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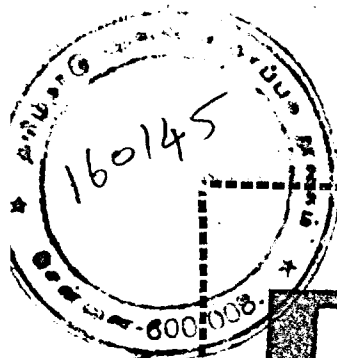
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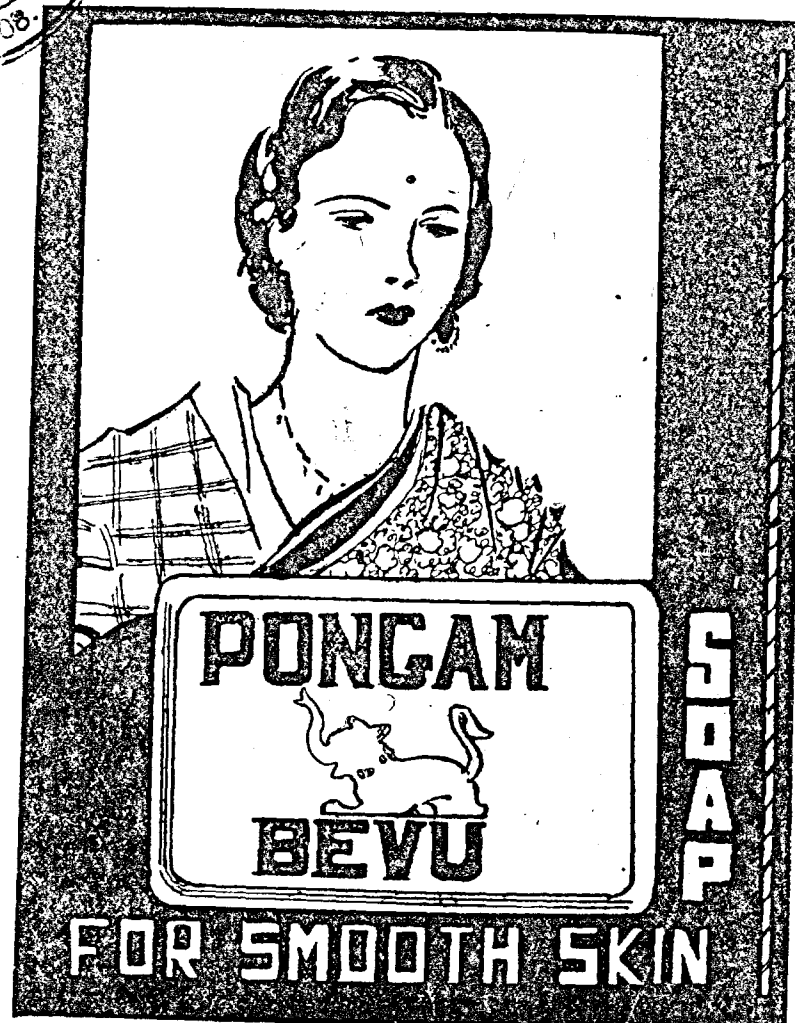
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SOUTH INDIA TEACHERS' UNION

NOTICE.

The Annual General Body Meeting of the South India Teachers' Union will be held at the time of 29th Provincial Educational Conference at Mangalore.

Agenda:—

- (1) Adoption of the Annual Report,
- (2) Election of Office bearers,
- (3) Amendments to rules, if any,
- (4) Any other business brought by the Working Committee.

M. S. SABHESAN,
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29TH PROVINCIAL EDUCATIONAL CONFERENCE, MANGALORE

NOTICE.

Attention of the members is invited to the resolution (Published in the February issue of the S.I.T., Vol. XI, pages 88 to 90) included in the agenda of the 29th Provincial Educational Conference, Mangalore. Amendments, if any to these resolutions, should be sent, so as to reach the Secretary, Reception Committee, 29th Provincial Educational Conference, Canara High School, Mangalore, on or before the 20th April, 1938.

41, Singarachari Street,
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M. S. SABHESAN,
Secretary, S. I. T. U.

THE SOUTH INDIAN TEACHER

Vol. XI.

March, 1938

No. 3

SOME THOUGHTS ON THE WARDHA SCHEME OF EDUCATION

By

MISS A. M. PETERSON,
Seva Mandir Ashram, Porto Novo.

The Wardha scheme of education has been received with great interest. Many praise it and call it the ideal and most suitable educational scheme for India. Others criticise it wholly or in parts. I attempt to say a few words about it because the strongest objection that I have to it, does not seem to trouble anybody else as far as I have seen.

I have been an admirer of Mahatma Gandhi. I have read what he has written, listened to his expositions and have had talk with him about what our national education should be. I have agreed with his original simple scheme of education where he says that children should learn by doing, that the hand and the heart should be educated alongside with the brain and that the mother tongue which is the living language should be the medium.

The chief point in Mahatma Gandhi's campaign for the uplift of this country in which we have taken his lead, has been his unique doctrine of non-violence or satyagraha. Therefore I was disappointed when I read the Wardha Scheme which to me seems in many ways to have gone far away from his ideals and which worst of all sets up free and compulsory education as its aim.

How can non-violence be reconciled to compulsion? I cannot understand it. However good a thing may be, does it not lose its value if it is to be forced on people? And more so when it is on children who are not asked whether they want it or not. Milk is a good nourishment; but when used for compulsory feeding, is it good?

Compulsion and Himsa seem to me to be two steps on the same ladder. And is it the way of truth? In Madras they have had free compulsory education for some years; but only on paper. How to en-

force a law of seven years compulsory school attendance? Are the children to be put in prison on default or should their parents be punished? And why call education free if the children are to pay for it by their labour? Education is never free just as any other valuable commodity belonging to this world is not free. Education is a costly thing. The question is only how and by whom it is to be paid for. Those who demand that education must be free and compulsory, generally have the idea that education is a state affair and when the state gives free education, it has the right to make it compulsory. The state has to get money for running its machinery from its tax payers or from some other source and now when the Congress Ministers are killing the goose 'Excise' I agree that that unnatural beast that gets intoxicated on drinking the life-blood of the people and lays a few golden eggs for the government should be killed—they say they have no money and that the children must be made to pay for their education by their own labour.

Most of the Indian children are starved or half starved. To compel a child of seven or eight years old to sit for three hours and spin on a Tackli, which is a tedious and tiring work, to pay the teacher so that he can go and have his meal while the child may not have a meal the whole long day in school, this I think, is cruel exploitation.

Childhood should be a happy care-free time, a time for the growth and development of body, mind and soul. Life has its stages or seasons. you cannot make a plant bear fruit before its time. First we have the sprouting of the green leaves, then the flowers and at last the fruits are borne. Animals feed and protect their young ones and teach them to be able to care for themselves. It is the duty and great privilege of parents to protect and care for their children, not only for their bodies, but for their souls too. Children start learning from the moment they are born into this world. Father and mother are the child's natural teachers and no other influence is as great for good or for evil as the influence of the home.

Our great Danish educationalist and religious and nation reformer Bishop, N. F. Grundtvig contended that the only true education for a child was its Home-education. Gandhiji himself, I understand, has given his sons a Home-education. None of them have passed any examinations or been sent to any school.

But you may say that even if this Home-education is the ideal one, India has fallen on evil days and very few homes are able to fulfil their sacred duty. They are too poor, both economically and spiritually to do this. Even the more wealthy and healthy countries of the west have introduced compulsory school-going. But I know that in Denmark

where we have the best free education, many parents have learned by bitter experience that they lose the influence over their children as a result of their having sacrificed them to the idol called 'Learning.' Hence the state which is after all a soul-less machinery should not be entrusted with giving education. The more restricted its power is, over spiritual things like education and religion, the better.

To-day we have one government to-morrow another. One will want to train our boys to be soldiers and its girls to bring forth many children preferably males to be used as cannonfodder. The aim of the succeeding government may be to produce good labourers or clerks to act as wheels in the state-machine. To stop or change this huge machinery that has been once started is not easy. It goes on grinding and turns out clerks and the like perhaps when they are not wanted any more as at the present stage in India. Let us not replace one bad thing with another. Why should India imitate the west and make the same mistakes? India has a history and culture of its own. It has a great inheritance to renew and use. The new educational scheme should be on the old foundation. Of old when India was one of the foremost of nations, the homes educated the children, perhaps here and there assisted by a village school to teach reading and writing. And even up to the present day the so-called illiterate poor people have handed down the cultural inheritance from generation to generation.

Education of no little value in handicraft, arts, trade and cultivation of land has been given in the Indian Homes by fathers to their children and mothers have taught the girls house-hold work, simple arithmetic (even now an illiterate Bazaar woman may beat out a modern educated girl in the mental reckoning of fractions) singing, dancing, folk-lore and drawing. Look at intricate and beautiful drawings called kolam inside and in front of the houses here in south India.

The grinding poverty, the fight for daily food, the political serfdom and the overthrowing of old ideals and modes of life without being able to find new and better ones to replace them, have landed the Indian people in a pitiful and helpless condition. The early irresponsible marriage was another detrimental factor. A reformatory step in this direction was the Marriage Restriction Bill, the so-called Sarada Act. It is now being enlarged. Why not improve it still further? By not only asking for an age certificate, but also for another certificate to say that the individuals concerned have been educated enough to know and fulfill their responsibilities as citizens of their country. The pair should have passed a simple test in literacy. The boy should have learnt some work by which he can support his family and the girl should have knowledge in practical house work including spinning and sewing so

that she may be her husband's help-mate and be able to bring up her children and given them a sound education. Besides this, the persons wanting to marry should produce a health certificate stating that they do not suffer from venereal diseases or leprosy. These clauses if made law would go a long way towards improving conditions.

Simple village schools for primary education should be started on the basic ideas of Mahatma Gandhi so that instruction and education may be imparted through hand-work and through the mother-tongue which language alone can reach the heart.

Only teachers filled with zeal for service and love for children should be given the work. The best would be married men whose wives could teach the girls and attract pupils to come and learn spinning, gardening, and sewing by singing, music and story-telling.

Every school must have a school garden and playground as also advised in the Wardha Scheme. There should be shady trees where classes can be held. There should be flowers and vegetables and if possible fruits like plantains and tomatoes which the children should be allowed to share being the fruit of their labour. Cotton should be grown. Deva-cotton which is used for the sacred thread, can be easily grown everywhere. It can be made in to sliders by hand. There need be no machine for ginning and no bow for carding. This is the way we do it in our Ashram. And how the children enjoy the handling of this clean soft stuff and make it into the finest sliders and then to spin them into yarn! For young children up to the age of ten, work should be as play and never tedious or they will lose interest in it and hate it. Also they should see and enjoy the result of their work and therefore they should have the yarn they spin for their own clothes or if they need food more than clothing, they should have the money for food. There should also be a school kitchen where they can learn to cook. The Wardha scheme recommends a light meal—why light? But does not say where the money for it should come from.

It cannot be expected that the teacher or teachers would know more than one hand-work. Why should not the parents and all the people in the village, look upon the school as their co-operate concern? Those who can should support it by money—By prohibition the money cannot be lost. What is a loss to the government must be a gain to the people. So they can better afford to pay for the education of their children—Those who have no money can pay in kind and others by labour. The local carpenter can spend a little of his time in teaching the boys simple carpentry, the weaver, weaving and so on. The mothers could come and spin and listen to their children when they have finished their daily work in their homes.

Many farmers and workers cannot afford to dispense with the help of their children in the sowing, harvesting and other busy seasons. The bigger children should have regular classes only in the slack seasons when they are not needed at home. In Denmark we have had such seasonal schools attended by the bigger children in winter and by the smaller in summer. These schools have worked very well and if now they are abolished, it is because book learning is the cry of the day!

If there are such schools within reach and education is made attractive, surely children will gather and parents will be proud to sacrifice what they can for the future of their children. But orphans and very poor children may be neglected and misused and also Harijan children may not be admitted in these schools. Here the state must see to it that all have equal rights and that no child is prevented from attending school. There must be societies for the protection of children—Perhaps there are laws and societies for this purpose. They are badly needed. I have never seen them working anyway. Many more Ashrams and orphanages are wanted and religious organisations should be encouraged to build such Homes.

Every young citizen should have the opportunity not only for getting a sound primary education; but also higher studies if required.

The present dualistic system of elementary and secondary schools should be abolished. The primary schools should be common for all. They should have no examinations. Only a final test should be gone through in theoretical and practical knowledge. A post primary educational course should then be available for those who want it and have the capability for higher studies. The school final should be changed into a state-controlled public matriculation examination that gives admittance into colleges, training schools and technical institutions. All should pass also a test in some practical work like spinning, weaving, carpentry, smithery, gardening or agriculture and the girls in domestic work. Students appearing for entrance into training schools should have had at least one year's practice in teaching. Privately prepared students who have been educated in their homes or in now-recognised schools and ashrams should have on equal right to appear for the matriculation and be allowed to enter any college or other institution for continuing their studies.

The Wardha scheme does not claim to be finished and complete in itself. The Committee as well as Gandhijee have asked other educationalists to help them in this stupendous task of finding ways and means for a true National Education for India and if these thoughts derived from my work amongst and for the children and young girls can be of help to anybody I shall be gratified.

AN EXAMINATION OF THE SCHEME OF BASIC EDUCATION *

(Outlined at the Wardha Educational Conference)

By

K. G. SAIYIDAIN, B.A., M.ED. (LEEDS)

Principal, Training College, Aligarh.

The most outstanding event of the year, now coming to a close, is the formulation of the educational scheme, associated with the name of Mahatma Gandhi, at the Wardha Educational Conference held in October last. In some ways, the scheme is, in its promise, the *most significant educational move ever since the inception of the present system of education in India*. It is but natural, therefore, that this conference which serves as a central clearing house of educational ideas in the country should devote itself to a discussion and elucidation of this scheme—important because of the auspices under which it has been drawn up and, even more so because of the intrinsic value of the educational ideas underlying it. As one who has had something to do with working out the curriculum and other implications of the scheme, I deem it a great privilege to initiate this discussion in the hope that it may provoke free and frank criticism without which lucidity of thought is impossible.

Before discussing the main features of the scheme which, I presume, are well known to all the educational workers assembled here—it seems necessary to recall to your mind briefly some of the outstanding features of the Indian educational situation which serve as a background against which this scheme has emerged. Only then can we duly appreciate the reasons which have given it its distinctive characteristics.

