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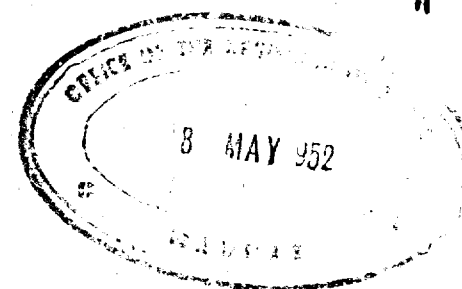
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THE

Madras Journal of Co-operation

EACH FOR ALL AND ALL FOR EACH

Journal of the Madras State Co-operative Union, Esplanade, Madras

MARCH 1952

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The Editorial Committee do not hold themselves responsible for views expressed by contributors. Contributors are requested to write legibly and on one side of the paper. Manuscripts will not be returned unless stamps are sent to cover postage. Matter intended for the issue of any particular month should reach the Committee before the 15th of the previous month. Reproduction of the articles or other matter of this journal in other journals, etc., either in English or translated into other languages is permitted, provided the source is acknowledged.

Thought for the Month

New Approach to Training for Co-operative Leadership :

Rewi Alleys's experience with the co-operative movement and his keen analyses of the failures in the various training centers led naturally to his important roll in the new start. Foremost in his thinking was the recognition that the movement must provide for the systematic training of rural leaders. He proposed establishing a technical or industrial school in a typically poor and backward village, where, by applying co-operative ideals and techniques to local materials, a practical method of meeting the social and economic needs of the people could be demonstrated. This project was envisaged not as a substitute for large-scale industrialization, but as a means to develop potentialities in the village community not liberated by large-scale enterprises. The new school would experiment with the building and operation of small industrial plants, using local materials and drawing on local initiative and support. It would also develop agricultural and pastoral programs and, by systematic experimentation, would demonstrate modern from practices and methods. The young people trained at this experimental center could then return to their own communities to give effective leadership in the development of co-operative village industries integrated with the rural economy.

Alley intended that this new school should be different from other Baillie Schools and that it should make a distinct departure from the conventional schools. Its first aim would be to conserve the human resources of rural communities. Modern education, as worked out in China in the past, has failed to produce the kind of leadership that is

bodily needed in the rural regions. Various kinds of educational institutions in the coastal cities have attracted the able and resourceful young people from rural communities, thus tending to deplete rural human resources. The new type of technical education would be designed to induce them to stay in the rural communities and find their careers there.

A second aim of the new school, organically evolved from the first, would be to relate education directly and effectively to rural welfare. What the students learned would have a direct bearing on the livelihood of the villagers. Education for education's sake, with no consideration of its application, would have no place in the new scheme.

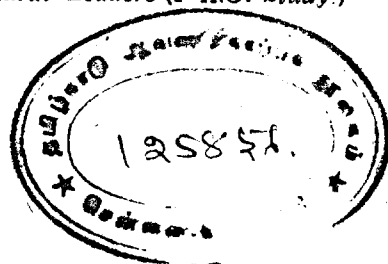
With this social view, technical education would be a tool to bring the advantages of modern science and industry to under-developed areas. It would aim to build a rural community which offered the best attributes of modern civilization, comfort and prosperity. It would round out the traditional life of agriculture and handicraft with mechanization, and give villagers a richer life than the city slums. This would mean the elimination of illiteracy, the control of disease, increased productivity, and an improved standard of living. Education and science thus conceived are not for the benefit of a privileged few, but for the great proportion of people living and working in the villages.

The new type of education would also acquaint villagers with modern ways of living, so that the time lag in cultural assimilation could be shortened and progress toward industrialization accelerated. The farm boys trained in the experimental center would be able to lead their home communities in the transition from an ancient agricultural economy to a modern industrial society.

A further aim would be to restore faith in the potentialities of the peasants and their resources. The great Northwest, where Alley proposed to locate the school, has been plundered through mismanagement of human and natural resources, and the people live in the direst poverty. Establishment of a technical school in this region would demonstrate that the rural communities can still be restored. Admission of country boys to such a school would indicate the faith that human resources for a new order of rural life are abundant and close at hand. The candidates selected for training, Alley believed, should be those motivated by the desire to do something positive and constructive for themselves and those with a genuine democratic faith in the potentialities of the common people. No candidate should be accepted who showed a patronizing attitude of "doing a good thing for the poor."

The method of the school would rest upon the basic philosophy of Gung-Ho (Working together). Students and teachers would live co-operatively, learning co-operation through participation in group activities and the sharing of communal responsibilities. They would identify themselves in word and in deed with the common lot their village neighbours.

—Training Rural Leaders (P.A.O. Study.)



Editorial Notes

The Late Sri T. A. Ramalingam Chettiar :

Co-operators not only of Madras State but of the other States in India and probably of the outside world are aware of the sad and sudden demise of Sri T. A. Ramalingam Chettiar at Coimbatore on the 12th February 1952. He was ailing for some time past without being confined to bed. Yet on account of his enthusiasm for public work and the habit of keeping himself engaged always, he was carrying on his usual activities unmindful of ill-health. We remember how he warned the late Sri K. A. Nachiappa Gounder (another important co-operator of Madras) against taking liberty with his health. As ill-luck would have it, he himself did the same even when his own health was not satisfactory. We learn that when he heard about the ill-health of Professor Kaji, the then President of the Indian Co-operative Union, he, as Vice-President, offered to preside over the Indian Co-operative Congress, held recently in Bombay and to conduct the proceedings on behalf of the President of the Union, little knowing that Fate had willed it otherwise. He was such an untiring worker and keen enthusiast in public service. All Co-operators who gathered at Bombay for the Congress, were deeply moved at the sudden removal of the great leader at a time when his experience and knowledge would have very much helped the deliberations of the Co-operative Congress.

Madras has always been well-known for its great chain of co-operative leadership ever since the starting of the Movement in the Country. Its strongest link was the Hon'ble late Sri V. Ramadas Pantulu, who had attained an importance even in the international co-operative sphere and raised our country to a high place in the co-operative world. It was felt, when late Sri V. Ramadas Pantulu died in 1944, that the Co-operative Movement in the country would receive a set-back for want of proper leadership; but thanks to the great qualities of Sri Chettiar, he was able to fill the gap almost immediately and to guide the Co-operative Movement in the South with great distinction and ability.

Sri Ramalingam Chettiar was undoubtedly one of the great Titans in the co-operative field in the country.

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The greatness of Sri Chettiar was not confined to one aspect of public work only. He was an all-rounder and had remarkable qualities of the head and heart. We publish in this issue numerous articles written by many of his friends and colleagues, who have had ample opportunity to move closely with him and to know the working of his mind and heart on various matters, bearing on public life and activity. These articles bear him out as a man of versatile talent and untiring energy and enthusiasm for public work.

The distinction and the greatness of Sri Chettiar could be noticed in his life as a man, as a leader, as an administrator, as a legislator and as a scholar.

Sri Chettier was very kind hearted and sympathetic. He gave credit to honesty and sincerity of his colleagues and his subordinates. He was a shrewd judge of men and manners and once he was satisfied with those around him, he used to do his best to give them well-merited encouragement. Very charitable by temperament, he gave very liberally to numerous institutions and individuals for educational and humanitarian purposes.

He was a leader of the right type, selfless and earnest when public work was concerned. The very fact that he sacrificed his lucrative practice at the Bar for the sake of public work, is an evidence to this great trait in him. He was responsible for the initiation of a number of young men into the co-operative and Panchayat fields of work. Many a young man felt inspired by his personal example and developed a keen enthusiasm for work in the Co-operative, Panchayat and other movements. His great strength as a leader lay in his honesty, straight-forwardness and fearless attitude. He sincerely believed in a just cause and fought tooth and nail with any authority for the realisation of what he felt was just. He identified himself with the cause he championed. He never took advantages of situations, but gave a straight and honest fight unmindful of the result. He had a remarkable spirit of independence and cared little for public honours and titles if his principles and ideals were at stake. It was this rare quality in him that inspired awe and respect for his leadership among those around him.

He was an administrator of a rigid type. He never brooked any compromise where honesty and discipline were at stake. He put down indiscipline with an iron hand and struck terror in the rebellious elements so that the numerous co-operative and other institutions, of which he was a responsible office-bearer, never suffered lack of prestige in their various fields. He rewarded honesty and earnest service in all his institutions and this was an encouragement to many a young man to put forth his best effort in carrying out his duties.

As a legislator Sri Chettiar made a name both in Madras State and in the Centre. His knowledge and experience in various fields of nation-building activities, greatly enriched the deliberations of the Legislature. He had a lucid exposition and convincing argument by the help of which he could drive home to the minds of the others his point. He had a deep conviction that he could fight out a genuine cause to success. For instance during one of the sessions of the Parliament last year, he argued for the bringing of cottage industries also within the jurisdiction of the Tariff Commission. When after his return from Delhi, he was interviewed by our Associate Editor on this question, he expressed his great conviction at the propriety and justice of his demand and stated with vehemence that he would pursue the matter and succeed in bringing the small and cottage industries within the jurisdiction of the Tariff Commission. His unopposed return to Parliament at the recent General Elections is a solid proof of the public faith in him.

From the beginning Sri Chettiar was a scholar. He was a keen student of Tamil Literature and even while he was deeply immersed in public work, he did not give up his literary work. He made several contributions to literary criticism in Tamil. He used to consider Tamil literature as a mine of information and a source of inspiration. This studious habit and critical faculty developed by Sri Chettiar in the literary field found its way with no less keenness into the study of public movements and activities. He was during his career on numerous Committees of the State and Central Governments. By untiring application, he obtained a masterly knowledge of public movements with the result that some of his friends used to call him a Pandit in Co-operation and Local Administration. Numerous and various were the distinctions

achieved by Sri Chettiar during his public life of nearly four decades.

The coming years will be a period of great activity in co-operative, Panchayat and other nation-building fields in Madras and the rest of India. For instance, the Draft Amending Bill for the Co-operative Societies will be taken up by the new legislature in Madras. The organisation and working of Panchayat Boards in Madras State in accordance with the new Village Panchayat Act will also be taken up in right earnest. The execution of the Five-Year-Plan for national development is also likely to be started in the near future. The development of the Co-operative Movement itself on an all-India basis and as an integral part of the Grand National Plan is contemplated. Few could be more useful than Sri Chettiar at the present time for giving guidance and sage counsel on the various issues that might crop up in formulating measures and policies in local as well as national development. It is our misfortune that our Leader is no more, when his presence is most needed.

The void created by his sudden departure is probably too large to fill up well in the near future. It should, however, be our greatest concern to have another strong link to this chain of co-operative leadership in our State of which Sri Chettiar was the last massive link. It would be our greatest endeavour to strengthen this chain on the lines indicated by Sri Chettiar's life. The secret of his strength lay in his honesty, earnestness and forthrightness and knowledge. It now behoves co-operators in our State to follow his example so that there may be another massive link added to the chain. It is earnestly hoped that co-operators in Madras State will rise to the occasion and endeavour to live up to his ideals; for this will not only help keep the co-operative torch burning bright; but will also form a fitting tribute to the memory of the great man.

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SPECIAL ARTICLES

Co-operation and Rural Uplift*

Sri K. SUBRAHMANYAM, M.A.,

Joint Registrar of Co-operative Societies, Madras.

Rural uplift or rural re-construction includes all that the departments of Government and non-official organisations can do to ensure prosperity in the rural areas; it includes every effort to redress the balance between town and country. The principal *objective* of the programme of "Rural uplift" is "to organise the villages for a happier, more prosperous and fuller life in which the individual villager will have the opportunity to develop, both as an individual and as unit of well-integrated society." This is sought to be done "by using local initiative and local resources to the utmost extent possible in the economic, political and social fields of reconstruction on co-operative lines. It is expected that ultimately these endeavours should lead to "the establishment of a just and democratic social order along peaceful lines." It is a truism that India is a land of villages and that national well-being should be measured largely in terms of rural prosperity. There has been criticism that in the past years, especially in the pre-Independence period, our villages were neglected. With the attainment of political independence, however, village uplift has assumed importance and has taken its rightful place in schemes of national planning.

The objectives are clear but they can be achieved only through organisational effort. There are three principal village institutions which in my opinion, can be generally expected to promote rural prosperity—the village panchayat, the village co-operative society and the village school. Probably, a fourth may be added, and that is a farmers' association or Rural Service League which is more popularly known as "Grama Sevaka Sangham."

