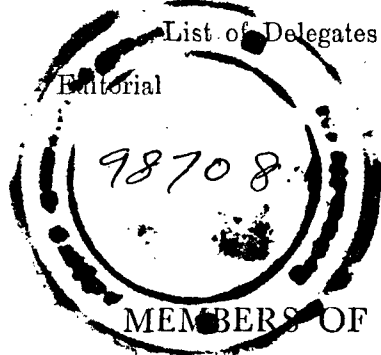
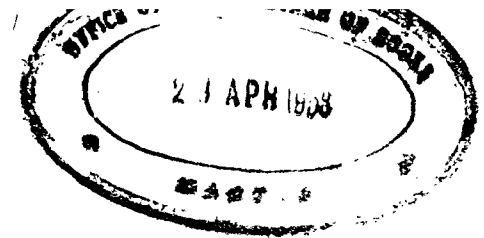


CONTENTS

	PAGE
Silver Jubilee of the S. I. T. U. Protection Fund Ltd.	79
A Brief History of the S. I. T. U. Protection Fund Ltd. 1928-1952	84
List showing particulars of Presidents, the Vice-Presidents and the Directors of the Fund since 1928	89
Progress of the Fund 1928-1952-Comparative Statement	91
Progress of the S. I. T. U. Protection Fund Ltd.	92
Details of Policies Matured for Payment on 1st January 1953	97
Reminiscences	99
Our Representatives	126
Why Insure-V. Natarajan	127
Messages	128
S. I. T. U. Executive Board Meeting	137
S. I. T. U. Benevolent Fund	140
The XLIII Madras State Educational Conference :	
Programme and Draft Resolutions	143
List of Delegates	146
Editorial	157



- | | |
|----------------------------------|-----------------------------------|
| 1. SRI S. NATARAJAN, B.A., L.T., | 7. SRI P. DORAICKANNU MUDALIAR, |
| 2. „ T. P. SRINIVASAVARADAN, | M.A., L.T. |
| B.A., L.T. | 8. „ V. B. MURTHI, M.A. |
| 3. „ S. MARIA JOSEPH, B.A., L.T. | 9. „ V. ARUNAJATAI, M.A., M.Ed. |
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| 5. „ J. BALASUBRAMANIAM. | 11. „ G. SRINIVASACHARI. |
| 6. „ V. JANAKIRAMA IYER, | 12. „ C. RANGANATHA AIYEN- |
| B.A., L.T. | GAR, M.A., L.T., (Secretary). |



THE SOUTH INDIAN TEACHER

Vol. XXVI

MARCH 1953

No. 3

SILVER JUBILEE OF THE S. I. T. U. PROTECTION FUND LTD.

Raja Sir M. A. Muthiah Chettiar of Chettinad presided over the Silver Jubilee Celebration of the S.I.T.U. Protection Fund Limited on 6-4-1953 at the Hindu High School, Triplicane. Mr. N. Raghunatha Aiyar, Assistant Editor, *The Hindu*, delivered the Silver Jubilee address.

Rev. D. Thambuswami, President of the Fund, said they were glad that Sir M. A. Muthiah Chettiar, who belonged to a family which had done much for education, had agreed to preside and that Mr. Raghunatha Aiyar, who was one of those who inspired the non-gazetted officers to organise a Mutual Benefit Fund had consented to address them. Tracing the history of the Fund, he said that teachers had hitherto been accustomed to ask for help from others, for revision of salaries, etc. But now, they had practically struck a new path of helping themselves and started a Protection Fund. Professor M. S. Sabhesan and Professor S. K. Yegnanarayana Aiyar had done a lot of pioneering work and even they hardly believed the scheme would gather such strength as it had now.

Mr. V. B. Murthi, Secretary of the Fund, read the report. The 25 years of the history of the Fund, he said, could be classified into two parts. The first 12 years might be called a period of preparation without which the present insurance company could not possibly have come into existence. The

second period of 13 years marked its growth as a mutual insurance company. In 1933, the Fund was reorganised on the advice of Professor K. B. Madhava, Actuary, on insurance basis. In 1940, they were forced under the new Insurance Act, to convert the Fund into a Mutual Insurance Company. To-day, insurance cover from Rs. 250 to Rs. 2,400 was available to the teachers working in any recognised school in India. Though the Fund had been registered for all-India purposes, its activities were confined to South India where teachers had organised themselves under the South India Teachers' Union.

"It is a unique society," Mr. Murthi said, "the only one of its kind in India, unique in its ideals, outlook, structure and working." It was worked in a spirit of social service. In 1940, the number of policyholders was 1,200 and the premium income Rs. 28,000. In 1952, the corresponding figures were 4,300 and Rs. 1,53,000. The Fund had now assets worth over Rs. 11 lakhs. So far, financial assistance had been rendered to hundreds of families of teachers, the benefit amount exceeding over a lakh and a half of rupees. We have not been able to reach even a fraction of the huge number of teachers. If the State Government can devise a provident fund-cum-insurance scheme or a social security scheme, as they have done for industrial workers, contributions to which could be shared by the

Vol. XXVI

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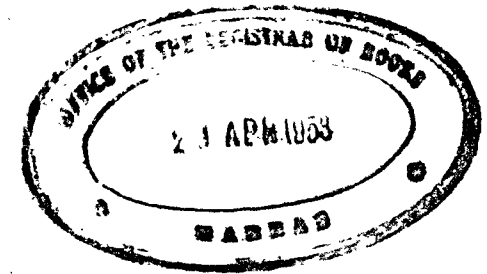
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The ¹⁶⁷South Indian Teacher

THE OFFICIAL JOURNAL OF THE S. I. T. U.

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teachers, managements and the Government, a great benefit will be conferred on the teaching profession and the profession itself will become attractive to the best men and women of the lower middle class."

Mr. K. N. Pasupati read messages received from Mr. Sri Prakasa, Governor of Madras, Mr. C. Rajagopalachari, Chief Minister, Mr. T. T. Krishnamachari, Minister for Commerce and Industry, Government of India, Dr. M. V. Krishna Rao, Minister for Education, and Mr. S. Govindarajulu, Director of Public Instruction.

Mr. S. Natarajan, President of the S.I.T.U., said that the lot of the teachers had worsened in recent years and they were receiving appeals for assistance from a number of teachers. He expressed gratitude, on behalf of the teaching profession, to the medical profession for the sympathy and kindness shown to them. He, however, pleaded that Government should give free medical aid to teachers. When the Fund was started on a dividing plan, the rules provided for the allotment of certain sum from the policy of the shareholders for general benevolence to teachers. But the rules of the insurance company precluded such diversion. Hence, they now wanted to start a benevolent fund. It was a happy augury that the Board of Management of the Protection Fund had blessed them with a donation of Rs. 100. He requested Sir M. A. Muthiah Chettiar to inaugurate the Benevolent Fund and paid a tribute to the Raja Sahab for his many acts of benevolence and particularly to teachers. He announced some contributions to the Fund, including Rs. 500 from the Raja of Chettinad and Rs. 500 from Mr. Neelakantan of B. G. Paul and Co.

Sir M. A. Muthiah Chettiar said he was glad that the pioneering work of Prof. Sabhesan had borne fruit and the Silver Jubilee of the inauguration of the Teachers' Protection Fund was being celebrated now. He wished the Fund all success. The teaching profession, he said, was a great one and the lot of the teachers should be improved. The Government might plead paucity of funds. But somehow, money should be found. The teachers were moulding

the future citizens of the land and they should be properly paid. The Senate of the Annamalai University had passed a resolution raising the age of retirement of teachers to 60. But in actual practice many teachers were kept in service beyond 55. While pleading for increased pay for the teachers, he said the University had sent out circulars asking the colleges to pay increased salaries to lecturers. It should be possible to raise the salaries of high school teachers also.

BENEVOLENT FUND INAUGURATED

The Raja of Chettinad expressed gratification that there was no limitation to or restriction on drawing from the Provident Fund for payment to the Protection Fund. He expressed the hope that all the teachers would avail themselves of the benefits of the scheme.

The Fund should be developed further in other branches also. It was being run carefully, economically and efficiently and he would recommend it to the teachers as a sound institution. He said he was glad to inaugurate on the occasion a new "Benevolent Fund" for the teachers which he thought would be complementary to the Protection Fund.

Sir M. A. Muthiah Chettiar said that the standard of education should be raised and greater importance and attention should be paid to the teaching of English. While being a staunch supporter of Tamil language, he said he would like to impress upon them that the country had progressed during the past century and a half because of English. He asked whether the teachers were also not responsible for lowering the standard of English during the past few years. They were on the Text Book Committees and Syllabus Committees. Why did they agree to lower the standard, he asked.

FALL IN EDUCATIONAL STANDARDS

During the past 25 years, the Raja of Chettinad said, the standard of education had been steadily falling. The older teachers knew the standard obtaining before that, Sir M. A. Muthiah

Chettiar pleaded for the reconstitution of the Text Book Committees and Syllabus Committees and said men over 55 should be put on them. He was glad there was increasing support for English being maintained as the medium of instruction in the colleges. He also said that written examinations as tests should be maintained. Teachers should draw up detailed proposals to improve the standard of education and the proposals should be sent to the Government and the legislature.

Sir M. A. Muthiah Chettiar expressed himself against any proposal to tack on the Intermediate classes to the high schools. He appealed to the teachers not to agree to any such proposal. He also suggested that till such time as the standards of education was raised, tests should be held for admission to colleges to the students who had passed the S.S.L.C. examination.

EDUCATION MUST BE COMPLETE

Mr. Raghunatha Aiyar said that as Rev. Thambuswami had stated, he had taken an interest in the teaching profession and he had done it just as a journalist took a paternal interest in a teacher. Both the professions of teaching and journalism did not get the regard they deserved. He referred to the Teachers' Protection Fund and said that more members should contribute to the Fund before all the teachers in Madras State could be brought under the scheme. Mr. Raghunatha Aiyar also referred to Sir M. A. Muthiah Chettiar's criticism of the present standard of education and said that he (the speaker) himself was not a believer in a truncated course of learning. "It is far better that the people remain illiterate than become half-literate", he said.

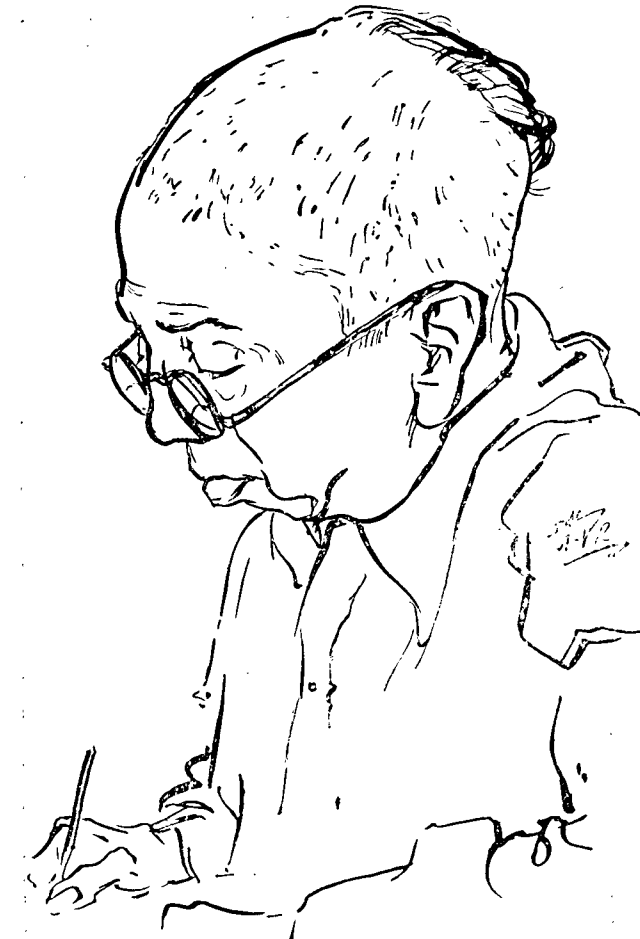
Referring to the lot of the teachers, Mr. Raghunatha Aiyar said that it was often stated that the teachers should be idealists and that they should take up the profession for the mere love of it and not for any material consideration. But, it should be remembered, he said that their elementary needs must be satisfied. Mr. Raghunatha Aiyar ex-

pressed gratification at the successful attempt of the teachers to help themselves and create a Protection Fund. He said he had moved with the pioneers of that movement, like Prof. Sabhesan, and at that time it seemed to him that if the scheme succeeded, it would almost be a marvel. The fund underwent several changes and was ultimately converted into a Mutual Insurance Company. It was heartening to see that it was working successfully and it was a tribute to the enormous self-confidence and energy with which the pioneers worked. It was stated that only about 4,000 teachers had entered the scheme while there were about two lakh people employed in the teaching profession. He said he was gratified to find that drawings on the Fund were apparently few and it showed that the people in the teaching profession lived to retire and even lived a few years after retirement. Persons who were chronically half-starved and had nothing to fall back upon would hardly be expected to live the full span of life. If they lived to retire in spite of their difficulties and handicaps it was because of their feeling of contentment. But that did not mean that a reasonable standard of life should not be ensured to them.

AGE OF RETIREMENT

Mr. Raghunatha Aiyar said he was glad that a far-sighted person like Sir M. A. Muthiah Chettiar had managed to raise the age of retirement of teachers in the institutions under his management. "So far as teachers are concerned", Mr. Raghunatha Aiyar said, "there ought to be no age limit. If a teacher feels he is fit, he should be allowed to continue. This is the one profession where experience is invaluable. There is no getting away from that."

As for the benevolent fund, Mr. Raghunatha Aiyar said it had been stated that some schools had apparently attempted to provide a nucleus of what would develop into a pension fund. He said it should be possible for all fairly big schools to do that and it ought to be possible also for the Government to supplement the resources



Sri N. Raghunatha Iyer,
*President, The Southern India Journalists' Federation,
who delivered the Jubilee Address.*

of the schools and the resources of the teachers to make it possible for them to contribute to such funds. An insurance cover of about Rs. 2,000 available for teachers under the Protection Fund was by no means sufficient to guarantee some sort of a decent life after retirement. He was all the same gratified to find that a scheme of that sort operating for the benefit of a homogeneous profession had been made sound. It was an example for other professions to emulate.

"I do wish", Mr. Raghunatha Aiyar said, "that every school management and, ultimately, the Government of the State, seriously considers the question of doing what it can to augment the resources". He congratulated the teachers on having been successfully working the Protection Fund and having braved so many initial difficulties.

Silver plates were presented by the Chairman, on behalf of the Fund to Messrs. V. B. Murthi, C. Ranganatha Iyengar, K. Krishna Aiyar and T. M. Krishnachar for the valuable work done by them for the Fund.

Prof. Madhava, Mr. K. S. Chengalvaraya Aiyar, Mr. N. K. Thirumalachari and Mr. G. Krishnamurti, M.L.C., also spoke.

Mr. V. B. Murthi proposed a vote of thanks.

The following donations were announced:—

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K. Neelakantan, B. G. Paul & Co.	500
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THE REV. D. THAMBUSAMI, M.A., L.T., B.D.,
President from 1949;
Vice-President, 1944-48.

Foreword

It is with profound feelings of gratitude that I write this foreword on the happy occasion of the Silver Jubilee of the South Indian Teachers' Union Protection Fund. Though only the first stage, it is nevertheless an event of great significance. An organisation of teachers by the teachers and for the teachers, it has made such rapid strides as to secure the esteem and confidence of the teaching public within this period of 25 years.

Its success owes not a little to the inspiration, genius and industry of its early pioneers, the late Sri M. S. Sabhesan and the late Sri S. K. Yegnanarayana Aiyer as well as to the co-operation and industry of the successors who have followed them faithfully in their footsteps. The spirit of *esprit de corps*, comradeship and fellowship putting aside the barriers of language, region and district have secured a loyalty and solidarity extending over the whole State. There are magnificent opportunities for growth, expansion and development; and we appeal to all the members of the teaching fraternity to join this Fund and secure for themselves the lasting benefits.

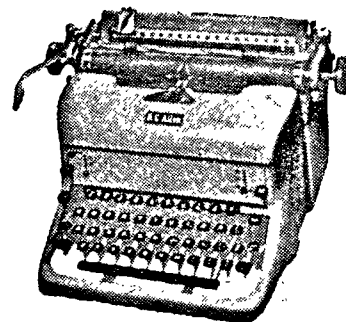
We pray that this institution built at the self-sacrifice and unstinted labours of so many will continue to march from strength to strength, "blessing them that give and blessing them that take."

520, High Road,
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1st April, 1953.

D. Thambusami,
President, S. I. T. U Protection Fund,

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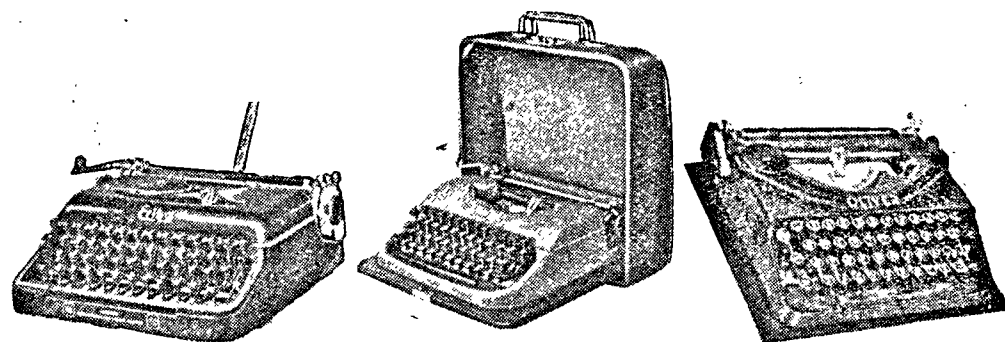
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A BRIEF HISTORY OF THE S. I. T. U. PROTECTION FUND, LTD.

1928—1952

"I hold every man a debtor to his profession, from the which as men, of course, do seek to receive countenance and profit, so ought they of duty, to endeavour themselves by way of amends to be a help and ornament thereunto."

—Bacon.

THE BEGINNINGS

The idea of starting a Protection Fund for teachers originated in the year 1918 when a large number of teachers were thrown out of employment in many districts. There were also cases of teachers dying penniless leaving their dependants quite helpless. To give some relief to the retiring teacher in his old age, and to provide for the dependants of the deceased teacher, some of the leading members of the South India Teachers' Union conceived the idea of starting an Organisation under the auspices of the S.I.T.U.

Sri C. S. Rangaswami Ayyangar, Headmaster of the Municipal High School, Villupuram, drafted a scheme for providing relief in cases of death, retirement, termination of service, illness and unemployment, and carried on propaganda in South Arcot District. In 1921, at the Palghat Conference, a resolution was passed for organising a 'Common Good Fund,' the starting of which was also incorporated in the S.I.T.U. Rules as one of its objects. At the Tirunelveli Conference in 1924 draft rules for such a Fund were framed.

On 29-12-1924 a meeting was held in the Hindu High School, Triplicane, under the Presidency of Sri S. K. Yegnanarayana Iyer, President of the S.I.T.U. to consider the draft rules. After a long discussion, a Committee of Action was elected to organise the 'Protection Fund' with Sri P. A. Subramanya Iyer as its Chairman. The rules were referred to Sri K. V. Krishna-

swamy Ayyar, Advocate, Mylapore, for their being put into proper legal form.

For nearly three years propaganda was carried on in all centres and a large number of teachers agreed to become members in response to the call of the Union; but there were criticisms that the rules of the Fund were unsound and unworkable from the actuarial point of view.

The supporters of the Scheme knew that the rules required revision, and they kept themselves in touch with similar organisations in the Province, like the Postal and R.M.S. Benefit Fund and the N.G.O. Mutual Benefit Fund. The rules regarding the benefit amount were subjected to scrutiny by an S.I.T.U. Committee appointed at the Nandyal Conference. The Committee submitted its report which was discussed at the Vellore Conference in 1927 and adopted.

After seven years of discussion, the Fund was thus brought into existence on the 1st of January, 1928. The objects of the Fund were stated to be

- (1) To provide financial assistance to the nominee, or heir, or legal representative of the member as the case may be in case of death, or to the member himself under the contingencies and in the circumstances provided in the rules; and
- (2) to promote professional solidarity and to safeguard professional interests,

Out of the original registered members, 157 agreed to abide by the revised rules and the remaining dropped out. Thus did the Protection Fund come into existence with but a small number of teachers as members; it was based on the dividing plan with monthly call system of payment of one rupee by each member and it was also the intention of the first members to complete a group of 1,000 members and if that worked successfully, then to organise further such groups.

In 1928 there were 107 new admissions and the funds at the end of the year amounted to Rs. 2,903-8-8.

The Protection Fund was registered under the Societies Registration Act (Act XXI of 1860) on 15th November, 1930, nearly two years after its inception.

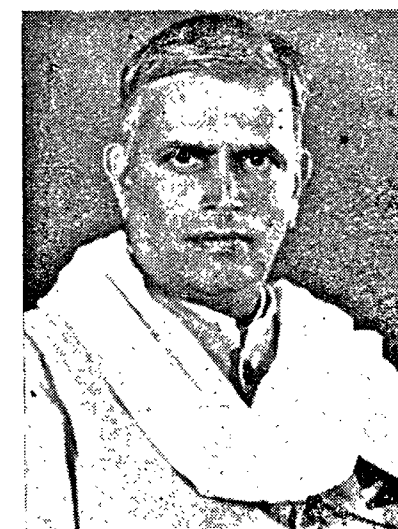
By the end of 1932 the Protection Fund had nearly 1,000 members on its rolls. So far, it had paid an amount of Rs. 3,032 as benefit to 12 families of deceased teachers, the biggest amount of benefit to a single family being Rs. 298-8-0. The total assets of the Fund were Rs. 32,194-6-8.

Seeing the good work it was doing, there was a heavy rush for admissions, but, according to the rules then in force, no more than a thousand members could be admitted. So it was clear to the Board that a stage had been reached when they should open either another branch or content themselves with admitting only a limited number of members as vacancies arose through deaths or withdrawals. At the same time, some of the members began to express doubts about the workability of the scheme.

It was under these circumstances that a re-organisation of the Fund was thought of.

RE-ORGANISATION—1933

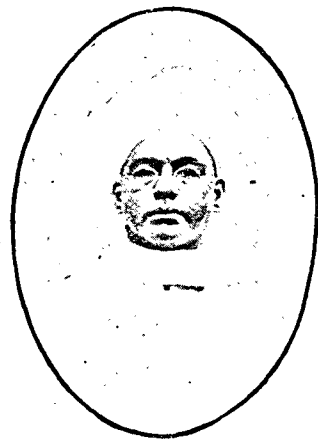
The General Body of the Fund which met at Madurai on 13-5-1932 discussed these problems and decided that an Actuary should be consulted and his opinion obtained before any Scheme of re-organisation was taken on hand.



Upadhyaya Sanga Karya Praveena
S. K. YEGNANARAYANA IYER,
President 1928, 1929;
Director 1935, 1936 and 1938.

Prof. K. B. Madhava, M.A., A.I.A., Actuary, who was requested by the Board of Management 'to investigate the financial condition of the Fund and to suggest the necessary changes,' was of opinion that the 'Dividing Plan' was unsound and that the Fund should at once be re-organised. He was kind enough to bear in mind when suggesting lines of re-organisation, the following principles enunciated by the Board:

1. That benefits were to be payable on (a) death, (b) retirement, and (c) the withdrawal from the Fund earlier;
2. that these may be graded in accordance with the duration of membership;
3. that the monthly contribution should be a level sum irrespective of the entry age of the member;
4. that admission be made on a certificate of health and fitness not necessarily on medical examination.