DISCONTENT WITH THE EXISTING SYSTEM

No one will contend the fact that there is at present a universal discontent with the existing system of education in India. Starting with a small circle of educational thinkers and workers, it has spread wider and wider, engulfing the public and the student community and even breaking through the crust of official self-complacency. This is the cumulative result of many different forces and tendencies—some political, others intellectual, some concerned with immediate problems, others idealistic in intent. What has, however, transformed an educational and cultural question into a live political and economic issue of great

urgency is the almost intolerable incidence of unemployment on the educated classes. The impact of the general economic disorganization of the world on India, accentuated by the peculiar political conditions prevailing in the country, have added immeasurably to its urgency and people are asking themselves with increasing persistence; What is the good of an education which is not only divorced from the currents of our national and culture life—which incidentally, has been the case from its very inception but also fails to equip people to earn their living which was originally its main *raison detre*?

ABSENCE OF A CREATIVE LIFE-GIVING IDEAL

This is, however, only one side of the picture. Our education is under fire not only because it is out of touch with the realities of the existing economic situation in the country, but also because it lacks the *inspiration of any creative, forward-looking, life-giving ideal*. Far-sighted educational thinkers are realizing ever more clearly that the world is at present in the grip of powerful forces—social, political, economic and cultural—which are tending to remake the existing social order in the light of their peculiar ideology. The question that faces every intelligent, thoughtful person is: will this new social order be based on exploitation and force, on competition and violence, on uniformity and regimentation, on the tyranny of man against man, class against class, nation against nation? Or, will it be a co-operative and humane social order, developing the individuality of the citizens to its fullest stature, integrating their varied capacities for the service of social purposes, eliminating so far as possible the motives of greed, fear, cruelty and envy and substituting the ideal of creative happiness and service for the ideal of possessive happiness and domination? This great and vital issue which has always exercised the mind of great moral and religious teachers of mankind confronts us to-day with a new and more challenging urgency because we have now—for the first time in history—the power though not the vision, to order our society in such a way that the material and cultural goods of life will become the common possession of all instead of being the envied monopoly of the few. Now, this is certainly a far-reaching economic and social question demanding a radical reconstruction of some of our most strongly entrenched institutions and practices which, by the inertia of habit, we have come to regard almost as immutable—even though the world about us is in a state of flux. But it is equally an *educational* question, requiring an intellectual and emotional redirection of people's psychology and a social orientation of their motives and relationships. It requires a new educational ideal and a new educational technique which will prepare children not for a life of greed, exploitation and selfish possessive-

*Read at the XIII All-India Educational Conference.

ness but for a life of co-operative service and creative endeavour. And if a warped, inhuman, social and educational system can produce the ego-centric, exploiting type, surely a more just, rational and co-operative social and educational system can help human nature in giving a better account of itself. It is only the incurable misanthrope, ignorant of psycho-analysis and psycho-therapy and insensitive to the finer possibilities of human nature who will dismiss this possibility as utopian....Our blindly self-complacent educational system continues to function, without concerning itself at all with the momentous issue of the *type of human being and the type of social order* which it aims at creating and, thereby, helps in maintaining an indefensible *status quo*. How can such an education gather up the progressible forces of national life and harness them to the service of any great ideal? It must perforce concern itself with narrow instructional aims, avoiding all genuine and living issues as dangerous and irrelevant.

MAHATMA GANDHI'S LEADERSHIP.

Many attempts have been made during recent years to introduce changes and improvements in the system—some broadening of the curriculum, the introduction of vocational bias, a hesitant and niggardly recognition of the place of the mother tongue....But all these changes have been in the nature of patchwork, taking the general structure or framework of the system for granted and seeking to make minor modifications and adjustments to cover up glaring defects. But this tinkering has, never really tackled the fundamental issues and it is lucky that, at this critical juncture in the history of our country, Mahatma Gandhi has provided far-sighted leadership in this field—as he has done in so many others—and has thrown himself into this question with the same characteristic thoroughness and devotion as he brought to bear on his political work or the scheme of Harijan uplift. In outlining his scheme, he seems to be keenly alive to the manifold aspects of this tangled and complicated situation—to the gruelling poverty and unemployment which are sapping the man-power of the nation, to the ever-increasing gulf between the urban and rural population and the educated and uneducated classes, to the profound truth that our predominantly theoretical and bookish teaching does not provide an integral education for the total personality of the child. He has a clear understanding of the fact that all our social, political and economic programs are likely to be wrecked at the rock of illiteracy and ignorance, for it is extremely difficult, if not entirely impossible, to organize any successful mass movement, when the masses are steeped in ignorance and are predominantly illiterate. Then there is his ideology of non-violence or Ahimsa, his conception of the relationship of classes, his desire for the preservation

of the rural economy against the onslaught of the machine and the large scale Industry....All the manifold considerations, working within his lucid and marvellously integrated brain, have gone to the making of his educational scheme whose two aspects—educational and economic—we must now examine separately. Mahatma Gandhi holds that 'literacy in itself is no education'—it does not result in "an all-round drawing out of the best in the child and man." He would therefore, "begin the child's education by teaching it a useful handicraft enabling it to produce from the moment it begins its training." This craft work should form the nucleus of all other teaching provided in the school, so that subjects like history, geography, science and mathematics will be taught not as separate, self-contained bodies of knowledge forced on the child for some reason incomprehensible to him, but as the need for them arises in the course of his craft work or as the teacher might make use of his growing interest as natural points of transition for the study of various subjects. In fact the curriculum may be broadly envisaged as the study of the two major aspects of the child's environment—the physical and the social—and craft work which utilizes the resources of the one for the purposes of the other is the natural focus or the meeting point of this dual study.'

VALUE OF PRODUCTIVE WORK.

Let me make it clear at the outset that this idea of making productive work the centre of education is nothing startlingly new in the history of education thought. Many great educationists, past and present, have stressed the significance of creative and productive work for securing an all-round integral education for the child; Rousseau, Pestalozzi, Froebel, Montessori, Russell and a host of others. Many others have actually worked out the idea in practice—Dewey in America, Kerschensteiner in Germany, the advocates of the project Method in many parts of the world..The idea is original so far as Gandhiji is concerned—it is the result of his own experience and intuition, not acquired at second hand from reading books. But it has not the novelty claimed for it by his admirers—whose enthusiasm outruns knowledge. The intelligent educationist would, therefore, welcome Mahatma Gandhi's leadership because it brings within the domain of practical possibility principles and ideas which have been an article of his faith for years but which could not be put into practice because no one has had the courage to make any radical departure from the established system. The constitutionally timid and cautious should, on the other hand, feel reassured because it is not a wholly new and untried revolutionary doctrine which might throw the entire educational machinery out of gear but something which has the authority of expert educational opinion and experience at its back.

What then is the educational and psychological justification for this new conception of the educative process and technique. Only a long argument can do full justice to his theme and that being out of place I cannot do better than quote from the report of the Zakir Husain committee on this point:—"Psychologically, it is desirable because it relieves the child from the tyranny of a purely academic and theoretical instruction (which implies passivity of assimilation) against which his active nature is always making a healthy protest. It balances the intellectual and practical elements of experience and may (under right conditions) be made an instrument of educating the body and the mind in co-ordination. The child acquires not the superficial literacy which implies—often without warrant a capacity to read the printed page but the far more important capacity to use his hands and his intelligence in the service of constructive purposes. This is, if we may be permitted to use the expression, *the literacy of the whole personality*. Educationally considered, it is to be welcomed because "by making some significant craft the basis of education we can give greater concreteness and reality to the knowledge acquired by children" and relate it integrally to their needs and interests and rescue it from that formal compartmentalization which makes school learning both dull and meaningless for them. During the period of adolescence and pre-adolescence there is a special justification for the introduction of vocational work because at that age the youth *craves for reality* and feels bored if he has nothing to do at school but *play with symbols*. At this stage, any dominant vocational activity becomes a pivot round which his fleeting and unstable interests begin to cohere and his personality gradually acquires its characteristic note.

WHAT ABOUT CULTURAL VALUES ?

Nor should the advocate of cultural values in education entertain the apprehension that such a stress on vocational work will defeat the really valuable aims and objectives of a 'liberal education'. If a liberal education aims at 'liberalizing the mind' i.e., setting free new interests and appreciations and enthusiasms in the child, then it is not so much the 'contents' of the subjects taught as the *spirit* in which they are taught and learnt and their reaction on the child's growing mind and personality which determine their cultural value and significance. The great German educationist, Kerschehsteiner, has made the profound observation that '*the education of the worker is the door to the education of man*' and he tried to transform the 'book schools' of Germany into 'work schools', arguing that true culture comes *not* from second hand book knowledge, unsupplemented by experience, but through socially useful Productive work honestly, intelligently and spontaneous-

ly performed. Likewise Professor Nunn of the London University has pointed out that any form of work—whether manual or Intellectual or artistic which releases the child's creative impulses and awakens his mind into interested activity is a liberalizing influence and that, in the case of many 'poor learners,' manual work often succeeds in unlocking their mental energies also which ordinary academic work had left inert and unreleased. Moreover, thinking and activity are so interlinked that we cannot possibly develop intelligence and reasoning apart from their use and application in problems, situations and projects which are as much intellectual as practical, and an education which ignores this psychological truth arrests the growth of fruitful thinking. The proposed basic education, teaching through crafts will—if rightly directed—stimulate intelligent thinking and purposive activity which are essential ingredients in a person's culture.

SOCIAL IMPLICATIONS

But the scheme has other broader implications also. To quote Mahatma Gandhi's words: "My plan to impart education through the medium of village handicrafts like spinning and carding etc. is conceived *as the spear-head of a silent social revolution*. It will provide a healthy and moral basis of relationship between the city and the village and thus go a long way towards eradicating some of the worst evils of the present social insecurity and poisoned relationship between the classes. It will check the progressive decay of our villages and lay the foundation of a juster social order in which there is no unnatural division between the 'haves' and the 'have-nots' and everybody is assured of a living wage and the right to freedom." "One may or may not agree with the underlying sociological thesis of this statement and personally I am inclined to think that the forces making for the scientific and large-scale organization of industry and the increasing momentum of class conflict cannot be indefinitely put off by this conscious striving for preserving intact the simplicities of the rural economy. But no one will seriously challenge the position that such an education will tend to break down the barriers of prejudice dividing the intellectual and manual workers and reawaken in the educated classes a lively sense of the dignity of labour which our present schools have so effectively killed. Such quickening of the realization of human kinship and solidarity is not only an immediate moral and ethical gain of incalculable significance; it may also make the final transition to a more just and humane social order easier and smoother than it would otherwise be. Economically considered, while it may not altogether short-circuit the travail of the industrial revolution, it will certainly increase the productive efficiency of the unemployed and poverty-stricken villagers and enable them to utilize their leisure

profitably, provided it is intelligently worked out and secures the co-operation of other Departments of the state.

REORIENTATION OF CURRICULUM AND METHOD

But all these advantages claimed for the scheme will not be gained magically merely by the introduction of the element of craft work in schools. They require a radical reorientation of educational methods and curriculum without which even the best of schemes may become mere dead letter. Mahatma Gandhi himself has an appreciation of this imperative condition. "Every handicraft" he says, "has to be taught not merely mechanically but scientifically—i.e., the child should learn the why and wherefore of every process"—meaning thereby that the craft chosen should be rich in educative possibilities and the method of teaching should exploit these possibilities intelligently. The primary object of the scheme is not to produce craftsmen trained to practise their crafts mechanically but rather to exploit for *educational* purposes the resources for intellectual, moral and practical training implicit in craft work so that the educated individual becomes both a better worker and a better man. Productive work is, therefore, not merely an addition to the curriculum but a *principle of method* inspiring all teaching in school and stressing 'co-operative activity, intelligent planning, accuracy of performance and individual initiative and responsibility in learning.' If the other school subjects continue to be taught in the traditional manner, leading to passive assimilation of second hand knowledge, the basic idea of the scheme will be utterly defeated.

As in the organization of method so in the selection of crafts, it will be necessary to exercise great care and thought. In order to serve as the means of an integral and balanced education, the crafts chosen should offer natural points of correlation with important human activities and interests and should extend their ramifications into all branches of the school syllabus. Hence the Zakir Hussain Committee has suggested such rich and significant crafts as weaving and spinning, gardening and agriculture, wood work and leather work, cooking and sewing which have an age-long and honourable history and wealth of traditions behind them and which touch human life at many angles and points. Such a craft can become a centre from which emanate many rich and progressive human interests—historical, geographical, scientific—developing into studies which later take on the distinct identities of history, geography and science but are, to begin with, part of child's naturally growing, undifferentiated experience.

A COORDINATED TECHNIQUE OF TEACHING

Experience of over twenty years with the Project Method in America and elsewhere and of the Complex Method in Russia, as well

as other similar educational experiments in other countries, has shown that the proposed technique of school work is both practicable and desirable and many of the initial handicaps and knotty points of detail have already been settled. The record of the Dewey School, for instance, offers a mine of helpful suggestions and observations in this connection. Properly selected crafts offer numerous opportunities to the intelligent teacher for correlating and integrating the useful contents of the school curriculum with productive work in hand. The committee has worked out, by way of illustration, the possibilities of a cotton project—its cultivation and growth, its distribution, the processes involved in manufacturing cloth and other materials, the practice of spinning and weaving and they were amazed to find what an infinitely rich field it offers for the historian, the geographer, the Scientist and even the Mathematician and the linguist. The geography teacher can study its import and export, the processes of its manufacture—giving more than a glimpse into the Industrial Revolution—the economic condition of cotton growers and so on. The history teacher will interest the child in the various ways adopted by man to protect himself from the rigors of climate and to achieve an aesthetic effect, in the part played by cotton clothing in ancient civilizations,—looking at them from one particular window, no doubt, but glimpsing many fascinating things incidentally!—the development of cotton industry in India, the flourishing trade with the west, the decline of the industry under the East India Company—what a rich field does that topic offer for the study of the social and economic history of that period!—the later development of cotton factories, the growth of the Swadeshi movement, even the Sino-Japanese war and the move to boycott Japanese textiles! On the scientific side of the Project is the study of various successive stages of its growth—the sowing of the seed, germination, growth of the plant, flowering, harvesting—providing at every step opportunities for gaining valuable knowledge about botany, agriculture, physics, chemistry, zoology, climatology—a real "general science" course centring round an interesting and concrete nucleus. Then there is the 'romance of the spinning and weaving, the rural economy of life in which it plays an important part, the numerous mathematical calculations from the simple counting of yarns to calculating the weight of debt and compound interest, on the Indian peasant and the study of the economic legislation in his behalf. Can any one complain of the paucity of useful knowledge which can be correlated with and acquired through the working of such a project? The teacher will not, however, find in it a royal high road of text book teaching which makes no exacting demands whatever on the teachers' intelligence and ingenuity and adopt a formal, logical method of presentation. But he will discover in it the far more valuable

possibility of subordinating intellect to life, knowledge to action, logic to psychology, pedantry to common sense!