The village panchayat was an integral part of our ancient Indian polity and played an important role in the political and social life of our people but with the advent of the British rule and the political changes following it, it ceased to be a vital force in our village life. But our outlook and approach have changed in recent years. It has been recognised that it is the village panchayat that has direct responsibility in regard to village services such as village roads, village water supply, village dispensary, village sanitation and lighting, village education, etc. apart from matters concerning

* Radio Talk broadcast in Telugu over the A.I.R. Madras on 13-2-'52.

rural culture *viz.*, village libraries, community halls, exhibitions, etc. Most of us may be aware that recently the Government passed the the Madras Village Panchayats Act. This imposes certain *obligatory* functions on village panchayats, namely construction and maintenance of village roads, drainage, lighting, sanitation and water supply. There are certain *optional* functions which they may carry out, such as elementary education, library, markets, cottage industries, dispensaries, etc. Their financial position has been strengthened under this Act. It is our hope and expectation that these revitalised panchayats will operate not only as self-governing administrative units but also as training ground for village citizenship and will be making substantial contribution to rural prosperity.

No great social, political or economic advance is possible unless there is a widespread and suitable system of education. Whether our village primary and elementary schools are the last word in educational theory and practice and satisfy the needs of a progressive rural community may be debatable. But it seems to me that there is some need for a reorientation in our village educational system. Some of you might have heard of the rural prosperity of the Danish farmers. One principal factor, among others, which has contributed to the high level of culture and intelligence of the Danish farmer and his prosperity is the Danish Folk or People's High School. It is this high school movement that has made the Danish farmers better citizens, better farmers and better men. One who visits that small country can see for oneself what silent social and economic changes it has brought about amongst the rural population; it has made them intelligent, practical agriculturists and what is more, this high school movement, inspired as it has been, by a religious revival, has taught the farmers that "a good life matters more than much learning, that deeds and behaviour count for more than words"; it has made the people conscious of the community in which they live and alive to their responsibility for its well-being. That is largely why the co-operative movement took such good root and flourished so splendidly in Denmark. "It grew up in a generation whose minds had been prepared less for gain than for service, whose watchword was "community before self".

It seems to me that there is need for a two-fold change in our village educational system. It should be given a rural bias. It should be inspired by an ethical idealism. The moral content should occupy an important place in our village educational system. It is

well for us to realise that in an industry such as farming with such multitude of such small farmers, 'it is more than true that the well-being of each lies in the welfare of all,' 'that the peasant community will progress not to the extent that each fights for himself, but in the measure that each learns to co-operate with his fellows' and that 'together they can attain objectives quite beyond the reach of any one acting alone.' It should be the purpose of our rural education to foster this spirit especially where individualism characterises village life. Then alone rural uplift, as a collective endeavour of the people, will receive momentum.

The third agency of rural welfare is the village co-operative society which I shall shortly deal with.

The fourth is the villagers' own organisations--'Grama Sevaka Sanghams.' These voluntary organisations mobilise non-official support and initiative, assist the other agencies in their attempts at rural uplift and supplement the work done by them. They promote self-help and provide numerous honorary servants for rural service.

It is then these several organisations that encourage and promote rural uplift. They aim at organising rural life in some of its major aspects removing rural poverty, disease and illiteracy and raising the standards of living of our villagers. There has been some criticism about the lack of co-operation on the part of departments of Government and agencies engaged in rural uplift. The need for co-ordinated policy and integrated effort has been recognised. It is towards this end that Government have organised what is popularly known as Firka development work. This work is in charge of the Rural Welfare Department. It is the aim of this department to ensure co-ordination of effort and to bring about all-round improvement in rural life. I am sure some of you may be aware of the lines on which this work is carried on in select firkas in our state.

I have just given you an idea of what rural uplift aims at, the principal agencies that promote rural uplift, and the need for co-ordination of effort and unified direction. It was Mahatma Gandhi who, speaking of "My Idea of Village Swaraj" said: "As far as possible, every activity (in the village) will be conducted on the co-operative basis." In fact, co-operation as now understood is synonymous with village reconstruction. I will now describe briefly the several ways in which co-operative societies promote rural uplift.

The co-operative movement in Madras as elsewhere in India was started essentially as a credit movement 48 years ago, because the powerful obstacle to rural development was and still continues to be the indebtedness of villagers. I need hardly say how indebtedness imposes a crushing burden on the agriculturist and absorbs what little surplus he has from his produce by way of interest payment or forced sale of produce to the money-lender. It is natural that the co-operative movement has first addressed itself to a solution of this problem. We may well feel proud that rural credit societies have established themselves firmly and brought down interest rates charged by money lenders in the countryside. We have to day over 16,000 such societies with over 13.5 lakhs of villagers as members and last year they issued loans for about Rs. 8 crores principally for productive purposes—for agricultural expenses, purchase of seed, manure, implements, payment of wages, etc. The societies cover 66 per cent of our villages and serve 18 per cent of our rural population. They generally charge $6\frac{1}{4}$ per cent interest on loans. Note the fact that this is the lowest rate charged by co-operative societies in the whole of the Indian Union. According to plan these societies are being reorganised into multi-purpose societies; that is to say, they not only supply short-term seasonal credit to agriculturists but they also supply manure, agricultural implements, necessities of life, development of subsidiary occupations, promotion of thrift etc. A good part of this programme has been completed.

The multipurpose co-operatives take active part in village life and promote social and recreational activities; in fact, some of them conduct reading circles and run libraries; others conduct games, tournaments, and bhajanas and some more construct community halls and godowns and instal radio sets. In these and other ways they are exerting considerable influence on rural life.

Village co-operatives are a convenient agency for the promotion of thrift and savings among the rural population. Apart from the share capital of members amounting to Rs. 169 lakhs—which represents their savings, the societies have tapped local deposits from members and non-members and they amount to Rs. 73 lakhs. This may not be much and much more remains to be done. But the foundations have been laid and the thrift campaign has become a major part of their programme.

Apart from the provision of funds for agricultural operations, agriculturists need long-term credit for the discharge of prior

debts, redemption of mortgages or land improvements. This is provided by a net-work of land mortgage banks which give twenty-year loans to agriculturists on the mortgage of agricultural land at $5\frac{3}{4}$ per cent. Last year they gave loans for over 80 lakhs of rupees; Rs. 7 lakhs were given for land development.

Co-operative marketing of agricultural produce has been undertaken by 280 marketing societies including four federations. They endeavour to secure for the producers a reasonable share of the consumer's price paid for the produce. It is well known that the village money-lender is more often than not a village merchant or trader, and the farmer has to dispose of his surplus produce to him at whatever price he gives. Marketing societies provide facilities to agriculturists to market their produce to the best advantage and get a little more into their pockets. This they do by giving loans on the pledge of produce, by arranging proper storage in the godowns built or hired by them and by selling produce at a favourable time. Last year they advanced loans exceeding Rs. 156 lakhs on the pledge of produce and marketed members' produce worth about Rs. 377 lakhs. Government have been giving subsidies to these societies as well as village credit societies upto 50 per cent of the cost of construction of godown built by them. With a net work of fire-proof, damp-proof godowns which they are steadily and rat-proof building, marketing and credit societies are providing safe storage facilities and preventing damage to agricultural produce caused by rats and insects, dampness etc.

In these ways co-operatives promote better business in the country side; they equally promote better farming. We have started agricultural improvement societies and demonstration societies to demonstrate the utility of improved methods of farming, to supply manure, improved seeds, implements and to propagate new agricultural practices. Co-operatives also take part in the 'Grow More Food' campaign. It will be of interest to you to know that last year over 2,000 village societies distributed to our villagers over 44,000 tons of ammonium sulphate and 10,000 tons of super-phosphate to agriculturists and 760 societies sold over 8,800 tons of iron and steel valued at over Rs. 36 lakhs and about 500 societies selected as distributors for fabricated agricultural implements sold implements for over Rs. 8 lakhs. Marketing societies supplied improved seed, agricultural implements and chemical and compost manure for over Rs. 166 lakhs.

It is difficult for small holders to own expensive agricultural machinery and implements—Co-operative ownership offers a solution. A few societies bought 24 tractors and hired them to agriculturists. Some of the village societies and producer-cum-consumer societies bought pump sets for being hired to their members for baling out water for irrigating their lands or gave loans for purchase of pump sets by their members.

Co-operatives also play a role in the exploitation and development of land and settling the landless and poor people on land. It is true that there is very little of good land available for agricultural colonisation but where large blocks of reasonably good land capable of being profitably exploited is available, Government have been encouraging land colonisation. On the one side these societies are in some measure providing agricultural employment to landless poor and on the other they are making some contribution to increased food production. 42 land colonisation societies reclaimed about 19,500 acres of waste land and cultivated over 13,000 acres last year. About 470 tenants' and field labourers' societies consisting of over 33,000 Harijans and members of backward communities obtained on lease 37,000 acres of Padugai' land and Government waste lands and sub-leased them to their members. Under a scheme of food production through village co-operatives, 21 rural credit societies in 7 select districts obtained on lease from Government over 1,226 acres of fallow lands and sub-leased 1,000 acres to their members for food production. Co-operative irrigation societies have been started in certain select villages for the distribution and regulation of water to members' lands and for maintenance of water courses and irrigation channels in good repair.

Livestock forms an integral part of agricultural wealth. Good cattle are necessary both as work animals and as milch cattle. It is not possible for all individual agriculturists to buy and maintain stud bulls. Co-operative cattle-breeding societies have been formed with a view to promote cattle-breeding. They maintain good strain of cattle and charge a reasonable fee for service. Government have introduced village livestock improvement scheme which aims at concentrated livestock improvement in select villages. In two of the select firkas, the cattle-breeding co-operatives have been implementing the scheme.

I have so far dealt with better business and better farming which co-operatives promote. They also attempt to promote better

living amongst agriculturists. Better living implies a better standard of living and this is possible only when the income the agriculturists get is increased. It is the case that they remain unemployed for about 4 to 6 months in a year. It is necessary to provide for spare-time or subsidiary occupations, to organise rural industries and to ensure some means of supplemental income to the villagers. The organisation of village dairies on a co-operative basis has been undertaken on a large scale in our State. On the one hand they ensure supplies of pure milk to urban classes and on the other they ensure additional income to the agriculturists. We have 660 milk supply societies and unions in our State. Some of you should be aware how the villagers are often exploited by the middlemen who collect milk in villages; often they take milk on credit and when the arrears grow up, they cease to go to the village. With the starting of co-operative milk or dairy societies, the villager has the satisfaction of getting a fair price for the milk he supplies and the urban consumer has the satisfaction of getting unadulterated milk for the price he pays. These co-operatives help the agriculturists with loans for the purchase of milch cattle and fodder, and in some cases, secure pasture lands for grazing and salvage of dry animals.

Co-operative societies have also been formed for promoting rural or cottage industries in the countryside—hands-pinning, tape weaving, mat-making, basket-making pottery, oil-crushing, metal-ware, carpentry, poultry-farming, etc. Handloom weaving, though not in many cases a subsidiary occupation, is the biggest cottage industry and one-third of the handlooms in the State have come into a wide net-work of co-operative weavers societies.

Recently village co-operatives in 25 select firkas in the State have been entrusted with the procurement and supply of raw materials to village artisans at cost price.

Better living equally implies satisfactory health and housing conditions. You are all aware how the houses in rural areas are insanitary, over-crowded and built without any design or plan. To improve the rural housing conditions, co-operative housing societies have been started. They give loans to solvent villagers for the construction of houses on a minimum floor space of 340 sq. feet. Twenty-year loans not exceeding Rs. 5,000 each are given and building materials such as iron, steel and timber are supplied to members on the indent system. So far 40 rural societies have been

formed and some of them have already undertaken new house construction plans. It is our hope and wish that in due time a larger number of villages will take advantage of this programme and improve rural housing.

The object of all rural development in essence is to promote better farming, better business and better living among the rural classes. I have attempted to tell you briefly how the co-operatives have been doing something to aid rural uplift. Village Co-operatives are self-help voluntary associations organised and run on a democratic basis. They have introduced business methods among the rural community; they have trained people in the countryside in the management and conduct of democratic organisations; they have tried to create community spirit; they have endeavoured to provide village leadership; they have in some measure promoted rural welfare. The National Planning Commission has assigned to the co-operatives a larger role in their schemes of rural welfare. The Co-operatives constitute a convenient and powerful agency for rural development, and along with other agencies—Governmental and non official—they can be expected to play a greater part in village uplift and make their own contribution to the Co-operative Commonwealth for the consummation of which our leaders are planning and working. Those of you who are in the countryside can help to hasten this consummation if you declare your faith in the co-operative movement, pledge your loyalty to it and actively promote it. Remember that it is a people's movement and the people only can make it a success.

THE TINNEVELLY DISTRICT CO-OPERATIVE CENTRAL BANK, LTD.,
VANNARPET : TINNEVELLY
 (Estd. 1918)

Authorised Capital	Rs. 4,50,000
Working Capital Exceeds	Rs. 50,00,000
Reserve Fund	Rs. 2,75,000

ALL KINDS OF DEPOSITS ACCEPTED

Rates of Interest: Current Deposit $\frac{1}{2}$ % Savings Deposit $1\frac{1}{2}$ %
 Fixed Deposits : For 6 months $1\frac{1}{2}$ % For one year $2\frac{1}{2}$ %
 For 2 years and above $2\frac{1}{2}$ %

RECURRING AND PROVIDENT DEPOSITS ARE ALSO ACCEPTED

Apply for further particulars:
Medai Dalavoi Kumaraswami Mudaliar, M.L.C.
President.

