

THE MADRAS CO-OPERATOR

ISSUED EVERY MONTH IN TWO PAGES

"Numbers without power are powerless
Union without knowledge is useless."

Vol. II.]

APRIL, 1932.

[No. 10.]

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THE
MADRAS CO-OPERATOR

EACH FOR ALL



ALL FOR EACH

VOL. II]

APRIL 1932

[No. 10.]

Co-operation Stimulates Thrift by Creating Services

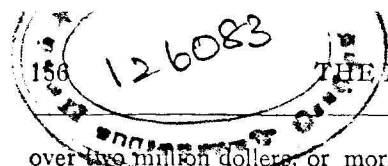
The following is the January message of General Secretary Keen of the Co-operative Union of Canada, delivered over station W.C.F.L. Chicago, on the 29th January at the request of the Farmer-Labour Department of the Illinois Farmers' Union.

The dominant social and economic order permits a comparatively few people, by the manipulation of capital, to acquire income many times in excess of what they earn or require for the reasonable satisfaction of their needs. Purchasing power enjoyed to excess by some involves the denial of it for essential purposes to many. Even in normal times it creates a demand for charity, or rather alms-giving in various forms. People who profit by the anti-social condition I have mentioned become active in so-called charitable work, and often give liberally of their means to relieve distress. Usually it puts them to no financial discomfort and involves no real personal sacrifice. As a British statesman recently said, the degree of sacrifice must be gauged by what a person has left after he has given. The beneficiaries of a social system which creates the need for alms-giving purchase public esteem and acclaim for relieving the undesirable and inevitable conse-

quences accruing from the system. There is little so calculated to undermine anyone's self-respect as to be put in a position to have to accept public or private relief; and yet millions of people to-day through no fault of their own, and in a great majority of cases with extreme reluctance, have no alternative in order to insure maintenance of the health and lives of their families but to submit to this indignity.

**CO-OPERATION PROMOTES
 INDEPENDENCE.**

For many years past there has stood at the head of the business letter-paper of the British Canadian Co-operative Society of Sydney Mines and Glace Bay, Nova Scotia, Canada, the statement: "Co-operation promotes independence, prevents pauperism, and helps people to rise above the demoralizing influence of charitable gifts. Its constant aim is to give hopefulness, to working men, lessen the great inequalities that exist, and to diffuse more evenly and more humanely the luxuries and wealth of the world". Some months ago I participated in the celebration of the Silver Jubilee of this Co-operative Society. Incidentally, I may mention that during the twenty-five years it has been in existence it has returned to the consumers



over two million dollars, or more than ten per cent. of their purchases. It is located in a coal-mining district, where even under normal conditions of general prosperity the incomes of the people are very small, and provide few of the luxuries of life, but under those prevailing at the present time there is much general unemployment and acute and widespread distress. One day during my visit a member of the society who happened to sit next to me in the general manager's office entered into conversation. He voluntarily remarked that the society had been a great blessing to himself and his family. He informed me that he was married very soon after the society started business twenty-five years ago, that his wife persuaded him, at that time, to join the society, and that he had loyally supported it ever since. He further said he had raised a family of eight children on the small and precarious income of a coal-miner and as a result of his membership of the society, it was not now necessary for him to seek relief work or to accept charity. A feeling of economic security, when unfortunately so many of his fellows were harrassed as to where the next meal was coming from, must in itself, have contributed greatly to his enjoyment of life, to say nothing of the ability to satisfy his physical needs and those of his family.

SAVING BY SPENDING.

Years ago a Canadian Consumers' society, at my request, gave me information as to the trade experience of three of its members during a six-monthly period. The Manager told me he had taken the cases at random from the books. For comparative purposes I will take the first and the last quoted cases, the second being somewhat similar to the first. The first member had an investment of \$300 in respect of which he received \$9 interest. During the term of six months he bought merchandise of the value of \$273'64 which carried a 10 per cent purchase dividend, or \$27'36. He, therefore received, in all, from the society during the six months, as interest on capital and dividend on purchases, \$36'36. In the third case the member had only an investment of \$25, which

consequently carried interest of 75 per cent only. His purchases, \$418'83, were, however much larger and they created for him a purchase dividend of \$41'83 so that his total gain including interest for the half year, was \$42'58. In other words, the working man who had only \$25 investment drew out of the co-operative society \$6'22 more than a fellow-worker who had invested \$300. The probability is that the man with the small investment had a large family, and therefore was possessed of little funds for investment, but for the same reason he was of necessity a large buyer. In the case of the member who had the 300 investment the probability is that he was a small buyer because he had a smaller family dependent upon him, for both were following the same employment. The member with the large family was saving by spending. The more he spent the more he saved. If the purchase dividend were left with the society and compounded at 5 per cent or 6 per cent interest per annum, it will be seen, as in the case I have quoted, that in the process of years the man with a large family would be steadily building up a position of economic independence without any personal effort on his part.

I have in these talks in the past shown that it is possible for the Co-operative Movement actually to increase the number of its employees engaged in production and distribution, the volume of its sales, and the net profit surplus made thereon, in the period of unparalleled depression from which the world has suffered during the last two years, because the net profits of commerce and industry are returned to the people in proportion to the purchases they make as consumers, or the services they render as producers, thereby greatly increasing their purchasing power and their demand for labour. It will be seen from the information I am now giving that a further service is rendered by the Co-operative Movement to the people by enabling them to accumulate funds for expenditure during days of unemployment imposed on a large majority of its members by the disorderly, uneconomic and inequitable capitalist system. (The Canadian Co-operator.)

Note on the question of Audit Fees as proposed in G.O. No. 154* Press, dated 2nd February 1932.

BY

D. N. STRATHIE ESQ, I. C. S.

Registrar of Co-operative Societies.