THE IDEAL OF SELF-SUPPORT

The self-supporting aspect of the scheme has occasioned considerable controversy and many questions have been raised: Is it at all possible to make education self-supporting? Has it ever been done successfully before? If it were possible, is it desirable? Will it not at an early age harness children to an undesirable, profit motive? To take the last question first—because of its ethical import—critics have failed to realize that working for profit—when it is neither for selfish ends nor involves exploitation of others but is in fact an active participation in a national service of the greatest significance is a highly commendable activity and I do not see why it should be improper for children to contribute towards the cost of their own education. As to the practicability of the idea, it is not possible to speak with a hundred per cent. confidence without putting it to the test of actual large scale experience. It has been tried in certain specially favoured schools with success but that, of course, is not sufficient guarantee of its success in a whole nation-wide school system. We should, however, bear in mind that the idea of self-support has been used here in a limited sense. With his reasonableness, Gandhiji has modified his original position and now his stipulation is that the children's earnings should, in due course, cover the recurring expenditure on the teachers' salaries—all other recurring and non-recurring expenses being met by the State. The Zakir Husain Committee has since examined this question very carefully—particularly with reference to the craft of spinning and weaving—and, after a careful scrutiny of the present labour rates, it has come to the conclusion that there are considerable possibilities of success in this direction and that, if the State undertakes to purchase the products of children's work, it "will cover the bigger portion of the running costs" of the school, provided both teaching and supervision are properly organized. The reason why Gandhiji has insisted on the retention of this condition is twofold. Firstly, he realizes that unless some emergency measure like this is adopted to overcome the insuperable handicap of finance, the proposal of establishing a system of free and compulsory primary education extending over seven years will continue to reside in the region of pious hopes and remote speculation. If, on the other hand, a considerable part of the recurring expenses can be met otherwise, the State will be able to inaugurate the scheme forthwith. Secondly he does not want merely the introduction of handwork or practical work as an extra subject, a kind of set-off against the theoretical studies. He desires the crafts to be taught *to the standard of economic productivity*

so that a student who passes out of the seven years' school will be able to earn at less Rs. 15 per month if he takes it up as his regular occupation. This competence cannot be attained without the imposition of a measurable check, like the one proposed, which will ensure thoroughness and efficiency in the work of students and teachers. "Without such a check" the Committee remarks, "there is the greater danger of work becoming slack and thus losing all educative value, both intellectually and morally. This is only too obvious from the experience of 'manual training' and other practical activities introduced in schools from time to time." But the committee is equally conscious of another danger—namely, that "in working the scheme its economic aspect may be overstressed at the expense of its cultural and educational objectives and teachers may devote most of their attention and energy to exacting the maximum amount of mechanical, drill work from the children, neglecting the intellectual, social and moral implications and possibilities of craft education. In the training of teacher as well as the guidance of the work of the supervisory staff this point must be constantly kept in mind and must colour all our educational activity." But "we wish to make it quite clear," the committee observes, "that *we consider the scheme of basic education... to be sound in itself*. Even if it were not self-supporting in any sense it should be accepted as a matter of sound educational policy and as an urgent measure of national reconstruction." It is a further argument in its favour, however, that, as I have indicated above, it holds out the possibility of making a considerable contribution towards the cost of education.

DIFFICULTIES TO BE FACED

It would be idle to deny that there are great difficulties in the way of putting the scheme into operation successfully. How are the teachers to be trained who will possess the ideology and the mastery of technique demanded by this new basic education? What shall we do to provide books suitable for the purpose? How shall we raise the standard of teaching so as to provide within seven years the necessary modicum of useful knowledge necessary for intelligent citizenship in a democracy? How will the transition be effected from the present to the proposed system? The Committee has made certain valuable and practicable suggestions for tackling these problems and has tried to crystallize a new conception of the school as *an active and co-operative community* which prepares for life through participation in life. It has made important recommendations about teacher training, examinations, supervision, curriculum and other related questions. We must also remember in this connection that many of these difficulties—about better books, better teachers, more active schooling, raising of standards—are pressing

on us in any case whether or not we adopt this scheme and many others are not before us because we have never courageously faced the possibility of a radical transformation. It is not that we are trying to replace a good enough system by a radically new one; we are really engaged in trying to replace a soulless and effete system which is entirely out of rapport with the needs and ideals of national life. The issues involved are so tremendous and so significant that no intellectual or financial effort can be too great for this educational reconstruction and neither inertia, nor conservatism, nor mental or financial timidity should be allowed to stand in the way.

AN APPRAISAL OF THE SCHEME

In appraising the scheme as a whole, then, let us remember that Mahatma Gandhi is the first person who has envisaged the possibility of a continuous seven years course of compulsory primary education for the masses, while 'practical' administrators and educational authorities have been debating about the respective merits of four and five year courses. He has had the intuitive vision to link up education with rural life and with vocational needs and to realize the social and moral implications of productive work as a means of imparting integral education. He has suggested a way of transforming the existing 'book schools' into 'work schools' and thereby rescuing children from the intolerable boredom of a purely academic and passive education. He has opened up the possibility—if we have the requisite understanding and the imagination—of releasing the creative impulses of children through school work. Above all, the scheme has a profound psychological value inasmuch as it lifts the educational problem of the country to an entirely new plane where we are primarily concerned not with minor modifications of detail in method, curriculum and organization but in forging afresh an education suited to national genius and responsive to national aspirations. It is easier to win enthusiasm and devoted service for such a new educational venture than for a system which continues to work within an outworn, discredited framework. But the desired success cannot be achieved by a blind adherence to the letter of the scheme while the spirit is rejected, for most of the problems and questions in education—as the Report of the Committee also recognizes—are open questions, interrogation marks which will have to be solved in spirit of sincere, open-minded inquiry and intelligent experimentation. Will the teachers in India take up the challenge and put the best of themselves into the service of the greatest educational crusade of the age?

FUNDAMENTAL PRINCIPLES OF THE WARDHA SCHEME

By

MR. G. SRINIVASACHARI,

Assistant Master, P. S. High School, Mylapore.

The Wardha Scheme seeks gradually to wipe out the existing educational structure and to build afresh a system suited to the genius of the nation. It proposes to make education compulsory from the age of 7 to 14, girls being allowed to be withdrawn at the age of 12 if the parents so desire. It seems to say, "Away with all apologies for Manual labour. Get rid of the idea of educating the body by one method and the mind by another. The anarchy of the body is more pernicious than the anarchy of the mind. Co-education of the body and mind and co-ordination of Bread-winning and soul-saving are the *only* methods of overcoming anarchy."

The proposal raises the problem of education at two important stages of the developmental years, first from 3 to 6 plus in the pre-school stage and secondly from 14 to 18 in the post-Wardha School stage. Education of the children of school-going age is one whole process. So the Government ought to announce the nature of the provision that they are going to make for education in these important stages.

Two Imperative needs:—It is well to draw attention here to two important educational needs and the duty of the Government to take practical measures to meet them. A sound educational policy in India should combine the two following objectives:—

(i) of producing a fairly well informed electorate of industrious and co-operating citizens: and

(ii) of training a smaller class of rulers (a directing class), who inspired by a passionate love for service, will build up a great nation with stable prosperity.

The first is very important in view of the appalling illiteracy in the country. It must be recognised that the chief wealth of the country consists in the millions of men and women. Every one of them must be able not only to read and write but to add, be it ever so small, to the wealth of the nation; otherwise these millions will constitute a huge waste of human resources and become a drag on the poor country. It is in recognition of these things that the Wardha Scheme proposes practical measures to meet the need.

But it is necessary to point out that practical measures to ensure a steady supply of men to meet the second of the needs mentioned, are equally important.

Patch-work in education is sure to make confusion worse confounded. Education must be regarded as one whole and continuous process. While elementary, secondary and University Education may each be governed by different sets of rules and regulations, the three stages should be regarded as a continuous process so far as the child as a unit is considered. It should be recognised that national welfare depends upon the provision of educational opportunities which will carry the individual as far as his or her abilities permit.

For illustration, let me take the case of pupils who will pass out of the proposed Wardha Schools. The teaching faculty of the school may discover a set of pupils capable of profiting by higher education; but too poor to do so; or the parents themselves may, after giving a complete course in the Wardha Schools, have higher ambitions for their sons and daughters. These should be helped to branch off to pre-university course, industrial and technological schools by liberal state provision for scholarship. Hence it is high time that the Congress Government should declare their policy in clear terms towards every stage of education if they should make any innovation successfully.

THE PROBLEM

To understand and appreciate fully the principles expressed and implied in the materly report of the Dr. Zakir Husain Wardha Education Committee, it is necessary to state briefly the immensity of the problem of mass education. It is well known that compulsion in education has a brief but sad tale. In our own Province since the passing of the Elementary Education Act of 1920, District Boards and Municipalities have been allowed the option of introducing compulsion for a five year Elementary School course. The introduction of compulsion necessitated the levy of education cess. As the measure proved unpopular with people who had been taxed to the highest possible limit, the agencies for the spread of Elementary Education were reluctant to shoulder the responsibility. Those who introduced compulsion did so half-heartedly and soon withdrew. The grinding poverty of the masses has been such that children of school-going age have been made to do some labour in the field or farm to be of some economic value to the family. The character of education imparted has been thoroughly unsatisfactory and unattractive. Hence largely for want of necessary funds, and on account of the inefficiency of schools compulsion has never been seriously tried.

It is a matter of common knowledge that only about 30% of the children of school-going age have been so far drawn to schools. Even of this small number the premature withdrawal has led to 'wastage in education.' Compulsion to be successful has therefore to depend on two conditions:

(i) The masses, particularly the rural population, who form 89% of the total population, should be given some economic relief and some hope of getting an economic return for the loss of labour involved in sending the children to school, if not immediately, at least after the completion of the compulsory stage of education.

(ii) The State should be able to find necessary funds for universal compulsory free education.

In British India, there are now about 35 millions of pupils of school-going age. On a rough calculation the state would require about 50 crores of Rupees of recurring expenditure. It is said that for our Province it would be 8 crores. It is no doubt the State's duty to educate the children. The popular belief is that the Government can find enough money if they want to. This is true if they have a free hand in all matters. The fact is that it is impossible to find enough money to cover the cost of free compulsory education under existing political and financial conditions. There is not even the prospect of being able to find such State provision in the near future. Now the question is what is to be done? Shall we allow things to drift as we have been doing so far or get ready to wage war against illiteracy?

Mahatma's Lead:—It is at this juncture that the Mahatma comes forward with his self-supporting scheme of education to solve the problem of mass education 'in a practical way and within as short a time as possible.' The basic idea of his scheme is 'that education, if sound in its principles, should be imparted through some craft or productive work, which should provide the nucleus of all other instruction provided in the school.' It is expected that the new school would be able to earn enough 'to pay towards the cost of its teaching staff.'

The report consists of five sections with a detailed syllabus for the craft of spinning and weaving. Section I deals with the basic principles of the scheme. The objectives set forth in section II for each subject proposed to be included in the curriculam, are such as should be quite familiar to every teacher who has kept himself abreast of times. The very important question of a society of duly qualified teachers is considered in Section III. The standard of attainment, the period of training, the content and scope of the courses to be covered are all scientifically stated. Adequate importance is attached (Sec-

tion IV) to the provision of an efficient and sympathetic supervisory staff. The vexed question of examination is looked at from the most up-to-date point of view and a method of 'check-up by sample testing' is suggested as way out of external examination. Section V deals with administrative problems connected with the school. The Zakir Hussain Committee have embodied the Gandhian principles of education in their masterly report. The expert knowledge of educational theory and practice that they have brought to bear on their work will be clear to any one who carefully reads the report. Each of its five sections has to be dealt separately if any constructive criticism is to be offered. Teachers' Associations have been engaging themselves in the task of examining the details of the Scheme and giving the public a definite lead.

Fundamental Principles of the Wardha Scheme:—The entire scheme stands or falls on the attitude taken in respect of the following:

- (i) The basic idea of education through productive work.
- (ii) The economic aspect of the scheme.

The Committee have endeavoured to clear every possible misunderstanding in respect of these two principles.

The Report says, "the craft or productive work should be rich in educative possibilities." "The object of this new educational scheme is *not* primarily the production of craftsmen able to practise some craft mechanically, but rather the exploitation for educative purposes of the resources implicit in craft work." The idea implied in this method is new. To those who look at it with traditional concepts of the acquisition of culture by book-say and hear-say methods it will not be quite clear. The point of the change is that the scheme is calculated to subordinate culture to earning by craft. The disproportionately large time allotted to the craft work taking 'spinning and weaving' as the basic craft the mechanical way in which the number of working days is fixed at 288 calculated at an average of 24 days per month, and the comparatively short time allotted to Recess and Physical training—all make it appear that the emphasis will be more on the craft-work than on the acquisition of knowledge through playway and book-study. The second report on the syllabus is calculated to remove such misunderstanding. It must be remembered that a rigid timetable cannot suit the principles of the scheme, that apportionment of time will vary according to the craft chosen to suit the environment, and that the time allotted for practical work and study will vary in accordance with the age of the children.

Play, Work, Drudgery:—The principles of the Wardha Scheme will become clear if we consider the relation between the common terms *work*, *play* and *drudgery*. Play is usually regarded as inconsequential activity, something done that leaves no significant result. This is so only in the case of very little children. The results in their case, are of fleeting value but while they last they are of value. But to the boy who plays cricket the result is significant or he would not spend his effort in the activity. The fundamental difference between play and work according to modern educationists is this. Play is free activity for a personally desired result; that is the satisfaction of an *inner felt need*. The attention is free and the fatigue slow. Work is activity for a *necessary* and a personally desired result; that is the satisfaction of an outer need *accepted* as an inner need. As in the case of play attention is free and fatigue slow. The craft-work in Wardha Scheme is to be made an *outer need accepted as an inner need*. That is why there is an absence of play, as is ordinarily understood, within school hours. *Drudgery* is the performance of an activity for a necessary result; that is the satisfaction of an outer need. Here the attention is forced or derived and the fatigue quick. (Vide 1493, Modern Public Education, Isaac Doughton).

