

THE Servant of India

Acting Editor: S. G. VAZE.

Office: KIBE WADA, BUDHWAR PETH, POONA CITY.

VOL. III., No. 2.]

POONA—THURSDAY, FEBRUARY 12, 1920.

[ANNUAL SUBSN. : RS. 4

CONTENTS.

	PAGE
TOPICS OF THE WEEK	13
ARTICLES :—	
Currency Committee's Report—II.	15
Primary Education in Poona	16
SPECIAL ARTICLE :—	
The Housing of the Poor in the City of Madras. By V. Venkatasubbalaya	18
A LETTER FROM LONDON	20
CORRESPONDENCE :—	
A Declaration of British Policy. By S. K. Mukerji	
Some Points in the Reform Act. By Politicus	22
Ill-treatment of Indians on the Railways in East Africa. By D. B. Desai	23
SELECTION :—	
Speech by Mr. Kunzru	23

TOPICS OF THE WEEK.

IT is a matter of sincere regret that no agreement could be reached between the Brahmans and the non-Brahmans in the Madras Presidency on the question of the reservation of seats for the latter, and that the Governor of Madras has had to refer the matter to the arbitration of Lord Meston. The dispute was as to the number of seats to be reserved, the Brahmans offering half the number of seats for reservation and the non-Brahmans pressing for two-thirds. The question of principle involved was whether the seats to be reserved should be adequate enough to prevent the non-Brahmans being swamped by the Brahmans, or whether the full tale of seats to which the non-Brahmans are entitled by reason of their population should be so reserved. On this the *Times of India* observes :

We imagine that if the Joint Committee were inclined to adopt the population basis as the best means of securing the separate representation of the non-Brahmins, by reservation of seats, then nothing would have been easier for it than to have said so. There is much in common sense to commend the contention that, in any negotiation for the purpose of arriving at an agreement as to the number of seats to be reserved for non-Brahmins, the sole governing consideration should be what is the minimum number of seats to be guaranteed to the non-Brahmins to secure them protection from the predatory Brahmans. Had the negotiation in Madras proceeded on this reasonable basis and had a genuine spirit of compromise inspired the non-Brahmins, the Brahmin offer, supported by His Excellency the Governor, of 50 per cent. ought to have been acceptable to the non-Brahmins. Instead, they pressed for the reservation of at least two-thirds of the seats, a proportion which would only be tolerable on the wholly unwarrantable assumption that the Joint Committee intended that the non-Brahmins should secure an absolute majority in the Council.

RELUCTANT as we are to prolong the controversy about the Congress resolution on the reforms, we cannot help referring briefly to the comments made by the *Tribune* upon our article of January 29. The whole question is : while Mr. Gandhi and Pandit Malaviya surrendered several things for the sake of agreement, what were their gains? The *Tribune* says that, save for the last clause which was eventually added at the end, the original resolution "would have been a purely destructive instrument," and that Mr. Gandhi's amendment in the form which was finally accepted made it constructive and laid down a definite policy. We are afraid this claim cannot be sustained. In the first place, it is unfair to characterise the original proposition before the Congress as "a destructive instrument;" its defect was not that it gave the country a wrong lead, but that it gave no lead whatever. It was altogether silent as to the manner in which the reforms should be utilised. The main object of Mr. Gandhi's amendment was to supply this omission and to point the way to the best use of the Act. Was this object attained?

* * *

WHEN the Congress met, there were two proposals before the country for the utilisation of the reforms—the one for honestly working them with a view to making them successful and thus establishing our claim to wider power, and the other for entering upon the task with a view to proving the reforms unworkable. Which of the above two policies the Congress would endorse, was the whole question. Mr. Gandhi was for the former, Mr. Pal for the latter. The issue was placed before the Congress in the form of the amendments moved by them. Mr. Pal did not outline in his amendment the policy which he openly advocated in the press; he contented himself with choosing such a form of words as would not negative the adoption of that policy. Mr. Gandhi's amendment, as we have shown, would have negatived this policy. The clause ultimately adopted by the Congress admitted of the policy counselled by Mr. Pal no less than his amendment, and that is why we contend that, in passing the resolution it did, the Congress gave no guidance to the country.

* * *

WE have purposely avoided the words "co-operation" and "opposition" in the preceding paragraph, because we find that these words have caused much confusion. We recognise that a policy of "co-opera-

tion " may occasionally necessitate opposition and those who advocate this policy of course reserve to themselves the right of opposing where opposition is necessary; in fact, "co-operation" implies it. What "co-operation" rules out is the obstructionist policy adopted for the purpose of demonstrating the unworkable character of the reforms. Mr. Gandhi's amendment, if passed, would have had this effect. But the resolution which the Congress ultimately adopted, not only does not forbid the obstructionist policy, but is so framed as to admit of its being invoked in support of that policy. We realise that many resolutions intended to convey one meaning are interpreted to read another, but this resolution has been purposely so phrased that two contradictory interpretations can be put upon it. It will be admitted that the two rival policies described above, contending with each other for recognition in the Congress, are mutually contradictory. The Congress did not come to any agreement as to which of them should prevail; it only succeeded in discovering a formula which each party can use to forward its own policy. The resolution averted controversy, but could give no lead to the country.

THE *Mahratta* is hugely aggrieved at our disclosing the fact that "Mr. Tilak and the Congress deputation were ready to accept a limited amnesty in preference to an open inquiry." We feel certain that Mr. Tilak himself will make no such grievance and will have no desire that we should produce our authority for the statement we made. Apparently Mr. Tilak keeps the *Mahratta* very imperfectly seized of his own doings. We would suggest to our contemporary that, before asking us to make good our assertion, he should make sure that Mr. Tilak denies its accuracy. While he makes this inquiry, we may ask our contemporary the question: supposing he were offered two alternatives—an open and comprehensive inquiry with an amnesty, or a secret and strictly restricted inquiry with amnesty to those who participated in the disturbances— which alternative would he have the country accept? Would he desire that, with an eye to the immediate restoration to liberty, by an exercise of royal clemency, of the persons apprehended during the riots, the country should reconcile itself to a secret inquiry into some specific instances of alleged official misdeeds, or would he like the country to insist, in any circumstances, upon a full and open inquiry, even if unaccompanied by royal pardon, believing that the disclosures in the present instance would so convulse England and other civilised countries that the continued detention of the arrested persons would be impossible and that the officials who exceeded the bounds of humanity and discretion would be visited with condign punishment? Supposing Mr. Tilak was given the option and he chose the former alternative, surrendering open inquiry, would the *Mahratta* regard his choice as wise or unwise? If the *Mahratta* is free to express

an opinion on this, we should think that it would rather be indisposed to pursue the inquiry we have proposed to it.

ELSEWHERE we publish a brief summary of a portion of Mr. Kunzru's speech in Poona on 6th inst. In the course of the speech Mr. Kunzru gave high praise to Mr. Montagu and Lord Sinha to whose industry, driving power, tact and deep earnestness, he said, we owed the passage of the Reform Act through both the Houses of Parliament before the close of last year. The speed with which it had been pushed forward was marvellous in view of the congestion of Parliamentary business. Those who were thoughtlessly crying for the resignation of Mr. Montagu were doing the greatest disservice to India. We had never had a Secretary of State since the affairs of India came to be controlled by Parliament who was a truer friend of India than Mr. Montagu. In regard to the Khilafat question, Mr. Montagu, on the admission of ardent Muslims themselves who had come into contact with him, supported the Muslim demands with a strength which could not be surpassed. His resignation at this juncture, the Muslims themselves recognised, would be highly detrimental to Indian interests.