In discussing the proposal as set out in G. O. No. 154 Press, dated 2nd February 1932, the first point I would make is that audit work must be improved, and that to secure an improvement, additional audit staff is essential. I believe this will be generally admitted. There have recently been very serious scandals in several districts, chiefly in urban banks and stores and in each case there were grounds for complaining that the frauds and misappropriations had not been detected earlier during the course of audit. In some cases, I admit that audit had been careless and the frauds should have been detected; but in other cases, I felt it would not be just to blame the audit staff. In the time at their disposal, it was utterly impossible for them to make a thorough audit. If urban banks are to secure concurrent audit, which is necessary for the early detection of frauds, additional audit staff must be employed. The second point is whether Government, that is the general tax-payer, can reasonably be asked to pay for this additional staff. I fear not. The cost of the co-operative department to Government has increased greatly in recent years and there is, I believe, a general feeling that no further increase in the establishment should be sanctioned by the Government. It seems to follow, therefore that the societies concerned, many of which are making more profits than they can distribute as dividends, should pay for the extra staff required. This justifies the proposal

to levy audit fees, and I believe, it will be generally admitted that the levy of fees from a larger number of societies is reasonable. It remains to be decided whether, assuming that the societies are required to pay fees for a more thorough audit, that audit should be done direct by Government agency or by non-official agency under the supervision of higher Government Officers. I am in favour of the non-official agency; that is, the audit unions, for these reasons:--

(a) It is exceedingly difficult to fix a general scale of fees, such as is required in a Government Notification, to suit each individual case and the present system, under which fees are levied at a uniform rate and then remitted in individual cases by the Registrar, cannot be considered satisfactory. It would be much better to have the fees fixed by agreement among the societies concerned.

(b) The system of audit union is much more flexible than a system of audit by Government Inspectors. If it is found that additional government inspectors are necessary, there is great difficulty in securing them. The Council may not sanction additional staff, even though they know that the staff is to be paid for by the societies. Demands for additional staff have to be sent up as Part II schemes at least six months before the period when the men are required. On the other hand, the Directors of an audit union can employ additional auditors at very short notice.

*The G. O. is Published on page 4 of this issue.

(c) On the whole, I believe that control of an audit staff by a non-official agency, subject to supervision and test audit by Government officers, can be quite as efficient as the existing system. Experience in the existing audit unions—some of which are working very satisfactorily—supports this. I realise, however, the force of the general objection that it is inexpedient to have audit work done by men who depend for their livelihood upon the directors of societies which are under their audit. There is a possibility that the auditor, who does his work conscientiously may find himself on the streets. But I am prepared to reply on the good sense of the Board of Directors of the Audit Unions and on my powers of general supervision, and I feel that this objection is outweighed by the general desirability of reducing the present huge Government co-operative staff and transferring the control of the movement more fully to non-official hands. This, however, is the aspect on which I personally and I take it, Government would like an expression of opinion from leaders of the Co-operative Movement. If it is felt that the time has not yet come to develop non-official control of audit staff let those interested in the movement say so and we shall be guided by their opinion.

2. Coming to details, the Retrenchment Committee proposed that the rules should be so modified as to declare that every society with over 500 members or transactions of over Rs 50,000 should pay audit fees, at the following rates:—

1. Societies with 1,000 members or over or with transactions of Rs. 1 lakh or more—Existing rates.
2. Societies with 500 to 999 members and transactions between 50,000 and 1 lakh—half existing rates.

When I came to examine the matter, I considered it desirable to propose a

minimum working capital of Rs. 20,000 and membership of 500, because I found that if the minima recommended by the Retrenchment Committee were adopted, only 242 societies would become liable to pay audit fees and that in several districts there would be no scope for the formation of audit unions. I enclose a statement showing the number of societies in each district that would be liable to pay audit fees under the existing rules proposed by the Retrenchment Committee, and under the rules now proposed by the Government. If we are really determined to push on the formation of audit unions, it seems desirable to have 784 societies to work on. This would still leave more than 14,000 societies having audit done free by the departmental staff.

With regard to the Retrenchment Committee's proposal to levy half fees from societies with transactions between Rs. 50,000 and Rs. 1,00,000, I found that the scale proposed could not possibly yield a sufficient income to make the audit unions self-supporting. These half fees, therefore, while they would bring in some revenue to Government, would do nothing to encourage the formation of audit unions. I may give a few examples:—

Name of society.	Working capital.	Fees payable.
	RS.	RS.
1. Madras Port Trust ...	60,300	144
2. Madras High Court ...	88,500	167
3. Madras Civil Accounts Staff ...	57,800	141
4. Rasipuram Town Bank.	61,700	147
5. Namakkal Town Bank.	61,340	146
6. Kaveripatnam ...	69,100	161
7. Tinnevely Dt. Public Servants...	53,900	132
8. Tinnevely Co-operative Society ...	50,300	126

The first three societies are at present included in the Madras City Audit Scheme and are paying Rs. 200,150 and 125 respectively voluntarily. Nos. 4, 5 and 6 are in the Salem Audit Scheme and are paying Rs. 2,00,250 and 250 respectively. Nos. 7 and 8 are affiliated to the Tinnevely Audit Union and are paying to the Union Rs. 175 each.

Building societies and land mortgage banks require special treatment, as the fees levied on the ordinary scale were out of proportion to the time spent on audit. I, therefore, proposed that building societies should be levied fees at a flat rate of two annas per cent. on the working capital. *For land mortgage banks, I proposed the same rate as for central banks.*

Hitherto, central banks have been exempt from audit fees. The Retrenchment Committee has, I think, rightly recommended that fees should be levied on central banks in future. A different scale is, however, required, as the working in central banks is not the same as in credit societies, the transactions being less numerous than in Urban Banks. For central banks, I proposed the following scale:—

	As.	Rs.
Up to 5 lakhs working capital.	12 per 1,000*	
Over 5 lakhs up to 15 lakhs.	6	do.
Over 15 lakhs up to 30 lakhs.	3	do.
Over 30 lakhs	2	do.

I enclose a statement showing the fees that would be leviable from central banks on this scale. Compared with the fees charged by private auditors for some of these banks, even this scale may appear to be some what excessive. The Salem Bank for instance is now paying only Rs. 350 to a private auditor, whereas it will have to

*Of working capital.

pay Rs. 1,036 under the proposed scale. The Christian Central Bank and the Madras District Bank are at present paying Rs. 500 and Rs. 150 respectively, whereas they will have to pay Rs. 684 and 382 under the proposed scale. But an essential part of this scheme is that a Provincial Audit Union should be formed for Central Banks as recommended by the Townsend Committee. It is hoped that this organisation would find itself able to charge lower fees. Even if this is not possible, central banks would get more satisfactory work as the audit staff employed by the central organisation would become expert in their work, and central banks would also be able to reduce the staff they now maintain for internal check.