The Wardha Scheme proposes to make the pupils feel the joy of purposeful activity by the introduction of craft work. The educator finds a place here for the highest idealism.

Safeguards needed:—The obvious danger is that *Work* of the kind contemplated may easily degenerate into drudgery; To guard against such a danger, there should be provision for a well-trained and highly qualified staff capable of making pupils respond to proper stimuli and creating in them desirable intellectual and emotional dispositions. Another safeguard needed is a time limit for craft work—a maximum of half and a minimum of one-third of the school hours. It is not desirable to work more than 220 days for the school year.

Knowledge and Skill:—The spirit of the Wardha Scheme is decidedly a challenge to our present ideas on culture and education. The scheme not only makes knowledge accessible to all classes of the community, but it goes a step further and makes skill in a craft accessible to all classes of the community. "There is no opposition between knowledge and skill. Skill is knowledge in action. Skill you may say, is knowledge, completing itself by doing the thing that it knows." (Page 216, *The Education of the Whole Man*). It is this, I believe, that is described in the report as "a capacity of using hand and intelligence for some constructive purpose." The committee phrase

this as "Literacy of the Whole Personality". A careful consideration will show that there is nothing retrograde in the proposal under discussion.

The Economic aspect of the Scheme: What has provoked adverse criticism is the 'earn-while-you-learn' principle involved in the scheme. It is undoubtedly a new one in its application to a nation-wide problem. The philosophy of this requires careful exposition and consideration. It seems that the principle is the result of economic expediency. The Mahatma himself says that, the self-supporting character of the scheme is the *only way* of solving the problem of mass education in the present political and economic conditions of the country; we have therefore no option but to conclude that the debated principle is the result of economic necessity.

Let us look at the present practice. All are agreed that vocational bias should be given to pupils in schools. A good number of schools have introduced manual training. Provision for this has involved some initial and recurring expenditure. The articles produced have by no means been finished ones, ready for the market. It is not unusual to take the service of professional artisans to give finishing touches to pupils' products. What ultimately happens to these articles? On an occasion the best among them are put on show. Sometimes pupils are allowed to take a few things that they have made for keep-sake. Most of the things are consigned to lumber. In stray cases, the articles are sold and the money so realised added to the School funds. The pupils leave the school with no further interest in the craft. It is not thought of even in leisure hours that hang heavily on them. Viewed as a whole is it not a waste of time, money and human effort? Nobody has seriously objected to this waste. The Wardha Scheme proposes to eliminate such waste and put the whole thing on a scientific basis. The pupils' labour will be turned to bring grist to the school mill. Where is the harm?

Again, what do rural children do? Do they not work in the field or the farm every day of their lives. They are mostly occupied in some sort of drudgery which, although in the case of children below 12, it does not bring any money, still is of some economic value, from the point of view of labour. In the changed conditions the ryot is given some relief. Ameliorative measures are being taken and will continue to be taken so that those who have been accused of being reluctant to send their children to school will in future be willing to do so. Instead of drudgery and ignorance the children will have knowledge and skill. Instead of their parents paying fees by way of taxes, the incidental

labour of the children is sought to be turned to account by Government Agency. Viewed this way there seems to be nothing wrong in it.

It must be mentioned here that if the scheme is to be put into operation the Government will have to spend much more than now towards initial and recurring cost.

The Crux of the Problem:—The crux of the problem is to find men and women of the right type for staffing the schools. The report lays right emphasis on this aspect of the problem. In discussing the problem of selecting suitable candidates for training the report says, "Teaching requires special social and moral attitudes and qualities, and it is not right to assume that every one who volunteers to enter the profession is suitable for it. We must therefore conduct our selection with great care and forethought and preferably take only those who belong to what the psychologists call "*the Social type*." It is highly improbable that the profession would be able to attract right type of men on the pitifully low salary of Rs. 20. The initial salary should be at least Rs. 25 with some prospect of higher pay.

The second report from Zakir Hussain removed the fear that teachers' salaries will depend on the uncertain income from pupils' earning and gives a clear lead to solve the problem of staffing schools.

In fine, the underlying principles of the Scheme are sound and worthy of being absorbed into a school system.

It is hoped that teachers will accept the challenge that the Scheme contains—that of building up a new technique. The social revolution the scheme contemplates and the economic implications of the productive work have also to be rightly understood. Such an understanding and a readiness to assist in its practical application to educational reconstruction are immediate essentials to reach the desired goal. Understanding must replace apathy; and discussion must lead to action.

OUR LETTER BOX

SECRETARY OF TENNURE OF NON-CATHOLICS IN CATHOLIC EDUCATIONAL INSTITUTIONS.

The Secretary, Vigilance Committee, writes:—

The Trichy Roman Catholic Boarding and Training School authorities have terminated the services of two teachers this year-on the usual notice according to the contract in force in the institution.

It will be remembered that this years' termination comes in the series of the terminations begun by the school authorities since 1936.

On the Secretary, S. I. T. U. Vigilance Committee interviewing the R. C. Bishop of Trichinopoly, on a representation duly registered from the aggrieved teachers, the R. C. Bishop was pleased to inform the Secretary S. I. T. U. Vigilance Committee that the terminations were part of a higher policy dictated from above whereby non-catholics were to be replaced by Catholics, if and when available.

The local Hindu correspondent interviewed the R. C. Bishop in this connection and the Bishop has confirmed in writing that the information supplied to the correspondent was perfectly correct. The matter has been reported to the Education Department.

MEDIUM OF INSTRUCTION IN GIRLS' SCHOOLS

Mr. T. P. Srinivasavardan, Hon. Secretary, Madras Teachers' Guild, writes:—

The Madras Ministry of Public Information has issued a communique regarding the introduction of the Mother tongue as the medium of instruction in Non-language subjects in the High school forms. The communique recognises, that although a large number of High schools are at present using mother tongue as the medium of instruction, there are still many more which are in a favourable position to adopt it. It states that it is the intention of the Government that all High schools in unilingual areas should from next year begin the use of the mother tongue as the medium of instruction in the Fourth form. The latter part of the communique tries to explain why instruction in the mother tongue in schools in bilingual and multilingual areas and in Girls' schools cannot be introduced immediately. The two provisos in the communique, exempting boys' schools in bilingual and multilingual areas and all Girls' schools from immediate adoption, will be taken advantage of by many schools for delaying the introduction of the mother tongue as the medium of instruction and the aim of the Government will thus be frustrated. Further many districts in the Madras Presidency can be called bilingual areas. What test the Government will apply to determine an area as unilingual or bilingual should be clearly stated so that the present unwilling schools may quickly move in the matter. The Government should fix a time limit by the end of which all schools in bilingual and multilingual areas should begin the use of the mother tongue. If this is not done, the initiative may never be taken by such institutions. Human nature being what it is, such institutions will try to get on with the present state of things as long as possible. Besides, even the schools which introduce the mother tongue next year will give it up after a few years, seeing that the neighbouring schools use English as the medium of instruction. Till very recently the Model High School, Saidapet, and some other institutions in the mofussil

used the mother tongue of the locality as the medium of instruction to teach non-language subjects, but now they have given it up, because the neighbouring schools use English as the medium of instruction and the parents in those localities are led to believe that instruction given through the English medium is superior. The Government must be aware of the fact that the mother tongue is used as the medium of instruction even in the lower forms of the schools in bilingual and multilingual areas. It should therefore be found practicable in the institutions in those areas to begin the use of the mother tongue in the Fourth Form even from next year. If there are more schools than one in such areas the problem can in most cases be solved by the schools agreeing among themselves as to which mother tongue each school should choose.

Many Girls' schools use at present English as the medium of instruction in the lower forms, even though their pupils come from homes where English is not normally spoken. The knowledge that girls acquire in such institutions does not compare favourably with that acquired by girls of the same age in other countries where the medium of instruction is their mother tongue. The first thing that the Government should do is to issue a G. O. compelling Girls' schools using the English medium in the lower forms to introduce immediately the mother tongue as the medium of instruction.

The Communique only discloses the Government's halting policy. A quick and bold move must be taken by the present Government to give effect to their intention. The Government should immediately notify which schools they consider as being in bilingual and multilingual areas and should fix a time limit, say three years, by the end of which all schools in such areas and all Girls' schools should be compelled to begin the use of the mother tongue in IV form as the medium of instruction in non-language subjects.

Mr. T. P. Srinivasavaradan, Hon. Secretary, The Madras Teachers' Guild, 41, Singarachari Street, Triplicane, writes:—

From the academic year 1938-39, Secondary grade trained teachers who took their B.A. degree subsequently have to pay Rs. 180 as their tuition fee, for the L.T. course. Till this year the tuition fee was Rs. 80. The announcement of the enhanced fee has been made in the Fort St. George Gazette without enlightening the public why this action has been taken.

In the year 1926-27, the Senate of the Madras University considered sympathetically the resolution permitting bonafide teachers in recognised institutions to appear privately for the examination in Arts. Taking advantage of this concession many teachers who entered service as S.S.L.Cs. or Intermediates in Arts qualified themselves for the Degree examination. Such teachers are self made. Besides their regular and exacting work in schools, they devoted sufficient time to enable them to get through the examination. The South India Teachers' Union and the All-India Federation of Educational Associations have been emphasising year after year that teachers should try to improve their qualifications so that they might widen their knowledge and that all facilities should be afforded to such teachers in their attempts to improve their qualifications. The Senate has done the right thing when it permitted them to appear privately. Now the Department, of Education in raising the tuition fee is evidently trying to restrict the admission of such teachers as have graduated privately to the L. T. Class. Instead of giving encouragement many obstacles are placed in their way. The schools in

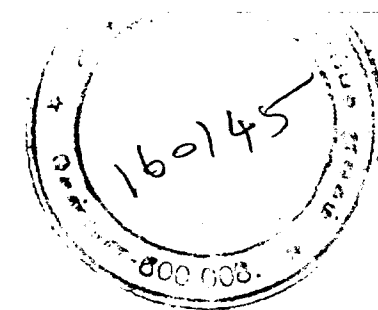
which they are employed plead inability to grant them even a meagre allowance while under training; only a few of them are selected every year; most of them are aged between 35 and 40 with fairly large families to support. At the top of these comes this enhancement of tuition fee. If the Department of Education thinks that they do not require training in a Training College as they have already undergone Secondary Grade training, then such teachers must be permitted to appear privately for the L.T. examination, as they are now allowed to appear for the Arts Examinations. In other countries there are regular Training colleges and refresher courses intended for trained teachers in employment. The Department of Education may arrange for Refresher Courses for such teachers enabling them to appear privately for the L.T. Examination. After all in this hum-drum World L.T. degree for a teacher has a value of its own.

There is not an atom of justification for the raising of the tuition fee when untrained graduates are admitted without any tuition fee. It is hoped that the Department will reconsider their action and cancel the system of levying fees altogether. The Graduate Secondary Grade trained teachers plead only for justice and equity and no preferential treatment. Is it because they have passed privately their B.A., without studying in any College that they should be asked to pay a tuition fee of Rs. 160? These teachers satisfy the conditions laid down for the selection of candidates in the L.T. Class. Why then this invidious distinction between one set of candidates and another? It is suggested for the earnest and sympathetic consideration of the Department and the Government in the Ministry of Education (1) that a definite number of graduate secondary grade teachers be admitted to the L.T. Class every year till arrangements are made for Refresher courses to enable them to appear privately and (2) that no tuition fee be charged for such teachers.

THE S. I. T. U. PROTECTION FUND

OBITUARY.

We regret to have to announce the death of Mr. G. Maragatham Pillai, First Assistant, Hindu Middle School, Viravanallur, Tinnevely District, (Reg. No. 1097) on 12-3-1938 at the early age of 45. His nominee will be paid a sum of Rs. 1,119 on receipt of the claim papers.



FROM OUR ASSOCIATIONS

TRICHY DISTRICT TEACHERS' GUILD HOUSE.

The third quarterly meeting of the Trichy District Teachers' Guild and the laying of the Foundation stone for the Trichy District Teachers' Guild House took place on 26-2-28 in the Guild site on the Eastern Boulevard Road Trichy. When over 500 teachers from all parts of the District and friends from other Districts were present on the unique occasion.

The Guild meeting took place at 3 p.m., with Mr. V. Saranatha Iyengar, President of the Guild in the chair. There was a Discussion on the Wardha Scheme initiated by Mr. V. Ramayya Aiyar, Senior Deputy Inspector of schools, Trichinopoly, Messrs. N. Halasyam, M.L.A., M. M. Balakrishna Aiyar, Retired Teacher, Fr. A. M. Antoniswami, S.J., N. Kalayanarama Aiyar, Secretary Tanjore District Teachers' Guild and member S. I. T. U. Working Committee, Narasimhalu Nayudu, and S. T. Ramanuja Iyengar, participated on the discussion.

The Guild passed resolutions welcoming the Wardha Scheme and authorising the Secretaries to take steps to start an experimental Guild School with spinning and weaving as basic craft and to run a course for the teachers in the Wardha Scheme.

Amidst music, the auspicious ceremony of laying the foundation stone for the Guild House began at 4-15 p.m. Sir T. Desikachari was welcomed by Mr. S. T. Ramanuja Iyengar who read a statement about the growth of the Trichy District Teachers' Guild since its inception in 1890 as the Trichinopoly District Teachers' Association and read messages.

Mr. V. Saranatha Iyengar, President of the Guild requested Sir T. Desikachari, Kt., to lay the foundation stone.

Sir T. Desikachari, Kt. congratulated the Guild on its activities and growth since 1890 and expressed his pleasure at the teachers' organisation putting up a Teachers' Guild temple to serve as an inspiration to all. He then laid the foundation stone with a silver trowel designed by the Jewellery House, Trichinopoly for the purpose, with the name of the Trichy District Teachers' Guild inscribed on it.

Rv. Fr. A. M. Antoniswami, S.J., proposed a vote of thanks and in doing so referred to the construction already started by way of the compound wall, Out-house and Sanitary provisions including a well, and hoped that the Guild House would soon rise with the co-operation of Sir T. Desikachari and teachers and the public.

The Messages from the following persons were read:—

Dr. T. S. S. Rajan, Minister of Public Health.
Mr. S. K. Yegnanarayana Iyer, President, South India Teachers' Union.
Rev. M. G. Kuolt, Joint Secretary, S. I. T. U.
Mr. V. Srinivasan, Secretary, S. I. T. U. Protection Fund.
Mr. V. R. Ranganatha Mudaliar, D.E.O. Tanjore
Rev. Fr. F. P. Leonard, S.J., R. C. Bishop, Trichinopoly.
Mr. E. N. Subramaniam, Secretary, Chittoor Guild.
Mr. K. S. Chengalroyan, Secretary, Salem Guild.
Mr. S. Natarajan, Secretary, South Indian Teacher.
Mr. T. R. Gopala Rao, Vice Chairman, Trichy, M.C.

