Government of Madras.

EDUCATIONAL DEPARTMENT.

Read. } *1910.* *Enclosures*

Regd. *Spare copies*

G.O., No. 418, 18th July 1910.

N. P.

Provident Fund for Teachers.

Abandoning the scheme for the institution of a — in schools under private management in the Presidency.

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GOVERNMENT OF MADRAS.

EDUCATIONAL DEPARTMENT.

Read—the following papers:—

I

G.O., No. 396, Educational, dated 21st May 1908.

Abstract.—Passing orders on the request of the Madras Educational Conference for the appointment of an Educational officer to formulate a scheme for the establishment of a Provident Fund for teachers.

II

G.O., No. 433, Educational, dated 3rd June 1908.

Abstract.—Approving the proposal of the Director of Public Instruction to depute Mr. J. H. Stone to formulate a scheme for the establishment of a Provident Fund for teachers.

III

Letter—from the Hon'ble Mr. A. G. Bourne, D.Sc., F.R.S., C.I.E., Director of Public Instruction, Madras.
To—the Secretary to Government, Educational Department.
Dated—3rd April 1909.
No.—R.C. No. 1594.

In continuation of my letter Ref. on Cur. No. 1594, dated 12th March 1909, I have the honour to submit a copy of Mr. Stone's proposals for the establishment of a Provident Fund for teachers. I propose to take the opinion of some of the Inspecting officers as to the feasibility of the scheme from the point of view of the work proposed to be done by Assistant and Sub-Assistant Inspectors.

Enclosure.

Letter—from J. H. Stone, Esq., M.A., Principal, Presidency College, Madras.
To—the Director of Public Instruction, Madras.
Dated—Madras, the 13th March 1909.

In their Order No. 396, Educational, dated 21st May 1908, Government were pleased to depute me during the college vacation to formulate a scheme for the establishment of a Provident Fund for teachers in schools under private management. I was not able to complete this work during the vacation, but have now the honour to submit a report and draft rules for a Provident Fund.

Provident Fund.

History of the movement.

2. The question of provident or pension funds for teachers has been discussed from time to time by the Madras Teachers' Guild ever since its foundation in 1896, and Mr. Bilderbeck,

Principal of the Presidency College and President of the Guild, gave the subject a prominent place in his presidential address in 1904. He thought it unlikely that Government would undertake the management of a Provident Fund or afford it pecuniary aid, and that the Madras Teachers' Guild either itself or by collaboration with one of the more respectable insurance companies might establish such a fund.

3. The Guild did arrange with a company for special terms for its members, but teachers have taken very little if any advantage of the arrangement Meanwhile Mr. W. M. Theobald had been appointed Headmaster of Stanes's High School, Coimbatore, and soon after this the question of Provident Funds took a new shape. Mr. Theobald had been an English Elementary Schoolmaster, and was therefore familiar with the system established by the Elementary School Teachers' Superannuation Act of 1898. He conceived the idea that a fund on the lines of that Act might be established for the Madras Presidency, and I do not think I am doing any injustice to the other members of the District Educational Conference * that met at Coimbatore on the 25th July 1906 when I say that it was on his initiative and under his inspiration that a scheme for a Teachers' Pension or Superannuation Fund was adopted by that Conference.

4. This scheme involves the following principles:—

(i) One fund to be established to which all qualified teachers in recognised schools not directly under the management of Government shall be obliged to contribute.

(ii) The fund to be managed by the Educational Department.

(iii) The amount of a teacher's contribution to be determined by the grade of his certificate and not to be a proportion of his actual salary. [This is the meaning I attach to the words of the Conference's recommendation 10, but there is some room for doubt as to their real intention.]

(iv) Contributions to be paid through the managers of schools and, where practicable, deducted from grants.

(v) Contributors to be entitled to—

(1) Compassionate allowances in the event of premature incapacity for work from illness or accident;

(2) A pension, annuity, or allowance after the age of fifty;

(3) Repayment of contributions in one lump sum to a teacher who retires from teaching with the approval of the Director of Public Instruction after from three to ten years' service;

(4) A similar payment—the amount to be determined on the merits of the case—to the family of a teacher who dies while in active service;

(5) Service to count although not continuous, provided that no break is of more than one year.

The Conference also suggested the deputation of an officer to devise a scheme.

5. The Conference held by the Madras Teachers' Guild in December 1906 adopted the following resolution:

"The members of the Madras Educational Conference respectfully and strongly urge "Government to appoint an Educational officer under the Director of Public Instruction to "consult with representative Educationists and an actuary chosen by Government to formulate "a definite scheme for the establishment of a Provident Fund for recognised teachers working "in schools under private management. The Conference would suggest that such teachers be "divided into three classes:—

"(1) Primary,
"(2) Lower Secondary,
"(3) High School and College grades; and that teachers' contributions and benefits "be uniform in each grade."

This resolution was submitted to His Excellency the Governor through the Director of Public Instruction, and the Government acceding to the memorialists' request for the deputation of an Educational officer I was deputed "to formulate in consultation with representative Educationists a scheme for the establishment of a Provident Fund for teachers."

