raises the mill-workers against his own donors. But in their anger the mill-owners forget that the money they gave Mr. Joshi was for welfare work, and his obligation ended when he started schools, co-operative societies and other institutions for them. He never understood it to be hush money and would never have accepted it as such.

## Propaganda.

EVEN Homer, as is well known, sometimes nods. Says our good friend, Fortizn Affairs, in its November issue:-

It appears that the enlightened Persian Government, deslrous for the good of the world of redusing its cultivation of the opiom. popy, but distressed for a means by which the so: sequent drop in the national revenue could be averted, has aotually applied to the League to send an egent to Persia to inquire into the possibility of raising revenue in some other way than poppy growing.

Why does not the Indisn Government urge the League to perferm the name gocd office for India ?
Why does not the Britiah Government urge the Indian Government to urge the League to perform the aame good office for India ?
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Why does not the Indian people urge the Britioh people to urge the British Government to urge the League to perform the aame good office for India ?
There seem several ways in which this could bedone, and the Indian Government be made ashamed of its attitude towarde the opium revenue.
As a matter of fact, the boot of course is on the other leg-as was announced ia the Council of State early in September, the Indian Government has invited a League of Nations Committee to study the Indian opium question on the spot. We commented on this in our issue of September 10th under the heading "Pour encoulagor les aufres." So after all, the Persian Governmerit is not quite as enlightened as Foreign Affairs thinks, nor has the Indian Government anything to be ashamed of-all the unbalanced propaganda of well-meaning enthusiasts notwithstanding. For Propagandism exists not only for bad oauses, but unfortunately also for good ones; more's the pity-for what damages a good oause more than exaggerations which make it appear untrue 9 .

## WHAT JUSTICE DEMANDS.

By the execution of Shafi Ahmed and Dighe, the ourtain has rallen on the Bawles case. This case has adorned a tale of a most tragic character and puints certain morals worth reflecting on.

In the first place the high character for impartial justice enjoyed by the High Courts of Judicature and the highest tribunal in the Empire, viz. the Privy Council, has been vividly brought home to the people. The eminent judge who presided over the Criminal Sessions, Mr. Justice Crump, has earned a great name for impartiality, a high standard of rectitude, integrity, and judioial acumen. The members of the special jury in this case have also lived up to the traditions standard of unbiassed verdict, amidst influences tending to corruption and intimidation. Even the presiding Judge was. not spared these influences; he was anonymously addressed by busybodies pointing out to him the manner in which the case ought to be tried. But the jury, dismissing everything except the intrinsic merits of the case from their minds, and cutting themselves free from all external inluences, returned a verdict which is just, intelligent and level-headed. The Malabar Hill tragedy was also instrumental in exhibiting to the world the gallant conduct of three Military Officers who rushed to the scene of offence at the risk of their own lives and tried to rescue the victims of this nefarious outrage in a most heroio, seifless and admirable msnner. Their subsequent condũot also shows their grit and the high sense of honour which they possess. Their evidence proves their transpareat veracity. Indeed they have done much to enhance the Englishmag's reputation for devotion to duty, self-effacement, and chivalrous spirit. We wonder how many Indians would have rushed into the scuffle and faced death to save helpless oreatures of another race, religion and country.

Now that the trial is over and the seal of the highest court has been indelibly stamped on it, the question is, what next? The responsibility for conducting a thorough investigation rests entirely on the political department of the Government of India, of which the Viceroy is himself the head. Lord Reading has made "justice" the motto of his Indian oareer as it was his motto when on the bench, and the Indian publio has therefore a right to expeot that in this case, whioh is such as to tax the capacity for justice of even the late Lord Chief Justice of England, stern justice will be meted outt. Mr. Justioe Crump in his admirable charge to the jury stated : "It is possible, whoever the assailants were, that there were persons behind them, whom we cannot precisely indicate. But where an attempt is made to kidnap a woman who was for ten years the mistress of the Maharajs, is it not at least reasonsble to look to Indore as the quarter from which this attack may have emaniated? There may be other persons who were interested in kidnspping Mumtaz. We know nothing of them. Indeed we know from the acoused themselves that there was a wish to take her back to Indore in the
interest of Shankar Rao Gawde. But whether it was ir the interests of Shankar Rao or some other person, who desired to have her or who desired to do away with ber, when you consider the materials placed before you, they indicate that Indore is the place from where this attack emanated. "

It is the duty of Lord Reading's Government to discover this hidden hand and to drag him before the Court of Justice. Although the trying Judge made no mention of the Maharaja of Indore, there are abundant circumstances in this case which go dangerously near implicating him. They are: (1) the sworn testimony of Mumtaz; (2) her allegation about the murder of her child by the Maharaja; (3) her petitions and telegrams, sent to the Commissioner of police at Amritsar; (4) the getting down of Mumtaz at Delhi on her way to Mussoorie and her refusal to proceed further, and her statement that she was pursued and harassed by the Maharaja's officials; (5) the proceedings to secure an extradition warrant against her and the miserable failure of this attempt; (6) the fact that all the accused were in the service of the Indore Durbar, some of them holding high offices and one a Mankari; (7) the free use they made of the Indore Durbar estates at Bombay, viz, the Aurora House and the Somerset House for hatshing the plot; (8) the keeping of the Red Maxwell in the garage in one of these houses; (9) the presence of Mr. Sharma, the Financial Seofetary of the State, in Bombay and the mysterious telegrams he sent; (10) the spiriting away of the mali by Messrs. Mulgaokar and Khasgiwalla, both Indore officials, for the apparent reason that the mali knew something which they did not wish him to divulge ;"(11) the facilities of leave of absence from Indore which these mercenaries secured to perpetrate this dastardly act; (12) the huge expenditure of money incurred in engaging eminent counsel far beyond the means of these wretched accused persons; (13) the presence of the Legal Adviser of the Indore Durbar in England to instruct the counsel; and on top of this all (14) the candid admission of Mr. Sen Gupta that Shafi Ahmed was after al a hireling and the appeal for mercy of Mr. Velinkar for Ponde to the effect that exceedingly powerful influeuces were brought to bear on him with a view to draw him into the conspiracy and the plea that Ponde and Dighe did not desire to take Mumtaz away for their own sake. We are far from contending that the circumstances mentioned above establish the guilt of H. H. the Holkar. We would be the last to prejudge the result of the inquiry for which we press. All that we maintain is that the facts we have gathered above are of such a grave character as to demand a thorough inquiry into the Maharaja's part, if any, in this scandalous affair.