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THE MALABAR DISTRICT TEACHERS' GUILD.

SPECIAL EDUCATIONAL CONFERENCE.

Under the auspices of the Malabar District Teachers' Guild, a special Educational Conference was held in the Board High School, Koduvayur on Sunday, the 27th of February, 1938, under the distinguished presidency of Sreeman K. Kelappan, President, Malabar District Board. A large number of delegates from the different schools in the District, a few representatives of the Coimbatore District Teachers' Guild, and other prominent educationists attended the Conference.

The function commenced with prayer by Mr. Y. Srinivasa Ayyar, of Coimbatore after which Mr. P. P. Venkatachala Ayyar, Headmaster, Board High School, Koduvayur delivered the welcome address. After extending a hearty welcome to the President, and delegates to Koduvayur, he traced the history of the various proposals for educational re-organisation, and drew the attention of the house to the salient features of the Wardha Scheme and its workability.

The President next delivered his introductory speech in Malayalam, and began by giving his reasons for addressing the gathering in the vernacular, the increasing importance of which had already been recognised all round. He next referred to the present system of education and stated how its chief defect lay in the education being not related to practical life. Proceeding the President said that the present system allowed children to stay in a fool's paradise without giving them opportunities for experiencing the sorrows of life while they are at School, so much so that they find themselves at sea when they enter after life. The Wardha Scheme, he declared, was best fitted to the conditions of this Country, which being poor, could not think of an alternative Scheme, for introducing free and compulsory Education and appealed to the audience to give their due consideration to the problem.

Mr. K. S. Gopalakrishna Ayyar of Kottayi, moved the following resolution on Reorganisation of education :—

Resolved that while this Conference is in General agreement with the principles of the Wardha Scheme of Education, the same be modified as follows :—(a) (i) that education be made compulsory and free for all children of 5 years of age and above, (ii) that the first 2 years of the course be spent in Kindergarten classes, staffed, as far as possible by women teachers, as a preliminary to the initiation of the pupils into the Wardha Scheme, (iii) that the existing Elementary Schools be gradually converted into institutions of the type contemplated in the Wardha Scheme, (iv) that no undue emphasis be laid on the self-supporting aspect of the scheme, (b) The existing Higher Elementary Schools do have the complete course of the Wardha Scheme and the Lower Elementary schools the Kindergarten classes and the first three years of the Wardha Scheme; (c) The Secondary school course do extend to 5 years, from after the Lower, Elementary Course contemplated in (b) above and the subjects of study be the same as in the Wardha Scheme, with the modification that in the basic craft, instruction be confined to manual training, that Hindi, English and one classical language be made compulsory, that instruction in all the subjects be imparted in the mother tongue throughout the course, and that at the end of this period, there be a public Examination for issue of final certificate which will also serve as an entrance examination for the University. (d) Two years training be given to those who would stop with the Wardha or Secondary Course and enter on their life's career. (e) Specialisation do begin in the University course only and the Course do extend to three years, instruction being imparted in the mother tongue of the pupils.

Mr. T. L. Ramaswamy Ayyar of Ottappalam seconded the resolution after which it came up for discussion in which several members took part. The Conference finally adopted the following amendment moved by Mr. K. S. Sivarama Ayyar of Palghat :—

Resolved that this Conference welcomes the Wardha Scheme of Education and expresses its willingness to work the Scheme.

As regards the other portions of the resolution about the pre-Wardha period and the Scheme of Secondary Education it was decided to postpone consideration of the question till the Government views on the matter were known.

The following resolutions were also adopted at the Conference :—

(1) Resolved that this Conference requests the Government to standardise the salaries and service conditions of teachers engaged in Government, Local Fund or aided institutions.

(2) Resolved that this Conference requests the Government to introduce Hindi as a compulsory subject in the first three forms of all Secondary Schools in the Presidency with effect from June 1938.

3. Resolved that this Conference views with grave concern the proposed abolition of eight High Schools and two Middle Schools under the Malabar District Board and appoints a Committee of the following five members to suggest alternative ways of retrenchment for the consideration of the Board before the 14th of March.

1. Mr. K. S. Gopalakrishna Ayyar.
2. „ P. P. Venkatachala Ayyar.
3. „ K. U. Damodaran Nai,
4. „ C. S. Sesa Ayyar.
5. „ T. K. Subramaniam, (Convener.)

The President next wound up the Conference by a few remarks after which Mr. T. K. Subramanian, M.A.; L.T.; Secretary of the Guild proposed a vote of thanks to the President and all other gentlemen who had contributed towards the success of the function. The gathering dispersed at about 5 p.m. after an enjoyable 'At Home' to the delegates and visitors by the Teachers' Association of the Board High School; Koduvayur.

THE ANANTAPUR DISTRICT TEACHERS' GUILD: SEVENTH ANNUAL CONFERENCE

The Seventh Annual Conference General Meeting of the above Guild was held on the 26th instant at Gooty in the London Mission High School.

About twenty delegates representing affiliated associations in the district were present.

Mr. F. Maltus Smith M.A. Principal of the High School welcomed the delegates in a short address in which he emphasised the importance of district teachers' guilds in the future of education and drew the attention of the members to the Wardha Scheme which, he said, laid undue stress on the handicraft side as against the literary side.

The Conference was declared open by Mr. A. S. Jayanandam, M.A., L.T., Deputy Inspector of schools, Gooty. In his opening speech he referred to the country pulsating with new life and deplored that instead of teachers organising themselves efficiently to tackle educational questions other people who were not educationists were trying to prescribe panacea for the educational ills. He appealed to the teachers in the district to organise themselves better.

Mrs. S. Vaidisvara Iyer, Headmaster Municipal High School, Tadpatri, then delivered his Presidential address in which he reviewed the activities of the Guild in the district and pointed out the necessity for the teachers to realise the lessons taught by them, viz., that Union is strength. He made a passing reference to some of the pressing educational problems now before the public, that is the Wardha Scheme of education as compared with the Vidya Mandir Scheme of the Hon'ble Mr. Sukla of the Central Provinces, Hindi in schools which, he said, was essential in spite of the meaningless opposition in some parts of the Tamil country, the need for vernacularisation even in multilingual areas, the necessity for the retention of even uneconomic schools, especially in poor and backward areas, overhauling the system of awarding fee concessions to depressed and backward classes and lastly the unreasonableness of the distinction between male and female teachers of elementary schools in the grant of fee concessions to their children. The seventh annual report of the Guild was then presented by the Secretary. The report showed that special attention was paid during the year to ventilating the grievances of Elementary School Teachers under the Anantapur District Board and appealed for co-operation by affiliated associations in a greater measure so that the Guild may be a live organism in the corporate life of the teachers in the district. Reassembling after interval, the conference passed a number of important resolutions and the following were elected as office-bearers of the Guild:

President: Mr. S. Vaideeswara Aiyer, Tadpatri.

Vice-President: Mr. C. K. Tharu, Gooty.

Secretary: Mr. C. Ranganatha Aiyengar, Gooty

Assistant Secretary: Mr. T. Chidambariah, Tadpatri.

Auditor: Mr. P. Raghavendrachar, Uravakonda.

Other members of the Executive Committee: Mr. H. K. Srinivasa Rao, Konakonda, and Mr. K. C. Seshan, Penukonda

Mr. S. Vaideeswara Aiyer was elected as Guild Representative on the Executive Board of the S. I. T. U. for the year 1938-39.

The delegates were entertained at lunch by the L. M. High School Teachers' Association and the School Students' co-operative Stores.

The next Conference of the Guild was invited to Tadpatri.

RESOLUTIONS PASSED AT THE SEVENTH CONFERENCE OF THE ANANTAPUR DISTRICT TEACHERS' GUILD.

1. This conference hopes that under the Congress Ministry there will be a general all round improvement in the life of the people and trusts that a well-planned programme of education in all stages will be soon formulated to rectify the many defects in the existing system, attention being paid to the spread of mass literacy by all possible means in the quickest manner possible.

2. This conference lends its hearty support to the recommendations of the South India Teachers' Union on the reorganization of Secondary and Elementary

Education as adopted at the 27th Provincial Educational conference held at Tanjore in May 1937.

3. This conference is in full sympathy with the ideals adumbrated in the Wardha Scheme of national education and hopes that no time will be lost in giving effect to it in this province.

(a) While it feels relieved that the self-supporting aspect of scheme is not emphasised, it hopes that the salaries of the teachers would be commensurate with the task involved and their social status it is of opinion (b) that there should be nursery or feeder schools for children between the years 5 and 7 and (c) that the time allotted for handicrafts should be reduced and more time be given to cultural studies.

4. This conference requests the Government not to close down certain Secondary Schools as being uneconomic, as it is inevitable that in backward areas such schools are always uneconomic and as there is necessity of having at least one Secondary schools for each taluk.

5. This conference welcomes the proposal for the abolition of the District Secondary education Boards and District Educational Councils to be replaced by newly constituted District Education Boards and pleads for adequate representation of teachers in the above Boards through the medium of the District Teachers' Guild.

6. This conference particularly appreciates the vigorous steps taken by the Government for the introduction of Hindi in Schools and hopes that with the next school year Hindustani will be taught in almost all the Secondary schools in the Presidency.

7. This conference appeals to the Government to see to the expansion of Girls' education in the Presidency by starting at least one Middle school for each taluk town and one High School for each District town exclusively for girls.

8. This conference suggests to the Government the desirability of maintaining a register of unemployed teachers for each district.

9. This conference appeals to all managements of the High Schools in the district to change the working hours so as to have 3½ hrs. in one session and 1½ hrs. in another session, that is say 7-30 to 11 A.M. and 3-30 to 5 P.M.

10. Resolved that the disparity in the scales of salaries of Headmasters L.T. Assistants and the Secondary Grade teachers in the Government Educational Department and those in Local Board and Municipal Services both in Secondary and Elementary Schools is a piece of injustice.

11. Resolved that the maximum pay of the Drawing masters of Secondary Schools be the same as that physical training instructors of such schools.

12. Resolved that the complete management of Elementary schools under Local Bodies be taken over by the Government as early as possible thus putting an end to the many difficulties of teachers under local bodies and that till the Government takes up the management the following grievances of the Elementary School teachers be immediately redressed.

(a) That the cut imposed upon their salaries be removed; (b) that the President District Board, Anantapur be requested to give effect to the resolution of the

District Board passed at its meeting held on 14-2-38 regarding the payment of personal pay to Elementary school teachers with effect from 1-3-37; (c) that the President District Board and the Executive authorities of Municipalities be requested to grant personal pay for the teachers who were drawing a pay over and above the maximum as advised in Proceedings Dis. No. 225/38 dated 17-1-38 and Dis. No. 86/38 datd 2-1-38 of the Divisional Inspector of Schools, Madras North; (d) that duty allowances be given to Headmasters of Elementary schools as prescribed in G.O. No. 5096 L. & M. dated 7-12-33

13. This conference requests the Government to enhance the grants given to aided Elementary school teachers to the level of the scales of pay adopted in Elementary Schools under Local Bodies.

14. This Conference resolves that the working hours of Elementary Schools be from 6-30 to 11 A.M. with an interval of half an hour.

15. This conference appeals to the Director of Public Instruction to exempt the Music Teachers who have put in more than three years of service in a high School from the new rules regarding qualifications for music teachers.

16. Resolved to accept the invitation of the Tadpatri Municipal High School Teachers' Association to hold the next annual Conference at Tadpatri.

THE 5TH PROVINCIAL PHYSICAL EDUCATION CONFERENCE

The 5th Provincial Physical Education Conference will be held at Mangalore during the 1st or 2nd week of May 1938. The following are the topics selected for discussion :—

1. Type of Programme in Physical Education for Educational Institutions.

2. Recreational and play Programme for the Public.

May I request you to be good enough to contribute a paper on any of the above? It has been decided to print the summaries of the papers presented for distribution at the Conference. The summaries shall not exceed at thousand words. I shall be therefore much obliged if you will send 3 copies of the summary of your paper along with the full text of the paper, so as to reach me by the 15th April 1938.

An exhibition on health and physical education will also be organised in connection with the Conference. I hope you will be able to send some exhibits on the subject. Exhibits should be sent to Mr. A. Surendranath Rao, B.A., L.T., Joint Secretary, The 5th Provincial Physical Education Conference, Ganapathy High school, Mangalore, S. Kanara, to reach him on or before the 20th April 1938.

Thanking you in anticipation of your co-operation.

P.S.—Resolutions to be moved at the Conference should be sent to the Hony. Secretary by the 15th April 1938.

THE TEACHERS' BOOK-SHELF

Style in English Composition. By Dudley Bateman. (Macmillan & Co., London. 1938. Price 2sh. 6d.)

This is a book of exercises. Each exercise is preceded by a few general remarks. Part I (99 pp.) deals with some of the common error of every day spoken and written English. 22 pages are devoted to colloquialisms (including slang and clicities) 4 pages to malapropism and 3 pages to double Entendre. The exercises in part 2 (91 pp) aim "to lead carefully up to the development of a style a little above the ordinary every day level" reached by English boys and girls between the ages of 11 and 15. The intention of the exercises is not to provide for examination purposes.

The exercises in Chapters VI (Elaborations), VII, (Essay methods), VIII, (Letters and speeches) and IX (Essays) can with profit be worked by students of the Intermediate classes in Indian colleges: but the students' answers should be periodically gone into by the tutor. The exercises in Chapter I, and exercises 17, 18, and 19 in Chapter V can be set as tests to pupils of the matriculation classes in Indian schools.

V. S.

The Bisoro stories. By H. H. Prince Akiki K. Nayabongo Vols. 1 & 2. (Basil Blackwell, Oxford. Price 6d. each.

These are African animal stories written with the object of enlightening the children of the western world. These books can well find a place in the class libraries of the Indian middle schools. Indian children are sure to derive both amusement and profit from them.

V. S.

"Prime Ministers of the Nineteenth Century". By Hearnshan Published by Macmillan & Co., Ltd. Price Rs. 2.