Kulapathi P. A. SUBRAMANIA AYYAR,
President—1930;
Vice-President—1928, 1929 and 1931.

Prof. Madhava's Report was placed before the members at an Extraordinary Meeting held on 26-2-1933. It was a stormy meeting and a number of members rose up and raised all kinds of doubts and advocated the winding-up of the whole affair. Sri M. S. Sabhesan, who presided over the meeting, allowed time for full discussion, and after carefully observing the temper of the speakers, he summed up the various points raised and said that in his opinion, the best course they could adopt was to re-organise the Fund as the Actuary had suggested and to permit those who were not willing to continue their membership to withdraw with the right of getting back all the moneys they had so far subscribed. The course suggested seemed to bring full satisfaction to all the sections in the meeting and in a short time the necessary resolutions were passed unanimously. The Fund began to work on the new basis from 1st July, 1933.

The Fund had thus safely come out of a crisis and though 237 members out of 997 withdrew from the Fund, it had been placed on a stable basis on insurance principles. The progress from that year to 1937 was slow but continuous and as a result of actuarial valuation in 1937, a bonus of As. 3 per rupee was declared for the quinquennium 1933-37. There were 891 members then.

THE FUND BECOMES A MUTUAL ASSURANCE CO.—1940.

But shortly after this, the Fund had to undergo re-organisation. In September, 1939, the Board was confronted with difficult situation. The new Insurance Act of 1938 forbade the transaction of insurance business by companies not registered under the Insurance Act. The Superintendent of Insurance intimated the Board of Management that as the Fund was doing insurance business, it should get itself registered at once under the Insurance Act. The Protection Fund was then not even a Company. Its re-organisation to meet the requirements of the Act seemed to be a long, expensive and tedious process. However, the Board welcomed this new necessity as an opportunity for stabilising the Fund which had been built up so laboriously and carefully for many years. It was resolved to recommend to the General Body that the Fund should be registered under Part IV of the Insurance Act as a Mutual Insurance Company, and that as a preliminary, it should be incorporated as an unlimited Company under Part VIII of the Indian Companies Act.

At the Extraordinary General meeting held on 5-11-1939, the Board's recommendations were accepted by the General Body. The Fund was incorporated as a Company with unlimited liability. Immediately, the Board remitted Government Securities to the face value of Rs. 33,000 to the Reserve Bank, Calcutta, to comply with Sec. 7 of the Insurance Act and made an application to the Superintendent of Insurance to register the Fund as a Mutual Insurance Company. The Certificate of Registration was received on 16-1-1940. Then, on 12th December, 1940, it was registered as a Company limited by Guarantee with new Memorandum and Articles of Association.

It was possible to effect this re-organisation, because the Board not only had the support of all the members, but because they were in possession of enough accumulated funds to make the

necessary deposit as required by the Insurance Act. One who reviews the early history of the Fund would naturally look upon the first 12 years of its life as a period of preparation to blossom into a full-fledged Insurance Concern for the service of the teaching fraternity. But for this preparatory period, teachers would never have managed to command the necessary funds to meet the preliminary expenses and to pay the deposit to start an Insurance Company. This was an achievement of which the teaching profession in South India may well be proud.

The second crisis had passed and the S.I.T.U. Protection Fund, Ltd., which emerged was far stronger and better organised to render lasting service to the members of the teaching profession.

Even before this, the Fund had purchased and reconstructed a building for its office at a cost of Rs. 13,000 in Triplicane High Road. That the finances of the Fund were in sound condition was revealed by the actuarial valuation in 1942 when a second bonus of 2 Annas in the Rupee was declared for the quinquennium 1938-42, the number of members then being 1,371.

THE PERIOD OF EXPANSION 1944-1952.

There was great increase in membership from 1944 onwards. One important reason was that the Protection Fund began to organise its business as an Insurance Concern though on a small scale. New Tables for 10, 15 and 20 years were introduced to meet the needs of various types of teachers and new methods of approach to the teachers were tried to secure enrollment. More and more teachers began to appreciate the facilities afforded by the Fund to make provision for old age. In 1951, another Table for 30 years was introduced and provision was made to admit teachers of the age group 41-45.

But this period was not by any means a smooth-sailing one; for the Insurance Act as amended in 1946 did not permit



M. S. SABHESAN,
President—1931-48; Vice-President—1930.

Insurance Companies to issue policies for amounts below Rs. 1,000. It seemed that our Fund which was purposely started to help teachers with low salaries, would be hard hit. If the Protection Fund were to stop issuing policies for Rs. 250, 500 and 750, most of the teachers would be denied the benefits offered by insurance and the object with which the Fund was started would be defeated. The authorities made it clear that either the Fund had to comply with the provisions of the Act or convert itself into a Provident Society. The Board had another crisis to face. Both the alternatives were repugnant to the Board of Management who wanted that the Protection Fund should continue to function with the status of an Insurance Company. An application for exemption from the operation of the amended Section was made to the Superintendent of Insurance, stating the economic condition of the class of people for whom the scheme was intended. Fortunately for the Fund, the Department was willing to consider the application if the Memorandum and Articles of Association were suitably amended to the effect that the benefits



REV. D. THAMBUSAMI,
President from 1949.

would be available only to a homogeneous class of people, namely 'Teachers and Educational Officers'. The Board recommended such an amendment to the General Body, got it unanimously approved and then had it confirmed by the High Court to secure the necessary exemption to carry on business.

The Fund was also obliged to make provision for the election of 'Policyholders' Directors' on the Board of Management from 1950, though it had

managed to secure exemption from that rule till then. An attempt was made to secure exemption on the plea that it had no shareholders, that all the Directors were policyholders elected by the policyholders every year and that there were very few policyholders who held policies even for Rs. 1,000. But exemption could not be got, and so, in the end, the Board of Management who were particular in preserving the democratic character of the Fund, asked for and obtained permission to let all policyholders elect three Directors as their representatives in accordance with the provisions of Sections 48 of the Act.

The Insurance Act as amended in 1950 placed small Insurance Companies in a difficult situation and this made internal organisation necessary to meet new problems as they arose and the Fund had managed to adjust itself to changing conditions and is carrying on its business. After successfully weathering many a storm that might have uprooted it in the early stages, the Fund has attained a position of stability and is doing good work. We owe the modest successes it has achieved to those pioneers and their successors to whom no standard of integrity was too high, no ideal of service too lofty and no canons of business prudence too much out of reach to be practised in their humble contribution towards spreading the benefits of life insurance among their brother teachers. It is but fitting that we should think of them with thankfulness on this occasion of the Silver Jubilee of the Fund.

V. B. MURTHI.

List showing particulars of the Presidents, the Vice-Presidents and the Directors of the Fund since 1928.

PRESIDENTS:

Sri S. K. Yegnanarayana Iyer, M.A., Madras	..	1928 and 1929
„ P. A. Subramanya Ayyar, B.A., L.T., Madras	..	1930
„ M. S. Sabhesan, M.A., Madras	..	1931 to 1948
Rev. D. Thambusami, M.A., L.T.,	..	From 1949

VICE-PRESIDENTS:

Sri P. A. Subramanya Iyer, B.A., L.T., Madras	..	1928, 1929 and 1931
„ M. S. Sabhesan, M.A., Madras	..	1930
„ S. K. Krishnamurthy Iyer, B.A., L.T., Madras	..	1932 and 1933
„ T. Ramanujachari, Madras	..	1934 to 1936
„ R. S. Subramanya Iyer, B.A., L.T., Madras	..	1937 to 1943
Rev. D. Thambusami, M.A., L.T., Madras	..	1944 to 1948
Sri T. P. Srinivasavaradan, B.A., L.T., Madras	..	From 1949

SECRETARIES:

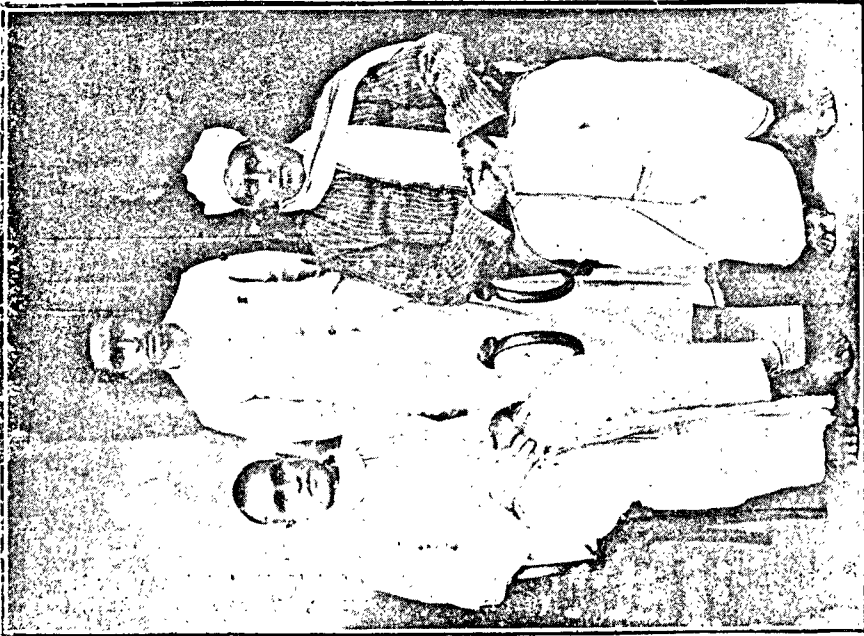
Sri S. Madhava Rao, B.A., L.T.,	..	1928 to 1930
„ R. Ramakrishnan, B.A., L.T.	..	1931 to 1933
„ M. K. Ramamurti, B.A., L.T.	..	1934 to 1936
„ V. Srinivasan, B.A., L.T.	..	1937 to 11-2-1945
„ T. P. Srinivasavaradan, B.A., L.T.	..	12-2-1945 to 11-5-1945
„ V. B. Murthi, M.A.	..	From 12-5-1945

DIRECTORS :

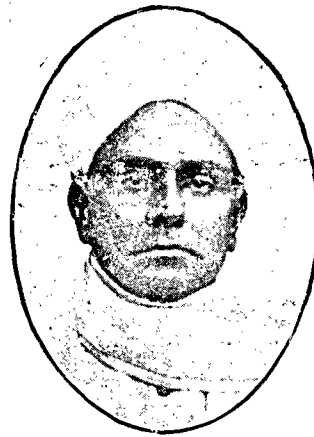
Sri S. Srinivasa Iyer, B.A., L.T., Vellore ..	1928, to 1934 and 1936 to 1941
„ G. V. Venkatarama Iyer, Wardla High School, Bellary ..	1928
„ S. Vaidyanatha Iyer, B.A., L.T., Kurnool ..	1928 and 1933
„ K. S. Chengalroya Iyer, Salem ..	1928 to 1936 ; 1942 to 1946 and 1949 to 1952
„ S. T. Ramanuja Iyengar, B.A., L.T., Trichy ..	1928 to 1945
„ C. S. Rangaswamy Iyengar, B.A., L.T., Villupuram ..	1928 to 1930
„ V. Guruswamy Sastrigal, B.A., L.T., Tirukattupalli ..	1929 and 1930
„ A. Sundaresa Iyer, M.A., L.T., Tuticorin ..	1929, 1930, 1944 and 1946
„ C. Ranganatha Iyengar, M.A., L.T., Gooty ..	1931, 1932 and 1942
„ V. Aravamudha Iyengar, B.A., L.T., Madura ..	1931 to 1934, 1943 and 1944
„ S. Daniel, Trichinopoly ..	1931
„ J. N. Paramasivam Pillai, B.A., L.T., Satyamangalam ..	1932 to 1934
„ A. Nagaraja Iyer, B.A., L.T., Villupuram ..	1934, 1935, 1939 to 1943
„ S. Srinivasan, M.A., L.T., Madanapalle ..	1935 to 1943
„ S. K. Yegnanarayana Iyer, M.A., Madras ..	1935, 1936 and 1938
„ N. Kalyanarama Iyer, B.A., L.T., Tanjore ..	1935 and 1937
„ E. H. Parameswaran, M.A., L.T., Ambasamudram ..	1936 to 1941 and from 1947
„ M. K. Ramamurti, B.A., L.T., Madras ..	1937
„ S. K. Subbaraman, B.A., L.T., Coimbatore ..	1938 and 1939
„ K. N. Pasupathi, B.A., L.T., Kurnool ..	1940 to 1946 and from 1948
„ V. Jayarama Iyer, B.A., L.T., Villupuram ..	1944 to 1948
„ K. M. Sundaram, B.A., L.T., Tanjore ..	1944 and 1945
„ E. N. Subramanyam, M.A., B.L., Madanapalle ..	From 1945
„ S. Subramanyam, B.A., L.T., Ambur ..	1946 and 1947
„ B. R. Ebenezer, B.A., L.T., Pernambut ..	1947 to 1949
„ V. S. Venkatanarayana, B.A., L.T., Nellore ..	1947
„ V. Rajagopala Iyer, M.A., L.T., Kollegal ..	1948
„ K. Narayanan, M.A., L.T., Karaikudi ..	1949 to 1952
„ S. Srinivasan, Katpadi ..	From 1950.
„ P. Govinda Rao, B.A., L.T., Madras ..	From 1952



Sri K. V. Krishnaswami Ayyar,
Advocate, Mylapore.



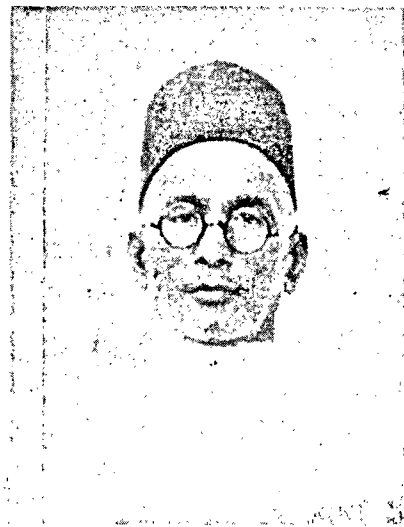
Messrs. S. K. Yegnanarayana Iyer, M. S. Sabhesan
and S. Natarajan.
Presidents of the S.I.T.U.



Sri S. K. Krishnamurthi Iyer, M.A., L.T.,
Hindu High School, Triplicane.
Vice-President, 1932-33.



Sri T. Ramanujachari,
Hindu High School, Triplicane.
Vice-President, 1934-36.



Sri R. S. Subramania Ayyar,
Hindu Theological High School, Madras.
Vice-President, 1937-43.



Sri T. P. Srinivasavaradan,
Headmaster, Hindu High School, Triplicane.
Secretary, 1945;
Vice-President, 1949-52.

The South Indian Teachers' Union Protection Fund, Limited

PROGRESS OF THE FUND - 1928 to 1952 - COMPARATIVE STATEMENT

Year	Total Assets	Life Assurance Fund	Assured Amount	Premium Income	No. of Policies	Units	Death Claim Amount Paid
	Rs.	Rs.	Rs.	Rs.			Rs.
1928	2,993	2,292	...	2,965	250	...	189
1929	6,500	5,467	...	3,371	344	...	291
1930	11,763	10,098	...	5,924	468	...	642
1931	20,154	17,164	...	8,200	654	...	504
1932	32,876	28,055	...	12,173	997	...	405
1933	46,560	41,829	2,79,000	15,412	749	1,116	2,593
1934	63,071	57,879	2,92,750	17,203	764	1,171	2,599
1935	82,532	76,823	3,37,000	18,519	838	1,348	1,571
1936	1,07,164	1,00,477	3,59,500	19,735	873	1,438	1,088
1937	1,25,710	1,17,979	3,74,000	20,293	891	1,496	3,478
1938	1,47,083	1,29,760	4,33,750	22,115	999	1,735	3,845
1939	1,68,000	1,66,144	4,79,750	23,113	1086	1,919	5,123
1940	1,92,000	1,90,736	5,66,500	27,898	1231	2,266	3,986
1941	2,22,000	2,18,808	6,37,000	31,477	1324	2,458	5,530
1942	2,56,000	2,47,115	6,46,000	32,914	1371	2,585	7,067
1943	2,91,000	2,73,745	7,63,000	36,042	1581	3,052	6,181
1944	3,24,000	3,14,191	9,22,000	44,746	1832	3,685	11,440
1945	3,73,000	3,61,744	11,00,000	53,188	2088	4,295	4,556
1946	4,37,000	4,23,297	12,50,000	64,451	2343	4,946	7,585
1947	5,12,750	4,99,691	15,20,000	79,382	2767	6,036	5,840
1948	6,02,304	5,85,971	18,00,000	94,008	3036	6,835	9,435
1949	7,07,756	6,90,105	20,00,000	1,05,333	3345	7,625	8,008
1950	8,27,302	7,90,985	23,00,000	1,22,452	3662	8,532	11,013
1951	9,58,084	8,87,911	27,00,000	1,39,764	3940	9,431	14,245
1952	11,04,125	10,24,083	30,00,000	1,53,650	4356	10,834	14,642

PROGRESS OF THE S. I. T. U. PROTECTION FUND, LTD.

A review of the progress of the S.I.T.U. Protection Fund, Ltd., on this happy occasion of its Silver Jubilee Celebration would be found useful in two ways: one is that it would help us to appreciate the difficulties against which the Fund had to make progress in the early stages; and the other is that it shows us from past experience how we, the members of the Teaching Profession, should organise ourselves to make the benefits of the Fund available to all the Teachers.

GROWTH IN THE NUMBER OF POLICY-HOLDERS.

Started as an unregistered body in 1928 with no capital except the goodwill and trust of its first members and the integrity of its pioneers, the Fund carried on its work for five years when it was re-organised on scientific basis in 1933. Sri S. K. Yegnanarayana Iyer



Sri S. Madhava Rao, B.A., L.T.,
Christian College High School (Retired)
Secretary, 1928-30.

was its first President, and Sri S. Madhava Rao, its first Secretary. There were only 157 members to start with and at the end of the year, the number had increased to 264. This increase in membership was due to the indefatigable work of Sri T. Ramanujachariar who went from school to school to persuade his brother teachers to join the Fund. By 1932 the membership had reached nearly the target (1,000) fixed for the first group under the *Dividing Plan*.

On Sri M. S. Sabhesan and Sri R. Ramakrishnan, who were the President and Secretary respectively, fell the burden of re-organising the Fund in 1933 in accordance with the advice of Prof. K. B. Madhava, Actuary. As members were given the option of withdrawing from the Fund at that time, the number of members at the end of the year had fallen to 749.

From 1933 to 1937 the growth was very slow. At the time of first Valuation in 1937 there had been a net increase of 142 members making the



SRI R. RAMAKRISHNAN, B.A., L.T.,
Secretary—1931-33.

strength 891. Sri M. K. Ramamurthi who was the Secretary for 3 years from 1934 to 1936 introduced many new features in the administration of the Fund.

Then Sri V. Srinivasan held the office of the Secretaryship for nearly 8 years and it was during his period of office that the Fund was registered as a Mutual Insurance Company in 1940 under the Insurance Act. After this, some attempts were made to enlist members by appointing a few Agents

and the strength increased to 1832 in 1944, nearly double of what it was in 1937.

The growth in numbers became still more pronounced from 1945. It was due to two fortunate circumstances; one was that the Office was so organised that an increase in business could be secured through a special section for field organisation, propaganda, and publicity under the Secretary himself; another was that Sri C. Ranganatha Iyengar, who had just then settled down



Sri M. K. Ramamurthi, B.A., L.T., M.Ed.,
T. T. V. High School,
Secretary, 1934-36. Director, 1937.

in Madras after retirement offered to give his time and energy for publicity work on honorary basis. Under the guidance of Sri M. S. Sabhesan, first, and then of the Rev. D. Thambusami, who was elected President in 1949, it



Sri V. Srinivasa Iyer, B.A., L.T.,
Hindu High School.
Secretary, 1937-44.

was planned systematically to get more business without which no Insurance Company can hope to carry on, with the result that a large number of teachers were enrolled between the years 1944 and 1952. In fact the progress in strength really began to show itself slowly after the Fund was registered as an Insurance Company and then a little more rapidly after a sort of field and publicity organisation, had been slowly built up.

ADDITIONAL TABLES, MORE UNITS,
HIGHER AGE GROUP.

When the Fund was re-organised in 1933, members were allowed to take upto four units, though there was only one Table for 25 years. Subsequently in 1944 three more Tables for 10, 15 and 20 years were introduced. In 1952, a Fifth Table for 30 years was also included. Thus to-day the Fund offers

endowment scheme for varying periods from 10 to 30 years to suit the saving capacity and needs of teachers of all grades.

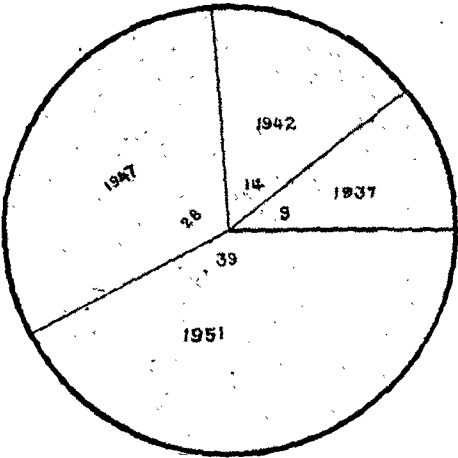


Chart showing the Number of Policies
(in hundreds)

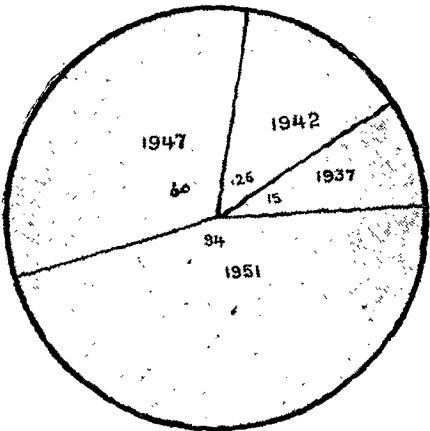
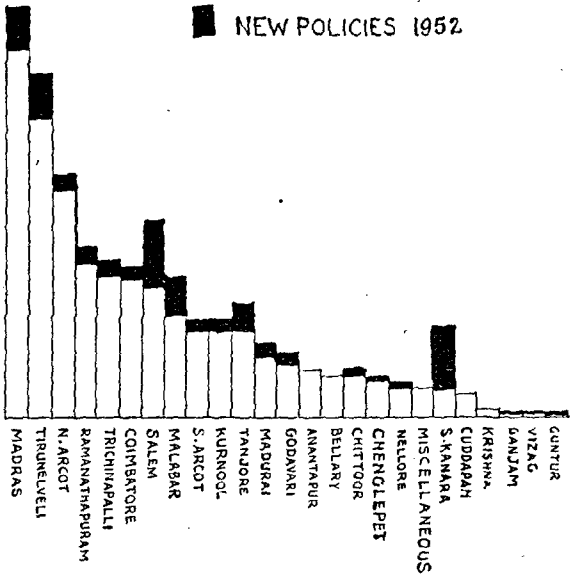


Chart showing the Number of Units
(in hundreds)

Moreover to meet the requests of teachers that provision should be made for increasing the number of units, the Board had the Articles amended in 1950 so that teachers were enabled to take up to 6 units under any Table provided they were within certain age limits. Those under 30 years of age can now take a policy up to six units under any of the Tables. It is only for Table V that teachers over 30 years are not admitted.



Distribution of Membership District-wise.

It was found that many teachers of the age group 41-45 had no insurance cover of any kind for their families. And to meet their needs consistent with the safety of the Fund, they were also permitted to insure for not more than 2 units under Table I for 10 years. The introduction of the new Tables and the increase in the number of units have made the Fund more popular among the teachers. By 1952, the number of units subscribed for exceeded 10,000.