6. I have accordingly consulted either personally or by circular a large number of managers and teachers of institutions of all kinds, beside officers of the department. In doing so I have taken occasion to expound the views which I had at the time arrived at, and if any of those whom I consulted should read this report they will find that it does not altogether embody those views. The scheme I now propose in it is however more in accordance with the opinions of most of my advisers than others which I previously sketched.

Discussion of Principles.

7. The Government having in their order declared their sympathy with the movement for establishing a Provident Fund and having undertaken to consider the important questions of

* Similar Conferences at Coimbatore and Salem in 1905 had passed resolutions in favour of "a general scheme of pensions and allowances for teachers of all grades employed in Municipal, Local Boards or Aided institutions" and the organisation by the department of a Provident Fund for teachers employed in all recognised schools and colleges.

Government management and aid in the event of a feasible scheme being devised, no discussion of either the desirability of establishing a fund or of the propriety of Government assisting in the matter seems called for. There are, however, a number of debateable points, a decision on which must precede the formulation of a scheme.

The need for a general fund managed by Government.

8. Would it not be enough for Government to afford aid to funds voluntarily established under approved rules by managers of colleges and schools, either directly by a grant-in-aid, or indirectly by admitting a manager's contribution to a fund as expenditure in calculating the aid admissible?

Such action on the part of Government would plainly be in line with their whole policy towards private institutions. It would involve the minimum increase of interference with the freedom of action of managers, and since managers who had funds might be expected themselves to make contribution to them a condition of employment, no coercion of teachers. It would also make unnecessary the creation of any new machinery and would encourage the tendency, already showing itself on the part of managers, to establish funds. It, therefore, would seem at first sight that Government need only admit the principle of aid to individual funds and lay down the conditions on and the manner in which it will be given.

9. A large proportion of the managers and perhaps even a larger proportion of the teachers think otherwise. They desire a fund to which contribution shall be compulsory for all qualified teachers, managed and aided by Government, and it is worth while investigating their reasons for this desire. The first reason is no doubt the idea that a Government fund would be safe. Teachers could depend implicitly on the integrity and wisdom of its management. The second is the superior facilities for moving from school to school which such a fund would afford, and as a corollary the idea that whereas contribution to a manager's fund would bind the teachers to the manager, contribution to a Government fund would be a means of freedom. There is also probably the not ignoble desire on the part of teachers for recognition as in some sort servants of the State.

These are the teachers' reasons and I do not think I have met with any teacher who would repudiate them.

10. The managers' opinions are divided. Some dislike the idea of the additional interference of Government with their work that they fear a general fund might involve, others welcome the idea of a general fund because their resources are not equal to the burden of maintaining private ones. The majority are in favour of a general fund because they think it offers the best prospect of substantial improvement of the teaching profession.

11. I think that these views deserve careful consideration. As regards the first point there certainly would be an element of risk in the multiplication of funds in the hands of the very diverse agencies included under the term managers.

12. As regards the second point—the question of transfers; I supposed at the outset of my enquiry that anything that hindered the transfer of teachers from one school to another would be an advantage to education, such transfers being unnecessarily frequent. This view is not taken by teachers nor by many managers. It is pretty generally agreed that while it is important to encourage people to adopt teaching as a profession instead of making it a stop gap, teachers are not unduly prone to seek change, and that nothing ought to be done that would prevent a man from bettering himself. It might, of course, be argued that a teacher would decide on a transfer in view of its net advantage; that a rise of salary might, for instance, not be a sufficient set off against leaving an institution which had a provident fund. It would moreover be possible to provide in grant regulations for the transfer of money to a teacher's credit in one fund to another, but this does not meet the case of institutions, of which there would probably for long be a good many, without provident funds. Unless, also, the grant regulations insisted on a strict uniformity of contributions from teachers and managers, a fund would always be liable to lose by a teacher's transfer, even if he were replaced by a teacher bringing money from another fund; and insistence on such uniformity would largely impair that voluntary character of funds which the opponents of a general fund aim at.

13. The idea that funds might be made a means of controlling teachers finds expression in the Coimbatore District Conference's suggestion that teachers who resign after so many years' service *with the manager's permission* should receive the amount of their contributions. That this might tend to enslave the teacher was also recognised by the conference, he is accordingly given an appeal to the Director.

14. Great weight should, I think, be given to the view that a public fund managed by Government would be a means of consolidating the teaching profession, of bringing the great body of teachers outside the department nearer to the level of those in it, and of according effective recognition to the teacher, as such, as a public servant.

15. For the above reasons the scheme I propose is for a public fund managed by Government.

The scope of the fund.

16. The next point is the scope of such a fund. The memorialists conceive this to be as wide as possible. They ask for a fund for recognised teachers working in schools under private management.