## MATTERS KENYAN.

IN his opening address to the Legislative Council of Kenya on the 28th October, the Governor, Sir Edward Grigg, spoke at greater length than we
believe any previous Governor has ever spoken on education, and, as is only to be expected, he was duly apologetic in treating the planter-oligarchy more to the necessity for the provision of educational opportunities than to the supply of labourers. The length of his reference to this subject he tried to justify by the remark that education "is vital to every race in the Colony"; what, however, apparently gratified European members of the Council in the speech was that though the new Governor for the sake of form Included all races in his reference, he in point of faet emphasised the need for the educational growth of the European community alone. And on the subject of European education the new Governor's ideas are very expansive. At the bottom of the scale he wants nursery classes to be opened for white ohildren of from 3 to 6 years of age. Then comes compulsory elementary and lower secondary education for all European children between the ages of 6 and 16. Then follows specialised courses in agricultural, commercial or technical training for boys and in domestic acience for girls. And at the top a boarding school is to be established, liberally supported by scholarships, which will bring high sohool education up to university standards. All this is admirable, and no one would give this scheme anything but the most enthusiastic support if it were not so narrowly exolusive.

Compulsory Education is by no means a new ides in Kenya; it is only its restriction to the White community that is a novel feature in Sir E. Grigg's speech. The Education Commission reported in " 1919 that " the aim shठuld be to provide the means of education and then to apply compulsion to Europeans and Indians in the first place ; after that to the Arabs, Baluchis and Swahilis." Thus it was never contemplated to leave Indians even for a short interval out of any scheme for compulsory attendance, though some interval was to elapse between the compulsory education of Indians and Europeans on the one hand and that of other nonnative races on the other. The natives, however, were not, in the view of the majority Commissioners, to receive the benefit of compulsion for a long time to come. But this view was hotly contested by that real friend of the natives, Mr. John Ainsworth, and two others who advocated a lower form of compulsion in the case of the natives. Going back upon all that the Commission recommended, Sir Edward Grigg now proposes to restrict compulsory education exolusively to the Whites. The Whites alone are, again, to be admitted to institutions imparting higher education. For this latter restriction Sir Edward vouchsafes a reason : such institutions are an imperative necessity for Europeans, for it is the Europeans who are to be the "rulers" of the country. This sentiment is of course commonly given expression to in Kenya, but we draw pointed attention to it here only because it gives an indication of the character and the spirit of the new Governor.

The question naturally arises as to how such a: spacious soheme of European education is to bei
financed. Former Governors must have no doubt found it hard to justify a heary oxpenditure of money on European education, when Indian educar tion received a scurvy treatment in comparison with European education and native education was most cruelly starved, both absolutely"and relatively. But Sir Edward bas a ready-made plea for the defence of the Kenya Government's open partiality for White education. He proposes that each race should find money necessary for its own education by a self-imposed cess and should bear no part of the burden of educating other races. "There could then be no question," he says, "that the eduoation of one community was being starved for the benefit of another, and each community would have the highest and wisest system of education whioh it felt able to finance. I osnnot but believe that the European community will respond whole-heartedly to this ideal." We daresay the Europaan community will be persuaded to fall in. Will the mill-owners of Bombay, e. g., raise a howl if the Bombay Corporation oast upon them the obligation of finanoing the education of their own olass and relieved them from their share in the barden of providing for the instruction of the mill-workers in Parel? If Sir Edward Grigg thinks this to be the best means of teaching Europeans the common duties of oitizenship, he bad better make them pay for roads and railways, which it will be admitted by all impartial men are intended primarily for the Whites and absolve the native community from the responsi-bililty-for constructing and maintaining these mesns of transport. We should very much like to see howf the European oommunity will respond to this ideal.

Indeed, on the railway estimates an Indian member raised the question whether branch lines proposed to be constructed out of loan funds were required by the natives, whose interests he said should come first. His plea was that he would support the raising of a loan for this objeot if the railways would benefit native races and would oppose it if they would benefit mainly the Europeans. Mr. Shams-ud-Deen was so emphatio in enunciating an "Africa for the Afrioans" policy that we very gladly quote his very words. "He maintained that the policy of the country should be that when money was to be spent the native community should be taken into consideration first and foremost. If it could be provided that the new lines would benefit the natives and inorease their prosperity he would say carry out the aurveys by all means and roise the necessary loans,' but be must lodge an emphatio protest against himself and his children being saddled with the burden of that loan which was to be expended for the benefit of one particular section of the community (viz. the Whites). If it was being spent for the welfare of the natives he would heve no objection. He uas in a coun try belonging to the , atizes and his duty wasto saddle himeelf and his children to pay for the menty to im. prove these natives, but the railways in the country with one or two exceptions hed all been constructed for the benefit of one particular section of the
community". Did the European planters, on a parity of reasoning, volunteer to bear, and did the Governor urge them to bear! the expense of oonatructing these new lines? On the contrary the planters depreasted the consideration of this question from a narrow racial point of view when the affairs of Kenya required to be looked at from a broad non-racial point of view ! After this expression of opinion who can accuse the Kenya Whites of a spirit of racialism ?