AREA COVERED BY THE FUND

Though the S.I.T.U. Protection Fund Ltd., has been registered for All India and can do business in all the States, its activity has been mostly confined to South India, an area where teachers have organised themselves under the S.I.T.U. At first, most of the members were from Madras City and towns from the mofussil. But a planned programme of publicity and field work has extended its service to all the districts. The district-wise distribution of membership will show that the teachers in the Circars have not yet come in in large numbers. But it is hoped that their professional feeling would by and by induce them to take policies first in this Teachers' Company in preference to any other one and to go in for additional insurance cover to other Companies if they can afford it.

The Protection Fund, as constituted to-day, is a happy family of over 4,000 teacher policy-holders. This family is made up of teachers, men and women, teachers from Elementary Schools and Secondary Schools, and Colleges, serving under all agencies in rural and urban areas and even some officers of the Education Department.

PREMIUM INCOME, LIFE FUND
AND ASSETS

It was natural that as the number of members increased year by year, there should have been a rise in the premium income. The following table will enable the readers to assess the progress made by the Fund during the 25 years of its working regarding the number of policies, premium income, Life Fund, etc.

Valuation Year	No. of Policies	Premium Income	Life Fund	Assets
1932	997	12,173	28,055	32,876
1937	891	20,293	1,17,979	1,25,710
1942	1,371	32,914	2,47,115	2,56,000
1947	2,767	79,382	4,99,691	5,12,750
1951	3,940	1,39,764	8,87,911	9,58,084
1952	4,356	1,53,650	10,24,083	11,04,125

Judged by another test which is the only reliable test of the financial posi-

S. No.	Pol. No.	NAME & ADDRESS.	UNITS.	AMOUNT INCLUSIVE OF BONUS ADDNS. RS. A.
		B. F. ..	(46)	18,326 4
26.	81	SRI K. R. KRISHNASWAMY, National College, Trichinopoly	(1)	408 12
27.	89	" M. RAMAYYA, Headmaster, Board High School, Atmakur, Kurnool	(1)	408 12
28.	91	" K. PARTHASARATHY, Headmaster, Board High School, Cumbum	(3)	1,226 4
29.	92	" N. SUBBAGURU AYYAH, Retd. Teacher, Board High School, Atmakur	(4)	1,635 0
30.	93	" R. VENKATA RAO, Board High School Koilkuntla	(3)	1,226 4
31.	94	" T. KRISHNACHAR, Bd. High School, Patti- konda, Kurnool District	(4)	1,635 0
32.	97	" S. BHUVARAMURTY RAO, Bd. High School, Vridhachalam, South Arcot	(2)	817 3
33.	98	" T. M. VENKATARAMIAH, Municipal High School, Mayuram	(1)	408 12
34.	103	" V. VENKOBA RAO, C. S. M. High School, Puducottah	(2)	712 8*
35.	105	" T. R. VIJIARAGHAVAN, S.M.D. High School, Vellore	(1)	408 12
36.	107	" V. RAGHAVA IYENGAR, Retd. Headmaster, Municipal High School, Mayuram	(1)	408 12
37.	108	" C. S. RANGASWAMY IYENGAR, Retired Headmaster, Municipal High School, Villu- puram	(2)	817 3
38.	109	" V. JAYARAMA IYER, Retired Headmaster, Municipal High School, Villupuram	(1)	408 12
39.	111	" S. SRINIVASAN, Principal, Alagappa Trg. College, Karaikudi	(2)	817 3
40.	123	" S. PRAKASAM SAMUEL, Retd. Headmaster, Christian Residential School, Tiruppattur, North Arcot	(2)	817 3
41.	139	" K. R. SANKARA SASTRIGAL, Retired Teacher, Bd. High School Satyamangalam.	(1)	408 12
42.	148	" S. SRINIVASARAGHAVAN, Retd. Teacher, Ponniah High School, Trichy	(1)	408 12
43.	155	" S. SRINIVASARAGHAVA IYENGAR, Retd. Teacher, Hindu High School, Triplicane	(3)	1,226 4
44.	161	" S. RAMAMURTI IYER, Retired Teacher, Hindu High School, Triplicane	(3)	1,226 4
45.	181	" J. CHANDRAMOULI, Retired Headmaster, Board High School, Koilkuntla	(2)	817 3
46.	182	" I. SUBBIAH, Board High School, Koilkuntla.	(2)	817 3
47.	183	" D. THIRUMAL RAO, Board High School, Koilkuntla	(2)	817 3
48.	184	" K. NARASIAH, Board High School, Koilkuntla	(2)	817 3
49.	185	" M. GANESH RATNAM, Headmaster, Board High School, Koilkuntla	(4)	1,635 0
50.	187	" M. P. RAJAM, Retired Headmaster, Board High School, Koilkuntla	(1)	408 12
51.	191	" K. V. NARASIMHAN, Board High School, Markapur, Kurnool	(2)	817 3
		Total ..	(99)	39,885 0

* Paid-up.



Sri C. Ranganatha Ayyangar, M.A., L.T.,
Director, 1931-32 and 1942
Hon. Publicity Officer from 1945.



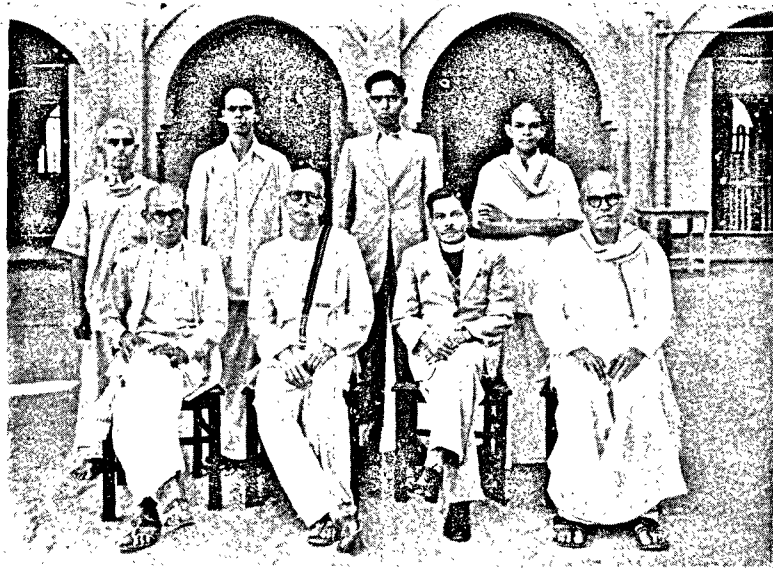
Sri E. A. Ramachandran,
Manager,
S.I.T.U. Protection Fund Ltd. from 1930.



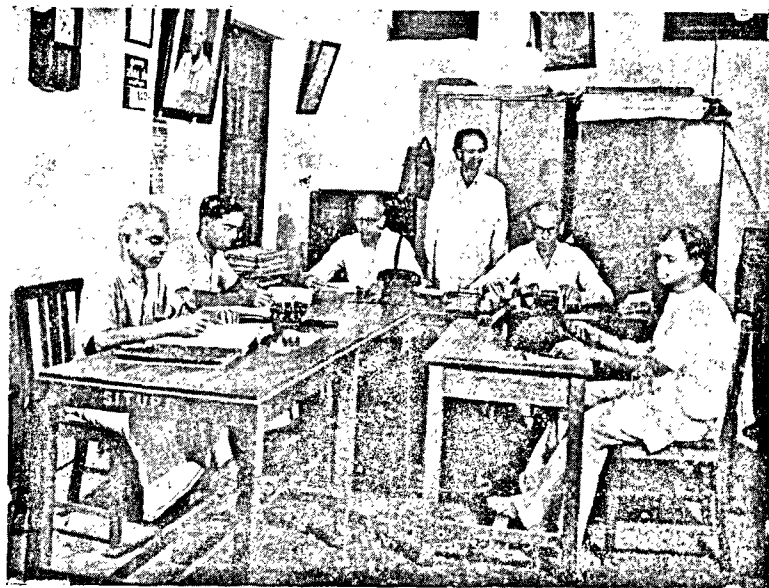
Mr. B. R. Ebenezer, B.A., L.T.,
Islamiyah High School, Pernambut,
Director, 1947-49
Policyholders' Director, 1953.



Sri P. Govinda Rao, B.A., L.T.,
Headmaster,
Gandhi Nagar School, Adyar,
Director, 1952.



The Office-bearers & Staff of the Protection Fund Ltd.



S.I.T.U. Protection Fund Ltd. Office at work.

REMINISCENCES

Sri S. SRINIVASA IYER, B.A., L.T.,

Principal, Dharma Prakasa Srinivasiah High School, Sion, Bombay-22.

In the early decades of this century, the economic condition of teachers in the State (then Presidency) of Madras was very deplorable. Many teachers who died in harness left their families destitute and in some cases, the expenses of even their funerals had to be met by public subscriptions. The General Provident Fund Scheme was not in existence. Added to these, there was absolutely no security of tenure and experienced teachers were thrown out of employment at the whims and fancies of school managements. It was in these circumstances that a few teachers gifted with vision and actuated by the best of humanitarian motives seriously thought of devising some measures to help the teachers in distress and to afford some relief to the destitute families.

ORIGIN

One of these noble souls was Sri C. S. Rangaswami Ayyangar, Headmaster of the Municipal High School, Villupuram, and he was able to gather round him a band of enthusiasts in the district of South Arcot. The late lamented Sri S. T. Ramanuja Ayyangar of indefatigable energy and of heroic devotion to the cause of teachers soon took up the thread and on his initiative a resolution that a Common Good Fund for the benefit of teachers be started was accepted by the Educational Conference held at Palghat in May, 1921. But even tentative rules could not be easily framed and it was only in May, 1924, that a set of draft rules was presented to the Conference held at Tirunelveli. By this time, most of the District Guilds began to interest themselves in the project and a group of enthusiastic workers like Messrs. A. Sundaresan of Tuticorin, V. Aravamudan of Madura, K. S. Chen-



SRI S. SRINIVASA IYER, B.A., L.T.,
Bombay.

Director 1928-34 and 1936-41.

galvaraya Ayyar of Salem, C. Ranganatha Iyengar of Gooty and my humble self started the work of enlisting members to the proposed Fund by getting the application forms signed by the persons concerned and collecting the registration fee of Rupee One from each proponent.

In December, 1924, a Meeting of as many as possible of these who had signified their assent to join the Fund was held at Madras and a Committee of Action was elected with Sri P. A. Subramanya Iyer of revered memory as its Chairman to further organise the Fund. I had the honour of being elected as a member of this organisation committee

and continued my humble work in enlisting members to the proposed Fund. Till then the idea was to collect a 'call money' of Rupee One from each member when the contingency of paying a member, like the termination of service or death arose and to pay the member the amount collected less a small percentage kept as a reserve fund. This Committee of Action made an intensive study of the problem and kept themselves in touch with similar organisations like the Postal and R.M.S. Mutual Benefit Fund and the N.G.O. Mutual Benefit Fund. The Report of this Committee was further referred to another Committee of the South India Teachers' Union at the Educational Conference held at Mahanandi (Kurnool Dt.) in December, 1926. It should be mentioned that almost every member of the Organisation Committee was elected to this Committee. This Committee came to the conclusion that the system of 'Call Money' only in times of emergency would not work satisfactorily but every member should pay a fixed call amount of Rupee One every month. It was also provided that if more than one contingency were to arise in the course of a month, members should pay an additional call that month and the number of such additional calls should not exceed 12 a year. The strength of a unit for this system was fixed at 1000 and the idea was to organise additional units as numbers increased. This Committee were aware to a certain extent of the financial implications and limitations of this system, generally known as the 'dividing plan' in the Insurance world, but that was the best they could achieve bearing in mind the professional and philanthropic motives of the origin of the Fund and having an abundant faith in the goodness of human nature, especially in that of the Teaching Profession. This Committee submitted its report to the XIX Provincial Educational Conference held at Vellore in December, 1927 of which I had the honour of serving as General Secretary. Thanks to the persuasive eloquence of Sri M. S. Sundareswaran, (May his soul rest in peace), that ardent and vigilant champion of N.G.Os., the rules as framed by the special committee pro-

viding for a fixed monthly call were adopted by the conference and the first Board of Directors were elected on the night of the 31st December, 1927, and the Fund itself came into being on the 1st January of 1928.

After this lapse of time now I remember with pride and pleasure that I was elected to the first Board of Directors which office I continued to hold for 14 years till 1942 except for a short break in 1935.

GROWTH

The protagonists of the Fund were more actuated by feelings of brotherliness and philanthropy than of immediate benefit to themselves and of the nearly 267 members who had registered themselves only about 160 enrolled as members of the Fund when the monthly call was adopted. The Fund began with these members and more members came into the fold as months rolled by.

The difficulties of insurance agents are well-known and how people treat them has become proverbial. We had to enrol members to an organisation which was quite new and which was not even registered, even some of my best friends refused to join the Fund as it was not a registered organisation, for in those days a person joined the Fund more out of friendship or regard to the canvasser than from a realisation of its benefits. But yet within a period of 3 years the membership rose to nearly 500. At the same time the Board of Directors had the Fund registered under the Societies Registration Act of No. XXI of 1860. This gave a fresh impetus and within the next two years the membership rose to nearly 1,000. The maximum strength for a single unit was thus reached within a period of 5 years and there was even a rush for admissions. The Board had to decide upon the best way of expanding the activities of the Fund.

Meanwhile, the world-wide economic depression had its own repercussion on the Insurance and Banking world of

India and some of the Societies based on the "dividing plan" were not faring well. Some among the Directors made an intensive study of the problem in the set up then existing and the Board decided to consult an Actuary and obtain his opinion. The Actuary, Sri K. B. Madhava, was strongly against the 'dividing plan' and suggested a re-organisation of the Fund, keeping the monthly call of Rupee One, but having the benefits varying from Rs. 250 to Rs. 375 according to the years of membership in the Fund. At an extraordinary meeting of the Fund held in 1933, the revised Rules framed on the Actuarial recommendations were adopted after a stormy discussion and long winded debates where many used all their skill for the dissolution of the Fund. It was the grit of the then President Sri M. S. Sabhesan, who was regarded as a symbol of high integrity and sound efficiency by the teaching profession and the oneness of purpose of the then Board of Directors that saved the situation, and all the re-organisation proposals were adopted by the meeting.

The original rules guaranteed to each member on the contingency arising an amount not less than what he had actually paid to the Fund and to satisfy the claims of those that would leave the Fund, a new Rule, the present Rule 33 was introduced. The re-organised Rules provided that a member could take as many as 4 units. To give benefit of this advantage to the existing members, members were allowed to take the additional units with retrospective effect from the date of their admission and to pay the additional amount due in as many instalments as they would have paid had they taken those units at the time of admission. For those who could not pay the additional instalments, special loans to cover that amount, at a cheap rate of interest of $\frac{3}{4}$ pie per rupee per month, were granted. Thus all the legitimate claims both of those that would leave and those that would continue, after the re-organisation, were met. After the lapse of nearly 20 years, it may be not possible for one to realise the difficulties the Board had to contend with and the

anxious hours and days the Board had to spend in achieving these measures.

Though there were a few more than 200 withdrawals as a result of their re-organisation, new members began to join the Fund which had been placed financially on a sound basis according to actuarial judgment. The next quinquennium was also one of hard work on the part of the Directors and other workers of the Fund as propaganda on entirely new lines had to be carried on. The Board felt greatly gratified at the progress of the Fund when the first Actuarial Valuation for the period ending the year 1937 showed good progress and a bonus of 3 annas in the rupee could be declared. I had the good fortune of not only doing propaganda in my own district but was also invited twice by the Trichinopoly Dt. Teachers' Guild to address the Guild there, as its Secretary, the late lamented Sri S. T. Ramanuja Iyengar used to consider me as one possessing a thorough knowledge of the working of the Fund and its various aspects.

The problem of habitation for the Fund engaged the attention of the Board and the present premises was purchased. The building was reconstructed and provision was made to accommodate conveniently the office of the Fund as well as the office of the South India Teachers' Union.

Within a short time in 1939, the Board was confronted with another difficulty. The Insurance Act of 1938 came into force and every organisation doing insurance work was to be registered under the Insurance Act. Only companies would be registered under the Insurance Act and our Fund was not a company but a Society registered under the Societies Registration Act. Legislation did not permit of a 'Society' being converted into a Limited Company. The Directors were faced with heavy penalties and fines and the situation baffled even some of the best legal brains of Madras. The Legal Adviser rose to the occasion and suggested that the 'Society' might without any legal impediment convert itself into a 'Company on unlimited liability basis' and

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later the 'unlimited liability company' could be converted into a 'Limited Company'. The Board of Directors agreed cheerfully to shoulder the heavy irksome responsibilities of an unlimited concern. At an Extra-ordinary General Meeting held in 1939 December, the General Body accepted the proposal with equal readiness and the Fund was incorporated as a Company with unlimited liability and immediately the Superintendent of Insurance registered the Fund as a Mutual Insurance Company. It took nearly a year for this unlimited concern to be registered as a limited liability company and I am happy to remember that I had the honour of being associated with this transformation and registration. Thus the Fund has become a pucca Insurance Company as good as some of the well-established and leading Insurance Companies of the land and since then the Fund has been progressing remarkably well on sound and efficient lines.

THE BOARD OF DIRECTORS

The first Board of Directors consisted of persons who had to their credit a good deal of work in the organisation of the Fund. Sri S. K. Yegnanarayana Iyer who was then the President of the South Indian Teachers' Union was elected as the first President, Sri P. A. Subramania Iyer, Chairman of the organisation committee was elected as the Vice-President and Sri S. Madhava Rao, B.A., L.T., an expert in Book-Keeping and Accountancy, was the first Secretary. I was one of the Directors of the Fund. There were along with me Sri S. T. Ramanuja Iyengar, the redoubtable champion of teachers' rights, Sri K. S. Chengalvaroya Iyer, noted for his steady and silent work, Sri C. Ranganatha Iyengar whose influence was unequalled in the Ceded Districts and Sri V. Aravamuda Iyengar, the Secretary of the Madura District Teachers' Guild. This team worked solidly for two years and laid the foundations of the Fund. Sri Madhava Rao's knowledge of accounts and commercial subjects was highly useful to the Fund. Though stern to view and rigorous in expression he was kind at heart and arduous in his work. In the very next

year, 1931, Sri M. S. Sabhesan was elected as the President which Office he continued to hold practically till his death and Sri R. Ramakrishnan of the Hindu High School was elected as the Secretary. It was he and Sri Sabhesan that had to bear the brunt of the work of re-organisation of the Fund from the 'dividing plan' to the 'Insurance Plan' based on actuarial basis.

Sri M. K. Ramamurti of T. T. V. High School, became the Secretary in 1934. He was a gentleman of wide knowledge of the financial market and his ambition was to make the investments of the Fund yield larger returns. Sri V. Srinivasan was the next Secretary and it was during this period that the Fund had to be converted into a company and registered under the Indian Insurance Act. He was an indefatigable worker in the cause of the Teaching Profession with sincerity of purpose and devotion to duty though Fate was unkind to him.

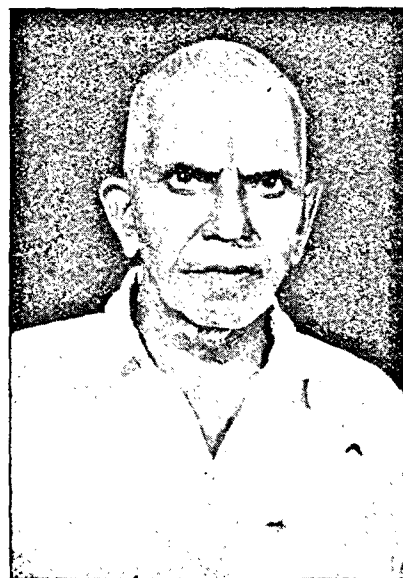
It should be remembered that we did not spend any amount on 'Preliminary Expenses' in connection with the promotion and organisation of the Fund and the Board of Directors were not paid even their actual travelling and halting expenses during the first few years of the working of the Fund. The Directors had not only to sacrifice their time and energy but had also to go "out of pocket" in meeting the expenses of the journey to and halt at Madras. The office of the Fund was itself located in the uninviting premises of 41, Singarachari Street, Triplicane, along with the office of the Madras Teachers' Guild Co-operative Society Ltd. There was not a sufficient number of chairs for the Directors to sit on and the question of the "Sitting Fees" never arose. This narrative will be incomplete if mention is not made of the services to the Fund of Sri Krishnachar of the Madras Teachers' Guild Co-operative Credit Society. In the early years the Fund could not pay for the services of a registered auditor and Professor G. A. Srinivasa Aiyar of the Madras Presidency College did the work in an honorary capacity.

By 1933, the Board decided that an internal system of audit, besides the statutory audit by Registered Auditors was necessary and a sub-committee of two Directors of the Board was appointed as the "Audit Committee". I served on this Committee from its inception till 1941 when I had to leave the State of Madras, for some years with Sri A. Nagaraja Iyer, then with Sri N. Kalyanarama Iyer, and for the rest of the period with Professor S. Srinivasan. It is not for me to describe the valuable services rendered by this Committee in watching and safeguarding the financial interests of the Fund. In the words of the Actuary the satisfactory condition of the Fund had been mainly due to three factors: (1) favourable mortality experience; (2) wise husbanding of resources; (3) economical management. The Directors had no control over the first, yet it was very low but the Directors had to strain every nerve to manage the Fund very economically and to husband its resources in a very wise manner. Throughout this long period of which I possess an intimate knowledge of the working of the Fund, the meetings of the Board were always conducted in a very cordial atmosphere and my recollections are of the pleasantest type. Even when there were differences of opinion, they were discussed without heat or passion, with only the interests of the Fund at heart, and decisions arrived at were always unanimous.

THE PRESENT

Having identified myself with the Fund from the days of its embryonic stage, and witnessed the birth, infancy, childhood, adolescence and growth till it had attained the full manhood of 25 years, in every conceivable capacity that could fall to the lot of a humble worker like myself, I find it difficult to sever my connection with it. Though I find that a number of Benefit Tables have been introduced, no Table which will enable humble but devoted workers like myself to continue in the Fund has been introduced. What cannot be avoided must be endured. But my severance is of a painless nature for I

find the Management of the Fund vested in safe and capable hands assuring the growth of the Fund. The President, the Rev. D. Thambusami, has been known to me only by reputation as a gentleman of sound judgment and quite efficiency. Sri T. P. Srinivasavaradan, the Vice-President has been known to me intimately and has always been a zealous sentinel of the administration of the finances of the Fund and was along with some others instrumental in saving the Fund on more than one critical occasion. The Secretary Sri V. B. Murthi is a brilliant economist and an ardent worker. I wonder how many of his electorate had read his masterly report on the economic condition of teachers in the State of Madras prepared by him in the early thirties of this century. Of the other Directors I had the pleasure of working along with Sri K. S. Chengalroya Iyer, Sri E. H. Parameswaran and Sri K. N. Pasupati. The other three, Sri K. Narayanan, Sri S. Srinivasan and Prof. E. N. Subramanyam are well-known to me. The Honorary Publicity Officer, Sri C. R. Iyengar is a strong pillar of the Fund and an esteemed friend of mine. Under the direction and control of a Board consisting of such eminent and distinguished personnel, the Fund is bound to progress and flourish. It is my earnest prayer that the Fund should not content itself with its present financial success but should enlarge its activities in a cautious and steady manner without imitating other Insurance Companies in all their varied activities. In the words of Samuel Smiles, "The great high road of human welfare lies along the old highway of steadfast well-doing; and they who are the most persistent, and work in the truest spirit will invariably be the most successful; success treads on the heels of every right effort." The Fund is a standing monument to the organising capacity and business talents of the Teaching Profession of South India and has the unique distinction of being the only Insurance Company of Teachers run by teachers for the benefit of teachers. May it grow from strength to strength and bring within its fold every member of the Teaching Fraternity.