Dairy Cattle

SRI R. M. PILLAI,

*President, The Tiruvottiyur Cattle Breeding and Marketing
 Co-op. Society Ltd., Madras.*

The domestication of animals is one of the chief features of the development and civilisation of man. Animals have produced profound and lasting changes in man's mental and moral equipment and in his social and domestic environment. Animals furnish the power to subdue Nature and inaugurate an agricultural system and supply food, clothing and other necessities of life. Dairy cattle have an intrinsic value to man.

Zebus, known as Indian cattle are characterised by a prominent hump over the shoulders, loose pendulous skin under the throat and on the dewlap. The ears are large and drooping. Hair is rather sparse, hide thick and relatively free from ticks. India is noted for its large supplies of hides and skins in the world market. The well known South Indian Ongole cattle breed is exported to America and Philippines on account of its heavy milking quality and great strength and fine body build.

After the partition of Sind we have lost one of the best species of cattle namely "Sindhi" and the best pastures. The loss is great which has to be made up with indigenous breeding of well known species on recognised lines. India, being predominated by vegeterians, aims at improving dairy cattle and cattle for work. Ill-fed and barren animals that are butchered for meat are very few in number.

A cow with long body, broad dewlap, well developed milk veins, cisterns, teats and udder are the good points of a good milking cow.

The average duration of pregnancy in cows is 285 days, the extremes being 240 and 336 days. Bull calves are usually carried a few days longer than heifers. In young heifers and very old cows the period is often shorter than the average. There are numerous theories predetermining the sex but still science has not so far discovered for us the perfect and sure way of detecting it. The microscopic study of the nuclear composition of the reproductive cells, sperm and ovum, has disclosed the fact that the sex of off-spring is determined at the time of union of these two cells and cannot be changed or influenced by the relative vigour or age of parents or by any other pre-natal event or treatment. And, therefore, sex cannot be regulated or predicted by man.

The normal temperature of adult cattle is 101° to 102° F. The pulse rate is 45 to 50 a minute. Respiration is 10 to 30 per minute. The oestrus period is every 21 days in the case of dairy cattle.

Several systems are practised in raising young stock calves by different stock-men. The calves may be allowed to suck one cow twice a day, or suck two cows once a day; or two calves may be allowed to suck the same cow twice a day. Some calves are weaned from their mothers from birth and fed with skim-milk or fresh milk or butter milk or whey. The calves require milk for 4 to 5 months and after that the milk may be replaced by grain. Even from the third week of its birth a little grain may be supplemented with milk. Calves are fit to be covered between two and three years of age. Forest lands contribute a source to provide the whole year round feed of grass to cattle. In the south or India the Kangayam breed owned by the Pattakar of Paliakottai is bred in forest area. Vattambedu village and the Kambakkam forest area are government subsidised farms where dry animals are looked after.

De-horning of cattle is done to make cattle docile and thus ensure safety to the breeder. In Tanjore de-horning is prevalent.

There are certain exceptions like cows which drink their own milk or the milk of the neighbouring cow and some times their own urine. In certain cases by giving large quantities of water the defect may be eradicated in the first two cases and in the last case by profusely feeding the animal with salt. If it still persists, the disposal of the animal would be a good policy for the breeder.

Normally one or two meals per day are sufficient for cattle. They must have proper shelter and plenty of water to drink. They love a fond word or caressing.

Light cows yield least milk and feed costs least but yields rich fat per cent. Large cows yield more milk and feed costs more but yields least fat per cent.

The greatest production of milk fat takes place soon after calving and the flow is gradually diminished. The milk yield diminishes by 9 per cent below that of the preceding month, the maximum milk yield is tapped between the 6th and the 8th weeks after calving. Generally the cows must be allowed 6 to 8 weeks' rest before calving to set up better performance in the succeeding lactation. Some cows milk till the time of the next calving and they do not require any rest before calving. The milk varies depending upon the food, age, temperament, climate and breed of the animal. The first drawn strip of milk contains less fat per cent than the last drawn strip of milk at a time. Longer interval in milking increases the quantity of milk per time but reduces the fat per cent. Cross-bred cows have the lowest percentage, country cows higher per centage, and country buffaloes the highest per centage of fat.

Soon after delivering of a calf, the mother should not be allowed to drink ice-cold water until and after birth, the placenta completely comes

off. If it fails to occur within 48 hours after delivery it should be carefully removed by hand. A vaginal douche of dilute solution of permanganate of potash be given to prevent any irritation. The cow has to be kept under light diet for the first week. The calf has to be removed to a bright place with its naval cord stump disinfected with tincture of iodine and it has to be covered with linen for some time to keep it quite dry and warm. It has to be fed with colostrum of its mother.

Animals have to be given some exercise daily to keep them quite fit. Pastures provide for the health, milk, butter-fat, and reproductive strength of the cow.

To suit our climatic condition wet feeding or soaked feeding of concentrates is desirable, as it is easily digestible and saves time and labour and also as certain feeds cannot be given without cooking or grinding or in dry form.

Computed cattle feed for dairy cows of all types and work cattle can be utilised with marked success by dairymen. The feed is fixed on a constant ratio based on convenient balanced ratio of 1:4 and this has been tried and found ideal for heavy milkers, work type, dry animals, and young stock in India. This feed may be introduced gradually and it may replace the ordinary feed at the rate of one lb. for every 4 lbs. of milk yield per day. To soak it in cold water overnight and administer it the next day with 2 ozs. of salt for cows in milk will be cheap and wholesome. For the work cattle one lb. for every 4 hours of work they turn out, for calves $\frac{1}{2}$ lb. for every 6 months of age, and for dry stock a flat rate of $2\frac{1}{2}$ lb. per day will usually produce marvellous results. There would be 25 per cent increase in the dairy cows without least impairing their general health. They would be seen coming to heat at the proper time and give rise to healthy young calves. Work cattle would improve in general. The young stock would grow rapidly strong and healthy. The introduction of computed cattle feed is a happy augury for dairy industry in this country. Once the animals are accustomed to taking this computed cattle feed, they need not be given any other grain except the usual quantity of hay.

In Madras the computed cattle feed is being prepared by the Thiruvottiyur Cattle-Breeding and Marketing Co-operative Society for some time past and it is a boon for dairy men and for members of the Co-operative Milk Supply Societies for it has effected 800 per cent savings in cattle-feed bills for the producers of milk. The institution is selling the computed cattle feed as low as Rs. 0-2-6 per lb. Its venture is a right step in the right direction to tide over the cattle feed crisis. The feed is prepared scientifically based on practical experience and is one of the main-stays of development schemes in distribution of cattle-feed in this country.

The animals have to be guarded against pests like render-pest, anthrax, foot and mouth disease and mammitis. Milk tests and records have to be conducted periodically to find the state of milk and poor yielders have to be weeded out.

Fermentation of milk is due to the presence of bacteria. About 200 species of bacteria have been found in milk. Most of them are harmless except that they cause rapid souring of milk. Some produce bitter and other disagreeable flavours, others produce gas, colour changes, etc. It has to be remembered that milk can easily be contaminated in raw or pasteurized state by milk borne diseases such as, tuberculosis, diphtheria and typhoid. Cleanliness and hygiene help keep the milk in sweet condition. The milk has to be strained immediately after drawing from the cow and it has to be aerated to keep off odours. It is desirable to cool the milk as quick as possible to 40° to 60° F. The bacteria are thereby prevented from multiplying and milk keeps well longer. Market milk is made sweet by pasteurization. Every particle of milk is heated to not less than 160° F. and maintained at such temperature for not less than 15 seconds and immediately cooled down. This increases the keeping quality of milk to a great extent. Milk is a living fluid - the perfect food which the animals are endowed with. It is useful to the expectant mothers, invalids, children and adults. Humanised milk is cow's milk which has been closely approximated to mother's milk mainly by adding sugar. A nation becomes very powerful wherever there is a great inflow of milk and honey. Even during that Epic Age in India, Lord Srikrishna was powerful due to his cattle wealth. The greatest conquerors like Alexander the Great depended much upon the cattle for the success of their great expeditions. In ancient times wealth was counted by means of the number of heads of cattle one owned; and heads of cattle was the legal tender.

The composition of milk is as follows:

Water 87 per cent; fat 4 per cent; casein 3.4 per cent; milk sugar 4.9; and ash 0.7 per cent. In making butter the fat is the only solid which is removed from the milk, while in manufacturing cheese, both the casein and fat are removed. Cream is also separated by means of a cream separator and made into butter. Skimmed milk is fed to calves and pigs.

We are facing the gravest moment in the history of our country—food and water scarcity, inadequate shelter for the ever growing population and unequal distribution of wealth on the one side, and illiteracy, poverty disease and dis-union on the other. Of the many national problems of consequence, the milk problem is probably one demanding immediate attention. It is important for men and women working in factories and vital for children of school going age who are the future citizens of free India. Can our dairy farms be increased sufficiently to produce one pint of milk per head per day for our population? There is no finer investment to any community than giving more milk to babies. Healthy citizens are the greatest asset that any country can have. Our dairy farmers and friends who showed the way to the higher yield of milk should be regarded as benefactors. They are really pioneers of the modern age and saviours of mankind.

The best progress in milk supply lies only in the direction of co-operation. Breeding, marketing, feeding and milk supply should be done only through Co-ops. to ensure real progress.

Supplement

THE LATE

Sri T. A. Ramalingam Chettiar

His Life and Work

**THE
Tiruchirapalli District Co-operative Central Bank, Ltd.,**
No. 178.

Fort Station Road, Teppakulam P.O., Tiruchirapalli.

ESTABLISHED IN 1909
Tel:—"CO-OP. BANK." Pst Box No. 324. Phone No. 189

Branches:—KARUR &ARIYALUR.

Authorised share capital	...	Rs. 10 lakhs
Paid up share capital	...	" 3.40 "
Reserves	...	" 9.38 "
Working capital	...	" 1.3 crores

Loans are issued mainly to rural population through village co-operative credit societies within the District. Numerous executive staff are maintained to ensure the soundness of the assets. Investments in this Bank help our national industry, agriculture.

Interest allowed on Current Accounts (upto Rs. 25,000 only)	1	% P.A.
do Savings Deposits (upto 5,000 only)	2	% P.A.
do Recurring Deposits	3	% P.A.
do Provident Deposits	3	% P.A.
do Fixed Deposits 6 months	3	% P.A.
do do 1 Year	3½	% P.A.
do do 2 Years and above	3¾	% P.A.

All banking business transacted. For further particulars apply to :

The Secretary,

**The Tiruchirapalli District Co-op. Central Bank, Ltd.,
Fort Station Road, Teppakulam Post, Tiruchirapalli.**

**T. S. MUTHUKUMARASWAMI PILLAI,
President.**

Telegrams:—"JILLABANK"

Telephone No. 203

**The Malabar District
Co-operative Bank, Limited.
KOZHIKODE-2.**

Share Capital:		Rs.
Authorised	...	15,00,000
Paid up	...	9,00,125
Reserve Funds:		
Statutory	...	3,75,000
Others	...	2,06,750

ALL SORTS OF BANKING BUSINESS DONE

&

**EVERY KIND OF DEPOSITS ACCEPTED
AT FAVOURABLE RATES OF INTEREST**

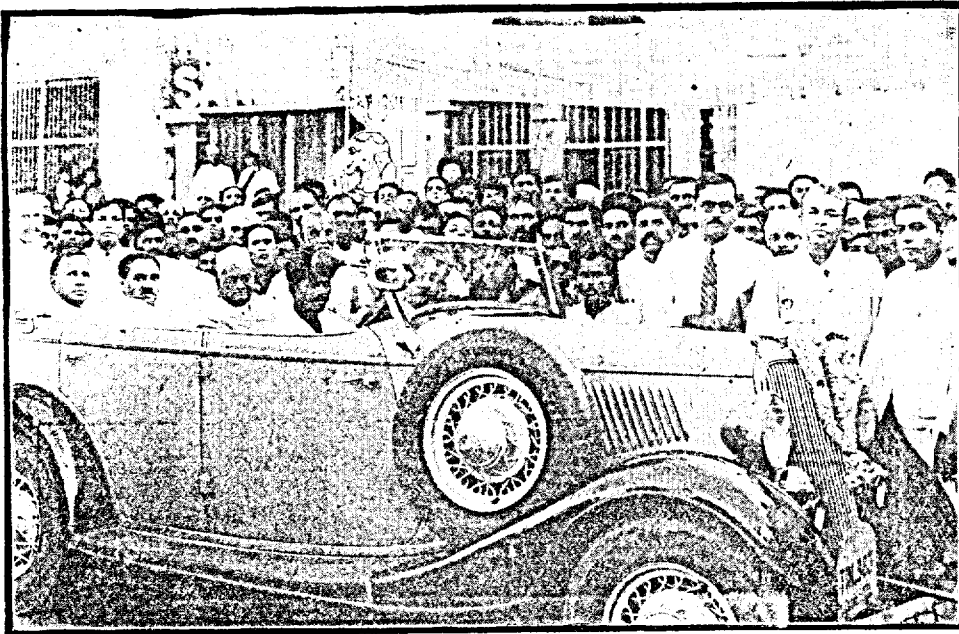
Working Capital Exceeds Rs. 2,00,00,000

SRI T. A. RAMALINGAM CHETTIAR



**SRI T. A. RAMALINGAM CHETTIAR in a Group Photo taken at the
Tagore Academy, Coimbatore, in 1940 when Sri G. S. Dutt,
Founder of the Bratachari Movement visited the Academy,**

*(By courtesy of Sri S. R. Venkataraman,
Servants of India Society, Madras.)*



SRI T. A. RAMALINGAM CHETTIAR in Procession on the occasion of the Silver Jubilee of the Madura Ramnad Co-op. Central Bank, Ltd., on 21-1-1939.