The book under review is a compilation of a series of eight lectures, delivered by professors of high repute in the Educational world, the editor himself being one among them. As stated in the "Introductory Note", the lecturers are not all of the same mind in their interpretation of the term "political principles" and as anticipated by the Editor, this variety of their interpretations instead of detracting from the value of the book adds to its richness and interest. Politics of nineteenth century England interests the readers. The transition from old Toryism to modern conservatism. The struggle between Protection and free trade the inauguration and development of local autonomy in the far flung dominions of the British Empire, the emergence of the mother of parliaments in its most democratic form and the conflict between Nationalism and internationalism are mirrors in the work of the Prime ministers of the previous century. The lecturers have not resorted to the humdrum method of presting common place facts ordinarily found in text books but make an admirable comparative study of the private and public lives of their 'Subjects'. They have presented as complete and true pictures of the greatmen without laying undue emphasis either on their merits or foibles. Neither discolour-

ed by prejudice nor highly coloured by flattery, the book is sure to be profitable reading and needs no commendation to politicians and students of politics. The moderate price of the book will help it to attain wide popularity and support it so richly deserves.

M. D.

Tales of the Indian Cavaliers. By Charles A. Kincaid, C.V.O. I.C.S. (Retd.) Macmillan & Co., Ltd. Price Rupee one.

Mr. Kincaid has done a great service to the heroes of India, by publishing in book form the stories of their heroism. The tales had originally appeared in the Illustrated Weekly of India. Tales of heroism have always a fascination for the adolescent and these tales, will be read with great interest by our boys. It can be recommended as a supplementary book to the students of the senior forms in our High Schools. The book is printed in bold type is attractively got up.

Graded and Everyday Examples in Physics. By R. V. Johns, W. F. Ware and A. I. Rees, M.Sc., Macmillan & Co., Ltd.

This book is prepared to supply a variety of exercises in Physics. The authors have taken care to include under each section a large number of exercises and have graded them. Each section begins with a short explanation of the physical principles involved and is followed by a few worked examples illustrating the application of the various principles. The book will be a valuable guide to the students in the Intermediate grade. Physics teachers in High Schools will find the book very useful when selecting questions for periodical testing.

S.N.

One Hundred and Seventy-five English Scholarship Tests. By Dudley Bateman. Macmillan & Co., Ltd. Price 2sh.

This book will be of good help to teachers to test their pupils in grammar, vocabulary and general knowledge. There is no grading of questions but the teachers will find a wide range to choose from.

The Coronation English Readers—Books II III and IV. Edited by J. C. Rollo. B. G. Paul & Co., As. 8, 10 and 12 respectively.

The earlier books of this series of English Readers were reviewed in the columns of this journal on page 211 of Vol. X. The Editor strictly conforms to the plan he had outlined. In Book II a certain amount of simple instruction in grammar is given and students are encouraged to write a few sentences upon a subject that has been dealt with. Book III is to be used by pupils of the ages 12-13 and this is the stage when they should know the principles of grammar. The Editor has taken care to introduce in the lessons applications of the principles of grammar. In the exercises given at the end of each lesson, technical terms of grammar are introduced and defined. The exercises are so framed, as to make clear these grammatical principles and at the same time to enable them to acquire the habit of correct writing. The lessons are so chosen that while they widen the reader's vocabulary, they also will add to his general knowledge. Book IV provides a considerable extension of vocabulary and a number of idioms are introduced. This book has, according to the Editor, three aims—that of giving accurate knowledge of the English language as

written and spoken, that of stimulating interest in the world around, especially about India, and of helping in the development of good character. The books are well illustrated and are printed attractively.

Aids to the Study of English Literature. By J. C. Nesfield. Macmillan & Co., Ltd.

This is the 5th part of the popular book of the same title by the author. This part deals with Figures of Speech, Prosody and kindred subjects, Poetic Diction and style. The book is a familiar book and needs no special critical examination. The publishers have done well in publishing this part of the book separately as it will be handy enough for students engaged in the art of making their composition effective.

New Study Reader, Martin. Primers I, II and Books I to V. Messrs. J. J. Cooper, Bombay.

These form an excellently graded series of English Readers. In the arrangement of the lessons the editor has taken care to ensure a thorough acquaintance with words and word groups by providing for regular practice. Questions are set at the end of each lesson. These are varied in character and provide plenty of materials for drill in sentence construction and the grammatical ordering of words. Mr. Martin's rich and varied experience in India has helped him a good deal in designing these readers to the particular needs of Indian students. The books are attractively illustrated and neatly got up.

THE S. I. T. U. PROTECTION FUND.

(List of names continued.)

- 1379 Mr. K. O. Oommen, Asst., Voorhee's College High School, Vellore.
- 1380 „ L. Mariapragasam Pillai, Santhome High School, Mylapore.
- 1381 „ K. Krishnan, Santhome High School, Mylapore.
- 1382 „ S. Devasagayam, U. C. High School, Madura.
- 1383 „ V. Balasubramania Pillai, Board High School, Lalgudi.
- 1384 „ T. K. Kuppuswami Alwar, St. Joseph's College H. S., Trichinopoly.
- 1385 Mrs. Mahaboob Bee, Corporation Mdn. Girls School, Madras.
- 1386 Mr. V. Shanmugam, San Thome High School, Mylapore.
- 1387 „ S. Ragothama Rao, S. S. R. Ele. School, Triplicane.
- 1388 „ G. Krishnaswami, Kellet High School, Triplicane.
- 1389 „ U. Balasubramanian, Board High School, Udamalpet.
- 1390 „ B. S. Krishna Sastry, Municipal High School, Ootacamund.
- 1391 „ G. C. Balasundaram, Concordia High School, Ambur.
- 1392 „ B. R. Ebenezer, Concordia High School, Ambur.
- 1393 „ A. M. Sivagnanam, Concordia High School, Ambur.
- 1394 „ N. J. Bagyanathan, Concordia High School, Ambur.
- 1395 „ T. P. Balaraj, Concordia High School, Ambur.

41, Singarachari St.
Triplicane, 20-3-1938.

V. SRINIVASAN,
Hon. Secretary.

EDITORIAL

OUR BUDGET

The Budget for 1938-39, to which the public have been looking forward with great interest, has been presented. That the budget has been prepared on sound lines seems to be the general feeling. There are clear indications in the budget that the Congress Ministry will not forget the interest of the masses. Whether the Ministry should prefer to follow the traditional policy in departments like Education is a matter of concern to persons who expect a definite lead.

The public should feel thankful to the Hon'ble Speaker for the loud speaker arrangements in the premises to enable the people to follow the proceedings of the Assembly in comfort. They can learn for themselves how their chosen representatives are discharging their duty. It will be good if the members have the gift to see themselves as others see them. The large gathering outside the Assembly Hall gets the impression that the members of the House are more eager to press their rights and privileges. It is an elementary principle of responsible government that they should pay heed to questions of broad policy affecting the province as a whole. It is expected of them to resist the tendency to take up the time of the House with trivial administrative or sectional questions. Another impression which the people may form is that much valuable time is wasted. The general discussion serves no purpose and nothing is gained when members wander from China to Peru. Later on the same arguments are repeated again and again in connection with cut motions when demands are brought up for discussion. It is in vain that the Hon'ble Speaker has appealed to the members to speak to the point and to avoid repetition. Whatever may be the feeling of members in regard to the attitude of the Hon'ble Speaker, the public appreciates the view of the Chair and feels that the discussion should be directed towards a definite useful end.

Our readers would like to know what has been done for education. We may say at once that there is no indication of the mind of the Ministry in respect of its educational policy. People may go on talking about reorganisation and reference may be made by the members of the treasury bench and others to the Wardha Scheme but the budget follows mamool. The discussion on the education budget was unreal and we regret that several members showed no sense of proportion. Out of four hours allotted for the education demand for 2 crores, many of the members kept the House for nearly 3 hours by repeating the same arguments about Hindi and College Committee. A good opposition can have

shown that little is done with regard to Hindi though there has been a good deal of talk. It could have said that the proposal of the Government meant nothing since many out of the 125 schools in which Hindi is proposed to be introduced have been already teaching Hindi. It is a matter for surprise that the Opposition has, far from questioning the soundness of the policy of the proposed transfer of control of Board Elementary Schools to the Government, chosen to condemn District Boards. The present Minister for Education was himself holding the portfolios of Local Self-Government and Education on a previous occasion and many members of the Opposition have been associated with the administration of local bodies. The Boards have been running schools for years and it is a matter for regret that the local bodies should be strongly condemned on the floor of the House. It appeared to be a plan to call a dog mad and hang it.

There are two points which we should like to bring to the notice of the Government. No provision is made in the budget for building grants to aided schools though the managers have been encouraged by a promise of grant to take in hand the construction of buildings. We are glad that the Minister for Education has given the assurance that the promised amount will be paid. Managers of schools have very limited resources and they have to satisfy the inspecting authorities and universities in regard to accommodation. One can easily realise what serious dislocation is caused by this failure on the part of the Government to provide in the budget the necessary amount. If this be an indication of the attitude of the Ministry towards aided institutions, it is essential that the managers should lose no time to organise themselves and press upon the Government the formulation of a policy. The managers seem as helpless as teachers! The other point relates to the salaries of teachers in aided Elementary Schools. The Director of Public Instruction, was kind enough to promise an increase in the teaching grant so as to add one more rupee per month to the teacher's salary. Later on it was announced by the Government that the manager would be permitted to take from this teaching grant ten per cent. towards contingencies. The teachers in Elementary Schools are not unaccustomed to such reverses. We are really surprised to see that, while no provision is made in the budget for the increase in the teaching grant promised by the Director, the permission given to the manager to take from the teaching grant ten per cent. is allowed to be in force.

The budget does not go far enough. The Ministry cannot consider every suggestion made by the Opposition irresponsible. It is difficult to appreciate the budget unless the policy of the Government is announced previously. We however, congratulate the Ministry on its attitude

in respect of Hindi and College Committees and we appeal to the Ministry to take steps immediately to improve the conditions of service of teachers in aided Elementary Schools.

REORGANISATION OF EDUCATION

The Hon'ble Minister for Education gave a clear account of the proposals for the reorganisation of education in his speech at the Loyola College. These proposals are nothing more than what has already been announced by the interim ministry. One may perhaps be led to think from the speech of the Minister that the Government has made up its mind. Our readers may be aware that the South India Teachers' Union and other educational bodies have already submitted their opinions to the Government. No one knows what the Government thinks of the non-official opinion. No committee has been appointed, as in other provinces, to examine all the proposals including the proposals of the Government and to place definite recommendations before it. We fail to see why the Madras Government should hesitate to appoint a small committee consisting of the representatives of the Department, the South India Teachers' Union and the Management. It is reported that the Government will be meeting business men in a few days to find out their requirements. It is also understood that the reorganisation proposals will come into force in 1939. One who is familiar with the history of education in this presidency may rest assured that the reorganised education is likely to be the same as the existing one except for a change in nomenclature. It is something that the Hon'ble Minister has stated on the floor of the House that the reorganisation proposals of the Government are still under consideration. It will be wise not to think of reorganisation if the Government does not find it possible to allot more funds. The South India Teachers' Union will welcome any reorganisation if it does not arbitrarily restrict the facilities for education and if it should aim at a proper and sound distribution of pupils through persuasion. The *sine qua non* of real reorganisation is the readiness on the part of the Government to provide vocational courses in different schools. The speech which Rev. Father Vion of Loyola College delivered at the Hindu Theological High School should help the public to understand how the extension of the Secondary School course by one more year will prove detrimental. The Government cannot itself tackle the question of reorganisation. The managers and teachers who have valuable contribution to make should be consulted before the final decision is arrived at.

THE WARDHA SCHEME

The Zakir Hussain Committee has published a second report and it has taken pains to answer the several criticisms made against the scheme. The self-supporting idea is relegated to the background and the Committee makes it clear that it was not its intention that the State should not give financial help to basic education. Some critics were saying that the Wardha scheme contemplated the abolition of Secondary and University education. The second report shows that such persons were under a misapprehension. The education of the pre-school child should be given special attention while discussing a scheme of nation-wide basic education but those who consider this omission in the scheme as a defect forget that the pre-school child was considered by the Local Government to be the concern of the Health Department. We learn that the Madras Teachers' Guild will present its report on the Wardha scheme at the Guild Educational Conference on 2 April and we hope it will place all aspects clearly before teachers and help them to come to a decision later on at Mangalore.

TRICHINOPOLY DISTRICT TEACHERS' GUILD

The Trichinopoly District Teachers' Guild is to be congratulated on its successful efforts in taking the lead in securing a Guild House for the use of its members. The Trichy Guild is the oldest District Teachers' organisation and for nearly half a century it has been doing useful work in regard to the consolidation of the teachers in the District and promotion of education in the District. It has been an active limb of the South India Teachers' Union. The laying of the foundation stone of the Guild House on the 26th February, 1938, is the result of a persistent effort in securing a habitation of its own. Thanks to the appreciation of the work of the Guild by the public of the District, the Guild has been able to secure a site for its building and we hope that ere long the Guild would complete its building. We congratulate the members of the Guild on the success of their efforts and wish the early fulfilment of the ambition.

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THE SOUTH INDIA TEACHERS' UNION PROTECTION FUND

The Tenth Annual Report

The Board of Management has great pleasure in presenting the following Annual Report of the S. I. T. U. Protection Fund, Madras for the year ending 31st December, 1937.

Strength: The number of members on the register on 1st January, 1937 was 873. 13 members were in arrears for over three months and their names were removed. Out of this number, six members availed themselves of the provision in the Rules for readmission making the net removals 7. There were eight deaths and 13 withdrawals during the year. 46 admissions were made during the year and the strength at the close of the year stood at 891 of whom

70 Members contribute 4 units	
64 " " 3 "	
267 " " 2 "	
490 " " 1 unit	

and the total number of units in force was 1496. The following is an analysis of the strength according to districts :—

Madras	176	Anantapur	22
Coimbatore	135	Chingleput	13
Trichinopoly	81	Godavary	7
North Arcot	75	Vizagapatam	7
Kurnool	64	Nellore	7
Salem	62	Ganjam	4
Tinnevely	56	Malabar	4
Madura	42	Guntur	2
Tanjore	40	Cudappah	2
South Arcot	39	Kistna	1
Ramnad	25	Bellary	1
Chittoor	25	Miscellaneous	1

The average age of new admissions during the year is 31.00.

The Ninth Annual General Body Meeting of the Fund was held at Tanjore on 7th May, 1937 to consider the Annual Report and elect Office Bearers.

Board Meetings: The Board of Management met four times in the year, on 20th March, 6th May, 8th May and 15th August, 1937, besides considering many items of business in circulation.