WE have had occasion before to criticise the reactionary views of the so-called Nationalist party in the Deccan. The character of their views is best reflected in the campaign they are now leading in Poona against the introduction of compulsory primary education for girls. Referring to their obstructive tactics, Mr. V. R. Shinde, who is himself a Nationalist, writes in the *Dnyan Prakash*: "The work before the true Nationalist party, i. e., making education universal, is being done in Poona solely by the Moderate or Liberal party, while the pretended Nationalists are playing the part of obstructionists. The Tilak party, after adopting the attitude it has done to the question of the diffusion of education among women and the masses, cannot be truly designated the Nationalist party. Particularly, the silence which this party assumed when women speakers were insulted by the rabble in their camp was criminal and was unworthy even of the Kouravas who insulted Draupadi. If I were to apply the term 'Nationalist' to such a party, I should be guilty of betraying truth." Mr. Shinde has written much in this strain and it needs only to be added, for the information of the people outside the Deccan, that few men are so personally attached to Mr. Tilak as Mr. Shinde.

ON the personnel and terms of reference of the South African Commission, Mr. Gandhi observes: The Commission is neither strong nor impartial, and, so far as the terms of reference are concerned, I am not disposed to quarrel with them. . . . The whole situation hinges round the strength that the Government of India through Sir Benjamin Robertson put forth.

CURRENCY COMMITTEE'S REPORT.

II.

GOVERNMENT'S offer to sell reverse councils is being extensively availed of and the high rate of exchange is a temptation to people to transfer funds to London. As the *London Times* says, "the immediate effect of fixing the gold price of the rupee at two shillings will cause the price of remittances on India to rise from 2s. 4d. to about 2s. 9d.," and "the effect of the advance will be to raise the cost of Indian goods and, therefore, to discourage their importation." This effect of the rise in exchange was not unforeseen; it was quite expected by the Currency Committee as well as by the Government of India who adopted its recommendation to link up the rupee to gold. In fixing the value of the rupee at 2 shillings in gold, the Committee took into account the adverse effect which that policy would have on India's exports and concluded, as the *Times* has put it, that the "tendency will be checked somewhat by the keen world demand for the Indian produce." A high rate of exchange puts a smaller quantity of money into the hands of the Indian exporter and of the producer and, therefore, entails a loss on an important section of the community. At the same time it encourages imports from foreign countries, because a smaller amount has to be paid for them, as expressed in Indian currency. The *Times* states:—"Exports to India will certainly be encouraged owing to the higher profit to be obtained on the exchange. Indian securities, interest on which is payable in rupees, will rise in value, and the sterling profits of British companies operating in India which receive their revenue in rupees, will be increased." Stimulus to imports of goods into India and a check on exports from India are the direct consequences of the policy of fixing the exchange at 24d. in gold. According to some, this is not an undesirable prospect inasmuch as the serious difficulties that have had to be encountered in the domain of exchange and currency during recent years have arisen from a large balance of trade in India's favour, which will now be substantially reduced owing to the curtailment of exports and an increase in imports. The consolation that is offered to Indian producers of commodities of export is that the world's demand for them will remain on a large scale and consequently they will fetch high prices. What will be lost owing to exchange, it is contended, will be recovered in the prices of Indian goods in outside markets.

The Currency Committee had been asked to stabilize the exchange at a convenient rate and it selected 24d. per rupee as the most eligible. The evil effects of such a permanent high exchange, were pressed upon its attention, but it was not convinced of the detrimental character of the proposal it felt inclined to make. One of the strongest arguments that carried decisive force with the Committee was the urgency of doing something to check the rise which had steadily taken place in Indian prices. In its memorandum

on the subject, the Government of India pointed out how high prices in this country had affected almost all classes of the community and had hit hard the poorer people in particular. Commenting upon this view, the Currency Committee observes:—

"These views are not a matter of theory alone. Disturbances have actually arisen in various parts of the country from time to time as a result of high prices, and social and economic discontent to which they give rise is especially serious in a country where the mass of the population is ignorant and uneducated, and inclined to attribute all calamities to the action of the Government. The rise in prices in India has now reached a point at which it is injurious to the country as a whole, and we believe that any measures tending either to reduce prices or to check a further increase would be beneficial to the mass of the population."

The Committee, therefore, arrived at the conclusion that on economic and social grounds it was not desirable to restore a low level of exchange for the rupee under present conditions, and that Indian trade was not likely to suffer any permanent injury from the fixing of the exchange at a high level. Another point in favour of its recommendation in this connection was the saving Government would make on the remittance of its home charges. There would no doubt be a loss involved in the revaluation in rupees of the sterling investments and the gold in the Paper Currency Reserve. But the Committee thought that the saving to be made in respect of the home charges would, in three years, fully compensate Government for this loss and thereafter "a considerable surplus revenue would remain which might be employed in furthering the development of India or in the reduction of taxation."

To a superficial thinker this will be an alluring prospect. A welcome reduction in prices, saving in remittances on account of home charges, and a probable remission of taxation or a rapid development of the resources of the country are promised to the people as the direct effects of the exchange at 24d. None would be better pleased than ourselves if effective measures could be taken to lower the level of Indian prices, but what we would urge is that the real cost to the country of these measures must be carefully counted before they are enthusiastically welcomed. It must be borne in mind that prices are to be reduced by giving the Indian producer a smaller number of rupees for the output of his labour and capital, that a high exchange is designed to stimulate imports, and therefore foreign competition, with Indian industry, and that the reduction in remittances on account of home charges is to be brought about by indirect taxation of the people. English newspapers are making much of the recommendation of the Currency Committee in favour of Indian currency being placed upon a gold basis. The *Financier*, for instance, says that "the outstanding fact is that India is to have a true gold standard instead of a hybrid gold standard, effective only as regards the relation of the rupee with foreign currencies." But this state-

ment is misleading and utterly misconceives the value of the Indian currency system even when it is modified in accordance with the recommendations of the Currency Committee. The rupee will indeed be now related to gold, but it will remain a token coin, all the same. The only difference between the currency situation before the war and the situation in the near future will be that instead of the sterling value of the rupee being fixed at 16d. as in the past, it will be fixed at 24d. The manipulation of export and import trade, of the foreign exchange and through it of prices in the country, and also the indirect taxation of the people through the currency systems, are matters on which the advocates of the so-called gold standard in India cannot be congratulated. Mr. Dadiba Dalal's minority report rightly lays stress upon this view of the whole problem and it ought not to be lost sight of in estimating the value of the recommendations of the Currency Committee. Our grievance against India's currency system has been with reference to its unautomatic and managed character and that complaint stands unredressed. What the Currency Committee has done is that the exchange has been raised to the detriment of our industries and trade, and India is as far away from a true gold standard as ever.