17. There is little doubt that they have been led to this view by a study of the English Elementary Teachers Superannuation Act of 1898. This Act imposes on all certificated elementary teachers in the United Kingdom the obligation to pay a fixed sum per annum while in employment, and ensures to such as attain the age of sixty an annuity proportionate to their period of service, and allowances to such as are prematurely incapacitated.

18. The elementary school teachers of England are a homogeneous body. They have all passed through the same course of education and training and are employed in schools of similar stamp under similar conditions of work. Their average morale and intelligence is high. The very existence of the Act of 1898 is evidence of this, for it was the direct result of the exercise of their powers of presistent united action towards a clearly realised end.

19. The body of certificated teachers in Madras differs considerably from this body. They are of all standards of education down to the very humblest. The managements under which they work are very diverse, and what is perhaps most important of all a large proportion of them are private schoolmasters managing what are essentially proprietary schools. That they are incapable at present of united action on a large scale goes without saying, but this, I may remark in passing, merely points to the necessity for external assistance if their lot is to be effectively ameliorated.

20. I confess that at first sight these differences suggest the impossibility of adopting the English system in Madras. But there is one respect in which the profession of teaching in Madras presents a striking analogy with the elementary teachers of England. The system of certification which affects only one grade of English teachers, includes in one well-defined body a certain number of teachers of this Presidency. Certificated teachers in Madras do constitute a profession. They are subject to a common system of training, the qualifications of all, allowing for difference of grade, are attested in a similar manner and their certificates provide a means of recording their service.

21. Granting, however, that it is possible to treat the certificated teachers of the Presidency as to some extent a homogeneous body, the largeness of their numbers presents a difficulty.

From the Report on Public Instruction for 1902-03 to 1906-07, I have compiled the following statement of the number of teachers serving in aided and unaided institutions and holding non-Indian diplomas, trained or untrained teachers' certificates, or approved service certificates:—

In colleges	135
In secondary schools for boys	2,345
In „ for girls	697
In primary schools for boys	8,988
In „ for girls	1,167
	13,332

Statistics for teachers in European colleges and schools do not appear in the report. There are 97 such institutions and the number of certificated teachers employed in them is probably less than 300. I think, therefore, that 13,600 may be taken as a pretty accurate estimate of the number of certificated teachers employed in institutions under private management, *i.e.*, of the maximum number of teachers with which an inclusive compulsory fund who would have at present to deal.

22. In view of this large number, I was inclined to think that it would be necessary to limit the scope of a fund to teachers in secondary schools. Such a limitation would reduce the number to be dealt with to about 3,000 persons, and it has an air of simplicity. As a matter of fact, however, it is subject to very great inconveniences. There are, for instance, teachers of all grades in secondary schools and also in elementary, and it happens more or less often that teachers pass from one kind of school to another. Again schools do not necessarily maintain their grade indefinitely. An elementary school may obtain recognition as secondary, or recognition as such may be withdrawn from a secondary school. To allow teachers of the lower grades privileges denied to others of the same grades from the accident of service in a secondary school might tend to perpetuate the practice, which the depaatment seeks in other ways to discourage, of employing such teachers in secondary schools.

23. Another principle of limitation would be by grades, the fund might be for teachers of the secondary and higher grades only, and if it be thought undesirable to attempt to deal with the whole body of teachers this is what I should suggest. It would introduce no complication into the working of the fund and is only open to the objection that it would shut out the lower paid teachers, for whom it is most imperative that something should be done, from the benefit of the fund.

24. I venture to think that it would not be impossible for Government to manage a fund for the whole body of certificated teachers. As will appear, however, I do not propose that Government should do so, and if the scheme detailed below were adopted I estimate that for many years to come the fund would not have more than 10,000 subscribers.

In view of even this number however it seems desirable to decentralise the management of the fund and simplify its machinery as far as possible and these things I have tried to do in my scheme.

Should contribution to the fund be compulsory ?

25. The District Conferences and the Madras Teachers' Guild appear to have thought this an essential condition of financial success.

They are, I think, almost certainly right and we have the example of the local board funds to which contribution is compulsory. At the same time it will be well to seek to guard against levying contributions from teachers who really cannot afford to pay, and from those who would with difficulty, if at all, realise the advantages the fund offered. The teacher managers of elementary schools, until lately results school masters, appear likely to labour under both the above disadvantages. I, therefore, propose that contribution from them shall be voluntary. Somewhat different reasons, which are given in a note to the draft rules appended, have led me to make contribution optional for certain other classes of teachers. These provisions may, of course, be expected to keep the number of subscribers considerably below the maximum possible.

Should managers contribute to the fund on behalf of their teachers ?

26. An obvious objection to their doing so is that there would be an economic tendency for their contributions to be deducted from salaries. In saying this I hope that I shall not be misunderstood. I am not impugning the good faith of managers. I merely mean that it matters little to a manager whether the cost of his staff consists partly in contribution to a provident fund or not, and that the necessity of making such a contribution might tend to lower salaries or to prevent their rise. Consequently to compel managers to contribute might do no real good to the teacher. It is likely, however, that some managers, in order to keep teachers in their schools would voluntarily supplement their contributions, and this should, I think, within limits be encouraged.