3. It has been objected by Mr. Ramalinga Chettiar that the extensive formation of audit unions would mean the death of supervising unions for two reasons, firstly that the big unlimited liability credit societies, which, under the new rules will become liable to pay cannot afford to pay audit fees and supervision fees at the same time and secondly that unions very often depend for their efficient management upon the directors of the head-quarters society and if these directors leave the union, there will be no competent men to take their place. I am not convinced that these objections have great force. The unlimited liability societies which will be liable for audit fees under the new rules are in a position to pay both for supervision and audit. They are making substantial profits, and with dividends limited to 6½ (six and a quarter) per cent there are funds available to pay additional fees. With regard to the second point, the audit union will be a district organisation and there seems no reason to assume that it will absorb all the directors of the supervising union. A detailed examination of particular cases is, however, necessary. I am having an examination

carried out in a few cases and shall be glad if members could give us the benefit of their local knowledge.

4. I am prepared to admit, however, that Mr. Ramalingam Chettiar's objections may be perfectly sound. If they are so considered, the best way to meet them would be to confine the levy of audit fees to Urban Banks and urge that Government should continue to do audit free for all agricultural unlimited liability societies. I

would support such a proposal to Government.

5 Another solution of the problem would be for central banks to undertake the audit of urban banks and big unlimited liability societies, appointing a separate staff, the cost being borne partly by the central bank. I would support this too. It would only require the addition of the words, "Central Banks" to proviso (a) of the Government notification.

COPY OF G. O. No 154, DEVELOPMENT DATED 2ND FEBRUARY 1932.

Co-operative Societies' Act—Rules—Rule VIII-D Audit fees— Recommendation—Retrenchment Committee—Amendment—Published.

In Rule VIII-D of the said Rules for sub-rule (1) the following sub-rule shall be substituted :—

(i) Every society which consists of more than 500 members or whose transactions exceed twenty thousand rupees per Co-operative year ending with 30th June shall pay to the Local Government the charge made for the audit of its accounts in accordance with the scale fixed by the Registrar for each class of society with the previous approval of the Local Government.

Provided that this sub-rule shall not apply—

(a) to any society which has its accounts audited at its own expense by the staff of a District Federation, Audit Union

or Supervising Union or by a certified public accountant and auditor who is authorised by the Registrar to do audit under section 17 of the Act, and who is willing to furnish the statements prescribed in Rule 5 in the forms required by the Registrar, or

(b) to any audit union, District Federation, or Supervising Union.

(2) The Government approve the scale of fees proposed by the Registrar of Co-operative Societies to be levied from various classes of societies as mentioned in his letter last read above. The notification on this subject submitted with his letter may be published by him in the Fort St. George and Dt. Gazette after the draft amendment to the rule has been confirmed by Government.

(By order of the Government, Minister of Public Works),
S. V. RAMAMURTHI,
Secretary to Government.

Editorial Notes

The chief propagandist body in this Province is the Madras Provincial Co-operative Union whose mission is to promote co-operative movement by propagating the principles of Co-operation and to serve as a recognised exponent of non-official co-operative opinion in the Province.

The report on the working of the Union for the period ending 31st March 1932 shows the varied activities of the Union. The union has been publishing the Madras Journal of Co-operation and the Village Panchayat Journals in three languages, namely, English, Telugu and Tamil. It maintains a library and a reading room. Its members go out on propaganda tours explaining the benefits of various forms of co-operative activity. As per a resolution of the General Body meeting held on 20th June 1931, steps were also taken to start an Insurance Co-operative Society—the first of its kind in this Province.

Very useful work was done in the matter of production of slides on co-operative and allied subjects. A New model of magic lantern which can be worked with a petromax light is also constructed. The lantern is priced cheap. The Union was able to turn out much useful work on account of the generous grants from the Madras Provincial Co-operative Bank and on account of kind interest and hearty co-operation of Mr. D. N. Strathie the Registrar of Co-operative Societies.

Its annual meetings used to be held along with the Provincial Co-operative Conferences which were attended to by a large number of delegates. At the meeting of the Annual General Body held this year on 10-4-32, very important amendments were passed giving opportunities to all affiliated institutions to vote which could not send delegates to Madras on account of enormous expense involved in doing so. It was agreed that elections to the Board of Management of the Provincial Co-operative Union from constituencies other than those of Central Banks should either be held at each District Head-quarters instead of at Madras or to be conducted by postal voting in accordance with the rules to be framed hereafter by the Executive Committee. We trust that this method of voting will remove all suspicion regarding its representative character, make its voice felt by all co-operators—official and non-official and recognise it as the only exponent of non-official co-operative opinion in this Province.

Elsewhere is published a note by the Registrar of Co-operative societies on the questions of Audit fees as proposed in G O. No. 154 dated 2nd February 1932. The Registrar in the Course of his note says that "I am in favour of non-official agency" and goes on giving various reasons for his view. He also feels certain that audit can safely be entrusted to non-official agency and relies on the

good sense of Board of Directors of Audit Unions and on his powers of general supervision. He further desires in his note to know the opinion of the leaders of the Co-operative movement whether the time has or has not come to develop non-official control of audit staff.

This matter was discussed at the last Conference of the representatives of Central Banks held on 9th April 1932 and passed resolutions which are also reproduced elsewhere in this issue. We are glad to note that now attempts are being made in the Province to transfer gradually the control of the movement from official to non-official hands.

The representatives of all Central Banks met at the Madras Provincial Co-operative Bank Buildings on Saturday the 9th April 1932. As was desired by us in our December issue on 1931 (Vol. 2, No. 6) they considered the question of the levy of half a per cent interest on the undrawn portion of the Cash credit granted to Central Banks by Provincial Bank. It was finally resolved that there should not be any such levy. We are further glad to state that the Board of Management of the Madras Provincial Co-operative Bank, respecting the wishes of representatives of the Central Banks approved the resolution of the Bankers' Conference to abrogate the charge of extra half a per cent on undrawn portion of the overdrafts granted to Central Banks.

The Central Banks also have risen to the occasion and approved the resolutions proposed by Mr. V. Ramadas Pantulu on the question of Audit fees. The audit of all unlimited liability societies and those of limited liability with a working capital of less than Rs. 20,000 should be done free of charge by the Government, all others being brought under a Scheme of audit conducted by non-official agency. The Districts were grouped and the number of men required for each group was noted. The scheme as a whole was adopted by representatives of the Central Banks. We trust that the Central Banks concerned will approve of the new scheme and give it a fair trial.