An important alternative to the fixing of exchange at 24d. would have been to reduce the silver contents or fineness of the rupee or to issue a new silver coin so that the rate of exchange might be restored to the 16d. level, as Mr. Dalal proposed. The Currency Committee ruled this alternative out of order, and there has been a good deal of opposition to that course in this country itself. To bring down the exchange from 28d. to 18d. would have been a violent change, so the Committee thought, and, having decided against what is called the debasement of the rupee, it had likewise to recommend the stabilizing of the rupee at a sufficiently high rate. Among other suggestions made by the Committee, the one relating to the dimensions of the metallic backing of the note issue in the Paper Currency Reserve is important. The statutory minimum for the metallic portion of the Reserve is laid down at 40 per cent. of the gross circulation. It was the practice, up to this time for Government to go to the legislature for permission to increase the limit of the fiduciary portion of the Reserve, as it thought it safe to do so. The recommendation of the Committee involves a change of principle underlying the existing arrangements. It seeks to make the system more elastic by allowing the invested portion to increase with the expansion of note circulation. Securities worth 20 crores only belonging to the Indian Governments, are to be held in the Reserve, the balance of the fiduciary portion being in securities of other Governments comprised within the Empire. To make the note issue still more elastic so as to enable the pressing demands of seasonal trade being met, a note issue up to the limit of 5 crores is to be allowed on the security of com-

mercial bills, in addition to the normal issue. The silver and gold in the Currency Reserve is to be kept in India except for transitory purposes. These and other recommendations of the Currency Committee in connection with gold and paper currency, have been conceived in a broad-minded and far-sighted spirit, and we congratulate the Committee on its having appreciated the reasonableness and strength of popular criticism of the Government's policy in that behalf. The Committee has gone as far as it was possible for it, to do so within the limitations which had been imposed upon it, in suggesting improvements in the Indian currency system, and it now remains to be seen how that system is shaped by Government in actual operation.

PRIMARY EDUCATION IN POONA.

THE City of Poona is at present being convulsed with agitation on the question of free and compulsory primary education. The Patel Act giving municipalities optional powers to introduce it in their limits was passed over two years ago, and other municipalities like Surat and Baroda have already made arrangements to apply the Act to themselves. Poona, which boasts that it gives the lead to the Presidency and to the whole country on all matters of national advance, is still debating the question. The issues appear to have been fully enunciated. There is a small party which, while doing lip-service to the principle of free and compulsory education, is against levying the increased taxation necessary for the purpose. One of the members of the municipality, Mr. Lavate, openly gives it out that, personally, he is against both free and compulsory education, though he says he is prepared to act upon what he thinks is public opinion as he is its representative. Curiously enough, this same gentleman is an out and out prohibitionist in the cause of temperance, and we leave it to him to reconcile his attitudes on these two questions. There is another party, containing almost all the members of the municipality professing the extremist view of politics, which is prepared to extend the principle to boys only and wants to postpone the question of girls' education until such time as the finances of the municipality would permit its being introduced. They always read a long lecture on the unsatisfactory financial position of the municipality caused by the expenses incurred on the drainage scheme, by the increasing needs of sanitation, &c. If this plea were really valid, how are they prepared to "suck the blood of the taxpayer," to use their own words, at least to the tune of Rs. 50,000 which they show a readiness to do to provide for boys' compulsory education? The truth of the matter seems to be that they are at best lukewarm on the question of girls' education, and some may be decidedly opposed to it in their hearts. One of their protagonists, Mr. N. C. Kelkar, says that in all countries boys' education has had precedence of girls' education and that no harm would be done by

waiting. When the retort is made that he himself is an advocate of immediate and complete self-government which it has taken all countries many years, often centuries, to attain, there is no answer from their ranks but abuse. It is clear that the excuse of want of means is a mere blind. The financial resources of the municipality are not going to improve by a policy of merely "wait and see;" but active work and readiness to make sacrifices are necessary to do it; and for getting on with girls' education they are not prepared to show either.

The third party is keen on the subject and wants to have the Act applied to both boys and girls simultaneously and will not make a so-called compromise, as they are afraid, and from the notoriously reactionary views of most of their opponents they are justified in their apprehension, that once it is applied to boys the question of girl's education will be deferred not for a year or two merely, but to the Greek Kalends. This party is prepared to risk the half measure proposed by others as they are convinced that time is with them and that if they agree to throw away the powerful lever of boys' education, the second part will be indefinitely postponed. The whole question is coming before the municipality during this week, and the various parties are mustering their forces for the struggle. Unless any one party can secure at least twenty votes, and two-thirds of the body if more than thirty out of the thirty-nine members are present, the whole question will remain unsettled as before. This third party is not blind to the question of finance. A strong committee headed by Prof. V. K. Rajavade and of which the moving spirit was Prof. K. R. Kanitkar have gone into all details of expenditure and possible sources of taxation and have matured a workable scheme by which the Act can be applied to both boys and girls simultaneously and in the same measure. It is needless to go into the details of the scheme. It is enough to say that the principle of the scheme is to work the schools in two shifts, the same school building being used to house two schools, one in the morning and one in the afternoon, each school working for three hours and a half only. They claim that this amount of time will be quite sufficient to give ample instruction up to the fourth vernacular standard, which is all that is contemplated by the Act. The two schools will be manned by the same set of teachers who will thus have to work for seven hours a day and will be paid one-third of their salaries for this over-time. This will be practically no hardship as almost all teachers in Poona do a great deal of private tuition work to add to their meagre income to meet the increased cost of living, and with the proposed over-time allowance the teachers will be required not to do any private tuition work. The scheme has made adequate provision for supervision, &c., and it has been sent to the Departmental authorities for examination. If it receives their blessing, the problem of free and compulsory education in municipal areas

will have received a great impulse. Whatever the fate of this scheme, this party to which all the progressive members belong is prepared to tax the people to attain their object, always premising that the additional taxation will fall mainly on the richer classes and on comparative luxuries. The leaders of the backward classes are enthusiastically in favour of this view. So far as one can gather from the large number of meetings of backward classes, Mahomedans and women that have been held, the people who will be mainly affected by the principle of compulsion agree to it and also to the necessary sacrifices.