We are glad that the Indian members-Messra. Shams-ud-Deen, M. A. Desai, Pandya, Nehra and Kassim-are all acquitting themselves oreditably in the Legislative Council. All of them took an active part in the discussion and ventilated several grievances under which the Indian community is labouring. Indians are being weeded out of the Railway service. The General Manager, who has been specially brought for this purpose from South Afrioa, has been vigorously carrying out this polioy for several years past. This is being done ostensibly to help the natives, but what is really happening is that Indians are being replaced not so muoh by natives as by Europeans, and sometimes one Indian is replaced by two and even three Europeans. The result is seen in the sudden increase in the oost of management. The iniquity of the present policy becomes all the more apparent when it is ramembered that the salaries of Indian employes are reduced one-sixth, while those of Luropean employes have suffered no reduction. There is a general outery among Europeans about tine grow th of administrative expenditure, but the enormous increase in overhead charges that has resulted from the anti-Asiatic policy is suffered by them with porfect equanimity. Another important catter raised by the Indian members was the policy of discrimination against Indians in giving travelling faeilities. For instance, old and obsolete second class carriages were reserved for $I_{n}$ dians while modern up-to-date carriages were made available to Europeans. Instances were quoted in which Indians were even refused first class tickets. Till recently Indians were not admitted to waiting rooms. Now it would appear that separate waiting rooms are provided for Indians at four st ations, Mombasa, Kapiti Plains, Nairobi and Kijabe. But the Government complain that since they are not being used, they cannot be kept open for Indians even when required. The best remedy for this, of course, is to throw open to Indians and others the waiting rooms now being u-ed exclusively by Europeans, but if that cannot be done, separate waiting rooms must be proided for Indians, however wasteful this proceeding may be. Much credit is due to Indian members of the Cuuncil for exposing these injustioes and even more for so strongly ospousing the cause of the natives.

## LIBERALISM SOLIALISM, AND CATHOLICISM. <br> VII. INTEREST.

I CLOSED the last section, in which I considered "private property", by asserting that the rights of
private property were only safeguarded, as long as the right was maintained, not only' of owning and bequeathing, but of lending out property against ina terest. This later point needs elucidation, since it is around it that rage most of the anti-capitalist controversies of the day.

Let us begin by remembering that: oapitat are goods reserved for production: and that such reservation or saving is quite praiseworthy, provided the reservation "leads to a igreater or better consumption, whether on the part of the individual who saves or of society at large." ( $\mathrm{I}, 371$ ) Sead corn is the classic example : by not eating it this year, we shall be able' to feed $100^{\prime}$ times as many poople next year. But the point to be considered here is this-does he, who reserves his corn and lends it as seed-corn to a neighbour, thereby earn his title to a share in his neighbour's coming harvest? Nov' let us be quite clear here, what we mean : if A savers up what he might have eaten and gives it as seed corn to B, stipulating a share of the profits in the next harvest; we have one kind of transaction; if A lends his seed corn to $B$ stipulating a double quasitity back within a year, irrespective of what B's harvest is or indeed what $B$ does with the corn, we obviously have a different transaction altogether. The first is one of enterprize, and; as we haveseen already', deserves to be rewarded with a "profit"; the second is a finanoial operation, which olaims to be entitled to "interest". Is it ?

Here again an answer is not possible, until wo have oleared away some further difficulties in the line of approach. We all feel, certainly the Churoh has always felt and given expression to this feeling, that there is something sordid and ímmoral (a) in a man waxing fat on the troubles and misfortunes of his neighbour and (b) in the certainty and automatic manner in whioh pounds of flesh socrue to the lender, without any compensating risk or labour on' his part. Mr. Tawney therefore is quite right when he says (IV, 109) that "Medieval opinion, which did not objeot to profits, provided they were reasonable, had no meroy for the debenture holder." But this opinion, after all obtained only, because in the Middle Ages the modern debenture was unknown: Until the 16th oentury borrowing was almost exclusively what Mr. Tawney calls "casual" : the moneylending whioh concerned $9 / 10$ ths of the population was " spasmodic, irregular, unorganized, a series of individual and sometimes surreptitious transactions between neighbours. Borrow they must: they will lend-for a consideration, if they can. It is indeed because this type of credit is a matter of mutual aid among men exposed to the oommon risks of uncertain seasons and perishable live stock, that it seems peculiarly odious for those who are fortunate to take advantage of the necessities of those who are not, and that religious opinion has begn able for centuries to treat money-lending as a simple oase of neighbourly or unneighbourly conduot." (IV,21-23.) As is well known, usury was atriotly forbidden by the Churoh until quite recent times-an injunction which she took over from the Mosaio law : but what
wais really forbidden wat the unneighbourlinese which quite forgot that one of these days the lender migtit find himeelf in the place of the borrowor and vice verta:

For it asems to me-and I am surprised that Fr. Fallon e. gi does not make this point-that what justifies interest is the faot that the return of something borrowed does not, in striot justioe, olose the transaction. If Mrs A borrows a pound of flour from Mrs. B, because guests have turned up unexpectedly, the matter is not settled by Mrs. A in due course returning another pound of flour to Mrs. B. Mrs. A still remaing indebted to Mrs. B for her kindness in helping her out in an emergenoy. That indebtedness surely is not discharged, until Mrs. By finding herself on some other day in a similar predicament, borrows from ( and in due course returns to ) Mrs. A. likewise a pound of flour. This obviously is the condition of affairs, which Mr. Tawney calls " casual borrowing " and it is one where charity and prudence alike would not demand " interest"not because none in justioe is due, but because the tables may so soon be turned. . But where a very poor woman borrows the flour of our example from a very rich woman and the turning of tables may be dismissed as an altogther unlikely contingenoty, it is both legitimate and natural that Mrs. A, returning her pound my add a few sweetmeats for Mrs. B's ohildren, thereby returning one act of neighbourliness for another. Then, and then only, will both will be "quits." But what are the sweetmeats in this example, but inter est?