Award of Benefits: It was with deep regret that the Board learnt of the death of the following eight members and their nominees were paid the amounts noted against their names:—

Reg. No.	Name & Address	Age at Death	Call Money Paid	Benefits Paid
		Rs.	Rs.	Rs.
218	V. S. Gopala Iyengar, Kattuputhur	53	100	290
853	K. V. Anantaraman, Coimbatore	42	45	270
254	S. R. Subramanya Iyer, Tuticorin	50	200	580
252	P. Muthukrishna Iyer, Tanjore	53	193	230
357	T. V. Tiruvenkatachari, Tirukoilur	50	90	285
930	M. S. Thiagaraja Iyer, Negapatam	42	116	540
1136	V. Radhakrishna Iyer, Trichy	33	39	265
445	V. Raghavachari, Kumbakonam	40	92	285*

Distribution of Assets: About 45% of the total assets are invested in Government (British India, Mysore, Cochin, Travancore) loans and securities; 30% in Fixed and Recurring Deposits; 15% in loans to members and 10% in Land Mortgage Bank Debentures, shares of Joint Stock Companies and current A/cs.—

Actuarial Valuation: Prof. K. B. Madhava, M.A., A.I.A., Actuary, the University of Mysore, was requested by the Board to take up the valuation as on 31—12—1937, and his Report is printed as Appendix II to the Report. It is very gratifying to note his expert finding that the Fund is financially sound. Two points mentioned in his Report need special mention: (1) The economical management as evidenced by the low rate of the expenses (8.65% of collections); (2) The favourable mortality experience.

The Actuary has after a very stringent valuation, recommended a handsome bonus of three annas per month per unit for the period 1933-37: "A sum of money equal to three-sixteenths of the amounts due and paid after 1st January, 1933, as monthly premium by each member, payable along with the claims, that is to say either at the end of the term of 25 years or at death."

*Benefit outstanding.

This result is due to the propaganda work done on its behalf by the members of the Fund and the hearty co-operation with the Board, of the honorary representatives in different centres.

The progress of the Fund for the quinquennium 1933-37 is given in appendix I. Though the Fund has progressed, the number of members on our rolls is yet very small. Some districts do not find a place in our list of members. Some districts whose contribution to the professional advancement in other respects is great, have not contributed as many members as they should have. The Elementary School teachers, to whom the Fund must make a special appeal in view of the low monthly premium, have not taken advantage of the Fund in larger numbers. In this connection we invite the attention of our fellow teachers to the following remarks of our Actuary:

"In the hard and difficult times ahead of Indian insurance in general, it is the duty, and it is to the profit, of the members of your profession to take advantage of the benefit your Fund offers."

Is it too much for the Board to count upon every individual member to secure at least two more members to the Fund? If this be done, by the time the Fund meets next year, it shall be at least 3000 strong. The Board appeals to those who are not already in the Fund to join it without delay, and thus help themselves and the profession. To quote the Actuary again,

"The large number of members to whom this Fund is primarily intended, are either unmindful of their own interests or are unaware of the excellent benefits that accrue to them in the scheme of mutual help that your Fund is offering."

(By order of the Board)

41, Singarachari St.,
Triplicane.
20—2—38.

V. SRINIVASAN,
Hony. Secretary.

THE SOUTH INDIAN TEACHERS' UNION PROTECTION FUND, MADRAS.

Abstract of Cash Account for the year ended 31st December 1937.

RECEIPTS.

	Rs.	A.	P.
To Opening Balance	68	3	0
" Indian Bank Ltd., Savings Bank Account	800	0	0
" Madras Provincial Co-operative Bank Ltd., P. D., a/c.	230	0	0
" Post Office Savings Bank Account	19,918	3	7
" Kumbakonam Co-operative Central Bank Ltd., S. B. a/c.	60	0	0
" Madras Teachers' Guild Co-operative Society Ltd., F. D.	800	0	0
" Indian Bank Ltd., Triplicane, Current Account	52,235	2	8
" Indian Bank Ltd., Tuticorin, Current Account	300	0	0
" Indian Bank Ltd., Tiruppur, Current Account	152	15	0
" Madras Provincial Co-operative Bank Ltd., Cur. a/c.	6,802	3	3
" Trichy District Co-operative Central Bank Ltd., Cur. a/c.	1,422	1	0
" Vellore Co-operative Central Bank Ltd., Cur. a/c.	863	14	0
" Kurnool District Co-operative Central Bank Ltd., Cur. a/c.	620	0	0
" Villupuram Co-operative Urban Bank Ltd., Cur. a/c.	150	5	9
" Coimbatore District Urban Bank Ltd., Cur. a/c.	765	6	0
" Tanjore Co-operative Central Bank Ltd., Cur. a/c.	239	1	0
" Conjeevaram Co-operative Central Bank Ltd., Cur. a/c.	102	1	9
" Chittoor Co-operative Town Bank Ltd., Cur. a/c.	140	0	0
" Udumalpet Co-operative Urban Bank Ltd., Cur. a/c.	110	5	9
" City Bank Ltd., Madras Cur. a/c.	633	1	3
" Madras Teachers' Guild Co-op. Society Ltd., Madras, Suspense Account.	67	1	0
" 3½% Government Promissory Notes	10,309	13	6
" 3% Madras Provincial Loan (Refund)	1,980	0	0
" 4% Madras Land Mortgage Bank Debentures	10,256	4	0
" 6½% Janardana Mills Debentures	5,000	0	0
" Madras Telephones	10	4	0
" Special Loan (Repayment)	299	0	0
" Ordinary Loan (Repayment)	2,553	8	0
" Decree Debt recovered	1,200	0	0
" Depreciation Reserve Fund (profit on sale of securities)	274	12	0
" Registration Fee	148	0	0
" Annual Contribution	910	0	0
" Annual Subscription	910	0	0
" Monthly Calls	18,473	0	0
" Fines	260	14	0
" Interest on Loans	838	3	0

PAYMENTS.

	Rs.	A.	P.
By Indian Bank Ltd., Savings Bank Account	5	3	7
" Madras Provincial Co-operative Bank Ltd., P. D. a/c	1	14	0
" Post Office Savings Bank Account	19,920	1	1
" Kumbakonam Co-operative Central Bank Ltd., S. B. a/c	70	4	0
" Madras Teachers' Guild Co-operative Society Ltd., F. D.	5,800	0	0
" Madras District Co-operative Central Bank Ltd., R. D.	3,000	0	0
" Triplicane Fund Ltd., Recurring Deposit	300	0	0
" Indian Bank Ltd., Triplicane, Current Account	52,020	15	5
" Indian Bank Ltd., Tuticorin, Current Account	267	14	0
" Indian Bank Ltd., Tiruppur, Current Account	141	12	0
" Madras Provincial Co-operative Bank Ltd., Madras, Cur. a/c.	6,041	9	0
" Trichy District Co-operative Central Bank Ltd., Cur. a/c.	1,178	8	0
" Vellore Co-operative Central Bank Ltd., Cur. a/c	813	1	6
" Kurnool District Co-operative Central Bank Ltd., Cur. a/c.	451	5	0
" Coimbatore District Urban Bank Ltd., Cur. a/c	903	5	7
" Tanjore Co-operative Central Bank Ltd., Cur. a/c	246	11	0
" Conjeevaram Co-operative Central Bank Ltd., Cur. a/c	130	12	0
" Chittoor Co-operative Town Bank Ltd., Cur. a/c	166	2	0
" Udumalpet Co-operative Urban Bank Ltd., Cur. a/c	178	5	0
" City Bank Ltd., Madras, Current Account	729	15	6
" Madras Teachers' Guild Co-operative Society Ltd. Suspense Account	67	1	0
" 3½% Government Promissory Notes	28,863	12	0
" 5% Mysore loan	1,615	0	0
" 3½% Cochin loan (part-payment)	2,375	0	0
" 3% Madras Provincial loan	2,970	0	0
" Madras Telephones	80	0	0
" Buckingham and Carnatic Mills, 7½% Cum. Pref. Shares	835	0	0
" Ordinary Loan	7,830	8	0
" Benefit Fund	3,628	0	0
" Profession Fund	175	0	0
" Depreciation Reserve Fund (Loss on sale of securities.)	143	12	0
" Interest accrued on bonds purchased	150	1	6
" Interest on Security Deposit	48	0	0
" Suspense Account	1,252	4	11
" Prepayment (Adjustment)	100	0	0
" South India Teachers' Union Subscription Account	94	8	0

Interest on investments:
On Securities, Shares and Debs. 2,262 2 10
On Others 961 2 3

Suspense Account	3,223	5	1
Prepayment (for 1938)	1,212	15	10
South India Teachers' Union Subs. a/c.	123	0	0
South India Teachers' Union Propaganda (Refund)	94	8	0
Postage (Recovery)	28	11	0
Bank Charges	45	11	0
Travelling Expenses (Recovery)	3	6	6
Cost of duplicate certificates	7	11	0
	1	8	0

South India Teachers' Union Propaganda Account	177	1	3
Security deposit interest (Outstanding on 31-12-'36)	41	5	4
Venkateswar & Co. (Outstanding on 31-12-'36)	37	8	0
Printing	97	14	0
Stationery	31	7	6
Contingent	21	12	9
Salary	1,019	0	0
Postage	177	12	0
Bank Charges	9	2	6
Lighting Charges	30	0	0
Rent	60	0	0
Honorarium to legal adviser	30	0	0
Legal Expenses	50	0	0
Advertisement Expenses	8	12	0
Enrolment Commission	14	9	0
Typewriter Hire charges	15	0	0
Travelling Expenses	142	5	6
Audit Fee (For 1936)	75	0	0
Transfer Fee on shares	10	4	0

Total ... 1,44,644 7 11

Total ... 1,44,644 7 11

Examined and found correct.

V. SRINIVASAN,
Honorary Secretary.

V. SOUNDARARAJAN, B.A., G.D.A., R.A., } Auditor.
Registered Accountant.

THE SOUTH INDIAN TEACHERS' UNION PROTECTION FUND, MADRAS.

Balance Sheet as at 31st December 1937.

LIABILITIES.

BENEFIT FUND:

Balance as per last Balance Sheet	...	1,00,477	4	8
Add monthly calls received and due as on 31-12-'37	...	17,479	0	0
Add interest	...	4,284	10	5
Add Fines 25%	...	68	15	0
		<u>1,22,309</u>	14	1
Less Benefits paid in 1937	...	3,478	0	0
Claim outstanding	...	235	0	0
Ordinary and Special Loans written off	...	417	8	0
Amount paid to Actuary	...	150	0	0

PROFESSION FUND:

Balance as per last Balance Sheet	...	1,960	14	2
Add 50% Annual Subscription	...	455	0	0
Add Interest	...	85	0	0

Less Contribution to "South Indian Teacher"	...	100	0	0
Less Contribution to "Balar Kalvi"	...	75	0	0
Less South India Teachers' Union Propaganda Expenses.	139	8	3	

RESERVE FUND:

Balance as per last Balance Sheet	...	4,404	6	0
Add Registration and overage Fee	...	148	0	0
Add Interest	...	180	4	0
Add Suspense (amount written off)	...	132	7	6

ASSETS.

FURNITURE:

As per last Balance Sheet	...	177	4	0
Less depreciation written off	...	10	0	0

ORDINARY LOANS:

Opening balance	...	6,181	0	0
Granted during the year	...	7,830	8	0

SPECIAL LOANS:

Less Collection	...	2,553	8	0
Less written off	...	179	8	0

DEGREE DEBT:

Opening balance	...	6,802	0	0
Less Collection	...	299	0	0
Less written off	...	238	0	0

INVESTMENTS:

With the M. T. G. Co-op. Society Ltd.	...	15,000	0	0
With the Triplicane Fund Ltd.	...	5,000	0	0
With the Villupuram Teachers' Co-operative Bank Ltd.	...	2,000	0	0

RECURRING DEPOSITS:

With the Madras District Co-operative Central Bank Ltd.	...	13,250	0	0
With the Triplicane Fund Ltd.	...	1,100	0	0

Rs. A. P.

167 4 0

11,278 8 0

6,265 0 0

1,755 15 7

DEPRECIATION RESERVE FUND (FOR SHARES AND SECURITIES):—

Balance as per last Balance Sheet	...	322	11	8
Add 10% interest earned on shares and securities	...	261	9	8
Add net Profit on sale of securities	...	131	0	0

Less Transfer fee on shares	...	10	4	0
Depreciation on Buckingham and Carnatic Shares	...	25	0	0

WORKING FUND

Prepayment of Subscription for 1938	...	123	0	0
Suspense Accounts	...	84	6	0
Staff Security Deposits	...	1,200	0	0
Audit Fee for 1937	...	75	0	0
Claim Amount of late Mr. V. Raghavachari.	...	285	0	0

GOVERNMENT BONDS

4% Mysore Loan (1 53/63)	...	14,068	2	0
F. Value 13,000	...	1,615	0	0
5% Mysore Loan (1955)	...	19,463	12	0
F. Value 1,300	...	8,400	0	0
3½% Government Paper, F. Value 20,000	...	990	0	0
4% British India Bonds (1960/70) F. Value 8,000.	...	9,593	12	0
3% Madras Loan (1952) F. Value 1,000	...	900	0	0
3½% Cochin Loan (1956-61) F. Value 9,500	...	55,030	10	0
3½% Travancore Loan (1956) F. Value 900	...	5,000	0	0

DEBENTURES:

4% Madras Land Mortgage Bank Debts	...	...	...	...
F. V. Rs. 5,000	...	...	...	...

SHARES:

Imperial Bank of India F. V. Rs. 500	...	1,557	0	0
Madras Telephone Co. Ltd. F. V. Rs. 640	...	1,069	12	0
Buckingham and Carnatic 7½% Cum. Pref. Shares F. V. 500	...	810	0	0
(Market value of Government Bonds, Debentures and Shares Rs. 65,446)	...	3,436	12	0

INTEREST:

Interest on Ordinary and Special Loans (accrued)	...	285	11	0
Interest on Investments (accrued)	...	2,739	15	4

Monthly Calls (Outstanding)	...	1,435	0	0
Back fee (Outstanding)	...	726	0	0
Fines (Outstanding)	...	38	5	0
Postage (Outstanding)	...	2	7	0

Carried over ... 1,27,799 4 11

Carried over ...