27. Managers are, on the whole, not averse to the idea of contribution and some are already contributing to funds. Some, however, think that the burden on their resources would be too great; others dislike the idea of compulsion.

Since, also, my scheme seeks to deal with the teacher as certificated by the State, and so far as possible regards the particular employment he is in as an accidental circumstance, to compel managers to contribute would be anomalous.

Should the basis of contribution be actual or average salary ?

28. In view of the large number of teachers involved, the variety of agencies under which they serve, the fluctuations, often within narrow limits, of their rates of pay and possible difficulty in some cases of ascertaining what these are, it seems to me that the English system of fixed rates of contribution should be adopted. The complexities that would arise from trying to deal with actual salaries are well illustrated by the working of the salary-grant system of aid recently discarded. I have tentatively laid down fixed rates, taking one anna in the rupee of salary as the standard rate of contribution and determining the average salary of each grade by examining a good many inspection reports from various parts of the Presidency. If the general principle is adopted, no doubt a more thorough investigation into average salaries would be desirable.

29. It is proper to remark that the system is not very welcome to teachers, partly because it might press a little hardly on a teacher at the beginning of his career and partly because it might prevent him making so large a contribution towards the end of it as he would like to do. In answer to these objections, it may be pointed out that a teacher's burdens are likely to increase in the course of his career and that a Provident fund of the kind contemplated is not meant to ensure the maximum saving possible but to be a safeguard against indigence. The objections are weakened also by making contribution optional for the class of teachers whose pay is lowest and most precarious.

What amount and character of service should give a teacher a claim to share in Government aid of the fund ?

30. I have adopted here also the principle of the English fund that to qualify for the benefits of the fund service need not be continuous. But Rule XXV contains a provision intended to give a decided advantage to teachers whose service is not greatly interrupted. The difficulty of working the fund would be obviously much greater if the technicalities of the Government pension system were introduced into it.

What advantages should the fund secure to teachers ?

31. The English fund is an annuity fund. Except in case of permature incapacity, a teacher gets nothing from it unless he remains in service till he attains the age of sixty-five.

It is not, perhaps, surprising that all the teachers I have consulted ask for more than this. They want to take out of the fund with interest all the money they contribute to it. I do not think that the fund can properly be made compulsory on any other basis. The profession of teaching does not offer sufficient attractions to allow of teachers being forcibly deprived of a part of their income with a view to a contingent benefit. There is no analogy between their circumstances and those, for instance, of members of the Indian Civil Service.

My scheme, therefore, provides, that the teacher shall receive in all circumstances what he has contributed to the fund with interest, and this follows the analogy of the provident funds maintained by Local Boards.

32. It is to be hoped that Government will be willing to supplement this amount in the case of teachers who have put in not less than, say, ten years' service. This might be done as in Local Fund Provident institutions by crediting each teacher's account annually with a bonus and paying him a proportion of his bonus account according to his length of service. It appears to me that it would be better, particularly as all members will not contribute every year, to leave the question of bonus till the closing of a teacher's account and to make the amount of bonus a proportion, depending on his length of service, of the sum due to him. Such an arrangement would much simplify the keeping of accounts since only a record of the amounts actually paid into the fund on account of each teacher and the interest accruing each year would have to be kept, which could be done for each district by the Assistant Inspector of Schools.

Instead of a lump payment the bonus might with some advantages, take the form of a pension of equivalent actuarial value. My reason for not working this a definite part of my scheme was the great increase in the number of small pensions involved.

Relation between the Government fund and other Provident funds open to teachers.

33. Such funds are at present District Board and Municipal funds, certain funds established by private managers and by Railway Companies.

All the District Boards have Provident funds, except Bellary, Nellore, Chingleput and Salem and none of the Municipalities. The District Municipalities Act does not appear to contemplate the establishment of funds by Municipalities but only the making of rules with regard to the establishment of Pension and Provident funds by their servants and the payment of contributions from Municipal funds to such funds (section 43).

Teachers in the employment of District and Taluk Boards and contributing to a Provident fund would not of course contribute to the Government fund. But rules might be framed to allow of a teacher transferred from private to Local Board service taking with him any sum to his credit in the Government fund.

34. Whether teachers in the service of local bodies which do not maintain funds should be allowed to contribute to the Government fund is perhaps open to discussion, although the terms of my reference seem to exclude it.

There would seem no reason why such teachers should not contribute to the Government fund. On the opening of a fund by the local body employing him, the sum to a teacher's credit in the Government fund could be transferred under the rules suggested above for teachers transferred from private to Local Fund service.

35. Private funds have already been established in connection with the Madras Christian College, the St. Joseph's College, Trichinopoly, the Doveton Protestant College, the Kallikota College, Berhampur, the Lawrence Asylum, Ootacamund, the Catholic Mission, Trichinopoly, and the Basel German Mission. The Town High School Association, Kumbakónam, the South Indian Missionary Association, the Basel German Mission Parsi High School, Tellicherry, and the Hindu College, Tinnevelly, have schemes in a more or less advanced state for establishing funds. The two last named have applied for their expenditure on their funds to be admitted in calculating aid.