Interest therefore is perfectly legitimate, " interest being the price paid for the temporary allooation of eapital. But this price, as every other price, must be just." ( $\mathrm{I}, 280$.) That means that the interest must be a fair equivalent of the service rendered : the lender of a bioycle must not expect back a motorcar nor the lender of a rupee two annes a week, as is quite common in this country. That rules out usury in the modern sense of the word; but it also rules out the assumption that there is no limit to compound interest. It is not just that, because, once upon a time, A lent B Rs. 100, B and his ohildren's children should forever pay an annual tribute of $\mathrm{Rs}, 5$ to $A$ and to his heirs. The service rendered by the loan of Rs. 100 in no circumstances oan equal that of an irredeemable and undetermiaableannuity of Rs. 5 . It is theinstinctive recognition of this natural principle, which in this country used to limit the acoruing of interest to the द्वाम दुप्पद : i. $\theta$. by the very liberal rule that when a debtor had paid back the capital sum borrowed and in addition by way of interest a sum equal to that capital, the debt was deemed to be fully discharged. This is extremely sound finance and politioal economy ; it is equally sound ethios, and one oan but regret that more strenucus efforts are not made to insert this old rule into the statute book of modern India. The principle has only lately been vindicated in the interAllied debt settiements, which as a matter of fact are even more lenient to the debtor than our old aाम दुप्पट'? system would have been: Belgium, for instance,
which owed America $\$ 417.78$ ! millions! ( $\$ 171.78$ millions for pre-Armistioe, and $\$ 246$ millions for post Armistice debts ), under the last. settlenent is -omy called upon to pay a total of $\$ 727.83$ millions :rspread over 62 years. The Mossio Jaw similarly proclaimed after $7 \times 7$ years a year of jubilee, when all forms of indebtedness lepsed, when bondmen beoame free once more and mortgaged lands reverted automatically $t$, their owners. Issiah ( $V .8$ ) thunders alresdy against those "that join house to' house and lay field to field, till there be no room " for any but them; and it is notorious how oramping the unrestrioted passing of lands into mortmain or wakf is "bound to prove, whether in the West or in the East. The Church has never made much of this Mossio in--junction; but I venture to suggest that, in justice to her own principles, she ought to do so. If " nobody may divest himself of responsibility for the manner in which his capital fruotifies, since this must ever oonform to the demands of justice " (II, 146) : the 7initation of interest, not meraly in regard ito rate, but to time, is surely a very clear reform to be demanded.

No perpatual servitude can be a legitimate - oonsequence of an indebtedness and it is the absence -of"this statutory limitation in time of interest whioh I think is the legitimate ground of complaint on the part of Socialists against interest as developad to-day. It is surely against equity that the Englizh State e.g. should still be paying to-day for money it borrowed for wars waged a hundred years ago. But it is surely also against equity that an industrial investment should go on paying divi--dends indefinitely. Dividends of course are a form of proit, but under present joint-stock company conditions the line dividing profits from interest is bound to get very indistinot at times. A manginvests in bank stock, muoh as he would in government stock, in order to eñsure a safe and regular annuity : and it is evident that for him it is only teohnioally right to speak of "profits" in one case and not of "interest" in both. Muob of the "enterprize," if not all of it, disappears, the moment it beoomes a" safe investment ": and in this case it would seem to me to ba hardly deserving of profits any longer. But if so, the investor is only entitled to interest : and, if $I$ am right in $m y$ contentions, that interest should be subject to limitation, on the prinoiple of, say, our ₹ंम दुप्यe. At "present, a man may, in legitimate enterprize, establish a business and subsequently " flost "it : the original shareholders still showing some "enterprise " in putting their money in the "flosted" concern. But as the law stands at present, those shares may go on paying dividends, year after year, but pay as the concorn may, it oan nover get rid of its liability to its shareholders: on the oontrary, the value of each share in the open market, instead of growing less, will grow greater, the more dividends (i. e. 'profit' ) are being paid. - Limitation of this interminable right to dividends is olearly indicated: how should it be effeoted?

On the one hand time might be called on ${ }^{\text {Ethe }}$
principle" of the " Jewish "jubile ${ }^{\circ}$ ": i. e. piter 50 years shares in limitel liability companies might be forfeited, either to the Stato or to the consern itself. Perhaps the energence of what the French call the uctionnariat syndic al may be showing the way in this' respect 'This "trade union shareholding" at present is increasingly used by Christian trade unions in France and Belgium, to get access to the general meetings of shareholders in large concerns, in order to bring home to the individual shareholders the grievances of lahour. But it is quite feasible so to regulate thinge, if time limitation of dividends were eracted, as to ensure that the respective trade unions would get the reversionary rights of all shareholders after 50 years. Another form of limitation would be to limit the aggregate amount of divisdends acoruable to a shareholder: the total amount of course deserving to be fixed much higher than the $200 \%$ of pure interest ( on the दाम दुणट system) on account of the element of risk implied ex hypothesi in venturing upon the enterprize. But even if it were fixed at $2000 \%$ instead of $200 \%$, the ethioal gain through such limitation would be great : for nothing of the order of the Bombay mills, paying their $300 \%$; interest year after year, without anybody being able to say them nay or their workers being an anna the: better for it, would anyhow be possible any longen i. This system would also prevent the now' on stock exohanges iso popular pastime of "watering the stock" and funloading it in boom times at fancy: prices on the general public, which natarally expeot. dividends commensurate with the price paid by them instead of their original value: since it is the latter only which a aystem of limitation of dividends would take into acoount. Probably it would be just that concerns due to the genuine enterprize of starts ing altogether new industries should be given full scope of earning dividends for, say, 50 years-much as the copyright of authors runs for a statutory period of time-, whilst concerns whioh lack the element of novelty deserve to be more drastically limited, i. e. by limiting the total aggregate amount of dividends that may be distributed Anyhow, a combination of the two systems would obviously enable the legislator to hold the balance of justice evenly between the investor on the one hand and the industry and commonweal on the other. Similarly, the reversionary interest of the shareholdersmight in fairness perhaps best go entirelyineither to the employees of the concern, nor to the whole trade union, nor to the State exolusively, but rather to a oombination of all three, in a proportion to be adjujusted in accordance with the justice of each case.