The office-bearers of several co-operative Institutions in the City are very much perplexed at the receipt of notices from the Corporation of Madras levying Company's Tax on their institutions. It was pointed out in these columns that the intended levy would work as a very great hardship in the case of many institutions. The representatives of City institutions when they met on 8th April 1932, gave expression to their sentiments and resolved that the Company's Tax on Co-operative societies is very oppressive and highly prejudicial to the development of Societies in the City and appointed a committee to interview the authorities concerned with a view to exempt them from such taxation. We hope that the Government and the Corporation of Madras will heed to their requests and help the movement in all possible ways.

News and Comments.

PRODUCTION FOR USE NOT FOR PROFITS.

The Amalgamated Housing Corporation of America is making co-operative housing problem a very easy one for the working class people. The one facing on Van Cortlandt Park is its largest achievement. The ground for it was broken in last August and construction completed in February. The house contains 426 rooms and will accommodate 115 families. 103 have already moved in. The tenants invest \$ 425 per room, which is \$ 75 less than was required in the first row of amalgamated buildings. These co-operators also get electric refrigerators, all of which goes to prove that co-operative housing expands, the cost to co-operators grows less. Half the \$ 425 per room is paid in cash and half over a period of five years. The total cost of this building was about \$ 550,000.

Thus is accumulating the tangible proof in brick and mortar that City wage-earners can have model apartments at the same rentals they have had to pay in drab tenement houses. The amalgamated group of buildings now contains 744 apartments, a small city. And indeed it is a much more rationally and socially organised city than any municipality. It is truly co-operative, owned and controlled by the residents. All its many activities are motivated by the principle of "production for use, not for profit."

But words are weak to describe this co-operative achievement. It has to be seen to be understood. Co-operators should make every effort to visit the amalgamated community and to see with their own eyes the pioneering achievements that are being accomplished there.

AMALGAMATED REDUCES RENTS.

A second reduction in rentals was announced by the Amalgamated Co-operative Apartments on February 1st. Rentals were cut on a sliding scale from 50 cents up to \$ 4.50 a month per apartment, affecting 281 apartments in the first seven buildings. The first reduction two years ago, affected 130 apartments. The hope is to make such reductions from time to time, however small they may be, rather than accumulate large reserves over a period of years and then make large reductions. And so, since 1927, when the first unit was built the average rental has been reduced from \$ 11 per room per month, which is the legal maximum, to \$ 9.65 per room per month.

These gradual reductions, giving the residents the cash rewards of co-operative ownership as they accrue, are particularly welcome during these tight money times.

SAVING ON RENT.

The average rental paid by co-operators living in the amalgamated apartments, New York, is \$ 6.68 per month less than what they used to pay to private landlords, according to a study Dr. Asher Achinstein of New York State Board of Housing.

* * *

It is not possible permanently to make a success of co-operation without co-operators. Local as well as National education is needed to create them.

BROADMINDED PLYMOUTH CO-OPERATORS.

The Co-operative Society of Plymouth, England, has a competitor, a private bakery firm whose steam bakery was recently destroyed by fire. One would be admitted to say that it is a very good opportunity for the co-operative bakery to take away some of its competitor's trade. But the Plymouth co-operators did not view it in that light. Until the private bakery could be rebuilt, the Plymouth Society came to its assistance by baking for it the bread required to fill its customers' trade. One member suggested at its meeting that the society should immediately withdraw the help it was giving its competitor. But this suggestion, says the *News*, "did not appear to meet with any large measure of support from either platform or floor."

* * *

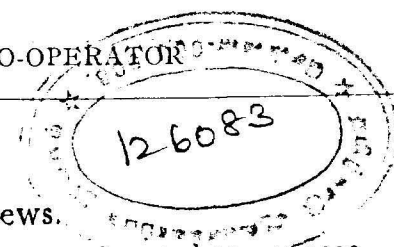
Co-operation if it is anything at all economical is a challenge to capitalist system of production for profit.

OLD-AGE PENSIONS FOR CO-OPERATIVE EMPLOYEES.

English co-operatives are recognising more and more the need of old age pension plans for employees. In 1922 there were seven societies with superannuation schemes covering some 3000 employees. Now, out of 1210 retail societies, 120 have such schemes, covering some 90,000 employees. The large societies especially see the need for old-age pensions. Out of eighty three societies with more than 500 employees each, fifty have insurance schemes. Of those having over 1000 employees only six have not yet put such insurance into operation. Of the productive and wholesale societies eighty-three per cent of the employees are covered.

GROUP LIFE INSURANCE.

The National Co-operative Men's Guild of Great Britain provides group life insurance for its members whereby they pay 26 shillings (£ 4.86) for £ 100 (\$ 375) life insurance.



City News.

THE MADRAS PROVINCIAL CO-OPERATIVE UNION MADRAS

The members of the Madras Provincial Co-operative Union met at their Annual meeting held on 10-4-32 at Madras. Mr. V. Ramadas Pantulu, B.A. B.L., President of the Union, suggested certain amendments to the existing Bye-laws with a view to make the Government recognise the Union as the exponent of non-official co-operative opinion in the Province. Under its constitution it is no doubt recognised to serve as the exponent of non-official co-operative opinion in the Province, but the authorities in power till recently did not give proper weight to its views and in some cases opinions were also obtained from various co-operative institutions in the Presidency contrary to those expressed by their representatives at Provincial meetings. This has greatly handicapped the work of the Provincial Co-operative Union. Mr. D. N. Strathie, I.C.S., the Registrar of Co-operative societies pleaded for the united opinion of the Co-operators through their provincial institution and said that such a united demand from non-official Co-operators will greatly strengthen his hands in approaching the Government and in recommending its demand for favourable consideration. As some members wanted a better system of election which will enable all affiliated institutions to vote, it was agreed that elections from constituencies other than those of Central Banks should either be held at each District Headquarters instead of at Madras or to be conducted by postal Voting in accordance with the rules to be framed hereafter by the Executive Committee. The amendments were accepted and the report on the working of the Co-operative Union for the period

ending with 31st March 1932 was also passed.

CENTRAL BANKS CONFERENCE.

A conference of the representatives of all Central Banks in the Province was held in the Madras Provincial Co-operative Bank's Buildings Madras on Saturday the 9th April 1932. Rao Bahadur T. A. Ramalingam Chettiar, B.A., B.L., presided on the occasion. The most important resolution is the one relating to the question of Audit fees. Elsewhere is published a note on the question of Audit fees by the Registrar of Co-operative societies. As the Registrar wished to have the opinion from the leaders of the Co-operative movement regarding the transfer of control of Audit staff, the matter was discussed in all details and the following resolutions were passed.

Resolutions passed by the Central Banks Conference, held on 9th April 1932, on the question of the Audit Fees.