The advocates of simultaneous compulsion for boys and girls have entered on a vigorous campaign among the citizens of Poona. During the last fortnight nearly fifty public meetings were held in various parts and resolutions passed in favour of the principle of simultaneous compulsion. The point has been well argued before them and the classes to which it will apply have been roused to a sense of their own advantage. The opponents of compulsion or lukewarm supporters of girls' education had been quiet. But they have now begun to rouse themselves. They thought so far that their supposed influence due to their extreme political views would win support even for their attitude on this question. But they have been undeceived. Some of their usual supporters are leaving their ranks at this time. Some leaders of the backward classes have begun to think that the opposition to compulsion is due to their apathy towards those classes and unwillingness to raise them intellectually and socially. The party opposed to girls' education is now driven to show activity. Two meetings were held by them last Saturday and Sunday. At the first Mr. Lavate was advertised to explain his attitude and as his opponents thought it was a meeting for the formation of public opinion they mustered strong and, to say the least, the honours of the debate did not go to Mr. Lavate's side. His party evidently thought that this was an attack on their own stronghold and wanted to bring their own long range gun to silence their opponents. So on Sunday another public meeting was held in the Kirloskar theatre and Mr. Tilak was advertised to be present. A resolution was proposed in favour of compulsion for boys only and the two speeches in support were heard fairly quietly by all. Then the Hon. Mr. Paranjpye proposed an amendment in favour of simultaneous compulsion. He is evidently not a *persona grata* to the extremist crowd, and he was received with a hostile demonstration from it accompanied by counter-cheers from the followers of the moderates and the backward classes. Mr. Tilak did not in the least use his influence to stop the demonstration and may have even chuckled at the discomfiture of his opponent. Mr. Paranjpye's argumentative speech was of some effect and Mrs. Deshpande (daughter of Mr. N. C. Kelkar) rose to support him. There were loud cries of shame to greet her. Again no

word from the long range gun to stop this disgraceful exhibition. Mrs. Deshpande made a very good speech in support of the amendment. Later in the afternoon Mrs. Khedkar was similarly hooted and hardly allowed to speak. Then a non-Brahman leader who remarked that the question was of vital interest to the backward classes and any compromise on it would be regarded, and rightly, as a desire to keep them backward, was not allowed to speak. During this hour and a half practically all the hooting was done by the extremist followers and their opponents had held their peace. The backward classes in particular took this treatment of Mrs. Khedkar and Mr. Shinde as an insult to themselves and returned it in kind when Mr. Tilak rose to speak. He was welcomed by a storm of hisses and hooting, and in spite of his standing on the platform for close upon an hour he was not allowed to speak and the meeting had to be dissolved. This was perhaps the first time when Mr. Tilak was treated to such a hostile demonstration and if it was merely a personal question one be justified in holding that he met his desert, as he above all persons is responsible for creating intolerance and encouraging a spirit of rowdiness among the younger people. In this very meeting he did not do anything to stop it while it was directed against his opponents. But we hope that this will teach a lesson to all. The spirit of rowdiness is easy enough to rouse, but very difficult indeed to exorcise. It is a short-sighted policy to smile when the boot is on the other leg; a time will come when it will badly pinch your own. We have to learn to have a healthy and clean public life in our country. Violent language, abuse, innuendoes, hooting are things which both sides can play at. It will not then be possible to assume an attitude of injured innocence when your own idol is treated as you have been treating your opponents. But our object is not to indulge in an easy *tu quoque*. We would appeal to all sides to bring an attitude of fairness in controversy, to listen to and argue with opposition, to believe that your opponent is not all black in everything, to keep a calm temper, and not to use degraded methods.

On the question of compulsory education the issues are clear. Do we, or do we not, wish to range ourselves alongside the advanced nations of the west? We have been blaming Government for their laxity for so many years. Are we to show that when the responsibility is thrown upon us, we are prepared to shoulder it; or are we to be found wanting when tried in the furnace of responsibility? The eyes of the world are upon us. We have been talking big before the Labour party in England about what we shall do under the régime of home rule and have been condemning the bureaucracy for their sins of commission and omission; and perhaps the biggest item in the latter class has been the remissness in the cause of education. Are we to confirm our Sydenhamite opponents' taunt that the Brahman bureaucracy

will be equally remiss when the cause of the backward classes and of women is concerned? When such issues are at stake and when the solution is in our own hands, it would be criminal on the part of the advocates of simultaneous compulsion to compromise. Poona should give the lead to other parts of the Presidency and that lead must be clear, decisive and unequivocal.

THE HOUSING OF THE POOR IN THE CITY OF MADRAS.

(Concluded from last issue.)

THE housing of the poor in this city as anywhere else may be considered in three distinct, though necessarily connected, aspects—quality, quantity and rent. The quality is exceedingly bad, light and air being practically shut out from the dwellings of the working classes. If the Corporation enforces health regulations vigorously, slow and steady improvement is bound to take place. Local health vigilance societies also will have to come into existence to keep active both the authorities and dwellers. Quality and overcrowding cannot, however, really be improved unless the quantity of housing is greatly increased. This is our greatest need and it is in respect of this that the greatest effort has to be made. There is plenty of ground available, if only suitable action is taken by the Government and the Corporation. While the poor live in crowded patches, the surrounding land is generally enclosed in extensive bungalow compounds, many of which are taken up by Government for its offices or officers. The demand for bungalow sites by the well-to-do classes has enormously raised ground values. Land and materials have become so costly that the poor cannot build for themselves new houses. Hutting grounds are mostly owned by private parties who naturally want to drive out the poor people living on them, in order to utilize the sites for more paying purposes, such as building bungalows, good houses or business premises. The municipal authorities have widened streets and demolished houses without providing accommodation for the dishoused families. Meanwhile the Government acquires the cheapest and poorest dwelling houses for its servants or locating offices or on behalf of Railway and other Companies. It is content with paying a certain amount of compensation and does not recognize the responsibility of housing the dishoused. Dilapidated houses in poor quarters are allowed to lie unrepared and unbuilt. All these factors have been steadily making worse the housing conditions of the poor. Too much reliance is placed on the old doctrine of demand and supply. The supply no doubt comes but from an unexpected and undesirable quarter. It comes at the expense of life and health.

Another undesirable result of the operation of the law of demand and supply is the rise in rents. It is impossible for a large section of the working classes to pay economic rent for healthy and suitable dwellings. This has been abundantly

proved wherever improved housing of the poor has been attempted. We cannot rest content with commercial housing. Non-commercial housing is an absolute necessity if there should be no waste of human life on account of defective housing. Commercial housing invariably leads to overcrowding so far as the dwellings of the poor are concerned. In housing, food or anything else, it is cheapness that matters to them, not quality. Hence when rents are put up, lodgers are taken and overcrowding is made still worse.

It is now too late to begin preaching about the value of human life and the duty of preventing its waste. The budgeted expenditure on sanitation alone for the current year is Rs. 1½ crores for the whole of India and Rs. 24.35 lakhs for this Presidency which is greater than that of any other province. As years go on the expenditure on this head can only expand. Once for all the State should recognize its responsibility for the adequate housing of the poor. The State which in times of famine is prepared to spend any amount of money to save even a single human life ought not to feel any hesitation in accepting this responsibility. European countries have set us an enlightened example to follow. Even the most individualistic countries now recognize the need for State intervention on behalf of the poor. England has been improving and increasing the dwellings of her working classes for nearly three quarters of a century by public health, housing, town planning, and other legislation on the one hand, and the construction of dwellings by philanthropic societies, municipalities, co-operative societies and large employers on the other. The improvement effected has been so great that on the whole the housing conditions in England were held before the war to be more satisfactory than anywhere else. But all that fades into insignificance before the colossal national housing scheme she has undertaken after the war. Half a million houses in two years at a cost £300 millions! And to see it through a Ministry of Reconstruction with district housing Commissioners and necessary staff, has been organized. The Government is ready with every kind of assistance—standardized materials, plans, rules, expert advice and not least of all—money. Every agency is to be utilized for the construction of houses, the local bodies, public utility societies, housing trusts and even individuals. In respect of these 500,000 houses the Government is prepared to lose annually £6½ millions.