It can obviously here not be my purpose to work out the details of such a plan: all I am concerned about is to show that the principle of limiting interest and dividends is sound and its application feasible, and that both are in accordance with Catholic theory, if not yet of pratioa. Catholiciam of course is not a mechanioal system, but one living and developing: it provides eternal principles whioh need working out in time. Many of the modern conditions I have just desoribed are novel develop-
ments which need novel applications of the, unohang. ing principles of Justice and Charity. Neither of the two Catholic authors referred to by me puts forwaird the suggestions.I at here making; but surely if for Liberalism interest, like profits, were sacrosanct; if Socialism would extirpate both, root and branch: their just limitation is the obvious solution which Catholicism can offer of a problem which is daily growing more pressing.
H. C. E. Zacharias.

## REYIEWS.

## SOCIAL PARASITISM.

## ABSENTEE OWNERSHIP AND BUSINESS ENTERPRISE IN RECENT TINES. By

 thorstein Veblen. (George allen \& Unwin, Ltd., London. ) 1924. pp. $445.8 \times 51 / 4.13 \mathrm{~s}$. 6d. IN the words of Mr. J. A. Hobsôn who writes a foreword on the jacket, Mr Veblen in this book " presents his complete indictment of the injustice, inhumanity, and waste of modern big business and finance and is the most formidable attack upon oapitalism ever delivered. " It is an inquiry into the economic situation as it has taken shape during this century, partioularly as exemplified in the case of America. The author shows how law and custom are on the side of capitalism and how absentes innterests dominate the world politics. "The Great War arose out of a conflict of absentee interests and the Peace was negotiated with a view to stabi-- lise them.".m He traces the growth of modern industrialism and describes the stages by which it has developed into Big Business, the result of which has been the growth of social parasitism at the cost of what he calls "the underlying population, "and the widening breach between profiteering business enterprise and the productivity of industry. A fair picture is presented in this book showing how inflation of currency results in high prices and industrial prosperity, which are followed by depression and employment, and how the salesman's interests sabotage production. The "Superstitions of theHerd" are mercilessly exposed. "The moral excellence and public utility of the kept classes that now march under the banners of absentee ownership and business enterprise are no more to be doubted by the loyal citizens of the Christian nations to-day than similar excellence and utility of the princely establishment and the priestly ministrations which have drained the resources of the underlying population in an earlier and ruder age. The secular life of the people is governed in recent times by three systems : the mechanioal system of industry, the price-system and the national establishment. "The existing industrial system is dominated by the technology of physics and chemistry, and is a product of recent times, a profoundly modified derivative of the handicraftindustry. The current price system is dominated by absentee ownership and is also a greatly altered outgrowth of the handicraft industry and its petty trade; its contir.ued growth in recent times thas, in effect, changed it into a oredit-price system. The nation, considered as a habit of thought, is a residual form of the predatory dynastic st,te of early modern times, superficially altered by a suffusion of democratio and parliamentary institutions in recent times." It is believed that business men must be free to limit their output and restran employment with view to what the traffic will bear, but that the tactics of the organised workmen are a menace to the prosperity of the community at large. In America permits to oarry
weapons are issued in the main to substantial oitizens, corporations and to "those incorporations of mercenaries that are known by courtesy as deteotive' dgencies; these latter being in the nature of auxiliary forces employed on ocoasion by corporations which may be involved in strikes or lockouts." The democratic nations of Christendom are 'a filial generation' of those dynastic and territotorial monarchies which filled Europe with : a muddle of war and politics in early modern times. "And these national establishments, and the spirit of national integrity on which they trade, are still essentially warlike and political. That is to say, predation is still the essence of the thing. The ways and means of the frafficic are still foree and fraud at home and abroad. The actualities of that'self-determination of nations' which has so profoundly engaged the sentiments of thoughful persons, always foots up to a selfdetermination in respect of warlike adventures, political jobbery and territorial aggrandisement. " The author proceeds: "In recent times, owing to the latter-day state of the industrial arts, this national pursuit of warlike and political ends has come to be a fairly single-minded chase after unearned income to be procured by intimidation and intrigue. It has been called Imperialism; it might also, in a colloquial phrasing, be called national graft. By and large, it takes the two typical forms of graft ; official salaries (the White Man's Burden), as in the British Crown Colonies and the American dependencies; and of special concessions and advantageous bargains in the way of trade, credits and investments, as, e. g., the British interests in Africs and Mesopotamia or the American transactions in Nicaragua and Haiti." These extracts are rather lengthy, but they clearly demonstrate how the affairs of individual nations as well as of the world as a whole are controlled by a handful of capitalists and how oapitalism is a standing menace to the peace of the world, prospering, as it does, at the expense of the toiling masses. He would be a bold man who would dare question the truth of this indictment, severe and uncompromising as it is. Mr. Veblen subjects the old and the new systems to a searching analysis and spares neither, the new being nothing but a modified continuation of the old and both depending for their existence on fraud and force.

The reader, however, puts down the book with a sense of dissatisfaction in that the suthor does not suggest means of reconstruction on an equitable basis. Not only that. He ends by striking a note of pessimism, expressing his belief that "the effectual run of popular sentiment touching these matters will not undergo any appreciable change in the calculable future." The style is fluent and forcible, with a sprinkling of Americanisms, but too much diffusion and redundancy are its serious defeots. The whole matter could have been well compressed in half the number of pages and the reader would have been saved some tedions minutes. In spite pf that the book deserves strong recommendation. Some cf the views set forth in it are refreshingly original and many a pet theory of the orthodor economist is dealt a mortal blow.
P. G. Kanekar.