SRI T. A. RAMALINGAM CHETTIAR at the Silver Jubilee of the Madura Ramnad Co-op. Central Bank, Ltd., on 21-1-1939.
(By Courtesy of the Madura Co-op. Central Bank, Ltd.)

The Late Sri T. A. Ramalingam Chettiar

SRI B. VENKATARATNAM, M.L.A.,

*President, Madras State Co-op. Union and
Vice-President, Madras State Co-op. Bank, Ltd.*

Co-operators and the Co-operative Movement not only in the Madras State but elsewhere in India were shocked at the sad news of the sudden demise of Sri T. A. Ramalingam Chettiar. Sri Chettiar was one of the strong links in the chain of Co-operators in Madras beginning with Sir P. Rajagopalachari. When the Hon'ble Sri V. Ramadas Pantulu who led the Movement for some years died in 1944, Sri Chettiar filled his place and shouldered the great responsibilities of the Leadership of the Movement in the South and ably acquitted himself. He studied and observed all phases and aspects of the Movement through some decades—short and long term credit, marketing, cottage industries, etc. He was closely connected with numerous co-operative institutions, at district and State levels and developed them into sound ones.

A great public worker, he was keenly interested in Local Administration too. He was for many years the President of the Coimbatore District Board and the President of the Madras Provincial Union of Panchayat Boards in which latter capacity he gave valuable suggestions to the Government of Madras for making the Panchayat Act a broad-based piece of enactment.

Very successful at the Bar even from the beginning, he had a convincing argument and an inspiring personality. He was for several years in the Legislature in Madras and at the Centre during which period he enriched the deliberations of the House by his valuable exposition on various matters.

Sri Chettiar was versatile. He was a co-operator, a leader of Panchayats, industrialist, scholar, politician and legislator—in short one of the nation-builders in the South.

I had the privilege of being his colleague for some two decades in various spheres of public activity during which period he had opportunities to move and work together. Cruel Death has removed a good colleague but his memory will ever be cherished.

He richly deserves a monument, and the best monument to his memory will be the adoption of his ideals in public life which always marked his career—honesty and truth.

May his soul rest in Peace!

Attention!!! Artisan Co-operatives

We want if you produce :—

Handloom Textiles of all kinds; Leather goods;
Arts and Crafts; Honey and any other type
of village industries products.

We can supply you :—

Yarn; Chemicals; Dyestuffs; Raw Hides & skins;
Tanning materials; Leather; Honey or anything
you want from Bombay.

ALWAYS AT YOUR SERVICE.

Telegram: Sabayog Provincial Industrial Co-operative
Association Ltd.
Telephone: 34519 9, Bake House Lane, Fort, Bombay 1.

JUST OUT.

JUST OUT.

Agricultural Marketing in India

(With Special reference to Co-operative Marketing)

By Prof: K. R. KULKARNI, M.A.,

Professor of Co-operation, Co-op. Training College, Poona.

Introduction by Dr. V. K. R. V. Rao; A Note of Observations by Dr.
T. G. Bhirname. Agricultural Marketing Adviser to the Government of India
and a Foreword by Dewan Bahadur Prof. Kaji, President, Indian Co-operative
Union.

The book is the outcome of a strenuous study and practical experience
in the Co-operative Department for several years. The author has explained
in detail the theoretical and practical aspects of the subject. The book is
divided into 2 parts. Part I contains 14 Chapters and deals with the Economic
background, Modern Market Organisation, Market Research, Selling and
Advertising, Transportation, Produce Exchanges, Market Risks, Future
Trading and Hedging, Agricultural Prices etc. and the Second Part containing
10 Chapters contains Evolution of Markets in India, Fairs, Markets,
Defects in the present systems, Co-operative Marketing in the various
Indian States, Regulated markets in Bombay, a comparison of Marketing
Co-operatives in U.S.A., Denmark and India, the State in relation to Agricultural
Marketing. The appendices contain Legislative enactments, Glossary
of Technical terms etc.

Pages 512, Cloth Binding, Price Rs. 20.

Published by: The Co-operators' Book Depot,
9, Bakehouse Lane, FORT, BOMBAY.

The Activities of the Late Sri T. A. Ramalingam Chettiar

SRI J. C. RYAN, M.A., I.A.S.,

Registrar of Co-operative Societies, Madras.

In the sudden demise of Sri T. A. Ramalingam Chettiar, the Co-operative movement in India and particularly in Madras has sustained a great loss. Mr. Chettiar held a unique position in the co-operative field for over two decades. He was the acknowledged leader of the non-official co-operators in the Madras State and in numerous capacities he contributed to the building up of the Co-operative movement on sound lines. He held responsible offices in several co-operative organisations with distinction particularly as President of the Madras Central Land Mortgage Bank, and as President of the Madras State Co-operative Bank. In his own native district of Coimbatore he held the post of the President of the District Central Bank for over 20 years. As President of the Madras Central Land Mortgage Bank he was responsible for introducing a simple system of creating sinking funds to meet the obligations to debenture-holders in respect of the debentures issued by the Central Land Mortgage Bank. He steered the affairs of the Madras State Co-operative Bank with marked ability and maintained its high reputation. He served in various Committees on Co-operation including the Madras Committee on Co-operation. He was also a member of the Advisory Committee constituted by the Reserve Bank of India to advise the Bank on problems relating to rural credit. A practical Co-operator as he was, he never played into the hands of theorists. He was frank in the expression of his views and he was respected by all. Above all, he possessed integrity of character and a high sense of duty. The highest tribute that can be paid to his memory is to maintain the high standard of honesty that he set up for Co-operators in the State.

The Madras District Co-operative Central Bank, Ltd.

52-53, Thambu Chetty Street, Madras 1.

ESTD. 1930

TELEPHONE NO. 2384.

Authorised Capital

Rs. 10 lakhs.

Working Capital

Rs. 35 "

All kinds of deposits accepted.

Rates of Interest :—

Current Deposits $\frac{1}{2}$ % Savings Deposits 2 %

Fixed Deposits :—For 6 ms. $3\frac{1}{4}$ % For 1 yr. $3\frac{1}{2}$ %, For 2 yrs. $3\frac{3}{4}$ %.

Further particulars can be had from the undersigned :

B. S. VIJAYAGOPAL, B.A., B. COM.

Secretary.

The Late Mr. T. A. Ramalingam Chettiar

SRI S. R. VENKATARAMAN, B.A.,

Servants of India Society, Madras.

Born with a silver spoon in his mouth, endowed with a robust constitution and possessed of a good brain, the late Mr. T. A. Ramalingam Chettiar used all these God-given powers to the good of the community at large. After taking his B. L. degree, he joined the Coimbatore Bar, and not only enjoyed soon a lucrative practice, but won respect and esteem of the Bar and the Bench, and the confidence of his clients. But the call of public life was stronger and he played a significant role in the life of his city and district in different fields of activity. He was Chairman of the Municipality for a term. As President of the District Board he was responsible for the Pollachi Railway which connected Pollachi, the biggest business centre of the district, with the rest of the district. He was early drawn to the imperishable treasure house of Tamil literature. He wrote, after a great deal of research critical reviews of Tamil classics like *Kalithogai* and a series of articles on the lives of Tamils as revealed by the *Sangam* Literature. He helped the late Mahamahopadhyaya Dr. V Swaminatha Iyer to publish with notes the great Tamil classics which reveal to us today, the splendour that was Tamil. He was keenly interested in educational matters as well. He was for many years a prominent member of the Committee which was managing the Coimbatore College. But by the year 1920 its financial position became so critical that the salaries of the staff remained unpaid in full. The question was either to close down the College or hand it over to the Government. Some members of the Committee, on account of false prestige were neither in favour of closing down the College, nor of handing it over to the Government. In this critical situation Mr. T. A. Ramalingam Chettiar took up a strong attitude in favour of handing over the Institution to Government, and by convincing argument made the Committee agree to his proposal. Thus in the year 1920, it was handed over to Government and to-day it has become a full blown first Grade College coaching students for the B.A. and B.Sc., examinations of the Madras University.

Coimbatore has produced several veteran co-operators among whom the most prominent were the late Mr. C. N. Krishnaswami Iyer, the late Mr. T. S. Balakrishna Iyer and late Mr. K. R. Subbaroyan and others. These were the pioneers. They were the first to sow the seeds of co-operation in the District. But the co-operative movement became a dynamic force in the economic life of the district with the entry of the late Mr. T. A. Ramalingam Chettiar in 1911, nearly four decades ago. In order to popularise the ideals of the co-operative movement to the masses, he started the Tamilnad Co-operative Federation; and through its periodical

THE LATE MR. T. A. RAMALINGAM CHETTIAR

called "Kootturuvu" has been doing yeoman service to the movement by spreading knowledge about co-operation through the Tamil medium. The Federation has to its credit more than a dozen books in Tamil on co-operation in other lands, and about Indian villages. During the last thirty years of his life Co-operation became his first love and every other thing secondary. Suffice it to say that Mr. T. A. Ramalingam Chettiar filled such a large place in the co-operative movement, not only in his own district, or in the State but in the whole country, that too much cannot be written about his contribution to the co-operative movement.

He was a patron of art, and his drawing room in Coimbatore with its choice and high class specimens of Indian Art is an evidence of it. I myself had the pleasure, on several occasions both in Delhi and Madras of visiting Art Exhibitions along with Mr. Chettiar. I was really surprised, at his knowledge of art, particularly painting, its sense of form and colour. He had a word or two of comment to make on each picture in very appropriate terms. But this was only his hobby. Had he taken to the study of the theory and practice of art I am sure he would have been one of our great art critics. But his time was taken up by other more urgent problems.

He was all for the revival of Indian Folk art and dance. When the late Guru Sadaya Dutt the founder of the Bratachari movement in Bengal who gave a new life and a new form to the folk songs and folk dances of Bengal and made out of them a movement of joyful living, joyful singing and playing for building the youth of Bengal, visited Madras at my request with his party of Bratacharis, in 1940, Mr. T. A. Ramalingam Chettiar and his nephew Mr. T. S. Avanasilingam Chettiar invited Mr. Dutt and his party to visit Coimbatore. I had also the pleasure of accompanying Mr. Dutt to Coimbatore. During his stay in Coimbatore Mr. Dutt and his party numbering about 20 in all were the guests of Mr. T. A. Ramalingam Chettiar. The Bratachari party gave a demonstration of songs and dances at the Coimbatore Tagore Academy, which is run under the able guidance of Mr. N. Lakshmanan of Coimbatore. Mr. T. A. Ramalingam Chettiar presiding over the function traced the history of folk dances and folk songs in the daily life of the Tamils, how they formed part and parcel of their daily rustic life and averred that in any scheme for the training of youth such songs and dances should find a place. He also paid a tribute to the pioneering efforts of Mr. Dutt. Not being satisfied with this he arranged for a demonstration of the folk dances and songs of the hill tribes round about Periyarayanpalayam in Ramachandra Vidyalaya with the help of Mr. T. S. Avanasilingam Chettiar his nephew for the benefit of Mr. G. S. Dutt.

A busy co-operator as he was, Mr. T. A. Ramalingam Chettiar found time to be present at all these functions and offer remarks on the folk dance of South India based upon his deep study of Tamil literature and his wide experience of the Tamil people.