Sri C. S. RANGASWAMY IYENGAR, B.A., L.T.,*Retired Headmaster, Municipal High School, Villupuram.*

SRI C. S. RANGASWAMY IYENGAR, B.A., L.T.,
Director, 1928-30.

It is indeed a matter of great gratification to me to see that I have lived to see this institution, the South Indian Teachers' Union Protection Fund, celebrate its Silver Jubilee. Many of its workers, men younger than myself, have gone, though their work has flourished and borne plenty of sweet fruit.

The Villupuram High School Teachers' Association can, to some extent, claim to be its parent. But its birth, careful upbringing and successful working, all belong to a band of devoted workers among whom one could easily recognise outstanding members of the Union.

The growth of the Fund has been highly gratifying. If small Insurance units can be compared with the great ones without offence, the working of our Protection Fund has shown power and virility which the other might well enjoy. Our financial position, the bonuses that we have declared all along

and the enthusiastic praise which an Actuary of Prof. Madhava's standing has uniformly showered upon it go to prove my statement. The twenty-fifth year in an Insurance business is generally said to be a critical period in its existence. If so, our Society has passed its crisis without any difficulty. It has not struck upon any rock and its future is quite bright.

In 1919, a Local Self-Government Act was passed by the Madras Legislative Council. Theoretically it was claimed as a tremendous step forward in our political education.

Before that time, the heads of local bodies (Municipalities, Dt. Boards and Tq. Boards) were Revenue Officers and above the rank of Deputy Collectors. They were well trained public servants and could understand the value of work anywhere. But the new Act brought as heads of these Local Bodies, many men who had never had any training as officers, and had absolutely no knowledge of administration. They regarded themselves as local bosses and in many places and on many occasions, exercised almost Caesarian tyranny.

By this time, we were attending conferences of S.I.T.U. pretty often. In our own Teachers' Guild Meetings, we never failed to be present. Here, there came to our knowledge, stories of tyranny and high-handed behaviour on the part of heads of local bodies.

Teachers required protection, from their own brothers, from the local body managements, who, without paying a pie from their pockets, teased us, brow-beat us and threatened us with suspension and dismissal. Have my readers not heard of a District Board President who would not sign an increment certificate unless he was given a bribe equal to a year's incremental pay?

We—myself and one or two of my friends—thought of a Fund that would give us power to protect ourselves

against at least the injustice from the management.

During the first World War, the Post and Telegraph Union had defied the Government of India and forced them to grant them proper increments of pay and allowances among other things. This led other people, especially those whose pay was quite as low as that of the postal people earlier, to try and organise their brothers and comrades to do something.

We of the Villupuram school had attempted certain things to lift ourselves and had achieved some success. Our Teachers' Co-operative Society had been a success. Its members did not often go about begging for loans from their neighbours and from local money-lenders. The leaders in that effort helped to found a co-operative stores, which, so long as they were in charge of it, did (although I have to say it) amazingly good work. We sold rice to Villupuram and neighbourhood during the war period at four measures a rupee when the local shops sold it at $2\frac{1}{4}$ measures! And we distributed Kerosene Oil to our members when many parts of the District went without that oil.

When the N.G.Os and some Railway-men started some kind of Provident Fund Associations, we studied the schemes carefully. We thought them good so far as they went. But they never brought many of their departmental brothers together. They collected a rupee each from every member and when one or more of their comrades died in a month they divided the money among the bereaved families; broadly the method seemed good.

A proposal was made first, to our teachers. 'Why Not,' it was asked, induce every teacher to subscribe a quarter-anna in the Rupee of his pay every month and credit the amount to a 'Common Fund'. Any one who suffered from any persecution by the managements may be helped by a contribution. And the Fund would help us to keep united and strong.

Even our School Teachers' Association passed the resolution, when we put

our proposition before it. But when collection was attempted, we found many difficulties. It was not every teacher that would pay or could. Some found even the small (voluntary) cut troublesome. Others had been offended with the headmaster's remarks, against lack of discipline. Others were afraid of the management. Our discussions and resolutions had been reported fully and even with additions to that body by a very few malicious brethren amongst us, who hoped to wreak their wrath on some of us and also to ingratiate themselves in the good opinion of their masters. I had been openly threatened with suspension and dismissal and such an event would give people opportunities of promotion. We expected the collections to come to about Rs. 50 a month. We got about half the amount or less. In subsequent months, the amounts were going further down. At the end of three or four months, we gave up our endeavour and returned the subscriptions to the teachers. This Fund was called the *Protection Fund*. To-day, only the name lives. The object it stood for has taken on a wider significance, as rightly it should.

At that time, in our monthly meetings in the different Teachers' Associations affiliated to the Guild, we went on discussing our plans. There was much sympathy with our endeavour; and many of our friends gave much thought to it and suggested changes. In all this work we had the invaluable co-operation of our learned Guild President, Professor (then Principal) K. A. Nilakanta Sastriar of the Sri Meenakshi College, Chidambaram.

Then came our Annual Meeting. We and our supporters came determined to win. Brother Sri S. K. Yegnanarayana Iyer attended the meeting as the Union Representative. A battle royal was fought over the adoption of our suggestions to form some sort of a Protection agency. The Villupuram Gang, as Sri S. K. Yegnanarayana Iyer was fond of calling us, was in the forefront, grappling every opponent and trying to throw every objection overboard. Our great chief must have been greatly impressed. He had once had his own

trouble in a municipal institution. And when he went back, he took many of our records and promised to take up the question with his own cabinet.

The question came up before the S.I.T.U. Conferences again and again. I remember how, in a Coimbatore conference, I addressed an off the conference meeting of assembled teachers on what I then called the Second Line of Defence. Meetings and Resolutions were all right. But I said that some steps should be taken to create a decent fund that would be a real force behind our demands. My point was not then understood. But the Protection Fund idea grew; and Committees were appointed at every conference to draw up regulations. In those Committees the Strike Fund idea was given

up and the Provident Fund idea substituted.

It was in our Vellore Conference that the Fund came into being. The usual committee resolution had been passed. And then I insisted on the new committee meeting immediately. An after-supper meeting created the Fund there and then. It was resolved at once to admit members and collect subscriptions. Sri S. K. Yegnanarayana Iyer was our first President. I do not remember our other office-bearers. But Mr. Madhava Rao was our Secretary.

This may well be the first chapter of the story of the Fund. As I finish I read the final paragraph of the Actuary's report of the last valuation and agree that we face confidentially a rosy future.

Sri C. RANGANATHA IYENGAR, M.A., L.T.,

Retired Headmaster, L. M. High School, Gooty.

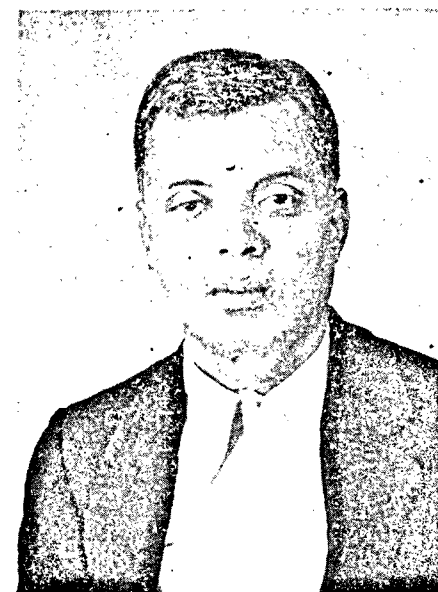
Who among the few present at the Provincial Educational Conference held in 1926 at Srivilliputhur foresaw that the idea of a Protection Fund for teachers conceived then would grow into an Insurance Company benefitting the families of teachers who happened to be so fortunate as to die in harness before they could complete 25 years of their membership? It has been given to me by Providence to witness the steady growth of this institution and be able to participate in the celebration of its Silver Jubilee. Some of those that struggled along with me for building up this institution and place it on a sound basis are no more in the land of the living. Yet they will ever be remembered as long as this Fund continues to serve the brotherhood of teachers. The late S. T. Ramanuja Iyengar's indefatigable effort as a Director of the Fund right from the beginning till his demise to make the Fund really useful to the teachers needs special mention. Among the living Sri C. S. Rangaswamy Iyengar, (now in Madras) and Sri S. Srinivasan (now in Bombay) have rendered unforgettable services

in the early years of the institution and subsequently during its growth.

Those that ceased their membership at the time when the Fund changed into an insurance company in 1933 have since regretted their hasty decisions and want of prudence and those as well, that have failed to take advantage of the benefits of the Fund.

A purely professional organisation like this needs the active and zealous support of teachers. A certain amount of propaganda on business lines is also necessary on the part of the Company, if it should develop more rapidly and include in its services the entire eligible rank of the teaching profession not only in this State but also in the whole country.

I should, however, express my appreciation of the forward and progressive steps taken by the present Secretary Sri V. B. Murthi and the Board of Directors since the year 1945 and a steady growth during these recent years is in no small measure due to the realisation on their part of the importance of field work.



Sri K. Krishna Iyer.
First Assistant,
P. M. Ornellas Secondary School, Tuticorin.



Sri T. M. Krishnachar.
Manager,
M. T. G. Co-operative Society Ltd.



Sri K. A. Vaidyanathan, B.A., B.T.,
Rajah's High School, Kollengode.



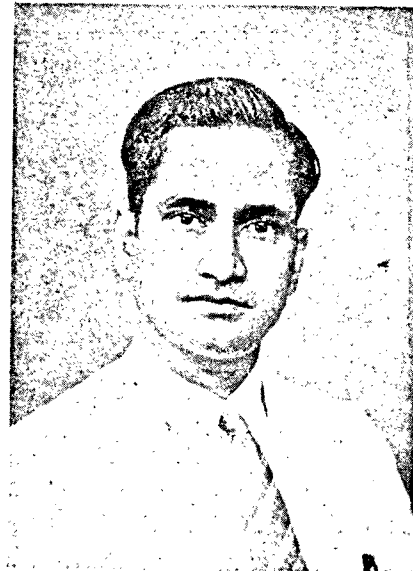
Sri M. K. Kamath, B.A., L.T.,
Canara High School, Urva, Mangalore.

Sri S. MADHAVA RAO, B.A., L.T.,*Retired Teacher, Christian College School, Madras.*

Prof. K. B. Madhava, M.A., A.I.A., F.N.I.,
Actuary.



Sri L. V. Krishnaswami Iyer,
Advocate, Legal Adviser.



Sri V. Soundararajan, B.A.,
M/s. V. Soundarajan & Co.,
Chartered Accountants,
Auditors.



Sri S. Natarajan,
President, S.I.T.U.

The South Indian Teachers' Union Protection Fund, Ltd. was started in December 1927 during the time of the Provincial Educational Conference at Vellore with the object of giving financial help to the poorly paid teachers on the dividing plan and the monthly call system of payments.

The late M. S. Sabhesan, a close friend of mine, and I, were serving in the same institution, the Madras Christian College, he in the College and I, in the High School. Both the College and the High School were located in the same place then. We were taking some prominent part and he was the Secretary of the Madras Teachers' Guild then. He invited me to Vellore Educational Conference. I went to Vellore and attended the Conference for 2 days and on the third day, the S.I.T.U. Protection Fund Meeting was held where he proposed my name for Secretaryship and it was unanimously accepted. He thought, that I was an expert in accounts, because I was handling Book-keeping. With great reluctance, I accepted the job and continued to be an Honorary Secretary for three years till 1930.

It was from the latter part of the year 1928 that fresh vigour and life emanated in the activities of the S.I.T.U.

The Madras Teachers' Guild Co-operative Society, Ltd., the Madras Teachers' Guild and the South India Teachers' Union, all these offices were located at 41, Singarachari Street, Triplicane (now No. 47). Added to these, the office of the S.I.T.U. Protection Fund was ushered in. I believe the *South Indian Teacher*, the official organ of the Union also commenced its first publication then. Further, the All-India Federation of Teachers' Associations had its session at Madras in the succeeding year 1929. One would be baffled to see how 41, Singarachari Street was humming with non-stop activities and work. The late Sabhesan in his various capacities as Secretary of the Guild, Secretary of the South India Teachers' Union, Director of the

Madras Teachers' Guild Co-operative Society Ltd., and the South Indian Teachers' Union Protection Fund Ltd., besides being on the editorial board of the *South Indian Teacher* could be found busy working here. By his side, Mr. S. Natarajan, now the President of the South India Teachers' Union was in charge of the publication. Words would fail to express how he and others had to work for the publicity and propaganda of these two infant organisations. The services of the Madras Teachers' Guild Co-operative Society Ltd. to the various organisations at this period cannot be ignored.

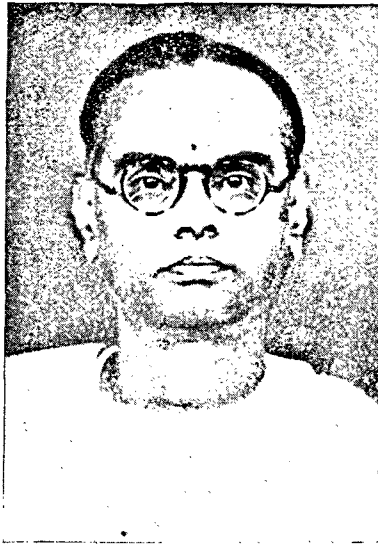
During this period Mr. Krishnachar, clerk of the Co-operative Society, ably assisted me in the day-to-day work of my office. I should say he was the first clerk of the South Indian Teachers' Union Protection Fund who opened its pages. But for him, my work would have been very difficult. On the clerical side the entire credit goes to him. I believe his unswerving services to the Fund continues unto this day, now in the capacity of a representative.

We started the Fund with the original 157 members who had contributed each one rupee. Then it began to grow in numbers and size after much propaganda. In 1930 it was registered under the Societies Registration Act.

In 1932, the Fund was organised on Insurance Basis with unit system on the advice of Prof. K. B. Madhava, M.A., F.N.I., A.I.A., the present Actuary of the Fund. In 1937 the first Actuarial valuation took place and a bonus of 3 annas per unit per month was declared. It is now registered under Part IV of the Insurance Act.

I have been closely watching the progress of the Fund right from its inception. It has grown from strength to strength and is covering a vast field.

I congratulate the Office-bearers of the Fund for their successful working. May the Fund grow in prosperity and importance and continue to be more useful and helpful to the members of teaching profession!

Sri S. SRINIVASAN, M.A., L.T.,*Principal, Alagappa Training College, Karaikudy.*

SRI S. SRINIVASAN, M.A., L.T.,
Director, 1935-43.

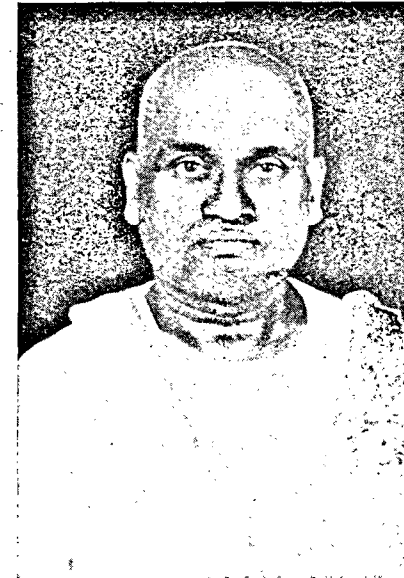
I am delighted to hear that the Silver Jubilee of the S.I.T.U. Protection Fund is to be celebrated. The idea of mutual protection for the teachers appealed to me most and I joined the Fund when it was started. It was in 1935 that I was elected to the Board of Directors and it was my pleasure and privilege to serve on the Board for a decade. I was also a Member of the Audit Committee of the Board for a few years.

In reviewing the working of the Fund during the decade I was on Board, I can recall two significant events which tested the resourcefulness, skill and ability of the Board of Directors. The first was a crisis which shook the very existence of the Fund when a *bonafide* transaction of the then Secretary with a Stock-broker miscarried on account of the crash of the Stock-broker's concern. The second was the outcome of the amending of the Indian Companies Act and the Indian Insurance Act by the Government of India.

I can remember well how our late-lamented leader and President of the Fund Sri M. S. Sabhesan in consultation with the Board took prompt legal steps to recover the amount from the relatives of the Brokers. His advice and lead helped the Fund to get back the entire amount without any loss to the Fund.

When the Government of India amended the Indian Companies Act and the Insurance Act, a piquant situation arose. Our Fund had to be registered under the Indian Companies Act. The Board deputed our doughty champion Sri S. T. Ramanuja Iyengar to Simla to persuade the Government of India to grant us exemption from the application of the Indian Insurance Act. I was particular that our mutual Protection Fund should not be registered as an Insurance Company. We could not succeed in our attempts and the Fund had to be registered under the above two Acts. This involved a good deal of work and the Board had to meet frequently to take decisions.

I am gratified to learn that the Fund has been progressing steadily from strength to strength. I have always felt proud and elated that a group of teachers could organise such a big and complicated business organisation and run it efficiently and demonstrate clearly what a determined group of selfless and enthusiastic teachers could accomplish. I shall be failing in my duty if I do not acknowledge that the success of the Fund is not a little due to the devotion and sense of duty of the small staff of the office of the Fund under the able leadership of the Manager, Sri E. A. Ramachandran. I wish the Fund every prosperity and useful service to the large body of teachers who need protection and guidance to safeguard their material interests.

Sri K. S. CHENGALROYA IYER,*Retired Teacher, Board High School, Kaveripalnam.*

SRI K. S. CHENGALROYA IYER,
Director, 1928-36; 1942-46;
Policyholders' Director, 1950-52.

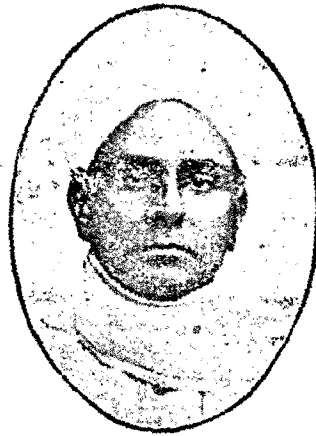
inability for sustained payment of the premia.

For a long time it was felt that something must be done to ameliorate the condition of the teachers. The South India Teachers' Union conceived the idea of starting a Protection Fund for the teachers. The scheme was started on 1-1-1928. A noble band of teachers, Sri S. K. Yegnanarayana Iyer, M.A., Sri P. A. Subramania Iyer, B.A., L.T., Sri M. S. Sabhesan, M.A., who were Presidents of the Fund during various periods, Sri S. T. Ramanuja Ayyangar, B.A., L.T., of Trichy did all the spade work and continued to do yeoman service to the cause.

The main features of the original scheme were that the maximum number was limited to a thousand and a substantial portion of the call money collected every month was paid to the deceased members. It was found that the Fund would come to a standstill after some years. Then, Prof. K. B. Madhava, M.A., F.N.I., A.I.A., Actuary was requested to go into the working of the Fund and suggest improvements for a more satisfactory working. He suggested the reorganisation of the Fund on the lines of Life Insurance Schemes, as otherwise, the scheme as worked till then might come to grief in the course of a few years. Ever since it has been reorganised on the lines suggested by the expert and it is now a pucca Mutual Insurance Company for the Teachers managed and worked by Teachers.

"Teaching is the noblest of professions, but the sorriest of trades." This great truth was never so vividly brought out as when a teacher retired or died in harness. It was strikingly so in the case of teachers under private managements and chiefly of the lower grades. When he retired, he had to lead a life bordering on beggary and if he died while in service, his family was stranded in the streets. The Provident Fund for teachers in those days was not so well organised, nor its observance enforced so strictly on the managements. As for getting their lives insured most of the teachers, especially the lower grades were never in a position to pay the high premium; a few that ventured paid one or two premiums and then forfeited their policies, because of their

It is highly gratifying to note how solid were the foundations laid by the pioneers; for the Protection Fund is growing from strength to strength. I do hope and wish that this benevolent scheme might reach great heights of prosperity in the years to come and serve the noble cause.

Sri S. K. KRISHNAMURTHY IYER, B.A., L.T.,*Retired Teacher, Hindu High School, Triplicane.*

SRI S. K. KRISHNAMURTHY IYER, B.A., L.T.,
Vice-President, 1932-33.

I feel extremely happy to hear that the Silver Jubilee of the South Indian Teachers' Union Protection Fund is to come off early this year. I am of the view that it should be celebrated in a grand and befitting manner. The Fund has reached a stage, by virtue of its soundness and prosperity, when a challenge can be thrown out, and the popular view that teachers lack business talents and initiative can be controverted. They can hold their own against the members of any other profession and show their mettle.

The history of the Fund can be summed up in the phrase "From a Benevolent Fund to an Insurance Company". Started as a Benevolent Fund to give aid to the distressed families of deceased teachers on the dividing plan and the monthly call system of payments, the S.I.T.U. Protection Fund has developed into a first class mutual Insurance Company run by teachers for teachers. Among those that played a prominent part in the building up of the Fund must be mentioned the names of the late Messrs. S. K. Yegnanarayana Iyer, M. S. Sabhesan and P. A. Subramanya Iyer. They were conspicuous for their indefatigable energy, tireless work and genuine enthusiasm for raising the lot of schoolmasters.

I had my own misgivings about the successful working of the Fund and hesitated to join it. The late Mr. T. Ramanujachariar of the Hindu High School, Triplicane, who did a lot of spade work in organising the Fund enrolled me as a member without my knowledge and made me pay my dues later on. Having once joined the Fund, I began to interest myself in it. Along with Mr. Sabhesan I visited a few city schools and did propaganda work. The late Mr. R. Ramakrishna Iyer and I went to Tiruttani and Sholinghur, addressed Teachers' Conferences held there and enlisted members.

The General Body meetings of the Fund held once a year along with the Annual Conferences of the S.I.T.U. meetings in the mofussil afforded us, city members, much entertainment. Thanks to the help of our Teachers' Association, we used to attend the meetings in large numbers and I looked upon such trips as excursions. The humorous side of the Fund meetings appealed to me more than the business side. We were away from the hum drum monotony of the school for a few days and had relaxation. The bass voice of the late Mr. C. S. Ramaswamy Iyer of the Kellett High School, the sweet reasonableness of S. K. Yegnanarayana Iyer and the decisive summing up of points by Sabhesan must be familiar to many. Mr. C. Ranganatha Iyengar with his Field Marshal tone, and Madhava Rao, known to flare up all of a sudden but cool down immediately, were in the forefront of the gatherings.

I was elected Vice-President of the Fund for a few years. In that capacity I presided over the General Body meeting of the Fund held once at Madura owing to the unavoidable absence of Sabhesan, the President. The meeting threatened to become stormy owing to a number of amendments to the bye-laws proposed to be moved. The amendments were sponsored by

some mofussil members, but disapproved of by city members. The fact and suave manners of Sri Yegnanarayana Iyer came to the rescue, and I had an easy walk over.

It is now twenty-five years since the Fund was started, and during recent years it has enjoyed un-interrupted prosperity. It is very heartening to find that the Fund has its own premises and that the total assets of the Fund exceed Rs. eleven lakhs.

I appeal to teachers in this State to join the Fund in large numbers, having regard to the fact that besides deriving all the advantages of the holders of Life Insurance Policies, they may have the satisfaction of bringing about the solidarity of the profession by strengthening the Central Professional Organisation, the South India Teachers' Union.

May the Fund grow from strength to strength and may it be a source of help and usefulness to teachers is my fervent prayer.