A word about the Public Utility Societies. They are societies having not less than seven members, registered under the Industrial and Provident Societies Act (under which co-operative societies are registered), the objects of which include the provision of working class houses. They must prohibit by their rules the payment of interest or dividend at a rate exceeding the statutory limit, which hitherto was 5 per cent. but has now been raised to 6 per cent. They can get financial assistance both from local bodies and Government.

From Government they can get two kinds of monetary assistance, loans and subsidies. Loans are given for a period of fifty years to the extent of three quarters of the cost of land and buildings. Subsidies will be given in half-yearly instalments equal in amount to two-fifths of the charges for interest and gradual repayment of principal on the maximum amount which the society is entitled to borrow from the State. Whether it borrows the amount from the State or not and however cheaply it may be able to borrow from other sources, the subsidies alone will cover one-third of the entire cost of the houses.

It may be stated here that we have just started a Central Housing Association for this City on the lines of public utility societies, and that it is fortunate in having at its head the Hon. Mr. Justice T. V. Seshagiri Aiyar. We want our Government to give us the same kind of generous assistance which the Government is giving in England.

Much good housing was expected in this country from the organization of co-operative building societies. But they have generally been a failure barring a few exceptions, the most notable of which is the Bombay Saraswat Co-operative Housing Society under the able guidance of Rao Bahadur S. S. Talmaki. There are a few societies in this Presidency, the best of which, however, are still content with lending money for building or repairing houses. No wonder that they have not been a better success, seeing that they have to borrow money at 7 or 7½ per cent. and can lend to their members only at about 2 per cent. higher. Unless the members themselves are able to get money at 6 or 6½ per cent., these societies cannot be expected to grow or multiply. But at best they can help only the middle classes and only a small proportion of the working classes. The large majority of them can never hope to own good sanitary dwellings. The State either directly or indirectly will have to help them in the interests of the general community. Public utility societies are sufficiently elastic to include working classes and others. Similar societies should be started in hundreds and thousands in this country and liberal State aid should be given to them, either in the shape of subsidies as in England or a particularly low rate of interest, say 3 or 3½ per cent., though the Government may have borrow at a higher rate. To genuine co-operative societies also the Government should give long term loans, but not at a lower rate than that at which it borrows.

Employers of labour should be compelled to provide suitable dwellings for at least a certain proportion of the actual workmen employed by them, as distinct from the well-paid staff. And for that purpose the State should give long term loans to them on the same terms as to co-operative societies. Similarly the State and municipal and local boards should house their lowest paid servants.

To sum up, the housing conditions of the poor in this City are frightfully bad and are a disgrace

to the people and the Government. A large increase in the number of dwellings is the most urgent need and the State must see that they come into existence. The most suitable agencies are associations similar to the English public utility societies, co-operative societies and employers of labour, including the State and the municipality. Loans for long terms of from twenty-five to fifty years should be made available for all agencies, and in addition public utility societies should be favoured with subsidies or a particularly low rate of interest. Suitable sites wherever available should be acquired and set apart for the housing of the poor, proximity to their place of employment being a main consideration. A restriction should be placed on the extent of bungalow compounds, and Government bungalows should be the first to come under the housing hammer. No acquisition of houses should be permitted unless suitable arrangements are previously made for the housing of the dishoused. Above all, it should be recognized by everybody that the lives and health of the poor are more important than the comforts and luxuries of the rich and more sacred than private property rights.

V. VENKATASUBBAYYA.

A LETTER FROM LONDON.

(FROM OUR OWN CORRESPONDENT.)

LONDON, JAN. 15.

LABOUR AND THE NEW SOCIAL ORDER.

IT was only last week or so that we had the bombshell of the Spar valley election, resulting in the bad defeat of the Coalition candidate. This was followed by Mr. Churchill's ill-timed jibe at the Labour party, that it was unfit to form a Government which naturally drew bitter retorts from several of the Labour leaders regarding his own peculiar career. And now we have Lord Birkenhead, the juvenile Lord Chancellor, hurling another bombshell into the ranks of the Coalition by describing it as invertebrate, indefinite and inept. He has certainly made good use of alliterations' awful art, and all the political coteries are agog, trying to discover the esoteric meaning of these political fulminations. Every cogent thinker, however much he may disagree with Mr. Churchill in other matters, will agree that a Labour Government today would be a catastrophe of the first order, not because of any inherent weakness in the Labour cause, but because, as one knows really what it is, it has not yet put forward a genuine national programme, capable of capturing the imagination of the public. Almost more than any of the other great parties in the State, it is divided into many warring camps. It has no leaders of outstanding merit, capable of making any real appeal to the nation, and its narrowness of view is conspicuous even to its warmest well-wishers. Mr. Maurice Hewlett has written a most pertinent letter in the *Daily News* voicing the fears and hesitation of many people who would like to vote for something like an inspiring programme of national work and for the Labour party

or something like it to carry out such a programme. He puts the situation in this way: "The Parliamentary Labour party, as we now have it, is a delegated body of the trade-unions and as trade-union operations hitherto have been confined strictly to the interests of their own class, it is difficult to see how a Labour Government could at once serve Labour and the State. For, the State is not a class, but a complex of classes. Labour, in politics, never seems to realize that there is any class outside that of manual workers to be considered at all. We are, therefore, face to face with this problem; when the interests of manual labour and the rest of the nation clash, what would a Labour Government do, except fail?" As Mr. Hewlett very shrewdly remarks, if a Labour Government is to be formed out of the very unions which promote large strikes, there can be only one answer, and so long as that is so, so long most reasonable men withhold their votes from Labour. Mr. Henderson's reply in to-day's *Daily News* is not very convincing. He reminds Mr. Hewlett that the new Labour party provides a common platform for workers by hand and brain, and that the Labour party's programme is contained in the pamphlet entitled "Labour and the New Social Order." The party, he says, stands for national ownership and democratic control of industry, and that a Labour Government can better satisfy the irresponsible demands of the extremists by a *non-possumus* reply than any form of Capitalist Government.

THE GROWING STRENGTH OF LABOUR.

Lord Haldane, who is no political pedant, as will be seen in a moment, said yesterday at Edinburgh that he did not think that Labour was so very near coming into power at the present time as some people thought. How can it—except by the fortuitous happening of a cataclysm—when large imperial and international problems, which Labour has hardly yet even prepared to study, have to be faced. Those politicians in India who are pinning their faith to a speedy advent to power by Labour are going to be very badly disappointed indeed. Labour is not going to govern the Empire for some years to come; and when it does, political, social and economic changes will have become so vast in India that it is not between the present leaders of Labour and of extreme nationalist politicians in India that negotiations for a further advance in constitutional status will proceed.