## SHORT NOTICES.

READINGS IN INDIAN CONSTITUTION AND ADMINISTRATION. By H. L: CHABLANI and G. N. Josrr. (The Wilson College Cooperative Stores, Ltd., Bombay.) $1425.91 / 4 \times 61 / 4$. pp. 618. Rs. 4.
THIS is a collection of satracts from primary as
well as secondary sources "chosen with the purpose of illustrating the chief phases of the development of the Indian Constitution and Administration under British rule and their working at present." The extracts have been so arranged as to give a continuous historical treatment of the different topics which fall within the scope of Indian Constitution and Administration and whenever a break of continuity was feared the authors have supplied the necessary links. The authors have been well advised in not restrioting themselves to the primary sources All they have sought is the most illuminating expression of :any partioular point that was to be brought out and they have laid under contribution very varied -material-official as well as non-official-for the purpose. The result is a very serviceable and compendious work which renders the use of a professed textbook almost redundant. At all events it is heartily to be recommended as a companion volume ts be read together with any of the systematio treatises on the subject. It affords a glimpse into the workshop of constitutional reform and helps materially an adequate comprehension of an intrioate but important subjeot.

The average text-book writer fights shy of quotation marks and usually appropristes other people's views by the simple method of paraphrasing them. This is generally a destructive process, taking the bloom off the peach and it is refreshing to turn from it to the original passages in their unmutilated condition and the present oolleotion of extraots is valusble from this point of view.

Writing in June 1925 the authors have been able to give the Report of the Reforms Inquiry Committee the attention it deserves.
G. B. Jathar.

THE ISLES OF EAR: THE TRUTH ABOUT THE PHILIPPINES. By KATHERINE MAYO. (Harcourt, Brace \& Co., Now York.) 1925. $9 \times 6$ ¢p. 372. \$ $35^{\circ} 0$.
THE contents of the book do not justify its ostenta tious subtitle. Miss Mayo chops her own prajudices into suitabla lengths for numerous imaginary dialogues and monologues, puts them between inverted commas and by means of this simple typographical device tries to convince her readers that whatever she writes is unvarnished truth. She refuses to give the names of her informants and interlocutors in most osses, persistently asserting that such a course would endenger their life. This, however, is a oaloulated 'stage' touch and serves to oreate an stmosphere of verisimilitude. Miss Mayo accuses the Filipinos of habitual dishonesty, treachery, greed, cowardioe, lewdness and incest. To believe her would be to believe that the average Filipino is a devil under an alias and that the Philippines are the nearest modern equivalent to inferno relieved by such oosssional radiance as is cast by a few pioturesque snd soulful Amerioans. The author professess great sympathy for the Filipino peasants in order to be the better able to spite the "politicos" for whom her bitterness is unlimited. The championship of the Moros, a small and localised Mahomedan minority, is largely inspired by the same motive. It is the hackneyed old game of "Ulsterisation". Governor Harrison ( 1913-20), who gave the Filipinos the largest autonomy, is naturally the bete noir of Miss Mayo. His rule is referred to as the "soourge of Harrison". The book is an amazing mixture of half-truths, wild accusations and sweeping generalisations.
J. B. S.

THE LAND SYSTTEMS OF MEXICO. BY Georgs McCotchen McBride. (The American (teographical Society, New York.) 1923. $81 / 4 \times 51 / 4$, pp. 204. $\$ 3.50$.
MEXICO is to most people a tefra incognita, now and then irradiated by the lurid light of a political revolution. The book under review describes the land systems of Mexico, and thus reveals one of the root causes of politios revolutions-viz. an antiquated system of land tenure quite at variance with the present-day conceptions of social and economio justice. The most charaoteristic form of landed property is the haoienda-s vast estate with a population of landless labourers in a condition, if not of positive slavery, at least of economic bondage. This class of people is known as the peons. The description of holdings in the province of Mexico, for the year 1910, will make clear the appalling injustice of distribution. There were in that year 64 estates with an area of 460,000 hectares ( one heotare $=2.47$ aores) i. e. $1 / 6$ of the whole area of the province $I$ There were again 300 more big estates with areas under 1000 hectares each. If to these we add 460 ranches or moderate-sized farms, the total number of individual holders comes to 850 . That is to say 850 heads of families alone, out of a total 166,000 for the province, possessed land in proprietary right. One need not, under these circumstances wonder at the long succession of political revolutions in Me xico, each having for its object the annihilation of the heciendas and the oreation of fresh holdings in individual proprietary right, out of land thus set free.

The book goes on to describe the economic and political results of such a distribution of land. The hacienda is so bloated and unwieldly an cestate, that. the proprietor is in no position to make the most of ${ }^{\circ}$ it, and the great mass of landless population harbouring ill-will against their hard task-masters are up to any desperate political adventure supplying. an inexhaustible following to revolutionary leaders-

The book is oalculated to bespeak the attention of ordinery readers even in India and to the student of comparative economics it is a document of great value and interest.
P. M. Limaye.

THE WORLD'S INDUSTRIAL PARLIAMENT. BY E. M. OLIVER, (Allen \& Unwin, London.) 1925. $71 / 2 \times 5$. pp. 63. 2 s .

As the sub-title says, this is a short and popular account of the I. L, O. by one who is a University Extension leoturer. The little pamphlet is published with the blessing and a foreword of Lord Burnham and boasts even of a frontispiece-of a Lebanese silk factory! This seleation is curious, to say the least of it, as is the allotment of one whole ohapter (out of nine) to the Kerman carpet faoto ries. Is the "Oriental touch " intended to quicken interest? In this as in other respects the pamphlet reminds one somewhat of a "brightly written " missionary tract. And a ourbing of feminine proneness to employ the exclamation sign would also not oome amiss : I have counted e. g. on p. 33 nime sentences and five exolamation marks. The little brochure was written in May 1924 and includes in an appendix a summary of the International Labour Conference held in June 1924. On the whole bardly worth eight times the little threepenny pamphlet issued by the League of Nations Union in 1922 on "The In ternational Labour Organization."

## DIE PFEILGIFTE. Von L. Lewin. (Verlag von

 Johann Ambrosius Barth, Leipzig.) $1923.9 \times 51 / 8$ pp. 517.The book under review gives another example of the proverbial thofughness of the Germans. In this volume of about 500 pages, the author has treated of all the known poisons that are used by different tribes for poisoning their arrows. The poisoned arrows then serve the purpose of self-preservation in all its phases. The book contains a fund of information which is both interesting and important to the anthropologist, the physician, the chemist, the botanist, and the student of human psychology. The author has also given hints for the treatment of wounds from poisoned arrows, and has shown that the idea that certain substances can act as antipoisons is based only on hearsay. . The only rational treatment can be symptomatio treatment, and also the prevention of the poison getting into the system. Once the poison has got into the system, there is no substance which can either confine its activity to a particular region, or automatically neutralise it. After this stage, the treatment can only aim at eliminating the different symptoms.
D. D. K.