If existing funds continued to be maintained, teachers contributing to them should certainly be exempted from contribution to the Government fund. As, however, there are at present very few such, arrangements might be made, if managers desired it, for their amalgamation with the general fund.

Notes on the Draft Rules.

I append a set of rules which I have drawn up as the best means of setting forth my scheme. It will be observed that I have sought to make use of the Post Office Savings Bank system, and that rule XV contemplates some little divergence from present Post Office practice. If it were not for the need to make only contributions made during service count to the fund, more use still might be made of the Post Office machinery.

The provision that managers should themselves pay their teachers' contributions into the treasury and teacher-managers theirs into the Post Office is to avoid the necessity for money transactions and account-keeping by Educational officers.

The monthly payments into the Post Office Savings Bank ensure the money earning some interest during the year. It is to be anticipated that the total annual takings of the fund will be invested as soon as possible after each 30th June.

I have also contemplated some changes in the form of certificate granted to teachers. I do not think there is any valid objection to these being in the form of a service register. I hope it will not be thought necessary to maintain copies of them in Sub-Assistant Inspectors' offices. The record maintained by the Assistant Inspectors should be sufficient safeguard against loss of certificates. Perhaps a carbon paper duplicate of this record ought to be submitted and filed in the Inspector's office as a safeguard against damage to the Assistant Inspector's record. Some special arrangement of a safe or strong room would be desirable in his office and he should be supplied with interest tables. A further safeguard against loss of records would be the annual publication in each District Gazette of a list of members of the fund with a statement of the total recorded service and amount to the credit of each up to date.

If contribution to the fund is to be in any degree compulsory, the question of how compulsion should be exercised arises. In England it is secured by legislative enactment. In Madras it would probably be sufficient to make compliance with the Provident Fund rules a condition of recognition.

I have not framed any rules to safeguard teachers against failure of managers to comply with the rules. Since such cases would very rarely occur, each could be dealt with administratively.

One object I have had in view is to avoid the creation of any new machinery. It seems probable, however, that my scheme will involve the addition of a clerk to each of the Assistant Inspectors' offices. This clerk would not only maintain the records at head-quarters but tour with the Assistant Inspector and check them with teachers' certificates and pass books. To facilitate this the records should probably be kept in ledgers, one for each Sub-Assistant Inspector's range.

DRAFT RULES.

I. The fund shall be called the Government Provident Fund for Certificated Teachers and is intended for the benefit of such teachers of both sexes.

II. The term "certificated teacher" shall include all persons holding—

(1) Trained, untrained and approved service certificates (general) of the first collegiate, second collegiate, upper secondary, lower secondary and primary grades.

(2) Certificates (general) complete or probationary, of the collegiate secondary and elementary grades.

(3) Certificates (technical) of the advanced, intermediate and elementary grades.

(4) Certificates granted under the Code of Regulations for European Schools of the high, middle and primary grades.

(5) Certificates or qualifications declared by the Director of Public Instruction to be of equivalent value with certificates granted by the department.

(6) Any other certificates granted under the authority of Government by the Educational Department containing an entry that the holders of them are eligible to contribute to the fund.

III. The fund shall be formed out of and maintained by—

(1) Contributions from teachers,

(2) Contribution from managers of schools,

(3) Interest derived from investments,

and the Government of Madras through the Educational Department shall be the recipient and manager of the fund.

IV. Teacher-contributors to the fund shall be in two classes called hereafter class A and class B. Class A consists of teachers who are employed in recognised schools under managers; class B consists of teachers who are employed in recognised schools under "teacher-managers."

V. Contribution to the fund shall be obligatory for teachers from the time they belong to class A even if they should subsequently pass to class B.

VI. Contribution shall be optional in the case of teachers in class B except as above, and of teachers who are classed as Europeans under the Code of Regulations for European schools.*

* This is an attempt to meet the difficulty arising from the great difference of pay of European teachers of the same grade.

VII. Teachers who are contributors to other Provident Funds recognised by the department or who produce evidence of having effected an assurance on their lives with a recognised Insurance Company may be exempted from the obligation to contribute to the Government Fund so long as they are contributors to such funds or their policies remain in force.

VIII. Teachers who leave a service in which they have been contributing to a fund and who on so leaving receive any sum of money from such fund shall if in other respect qualified become contributors to the Government fund and may pay into that fund the sum received from the other less any part of it received as bonus.

IX. The following classes of teachers shall be ineligible to join the fund:—

(1) Teachers under twenty years of age.

(2) Teachers in class B who do not begin to contribute within five years of obtaining a probationary teacher's certificate. Provided that no certificated teacher of not less than twenty years of age shall be ineligible during the first three years after these rules come into force.

X. Contributions shall be paid by teachers at rates based on a payment of one anna in the rupee on the average pay of teachers of each grade so far as this can be ascertained, and these rates shall be subject to modification by Government as necessity arises.