Sri J. N. PARAMASIVAM PILLAI, B.A. L.T.,*Board High School, Satyamangalam.*

SRI J. N. PARAMASIVAM PILLAI, B.A., L.T.,
Director, 1932-34.

found out. With the advice of Sri K. B. Madhava, the Actuary, it was arranged to re-organise it. Then there were loud protests from different quarters. At the meeting of the Dt. Teachers' Guild, Coimbatore, held in April, 1933, the writer was put to the severest trial. Happily he was able to answer effectively the points raised by the hecklers.

By the grace of God it was re-organised after many withdrawals, with 738 members in 1933 and again it had to be re-organised on insurance basis, and now it is working on sound lines. The death rate is very low and the bonus declared is a decent amount considering the low premium one has to pay.

The South Indian Teachers' Union Protection Fund which was started in 1928 had steady progress till 1933. Members from Tamil Nad, Andhradesa and Kannada districts, were among the earliest members. This only showed the popularity of the Fund. It was based on death call system. Soon the disadvantages of this system were

The fact that there are more than 3,940 policies, with a total assets of Rs. 9,58,083-14-5 is ample proof that teachers as a body can organise and manage efficiently Funds of this sort.

I wish the Fund all success.

Sri K. NARAYANAN, M.A., L.T.,*Lecturer, Alagappa Training College, Karaikudi.*

Sri K. NARAYANAN, M.A., L.T.,
Director, 1949-52.

I had the good fortune to be on the Board of Directors of the South Indian Teachers' Union Protection Fund Ltd., Madras, for full three years from May 1949 to May 1952. During this period I toured along with our beloved C. R. Iyengar the Districts of Ramnad, Coimbatore and the Nilgiris. Everywhere the teachers were very anxious to join the Fund. Thanks to the selfless service of our C. R. Iyengar and to the wise husbanding of resources by our able Secretary, Sri Bhuvaramurthy, the institution is now functioning quite satisfactorily. Will all the teachers join the Fund and thus indicate our professional solidarity?

Sri S. SUBRAMANIAM, B.A., L.T.,*Teacher, Hindu High School, Ambur.*

We should rejoice and bless the Lord that we are celebrating the Silver Jubilee of our Protection Fund.

I can visualise the hard days we had to pass through before the inception of the Fund in 1928. Some of our teachers lacked vision, and doubting Thomases there were many; but our top-ranking men and the sponsors had a very clear vision. They saw ahead of the times and we have grown from strength to strength. And with the valuable reports from Prof. K. B. Madhava, our Actuary, we can proudly raise our heads aloft and say that we have done a pretty good job. Has not the Fund

come as a mighty boon to many a poor and hardworking teacher? How quickly have we settled accounts to the great satisfaction of the bereaved survivors!

One can picture to oneself the days when Sri T. Ramanujachari had to be on his legs to persuade and preach to enlist members to the Fund. The efforts of Sri Nagaraja Iyer of Villupuram cannot be forgotten. The Fund has brought timely help to innumerable families. The triple benefit that we derive by joining the Fund are: that we belong to a noble profession—The Teacher Fraternity; that we can depend



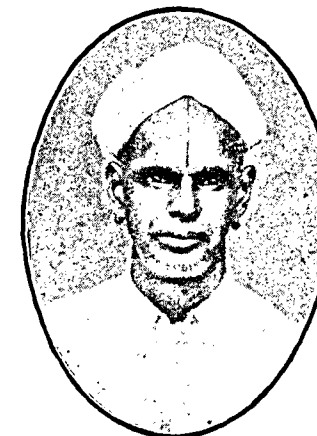
SRI S. SUBRAMANYAM, B.A., L.T.,
Director.

upon something in old age and retirement; and that we leave by something to posterity and to family in distress by way of insurance. We now provide for six units instead of 4. We began with one unit only. We are now accommodating teachers of the age of 41-45 even. In these days, it is encouraging that brothers of the profession do come forward voluntarily to join the Fund. But that does not mean that we can sit quietly with folded hands. We must bear aloft the torch of the Fund to the nooks and corners of the land, for we have now expanded into All India entity, not purely South Indian in outlook. This has been possible due to the indefatigable and unswerving but sound efforts of the late Prof. M. S. Sabhesan, who continued to be the trustee—guardian and President of the Fund till his last moments. May his mighty efforts be crowned with greater success and benefit the great Teacher Fraternity!

Sri V. ARAVAMUDAN, B.A., L.T.,*Retired Teacher, U.C. High School, Madurai.*

I feel a genuine pleasure in giving some of my reminiscences for inclusion in the Silver Jubilee Souvenir of the S.I.T.U. Protection Fund, Ltd., as a member and as a Director for some terms. Started in 1928 as a dividing scheme popular at the time, the Fund had to change into the present insurance scheme with certain advantages absent in the ordinary insurance companies. The initial stages needed careful piloting and husbanding of resources, and credit goes in no small measure to the able and selfless leadership of the late Sri Sabhesan and his Madras colleagues for achieving financial stability and soundness for the Fund. Times there were when speculative investments had to be made and unforeseen risks faced, but Sri Sabhesan steered through with great caution and tact, earning the undying gratitude of the members. Teachers in some districts were at first sceptic about the

success of the scheme, and some made abortive attempts to start similar funds independent of the Provincial



SRI V. ARAVAMUDAN, B.A., L.T.,
Director, 1931-34; 1943-44.



Sri S. T. Ramanujam, B.A., L.T.,
E. R. High School, Trichy.
Director, 1928-45.



Sri A. Nagaraja Iyer, B.A., L.T.,
Headmaster, Municipal High School,
Villupuram.
Director, 1934-35; 1939-43.

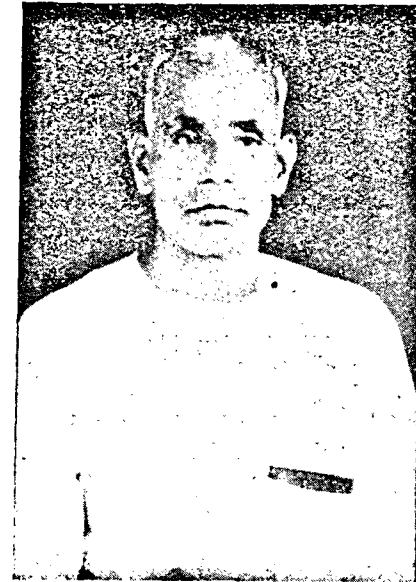


Sri N. Kalyanarama Iyer,
Thirukattupalli.
Director, 1935, 1937.



Sri S. Madhava Rao,
X'ian College High School, Madras.
First Secretary of the Protection Fund,
1928-31.

auspices of the South India Teachers' Union. Opinion as to its workability was very much divided and the fear and doubt expressed during the discussion were felt by many, when the train



SRI S. SRINIVASAN,
Policyholders' Director from 1950.

arrived at Katpadi, I thought the matter ended there and the whole talk merely served to cheat the distance.

During the Conference, I saw Sri M. S. Sundareswaran among the distinguished on the platform. I had known him before as a man of drive and determination. When I was told he had been specially invited to explain to the conference the principles and working of a mutual benefit fund, I felt sure that the doubts and fears expressed in the train the previous night would all be laid at rest. Hope revived in me and the thought that some at least of our leaders had determined to do something substantial for the good of teachers, delighted me. Thus our dear Protection Fund was born at Vellore after much thought and deliberation during the 1927 Conference.

My first sense of belonging to a professional fraternity came to me when

I received the certificate of membership in the S.I.T.U. Protection Fund signed by Sri M. S. Sabhesan. I was proud of the membership not because I had thereby made some provision for my old age and for my family in the event of my death, but because I had joined a band of teachers who were actuated by the high motive of raising the status of the profession in general. Among the objects of the Fund, as stated in the Memorandum of Association is the one 'to promote professional solidarity and to safeguard professional interest of the members.'

I counted myself specially fortunate in that I was within the first thousand who joined the Fund before the close of 1932. To be put on the waiting list till July 1933 pending the re-organisation of the Fund (or closure, as some feared it might be) would have been painful to me. Even after the reorganisation, there were many doubters. I never doubted and to-day I feel glad I was not one of those who withdrew from the Fund in 1933 for fear 'it will not work'. Not only has the Fund worked, but what is more to its lasting credit, it has provided many families, on the death of their bread-winner, a sustenance which had been welcomed as a boon.

An organisation is judged by its solidarity and its capacity for concerted action. A lakh of teachers can boast of such an organisation in our State only when and if they come under the protection of our Fund. Many friends have asked me time and again 'what has the S.I.T.U. done for us', as if the S.I.T.U. is a separate entity hanging from the air. I have invariably answered them by questioning them back 'are you a member of the Protection Fund and do you read your own subscribed copy of the South Indian Teacher?' If every teacher can answer this question in the affirmative, then there can be no asking 'what the S.I.T.U. has done for me?'

I have some bitter experience of headmasters who are indifferent to pro-

Scheme. A few years of the successful working of the Fund, with appreciative actuarial reports, at successive valuations, however, tended to dispel all misgivings among them and convinced them of the valuable protection it offered to teachers. It now remains

for the teachers to shed their conservative complex and enrol as members of the Fund in large numbers in their own interests, appreciating with pride the accumulation of assets to the tune of nearly eleven lakhs by selfless efforts of their colleagues in the profession.

Sri S. K. SUBBARAMA IYER,

Retired Headmaster, Coimbatore.

It is a unique honour and a proud privilege to me to write a few lines of reminiscences on the occasion of the Silver Jubilee celebrations of the South Indian Teachers' Union Protection Fund. My association with this great institution has been a long one, extending over 22 years out of 37 years of my service, first as a member from 1930, and then as a Director for three years from 1932-'35. My office as the elected Secretary of the District Teachers' Guild of Coimbatore and Nilgiris afforded me ample opportunities of coming into close contact with the S.I.T.U. and S.I.T.U.P.F. As a member of the Working Committee of the S.I.T.U., and a member of the Board of Management of the P.F., I had more opportunities

of coming into closer contact with the Protection Fund—no ordinary opportunity for a schoolmaster.

I feel it a great pride to have made Coimbatore and Nilgiris occupy a place only next to Madras in the number of members to the Protection Fund. I am sure my pride will be considered legitimate and pardonable if I say that in my regime as one of the Board Members that the Fund got the status of an 'Insurance Company'.

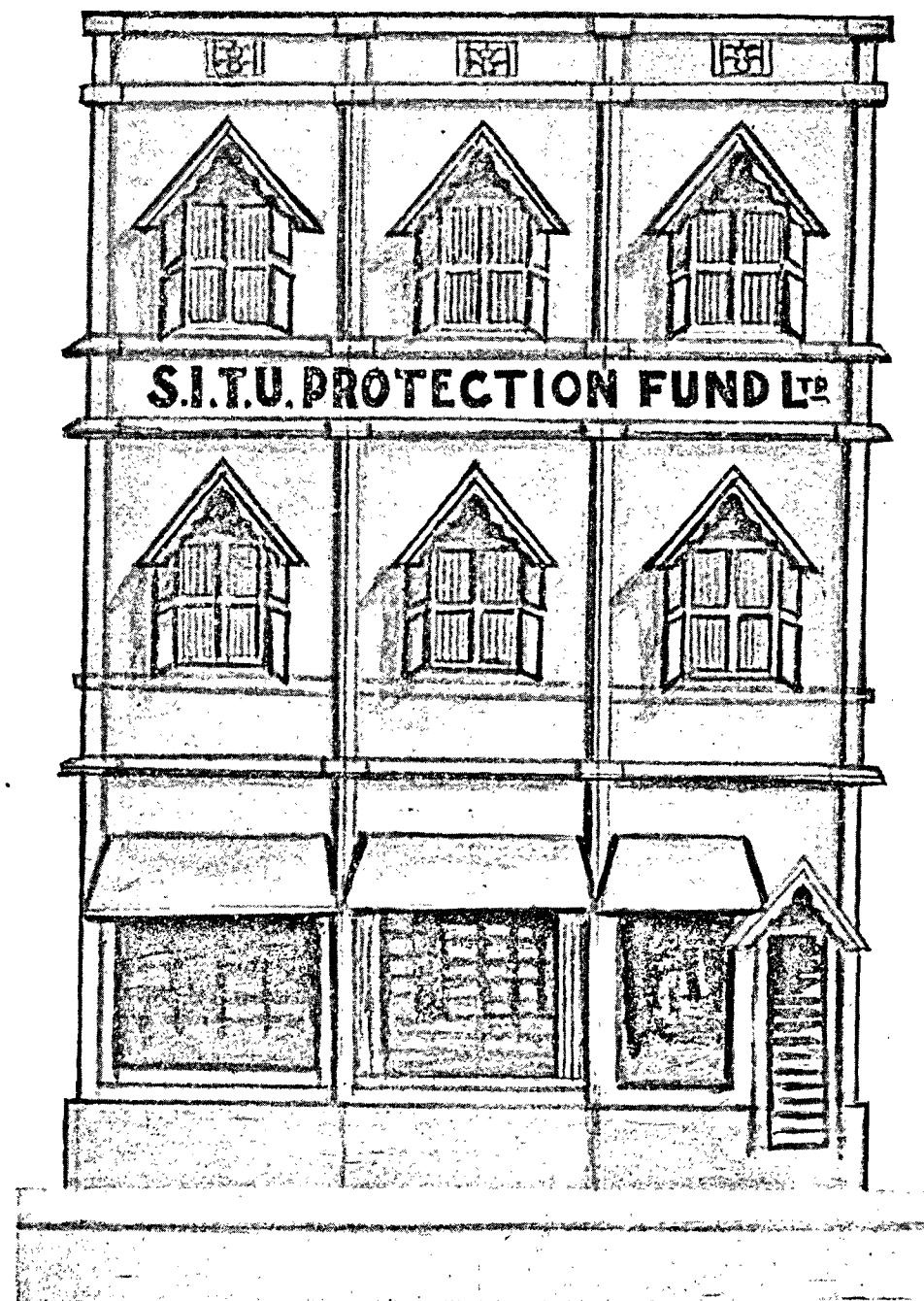
May the All Merciful shower his blessings on the Institution that it may continue its work of usefulness to the teachers and celebrate its Golden, Diamond and Centenary Jubilees!

Sri S. SRINIVASAN,

Teacher, Board High School, Katpadi.

I was one of the passengers in a third class compartment travelling from Madras to Vellore on the 29th December 1927 to attend the 19th Session of the S.I.T.U. Conference. The Madras Session of the Indian National Congress had just ended and many teachers who attended that session had previously planned to go to Vellore in view of the Teachers' annual conference which was to take place there. I did not know I was in company with many other delegates in the same carriage. In one corner of the big compartment a small group was hotly discussing something.

After listening for a while, I understood it was a very important topic which was to come up for consideration and decision at the Conference at Vellore. The Central figure at the discussion was Sri S. K. Yegnanarayana Iyer whom I had known previously. I do not remember if Mr. M. S. Sabhesan was there. As I felt I could not contribute anything to the discussion, I kept aloof, but listening. The matter was evidently very controversial and, as usual in such cases, there was much heat in the talk. It was all about starting a mutual benefit fund for teachers under the



THE OFFICE OF THE S.I.T.U. PROTECTION FUND LTD.

fessional matters. A professionally proud headmaster, who is not conscious, all the time, of his administrative burden, is what our schools need. And such a headmaster will never remain contented until every one of his staff within the eligible age is enrolled as a

member of the Protection Fund; for a sense of security is essential to an efficient teaching. There can be no greater loyalty for a teacher than the loyalty he owes to his profession. Who can kindle the fire better than our headmasters!

Sri K. M. SUNDARAM,

Tilak Vidyalaya, Kalladakurichi.



SRI K. M. SUNDARAM, B.A., L.T.,
Director, 1944-45.

It is indeed a great pleasure to me to see that the South Indian Teachers' Union Protection Fund is having its Silver Jubilee celebrated this year. As a member of its Board of Directors for some years I rejoice over this celebra-

tion. The Protection Fund so wisely conceived by its able originators and so deftly managed by a body of teachers themselves is, besides being a blessing to the members of the teaching profession, a standing memento of their capacity for business. How much it has benefited teachers is so well known, how much relief it has offered to the surviving wives and children of those unfortunate teachers who have had to die in harness, may well be seen from its records.

The Board of Directors have been looking upon this Organisation from its very inception not as an organisation for profit but as one for service to the profession, and hence it has grown up to be the vital limb of the Teachers' Union and has been responsible for its solidarity.

Teachers of South India should therefore feel proud of this organisation, rejoice over its completing 25 years of valuable service and pray for its continued success for years to come.

I convey to you my heart felt felicitations on this happy occasion.

Sri V. JAYARAMA IYER, B.A., L.T.,

Retired Headmaster, Municipal High School, Villupuram.



SRI V. JAYARAMA IYER, B.A., L.T.,
Director, 1944-48.

In the late twenties of this century, this Institution came into being. It was a time of stress and strain on the economy of teachers' life. Times were hard. Salary was inadequate. Service itself was at the whim of the managements. The profession was rather repellant than attractive. Economic competence and security of tenure were the twin needs of the hour.

The organisation of Mutual Benefit Fund by the Non-Gazetted Officers' Association suggested a way out of the difficulty. Here I may recall with pleasure how it was given to the South Arcot District Teachers' Guild to take up the idea and work out a Scheme for the defence and support of the victimised teacher. Here lay the germ of the Fund.

The South India Teachers' Union be it said to its credit looked upon the proposal favourably. At the Kumbakonam Provincial Conference, it came to brass-tacks with it at the Committee level. I am bound to record it here

with thanks that the South Arcot District Guild, the sponsor of the Scheme, was honoured with representation on the Committee of both its Vice-President Sri C. S. Rangaswamy Iyengar and Secretary, myself. Draft rules were framed and they were generally on the lines of the Mutual Benefit Fund. Mutual help was its key-note. Contribution was sought to be made to the deceased teachers' family from out of the call-money realised from members when a member died.

These rules were approved and provisional membership was enlisted at the Nandyal Conference where Sri K. A. Nilakanta Sastri, President of South Arcot Guild happened to preside. But no further step was taken for a time. The President, the Secretary of Union, Messrs. S. K. Yegnanarayana Iyer, and M. S. Sabhesa Iyer, two revered departed leaders of the Union, followed the policy of hastening slowly. They held consultations with men of experience in the line, especially the Secretary of the Non-Gazetted Officers' Association Sri M. S. Sundareswara Ayyar. He gave a new turn—a practical turn to the proposal and as a result of his advice, the original scheme was revised. Occasional call was replaced by regular monthly unit payment and Benefit amount was fixed in proportion to the number of members. The Fund was thus born in a new confidence of success.

Its initial good fortune was that the other institution, the journal, the South Indian Teacher, born along with it, gave the movement the much needed propaganda. However enrolment of members was limited to the enthusiasm of the District Guilds. Where the Guilds took interest in this behalf, membership enlistment was satisfactory, and not in other places.

Besides the Board of Management soon got worried over the financial position of the Fund if the Benefit

amount remained at the level fixed originally. It was feared that the Fund would get into a financial morass at that rate. Therefore they courageously set out to reorganise it again on sound financial basis. Expert advice was sought. On the suggestion of the actuary Sri K. B. Madhava, a table of unit rate and benefit payment was worked on the lines of insurance company. Giving the option to original members to continue or cut off membership the management carried through this revision. But only a few members opted out. The Fund got vitalised. Another milestone in the progress of the Fund was when the Fund chose to register itself under the Indian Insurance Act. In effecting this change over, Sri S. T. Ramanujam rendered

yeoman service to the Fund. With this change, propaganda also became intensified. Insurance Agents were appointed. The Fund had the good fortune to secure the honorary services of Sri C. R. Iyengar after his retirement. All these naturally led to a spurt in enrolment. The Fund grows now from more to more year to year. The figure in regard to membership, policy amount, reserve fund, bear witness to the steady progress. It is most fitting that a jubiliant stock is taken at the eventful development of the Fund over a period of 25 years.

I would like to send a call to those that have not yet chosen to join the Fund to do so without fail in this Jubilee year.

Sri V. S. VENKATANARAYANA, M.A., L.T.,

Headmaster, Municipal High School, Tirupati.



SRI V. S. VENKATANARAYANA, M.A., L.T.,
Director, 1947.

On this occasion of the Silver Jubilee of the S.I.T.U. Protection Fund Ltd., Madras, I deem it a great privilege and honour to express my feelings of happi-

ness and gratitude to the Fund and recollect my association with it in the period of its early history.

I am proud to have been connected with it from 1941 onwards when I entered the teaching profession. There was great expansion of business from 1941 onwards. I had the proud honour of helping the Fund from 1943 actively as the Secretary of the Nellore District Teachers' Guild. I was then in St. Peter's High School, Nellore, as Assistant Headmaster. My first step was to enlist all the members of the staff of that institution as members of the Fund. There was no opposition at all as the teachers were convinced about the benefit accruing to them from the membership of the Fund. With easy payable premia within the reach of the poorest of the poor teachers, one is able to enjoy the combined benefit of an Insurance and Provident Fund system with the option of withdrawal at any time. Further the claims are settled speedily and expeditiously without the nerve-racking ordeals of rigorous and redundant inquiries usual with other companies.

Then I had to undertake the mission of canvassing membership for the Fund all over the district of Nellore. Publicity was found essential even for such a beneficial institution. One need not wonder at it. Even gods in temples are now-a-days in need of advertisement.

I began my propaganda work. But the condition that every member of the Fund should be a member of the S.I.T.U. was objected to by some people. Somehow there was a jaundiced view that the S.I.T.U. was an institution run for the benefit of Tamilians. It was tough task dispelling that notion. I said it would be better for the clamourers to join the institution and ask for places and that narrow linguistic animosities should not stand in the way of making provision for old age and death. Then it was felt that my efforts alone would not suffice. I had the good fortune of being elected a member of the Board of Directors in 1947 at the Madras Conference. Now I came into closer contact with the trinity of the Fund, Sri M. S. Sabhesan, Sri V. B. Murthi, the hard-working and genial Secretary of the Fund, and Sri C. Ranganatha Iyengar, the grand old young man, the honorary Publicity Officer of the Fund.

I fell under the spell of these leaders and requested them to help me in my propaganda work in Nellore District. They readily fell in with my idea and promised to come over for a tour of the key towns of our district to help me in my work. I was greatly heartened by their promise and appraised my respected guru Prof. M. S. Raghavan, Vice-Principal of Nellore V. R. College and President of Nellore District Teachers' Guild of the fact. We planned a regular week for enlistment of members to the Fund with the help of Messrs. V. B. Murthy and C. Ranganatha Iyengar.

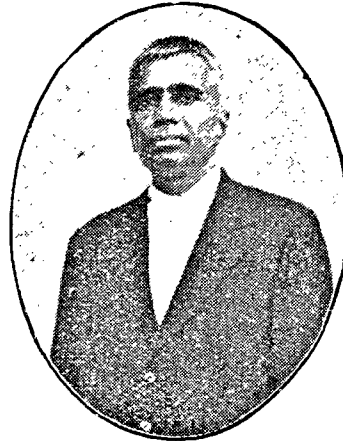
Meetings were arranged to take place at Kavali, Allur, Kovur, Nellore and Venkatagiri. The two veterans in the field came as requested. They were able to convince the teachers about the necessity for being the members of the Fund. The response was encouraging. The local V. R. College High School took the lead in the matter. Generally the School was apathetic towards any educational movement or activity. The presence of the organisers of the Fund wrought a visible change in their attitude. All eligible members of the Staff of that High School became members of the Fund. The same progress could be shown regarding Sri Kasturi Devi Girls' High School. We received representations that the Fund should also make provision for teachers over the age of forty. Meetings at Allur, Kavali, Kovur, and Venkatagiri were highly fruitful. This tour had a tonic effect and Nellore District topped the list of new admissions into the Fund that year. I failed to get elected to the Board of Directors at the next conference. It did not in any way damp my spirit as it left me with an unfettered hand to take part in the development of the business of the Fund.