## MISELLANEOUS.

## N. M. WADIA HOSPi'TAL, WAI. MR. G. K. DEVADHAR'S ADDRESS.

Mr. G. K. Devadhar delivered the following speech on the occasion of the opening ceremony of new blocks of the N. M. Wadia Hospital of the Amarican Marathi Mission at Wai on the 1sth instant :-

I Bra am old friend and admirer of the Christian Migsions. and their devoted band of atrenuous workers and I owe little of my eduostion, oulture and, I would even say, inspiration to them. I ever feel gratefal to them for sll that they have done for me and my countrymen and it is always a matter of very great delight to mo to be associated with their oxcellent work and to mark my sympathy with and admira tion forit. I. therefore, welcome this additional opportunity to express my sincere feelings of gratitude to the worshippers of Christ in this country, Whose influence on its life through Hia genuine followers has not been negligible and whos ${ }_{8}$ servioes to ita people have been no mean factor in the coonomy of our national advance and well-being.

Your kind feelings, ladies and gentlemen, towards me which have prompted you to extend your invitation to me, a very bucuble man atruggling in his own way to serve God through humanity, are an indleation of the generosily of your heart. In that you recognise the serviee that is being rendered to the country by a amall band of workers, I mean the members of the Servante of India Society, to which I have the honour to belung. When I received throogh our Seeratary Dr. Hume'a letter asking either Mr. Sastri, our President, or my homble self to be with you oa this oocs sion of the dedioation or the opesing of the new blooks as alsa a nursing Home to the N. M. Wadia Hospital of the Amorican Marathi Miasion at Wai, I fe $t$ it a great honour to be allowed to associate my. aelf with this most beneficent work, by performing the opening oeremony.

It gaveime a further opportunity to tell my countrymen how very deeply obl ged we ought to feel to our Chriatian friends and the Misulonaries for the real work of great oharity they are doing to our country, irrespeotive of easte, oreed and sooisl etatus. Theira is an example which deserves to be imitated very widely by our educated and patriotio men and women, who feel fired by the desitre of serving the maneen of countrymen. I, therefore, very cordially appreoiate this their kindness of my comradea in the field of God'a tervice and I only hope that I may be fand worthy of the mame.

On a Eolemn occation like this, one in my poaltion cannot reaiet the temptation of makiog a fow observationaf
on the value of the groat national and humavitaric service :rendered by my Chrintian oo-workery, I mean the Christian Mienionarien in the flelds of education (incleding medicsl education) and medical relief. European countries bave sent to Eastern lands nuoh as India, Chins and Japan, thousands of highly educated men and women to eerve humanity and thus to serve their Master, Cbriot, and though their religious zeal stands prominently st the back of thie colonsal service, their resl motive is love of and eervice to humanity, which is the corner-stone of Christianity and whioh glorifies their Master.

While apeaking about Indiu, I believe, over 4,00 ) men and wormen of European extraction are serving in this great land of oura sa mistionaries giving their best to our country with a rare apirit of devotion and sacrifioe. They have trained for the furtherance of their work eeversl thousands of men and women in our country, who, I am glad to notice, are now playing an important part in the miniatration of the Chriatian Churches in this land and who have oome to reagnise their own responsibility.

The two main direotions in which Indla is being earved by them to build up its moral and apiritual atrength and also ite physical capacity are the fields of education (inoluding medioal education) and medical relief and broad-based eocial nervice. I had several speoial opportuatios of atudying the work of these friends all over India, pretty olosely and minutely , and I have nothing but praise and admiration for all that is being done by them with the holp of their own countrymen, who sre actuated by the thought of service of humanity. In India the vast number of eduoational inatitutions, auch as Schools and Colleges for boys and girlf and Indus rial and Technioal Institutions, owe not only their existence to them but also to the very inspiration they receive from their Master, and thus they have oontributed very extensively to the building ap of the great educational edifioe which would be a atanding monuinent to the greatness and the glory of Christ, Who has been one of the greatest teachers and helpers of mankind.

Their services to the conntry through the ohannels of medical relief have been equally conspicuous. We are familiar in this part of the country with the names of Dr. Wanless of Miraj, Dr. Beals and Dr. (Mrs.) Bealg of Wai, and Dr. Goheer of Vengurla, just to mention a fow among the hout of those whose services are equally distinguished and meritorious. There are at piesent in India over 300 missionary surgeons and physioians, both men and women, who are doing most excellent work for India's good and who are assisted in the art of healing by many scores of trained nurses and midwives, Glory be to thern alll I expressed a aimilar sentiment inBombay in 1913 et the big Town Hall meetiog where a great event in the history of this Mission wal celebrated.

Just to illustrate the value of their mediosl work, which is of a very high order, on this occasion, I will briefly refer to $i^{\text {bis }}$ Hospital at Wai which attracta many hundref of suffering men, women and ohildron fromsill over the Decoan and the Konkan districts. From the figures for the last thre er years, it will be possible for you to form a correct eatimate of this groat work. In 1922, the number of out-patients at the Out-patients Department or Dispensary of this Hospital was 19,516, and that of hose treated in the In-patients Department of this Hospital stood at 803. During the follewing year, the number ateadily grew, the atrendarice at the Outpatients Department being 22,431, while at the Ia-patiente Department it rose to 812. But last year i. e. in 1924, the Oat-patien's Dopartment attracted 25,830 patients whereas the Indoor Department claimed 1080 patients that osme forsuoh treatment. This Hospital with its humble beginning with a amall band of devoted workera in Dacember, 1908, in a mall house know as Kasar Madi, has now grown into a very big medioal oentre and has given madical reliof to something lite 2,46501 cut-patients alone. This is injeed a aplendid record of medical servioe done durling the last seventeen years. by a mall band of workera and if you can judge correotly rom this aivgle instance, you will easily believe me when I
eay that through Christian Missiona' mejioal institutions, soveral millions of poor people get a highly qualifiad medical treatment and medioal service.