These rates shall be called the normal rates and shall be—

Grade.	Contribution per mensem.	Contribution per annum.
	Rs. A. P.	Rs. A. P.
First-grade collegiate	4 0 0	48 0 0
Second-grade collegiate—Secondary with general education certificate of rank of First in Arts of Madras University, Middle School under C.R.E.S.	2 12 0	33 0 0
Upper Secondary—Secondary with general education certificate of rank of Matriculation of Madras University, Primary School Teachers under C.R.E.S.	1 8 0	18 0 0
Lower Secondary, Elementary (Higher) ..	0 14 0	10 8 0
Primary, Elementary (Lower)	0 10 0	7 8 0

XI. Certificated teachers (technical) shall be classed by the Inspector of the Circle in which they are serving when they join the fund with one or other of the above classes according to their qualifications and pay, and shall subscribe at the rate determined by such classification.

XII. Teachers who improve the grade of their qualifications shall be permitted to subscribe at the rate of the higher grade from the date of certification in it.

XIII. The contributions of the following classes of teachers shall be at enhanced rates as under:—

European teachers—Fifty per cent. above normal rates.

Heads of Colleges—One hundred per cent. above rate otherwise payable.

Teachers in Colleges and in College Departments—Fifty per cent. above rates otherwise payable.

Heads of Secondary and High Schools—Fifty per cent. above rates otherwise payable.

XIV. Women teachers may contribute at the above rates or at 25 per cent. below them at their option, but the option once made cannot be revised.*

XV. Subscriptions shall be due from teachers who join the fund for every complete month of service in a recognised school or part of a month not less than fifteen days.

Vacations and periods of leave on full pay shall be reckoned as service.

Contributions shall be paid during leave on partial loss of pay, in full or proportionately to the pay drawn at the option of the contributor. Leave on entire loss of pay shall not count as recorded service.

XVI. Managers may contribute to the fund on behalf of teachers in any manner they choose, provided that the sum contributed by a manager in a year shall in no case exceed the sum contributed in the same year by the teachers in his employment.

XVII. On becoming eligible to join the fund a teacher shall apply (if in class A, through his manager) to the Sub-Assistant Inspector of the range, forwarding with his application his teachers' certificate with the Provident fund, page (Appendix A) duly written up.

If the Sub-Assistant Inspector finds that the teacher is eligible to contribute, he shall return the certificate after making in it the necessary entries over his signature and also in the form in Appendix C.

* This is because the pay of women teachers is not consistently lower than that of men.

XVIII. In the case of teachers of class A—

(1) The manager shall deduct each month from their salaries the contributions due from teachers in his employ and shall pay the whole amount with any additional contribution of his own (under rule XVI) to a public account (Post Office Savings Bank Rule 42) opened for the purpose in the Post Office Savings Bank.

(2) Between the 15th and 30th June in each year the manager shall withdraw the sum at his credit less As. 4 and shall pay it into the nearest Government treasury to the credit of the fund, and shall forward to the Assistant Inspector of Schools of the district the receipt for the payment and a statement in the prescribed form (Appendix B) of the amount so paid in on account of each teacher, after distributing proportionately the interest credited by the Post office, together with their teachers' certificates.

(3) The sum, including interest, to the credit of a teacher who passes from the service of one manager to that of another shall be drawn by the first manager and transferred to the second to be paid to his fund account in the Post Office Savings Bank.

XIX. In the case of teachers in class B –

(1) On receipt of his teachers' certificate endorsed by the Sub-Assistant Inspector, the teacher shall open an account in his own name in a Post Office Savings Bank and pay into it monthly the sum he is entitled to contribute.

(2) When necessary he may transfer his account to another Post office under the ordinary Post office rules.

(3) If a teacher ceases to make his monthly contribution or pays in a larger sum than his contribution or withdraws any money from his account, he ceases to be a member of the fund and his account becomes an ordinary Post Office Savings Bank account. He may however pay in advance or in arrears contributions for as much as three months, provided that the sum of all the contributions due for any year is paid by the 15th June.

(4) Between the 15th and 30th June in each year he shall send to the Sub-Assistant Inspector of the range in which he is employed his teachers' certificate and his Post Office Savings Bank pass-book written up to date with interest, and a signed Post Office form of application for withdrawal through the Sub-Assistant Inspector as his agent (Post Office Savings Bank rule 26) of the sum to his credit less As. 4.

The Sub-Assistant Inspector shall prepare for all the contributors of class B in his range a statement in the form in appendix C and submit it to the Assistant Inspector. He shall also prepare in duplicate in the form in appendix D a statement which he will check with the pass-books, of the withdrawals from each Post office and submit one copy to the Assistant Inspector and send another together with the applications for withdrawal to the Postmasters concerned.

(5) The sums so notified for withdrawal shall be paid to Government to the credit of the fund by book adjustment.

(6) The Sub-Assistant Inspector shall return their teachers' certificates and pass-books to the teachers, and when each takes his book to the Post office to pay in his contribution for July, the Postmaster shall enter the withdrawal in the book.