I. This Conference is of opinion that the audit of all unlimited liability agricultural credit societies should be done free of charge by the Government.

II. This Conference is of opinion that limited liability credit societies with a working capital of less than Rs. 20,000 should also be similarly audited free of charge.

III. This Conference is of opinion that all Central Banks and Limited Liability credit societies with a working capital of Rs. 20,000 and upwards should be brought under a scheme of audit conducted on the following lines, through the agency of the M.P.C.B.

(i) Grouping of Districts.

Grouping of Districts.	Number of Central Banks in each group.	Remarks.
1. Ganjam and Vizag. ...	3	Number of Limited Liability Credit Societies is about 125. District war distribution is not now available.
2. East Godavari ...	4	
3. West Godavari and Kistna ...	3	
4. Guntur and Nellore ...	2	
5. Anantapur, Kurnool & Bellary ...	3	
6. Cuddapah, Chittoor and Vellore ...	3	
7. Salem and Coimbatore.	2	
8. South • Canara and Malabar ...	2	
9. Chingleput and South Arcot ...	2	
10. Tanjore and Trichinopoly ...	3	
11. Madura and Tinnevely ...	3	
12. Madras, Christian and Provincial Bank ...	3	

(ii) Pay of auditors.

Rs. 80-7-150 plus Rs. 50, fixed travelling allowance per mensem.

Selection grade 10 per cent Rs.150-200.

(iii) Scale of contribution.

Central Banks with a working capital of—

Rs. 5 to 10 lacs	Rs. 500 annually.
„ 10 to 20 „ „	700 „
„ 20 to 30 „ „	900 „
„ over 30 „ „	1,000 „

For limited liability credit societies, Rs. 100 to 200, according to the size of the working capital up to Rs. 1,00,000, over 1 lac Rs. 75 a lac.

(iv) Head Office expenses.

Rs. 250 per mensem or Rs. 3,000 annually.

These contributions are put down tentatively. They may have to be revised if the revenue is insufficient to meet the expenditure.

Another important resolution which affects all the Central Banks was the one

relating to the levy of half per cent on the undrawn portion of the overdraft granted by the Madras Provincial Co-operative Bank to Central Banks. It was resolved to request the Madras Provincial Co-operative Bank to abrogate the charge of extra half per cent on undrawn portion of the overdraft granted to them.

THE CORPORATION OF
MADRAS—COMPANY'S TAX.

A meeting of the representatives of the co-operative societies in the City was held on Friday the 8th April 1932 at Madras under the presidency of M.R.Ry. V. Ramadas Pantulu Garu. There was a very good gathering of the representatives. Mr. T. M. Rajaratnamachari, Hon. Secretary of the Viswakarma Co-operative Society in the course of his speech said that there are very many differences between a company or a Bank registered under the company's Act and a Primary Co-operative Credit Society or a Bank registered under the Co-operative societies Act.

The registration of a co-operative society is free and can be started with a very small capital whereas a joint stock company is not registered free and cannot be floated with small amounts of capital. The definition of a company as given in recent decision by their Lordships of the High Court of Judicature, Madras is, "An Association of persons for a common object of some business or purpose" and this would not satisfy the test when applied to co-operative societies. The articles of an association and aims of a bank registered under Company's Act are quite different ones, from the objects of a co-operative society as it can be seen from the model Bye-laws. The Joint Stock Banks or Companies are profit seeking concerns while in co-operative societies the members join to help each other. Joint Stock Banks, Companies, or funds are associations of capital depending on monies invested by

members and non-members and lent at profit while a co-operative society is an association of persons of limited means intended to encourage thrift and to improve the economic condition of the poor classes.

A co-operative society conducts business peculiar in all respects and differs very widely from a Joint Stock company, and hence the Government has exempted them under section 28 of the Co-operative Act from income tax, stamp duty, and registration fees etc.

The G. O. Mis. 2060 L. M. dated 13-5-1926 clearly states that Co-operative societies in Madras City registered under the Co-operative Act of 1912 are liable to profession tax under section 111 of the City Municipal Act of 1919. Here the tax is based on the income or the earnings of the concerns. But as per decision of the Standing Committee (Taxation and Finance) Corporation of Madras dated 3-3-1928, we can understand rightly that section 111 of the Municipal Act, the Corporation can tax only those (Companies, Funds or Banks) not liable under section 110.

The Deputy Registrar in his Circular No. L. Dis. F. 2,733/31 dated 8-1-1932 states that all co-operative societies are liable to pay company's tax on their paid-up capital under 110 of the Madras City Municipal Act of 1919. When the schedule for levying taxes on Companies under City Municipal Act is fixed, the authorities never anticipated taxing the Co-operative societies or banks whose paid up capital is some times less than the half-yearly tax of Rs. 30 which is fixed for companies working with a capital of less than one lakh. Coming again the majority of the City Co-operative Societies are now working at a loss and are practically unable to pay any tax. Any taxation if imposed on the Savings of the poor classes who

have become members of co-operative societies will simply tell upon the growth of them and development of the Co-operative movement. If the Deputy Registrar's Circular is to be given effect to, he may have to liquidate many societies in the City because of their inability to pay the tax now imposed.

In conclusion he prayed that co-operative societies should be exempted taxation of all kinds as in the Act itself special privileges are given to societies to enable members to practise self help, thrift and economy among them and for the improvement of the cottage industries which require co-operation and help from the Government and the Corporation of Madras.

Seeing the poor condition of certain co-operative societies, the Registrar was pleased to remit even the audit fees payable by 33 societies in Madras and Chingleput for 1930-'31 under his Proceedings Letter No. B. 5501/1931 dated 13-10-1931.

Rao Saheb V. Dharmalingam Pillai, M.L.C., the representative of the depressed class societies and the Vice-President of the Vepery Co-operative Society explained to the audience how this taxation is a real death blow to the most of the societies of the depressed classes and pointed out that immediate steps should be taken for removal of the tax. Messrs. A. Ponnuswamy Achary of Nungambakam Co-operative Bank and T. R. Sabapathy Pillai of the Purasawalkam Co-operative Bank also addressed the audience. They pointed out that when people are coming forward to sacrifice their leisure for the uplift of the weaker brethren, it is very unjust for the Corporation of Madras to impose this tax on societies which have not capital enough even to pay the same. The following resolutions were passed at the meeting.

1. This meeting is opinion that the company's tax on co-operative societies is oppressive and is highly prejudicial to the development of societies in the city.