Those of you who oare to underatani the immensity of the problem formadioal relief and the loadequasy of the provicion thereof, have to atudy patiently figures relating to our popalation ard the number of honpitals and dispensaries in ouf presidency, and the nu nber of patients treated thereat. In our orn presidency, by the ond of 1923, there wers 785 hoapitale and dispensaries maintainod by various agenoies, Inoluding the Governmentsl institutiong, The number of patlents treated during the year was 25,60,701; of these 78,042 were indoor patients and 24,37,659 were out-patients. The sotal zumber of beds avallabie was 6.596 and the daily average number of patients occupying them whs 4,035.4. The avarage daily attendance of out-patiente was $27,275.2$ and the total expenditure on this work awounted to Rs. $50,10,883$.

There has been some ateadg improve nent in this direcsion, no doubt, but it if very meagre. You osn easily lmagine - What a vant increase in the existiog facilitien formedioal rolief to the poor and the baokward amongst us is needed by our countrymen in our presidenoy with a population of nearly twenty millions of people or nearly two orores. Moreover, there is further need for mearures and facilition on the preventive nide of medical treatment whioh is now olaiming more prominently the attention of the medias world. Tue worlat is gradually ooming to believe thist it is more eoonomiosl and benefiolal to endeapour to sepure the provention of siokness and afferinge rather than the oure of siokness and aufferiogs and I would, therefors, request all those who ard interesting themaelves in this vast and roost urgent problem of madioal miniatration and servioe to direct their thought and attention to the enpplying of trained agenoies working in the direction of the prevention of dineasen in addition to its cure. This brings us fage to faoe with the queseion of National Healt?, both personal and publio, and I am an adrocate of the 1atter though not at the oont of the former method of helping humanity. Disraeli, while speating on one ocoasion, Jald great atreas on the interdependence of National Health and National proaperity. In his opinion, the duty of the wient gtatesman is to seoure to the people of his country the beat of healch, upon which hinge national prosperity, glorg and greatnesa.

Judging from this point of view, we osanot bat admire the great enthusiasm, nay I would even oharacterize it as Chris: tian Miasionary zeal, of our present most popular Governor of Bonbsy-I mean Hia Fixaellenoy Sir Leslie Wilion. He seoms to have made a solemn resolution that duriag his tenure of office he would see at least in Bombay that the population has an adequate provinion of siok beds in the hospitals in Bombay or oreate new ones. He han undertaken a very big soheme for the purpose of providing a large number of beds, more trainad workers-doot 5 rs and nurser-and has been doing his utmost to put his soheme on a wound basis. Let us with him all aucossa. If he sucoeede in a plave like Bombay he will, I an aure, take up the question of provision for medios in roliof la rucal or baokward aress and I am glat to montion here the soal and the vigour with whioh my friend Major Goneral A. Hooton, O.I.E., Surgeon Goneral with the Gove ornmont of Bombay, has been pushing on bis sobeme of village first-aidera.

All these attempte have touohed in my humble opinion only the fringe of the problam. I koow thi ingtazise of the dietrios of Kolaba where wo are now oonduotiog one of our threo Matoraity Hospitals and Nuesing Hones on bshalf of the Kolabs Matsraity and Infant Welfare Aesooiation through the Poona Sova Sadan Sooiety. It provides modioal relief to only 50,000 people in a population of $6,50,000$ and thus a very amall nnmber got a ohanoe of medioal relief of an ordinary oharaoter. Private agencies ought to come furta to assiat our people in this important direotion to give the much needed holp and private oharitable agonoles or trusts ought to sake the lend in auch bsasicent work. Waile apeaking on this -anpoot of the question, wo connot but be too grateful to the
two oharitable trusta in Bombayn I mean the Trust of the , Sate Mr. N. M. Wadia and the Trust oreated by the late Bir Ratanjl Tats. These two noble souls earned money, apent it economiosily on personal needs and baving realised the pangs and the sufferings of the poor and the helpless, left all their fortunes for the betterment of mankind. Their name: will be oberished with love and affection in the history of Indian charities and the Trusteal who are in oharge of these Vast funds are carrying out most loyally, faitfully and houour ably the duties that have heen enjoined apon them by their departed high-souled and noble friends. There ought to be many more suoh broad-based truats and let us hope in the near future, we may have our Indian Rookfelle:n and Oarnegles-the two well-known non-mectarian truste of the worid. But over and abovesthese, there is great need for indigenous missionary bodies to take up such work. The Christian missionaries have set to us a very glowing example of saori-* fice, devotion and írue obarity, and broad-miaded Catholicity and I am sure that now that we have in our midat organisations like the Servants of $t$ ndia Society und the Pcona Seva Sadan Sosiety, with defnite programmes of work-national aerviges by training :national missionarles-let us hope that such bodies will multiply and a vast amount of sell-sacrificing patriotio service will result therefrom.

But the people have a very large amount of work to do in this matter. First, olouds of ignorance and prejudices againgt modern medicine and treatment must be dispelled and people must be told all sbout the laws. of health, hygiene and ancitation, and so long as the ainews of war are to be supplied by the people.to atrengthen the basis of mervioe of those who have undertaken to work: in this field, by making the neoessary saorifioe, people must learn to make regular oontributions to suoh work and thus help in the rearing up of a vast and all-pervading aystem of medioal relief-both of preventive and ourative oharaoter-and to achieve which a great and good beginning will have to be made by a systematio education in Health Propaganda with the help of all-Government, the Missionaries, publio bodies, private agenoies-all working together to aohleve the common goal which is to make humanity healthy, happy and God-fearing. This is a noble aim, worthy of the saorifice of eaoh oitizen of India.

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