(7) When a teacher leaves one Sub-Assistant's range for another he shall immediately report the fact to the Sub-Assistant Inspectors of both ranges stating the new school in which he is employed.

XX. (1) It shall be the duty of the Assistant Inspector of each district to maintain a complete record in the form in appendix E of the service and contributions to the fund of the teachers in the district, and this he shall enter up to date on the receipt of the statements from the managers of schools and Sub-Assistant Inspectors and of copies from the records of other Assistant Inspectors.

(2) He shall, when a teacher is transferred from his district to another, furnish the Assistant Inspector of that district with an attested copy of the record of service and contributions of the teacher.

(3) He shall also, when on tour, take every opportunity of comparing his record with that contained in the certificates held by teachers.

(4) All other Inspecting officers will similarly take every opportunity of verifying the Post Office Savings accounts of managers and teachers.

XXI. The monies received by Government to the credit of the fund will be held for the fund by the Accountant-General and will be invested by him in Government securities, or in debentures issued by the Municipal Corporations of the three Presidency towns, or by the Port Trusts of Calcutta, Bombay, Karachi and Rangoon, or in such others as Government may, from time to time, specially authorise.

XXII. Interest shall be credited annually in July on the whole amount standing to the credit of each teacher, including interest previously credited, at a rate to be fixed from time to time by Government, in the books kept by the Assistant Inspectors. In calculating interest fractions of the rupee may be disregarded and interest shown to the nearest anna.

XXIII. The account of a contributor shall be closed—

(1) When he definitely retires from the profession of teaching, such retirement, unless on grounds of physical incapacity certified by competent medical authority, rendering the teacher ineligible for further employment in recognized schools.

(2) When, if a male teacher, he has a recorded service of thirty, or if a female, of twenty-five years.

(3) When he obtains an appointment in the service of Government or of a Local Board, or outside the Presidency.

(4) When his teacher's certificate is cancelled under the Madras Educational Rules.

(5) When he fails to comply with any provision of Rule XIX.

(6) When he dies.

XXIV. When a member's account has been closed, it shall not be reopened except in case of retirement due to physical incapacity certified by competent medical authority, and only then in case his fitness to resume work is similarly certified.

XXV. (1) When a contributor's account is closed, he, or in case of his death, the person or persons named in his declaration in his teacher's certificate, shall receive from the fund the sum of money standing to his credit in the fund.

(2) If his account is closed under XXIII (1), (2), (3) or (6), he shall receive a bonus being a proportion of the sum to his credit calculated on the scale in Appendix F.

XXVI. By recorded service is meant service recorded on the teachers' certificate and attested by an officer of the Educational Department.

In the case of teachers whose service as certificated teachers began before the date at which these rules came into force, recorded service shall include all service held to be established by the Director of Public Instruction.

For establishing a claim on the fund such service need not be continuous, provided that no period of service will be counted which is separated from the period preceding it by as much as its own duration.

XXVII. The amount to the credit of a contributor shall be ascertained by adding the yearly amounts to his credit as recorded in the account kept in his name by the Assistant Inspector of Schools.

XXVIII. The amount of his recorded service shall be ascertained from the entries by Inspecting officers in his teachers' certificate.

XXIX. On a teacher's application to retire submitted through a Manager or a Sub-Assistant Inspector of Schools, or on a duly authenticated report of his other employment, of cancellation of his certificate, of failure to comply with the rules or of his death, or when his record show that a teacher's account should be closed under XXIII (2), the Assistant Inspector of Schools of the district shall ascertain the sum due from the fund and shall submit through the Inspector of Schools to the Director of Public Instruction a statement showing the teacher's recorded service and payments to the fund and the total amount due to him under rule XXV.

XXX. If the Director is satisfied that the claim is established, he shall issue to the teacher, or his heirs, a certificate to that effect on presentation of which at a Government treasury the sum shall be paid.

APPENDIX A.

Teachers' Certificate—Provident Fund declaration.

In case of my admission to the Government Provident fund for teachers and of my death occurring while my account with the fund is open, I desire that the amount due to me from the fund, including any bonus, may be paid in the proportions indicated to _____

Name _____ Address _____

a _____ part

Name _____ Address _____

a _____ part

Name _____ Address _____

a _____ part

Signed in our presence
(1) _____
(2) _____ } *Witness.*

Signature.

Station _____

Dated _____

_____ employed in _____ school is admitted as a contributor to the Government Provident fund for teachers with effect from _____

Sub-Assistant Inspector of Schools,
_____ *Range*

Station _____

Dated _____

APPENDIX B.

Annual Provident Fund statement of _____ manager of the _____.

I.—Teachers for whom contributions were made in the previous year.