Every movement intended for the amelioration of the poor and succour of the afflicted found in Mr. T. A. Ramalingam Chettiar an ardent champion. When in 1930 the river Bhavani in Coimbatore was in high floods and caused damage to thousands of families mostly *Harijans* living on the banks of the river, he, along with others organized a Flood Relief Committee with Mr. C. S. Ratnasabapathy Mudaliar as President. I was invited as a member of the Servants of India Society to be in charge of the Relief operations all along the river bank from Mettupalayam right down to Bhavani, a distance of about 40 miles. In this work of Relief operations I came in frequent contact with Mr. Chettiar. He always took a lively interest in the work and offered valuable guidance and advice on several matters. During his tour of the flood-affected area in connection with his co-operative work, he never failed to inform me of his arrival and of his desire to meet me and acquaint himself with the progress of famine place work. Once it so happened that both he and the President of the Servants of India Society, the late Mr. G. K. Devadhar, happened to come to Satyamangalam in connection with some co-operative work. Both he and Mr. T. A. Ramalingam Chettiar visited along with me, the affected areas, and saw the progress of work. When somebody reminded Mr. Chettiar that he would be late for another meeting, with characteristic forthrightness he observed, "Here people are suffering for want of accommodation and food; I should like to see them and cheer them up. I do not mind if I am late for the other meeting by a few minutes". That shows Mr. Chettiar's kindness to the suffering humanity.

He was a genial host. He kept an open house at Coimbatore. Almost every leading publicist had been his guest. Mr. Ramalingam Chettiar had many facets to his life, but his most outstanding achievement is in the field of co-operation. It will be very hard to fill his place for a long time to come.

May his soul rest in peace!

The George Town Co-operative Credit Society, Ltd., No. 8512

29, Krishnappa Naicken Agraharam Street, G. T. Madras.

(REGISTERED IN 1923.)

All Banking facilities are afforded to Members and Constituents of the Society. Fixed Deposits are accepted for one year at 4½ per cent interest.

There are 3,000 subscribers who contribute towards Monthly Savings Scheme, which runs for 84 months.

The Loan Transactions of the Society—Simple, Jewel, Mortgage and Surety loans—exceed Rs. 18 lakhs.

P. NATESAN, M.B., B.S.,
President.

A Great Co-operator

SRI T. SANKARAN PILLAI, M.A., L.T., DIP. GEO., F.R.E.S (LOND.)

The young Republican India has suffered another loss in the death of Sri T. A. Ramalingam Chettiar. An experienced veteran statesman Sri T. A. R. Chettiar belongs to the galaxy of distinguished world co-operators as Robert Owen, Schulze Delitzsch and Raiffeisen.

Born of a respectable family at Tirupur in Coimbatore district in 1881 he had his early education at Coimbatore. After passing his F. A. Examination from the Coimbatore he joined the Presidency College, Madras from where he took the B. A. Degree and later the Madras Law College for the B.L. After taking the B.L. Degree he settled at Coimbatore joining the Bar in 1905 which profession he continued for about four decades till 1907 with brilliant success. He was a member of the Madras Legislative Council from 1920 to 1939. In 1946 he was elected to the Central Legislature which subsequently became the Constituent Assembly which framed the Indian Constitution—the Great Charter of our Freedom—and the Indian Parliament. In the recent election he was the first Congressman to be returned unopposed to the Parliament.

Even while he was a member of the Bar he considered public service as his hobby taking an active part in various public activities. He was the President of the Bar Association, Coimbatore for several years and a member of the Madras Bar Council for about two terms. A popular member of the Bar Sri T. A. R. Chettiar won the good will of all his colleagues and every one of them respected him.

As one who took a keen interest in the educational field he did yeoman service for the promotion of Tamil learning and culture by serving as a member of the Editorial Board of the first Tamil Lexicon Committee. As a member of the Senate of the Madras and Annamalai Universities, as the Secretary of the Coimbatore College for a number of years till 1919 when its management was taken over by the Government, as the President of a number of High School Committees and as the Chairman of the Reception Committee of the Tenth the All India Oriental Conference Sri T. A. R. Chettiar took a keen and active interest in the promotion of higher education in this State.

As a social worker also he has distinguished himself. He rightly believed that for the common uplift of the masses the promotion of health services should play an important role. He served as a member of the Madras Plague Committee which framed the rules and regulations for the prevention of the plague. Till his last moments he continued to be the President of the Anti T. B. Association, Coimbatore which started and is maintaining the Sanatorium at Perundurai. He served as a member and

for sometime the President of the Tirupathi Devasthanam Committee and he was responsible for the construction of the Ghat road from Tirupathi to Thirumalai and for opening a poor home attached to the Devasthanam and maintained by it.

The Local Boards provide the training ground for grasping the principles and realities of administrative problems and Mr. T. A. R. Chettiar who was endowed with a natural aptitude for administration gained sufficient practical knowledge about the administrative problems by serving in a number of capacities as one of the first non-official Vice-President of the District Boards and subsequently as the President of the District Board, Coimbatore, as Municipal Chairman at Coimbatore, as the Secretary of the Provincial Local Bodies Association and as a member of the Financial Relations Committee constituted by the Madras Government which is responsible for improving the Local Board finances of the Madras State.

He served as the Chairman of the Select Committee on several bills introduced by the Madras Legislature. His rich experience and deep study of the conditions of the common folk were assets to the State as well as the Central Government in all the legislative measures they undertook.

Though he imbibed the principles and ideals of Gandhism from his younger days and remained an ardent silent congressman throughout his life he joined the party only in 1935. He stuck up to the principles and ideals of the Congress and he is one who did not join the Congress for the sake of power which he invariably spurned. He was one who sincerely believed in the potential strength of the Congress for uplifting the common man by freeing the country from the foreign yoke. He gave up the title of "Dewan Bahadur" which was conferred on him by the British Government for his distinguished services to the country.

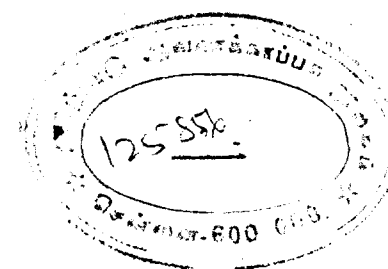
Though his achievements in the above fields are very creditable indeed, it is in the field of co-operation that Sri Chettiar has left an indelible impression not only in the history of the Co-operative Movement in India, but that of the world as well. Like all other world co-operators Sri Chettiar is a happy compound of a states man educationist and a social worker.

Of all the states in the Indian Union it is an accepted fact that Madras has made rapid strides in the expansion of the Co-operative Movement thanks to the selfless sacrifices of a number of non-officials and Mr. Ryan, the present Registrar of the Co-operative Societies. Among the non-officials the name of Sri Chettiar is well known as a house hold name not only in this State but also throughout the Co-operative world. Sri Chettiar consecrated his whole life for the expansion of the Co-operative Movement in various directions for he is one who believed that the spreading of

the ideals and principles of the Co-operative Movement is the surest remedy for the economic ills that face any country in the world. A firm believer in the Co-operative Movement as a weapon for the economic uplift of the masses it may not be an exaggeration in observing that Sri Chettiar's whole life is inextricably linked up with the expansion of the Co-operative Movement in India. Even from the very stage of inception of the Movement by the Act of 1904 Sri Chettiar was associated with it. As the foremost leading non-official Co-operator Sri Chettiar had worked in a number of capacities for the expansion of the Movement as a member of Co-operative Committee appointed by the Madras Government in 1928, as the Vice-President of the Vijayaraghavachari Committee in 1937 and as one of the founders and sometimes the President of a number of co-operative institutions such as the South India Co-operative Insurance Society, Madras Co-operative Central Land Mortgage Bank, Madras Provincial Co-operative Marketing Society. Till his last moments he was the President of the Coimbatore District Central Bank and the Madras Provincial Co-operative Bank. He presided over several co-operative conferences held at Madras, Mysore and Uthar Pradesh,

In this small article I have only made an attempt to bring out the outstanding landmarks in the life of Sri Chettiar as space is not sufficient to elaborate his contributions to the enrichment of national life especially in the field of Co-operation.

At a time when the world is thinking in terms of Co-operative Commonwealth of Nations based on democratic principles and federation of mankind for achieving world peace and when we in India are seriously, thinking in terms of Co-operative Farming as a panacea for solving the acute food scarcity that we are faced with, it is unfortunate that we miss the and wise guidance of Sri Ramalingam Chettiar one of the pioneers of the Co-operative Movement in India.



My Experiences with the Late Sri T. A. Ramalingam Chettiar

SRI T. S. MUTHUKUMARASWAMI PILLAI,

President, Trichy Dist., Co-operative Central Bank, Ltd.

The news of the death of Sri T. A. Ramalingam Chettiar on February 12th was a shock to me and other co-operators in the district. In the demise of Sri T. A. Ramalingam Chettiar, India has lost an able lawyer, an eminent politician, a good legislator and above all a co-operator of outstanding ability. As a lawyer he had a lucrative practice at the Coimbatore Bar where he has been held in high esteem. He entered politics more than two decades ago which gave him ample opportunities to take part in very many nation-building activities. He was a Member of the Old Madras Legislative Council, a Member of the Central Assembly and a sitting Member of the Parliament. He was also a director of several local textiles mills at Coimbatore. Though his work was much appreciated by the public in all the above activities, it was his connection with the co-operative movement that endeared him to the heart of the masses of India. He could be acclaimed as an authority on Co-operation and his contribution to the growth and development of the movement in the Madras State is of high value and has always won the praise and admiration of the co-operators out side the Province. His views on many of the subjects connected with the movement were always sound and independent and he expressed them vehemently and forcibly without fear or favour. He desired that village co-operatives should be a centre of activity catering to all the needs of the villagers and the officers of all departments like revenue, medical, agricultural, etc., should supervise the working of the village co-operatives. He held high offices in the movement and discharged his duties to the satisfaction of all. He was the President of the Coimbatore-Nilgiris Co-operative Central Bank and the Madras State Co-operative Bank, President of the Tamil Nad Co-operative Federation and also the vice-President of the Indian Co-operative Union. Though I knew him as an eminent co-operator ever since my entry in the movement in 1920, I had the rare privilege of inviting him to preside over the Silver Jubilee Celebration of the Karur Town Co-operative Bank Ltd., in the year 1937 when I became the President of that Bank. The Presidential Address which he delivered on the occasion was full of new suggestions for the proper functioning of Urban Banks in the Province. We adopted most of his suggestions gradually during the years that followed. Since 1943, I came to have close connection with him as member of the Board of Management of the Madras Provincial Co-operative Bank of which he was the President. He clearly grasped all the difficulties which the Central Banks had to face and devised ways and means to solve them. The Co-operative institutions had to undertake the difficult task of procurement and rationing during the years following independence and it is not out of place to say that he very ably argued on our behalf with the authorities of the Imperial Bank of India and got accommodation for this purpose. Further he argued with the authorities of the Reserve Bank of India regarding the need for financial accommodation to the agriculturists through the medium of co-operatives. The period of the loans given by them was

MY EXPERIENCE WITH THE LATE SRI T. A. R. CHETTIAR

at first nine months and when Central Banks expressed that they could not make profitable use of the money during the short period, he persuaded them by his skill and ability and got the period extended to 15 months. For the last two years I am proud to say, that I had intimate connection with him as Member of the Executive Committee of the Madras State Co-operative Bank. During the meetings, he suggested to the Central Banks the ways and means to strengthen their resources position when they had not the necessary funds to meet the demands of the rural population for various purposes. He agreed that the short term finance now provided by the Reserve Bank of India to Co-operative Central Banks could not be of much use to them and I am sure that if he had lived for some more years he would by his influence have suitably amended the Reserve Bank Act so that medium term finance may be made available to all Central Banks. Besides the efforts taken by him to render the necessary help to financing banks, he also worked for the strengthening of the supervising agencies and audit agencies. He was always for the de-officialisation of the movement. He devoted his attention in the latter part of his life to the development of cottage industries through co-operative movement. He held strong views regarding their development side by side with the development of large scale industries. He always pleaded that the State should give impetus for this work by liberal sanction of subsidies and providing facilities to impart the necessary technical knowledge. As a man he was of a very amiable disposition and was loved by all classes of people. Simple, unassuming and very frank, he was a popular figure. So he was elected also a second time to the Parliament unopposed even though there were many contests in other constituencies. Lastly I feel that his services must be very well recognised by erecting a suitable memorial in our State. I consider that his loss at this juncture is an irreparable one to our country in general and to the cause of co-operation in particular. May his soul rest in peace and may we follow the path shown by him.

Notice to Non-Members.

Sub: Madras Journal of Co-operation—Subscription Rate—Increase of

This is to inform the Non-members of this Union, in view of high cost of printing and paper, the Executive Committee of this Union has been obliged to increase the rate of annual subscription of the **Madras Journal of Co-operation** from Rs. 6 to Rs. 8. This will take effect from Vol. XLIV of the Madras Journal of Co-operation, i. e., from July 1952 onwards. Hence the Non-members are requested to remit the revised rate of subscription from Volume XLIV (1951 July to 1952 June) onwards.

MADRAS,
15th Oct. 1951.

P. NATESAN, M.B., B.S.,
*General Secretary and Hony. Editor,
The Madras State Co-op. Union, Madras.*

The Late Sri T. A. Ramalingam Chettiar

SRI P. KESAVA RAO, B.A., B.L.,

President, The Kurnool District Co-operative Central Bank, Ltd.