2. This meeting places on record its thanks to the Registrar for having addressed the Local Government to exempt the City Co-operative Societies from payment of Company's tax and requests the Local Government to take speedy action in accordance with the recommendations of the Registrar.

3. This meeting requests the Madras Corporation Council not to levy the Company's tax and not to take coercive steps for the recovery of the same pending

disposal of the question of the Local Government.

4. That a Committee consisting of—
Messrs 1. Rao Saheb V. Dharmalingam Pillai, M.L.C.
2. K. Ponnuswamy Achary.
3. T. R. Sabapathy Pillai.
4. G. Sriram Babu Naidu, B.A.B.L.
5. T. M. Rajaratnachari.

be appointed to interview the Development Minister, the Commissioner of Corporation and the Registrar of Co-operative Societies in this behalf.

With a vote of thanks to the Chairman, the meeting terminated.

Books in Brief.

SHORT REVIEWS OF RECENT BOOKS.

The Peoples Year Book 1932.

This very useful and excellent publication of the British Co-operative Wholesale Societies, like its 14 predecessors, strives to enable the reader to have a worldwide survey of the co-operative activities in the field of production and distribution in the interest of the consumers. Complete and upto-date figures are given regarding the progress of the Co-operative Movement in Great Britain and 54 other countries of the world. India also being included, unlike in many a previous issue, thereby enabling us to gauge the economic position of this great movement which has been making tremendous strides in spite of the widest spread and most prolonged trade depression recorded in history".

Besides articles of universal importance contributed by eminent Co-operators like Messrs S. J. May, John A. Hobson, Sir Leo Chiozza Money and others, special articles contributed by equally eminent men on current topics concerning a few countries, such as Germany, Sweden, France and United States of America deserve careful perusal and will be of very great interest of modern political economy.

The photographs and illustrations are as usual of a quality seldom found in year books while the printing and general get up of the book is an index of the publishers' belief that what is really worth doing well.

The Madras District Co-operative Central Bank, Ltd.,

RECEIPTS AND DISBURSEMENTS FOR THE MONTH OF MARCH 1932.

Head of Account.	Receipts.			For March 1932.		
				Rs.	A.	P.
Share capital (societies)	...	...	...	40	0	0
Current deposits—societies	...	...	...	76,324	14	10
Do. Individuals	...	...	...	49,663	2	4
Reserve Fund deposits of societies	...	...	...	2,982	1	0
Fixed Deposits—societies	...	...	...	12,100	0	0
Do. Individuals	...	...	...	3,725	0	0
Recurring deposits	...	...	...	313	0	0
Thrift deposits	...	...	...	3	12	0
Security deposits	...	...	...	280	0	0
Savings deposits—Individuals	...	...	...	2,693	6	3
Suspense	...	...	...	424	4	0
Loans—Long-term	...	...	...	15,286	0	0
„ Short-term	...	...	...	7,560	0	0
Interest received on loans	...	...	...	1,013	15	9
Overdraft loans repaid by societies	...	...	...	1,22,173	7	11
Entrance fees	...	...	...	1	0	0
Commission on cheques	...	...	...	4	13	0
Fines	...	...	...	0	4	0
Loan application forms	...	...	...	0	5	0
Treasury Bills	...	...	...	1,00,000	0	0
Telephone charges	...	...	...	7	3	0
Madras Co-operator	...	...	...	15	0	0
Bills account	...	...	...	26,330	13	11
Provident Fund Establishment No. I	...	...	...	60	6	0
Do. No. II	...	...	...	11	2	0
Withdrawals from current account in :—						
1. Indian Bank, Ltd.	...	...	...	43,357	3	0
2. Imperial Bank of India, H.O.	...	...	...	1,47,280	12	0
3. Do. Mount Road Branch	...	...	...	750	0	0
4. C.C.C. Bank, Ltd.	...	...	...	1,500	0	0
5. Salem District Urban Bank	...	...	...	34	9	9
6. Pro. Co-op. Bank, Ltd., T. Br. Act No. 3	...	...	...	1,84,050	0	0
Opening Balance	...	...	...	35	11	6
Total	...	...	...	7,98,022	3	3

Disbursements.

Head of Accounts.		For March 1932.		
		Rs.	A.	P.
Current deposits—societies	...	80,774	8	9
Do. individuals	...	45,008	15	6
Fixed deposits—societies	...	9,000	0	0
Recurring deposits	...	150	0	0
Savings deposits—Individuals	...	1,659	10	0
Call deposits	...	1,00,000	0	0
Suspense	...	2,037	1	9
Loans Disbursed to societies—Long-term	...	14,080	0	0
Do. Short-term	...	6,208	0	0
Do. Individuals	...	45	0	0
Interest received on loans (excess interest refund)	...	0	2	0
Overdraft Loans to societies	...	1,19,705	4	7
Commission on cheques	...	0	2	0
Electric charges	...	4	14	0
Telephone charges	...	26	8	0
Establishment No. I	...	578	8	0
Do. No. II	...	264	15	0
Mis. contingencies No. I	...	2	8	0
Do. No. II	...	17	0	0
Stationery No. 1	...	3	5	4
Furniture	...	3	10	3
Audit fees	...	150	0	0
Petty Cash	...	15	0	0
Interest paid to societies	...	654	3	0
Do. Individuals	...	51	0	0
Development Scheme	...	13	8	0
Madras Co-operator	...	28	10	0
Bills account	...	28,106	15	11
Adjusting heads	...	0	5	3
Remittances to current account in :—				
1. Indian Bank Ltd.,	...	38,292	0	3
2. Imperial Bank of India, H. O.	...	1,46,828	7	0
3. Do. Mount Road Br.	...	1,599	13	11
4. C. C. C Bank Ltd.,	...	1,346	11	2
5. Bengal Provincial Co-operative Bank, Ltd.	...	328	14	0
6. Salem District Urban Bank	...	450	0	0
7. Kistna Dt. Co-operative Bank Ltd.	...	385	0	0
8. Pro. Co-op. Bank, Ltd., T. Br. Act No. 3	...	2,00,033	15	3
Closing Balance	...	167	11	4
Total	...	7,98,022	3	3

G. SRIRAM BABU NAIDU,
Secretary.

சென்னைக் கூட்டுறவினன்

மலர் II.]

ஏப்ரல் 1932

[இதழ் 10.

கூட்டுறவுச் சங்க வெளியீடு.