Meanwhile, there are alarms and excursions enough in the field of politics in this country. Lord Birkenhead has asked for the creation of a 'National' party—which most people take to be "Coalition" writ large. Lord Robert Cecil has met his noble friend's suggestion with a contemptuous epithet. The Liberals too are at sixes and sevens and are expressly cross with Labour—that is to say, the Asquithian group. (By the way Mr. Asquith is seriously spoken of as the Liberal candidate for Paisley.) But one is not quite so sure about the Radical element represented more or less by the *Manchester Guardian* and the *Daily News*

These papers have for some time been flirting with Labour in the somewhat hopeless task—as Labour will have none of them—of bringing into existence a new Liberal-Labour Coalition which may hope to replace the present crumbling Coalition Government. Lord Haldane, who yesterday had a review of Mr. George Lansbury's new book in the *Daily Herald*, has sought to hold out the olive-branch to Labour, without, at the same time, relinquishing his hold upon liberalism. But, whilst condemning the resolutions passed at the Liberal Federation at Birmingham last September as platitudinous and spiritless, he calls upon the Liberal Party to preach noble ideals even wider than those of Labour, which had succeeded in capturing the heights, whereas Liberals were down in the plain. It is only too true that Liberalism to-day cannot inspire the nation, Spar valley notwithstanding. It stands for platitude and plutocracy. It is not alive to living issues. It has no great and inspiring leadership. Mr. Asquith may return to power and do good work there as an experienced critic of the administration; but that will not remake the Liberal party and make it a really vital influence in our politics. For the present, it is little better than Labour idealism and water. Why not have our political drinks undiluted?

THE STRIKE IN BOMBAY.

A telegram has reached here from Bombay stating that over two lakhs of mill-workers are on strike there, and it is added that the strikers had not yet formulated their demands. Mr. Horniman, who is taking all steps possible for him to return to India, has written a letter of comment on this message to the *Daily Herald*, in which he says that he does not doubt but that the employers are fully aware of what the workers are striking for. The complaint he says is not new, for it was falsely put forward last year in similar circumstances. In the present case, he adds, the demands are well-known and were set forth by resolution at a conference held in Bombay on December 14th. They are: reduction of working hours from 12 to 9, increase of recess from $\frac{1}{2}$ to 1 hour, age-limit for children to be fixed at 12 years, utilization of funds accumulated from unclaimed and forfeited wages and fines for the benefit of the workers, instead of going into the employers' pockets, uniform rules and regulations in all mills, and compulsory primary education for children of the mill-workers. These are the main demands and to them are added others for free medical aid and crèches, housing accommodation, supervision of female labour by literate women (instead of men as now), provident funds, co-operative societies and a commission to inquire into the high cost of living and the question of minimum wage. If, in fact, these are the conditions for which the Bombay mill-workers are striking, they will have the sympathy and help of all people of good will here. It will be of not the slightest use for the Bombay mill-workers to plead inability and cry

"Bolshevik," or the local equivalent of "wolf" in the old fable. People here have long memories and have heard tales of enormous war-profits gained by the mill-owners, in which the workers have hardly shared. They have known, too, of the long hours of monotonous work and the other evil conditions in which the Indian mill-industry is carried on; and, though these may sometimes be highly coloured and distorted for political or commercial or industrial purposes, they are nevertheless sufficiently real to result in a withholding of sympathy from the employers. However one may view his other activities, Mr. Horniman is voicing the opinion of thoughtful and influential people here in declaring that the mill-workers' demands are "reasonable, not to say, extremely moderate," and if a serious attempt is not made to meet them and substantial concessions are not made, so much the worse for the Indian mill industry and the future of India. I cannot, in that case, see much hope of an early extension of the reforms. If I were a responsible leader of public opinion in India, I should regard such "concessions"—even from the most materialist point of view—as in the nature of a fire insurance premium, to be renewed from time to time, as the need occurs.

CORRESPONDENCES.

DECLARATION OF BRITISH POLICY.

TO THE EDITOR OF THE SERVANT OF INDIA.

SIR.—A communication headed "Declaration of British Policy and Lord Sinha's speech—Evolution of the Demand" under the imprimatur of "Student of History" is going the round of the Indian press, in which credit is given to Mr. Bepin Chandra Pal not only for the authorship of the demand but also for its subsequent evolution. I have not the least desire to withhold from Mr. Pal and his anonymous henchman in the press the satisfaction they may derive from trotting out the claim thus put forward for the authorship of a suggestion, which, by the way, is largely at variance with the declared policy of their school of a decade ago. Fairness, however, compels me to point out that the first responsible and authoritative demand for such a declaration of British policy was made by Mr. Gokhale in the paper entitled 'East and West' which was contributed by him to the Universal Races Congress held in London in July, 1911. Said Mr. Gokhale:

"The political evolution to which Indian reformers look forward is representative government on a democratic basis. The course of this evolution must necessarily be slow in India, though it need not be as slow as some people imagine. . . . It is unnecessary to say that it is largely in England's power to hasten or delay this evolution. If England wants to play her part nobly in this mysterious and wonderful drama, her resolve to help forward this advance must be firm and irrevocable, and not dependent on the views, predilections or sympathies of individual administrators, whom she may, from time to time charge with the direction of Indian affairs. I think the time has come when a definite pronouncement on this subject should be made by the highest authorities entitled to speak in the name of England, and the British Government in India should keep such a pronouncement in view in all its actions."

—Yours, etc.

S. K. MUKERJI.

Lahore, February 5.

SOME POINTS IN THE ACT.

TO THE EDITOR OF THE SERVANT OF INDIA.

SIR,—In your issue of January 1, commenting upon the provision of the Government of India Act in regard to the Indian budget, you point out, under "Topics of the Week," that it is the Governor-General in Council and not the Governor-General, acting singly, who is invested with the power of restoring items struck out or reduced, or, to be more precise, of treating the Legislative Assembly's refusal or reduction as if it had been assent. Your point is quite good that the Governor-General in Council being given this power, we have obtained the great advantage that three Indian members of the Viceroy's Executive Council, who will naturally give great weight to the Indian point of view, will have a voice in the final decision. This, no doubt, is a big step in advance, but you do not seem to have noticed the retrogression we suffer in Clause 25(3) of the Act, in that certain large heads of expenditure, which include among others defence, are withdrawn not only from the vote of the legislative assembly but from discussion in either chamber. This is a serious set-back. We do not vote the budget in the Indian legislature now, but we can discuss it at length, and no items are excluded from such discussion. Everyone will remember how vigorously Mr. Gokhale used to assail the overgrown military expenditure of the Government of India. This will no longer be possible. It is no doubt provided that if the Governor-General is so pleased, he can allow discussion even on the not-to-be-discussed items, but it is more probable than not that such discussion will be forbidden, and in any case it amounts to a withdrawal of an existing right.

On the contrary, in your note on the power of blocking legislation (on page 566) I am afraid you are less than just to the Joint Committee. This power, which is no doubt new to the Indian constitution, and was intended to be confined, in the Bill in its first draft, to the provincial Governments, is now to be used both in the provincial Governments and in the central Government. To this extent your criticism is quite sound, but it is fair to remember that the exercise of this power of blocking legislation is more stringently restricted in the Bill in its final shape than was contemplated in its first form—so far as provincial Governments are concerned. The original provision was that if a Bill dealing mainly with a transferred subject trenching upon the reserved group in some clause, the Governor might disallow discussion of the clause at the outset. The fact that the interests of a reserved subject were affected by the Bill or clause or any amendment was made sufficient ground for the Governor to stop the Bill or clause or amendment being proceeded with. Under the terms of the Act as finally passed, this will be no reason for the Governor to block proceedings. It is only when, in his opinion, the safety or tranquillity of his province or any part of it or of another province is affected by the Bill, etc., that the Governor can now stop further proceedings. It will be recognised that this is a much a stronger ground than the one provided for at first, to use the unprecedented power of choking off legislation. Clauses 11 (3) and 27 (2) no doubt take away from the powers of the existing councils, but the curtailment is less serious in the provincial Governments than had at one time threatened us.—Yours, etc.