The sudden demise of Sri Chettiar has created a void in the history of the Co-operative movement in our country and particularly in our State. Sri Chettiar was a prominent public man and a co-operator. His connection with the movement was more than 30 years old. Under his guidance as President, the Coimbatore District Central Bank continued to be one of the best Central Banks in the State. He was also connected with the management of the most important provincial organisations—The Madras State Co-operative Bank, the State Co-operative Union, The Central Land Mortgage Bank, The South India Co-operative Insurance Society, The Madras Provincial Marketing Society, The Madras State Handloom Society—besides being the President of the Tamilnad Co-operative Federation.

He was also the Vice-President of the All India Co-operative Union and one of the members of the Standing Advisory Committee on Agricultural Credit set up by the Reserve Bank of India.

Besides being connected with the Co-operative Movement he was also a member of the Townsend Committee on Co-operation, Madras, Vice-chairman, Committee on Co-operation, Madras (33-40), and Chairman, Thirumalai Tirupati Devasthanam Committee. He was a member of the Madras Legislative Council successively for four terms under the old Government of India Act and again he was a Member of the Legislative Council under the Government of India Act 1935. His recent election to the House of the People, unopposed, is a clear indication of how popular he was. He was also the President of Coimbatore, District Board for some years. Above all he was an ardent Congress man.

The Madras Debt Conciliation Act which was passed during the days of diarchy was a monumental piece of legislation with which he was closely connected as the sponsor of the non-official bill.

He was the President of the Provincial Co-operative Bank for over 12 years and I had the privilege of being connected with the Board of Management then and also as Vice-President for a term. His approach to the various problems confronting the Co-operative Movement was highly realistic, and he did not shirk to speak openly if the movement fell short of his idealism. His interest particularly in the rural problems was very great.

The Madras Co-operative Bank with which Sri Chettiar was connected for a long time both as Director and President would do well to perpetuate the memory of the departed leader of the Co-operative Movement by instituting a Scholarship in the Madras University for the best B.Com. (Hons.) (Co-operation—Special Subject) student by diverting a portion of the common good fund for the said purpose. I am also glad to hear that the Executive Committee of the Madras State Co-op. Bank has already recommended to its Board the installation of an oil painting of the Late Sri Ramalingam Chettiar at the premises of the Bank.

The Late T. A. Ramalingam Chettiar

SRI V. V. RAMASWAMY NADAR,

Editor, "Thenral" Virudhanagar.

I was in the muffusal quarters of the Cosmopolitan Club when my friend Mr. Nachimuthu received a phone message from Coimbatore intimating the death of Mr. T. A. Ramalingam Chettiar. It was a great shock to me. However, when I carried the news to some of the friends in the Club they said that they expected this news because Mr. Chettiar had been ailing seriously for sometime past. Personally I feel it a great loss to South India. Be it remembered that he was the only candidate who has been returned unopposed in the recent elections to the Parliament from Tamil Nad. In the Parliament he was the only person who voiced the real feelings of South India against the vested northern interests and the the Hindi political imperialism. Though he belonged to the ruling party he did not mince matters. Never did he fail to point out the failings of the individual Ministers or the Government as a whole, perched in New Delhi. It may be said that because of his fearless outspoken attitude his merit was not wantonly recognized. Anyway he had made a great impression and his solicitude for the welfare of the South Indians had really disturbed the complacency of the powers that be. Indeed there are many other tall congressmen representing South India. But many have become fatter by virtue of the power and position. On the other hand Mr. Chettiar by his honest and hard work lost his health and risked his career. Mr. Chettiar worked for the principle that South India must be duly recognized in every sphere of activities undertaken by the Government of India. He might not have succeeded. Yet the terror he created there is still hanging fire. I am sure and earnestly hope that the new young members of Parliament will carry on the torch to uphold the dignity of South India.

Mr. Ramalingam Chettiar was a great Parliamentarian, and an elderly politician. I am aware of the moves which he made for the smooth administration of this State whenever dissensions arose among the members of the Congress party itself. The Congress leaders themselves will admit that his guidance and advice have been of great use and help to them. He was a fighter. He had his own definite views on men and matters. He could not be easily converted. Once he was convinced, he would not hesitate to oppose anybody whether official or non-official. The method of assertiveness was peculiar to him. This aspect of his character was fully in evidence in his work in the Co-operative field. He was a great co-operator in South India. In the All-India Co-operative field he was an authority recognized by the State—Central and Provincial—and all organizations. His contribution to the growth of provincial institutions such as the Madras State Co-operative Union and Co-operative Bank is immense; and they will be everlasting monuments of his noble work in the cause of Co-operation.

For the last six years, I had the fortune of closely moving with Mr. Chettiar. I was surprised to find that he had been watching my political career and my humble service in the field of co-operation. He had real affection to me. He was one of those who tried for my entry into the State Legislature and thus get a new field of service to the public. He had accepted my invitation to visit my place at the end of March. But alas he has gone to eternal rest. May his name be remembered by one and all!

Sri T. A. Ramalingam Chettiar—A Tribute

SRI M. S. SESHACHALAM IYER, TIRUVANNAMALAI.

The sad news of the death of our revered leader Sri T. A. Ramalingam Chettiar of Coimbatore will be keenly felt in the co-operative world. He was the uncrowned king of co-operation in the Madras State. After the veteran leaders of the non-official co-operation, Sri V. C. Desikachari, Sri Adinarayanayya, Sri Krishnaswami Rao and Sri V. Ramadas Pantulu, Sri Ramalingam Chettiar took up the reins of all Provincial Societies—the Provincial Bank, the Provincial Union and the Provincial Marketing Society etc.—and had a very successful career of more than 25 years. He was loved by one and all of the co-operators. All parties had respect for his words and even the Andhras who have such a lead in co operation, used to respect his words. Tamil Nad was completely under his control. He was a sincere follower of the Gandhian cult and resigned his title during the non-co-operation movement. He had a faithful batch of sincere co-operative workers in Coimbatore and started running Central Societies like the Tamil Nad Co-operative Federation, Co-operative Printing Press and a Co-operative Training Institute etc. He was a member of the Advisory Committee on Co-operation and he was on several planning Committees formed by the Government for the progress of the country. The Co-operators of Madras sustained an irreparable loss by the death of this leader who was very strongly fighting for the cause of the Co-operative Movement in Madras. We can find no proper substitute for him. The Co-operative Movement was very actively fostered by the *Trimurthis* (Trinity) in Coimbatore after the demise of Sri C. N. Krishnaswami Iyer, the un-daunted apostle of co-operation and Principal of the College. They are Messrs. T. A. Ramalingam Chettiar, C. S. Ratnasabhpathy Mudaliar, V. C. Vellingir Gounder. His attachment to Congress and politics never interfered with his interest in co-operation. Nor did he ever use co-operative influence for his support in other fields. The co-operators of Madras State mourn his loss. Let us pray to God to grant him eternal peace.

Om ! Shanti ! Shanthi ! Shanthi !

Sri Chettiar As I knew him

SRI N. LAKSHMANAN,

Hony. Secretary, Tagore Academy, Coimbatore

Forty years ago, I was a turbulent young man guarding my freedom of action with jealous care. It was Sri T. A. Ramalingam Chettiar who gradually roped me in, and trained me for quiet, constructive work, *without loss of self-respect*. I venture to strike this personal note, as I know that many young men share this experience with me. My first contact with him was when he acted as Chairman of the Reception Committee of the South Indian Conference of Social Workers held in the year 1925 at our home town of Coimbatore. It was presided over by Sri N. M. Joshi of the Bombay Social Service League. The departed leader encouraged me to take an active part in the proceedings of this Conference. From 1927-1933, I organised and conducted the Perundurai Rural Reconstruction Centre under the auspices of the three Co-operative Supervising Unions of that Firkā. As President of the Coimbatore-Nilgiri Co-operative Central Bank, Sri Chettiar gave me facilities for working out that experiment which served as the nucleus for the now famous Tuberculosis Sanatorium there. As President of the Tamil Nadu Co-operative Federation, he entrusted me with the duty of editing the Tamil journal (*Kootturavu*) for nearly sixteen years. He was ever watchful, but never interfered with my work. It is a solace to me, as to many others, to have served the village co operators for over a quarter of a century under the guidance of that guardian angel.

Sri Chettiar used to tell young aspirants that co-operation offered full scope for silent, constructive work among the poor people. He would add that he himself was attracted to this great movement as he was advised to become a full-time non-official co-operator by a leading Civilian Officer, Sir Harold Stuart. This deliberate choice actually meant the loss of income to Sri Chettiar, who was then having a lucrative practice at the Bar. The progress of the Co-operative Movement was his main interest in life. He discharged his public duties with clock-work regularity. He cultivated the habit of reading books on History, Economics and Politics. But he rarely quoted from books. He had real regard and affection for persons who make a systematic study of public affairs. He had a capacious memory, and his mind was a store-house of information. His grasp of first principles was seen best when presiding over Committee meetings. The general public can have no adequate idea of the quality and quantity of his work.

Sri Chettiar used to help all deserving causes by liberal donations. He had a genius for friendship. He had the gift of conversing with the

villagers as one among them. His ambition was to see an army of well trained and public-spirited village guides. He had a passion for the revival of cottage industries.

Under the stress of bereavement, only rambling observations are possible. Let me conclude with what proved to be the last interview. He knew I was re-visiting Delhi after a pretty long interval. Yet he specially asked me to go to Aligarh and study there the latest Japanese tools for reviving cottage industries. Curiously enough, he did not say a word about the Faridabad Co-operative Township near Delhi. As it happened, Sri Sudhir Ghosh, the Administrator, broke the news that Sri Chettiar was returned unopposed to Parliament. After careful enquiry, I realised that Sri Chettiar was in the background of this great Co-operative endeavour. His innate nobility was such that he never used to speak about any one of his varied and manifold achievements. Thus he has left behind a rich tradition of public work worthy of emulation by the young men and young women who wish to serve Free India and her people. May his soul rest in peace!

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Sri T. A. Ramalingam Chettiar

SRI D. MAHALINGAM, B.A., B.L.,

Ex-Public Prosecutor & Govt. Pleader Tanjore

The Co-operators both official and non-official of the Province of Madras, nay the whole of India have paid their tribute to the incalculable services rendered by the late lamented Sri T.A. Ramalingam Chettiar to the cause of 'Co-operation'. Let me join with the Co-operators in singing the praise of the illustrious leader under whose guidance and leadership I had the privilege of being associated with the Madras Provincial Co-operative Union. What a joy it was to many of us to see the intense and hearty Co-operation of the twin leaders of the Co-operative movement in the South—the late lamented Hon'ble Ramadoss Pantulu and our revered Chettiar—an enlightened combination of Andhra and Tamil culture.

I distinctly remember the great enthusiasm with which the Co-operators of the entire province mobilised at the historic General body held at the Mylapore Branch premises to elect Mr. T. A. R. Chettiar as the President of the Union. Ever since he was the accredited leader of the movement in the Province. Rightly did he succeed the great Mr. Pantulu as the President of the Provincial Bank Madras. He set a marvellous example of encouraging and training young men by vacating the office of the President of Union to give place for other enthusiasts in the movement. Though he was not the President of the Union he was virtually the head and his guidance was always sought. The Executive Committee had on many an occasion awaited his arrival to have the benefit of his rich experience.

Mr. T. A. R. Chettiar was a giant among Co-operators. A born-fighter he never hesitated to give expression to his views freely and it will not be incorrect to state that the department entertained apprehension of his pronouncements on vital matters regarding policy. Times were when he used to throw mild bombs by vehement attacks on policies of the Government. None could doubt the sincerity that always characterised his utterances. He always commanded the respect and esteem of brother Co-operators. A stout champion of 'de-officialisation' of the movement, his loss at this juncture when the question is again in the melting pot is disastrous.

It is a tragedy that the cruel hand of Death has snatched him away at a time when his gifts of leadership and rich experience in the field of co-operation combined with a mastery of the various structures of the movement. The void created by his demise cannot be easily filled. O! what a calamity to the movement! May his ideal permeate the Co-operators of the state! May his benevolent soul rest in peace!

The Late Sri T. A. Ramalingam Chettiar

SRI S. THIRUNAVUKKARASU MUDALIAR,
Coimbatore.

I had the good fortune to know Sri T. A. Ramalingam Chettiar, Member Union Parliament from the year 1925 and to move with him closely from the year 1935. I do not propose to enumerate the several institutions, associations, organisations and various committees with which he was connected as everybody is aware of the same.

Although he was born in a very wealthy family and led a life of affluence and luxury in his early days, the latter part of his life was noted for his extreme simplicity and plain living. As a lawyer it fell to his lot to handle a large number of important cases of leading Mirasdras and Bankers of this District. All these cases were conducted by him with conspicuous ability. He commanded uniformly the high esteem and confidence of the Judges. In a number of instances relating to complicated cases, Judges used to appeal to him to settle the disputes outside the Court as their trust in his influence and sense of fairness was great and Mr. Chettiar always succeeded in bringing about a settlement to the satisfaction of all concerned.