மக்களிடம் சேர்க்கை மிகுமா வொற்றுமை நல்குஞ்
சிக்கன வாழ்வைச் செய்விக்கும்—ஐக்கியமாய்
நாட்டு மனம் பெருக்கி நல்கு ரவைத்தேய்க்குங்
கூட்டுறவுச் சங்கமெனக் கூறு.

கூட்டுறவு முறையில் செல்வம் சேர்க்கும் விதம்.

(கன்னடா கூட்டுறவினனிலிருந்து)

கன்னடா கூட்டுறவு யூனியன் காரியதரிசி கீன் என்பவர் ஓர் உபநிவாசத்தில் எழுது
கிறார்:—

கூட்டுறவால் சுவதந்தம் பெறலாம், ஏழ்மைத் தனத்தைக் குறைக்கலாம். இன்னும் அநேக
நன்மைகளை அடையலாம். கன்னடாவில் ஒரு சங்கம் ஸ்தாபனம் செய்து இருபத்தைந்து வரு
ஷத்திற்குள் இரண்டு மில்லியன் டாலர்கள் அல்லது வாங்கின விலையில் பத்தி லொருபாகம் மெம்
பர்களுக்கு டிவிடெண்டாக பங்கிட்டுக்கொடுத்தது.

கீன் என்பவர் ஒரு மெம்பரைப் பார்த்து சம்பாவித்தபொழுது அந்த மெம்பர் சொன்ன
தாவது:—சங்கத்தினால் நான் மிகவும் நன்மை அடைந்திருக்கிறேன். சங்கம் ஸ்தாபனம்
செய்தபொழுதுதான் எனக்கு விவாகம் நடந்தது. என் மனைவி, என்னை இந்தக் கூட்டுறவுச்
சங்கத்தில் சேராச் சொன்னாள், நான் சங்கத்தில் சேர்ந்த தினமுதல், சங்கத்திற்கு உண்மை
யாகவே இருந்துவருகிறேன். எனக்கு எட்டுக் குழந்தைகள், எனக்குச் சம்பளம் சொல்பமே,
இருந்தபோதிலும் நான் சங்கத்தில் சேர்ந்திருப்பதால் கூட்டம் தெரியாமல், யாசகம் கேட்கா
மல் குடும்பக்ஷேமம் செய்துகொண்டு வருகிறேனென்று சொல்லி சம்பாவினைபை முடித்தார்.
அநீகச் செலவு, அதிகச் செலவம்.

ஒருவன் ஒரு கூட்டுறவுஸ்டோரில் சேர்ந்து வேறு எவ்விடமும் சாமான்கள் வாங்காமல்
சங்கத்திலேயே வாங்கிக்கொண்டு வருவானால், அவன் அதிகச் சாமான்கள் வாங்கி, அவனுக்கு
அதிக லாபம் கிடைக்கிறது.

ஒரு சங்கத்தில் இரண்டு மெம்பர்க ளிருந்தார்கள். ஒருவன் 300 டாலர்கள் பங்கு எடுத்த
திருந்தான். அவனுக்கு 9 டாலர்கள் வட்டி வந்தது. அவன் 6 மாதங்களில் 275.64 டாலர்
கள் பொறுமான சாமான்கள் சங்கத்திலிருந்து வாங்கினான். அவனுக்கு பத்தி லொருபாகம்
அல்லது \$ 27.36 டிவிடெண்டு கிடைத்தது. ஆகையால் அவனுக்குக் கிடைத்த மொத்த
லாபம் \$ 36.36.

மற்றொருவன் 25 டாலர்கள், பங்கு எடுத்திருந்தான். அவனுக்கு 75 செண்டுகள் வட்டி கிடைத்தது. அவன் \$ 418 83 பொதுமான சாமான்கள் வாங்கினான், \$ 418 83 டிவிடெண்டு கிடைத்தது. அவனுக்குக் கிடைத்த மொத்த லாபம் \$ 42 58. 25 டாலர்கள் மாத்திரம் பங்கு எடுத்தவனுக்கு 300 டாலர்கள் பங்கு எடுத்திருந்தவனைவிட \$ 6 22 அதிகப்பணம் கிடைத்தது. 25 டாலர்கள் பங்கு எடுத்தவன் ஒரு பெரிய குடித்தனக்காரன், அதிகப்பணம் பங்கு எடுக்க முடியவில்லை. குடும்பத்துக்குத் தகுந்தபடி சாமான்களை அதிகம் வாங்கினான். கடைசியில் அவனுக்குத்தான் அதிக லாபம் கிடைத்தது. மற்றொருவன் அதிகம் செலவு செய்பாததால் அதிகச் செலவம் சேர்க்கமுடியவில்லை. மேலும், மேற்கூறிய பெரிய குடித்தனக்காரன், டிவிடெண்டை கையில் வாங்கிக்கொள்ளாமல் சங்கத்திலேயே போட்டு வைத்திருந்தானாகில் அவனுக்கு 5% அல்லது 6% வட்டி விதித்தாலுங்கூட சில வருஷங்களில் ஏராளத்திரவியம் குவித்து அவன் ஒரு ஸ்வய மனிதனாகிவிடுவான்.

ஆகையால், பணமுடக்கச் சமயத்திலுங்கூட ஒருவன் ஒரு கூட்டுறவு ஸ்டோரில் சேர்ந்திருந்தானாகில் அவனுக்குப் பணக்கஷ்டம் தெரியாமல் சுசமாக வாழக் காரணங்களிருக்கின்றன.

பத்திராதிபரின் குறிப்புகள்.

சென்னை ராஜதானிக்கு சென்னை மாகாணக் கூட்டுறவு யூனியன், கூட்டுறவு தத்துவங்களை பிரபலச் செய்வதற்கும், கூட்டுறவு செய்திகளை வெளியிடுவதற்கும் முக்கியமாய் ஏற்பட்டிருக்கிறது. அந்த யூனியன் 1932-ஆம் மார்ச்சுமீ 31-உ வரையிலும் செய்த உதவிகள் ரிபோர்ட்டில் நன்கு விளக்கிக் காட்டியிருக்கின்றது. மாதத் தோறும் இரண்டு பத்திரிகைகள், ஆங்கிலத்திலும், தெலுங்கிலும், தமிழிலும் வெளியிடப்பட்டு வருகின்றன. புஸ்தகாலயம் ஒன்றும், வாசிக்குமிடமொன்றும் யூனியனிலிருக்கின்றன. யூனியன் பெண்பர்கள் வெளியூர்கள் சென்று கூட்டுறவு தத்துவங்களை யும், கூட்டுறவின் அநேக வகைகளைப்பற்றியும், பிரசாரம் செய்து வருகிறார்கள்.