1,24,511 7 11

Brought forward ... 1,27,799 4 11

Brought forward ... 1,24,511 7 11

OTHER BALANCES

SAVINGS BANK ACCOUNTS:

Indian Bank Ltd., Triplicane	10 13 8
Madras Provincial Co-operative Bank Ltd.	10 8 0
Post Office	5 2 2
Kumbakonam Co-op. Cen. Bank Ltd.	54 2 0
	80 9 10

CURRENT ACCOUNTS:

Indian Bank Ltd. Triplicane.	1,837 9 3
" " Tuticorin.	102 3 9
" " Tiruppur.	84 11 9
Madras Provincial Co-op. Bank Ltd. Madras	39 0 0
Trichy Dt. Co-op. Cen. Bank Ltd.	73 7 0
Vellore Co-op. Central Bank Ltd.	216 13 0
Kurnool District Co-op. Central Bank Ltd.	173 6 0
Villupuram Co-op. Urban Bank Ltd.	15 10 6
Coimbatore Dt. Urban Bank Ltd.	209 11 7
Tanjore Co-op. Cen. Bank Ltd.	48 15 0
Conjeevaram Co-op Cen. Bank Ltd.	86 4 3
Chittoor Co-operative Town Bank Ltd.	118 3 0
Udamalpet Co-op. Urban Bank Ltd.	67 15 3
City Bank Ltd., Madras	128 4 10
	3,207 3 2
	3,287 13 0

Total Rs. 1,27,799 4 11

Total ... 1,27,799 4 11

Report of the Auditor to the Members of the South Indian Teachers' Union Protection Fund, Madras,

I have audited the Balance Sheet as at 31st December 1937 of the South Indian Teachers' Union Protection Fund, Madras, with the books and vouchers of the Fund and have obtained all the information and explanations I have required. I have verified the investments and certify that, in my opinion, the Balance Sheet has been drawn up in conformity with the Rules of the Fund so as to exhibit a true and correct view of the state of affairs of the Fund according to the best of my information and the explanations given to me and as shown by the books of the Fund.

6, Sankurama Chetty St., G. T., Madras,
25th January 1938.

V. SRINIVASAN,
Hony. Secretary.

V. SOUNDARARAJAN, B.A., G.D.A., R.A., } Auditor.
Registered Accountant.

THE SOUTH INDIAN TEACHERS' UNION PROTECTION FUND, MADRAS.
Working Fund Account for the year ended 31st December 1937 and Budget for 1938.

EXPENDITURE.	Estimated. 1937			Actual 1937			Estimated 1938			INCOME.	Estimated 1937			Actual 1937			Estimated, 1938				
	Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.		Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.		
To Printing	...	...	...	100	0	0	97	14	0	120	0	0	188	6	1	188	6	1	321	0	1
" Postage	...	...	...	200	0	0	131	0	0	175	0	0	...	...	...	1,000	0	0	1,000	0	0
" Stationery	...	...	...	40	0	0	31	7	6	40	0	0	...	...	...	500	0	0	500	0	0
" Salary	...	...	...	1,023	0	0	1,019	0	0	1,056	0	0	...	...	...	59	8	0	62	8	0
" Bonus to Staff	...	...	...	...	...	...	...	...	...	85	0	0	...	...	...	200	0	0	206	13	0
" Rent	...	...	...	60	0	0	60	0	0	60	0	0	...	...	...	...	...	...	...	...	...
" Lighting	...	...	...	30	0	0	30	0	0	30	0	0	...	...	...	...	...	...	...	...	...
" Typewriter Hire	...	...	...	15	0	0	15	0	0	15	0	0	...	...	...	...	...	...	...	...	...
" Contingent Expenses	...	...	...	50	0	0	21	12	9	40	0	0	...	...	...	...	...	...	...	...	...
" Depreciation on Furniture	...	...	...	10	0	0	10	0	0	10	0	0	...	...	...	...	...	...	...	...	...
" Travelling Expenses	...	...	...	200	0	0	134	10	6	209	0	0	...	...	...	...	...	...	...	...	...
" Advertisement Expenses	...	...	...	15	0	0	8	12	0	10	0	0	...	...	...	...	...	...	...	...	...
" Audit Fee	...	...	...	75	0	0	75	0	0	75	0	0	...	...	...	...	...	...	...	...	...
" Honorarium to legal adviser, etc.	...	...	...	80	0	0	80	0	0	30	0	0	...	...	...	...	...	...	...	...	...
" Enrolment Commission	...	...	...	50	0	0	14	9	0	100	0	0	...	...	...	...	...	...	...	...	...
" Bank Charges	...	...	...	15	0	0	5	12	0	15	0	0	...	...	...	...	...	...	...	...	...
" Balance	...	...	...	150	14	1	321	0	1	187	0	1	...	...	...	...	...	...	...	...	...

Total ... 2,110 14 1 2,055 13 10 2,248 0 1

Total ... 2,110 14 1 2,055 13 10 2,248 0 1

(Actuals for 1937) Examined and found correct.

V. SRINIVASAN,
Honorary Secretary.

(Sd.) V. SOUNDARARAJAN, B.A., G.D.A., R.A., } Auditor.
Registered Accountant.

APPENDIX I

Progress of the Fund (1933-37)

Details	1933	1934	1935	1936	1937
	Rs.	Rs.	Rs.	Rs.	Rs.
Benefit Fund	41,829	57,879	76,823	1,00,477	1,17,979
Profession Fund	1,664	1,860	1,766	1,961	2,186
Reserve Fund	3,067	3,332	3,943	4,404	4,865
Depreciation Reserve Fund	..	..	..	322	680
Loans distributed to Members	..	7,568	9,262	12,983	17,543
Total Number of Members	738	764	838	873	891
Total Number of Units	1116	1171	1348	1438	1496
Average age of new Members admitted	32	31.7	32.3	32.4	31.00

No. of Members on rolls on 31-12-37.

High Schools & Middle Schools	..	738
Elementary Schools	..	111
Colleges	..	18
Miscellaneous	..	24
Total	..	891

APPENDIX II

The Actuarial Valuation Report, 1937

From

Pro. K. B. Madhava, M.A., A.I.A.,
Actuary,
The University of Mysore,
Mysore.

To

The Members,
The South Indian Teachers' Union Protection Fund,
Madras.

No. 9465: Dated the 28th January 1938.

Gentlemen,

(1) I have now completed the valuation of the liabilities under the life assurance plan in your Fund as at the 31st December 1937, and I beg to report as under:—

(2) The date of last valuation was as at end of December 1932. You were then transacting business on the dividing plan which I condemned, and, which as you know is now under a ban of illegality. I was therefore obliged to give you a plan for reconstructing your business and I am glad to find that you have given effect to the same. You have now had about 4 years of working under the new plan, as a result of which it is pleasing to find the Fund in a satisfactory and progressive condition giving rise to ample profits on which you may well congratulate yourselves.

(3) There were 999 members at the end of December 1932. Under the transitory rule providing for the transition from the old scheme to the new scheme, 237 members withdrew. Withdrawals on other grounds amount (after adjusting for readmission) to 135. Fresh admissions, however, number 287. There were 23 deaths in all during the quinquennium. Accordingly, there remained as at the closing date of this valuation period on the books of the Fund liabilities on account of 891 members. The membership is thus fewer than 5 years ago. While this feature is due to the large number of withdrawals on the transition from the old to the new scheme, already referred to, it is feared that new members have not joined in adequate numbers. The large number of members in the teaching profession to whom this Fund is primarily intended are either unmindful of their own interests or are unaware of the excellent benefits that accrue to them in the scheme of mutual help that your Fund is offering. However, with the results of this investigation, and with the increased endeavours of your Management and co-operation of existing members, I hope that everybody that can get into the Fund will get in as early as possible.

(4) Now, what are these advantages which the members derive by being in your Fund? I notice that you had claimed 12 such points while placing my Report and Recommendations of 1932. These still hold the field, and I am really very pleased to confirm that

(1) The fund is financially sound,

(ii) There now emerges a decent surplus out of which you are able to declare very handsome bonus.

(5) This satisfactory position is in the main due to three causes—Economical management, wise husbanding of resources, and favourable mortality experience.

(6) In regard to expense of Management, your procedure is to constitute a working fund from annual contributions, annual subscription, some part of fines, interest and other miscellaneous items of income. These amounted in the last 5 years to Rs. 8,599-10-0. Out of this working fund you meet all your expenditure, which, in the same period amounted to Rs. 8,503-9-5. Even in this way you saved Rs. 96-0-7 in consequence of which, the working fund (which, by the way, is not merged in the Benefit Fund), which stood at Rs. 224-15-6 on 31-12-1932, stands on 31-12-1937 at Rs. 321-0-1. This is quite remarkable. But the proper way to assess your expense ratio is, to take the total expense of Rs. 8,503-9-5 in relation to the total of your premium and other such income. In the last 5 years, these items of income consisted of Rs. 84,483-0-0 (Fixed calls); Rs. 7,178-0-0 (Special calls as Loan); Rs. 6,635-8-0 (Annual contributions and subscription), or a total of Rs. 98,296-8-0. Calculated in this way your expense ratio is only Rs. 8.65% collections, and when it is remembered that several well-known Indian life offices are spending over 20% to 30% of collections one realises how large a benefit is derived by your profession forming such an association as this for their mutual benefit.

In regard to this valuation, although it was sufficient to have relied on the working fund alone for meeting expenses, I am reserving in addition the future value of one-half rupee per annum from the members' regular premium. The reserves therefore have been augmented by Rs. 8,566, and you can with the aid of this not only meet adverse fluctuations in expense ratio, but undertake increased organization so necessary for your fellow teachers.

(7) The interest yields on the mean funds of the year, have, calculated according to Hardy's formula, varied as under in the intervaluation period:—

Year	1933	1934	1935	1936	1937
Rates%	5.37	4.64	5.46	4.18	4.00

The average is 4.73 per cent. It is no doubt satisfactory. It has placed your members in good advantage. It also leaves a good margin over the rate of interest (4%) I have assumed for this valuation. But you will notice the large and persistent fall that has overtaken many a similar institution has also overtaken you. The future perhaps will be even more unfavourable. You will have to choose between low yields and less secure investments, and I am sure you will make the right choice. Even if you should be inclined to diversify your fields of investments, I am afraid the new insurance legislation does not open up many directions. However I have thought it fit to consolidate the present advantageous position of your Fund, and to put in a special reserve, calculated at 2 per cent, of the present value of Assurances, viz., Rs. 5,892 and with this your Fund can well resist the miserable blight that has overtaken the investment market.

(8) In regard to mortality, I am glad to say that the same favourable experience you had upto 1932 has continued in the last 5 years also.

	First Five years.	The Second period of five years
Years of life exposed to risk	1,710	4,093
Actual deaths	10	23
Expected deaths on the Standard		
(a) British Offices' Om (5) with 10 years rating (the standard employed in the valuation	24	59
(b) Mysore State Officer's Life Assurance Fund (1912-28)	16	40
(c) Oriental Life Assurance Co's Hindu Experience	20	50

The above table clearly sets forth the advantageous position in which your Fund is placed through favourable mortality. It is upto your existing members to live up to this criterion, and for your future members to reap the benefits accruing in this way.

I have employed for this valuation, as at the last valuation, the very stringent standard (a) above referred to, and there is evidently in it a large margin for any adverse fluctuation in mortality. In addition I have reserved a sum of Rs. 199 to meet the excess amount needed for the claim of a member (No. 1016) report of whose death prior to 31st December 1937 seems to have been received after the close of the accounts.

(9) The principal results of the actuarial valuation completed on the methods and principles described in the earlier paragraphs are as follows:—

	Rs.
Present Value of Assurances	2,94,608
Present Value of Future Premiums	2,05,594
By difference, the value of the liability is	89,014

To which should be added some adjustments arising on account of

(1) What is called "elimination of negative values" (an actuarial necessity)	207
(2) "Claim acceleration" to enable the commutation of the liability determined for the payment of claims as at the end of the year of death to which the actuarial functions relate to the payment of claims immediately on death	5,892
(3) Special Provision for expenses referred to in Para (6) above	8,566
(4) Special Provision for interest referred to in para (7) above	5,892
(5) Special Provision for one claim report referred to in para (8) above	199
Total Net Liability	1,09,770

The present balance in your Benefit Fund as given in the Audited Balance Sheet as at 31st December 1937 is Rs. 1,17,979-6-1. Accordingly the surplus disclosed is Rs. 8,209-6-1. This is eminently satisfactory, but it is worthy to note that if items

(3), (4) and (5) had been transferred to surplus, the same would have augmented to Rs. 22,866. In any case the difference, Rs. 14,657 remains as a hidden reserve for the future safety of the Fund.

(10) My recommendation for the disposal of the disclosed surplus of Rs. 8,209-6-1 is that you allot as bonus, a sum of money equal to three-sixteenths of the amount due and paid after 1st January, 1933 as monthly premium by each member, payable along with the claims that is to say either at the end of the term of 25 years, or at death whichever is earlier. This bonus will vest only to the 890 members (omitting member No. 1016) who were on the books of the Fund as at 31-12-1937 and whose contracts were therefore valued. The following tabular form will I suppose indicate more clearly how the above recommendation will work for a member:—

Date of entry	Amount paid or due to be paid on each unit before 31-12-1937.	3/16 of this, being the Reversionary bonus by which the claim amount will be increased.
	Rs.	Rs. a. p.
Before 31—12—1932	60	11 4 0
Jan. 1933	60	11 4 0
Feb. 1933	59	11 1 0
Mar. 1933	58	10 14 0
Dec. 1933	49	9 3 0
Jan. 1934	48	9 0 0
Dec. 1936	13	2 7 0
Jan. 1937	12	2 4 0
Dec. 1937	1	0 3 0

No cash value of these bonus additions will be paid to members who wish to discount this before their normal date of claim by death or survivance, and no additional bonus on this or any other rate should be paid for the months subsequent to December 1937 until the next valuation is completed.

(11) I am quite confident that you consider the results eminently satisfactory, and that you, like me, are looking forward for the future with even greater satisfaction.

(12) I wish to conclude

(i) with the reiteration that, in the hard and difficult times ahead of Indian insurance in general, it is the duty, and it is to the profit, of members of your profession to take advantage of the benefit your Fund offers;

(ii) On a joyous note that your Fund is so flourishing and has such a prosperous future before it;

(iii) thanking the Honorary Secretary and his staff for the diligent and intelligent way in which the materials for the Valuation were supplied to me.

I remain,

Gentlemen,

Yours sincerely and fraternally,

(Sd.) K. B. MADHAVA

Actuary.

28-1-38.

THE SOUTH INDIA TEACHERS' UNION PROTECTION FUND

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Hon. Secretary,

S. I. T. U. PROTECTION FUND,

41, Singarachari Street,

Triplicane, MADRAS.