Unfortunately I had to leave Nellore District in search of better prospects in 1950 and I found myself in Kurnool where I had the pleasure of working as an assistant under Sri K. N. Pasupathi, veteran educationist and Director of the S.I.T.U. Protection Fund. It was a splendid opportunity and at the Conference at Giddalur a sort of propaganda was carried on for the membership of the Fund.

Now that I am in Tirupati I find that much work can be turned out in Chittoor District and it is my earnest prayer to God to give me the strength and the will to be of some use to the Fund. May the Fund progress from strength to strength!

Sri K. N. PASUPATHI, B.A., L.T.,

*President, The Kurnool District Teachers' Guild,
Headmaster, Municipal High School, Kurnool.*



SRI K. N. PASUPATHI, B.A., L.T.,
Director, 1940-46 & from 1948.

I deem it a pleasure and privilege to write a few lines by way of my reminiscences of the great institution—The S.I.T.U. Protection Fund. Started in 1928, it has now attained its Silver Jubilee year, and the Jubilee celebration is an occasion for us members of the Fund to look back with a reminiscent feeling of joy and pride on our contribution, however little, to its growth during the last 25 years.

It was at Mahanandi Provincial Educational Conference in Kurnool District in December 1926 that the idea of starting the Fund took definite shape. I distinctly recall the informal discussion among the delegates on the subject as we were all taking our dinner. Our dear departed leaders and great pioneers in the field, late Acharya Sanga Karya Praveena S. K. Yegnanarayana Iyer, and late Kulapathi M. S. Sabhesan, President and Secretary of our Union respectively, played a prominent part in the discussion. Well-conceived at Mahanandi, the Fund was born on 1—1—1928 at the Vellore Provincial Conference. It started as a Mutual Benefit Fund after the model of the now defunct, the Madras N.G.Os.

Mutual Benefit Fund which was functioning then.

Our Protection Fund reached the first milestone of progress five years after in 1933 when it was reorganised and its constitution revised thoroughly, on the expert advice of our Actuary Prof. K. B. Madhava.

Curiously enough, however, I felt then in February 1933 a little sceptical about and diffident of the prospects of the Fund as a means of Family or Old Age Provision to teachers. But on deeper consideration I overcame the feeling and soon felt convinced of the wisdom of the changes effected in the Fund's Constitution. I enthusiastically supported the Fund ever after appealing to and urging fellow teachers to join it.

It was my earnest desire to serve as a member of the Board of Management of the Fund. I stood as a candidate at the Fund's General Body Meeting at Anantapur in December 1934, but met with failure there and successively at Salem in 1936 and Madras in 1939, every time securing the highest number of votes among the defeated candidates! These failures paved the way for my success at Ambasamudram in 1940 and I was elected there as a Director and successively also since then. It makes me feel happy to think that my connection with the Fund has been very close during the last twelve years. I have often felt that the Fund is part and parcel of my life's career—my mental association with it being so deep and intimate. In the years 1945 and 1946, in company with my esteemed friend, Sri C. Ranganatha Iyengar, the Fund's energetic Publicity Officer, I toured in Bellary District for enrolling members to the Fund.

In 1940 the Fund reached another milestone of progress when it was registered as an Insurance Company under the Insurance Act. It has

steadily grown from strength to strength since then. And the progress it has attained is not a little due to the untiring labours of selfless workers such as late S. K. Yegnanarayana Iyer and late M. S. Sabhesan. Equally eminent has been the great contribution to the cause and growth of the Fund made by Sri C. R. Iyengar to whom no other cause, I wonder, seems so dear and so worthwhile as that of our Fund.

I feel it my duty to record that successive Secretaries of the Fund and its present Secretary, Sri V. B. Murthi, have all devotedly and single-mindedly given of their best and laboured hard for its steady progress. Sri Murthi Rao's connection with it during the

period from 1945 has been most fruitful to the Fund. Last but by no means least have been the loyal, devoted and able services to the Fund rendered by our Manager, Sri E. A. Ramachandra Iyer, ever since he took service in 1936.

The future of the Fund I am sure of. Though the attitude of the majority of members of our profession to the Fund has not been enthusiastically warm, judged by the strength of membership and the number of policies, the Fund's very sound position to-day is a strong guarantee to its big future. It is my fervent hope that the rank and file of our profession will take advantage of the benefits of the Fund in the years to come.

Sri E. N. SUBRAMANYAM, M.A., B.L.,

Theosophical College, Madanapalle.



SRI E. N. SUBRAMANYAM, M.A., B.L.,
*Director from 1945;
Policyholders' Director from 1950.*

Teaching Profession in South India and I should like to place on record my deep gratitude to the Pioneers who conceived the idea of the Protection Fund and laid its foundation truly and well.

I joined the staff of the Theosophical College at Madanapalle in 1927 and though I have been a teacher for more than 25 years now, I became a member of the Fund only in 1936 at the instance of my friend Prof. Srinivasan then my colleague and now Principal of the Karaikudi Training College. I am not sure if Prof. Srinivasan was on the Board of Directors then but I know that after he became a Director and as long as he continued to be one, he was zealous in promoting the interests of the Fund. He made use of every opportunity to explain the benefits of the Fund to the teachers of Chittoor District and appealed to them to join the Fund.

The policy issued to me is dated 28th February 1936 and bears the signatures of Prof. M. S. Sabhesan as President and Sri M. K. Ramamurti as Secretary. I have had the privilege and pleasure of working with Prof. Sabhesan not only

SOCIAL SECURITY FOR TEACHERS

The completion of 25 years in 1953 by the S.I.T.U. Protection Fund is an event of great significance to the

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

Secondly the Fund was able to purchase, reconstruct and furnish a two-storeyed building at a total cost of Rs. 13,500 in a very good and busy locality. The new building houses not only the S.I.T.U. and its two Journals, besides yielding a decent rent for the ground floor.

Started as Benevolent Fund to help the families of the deceased teachers as a sort of charity organisation, this Fund has developed into an Insurance concern, carried on purely business lines, giving proof that teachers are capable of running efficiently and in a business like manner financial concerns. Its reputation has already spread to the All-India sphere. Speaking on the

Fund an important leader of the All India Federation of Educational Associations said that the Fund was unique in many respects and that the Fund has been a great blessing to the teachers of South India. He also remarked that nowhere in India do we have an organised Insurance Company of teachers like the S.I.T.U. Protection Fund run by the teachers and for the benefit of teachers.

I do hope that the celebration of the Silver Jubilee will be a landmark in the history of the Protection Fund and that every teacher will come forward to join the Fund. It must be the ambition of the Board of Management to bring in all teachers into the fold of the Protection Fund. I take this opportunity to make an earnest appeal to every teacher in the State to take at least one unit in the Protection Fund, for by doing so, he would be benefiting himself and his family and at the same time indirectly helping the cause of professional solidarity.

Sri V. GURUSWAMI SASTRIGAL, B.A., L.T.,

*Retired Headmaster, Sir Sivaswami High School,
Tirukattupalli. (Policy No. 1.)*

On this, the happy occasion of the Silver Jubilee of the S.I.T.U. Protection Fund, I have very great pleasure in sending my heartiest greetings to all the policyholders, to the Board of Directors and to the members of the Staff.

I am really proud of the honour of being the First Member of the Fund, as Indian orthodox and traditional belief attributes a share in the success of an enterprise or institution to the lucky auspices under which it is inaugurated. But I doubt very much whether I have in any way brought good luck to the Fund. All praise and credit really belong to the two noble pioneers Messrs. S. K. Yegnanarayana Iyer and M. S. Sabhesa Iyer, whose devoted labours

and untiring energy in propagating the gospel of the Fund contributed most to its success. A large share of the honour also goes to the enthusiastic co-operation of a few Directors who have been on the Board for a pretty long time.

When we met in January 1928 in the Hall of the Hindu High School, Triplicane, for the inauguration of the Fund, we held the view that the Protection Fund, as its name truly implies, was in essence a benevolent fund mainly intended for the safeguarding of the interests and privileges of teachers for protecting their tenure of service, for providing them with legal help in case of wrongful dismissal, unjust termination of service and irritating stoppage of

annual salary increments—in fact, for ensuring for them all the rights and privileges of an honourable profession and creating in them a strong sense of professional solidarity.

This idealisation of policy did not at first attract many members of the profession, who thought more of material benefits. For my part, I never thought along with the most of the early band of workers, that we were ever to get



SRI V. GURUSWAMY SASTRI, B.A., L.T.,
Director, 1929-30.

any substantial return of money for the annual contribution of Rs. 14 to the Fund. It was only later on, when on the advice of Prof. K. B. Madhava, the Protection Fund was converted into and

registered as an Insurance business that teachers began to evince genuine interest in the Fund and sought enrolment.

Even as an Insurance concern, the early limitation of one unit per member was a great handicap to the progress of the Fund. The raising of the limit to four units and later to 6 units in certain cases has brought the Fund into true Insurance lines though of a moderate type and is a great boon to the vast body of Elementary School Teachers whose target of insurance amount cannot go beyond Rs. 2,000 to Rs. 2,500. To the high income group of teachers, the limited scope of the Protection Fund cannot hold out great attractions. But if still they take up policies of 4 to 6 units, it is an indication of their sense of professional comradeship and a guarantee to the humbler members of the profession that as Prof. Madhava has pointed out, the Fund has a prosperous future, its financial condition is sound, the administration is economical and its resources are judiciously invested.

In 1947 and 1948 I had occasion to visit a large number of High Schools in the Tanjore District in the company of Messrs. C. Ranganatha Iyengar, M.A., L.T., and V. Raghava Iyengar, M.A., L.T. and found, to my painful surprise, an amazing ignorance of the aims and achievements of the Protection Fund and came away with the impression that, even in one of the most educationally advanced of districts, a campaign of intense propaganda is needed and that a scheme of commission agencies may be considered.

I wish the celebration a grand success.

(Continued from Page 127)

pay a small sum regularly every month and in return he or his family will receive a much larger sum. A number of men are also anxious to make provision in this manner. They form a company and each man pays his premium regularly. The fundamental principle of insurance is that a burden

which would crush a single individual, can easily be carried if distributed among many people. That is how one man helps another in the Insurance Scheme.

"Very interesting and a very laudable effort. All Teachers should understand this; no Teacher will grudge to insure."

on the S.I.T.U. but also on the Protection Fund. Delivering the Sabhesan Memorial Address at the 42nd State Educational Conference held at Peelamedu last year, I paid my warm and affectionate tribute to Prof. Sabhesan as a teacher, as an organiser and as a leader. He had been the architect of not only the S.I.T.U. but also the S.I.T.U. Protection Fund. I should think that his greatest achievement was the building up of the stability and the success of the Fund as its President for many years. At the meetings of the Board of Directors I have watched with great admiration the manner in which he tried to safeguard the interests of the Fund. If the Fund is what it is to-day, it is in no small measure due to the very vigilant care with which Prof. Sabhesan administered the Fund. He had the admirable knack of approaching every problem in a purely impersonal, realistic and business like manner. I shall always cherish the memory of the meetings of the Board of Directors of the Fund presided over by Prof. Sabhesan. It is our very great misfortune that neither Prof. Sabhesan nor Sri S. T. Ramanujam, an earnest and energetic Director of the Fund for many years, is with us on the happy occasion of the Silver Jubilee.

Sri V. Srinivasan succeeded Sri M. K. Ramamurthi and he, in turn, was succeeded by Sri V. B. Murthi who should be feeling justifiably happy and proud that he continues to be the Secretary of the Fund during the year of its Silver Jubilee. It has been a genuine happiness for me to be on the Board of Directors of the Fund in recent years along with such good friends as Rev. D. Thambusamy (President), Sri T. P. Srinivasavaradan (Vice-President), Sri V. B. Murthi (Secretary) and Sri E. H. Parameswaran, Sri K. N. Pasupati, Sri K. Narayanan, Sri K. S. Chengalroyan and Sri S. Srinivasan. The annual elections to the Board of Directors have always been a keenly contested affair and it speaks so much for the popularity of E. H. P. and K. N. P. that they have never lost any election.

The Fund has been fortunate in having a loyal and devoted staff head-

ed by the Manager Sri E. A. Ramachandran. In Prof. K. B. Madhava, our Actuary, we have our friend, philosopher and guide.

We have been specifically lucky in securing the services of Sri C. Ranganatha Iyengar as Hony. Publicity Officer after his retirement from the London Mission High School, Gooty. He has retired from teaching service but has been *retyred* for the service of the Fund. I was his host when he came on his membership drive to Madanapalle last year and I could see that his prime interest in life is the social security of the teacher.

The importance of a complete and comprehensive scheme of social security for the Teaching Profession needs no special stressing. At many of the S.I.T.U. Annual Conferences, resolutions have been passed on the subject of social security. Last year at Peelamedu, I had the honour to move the resolution on the Teachers' Charter of Rights and Responsibilities which was unanimously adopted. The All-India Educational Conference held recently at Nagpur have approved the Charter. One of the clauses in the Charter says that every teacher has a right to adequate protection against sickness, accident and old age. On December 10, 1948, the General Assembly of the United Nations adopted and proclaimed the Universal Declaration of Human Rights. Articles 22 of the Declaration says that everyone as a member of Society has a right to social security and is entitled to its realisation through national effort and International Co-operation, and in accordance with the organisation and resources of each State.

In accordance with the S. I. T. U. motto "Raise yourself by your own efforts"—we have started the Protection Fund as a first step in a Scheme of Social Security and I hope and trust that the State would now step in to help the S.I.T.U. make the Scheme complete and comprehensive and make it compulsory for every category of teacher. The Teaching Profession has a right to a Fair Deal which would liberate them from FEAR and WANT.

Sri E. H. PARAMESWARAN, M.A., L.T., M.L.C.,

Headmaster, Thirthapathi High School, Ambasamudram.



SRI E. H. PARAMESWARAN, M.A., L.T.,
M.L.C.,

Director, 1936-41 and from 1947.

The South Indian Teachers' Union Protection Fund completes 25 years of life on the 1st of January 1953 and everyone actively associated with the history of the Fund is sure to feel a thrill of joy and pride that this Fund started by the leaders of the teaching profession in the State of Madras has lived to celebrate its Jubilee. On this happy occasion, our minds naturally go back to the pioneers Messrs. S. K. Yegnanarayana Iyer, M. S. Sabhesan, S. T. Ramanuja Iyengar and others.

Mr. S. K. Yegnanarayana Iyer used to tell me about the difficulties of enrolling teachers as members of the Protection Fund. He told me once how 15 teachers who after hearing one of his speeches had enthusiastically joined the Fund, allowed their policies to lapse after 3 or 4 months. Mr. Sabhesan was the President of the Fund for a number of years and his services to the Fund were invaluable.

The idea of a common good fund for all teachers took shape for the first time at the Provincial Educational Conference held at Palghat in 1921. It was a small show compared to the big conferences we are having during the last few years. Sri S. Srinivasa Iyengar was the President of the Conference and Sri Kulapathy V. V. Parameswara Iyer was the Chairman of the Reception Committee. At this Conference, Sri S. T. Ramanujam Iyengar moved a resolution committing the Conference to the principle of a 'Common Good Fund'. Though draft rules of the Protection Fund were framed at the Thirunelveli Provincial Education Conference in 1924, things remained in the discussion stage for about 3 years more. It was only on the 1st January 1928 that the Fund was brought into working on the basis of the dividing plan and monthly call system of payments with Sri S. K. Yegnanarayana Iyer as President, Sri P. A. Subramanya Iyer as the Vice-President and Sri S. Madhava Rao as the Honorary Secretary.

In 1930 the Fund was registered under the Society's Registration Act. Three years later the scheme, as it then existed, was revised on scientific Insurance basis according to the suggestions of the Actuary, Prof. K. B. Madhava. From 1933 the Fund has been steadily growing and has successfully withstood all the difficulties and problems confronting it. The year 1938 was noteworthy from two points of view. Firstly there was the Actuarial Valuation and a bonus of three annas per month per unit for the period 1933-37 was declared on the basis of the valuation. In submitting his Report Prof. Madhava made the following significant remarks: "The large number of members in the teaching profession to whom this Fund is primarily intended are either unmindful of their own interests or are unaware of the excellent benefits that accrue to them in the scheme of Mutual

Our Representatives

Sri T. M. KRISHNACHAR

One of those who have contributed to the growth of the S.I.T.U. Protection Fund Ltd., is Sri T. M. Krishnachar, Manager of the M. T. G. C. Society, Ltd. At a time when the Fund, in its early stages, could not afford to have a clerk of its own, Sri Krishnachar was kind enough to help the Hon. Secretary in his work. In fact, all the clerical work gradually came to be performed by him. Later, when the Fund was reorganised as an Insurance Company, he became its representative and began to enroll members to the Fund. It is largely due to his exertions that Madras can boast of the largest number of teachers on the registers of the Protection Fund.

Sri K. KRISHNA IYER

Sri Krishna Iyer, First Assistant, P. M. Ornellas Sec. School, Tuticorin, is one of the active representatives of the S. I. T. U. Protection Fund, Ltd.

He has been the Secretary of the Tuticorin Teachers' Union and of the Tuticorin Teachers' Federation. Now he holds the office of Joint Secretary of the Tirunelveli District Teachers' Guild. Whenever he comes into contact with teachers, he never fails to persuade them to enroll themselves as members of the Protection Fund.

Sri Krishna Iyer, is a model representative. He knows all the rules of the Fund and has the capacity to convince teachers, especially those in Elementary schools, of the benefits of the Fund. Moreover he keeps constantly in touch with the members enrolled by him and takes care to see that they

never fall into arrears; in brief, his services to the policyholders ever continue to be available at all times throughout the period of their membership.

Due to his exertions, Tirunelveli ranks only second to Madras City in annual enrollments and total membership.

Sri K. A. VAIDYANATHAN

The most active representative of the Protection Fund Ltd., in Malabar District is Sri K. A. Vaidyanathan, B.A., L.T., of Rajah's High School, Kollengode. He generally attends every teachers' gathering in and around Kollengode and South Malabar to explain to the teachers, the advantages of joining the Protection Fund. He is a steady worker who has the good of the teachers' families at heart and his passion to see that every teacher's family is provided with some insurance cover is indeed very intense, so intense that he considers this service to the Protection Fund as nothing but social service.

Sri M. K. KAMATH

South Kanara District Teachers who were for a long time very poorly represented in the Protection Fund, Ltd., suddenly found their interest aroused in the Fund by the work of Sri M. K. Kamath, B.A., L.T., of Kanara H.S., Urva, Mangalore. He was very helpful to our Hon. Publicity Officer, when he visited Mangalore last year and he is continuing the work of enrolling members with great success.

Why Insure?

SRI V. NATARAJAN,
Divisional Inspector (Retired).

"What a tragedy! Poor Govindan is no more. Only this morning he was explaining his new idea about self-sufficiency in life. And now within a few hours, Death has snatched him away."

The teachers had assembled to express their deep feeling of sorrow at the untimely death of Govindan, Science Master. He was a jolly good fellow, always ready to help others in distress. It was significant that he lost his life in trying to save the life of a child. He dashed in front of the lorry and simply flung the toddler out of the path of the rushing vehicle, but alas he was himself run over by the wheels of Death.

The headmaster contributed Rs. 10 and other teachers gave in what they could. That was a poor collection, not even a full hundred. But that was sufficient for the expenses of cremation and other functions.

"Why has he not insured? What a fool he was!"

"He just lived his day and forgot to provide for to-morrow. Every wise man insures against all such mishaps."

"Can Insurance save one from mishap? A wise question indeed? Can insurance save one from death?"

"Accidents are unforeseen. That everyone should die at one time or other is certain. No one can escape death. But the wise man arranges that even after death, his family has at least this consolation—that provision is made for comfortable living."

"God will look after His children! Look at the birds living happily! Do they worry themselves about to-morrow?"

"Sound philosophy for the moment! Show me any man who lives without worry!"

"How can insurance save a man from calamity?"

"Insurance cannot save you from accident or death. But insurance can give some relief and save you or your dependants from the after-effect. You can insure against any kind of incon-

venience, loss or suffering. The commonest form is Life Insurance. If one pays a fixed sum regularly every month, a lump sum (say Rs. 1,000) is payable on death to one's dependants. There is also the endowment insurance which is usually for 20 years. In this case the insured himself gets the full amount of Rs. 1,000 after the specified period of 20 years or if he dies at any time within this period his dependants receive the amount."

"It is certainly wise to insure, where can one do this?"

"Why, there is the Teachers' Protection Fund. The monthly premiums are systematically worked out. The Controller of Insurance of the Government of India has carefully supervised the tables of rates specially prepared for the convenience of teachers. All the teachers can take out policies at once. There is no medical examination and it is enough if the Headmaster certifies that the teacher is in sound health."

"Does this insurance provide against accidents?"

"At present, the Scheme is for provision against death. But if the Scheme is very successful financially, there is every chance of enlarging the scope—special branches can be started for insurance against accidents, ill-health, loss of property by theft or burglary, damage by storm and cyclone."

"How is it possible to pay a large sum when the insured might have paid only a small sum?"

"The premium is fixed and reckoned by the law of averages. The experts have studied the statistics of mortality—number per 1,000 who died at the ages of 30, 31, 32 and so on. Out of every 1,000 who have insured, how many may die within one year after insurance? How many within two years and so on. Working out this Table of averages, the premium rates are fixed. Now one man wants to provide against death. He is willing to

(Continued on Page 125)

Messages

GOVERNOR'S SECRETARY RAJ BHAVAN,
GUINDY,
April 3, 1953.

I am desired by the Governor to acknowledge with thanks your letter dated the 1st instant and to convey his good wishes for the success of the South Indian Teachers' Union Protection Fund, on the occasion of its Silver Jubilee celebration on the 6th April, 1953.

* * * *

THE HON'BLE
SRI T. T. KRISHNAMACHARI,
*Minister for Commerce & Industry,
Government of India.*

Many thanks for your invitation to the Silver Jubilee Celebrations of your Fund. I am glad that this attempt to "raise yourself by your own efforts" has succeeded to the extent of your being able to celebrate the Silver Jubilee. Co-operative endeavour for mutual protection and insurance is the only way in which the lower middle classes can help themselves in the future and also supplement to some extent Government's plans for helping them. I therefore see a great future for your Fund and I hope that the Fund would continue to do the good work which has been carried on for the last twenty-five years.

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THE HON'BLE
SRI C. RAJAGOPALACHARI,
Chief Minister of Madras.

Your letter dated 12th January, 1953.

I shall not be able to accept your kind invitation to preside over the Silver Jubilee but perusing the accounts I am very glad that such good work has been done and I convey my appreciation through this and send the Teachers' Union Fund my best wishes for further progress and good management.

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THE HON'BLE SRI C. SUBRAMANIAM,
Minister for Finance, Madras.

I wish the Silver Jubilee celebrations of the S.I.T.U. Protection Fund, Ltd., under the Chairmanship of Sri M. A. Muthiah Chettiar, every success.

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THE HON'BLE
DR. M. V. KRISHNA RAO,
Minister for Education, Madras.

I wish the Silver Jubilee celebrations of the S.I.T.U. Protection Fund, Ltd., all success.

I congratulate the President and Members of the Board of Management on their splendid record of organised self-help, of which the S.I.T.U. can be proud.

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SRI K. B. MADHAVA,
M.A., A.I.A., (LONDON), F.N.I., *Actuary.*

The South Indian Teachers' Union Protection Fund, Ltd., is a unique institution—unique in its constitution, unique in its services, and unique also in terms of its performance.

It is an Insurance Service Organisation of Members of Teaching Profession, run by Teachers, for Teachers. There is no such exclusive organisation in our country for any other profession. This is besides a mutual organisation without share capital and proprietary rights benefitting any person more than any other person.