POLITICUS.

[We never lost sight of the loss we have sustained by the Act, so far as the Indian budget is concerned, but we did not refer to it editorially as Mr. Kunzru in his two articles had laid very special emphasis on the point and also traced the various stages through which the provision had passed.—Ed.

ILL-TREATMENT ON THE RAILWAYS
IN EAST AFRICA.

TO THE EDITOR OF THE SERVANT OF INDIA.

SIR,—Mr. Dahyabhai Patil of Nairobi has sent the following letter to the *East African Chronicle* of the 3rd instant:—

"It is with a great sense of indignation that I have seen an Indian being pushed away from the Railway

Station by the native askaris without the least discrimination as to his being a gentleman or a man of position. Not that that much matters. We all expect civility.

"It is a pity that askaris on duty on the main station gate, without using the least discretion, seize almost every Indian roughly, abruptly and push him aside, though he may be a 1st or 2nd class passenger and does not allow him even to the ticket window. This is the way in which police discipline is observed.

"A couple of days ago our distinguished visitor, Prof. C. F. Andrews, was coming from up-country, and naturally I went to the railway station. There I saw a prominent Indian who, I need not say, came with Prof. Andrews. When once he came out of the station, he was not allowed by the disciplinarians to pass in, to look for his own luggage. The poor Indian was seized rudely and turned back.

"To add to the discipline, when a passenger once comes out of the station, the askaris on duty, not only push him aside, not even allowing him to get a vehicle, but will not allow any rickshaw or rickshaw boy to come to him to remove his luggage. I myself have had the misfortune to receive such treatment at the hands of the askaris who are supposed to maintain peace and order among the public, but instead add much to the disturbance and inconvenience of the public.

"I request the authorities to do something in the matter to remove the existing troubles of the Indians on the station."

Your readers will perceive that this is not the first incident, previous incidents being already reported in the issue of the SERVANT OF INDIA of December 25. I must emphatically say that the natives of that country cannot behave in such a way unless they receive support from the higher authorities, and if higher authorities lend countenance to such behaviour, then to whom should they go and ask for assistance?

Racial discrimination and colour prejudices are rife in that country. We know that Indians are being thrown off the trains in South Africa, we know that Indians are maltreated there, and I fear the same vicious example is being followed in British East Africa, the land where we went first and which we have built up by our enterprise.

We have before us the findings of the Economic Commission. We know the attitude of the Convention of Associations (the Europeans' Congress), we have heard about the Removal of Undesirables Ordinance; and we have learnt about the passing of the Town Planning Ordinance, all of which ultimately aim at the total exclusion of Indians from that country.

I appeal to the public of this country and to our leaders to request the Government immediately to appoint a Commission to go into the Indian question of British East Africa, which is going from bad to worse.—Yours, etc.

D. B. DESAI.

260, Ghashiram's Pole,
Ahmedabad, January 26.

SELECTION.

SPEECH BY MR. KUNZRU.

UNDER the auspices of the Deccan Sabha, Pandit Hirdaynath Kunzru delivered a speech in Poona on Friday last. A summary of the first portion of his speech is given below:—

He said he should have liked to confine himself to the consideration of the Government of India Act and a discussion of its principal features. The Act was a shining landmark in the political history of India and opened out to us great possibilities of service to the country. It would be a potent instrument in our hands for improving the condition of the masses, for raising them mentally and materially, but he was forced to turn aside from this task and deal first with a matter which nearly concerned the Moderate party. The vilification of the Moderate deputation was one of the means employed to create prejudice against the Government of India Act. Facts had been distorted and their motives had been misrepresented. It

was impossible to deal with all the allegations made against them, but it was necessary to reply to the main accusations. It had been asserted that they had allowed themselves to be guided by the wishes of the authorities and were afraid of doing anything calculated to wound official susceptibilities. It had been variously asserted that their presence in England was either superfluous or prejudicial to the cause of the country. Not a tittle of evidence had been brought forward in support of this reckless charge. It was true that the moderates had addressed very few public meetings on the reform question, but this in no way tended to prove that they were at the beck and call of the officials. No one who realised the conditions under which a successful public agitation could be carried on would for a moment counsel that our energies should be concentrated on addressing public meetings. Such propaganda work would be successful if it were carried on year after year, by an organisation supplied with adequate men and resources and having a network of associations connected with it spread all over England. Mr. Patel himself stated to the representative of the *Bombay Chronicle* after his return from England that unless the work was continuous and in the hands of the Indians themselves it would bear no fruit. The conditions enumerated above were not likely ever to be satisfied. The experience of public agitation in this country ought to prove to us conclusively that a handful of Indians could not hope to organise agitation in a foreign country which would be powerful enough to force the hands of the authorities; but even if this could be accomplished it would require a great deal of time to educate the British masses and to induce them to take a deep and sustained interest in Indian questions. Therefore, those men who counted upon bringing pressure to bear upon the authorities by holding public meetings could claim at the utmost that they had acted in accordance with a plan which, if adhered to persistently for a number of years, might yield valuable results. But it was evident that their activities by way of holding public meetings were valueless for the immediate purpose of securing modifications in the Reform Bill, which was the object for which they had been deputed to England.

We had been told a great deal about the efficacy of the propaganda work done by the extremists who went to England several months before the several deputations left this country. We had been led to believe that through speeches and pamphlets a great deal had been done to enlighten the labouring classes who were ready to support India's claims to autonomy. But in the interview above referred to, Mr. Patel said: "When I went there and interviewed men of the Labour party, I found that, except Col. Wedgwood, no one seemed to have any knowledge of Indian affairs." If this was the result of months of strenuous work done by Nationalists which was at the time advertised so much in India, we could gauge easily the difficulties of rousing the people of England by platform oratory. Among those who lay much store by public agitation in England were men who a few years ago had suggested that a private member should be asked to introduce into Parliament a bill conferring self-government on India. Anyone who had the faintest knowledge of Parliamentary procedure knew that such a bill would not have much chance of being read even for the first time, but such suggestions would continue to be made, so long as the credulity of the Indian people could be played upon.

The Moderate deputation would have been worse than superfluous if it had followed the method commended by its critics. It would have been unmindful of its responsibilities if, instead of utilising the opportunities it had, it had maintained an uncompromising attitude and refused to make practicable suggestions for the improvement of the Reform Bill. It was wise in pursuing a course which, however unsatisfying to popular feelings was best calculated to attain the object which all deputations had in view. They pressed their suggestions upon the authorities; sought to make the leading newspapers sympathetic to the cause of India, and tried to acquaint members of Parliament with the Indian point of view. That was the work that was needed at the time, and it would have

seriously injured the cause of the country if the Moderate deputation had departed from the path which it had chalked out for itself.