சென்ற 1931-ஆம் ஜூன்மீ 20-உ மகாசபையில் நடந்த தீர்மானத்தின்படி தென் இந்தியா கூட்டுறவு சங்க ஸ்தாபனத்திற்கு ஏற்பாடுகள் செய்து தற்சமயம் சங்கமும் ஸ்தாபித்திருக்கிறது.

மேலும் கூட்டுறவு இயக்க ஆராய்ச்சிகளையும் இன்னும் நற்போதனைகளையும், யூனியன், பூதப்படங்கள் தயார் செய்து, அவைகளின் மூலமாய் பிரசாரம் செய்து வருகின்றது. மதராஸ் ராஜதானி கூட்டுறவு பாங்கியின் உதவியாலும், ரிஜிஸ்திரார் துறை அவர்கள் உதவியாலும், யூனியன் மேன்மேலும் விருத்தியடைந்துவருகின்றது.

சென்ற 10-4-32-ல் மகாசபை ஒன்று கூடிற்று. அதில் அநேக சீர்திருத்தங்கள் கிடைவேறின. சக்கப் பிரதிநிதிகள் வெளியூர்களிலிருந்து சென்னைக்கு வர அதிக செலவு ஏற்படுவதால், யூனியன் டைக்டர்கள் இனிமேல் ஒவ்வொரு ஜில்லாவிலும், அல்லது, நிர்வாக சபை ஏற்படுத்தப்போகிற விதிகளின்படி தபால் மூலமாவது, ஒட்டுகள் அனுப்பித்து, தேர்த்தெடுத்தல் செய்யவேண்டும். ஆனால், சென்டால் பாங்கி பிரதிநிதிகள் மேற்கூறினவற்றை அனுசரிக்கவேண்டியதில்லை. மேற்கூறிய விஷயங்களை நாம் அனுசரிப்போமாகில், ஒருவித குறைக்கும் இடமில்லை.

1932-ஆம் பிப்ரவரிமீ 2-உ கவர்ன்மெண்டு நம்பர் 154-ல் கூட்டுறவு சங்க ரிஜிஸ்திராவர்கள் தணிக்கைக் கட்டணங்களைப்பற்றி கூறியதை மற்றொரு கூட்டுறவு பக்கத்தில் காணலாம். ரிஜிஸ்திரார், தணிக்கை விஷயங்கள் டிபார்டு தணிக்கை. மெண்டாரல்லாதவர்களே கவனிக்கக்கூடுமென்றும், அப்படிச் செய்வதால் யாதொரு திங்கும் ஏற்படாதென்றும் சொல்லுகிறார். அவர் இதைப்பற்றி கூட்டுறவு நீபுணர்களின் அபிப்பிராயத்தை அறிய விரும்பினார்.

இவ்விஷயங்களைப்பற்றி 9-4-32-ல் நடந்த சென்டால் பாங்கி கான்பிரன்ஸில் ஆலோசனை செய்யப்பட்டன. இவைகள் சம்மந்தமான தீர்மானங்களும் மற்றொரு பக்கத்தில் காணலாம்.

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சென்ட்ரல் பாங்கி மீகாநாடு ஒன்று 9-4-32-ல் சென்னை ராஜதானி பாங்கி கட்டிடத்தில் கூடிற்று. ராஜதானி பாங்கியால் சென்ட்ரல் பாங்கிகளுக்குக் கொடுக்கிற மொத்த காஷ் கிரெடிட்டில் அனுபவிக்காத மிகுதி தொகையில் ½% வட்டி விதிப்பதைப்பற்றி யோசனை செய்யப்பட்டது. முடிவில் அம்மாதிரி வட்டி விதித்தல் கூடாதென்று தீர்மானிக்கப்பட்டது. ராஜதானி பாங்கி போர்டு சபையாரும் சம்மதித்தார்கள்.

பிறகு, ஸ்ரீமான் ராமதாஸ் அவர்கள், அடித்தனிக்கையைப்பற்றி, ஓர் தீர்மானம் கொண்டு வந்தார்.

அளவையில்லாத சங்கங்களின் தனிக்கையும், ரூ. 20,000-க்கு உட்பட்டுள்ள, ஓர்க்கங்காபிடலை உடைத்தாயிருக்கும் அளவையுள்ள சங்கங்களின் தனிக்கையும், சர்க்காரவர்களே, இலவசமாகச் செய்ய வேண்டுமென்றும், மற்ற சங்கங்களின், தனிக்கை, சர்க்காரல்லாதவர்களே, செய்ய வேண்டுமென்றும் தீர்மானிக்கப்பட்டன. இவைகளை உத்தேசித்து, ஜில்லாக்களை, பிரிவு செய்தும், ஒரு பிரிவுக்கு எவ்வளவு உத்தியோகஸ்தர்கள் தேவை யென்றும், ஒரு ஸ்கீ மொன்று தயாரிக்கப்பட்டு, தீர்மானங்கள் நிறைவேறின.

கூட்டுறச் சங்கங்களுக்கு, கார்ப்பொரேஷன் அதிகாரிகள், கம்பெனி வரி, விதித்து, நோட்டீஸ் அனுப்பினார்கள். கூட்டுறவாளர்கள் நிகைத்து, நகரக் கூட்டுற இதற்கு ஓர் மார்க்கம் தேட விரும்பி, 8-4-32, யூனியன் கட்டிடத்தில் வாஸர்கள் சங்கப் பிரதிநிதிகள் கூடினார்கள். கூட்டுறவுச் சங்கங்களுக்கு, கம்பெனி வரி விதித்தல், அச்சங்கங்கள் விருத்தி அடைவதற்கு இடை யூரென்றும், அந்த வரி ஏழைச் சங்கங்கள் கட்ட இயலாதென்றும், தீர்மானிக்கப்பட்டு, இந்த வரிக்கு காரணமாயுள்ள மேலதிகாரிகளைப் பார்த்து வரியை நிவர்த்தி செய்வதற்கு கமிட்டியொன்று நியமிக்கப்பட்டது. சர்க்காரும், கார்ப்பொரேஷன் அதிகாரிகளும், இவ்விஷயங்களைக் கவனித்து, சங்கங்களை பாதுகார்க்க ஏற்பாடு செய்வார்களென்று நாங்கள் நம்புகிறோம்.

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