Founded on New Year Day of 1928, it completed the first quarter century of existence on New Year Day of 1953, and my own professional association with it is almost as long. It began in intellectual understanding with two of my own colleagues engaged in University teaching, Messrs. M. S. Sabhesan and S. K. Yegnanarayana Iyer, both of whom are unfortunately no more with us in body, but to whom your Fund owes a great deal. This Society was then conducting a type of business based on the Dividing Plan and a monthly call system of payments. I could not countenance this type of business and although there was no legal prohibition against such business until some six or seven years later, these two friends of mine and your other Directors and members appreciated the wisdom of dropping that business and re-organising the entire society on scientific insurance basis.

This re-organisation has meant to you an uninterrupted success and sound growth ever since. Your members now count over 4,300. On their lives a total sum of Rs. 30 lakhs is at risk and they have at their credit a Life Assurance Fund of over Rs. Ten lakhs. Your operations have always been remarkably successful and you have been

able to distribute substantial bonuses at every Valuation since 1937.

The scope of your business is also vastly increased now—new plans of assurance are now available; the ages at admission have been extended; and generally conditions of insurance have been greatly liberalised.

Writing on March 6, 1952, commenting on the last preceding valuation, I had conducted as at 31st December 1951, I complimented you on your high principles of conduct, economical management, wise husbanding of resources and favourable mortality experience. Such a clean bill of health throughout the entire period of existence has made your Fund sound and financially strong to a remarkable degree.

Your funds amounting to over Rs. 10 lakhs have been invested wisely and profitably. You have your own house, a two-storeyed building in a business locality. You have also the privilege of providing suitable accommodation to the Parental Organisation, the South India Teachers' Union, which, as everybody knows, is a powerful Institution in shaping the system of Secondary Education, at least, in Madras State.

I have not the slightest doubt in regard to the future before you which is bright and prosperous to a degree which few, very few, insurers can claim. Those colleagues of your profession who have joined the Fund have been doubtless benefitted in various ways by their wise choice. I sincerely and earnestly feel that it should be the duty of other members of your profession as well to take timely advantage of the benefits your Fund offers so remarkably well.

May this event which marks the turn of a Silver Jubilee celebration usher in due course other eras of prosperous service and lead you to subsequent celebrations associated with other precious metals!

Mr. P. ABDUR RAHMAN, B.A., L.T.,
Headmaster, Islamiah High School,
Melvishram.

On this happy occasion, let me offer my heartiest felicitation for all those who have been responsible for the progress of the S.I.T.U. Protection Fund. It is a real boon to the poor and low-paid teachers at a very low premium. May the Fund grow from more to more and benefit ALL members of the profession.

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SRIMATHI KAMALABAI VARMAN,
Headmistress, Gujerathi Girls' High
School, Madras.

It is indeed a matter of great pride and pleasure that the South Indian Teachers' Union Protection Fund Ltd. has completed twenty-five years of its useful service to the teachers of the Madras State and will be celebrating its Silver Jubilee in April, 1953. Sponsored at just a mutual benefit fund for teachers it has made phenomenal and is now a full-fledged life insurance concern, conferring its benefit on many poor teachers of our State. This is in no small measure due to the great enthusiasm and untiring efforts of the office-bearers, and Directors of the concern, past and present and to them all we should convey our grateful thanks on the occasion of the Silver Jubilee.

In conclusion let me congratulate all concerned for this great achievement of theirs and I wish and pray that the concern may progress from strength to strength and continue to render many more years of its noble service for teachers, celebrating its Golden Jubilee, Diamond Jubilee and Centenary in the future.

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SRI C. A. SAMUEL, Headmaster,
Voorhees High School, Vellore.

I send my hearty congratulations to the S.I.T.U. Protection Fund, Ltd., on the happy occasion of the celebration of its Silver Jubilee. Ever since its inception in 1927 it has been rendering invaluable service to the members of the teaching profession at all levels. I only pray that it continues to render its useful service even better in the years to come. I am confident that under the able guidance and management of its veteran workers, the institution will grow from strength to strength.

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SRI M. S. KOTISWARAN, Secretary,
All-India Federation of Educational
Associations, Secunderabad.

It is heartening to learn that the South Indian Teachers' Union Protection Fund will be completing 25 years of its useful existence. What an admirable service it has been rendering to the members of the teaching profession is known throughout South India. In the absence of any adequate provision for old age and social security scheme, the pioneers of the South India Teachers Union with great vision and understanding started the South India Teachers Union Protection Fund. The profession should feel ever grateful to our leaders like late Mr. M. S. Sabhesan, late Mr. S. K. Yegnanarayana Iyer whose untiring efforts and inspiring leadership had been responsible for the success of the scheme. On behalf of the All India Federation of Educational Associations I send you its warm appreciation and hearty congratulations on this unique occasion when the Protection Fund celebrates its Silver Jubilee.

With fraternal greetings.

* * * *

Mr. J. DAVID CHELLIAH, B.A., L.T.,
Headmaster, S. B. K. High School,
Kalloorani.

First, let me tell you how proud I am to be a member of this Fund for nearly 21 years. My number is 722 and I would like to clap my hands on this joyous occasion with a large number of other members.

Secondly, I am very happy to congratulate the organisers and sponsors, for the establishment of a galaxy of teachers. It helps us to bring our hearts together; when teachers' hearts are really united it is something as powerful as the H-Bomb.

Thirdly, I feel that many teachers have not yet joined it thinking, perhaps, that it is merely a Life Insurance Scheme. Of course it is a mixture of all good schemes. I would personally urge all teachers to have at least a unit to their credit at once.

May this Fund prosper from day to day until it brings within its fold all the members of the Teaching profession in South India.

My best wishes.

* * * *

SRI G. A. SRINIVASAN, M.A., L.T.,
Retired Professor, Presidency College,
3, Bhaskarapuram, Mylapore, Madras.

Many thanks for your letter, intimating that the Silver Jubilee of the S.I.T.U. Protection Fund is to be celebrated in April next.

On that happy occasion, every policyholder must be feeling proud that the Fund has functioned successfully for a quarter of a century and has attained strength and soundness. Every member must try and enrol as many new members as possible so that in a very few years we can be sure that every teacher in South India holds a policy in the Fund.

* * * *

MIR MAHMUD HUSSAIN, B.A., L.T.,
Retired Teacher, Municipal High School,
Kurnool.

In response to the call of the S.I.T.U. made through Sri Pasupathi of Kurnool, I was one of those to join the Protection Fund in the very beginning.

The existence of this unique Fund started by the joint efforts of some of the teachers for the benefit of teachers is a real boon to the poor schoolmaster and I appeal to him to join it, if he has not done so already. And, it will be in the interests of his family for which seldom does a teacher leave much on his death.

The Fund is now on a very solid foundation, unlike the basis on which it was started and run for some years in the beginning.

It is my fervent prayer that the membership should run from thousands to tens of thousands and the benefits realised by every teacher.

May the celebration be a unique success, though I may not participate in it on account of my delicate health.

* * * *

SRI L. N. SUBRAMANIAN, M.A., L.T.,
Retired Professor, Madras Christian
College, Tambaram.

As one of the members of the South Indian Teachers Union Protection Fund, enrolled in the formative period of its life, it gives me great pleasure to write a few lines in the Souvenir to be published on the occasion of its Silver Jubilee celebrations.

Though the Fund was originally started purely as a mutual benefit organisation by a band of selfless workers, of whom, the late Professor M. S. Sabhesan, and the late Professor, S. K. Yegnanarayana Iyer, we must remember with gratitude on this occasion. Within a few years of its life, it was organised with the aid of expert advice, into an efficient business organisation and

that combined in itself, the twin advantages of life insurance and mutual help, and has maintained steady progress and growth all along.

One has only to peruse the annual statements published yearly, to appreciate the nature and extent of the benefits it has conferred on its members and their families and I have no doubt that as a solid efficient business organisation it has developed itself into now, it will continue to grow from strength to strength and attract into its fold, almost all the members of the Teaching Profession of South India by the time its Golden Jubilee comes off, if not earlier.

May it please providence to assist in the achievement of this object.

* * * *

SRI K. PARTHASARATHI, B.A., L.T.,
Headmaster, Bd. High School, Cumbum.

It is a good thing that the Board of Directors of the S.I.T.U. Protection Fund have decided to celebrate the Jubilee of the Fund.

The Fund has a long and glorious and unbroken record of service and help to the teachers of the Madras State, by helping them save a good sum which will serve as a reserve either for the teacher during old age after retirement or for his family after death in case he dies in harness.

The S.I.T.U. Fund has justified its appellation and has in fact, enabled many a poor crippled and destitute teacher and his family to SITU may even stand four square to the winds of heaven, when his physical frame is bent and crooked with age and infirmity.

As one of the oldest and earliest members of the Fund from its inception, it gladdens my heart to think of its Jubilee. It is a matter of jubilation and joy.

I hope and trust that the Jubilee will be celebrated in a grand manner befitting the unique occasion.

Let us on this happy occasion, render thanks unto God and pray to Him to bless this Fund with a long life of service and help, so that it may succour

the present generation of teachers and many generations yet unborn.

May the Fund grow from strength to strength and from success to success in the fervent prayer.

* * * *

M. J. Md. SAYEED,
*Principal, Jamal Mohamed College,
Tiruchirapalli.*

The South Indian Teachers' Union Protection Fund has since its inception been of very great help to the members of the Teaching profession more so for those whose incomes have been small. At the very outset when it was started, some of us were feeling diffident about its success, but as days passed on, the whole-hearted support given to it by the members of the teaching professions was so great, so spontaneous that soon we found our fears unfounded. To many a poor family this Fund has stretched a helping hand in times of dire need and necessity. To those that fell from our rank and file as we marched on, it has given succour, and encouraged the dependants.

I am sure this unique organisation has got a great future and the teacher can always depend upon it. I wish it all success and prosperity.

* * * *

SRI S. R. BALASUBRAMANYAN,
M.A., L.T.,
*Headmaster, Sir Sivaswami Ayyar High
School, Tirukkattupalli.*

It is a matter for rejoicing and pride that the "S.I.T.U. Protection Fund" is to celebrate its Silver Jubilee in April, 1953. The idea of the Protection Fund was first mooted in the South Arcot District Teachers' Guild and the chief sponsors of the scheme were Professor K. A. Nilakanta Sastriar, then Principal, Sri Minakshi College, Chidambaram, and President of the Guild and Messrs. C. S. Rangaswami Iyengar and V. Jayarama Iyer of the Municipal High School, Villupuram. The original

idea was to create a fund to protect the interests of the teacher for wrongful dismissal or during his unemployment. Later the South Arcot Guild took up the scheme at the provincial level and carried it through successfully. Messrs. S. K. Yegnanarayana Iyer, M. S. Sabhesan, S. Natarajan and V. B. Murthi Rao have done yeoman service to this cause. Subsequently the scheme underwent radical changes under the scrutiny of Actuaries so that it is now a good and safe insurance scheme—besides affording relief as originally contemplated conducted for the teachers and by the teachers. All honour to those who have piloted the scheme through the initial stages and brought it to its present prosperous position. May this beneficent institution grow from strength to strength and confer a great blessing to teachers present and future!

* * * *

SRI S. PRAKASAM SAMUEL, B.A., L.T.,
Retired Headmaster, Ambur.

Congratulatory message from the oldest member of the Fund now completing 84th year of his age. Dear Gentlemen, by mere accident I happened to attend the Provincial Educational Conference held at Vellore in 1927. The Conference was held in the Cobb Memorial Hall of the Voorhees College, Vellore. The most prominent figure in the whole assembly was the late Mr. M. S. Sabhesan, M.A., of the Madras Christian College. This Protection Fund was inaugurated then, and Mr. Sabhesan who was full of the milk of human kindness and sympathised with the lot of teachers employed both in Government and in private institutions, appealed to all the teachers to get themselves registered, no matter how old they were. I was fifty-six years and three months old at that time and along with many others I rushed and got my name registered. It took many years to get this Fund shaped and it has been helping hundreds of teachers in many ways.

I wish the Fund a very happy and prosperous growth in the years to come.

* * * *

SRI S. SUBRAHMANIA AIYER,
*Headmaster, Rajah's Elementary School,
Sivaganga.*

To recline on a sofa and strike up a reminiscent mood is the privilege of the old, and I thank you heartily for the opportunity you have so kindly given to me to do so.

December, 1924, witnessed an outburst of professional enthusiasm and activity in our district under the leadership of Messrs. S. M. Narayanaswamy Iyer and N. S. Venkatarama Iyer, two veteran educationists of far-reaching vision and high calibre. The Ramnad District Teachers' Guild was started and the Sivaganga Teachers' Association joined it at once. When the idea of starting a Protection Fund was mooted by the South India Teachers' Union in February, 1925, our Association seized it with avidity. Though it then worked only on a mutual benefit basis and the 'death call' system, almost all the members of our Association joined the Fund. Again, when it was reorganised in 1928, we continued to be in it. That it was a wise step was evident from the fact that when four members of our Association, Messrs. N. Sundaram Aiyer, K. Rama Rao, C. Kalyanasundaram Pillai and V. S. Manian died suddenly in harness, the Fund authorities immediately paid off their benefit amount which was very helpful for the prompt performance of their funeral obsequies. Thereby the efficiency and the utility of the Fund were amply proved to the teaching world. Since then the Fund has been growing steadily in strength and popularity.

I congratulate the able Executive of the Fund on its successful working of the Fund. Its sound financial position on the eve of its Silver Jubilee is a testimony to its sincere devotion to an ideal and efficient service to the 'sorriest of trades'. I hereby send my best wishes for its continued success and prosperity, in the years to come, and I pray that God may bless it with many more years of useful service to the body of teachers in our State.

* * * *

SRI S. NATESAN, B.A., L.T.,
Retired Headmaster, Polur.

The Protection Fund of the South India Teachers' Union has been growing in a vigorous and healthy manner from the tiny seed it was some twenty-five years ago. It is to-day a mighty "Banyan" tree giving the shade of its overhanging branches to thousands of poor families of teachers. In my taluk area it is rehabilitating many families of Elementary School teachers whose finances are very meagre. I convey my gratitude on behalf of the profession to that noble band of builders who have reared up a beautiful edifice on the goodwill of teachers.

* * * *

SRI J. G. KOIL PILLAI, B.A., L.T.,
Principal & Correspondent, St. Peter's High School, Tanjore and President Tanjore Dt. Teachers' Guild.

It is with a sense of pride that I, as a member, look back to the year 1928 when the Protection Fund was started under inspiring leadership of the late Professor Mr. M. S. Sabhesan. It is with a thrill of joy that I recollect that I was one of those who were enrolled during that inaugural and memorable year.

You, the Secretary of the Fund for a pretty long period, and others actively connected with its administration deserve all praise and congratulation for the successful management of the Fund so far.

On the occasion of the Silver Jubilee, let us all be thankful to the Almighty God for, through this Fund, it has been possible to provide timely aid and relief to numerous families of teachers subject to suffering and distress.

May the Protection Fund grow from strength to strength and prove a real blessing to the South Indian Teachers whose lot, as is admitted by all, is sad indeed!

* * * *

SRI D. SITARAMADOSS, B.A., B.ED.,
Headmaster, B. H. School, Podili,
Nellore District.

It gives me great pleasure to associate myself with this great event. The S.I.T.U. Protection Fund has lived a life of 25 years of useful service to the teachers of this presidency. As a premier insurance organ, it has won the reputation of promptly settling claims and helping destitute teacher-families in time. I hope and trust the membership will increase and the Fund will have increasing opportunities to serve the brotherhood of teachers.

* * * *

SRI J. VAIDYANATHAN, B.A., L.T.,
R. M. High School, T'Nagar, Madras-17.

It is at once a pleasure and a privilege to be called upon to send a message of good wishes on the occasion of the Silver Jubilee of the S.I.T.U. Protection Fund. All birthdays are gala occasions whether they are of individuals or institutions. In the case of individuals birthdays lose their importance after a few years while greater importance is attached to the birthdays of institutions as they grow up. It is but meet that we celebrate the twenty-fifth anniversary in a fitting manner.

Ours is an institution run exclusively for teachers by teachers. As every other institution it had its humble origin as a mutual benefit fund. Within these twenty-five years it has made great strides and to-day it stands as a pucca insurance concern, thanks to the pioneering efforts of our late lamented leaders Sri S. K. Yegnanarayana Iyer, Sri P. Subramania Iyer and Sri M. S. Sabhesan.

While sending my good wishes on this happy occasion let me hope that before we celebrate the Golden Jubilee the entire teaching community of South India would have availed themselves of the protection afforded by our Fund and have become its policyholders.

* * * *

SRI V. SETHUMADHAVA RAO,
B.A., L.T.,
E.L.M.F. High School, Purasawalkam.

As a member of the S.I.T.U. Protection Fund from its very inception it gives me great pleasure to send a message of good wishes on the happy and auspicious occasion of the celebration of its Silver Jubilee. The Fund, intended to give some "Protection" to its members by enabling them to make some provision for their families in old age, arose from humble ideas and from crude beginnings it has grown from strength to strength to its present position as a first class Life Insurance Fund pronounced to be working on very sound lines by highly qualified actuaries of the Government of India. This Protection Fund and a few other institutions like the Teachers' Benevolent Fund, The Madras Teachers' Guild Co-operative Society Thrift Fund and so on are a few of the achievements of teachers of Madras State which redound to the credit as men of action with ideas and ideals capable of achieving concrete things. Though the Protection Fund is a first class institution working as a Life Insurance Co., for teachers in South India, yet our brethren spread and wide in this State have not realised fully to the benefits of the scheme and highly educated men in society as they are, have not made full use of "protection" idea behind the scheme and enrolled themselves in as great numbers as they ought to. On this occasion of the celebration of the Silver Jubilee of the Fund, it is for us, very old members of the Fund who know its working intimately, to appeal to the other members of our profession to make the fullest use of the benefits conferred by the Fund and make it strong, broad based and universal in its application like any other Insurance Co. which employs paid agents for canvassing purposes. May the Fund thrive and be enabled to celebrate the Golden, Diamond Jubilees and other Jubilees in great splendour.

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SRI V. D. MANTHRAMURTHI, B.A., L.T.,
Govt. Senior Certified School,
Chingleput.

I am very happy to hear that the Board of Directors has decided to celebrate the Silver Jubilee of the South Indian Teachers' Union Protection Fund, in April, 1953. For the past ten years I have been a member of this worthy Fund and I can state that no other Insurance Company, I know of, has able to offer, to its members, such benefits as are being offered by this Fund.

The Fund has rendered yeoman service indeed to the teachers for the past twenty-five years and I attribute this to the indefatigable industry of the pioneers of this Fund to alleviate the sufferings of the poor teachers. I only wish that my old Professor Sri M. S. Sabhesan, M.A., had been with us just now to see, for himself, the fruits of his labour.

I congratulate the Board of Directors on its excellent achievement and may our Almighty shower His choicest blessings on the Fund. Long live the South Indian Teachers Union Protection Fund!

* * * *

SRI M. RAJAH IYER, M.A., L.T.,
Headmaster, Rajah's High School,
Ramnad.

Well-wishers everywhere should indeed be proud of the historic Silver Jubilee celebration of the South Indian Teachers' Union Protection Fund as it marks the successful completion of the first twenty-five years full of tests and trials in the life of the Fund; but, joyous as the occasion may be, its significance should truly be dwarfed in the prospect of the centenaries ahead of us! Before the ensuing Golden Jubilee celebration, may every teacher in South India not only realise that the Fund affords an invaluable insurance provision for his family, but feel it his sacred duty as a teacher to ensure professional solidarity by joining the Fund and strengthening the Union. May the Fund grow in strength and usefulness, and continue to be of invaluable service to the teaching profession!

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SRI N. KRISHNAMACHARI, B.A., L.T.,
Headmaster, T. T. V. High School,
Madras.

As one of the oldest members of the S.I.T.U. Protection Fund, I am very happy to find that the Silver Jubilee of the Fund is to be celebrated in 1953. The usefulness of the Fund is not being realised by many a member of the teaching profession. It is high time that the members of the profession realise that it is their bounden duty to join the Fund and make it more useful to all. I hope that it will not be out of place if I were to suggest that some attempts should be made to lend money to the teachers on house property.

I wish the Fund greater success in the years to come.

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SRI A. RAMA IYER, M.A., Principal,
Sree Narayana College, Quilon.

I am happy to learn that the Silver Jubilee of the South Indian Teachers Union Protection Fund is to be celebrated in April, 1953.

On this auspicious occasion I wish to pay a tribute to the initiative, the vision and missionary zeal of the founders of the Protection Fund, particularly the late Prof. M. S. Sabhesan but for whom the Fund might have languished and died. It is up to the members of the profession to do all they can to foster the Fund which is a noble example of self-help founded on enlightened self-interest.

* * * *

SRI V. KUMARASWAMI,
Retired Headmaster, Sourashtra High
School, Madura.

No. 2, C. Muniappan Koil Street,
Nagalnagar, Dindigul.

The South Indian Teachers' Union Protection Fund has been doing valuable service to the teaching profession and it is a matter of pride that it is to celebrate its Silver Jubilee in April 1953. May the Fund grow from strength to strength and continue its useful work.

* * * *

SRI P. R. SUBRAMANIA IYER,
M.A., L.T.,
Headmaster, Rajah's High School,
Kollengode.

I am very glad to hear that S.I.T.U. Protection Fund is celebrating its Silver Jubilee early in April, 1953. I have been a member of the Fund since June, 1947 and I am pleased to see that it has been making rapid progress, so much so that its total assets exceed Rs. 10 lakhs at the beginning of the year 1952. The number of members and units have increased by leaps and bounds.

I am particularly glad to point out to the members of the teaching profession the fact that the Fund settles up the claims and makes payment at death or maturity with the very minimum of delay. In my own school, the claims of the Policy No. 2389 of late Mr. A. S. Varadaraja Iyer were settled up in the course of 4 days.

May the S.I.T.U. Protection Fund be blessed with all prosperity and occupy a premier position in the field of insurance enterprise!

* * * *

THE SOUTH INDIA TEACHERS' UNION

EXECUTIVE BOARD

A meeting of the Executive Board of the South India Teachers' Union was held at 11 a.m. on Saturday, the 4th April, 1953 in the Hindu High School, Triplicane, with Sri S. Natarajan, the President, in the chair. Twenty members were present.

Sri E. H. Parameswaran, M.L.C. and Sri K. Kuruvila Jacob, President-elect of the Conference, also attended the meeting.

After adopting the minutes of the last meeting, the Secretary reported that (1) the Government sent a reply regretting inability to take up for consideration any of the requests contained in the resolution adopted by the Executive Board at its meeting on the 5th July, 1952—such as extension of medical aid to teachers which is now given to N.G.O.s, house rent allowance, supplemental pay of Rs. 3 to teachers in elementary schools, better scale of pay for secondary grade teachers, advance increments to Graduate trained teachers, etc., (2) that the Government issued orders sanctioning fee concession to the children of permanently employed clerks in secondary schools, (3) that the question of extending the concession to the children of teachers in Training and Special Schools was under consideration and (4) that they regretted their inability to extend the concession to children of teachers in aided colleges. He further reported that the Ministry of Railways, New Delhi, had extended railway concession to parties of teachers of not less than five, to travel at concession rates to places of historical, geographical and cultural interest.