Congress and Conferences.

The coming January number of the *Indian Review* will contain a special account of the Indian National Congress, the All-India Moderate Conference, and the All-India Moslem League, and numerous other gatherings like the Social, Industrial, Theistic, Temperance, Humanitarian, Economic, Agricultural, Medical and Ladies' Conferences, and the Ceylon National and Social Service Congresses. Extracts and Excerpts from important Addresses and Portraits of the Presidents of the various gatherings and other prominent men and women will be a special feature of the *New Year Number*.

Price Re. One per copy.

Would be subscribers of THE INDIAN REVIEW can get a copy of this New Year Number on remitting at once one year's subscription (Rs. 5) in advance or ordering the issue to be sent by V.-P. P. for Rs. 5—one year's subscription.

Note that a large number of Messrs. Natesan & Co.'s up-to-date publications on Indian Political, Industrial, Agricultural, Economical, Social and Religious Literature are given at concession rates to Subscribers of the *Indian Review*. Annual Subscription to the "*Indian Review*," Rs. 5.

G. A. Natesan & Co.

Publishers, George Town, Madras.

MANOHAR SUPARI.

You will know surely after purchasing it that should not cheat yourself by taking any other kind of such scented and tasteful supari (Bettlenut.) The price of the sample packete of the small size is only quarter anna and for a large one only half anna. For 100 large packages Rs. 2/12; For 500 Rs. 12/8; and for 1000 Rs. 24/- only Postage and packing charges extra—Besides we have had all kinds of religious and school books with moderate rates.

Manager

SAGUNALAYA

23 Reay Market Road, POONA CITY.

The Madras Co-operative Leather Goods Factory, Ltd.,

STARTED & MANAGED

BY

THE SERVANTS OF INDIA SOCIETY,

Will make all kinds of Boots, Shoes, Sandals, Belts, Bedstraps, Handbags, Hold-alls, etc., to your complete satisfaction.

It is a workmen's Society. Workmanship Excellent. Rates Moderate.

THE SERVANT OF INDIA SOCIETY,

ROYAPETTAH—MADRAS.

BOOK OF THE HOUR.

Currency Reform in India

BY

Prof. V. G. KALE.

The author has made out a very strong case in favour of a sound currency and exchange system for India. Every one who wishes to understand the exchange problem should read the book, which is extremely instructive.

Price Re. One.

Copies may be had from booksellers or—

The Aryabhusan Press, Poona City.

CUT ME OUT

and mail me, with your name and address, to—
Good Luck Co., Benares City.

I will bring you, per V. P. P., one COSSI SILK SUIT length for Rs. 12 only. These pieces are economical, hard wear and handsome ever made.

Test them any way you please—Why not give it a trial?

Name.....
Address.....

GET GOOD SIGHT.

By removing the cause of bad sight. Don't commit the common error and take to spectacles as the only remedy for eye-trouble—they will correct your sight. But what you want is something to cure your eyes viz—the Actina Treatment. Actina has succeeded where Specialists had failed, simply because it assists and not opposes Nature. It is essentially a natural treatment and the hundreds of testimonials are proof that it is a successful treatment. To use it is simplicity itself—remove the two screw caps from the Actina Instrument releasing the powerful vapor, which applied to the eyes and inhaled through the mouth and nostrils sets up and maintains a good circulation in all parts of the eye, removes congestion and restores in the organ to perfect health. It is just as effective in other catarrhal Diseases such as Hay Fever, Asthma, Bronchitis, Headache, Sore Throat, Influenza, Deafness etc. Invest Rs 25-8 in an Actina and save specialists' fees. Valuable booklet entitled "Prof. Wilson's Treatise on Disease" containing particulars of Conditional Trial Offer and convincing testimonials post free from Rai B. S. Bhandari M. A. Batala (India).

2

THE ACTINA WAY.

Dr. BAILUR'S MEDICINES.

HIVA-JWAR.
Ague pills.
Price As. 8.
Per bottle.



BALAGRAHA
CHURNA.
Epileptic powder.
Price Re. 1.
Per bottle.

Ask for our catalogue for other medicines & Particulars.

Liberal commission for Merchants.

Dr. H. M. BAILUR,
Dispensary, BELGAUM.

G. D. Bhatker's Brahmi Oil.

Is the only remedy for brain complaints such as headache, sleeplessness, Mental worry. No touch of white oil and superior to others. Price—Rs. 1 per bottle.

Asiatic Medical Pharmacy.
RAJAPUR-RATHAGIRI.

Self-Government for India. IN TAMIL.

The "Hindu" says:— "This is an adaptation in easy Tamil of the Hon. Mr. V. S. Srinivasa Sastri's pamphlet bearing the same title. Mr. S. M. Michael of the Servants of India Society has done a useful service to South India by making it available to the Tamil-reading public. The book is priced at 8 as.

Apply to:—The Secretary,
Servants of India Society.

Ramchandra Govind & Son,

BOOK-SELLERS AND PUBLISHERS, KALKADEVI, BOMBAY.

INDIAN CURRENCY AND BANKING PROBLEMS

BY MOHAN LAL TANNAN, B. COM., (Birmingham), BAR-AT-LAW, F. R. E. S.
Lecturer in Banking, Sydenham College of Commerce and Economics, Bombay.

AND

KHUSHAL T. SHAH, B. A., B. SC. (Econ. London), BAR-AT-LAW.

Professor of Economics, Maharajah's College, Mysore.

Crown Octavo. Nicely bound, Gold-lettered, nearly 350 Pages with Index. Price Rs. 5.

GOVERNANCE OF INDIA, Price Rs. 3.

BY KHUSHAL T. SHAH, B. A., B. SC. (Econ., London), BAR-AT-LAW.

Professor of Economics, Maharajah's College, Mysore.

(1) Higher Accounting With Auditing Notes. By S. R. Davar.

Officially recognized by the Government of Mysore for use in Colleges and Schools of Commerce and recommended as a text to the Students of the Premier College of Commerce in India.

A book specially written for the use of Professional Accountancy students as well as that of Accountants, Legal Practitioners and Businessmen, Price Rs. 6-8.

(2) Elements of Indian Mercantile Law. By S. R. Davar.

Recognized and Recommended as a text-book by the Government Accountancy Diploma Board, as well as by the Premier College of Commerce for the University, Commercial and Accountancy Examinations *Specially written for the use of "Commerce" and "Accountancy" students as well as that of Businessmen and Accountants. Rs. 6-8-0.*

(3) **Business Organization.** An excellent book for the use of students of commerce and businessman, particularly those in charge of the management of large enterprises such as public companies, Mill Agencies, etc, By **S. R. Davar, BAR-AT-LAW.**

(In Press, Expected to be out shortly.) Price Rs. 6. net.

Twentieth Century English-Marathi Dictionary:—Pronouncing Etymological, Literary, Scientific and Technical by N. B. Ranade, B. A. 2 vols. half Morocco bound. **Rs. 25.**

Shah and Haji's (Profs.) Guide to Economics:—In form of question and answer very useful to students of Economics. **Rs. 4.**

Shah's (Prof.) Guide to Indian Administration:—Very useful to Intermediate Arts students. **Rs. 1-4-0.**