He was leading a regular and systematic life. He lived upto a ripe old age of 72 and to almost to the last days of his life he was active and energetic. One of the eminent doctors who examined him in the last days of his sickness, gave expression to his amazement at the perfect condition of all his teeth. He was noted for utmost straight forwardness in his dealings with all those who came in contact with him irrespective of the status of the person concerned. He would express fearlessly and frankly his views in all the meetings in which he participated.

He treated his relations and friends alike without any distinction whatsoever. He studied persons carefully before he took them as his friends and once he placed confidence in a man it was permanent and unshakable and unaffected by the opinions of others.

In the days of petrol rationing he used to surrender all unused coupons to the authorities. On one occasion in my presence a good friend of his, a prominent landlord of this District whose name I do not wish to disclose for obvious reasons, requested him to give him some of his unused coupons. Mr. Chettiar politely declined, pointed out to his friend the irregularity of such an act and gently impressed upon him that if he really required extra coupons for valid purposes, the authorities would surely give him the coupons.

THE LATE SRI T. A. R. CHETTIAR

Charitable by nature, generous in his outlook, sympathetic in his views he has endowed immense properties for various charities. All this was done unostentatiously.

In spite of several calamities in his domestic life, he led a serene life unaffected by these calamities. In short, he was leading a life of non-attachment.

He was an efficient administrator. The meetings presided over by him were always conducted smoothly and expeditiously. He was always frank, fearless and forthright in the expression of his views and never hesitated to point out mistakes whenever they occurred to his colleagues, subordinates, highly placed officials, even to the Ministers and Governors. But he would never talk ill of others behind their back.

He was leading a selfless life throughout. He never approached any one for any personal favours.

He was well-versed in several subjects. Most of his speeches in public meetings were extempore and he seldom prepared his speeches in advance. He was held in very high esteem and regard by one and all with whom he came in contact whether it be officials or non-officials.

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Sri T. A. Ramalingam Chettiar

M. DURAISWAMI PILLAI, B.A., B.L.,

President, Madurai Dt. Co-op. Cent Bank, Ltd., and Director, Madras State Co-operative Bank, Ltd.

The people of the Madras State have lost a great leader and a veteran co-operator in the demise of Sri T.A. Ramalingam Chettiar, B.A., B.L., M.P. Mr. Chettiar was actively connected with the co-operative movement for many years and did immense service for the cause of co-operation. He was very straight-forward and used to give expression to his views without fear or favour. He never spared any wrong doings. He was a firm believer in the evolution of the *panchayat* board and rural credit society for every village as the integral part of the socio-economic development of the people.

The Madura District Central Co-operative Bank was fortunate in celebrating its Silver Jubilee in the year 1939 under the distinguished presidentship of the late lamented Sri Ramalingam Chettiar. In his Jubilee Address, he deprecated the idea expressed in some quarters and even by officials of winding up the co-operative movement as there were short comings here and there in some societies in those years. He expressed the view that the movement would progress in spite of all these and it has progressed well. He also expressed a strong view that the back-bone of the co-operative movement lay in the development of supervising unions and he strongly condemned the cries to crush these institutions. He gave a note of warning that the nature of liability for the village societies should never be changed. These golden sayings of the late leader about a decade ago still ring in the ears of co-operators of Madurai.

It is a problem to fill up the gap in the movement created by the demise of the leader of the movement in the State. The only way by which we co-operators could show our gratitude for all the services he rendered for the movement is to follow his foot steps.

As I Knew Him

K. MAYANNA GOWDA,

Retired Secretary, Coimbatore Nilgiris Co-operative Central Bank, Limited

My first acquaintance with Sri T. A. Ramalingam Chettiar was about 35 years ago when he came to Kollegal for election campaign to the then Madras Legislative Council under the Montford Reforms. He again visited Kollegal for inspection as President, District Board, Coimbatore. By his kind support the Secondary School in that place was raised to a High School. It may not be out of place to mention an incident during his tour in Kollegal Taluk. A girl student, daughter of a poor school master, had passed Intermediate examination and was not able to prosecute her studies further for want of financial help. It was a time when the education of women was not so advanced as at present. By Chettiar's encouragement and help the student continued her studies, joined the B. A. Class in the Queen Mary's College, completed L. T. also and she is now employed as a Gazetted Officer in the Educational Department.

As Chairman, Municipal Council, Coimbatore, he did yeoman service to the city; and to the whole District as President, District Board, Coimbatore. He was an able and strict administrator and his special knack was the quick grasp of any subject. Liberal donations were given by him to several charitable institutions such as Pachaiyappa's College, Avvai Home, Perundurai Tuberculosis Sanatorium, Eye Hospital, Childrens' Ward in Government Hospital, Ramakrishna Vidyalaya and numerous other institutions. His help was most willing and voluntary in the case of deserving students. In business affairs he was very open and straight-forward and his knowledge of men and matters was unsurpassed; and there was nothing but truth in all his actions.

When I came to Coimbatore as Inspector of Co-operative Societies in the year 1925, Sri Chettiar was President of Coimbatore Co-operative Federation. Since he was then busy with his legal profession, he desired to have a suitable Secretary for the Federation, so that he might not have much strain. A list of Inspectors in the District was furnished by the Department for selection and he chose me as he knew me already. I thus happened to serve under him on deputation from 1926 under different capacities even after resigning Government post and finally as Secretary of the Central Bank till I retired in 1947. He was a member of the Townsend Committee and Sri T. Vijayaraghavachari Committee on Co-operation. During the period of my service of more than 20 years under him, I learnt a good deal and my admiration for his advice and instructions was increasing day by day. With amazing quickness of perception and extraordinary capacity of judging men and matters, he steered clear through very many problems that cropped up at meetings and conferences. His solutions to knotty problems were of a high order and have been declared as just and proper. Even those who at first thought that he was not correct later realised that he had done the right. It is no wonder that Sri Chettiar with such profound experience of the world was able to bear with peace and patience some very notable domestic calamities. Some of my

friends and will wishers have expressed surprise as to how I happened to satisfy such an iron-man. My reply was that there was no difficulty at all if we only carried out his instructions properly according to his desire and were straight and honest. Even when mistakes were committed, I used to explain to him how they happened and he would readily give instructions for rectification. He had the divine nature of forgiving mistakes committed. It was only when something was hidden from him and he came to know the facts that he used to get enraged. There were instances in which some were afraid to approach him and requested me to accompany them to go to him. While sanctioning expenses of institutions he was very careful and scrupulous.

No article of any length would be sufficient to express his qualities, broad-mindedness and liberal heart. Lastly, his popularity reached its zenith when several candidates for a seat in the Parliament withdrew in his favour out of personal regard and he was elected unopposed. Unfortunately it was not given to the Nation to benefit by his labours.

May his Soul rest in peace!

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Service to Co-operative Movement

TRIBUTES TO THE LATE SRI T. A. R CHETTIAR.

To mourn the death of Sri T. A. Ramalingam Chettiar, a leading co operator of South India, a public meeting under the auspices of the Madras State Co-operative Union was held, on 13-2-52 at the premises of the Madras State Co-operative Bank Ltd., George Town. Sri Bikkini Venkataratnam, President of the Union presided. Leading non-official and official co-operators spoke paying their tributes to the great services Sri Chettiar had rendered to the Co-operative Movement and in other nation-building spheres.

The Hon. Sri P. S. Kumaraswami Raja, Chief Minister, in his message regretting his inability to attend the meeting, said that Sri Chettiar's death was a great loss to the public in general and to co-operators in particular. A veteran co-operator, Sri Chettiar with his fund of knowledge on co-operation and ripe experience was able to contribute much to the development of co-operation in the State. As a man, his personal qualities were of a high order. He was marked always for his plain and outspoken sentiments. In the political sphere his sober influence was much appreciated.

The chairman expressed deep sorrow at the sudden death of Sri Chettiar and said his sudden demise had left a void which was hard to fill in the Co-operative Movement.

Sri J. C. Ryan, Registrar of Co-operative Societies, associating himself with the object of the meeting, emphasised that Sri Chettiar was held in high esteem both by officials and non-officials working in the Co-operative field. Everybody who came in contact with Sri Chettiar, Sri Ryan said, was impressed with his integrity of character. He was responsible to a large extent in getting the Reserve Bank's financial assistance to co-operative banks in the State.

Sri S. R. Venkataraman said that Sri Chettiar filled a large place not only in the field of Co-operation but also in the larger public life of the country. He was greatly interested in the education in his district, and took a keen interest in all kinds of ameliorative measures to relieve the sufferings of the people. He was also a great Tamil scholar, and, in his own silent way, he helped in the revival of Tamil culture.

Dr. B. Natarajan, Economic Adviser to the Government of Madras, spoke of the enthusiasm Sri Chettiar evinced in all the activities with which he was connected, and said that his sudden demise was a great loss to the Co-operative Movement. He was a man noted for his high character and culture.

Sri T. M. Chinnayya Pillai, Commissioner, H.R.E. Board, said that Sri Chettiar's outstanding asset was his character. He did much to improve the town of Coimbatore. He was a man of strong conviction, and he dedicated his life to the cause of nationalism without expectation of reward.

Sri V. Jaggaraju said that Sri Chettiar was a straight and honest fighter. It was a rare thing to find co-operators of the type of Sri Chettiar who were bent upon doing selfless service without fear or favour.

The following resolution was moved from the Chair and was adopted by the gathering:

"Resolved to place on record the deep sense of sorrow of the Co-operators of Madras at the sudden demise of Sri T. A. Ramalingam Chettiar, the Leader of the Co-operative Movement in South India.

Resolved to place on record the high appreciation of the Co-operators in the Madras State of the unique and unparalleled service he has rendered during the last nearly 3 decades to the Co-operative Movement in general and to the innumerable State and District Institutions on which he served in particular."

CONDOLENCE MESSAGES

The Hon. P. S. Kumaraswamy Raja
Chief Minister, Madras,

Madras,
13-2-52.

My Dear Doctor,

I am sorry for my inability to be present at the meeting this evening which is convened for condoling the death of our revered colleague Sri T. A. Ramalingam Chettiar.

Though we were expecting him to recover from his illness, of which he was ailing for some time past, our hopes are frustrated; and the cruel hands of Death snatched away from our midst our dear colleague whom all of us loved and revered most. His death has created a heavy loss to the public in general and to the co-operators in particular. A veteran co-operator he was, who with his fund of knowledge in co-operation and with ripe experience was a friend and guide to many of us. His influence was widely felt in the field of co-operation; and the co-operators can never forget the outstanding contributions he made to the development of co-operation in our State.

As a man his personal qualities were of such a high order as to mark him always as a plain and out-spoken gentleman, who never talked with any mental reservations. In the political sphere also, his sober influence gained appreciation.

Though he is no more, his memory shall ever remain with us, ever reminded by his record and achievements in the sphere of co-operation.

I whole-heartedly associate myself with you all in expressing deep sorrow over his death and in conveying our heart-felt condolence to the bereaved members of his family.

Yours sincerely,
P. S. KUMARASWAMI RAJA.

Dr. B. Pattabhi Seetaramayya,
Former President, Indian National Congress.

The news of Sri Ramalingam Chettiar's demise was as shocking as it was sudden. He had told some of his friends of his heart trouble. A great life was cut off at a time when it was bearing full fruit. To Co-operators of India Chettiar's death creates a gap too wide to be filled. In the domain of Commerce and Industry, Co-operation and Finance, Banking and Local self-government, general politics and Indian Economics he easily stood as an outstanding figure in Parliament. In the framing of the Indian Constitution he had always something to say which was as profitable

CONDOLENCE MESSAGES

as it was appropriate and original. He fought for the interests of the backward classes without being communal. He espoused the cause of South India without being parochial. He opposed the foisting of Hindi on South India without being unnational. He was always heard with attention not for the manner which was always forthright but for the matter of his speeches which were a model of brevity and relevance. His affability endeared him to all. He will be remembered for long as a patriot and nation builder.

B. PATTABHI SEETARAMAYYA.

Prof. H. L. Kaji
President, Indian Co-operative Union

Bombay,
27-2-52

DEAR DR. NATESAN,

Your circular dated 19th February, 1952 regarding the Special Number in memory of the late Shri T. A. Ramalingam Chettiar. The strain of the First Indian Co-operative Congress has been upon me and I am too weak to attempt to write about him as early as you want. I however send herewith a brief message:—

"The sudden death of Shri T. A. Ramalingam Chettiar has left a void in the ranks of distinguished Co-operators, who served the Co-operative Movement, not only in Madras, but in other parts of the country also and in the Parliament. He was the Vice-President of the Indian Co-operative Union and I missed him very much at the First Indian Co-operative Congress."

Yours sincerely,
H. L. KAJI.