The President made a statement regarding the Malabar District Elementary Teachers' Union, their Conference at Pattambi, the strike ballot and the resolutions regarding their grievances and the proposal to organise a general

strike if the grievances were not redressed. He also reported that the Malabar District Elementary Teachers' Union as such was not affiliated to the Malabar District Teachers' Guild, though five of the Taluk Teachers' Unions, the constituents of the District Union, were in affiliation with the District Guild. He informed the Board that neither the Malabar District Teachers' Guild nor the South India Teachers' Union was consulted regarding the strike ballot or apprised of the arrangements for the strike ballot and the result thereof. He reported that the President of the District Union gave him a copy of the memorandum submitted to the Chief Minister. A brief report of the Chief Minister's statement regarding the requests of the Malabar Elementary Teachers on the floor of the legislature as reported in the papers was made.

The Board considered the various aspects of the problem of the Elementary Teachers of Malabar. While there has been a noticeable improvement in relationship between teachers and managers of elementary schools in other districts, it should be a matter for investigation why it is deteriorating in Malabar alone.

While the Board expressed its deep sympathy with the teachers of Malabar, it however felt that the Malabar District Elementary Teachers' Union had not been properly advised in taking a strike ballot and in planning for a general strike. The Board advises the Union to explore other means particularly in view of the assurance of the Chief Minister that he would at an early date give his most careful consideration to the points raised in their memorandum.

The Board is further of the view that the Government should take early steps

to ensure to the teachers in elementary schools the grant of a minimum monthly salary of Rs. 30 for Higher Ely. School Teachers and Rs. 40 for secondary grade teachers guaranteed in G.O. No. 1154, Education, dated 5th June 1947, as the additional cost to Government would be less than Rs. 20 lakhs per annum. Any hesitation on the part of Government to incur this small expenditure would only aggravate the hardship and bitterness amongst a large body of teachers employed in aided elementary schools under none-too-happy conditions. The Board appointed a sub-committee consisting of Messrs. S. Natarajan, T. P. Srinivasavaradan, K. M. Ramaswamy Gounder, A. M. Kanniappa Mudaliar, E. H. Parameswaran, M.L.C., E. N. Subramanyam and K. Kuruvila Jacob, with powers to co-opt, to study the conditions in Malabar and examine the difficulties of managements.

The President then reported the case of the Elementary Teachers' Union, Kumbakonam, and of the action taken by him. The Executive Board endorsed the action of the President. In respect of the reported notice of termination of the services of the teachers of the High School at Karuntattangudi, Tanjore, the Board decided to await the detailed report of the Tanjore District Teachers' Guild.

The attention of the Board was invited to the proceedings of the Divisional Inspector of Schools, Coimbatore, directing all schools to become members of the Coimbatore Regional Inter-District Secondary Schools Athletic Association. The Board was of the view that such Inter-District Association should be a Federation of District Athletic Associations and as such, there was no necessity to make it obligatory on all schools to become direct members. The Secretary was authorised to communicate the Board's view to the Director of Public Instruction.

The Board then considered the letter regarding Railway Travel Concession to teachers and resolved to request the Railway Board to extend the conces-

sion to teachers in colleges and special schools and training schools also.

The Board was informed that in certain districts teachers in Aided and Local Board schools called upon to act as assessors were not allowed travelling allowance and daily allowance in accordance with the Madras Travelling Allowance Rules. The Board felt that teachers under all managements should be treated alike in respect of these allowances when on public duty and it resolves to request Government and the High Court to revise the rules, if any, so that teachers may be paid the travelling allowance and daily allowance in accordance with the rules applicable to Government servants.

The Board then finalised the programme of the State Educational Conference to be held in Mangalore from the 6th to 9th May, 1953. In response to requests from many associations the Executive Board resolved to extend the date of registration of delegates from 31st March to the 15th April, 1953. It then considered the resolutions given notice of by the association and finalised the resolutions to be placed before the Subjects Committee of the Conference.

The Board then approved the draft rules for the formation of the S.I.T.U. Council of Educational Research and resolved to recommend the same for acceptance of the General Body.

The Secretary placed before the Board the views of the District Teachers' Guilds on the amendments to Rule 5 of the Union rules referred to them by the General Body. As the District Guilds were all opposed to the amendments, the Secretary was authorised to make such a report to the General Body.

The Secretary then placed before the Executive Board the draft annual report and the statements of accounts. They were approved.

The Executive Board approved of the following amendment to Rule 9 of the Union Rules;—

"Add clause (h) to Rule 9, the following:—

and authorised an expenditure not exceeding Rs. 10 in that connection.

Every association, affiliated to the Union either directly or through a District Teachers' Guild, shall pay each year on or before 31st March, a sum of Rupee one towards a copy of the Report of the Annual State Educational Conference which shall be supplied."

The Board then considered the letter from the Secretary, South Indian Music Teachers' Association and resolved to co-operate with the association in felicitating Prof. P. Sambamurthy on his 25 years' service to the cause of music

The letter from Sri S. A. Jain, Secretary, University Teachers' Association was considered. The Board welcomed the idea of collaboration, but felt that the matter should be further examined so as not to affect the working of the District Guilds. It decided to refer the matter to the Constitution Committee. The suggestion of the Tanjore District Teachers' Guild in regard to representation in the Executive Board was also referred to the Constitution Committee.

T. P. SRINIVASAVARADAN,
Secretary.

5th April, 1953.

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Preparatory for writing practice. Book I for language drill and writing practice.

THE S. I. T. U. BENEVOLENT FUND

List of members who have joined the Fund between 10—3—53 and 10—4—53

113. Sri E. Dhanaraj, Christian College School, Madras-10.

P. S. High School, Mylapore, Madras-4.

114. Sri B. L. Chari

115. „ A. K. Sitaraman

116. „ V. Bhuvaramurthi

117. Sri T. S. Jayaraman, San Thome High School, Mylapore, Madras-4.

118. Sri R. Chockalinga Mudaliar, Board H.S., Ayangudipallam, Tanjore.

St. Gabriel's High School, Madras-1.

119. Sri V. Arunajatai

120. „ T. J. Muthuswamy

121. „ E. S. Sampath

122. „ A. S. Arunachalam

123. „ A. S. Krishnaswamy Iyengar

124. „ D. Hiruthayanathan

125. „ S. A. Ramakrishnan

126. „ K. Nagaswamy

127. „ Ratnaswamy

128. „ T. Inniah Reddi

129. „ C. Ekambara Iyer

130. „ P. Manavalan

131. „ Y. S. Gnanapragasam

132. „ M. D. Antony Raj

133. „ R. Ramachandran

134. „ M. Lourdeswamy

135. „ A. S. Narasimhan

136. „ S. Ramamoorthy

137. „ M. Vincent Simon

138. „ D. S. Ananthapadmanabhan

139. „ P. Annamalai

140. „ V. Vijayaraghavan

141. „ N. R. Vijayaraghavan

142. „ D. Seshadri

143. Sri T. V. Ramanujachari, Sri Venkateswara H.S., Tirupathi, Chittoor.

Islamiah High School, Pernambat, North Arcot.

144. Sri B. R. Ebenezer

145. „ A. R. Chandrasekharan

146. „ S. Rajagopalan

147. „ C. M. Khalilur Rahman

148. Sri E. M. Habibuddin

149. „ P. Lazar

150. „ S. P. Vedamanickam

151. „ A. Paramanandam

152. „ N. G. Srinivasan

153. „ K. H. Abdullah

154. „ K. A. Hassan

155. „ K. M. Radhakrishnan

156. „ B. Venugopal Chettiar

157. „ K. Sadanandam

158. „ A. V. Natesan

159. „ V. A. Obaidur Rahman

160. „ K. Narasimhachari

161. „ C. S. Rangaswamy Iyengar, Madras.

162. „ T. N. Sundaram, Thyagarayanagar High School, Madras-17.

163. „ S. Subramanya Iyer, Hindu High School, Ambur, North Arcot.

164. „ T. K. Meenakshisundaram, Madras-17.

165. „ K. N. Pasupathi, Municipal High School, Kurnool.

166. „ G. Srinivasachari, P. S. High School, Madras-4.

ACKNOWLEDGMENT

We have received an attractive coloured poster "The Coronation of Her Majesty Queen Elizabeth II," showing the Crown, the ring, the golden orb, the Royal Sceptre, the ampulla, the jewelled State Swords, the scene of the Coronation, the gilded State Coach and the processional route, with a descriptive note on the ceremony. We have also received an attractively coloured picture of Her Majesty Queen Elizabeth II. These will be very useful to Secondary Schools and Colleges. Heads of institutions requiring copies of them may apply before 20th April to The Officer-in-Charge, The British Information Services, The Catholic Centre, Madras-1 who will be glad to supply the same free of cost.

S. I. T.

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Approved for class use by the Madras Textbook Committee

OXFORD UNIVERSITY PRESS

cation, a Board of Education should be constituted with statutory powers for the planning and organisation of education.

7. While reiterating its opinion as expressed in previous Conferences that to secure educational efficiency the strength of a class or section should not exceed 30, this Conference requests Government not to allow, even as a temporary measure, the admission of more than 40 pupils per section. It further urges upon Government to revise its policy in respect of grants to buildings so as to give adequate aid to institutions.

8. This Conference urges that a Teachers' Council be constituted to lay down standards for recruitment to the Teaching Profession, to ensure the maintenance of professional standards amongst teachers and to examine all cases of professional misconduct.

NOTE :—Delegates desirous of moving amendments to these resolutions are requested to send the same in the proper form to the Secretary, 43rd Madras State Educational Conference, Canara High School, Mangalore, to reach him on or before 3rd May, 1953.

GOVERNMENT OF INDIA
Ministry of Railways.
(RAILWAY BOARD)

No. 2220-TC. New Delhi,
Dated 1—4—1953.

To
THE SECRETARY,
THE SOUTH INDIA TEACHERS' UNION,
520, HIGH ROAD, TRIPPLICANE,
MADRAS.

DEAR SIR,

SUB. :—*Railway Concessions.*

With reference to your letter No. U/480, dated 24—2—1953, addressed to the Minister for Railways, I am directed to state that the Railway Board have recently directed the Railway Administrations to grant to the teachers of primary and secondary schools when travelling in parties of not less than five (belonging to one or more schools) for educational tours of places of historical, geographical and cultural importance, the usual students' concession granted for educational tours. This is a standard concession available throughout the year and not confined to April 1953. The concession can be availed of by approaching the authorised officers of the Railway Administrations concerned direct with a certificate from District Inspector of Schools.

Yours faithfully,
(Sd.) V. SRIRAMAN,
Assistant Director, Traffic,
Railway Board.

THE S. I. T. U. PROTECTION FUND, LTD., TRIPPLICANE

NOTICE TO MEMBERS

The Twenty-fifth Annual General Meeting of the Fund will be held on Friday, the 8th May 1953 at 7.30 a.m. at the Canara High School, Mangalore, to consider and adopt the Annual Report, for 1952, Accounts for the year ended 31st Decr. and the election of Directors and of the Auditors for 1953.

All members are requested to attend the Meeting.

V. B. MURTHI,
Hony. Secretary.

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THE S. I. T. UNION

ANNUAL GENERAL BODY MEETING

NOTICE

The General Body Meeting of the South India Teachers' Union will be held at 8 a.m. on Saturday, the 9th May, 1953 in the Conference Hall, Mangalore,

1. To consider and adopt the Annual Report.
2. To consider the report on the views of the District Teachers' Guilds and the Executive Board of the Union on the amendments to Rule 5 of the Union Rules, referred to the Guilds.
3. To consider the following amendments to the Rule 9 of the Union Rules (recommended by the Executive Board) :—
"Add the following as clause (h) to Rule 9 :
"9. (h) Every Association, affi-

liated to the Union either directly or through a District Teachers' Guild, shall pay each year on or before the 31st March, a sum of Rupee One towards a copy of the Report of the Annual State Educational Conference which shall be supplied."

4. To elect Office-bearers for the year 1953-54.
5. To transact any other business that may be brought forward by the Executive Board.

T. P. SRINIVASAVARADAN,
Secretary.

S. VENKATARAMANAN,
Jt. Secretary.

THE SOUTH INDIA TEACHERS' UNION

Diary for the months of February and March 1953

- | | |
|-----------|---|
| 1—2—1953 | The President opened the Kurnool Guild Club. |
| 12—2—1953 | Representation was sent to the authorities regarding fee concessions and medical concessions. |
| 14—2—1953 | Refresher Course on the Teaching of English—Lectures by Mr. F. L. Billows—Inaugurated. |
| 18—2—1953 | The voting papers for the election of President to the State Educational Conference were scrutinised. |
| 19—2—1953 | Journal Committee meeting. |
| 25—2—1953 | South Indian Teacher—January 1953—published. |
| " | Balar Kalvi—January 1953—published. |
| 14—3—1953 | Balar Kalvi—February 1953—published. |
| " | Tea given to Miss K. N. Brockway. |
| 19—3—1953 | Journal Committee meeting. |
| 21—3—1953 | Farewell to Miss K. N. Brockway. |
| 23—3—1953 | Refresher Course in English according to New Syllabus—Lectures by Miss J. F. Forrester—Inaugurated. |
| 28—3—1953 | South Indian Teacher—February 1953—published. |

THE XLIII MADRAS STATE EDUCATIONAL CONFERENCE, MANGALORE

PROGRAMME

DRAFT RESOLUTIONS

Wednesday, 6th May, 1953—

- | | |
|---------|--|
| 7 p.m. | Inaugural session of the Conference :
Welcome Address.
Inaugural Address.
Presidential Address.
Opening of the Exhibition. |
| 10 p.m. | Entertainment. |

Thursday, 7th May, 1953—

- | | |
|-------------------|---|
| 8 a.m. to 10 a.m. | Administration, Organisation and Teachers Education Sectional Conference. |
| 2 p.m. to 4 p.m. | Basic and Primary Education Sectional Conference. |
| 4 p.m. | Excursion within Mangalore. |
| 6-30 p.m. to 7-30 | Sabhesan Memorial Lecture. |
| 8-30 p.m. | Subjects Committee Meeting. |
| 9 p.m. | Entertainment. |

Friday, 8th May, 1953—

- | | |
|-------------------------|---|
| 7-30 a.m. to 9 a.m. | S. I. T. U. Protection Fund General Body Meeting. |
| 9-30 a.m. to 11-30 a.m. | Secondary and Technical Education Sectional Conference. |
| 2 p.m. to 4 p.m. | University Education Sectional Conference. |
| 4-30 p.m. | Excursion within Mangalore. |
| 7 p.m. | General Session—Resolutions. |
| 9 p.m. | Meeting of workers. |

Saturday, 9th May, 1953—

- | | |
|-------------------|-----------------------------------|
| 8 a.m. to 10 a.m. | S. I. T. U. General Body Meeting. |
| 3 p.m. | Concluding Session. |

1. This Conference reiterates its resolution of last year in respect of salaries, leave rules and old-age provision, including Provident Fund-cum-Insurance-cum-Pension with Gratuity and that it should be given immediate effect by Government.

2. This Conference requests that teachers of all cadres under all managements be given house rent allowance and dearness allowance at rates applicable to employees of the Central Government.

3. This Conference, while welcoming the grant of medical relief concession to officers of the non-gazetted services, requests that the concession be extended to all categories of teachers, clerks and servants, working in aided institutions including colleges.

Further, this Conference, while thanking the Government for extending the educational fee concession to the children of permanent clerks in educational institutions, requests that this concession be extended to college teachers and to servants attached to educational institutions also.

4. This Conference requests that the age of retirement of all grades of teachers under all managements including Government be fixed at 65.

5. This Conference is of the view that the Government should thoroughly examine the existing policy in respect of primary education with special reference to agency, finance, control and supervision.

6. This Conference expresses the view that in order to ensure continuity of policy and ordered progress in edu-

THE XLIII MADRAS STATE EDUCATIONAL CONFERENCE, MANGALORE

List of Delegates

NORTH ARCOT	SOUTH ARCOT	COIMBATORE	
<i>Board High School, Polur—</i>	<i>Ramakrishna Vidyasala, Chidambaram—</i>	<i>Board High School, Perundurai—</i>	94. Rev. Sr. Desiratha, A.C.
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<i>Board High School, Katpadi—</i>	32. „ P. S. Ramachandra Iyer.	60. Sri E. V. K. Sundaram.	98. Miss F. Consalves.
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4. „ S. P. Veeraraghavan.	A. P. M. High School, Sholinghur—	<i>Basic School, Peelamedu—</i>	100. „ B. Sita.
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EDITORIAL

The Silver Jubilee :

An event of outstanding importance to teachers is the celebration of the Silver Jubilee of our S.I.T.U. Protection Fund, under the distinguished Chairmanship of the Rajasaheb of Chettinad. This issue is specially dedicated to this event. We are thankful to the management of the Protection Fund for giving us the privilege of publishing this number as a Souvenir. We are very grateful to its President, Rev. Thambuswamy and its Secretary, Sri V. B. Murthi for editing this issue on our behalf.

Self-help is the motto of the Union and the Protection Fund is a symbol of what co-operative effort on the part of teachers could do in the direction of self-help by teachers. It may, however, be somewhat discouraging when after 25 years, we could find only 4,000 teachers taking advantage of this Fund, out of the large total of 150,000 teachers of this State, (which staggers our authorities whenever they consider the question of improving their salaries) The Fund though called The S.I.T.U. Protection Fund, is really a fund for teachers all over India and, if we remember that, it will be apparent how insignificant is our success. We do not make this observation to belittle the achievement. From 51 on the first of January 1928 to nearly 5,000 on the first of January 1953 is a splendid record of work. We do find, in the magnitude of the numbers not covered by the Fund as yet, an encouragement and a hope. The Silver Jubilee will be only a milestone and with the start so far made, we can accelerate our progress and, ere long, fulfil the hopes both of the Raja of Chettinad and Sri N. Raghunatha Aiyar, by bringing all teachers of this land into the sheltering umbrella of the Protection Fund.

The Benevolent Fund :

With the kind permission of the Board of Management of the Protection Fund, the inauguration of the S.I.T.U. Benevolent Fund took place on the occasion of the Silver Jubilee and we are very grateful to the Rajasaheb of Chettinad for kindly inaugurating the Fund. The Fund is intended primarily to help teachers in times of sickness and also to render such other assistance as may become possible or as may be needed, and decided upon by the Committee. This Fund is an attempt to bring back the element of Benevolence which was the dominant feature of the first scheme of Protection Fund as devised in 1928. The provisions of the Insurance Act require the establishment of well-defined tables of benefit. The new Benevolent Fund is an organisation whose main purpose is to ensure a form of co-operative charity by the members of the Union to those of their number who unfortunately are obliged to seek assistance. Teachers are too proud to be mere objects of charity and hence it is that benevolence would be limited to those who become members of this fund, such membership being open to all members of the Union, irrespective of age, on payment of a nominal annual subscription of annas four per member. The Union hopes that all its members would take advantage of this '4 anna membership' as commended by the Raja Saheb when he inaugurated the Fund. The Executive hopes that teachers and all well-wishers of teachers would make liberal donations to this Fund so as to enable it to have a corpus of at least 500,000, before 1958, the Golden Jubilee year of the Union. The Fund which was inaugurated on the 5th April, had on that day an enrolment of nearly 200 members and it was given a good start by the Protection Fund with its donation of Rs. 100, which was followed by the handsome donation of Rs. 500 by

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Rajah Sir M. A. Muthiah Chettiar and Rs. 500 by Messrs. B. G. Paul & Co., Madras.

The presence on that occasion of a very large number of the old foundation-members of the Protection Fund, was a source of inspiration and encouragement. Sri C. S. Rangaswami Iyengar, retired Headmaster of Municipal High School, Villupuram who incessantly dreamed with his colleague Sri V. Jayarama Iyer of such a fund till it was established in 1928; Sri L. N. Subramanya Iyer, a foundation-member, Sri K. S. Chengalroyan (Salem), another foundation-member and director for many terms, Sri S. Madhava Rao, the first Secretary of the Fund, who carried on the work in those days, with nothing but an unshakable optimism and faith, Sri S. K. Krishnamurthy Iyer, Sri R. S. Subramanya Iyer and Sri T. P. Srinivasavaradhan, successive Vice-Presidents of the Protection Fund, whose watchful care and almost jealous husbanding of the resources have contributed to the establishment of a tradition of blended efficiency and economy, were present on the occasion along with a number of others younger in years. They should have felt happy indeed at the inauguration of the Benevolent Fund as they should have seen in it the means of fulfilling their early aspiration of affording relief to teachers in a manner

that would be in keeping with the sense of dignity and self-respect of the teacher.

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The Conference :

A tentative programme of the 43rd State Educational Conference is published elsewhere. Sri K. Kuruvila Jacob, Headmaster of the Madras Christian College High School, has accepted the invitation of the Union to preside over the Conference and Sri Hanumantayya, the Chief Minister of Mysore has very kindly agreed to inaugurate the Conference. The Conference will be held on the 6th, 7th, 8th and 9th of May. The Executive Board has extended the date of Registration of delegates to the 15th of April.

The attention of teachers is invited to the letter from the Ministry of Railways. Delegates attending the Conference are requested to form parties of 5 and more and apply in time for Railway concession to the District Traffic Superintendents of the respective Districts. The application for concession should be countersigned by the District Educational Officer. Delegates, desirous of attending the Conference are requested to take immediate steps and avail themselves of the concession for Railway travel.



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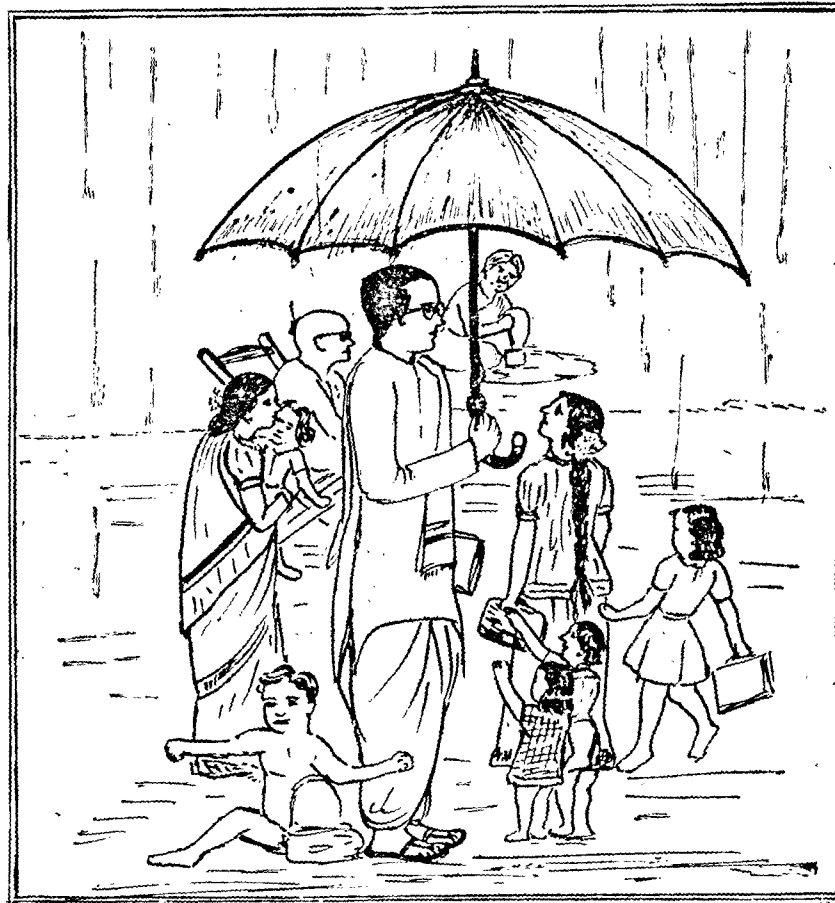
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Printed by Sri T. K. Venkatesan at The Jupiter Press Ltd., 16, Sembudoss Street G.T., Madras.
 Edited & Published by Sri S. Natarajan,
 for the S. I. T. U., at 520, High Road, Triplicane, Madras—4.53—1000

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