R. G. Saraiya, O.B.E.

Bombay,
28-2-52

MY DEAR DR. NATESAN,

I was deeply grieved to learn of the sad and sudden passing away of Shri T. A. Ramalingam Chettiar, who was the President of the Madras State Co-operative Bank and Vice-President of the Indian Co-operative Union. I had the privilege of working with him on the Co-operative Sub-Committee appointed by the 15th Registrars' Conference, and also on the Advisory Committee of the Reserve Bank of India in connection with Agricultural Credit. It was always a pleasure and privilege to work with so distinguished a co-operator, who brought a constructive outlook on all problems put before him. One great thing was that even when there was difference of opinion Shri T. A. Ramalingam Chettiar was helpful in arriving at an agreed solution which would be of use in connection with the problem concerned.

As a Member of Parliament, Shri Ramalingam Chettiar never forgot that he was a Co-operator and I remember a number of ways in which he was useful to the Co-operative movement from his position as a member of parliament.

I was looking forward to meet him at the last meeting of the Indian Co-operative Congress, but fate willed it otherwise. I shall for ever cherish the memory of Shri T. A. Ramalingam Chettiar.

Yours Sincerely,
R. G. SARAIYA.

Dr. B. V. Narayanaswamy Naidu
Member, Tariff Commission

Bombay,
28-2-'52

The sad demise of Sri. T. A. Ramalingam Chettiar at this juncture is a serious blow to our country. He was an asset of inestimable value in the councils of the country, both provincial and central. He was a man outstandingly able, quick of grasp, straight forward and fearless in criticism. These qualities won him immense popularity which was reflected in his recent election to the new Parliament, unopposed. He bestowed his heart and soul on the development of the Co-operative movement in our country. He was a true co-operator and was never tired of stressing upon the immense potentiality of the Co-operative movement. It was he who was instrumental in drawing me to this movement; I had the privilege of closely working with him in various fields such as the syndicate of the Annamalai University, the Madras Provincial Co-operative Union and recently on a Special Committee appointed by the Reserve Bank of India. His death is personal loss to me.

B. V. NARAYANASWAMY

M. Vedachala Mudaliar
President, Chingleput Wholesale Stores

It was with feelings of deep sorrow that I learnt of the sudden and unexpected demise of Mr. T. A. Ramalingam Chettiar. I knew Mr. Chettiar in the political sphere for the last three decades and my association with him grew intimate from the year 1942 when I entered the Co-operative movement as president of the Co-operative Central Bank, Kancheepuram.

I always watched with interest his eloquent debates in the old Legislative Council of which I was a member where he put up valiant fights as a member of the opposition. He was always marked for his lucid and masterly exposition of facts. He was respected for his plain and outspoken views and he bore no malice or ill-will against anybody either in the Co-operative field or in the political sphere.

He was connected with a number of District and State Co-operative Institutions for the last over 30 years and with his profound knowledge and ripe experience he rendered signal services to the movement. As a veteran co-operator he was always held in high esteem by both non-officials and officials in the State and in the Indian Union. He served on the many Committees on Co-operation set up by Government with distinction and honour and contributed much to the development co-operation in the State. What struck me most was his high integrity of character and his fearless and undaunted expression of his views. He would not compromise his principles or policies for the sake of lure of high office. He was a man of strong convictions and he dedicated his life to the cause of nationalism without expectation of reward. His death was a great loss to the public in general and co-operators in particular. May the co-operators in the State emulate his noble example of selfless devotion to duty is my devout wish and prayer.

M. VEDACHALA MUDALIAR

M. Shiva Rau
President, South Kanara Cent. Co-op. Bank

Kodialbail,
25-2-'52

My Dear Dr. Natesan,

I am much obliged to you for your letter cited. I agree whole-heartedly with you that it is our bounden duty to do what we can to perpetuate the

memory of our dear departed Leader. I congratulate you on having taken a prompt step towards this end and I am sure you will have a large volume of contributions from a distinguished galaxy of renowned co-operators and public men. As I am, but a humble and silent worker in the field, not accustomed to enter into publicity orally or in writing, kindly excuse me from making a departure by a special contribution to the Journal as proposed. In fact I have nothing interesting or special to say, to add to what many of your contributors will say in ample measure. Kindly, therefore, excuse me.

If I may venture with a suggestion in this connection, it would be most appropriate to have a permanent memorial to perpetuate the memory of the departed. A special number of the Journal will sink into oblivion not long after its publication. It can never make the remotest contribution to keep his memory green in the minds of his contemporaries or of the future generation. It had occurred to me once some years ago that the construction of a suitable building for the Co-operative Institute in Coimbatore with its necessary adjunct of Boarding house, etc., and situated not in the crowded city of Coimbatore itself, but somewhere in the country-side not far from it, would be an appropriate Memorial for the Leader. In fact, I had made this proposal to Mr. Chettiar himself, but he did not give any reply to me. I mentioned this to the then Secretary of the Coimbatore Central Bank, but it did not evoke the expected degree of enthusiasm or interest. The idea was dropped in consequence. I think it ought to be taken up now. You are aware that it is proposed to construct a building and Hostel for the Institute and all Co-operative Institutions served by the Institute have been invited to make liberal contributions towards the purpose. The Registrar too has backed up the scheme and added his own appeal for liberal help. I do not know what collections have been made so far for the purpose and what the prospects for the scheme are for its fruition. If the collections have fallen short of the estimated cost, I am sure the balance will be more easily collected if the sponsors of the Scheme decide in naming the Institute after our distinguished Leader. A move in the direction coming from you will, I am sure, achieve the purpose. I trust you will kindly favour this proposal and take the necessary steps for its accomplishment.

Yours sincerely,
M. SHIVA RAU,

CONDOLENCE RESOLUTIONS

The Government Central Co-operative Training Institute.

"We, the Staff and the Trainees of the Government Central Co-operative Training Institute, Madras hereby resolve to place on record our profound sorrow on the sad and sudden demise of **Sri T. A. Ramalingam Chettiar, B.A., B.L., M.P.**, the doyen of Indian Co-operators, on the afternoon of 12th February 1952 at Coimbatore, and to convey our heart-felt condolences to the members of the bereaved family and to the Co-operative Institutions to which he was closely connected."

Passed Unanimously

THE MADRAS JOURNAL OF CO-OPERATION

Atur Local Co-operative Union.

The Governing Body of the Atur Local Co-operative Union passed the following Resolution :

The Governing Body of the Atur Co-operative Union expresses its deepest sorrow at the sad demise of *Sri T. A. Ramalingam Chettiar*, one of the greatest Co-operative leaders in our State."

The Coimbatore City Co-operative Bank, Ltd, No. 5496.

Sri T. A. Ramalingam Chettiar was elected as a Director of our Bank in the General Body meeting dated 29-10-1933, and continued to remain in the Board till the end of June 1941. During that period he contributed much to the betterment of our Institution, by giving timely advice and help.

The Central Co-operative Printing Works Ltd., Madras. 2.

The Executive Committee places on record its deep sense of sorrow on the sad demise of *Sri T. A. Ramalingam Chettiar* and resolves to convey its heartfelt condolences to the members of the bereaved family.

The Board of Directors of the Srivilliputtur Weavers Co-operative Society.

The Board of Directors of the Srivilliputtur Weavers Co-operative Society, in their meeting held on 13-2-52 adopted a condolence resolution on the demise of *Sri T. A. Ramalingam Chettiar*, a veteran cooperator who was the founder President of the Madras State Handloom Weavers Co-operative Society and now President of the Madras State Co-operative Bank and resolved to convey their message of sympathy to his bereaved family.

Avvai Home's Sorrow.

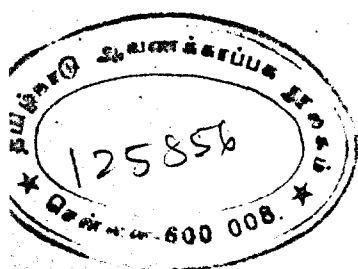
A meeting of the management, staff, inmates and students of the Avvai Home passed a resolution expressing its profound sense of sorrow at the passing away of its patron, *Mr. T. A. Ramalingam Chettiar*. It also expressed its heartfelt condolence and sympathy to the members of the bereaved family.

Reference In Parliament.

A reference to the death of *Mr. T. A. Ramalingam Chettiar* was made in Parliament on 13-2-52 by the Speaker, *Mr. G. V. Mavlankar*.

Mr. Mavlankar said that *Mr. Chettiar* was one of the eldest and respected members of the House and has also been newly elected to the House of the People.

The House stood up in silence for one minute in memory of the dead.



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"	.. 3 years & above.	3 1/2%	"
"	.. 4 years & above.	3 1/2%	"

For further particulars apply to: The Secretary.

P. MANICKAM, B.A.,

D. KRISHNAMURTHY GOUNDER.

C.A.I.I.B., D. COM. (I.M.C.),

M.L.A.,

Secretary.

President.

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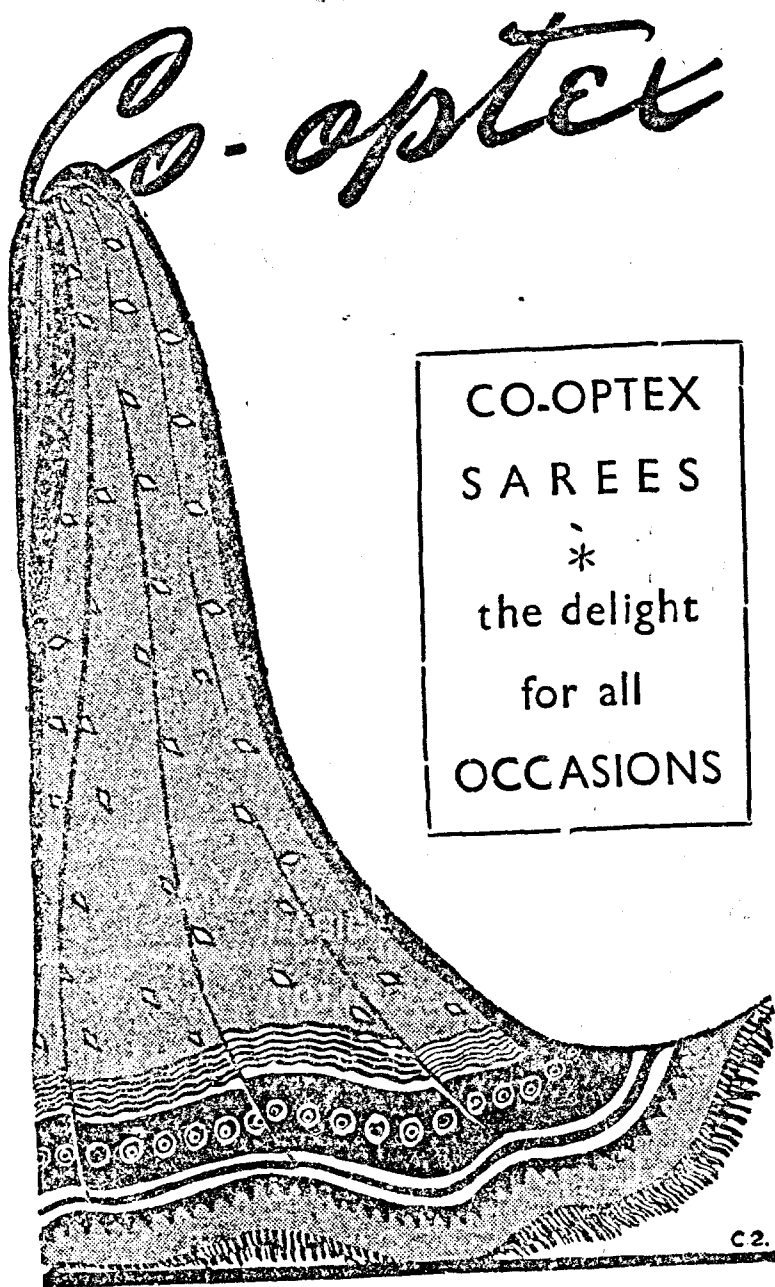
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President:

SRI BHOGARAJU VENKATARATNAM,

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Reserves	...	Rs. 28,61,242.

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Summary of Balance Sheet as on 30-6-'51.

Liabilities.		Assets.	
	Rs.		Rs.
Paid up Share capital.	17,34,700	Cash on hand & balance with Banks.	80,908
Reserve and other Funds	... 28,61,242	Loans to Primary Banks	... 4,35,77,979
Debentures	... 5,08,77,100	Sinking Fund Investments	... 81,37,780
Deposits, Loans and Overdrafts	... 10,03,275	Other Investments	... 46,65,859
Sundry Liabilities	... 3,57,122	Sundry Assets	... 7,36,118
Profit	... 3,60,205		
Total Rs.	... 5,71,98,644	Total Rs.	... 5,71,98,644

M. DATTATRAYULU, B.A., C.A., I.I.B.,

Secretary.