Serial number.	Name of teacher.	Father's name.	Village.	Grade and number of teachers' certificate.	Rate of contribution.	Period of employment in the school (1) on full pay, (2) on partial loss of pay, (3) without pay.	School to which transferred with date.	Amount transferred to new manager.	Amount withdrawn from Post Office Savings Bank.	Contribution of manager.	Total paid into the treasury.
1	2	3	4	5	6	7	8	9	10	11	12

II.—Teachers who have joined the fund or the school during the year.

Serial number.	Name of teacher.	Father's name.	Village.	Grade and number of teachers' certificate.	School from which transferred.	Date of joining school.	Date of joining the fund.	Rate of contribution.	Amount transferred by previous manager, Rule XVIII.	Period of employment in the school (1) on full pay, (2) on partial loss of pay, (3) without pay.	Name and addresses in Provident Fund declaration in teachers' certificate.	Amount withdrawn from the Post Office Savings Bank.	Contribution of manager.	Total amount paid into the treasury.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

III and IV similar to III and IV-C below.

Station _____.

Dated _____.

Signature of Manager.

N.B.—Columns 6, 7, 10 and 12 will only contain entries in the case of teachers coming from other schools and already contributors to the fund.

APPENDIX C.

Annual statement to be submitted by Sub-Assistant Inspectors of Schools to Assistant Inspectors.

I.—Teachers whose names appeared in the statement of the previous year.

Serial number.	Name of teacher.	Father's name.	Village.	Grade and number of certificate.	School or schools in which employed in the year with dates.	Amount withdrawn from Post Office Savings Bank.
1	2	3	4	5	6	7

II.—Teachers who have joined the fund or the range during the year.

Serial number.	Name of teacher.	Father's name.	Village.	Grade and number of certificate.	School, range and district from which transferred.	Date of joining the fund or range.	Rate of contribution.	Amount withdrawn from Post Office Savings Bank.	Names and addresses in Provident Fund Declaration in Teachers' Certificate.
1	2	3	4	5	6	7	8	9	10

III.—Teachers who have left the range during the year.

Serial number.	Name of teacher.	Father's name	Village.	Grade and number of certificate.	School in which employed.	Date of leaving such school.	School to which teacher has been transferred.	Range.	District.
1	2	3	4	5	6	7	8	9	10

IV.—Teachers who have ceased to be members of the Fund during the year.

Serial number.	Name of teacher.	Father's name.	Village.	Grade and number of certificate.	School in which employed.	Date of closing of account with the fund.	Cause of closing of account.	Amount withdrawn from Post Office Savings Bank.
1	2	3	4	5	6	7	8	9

APPENDIX D.

Name of Post Office _____

Name of teacher.	Number of pass book.	Sum to be withdrawn.

Station _____ *Sub-Assistant Inspector of Schools,*

Date _____ _____ *Range.*

10

APPENDIX E.

Record of services and contributions of teachers who are members of the Government Provident Fund in the _____ range, _____ district.

1 Serial number.	2 Range in which the teacher joined the fund and serial number in that range.	3 Teacher's name.	4 Father's name.	5 Village.	6 Number of teacher's certificate.	7 Year.	8 Schools in which employed	9 Date of commencement of employment.	10 Date of termination of employment.	11 Total recorded service in the year.	12 Withdrawals from Post Office Savings Bank and payments to Government. Date.	13 Withdrawals from Post Office Savings Bank and payments to Government. Amount.	14 Amount of interest on amount shown for previous year in column 15.	15 Balance to teacher's credit.	16 In the case of teachers transferred from the district, date of such transfer and school, range, and district, to which transferred.	17 Date of closing of account in the fund.	18 Cause of closing of account.
						19 ..											
						19 ..											
						19 ..											
						19 ..											
						19 ..											
						19 ..											
						19 ..											

APPENDIX F.

Rates of Bonus.

After 10 years' recorded service	..	..	$\frac{10}{30}$	of the sum to a teacher's credit.	
„ 11	do.	..	..	$\frac{11}{30}$	do.	do.
„ 12	do.	..	..	$\frac{12}{30}$	do.	do.
„ 13	do.	..	..	$\frac{13}{30}$	do.	do.
„ 14	do.	..	..	$\frac{14}{30}$	do.	do.
„ 15	do.	..	..	$\frac{15}{30}$	do.	do.
„ 16	do.	..	..	$\frac{16}{30}$	do	do.
„ 17	do.	..	..	$\frac{17}{30}$	do.	do.
„ 18	do.	..	..	$\frac{18}{30}$	do.	do.
„ 19	do.	..	..	$\frac{19}{30}$	do.	do.
„ 20	do.	..	..	$\frac{20}{30}$	do.	do.
„ 21	do.	..	..	$\frac{22}{30}$	do.	do.
„ 22	do.	..	..	$\frac{24}{30}$	do.	do.
„ 23	do.	..	..	$\frac{26}{30}$	do.	do.
„ 24	do.	..	..	$\frac{28}{30}$	do.	do.
„ 25 or more of recorded service		..	..	$\frac{30}{30}$	do.	do

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IV

Official Memorandum No. 746—1, Educational, dated 23rd April 1909.

With reference to his letter R.C. No. 1594, dated 3rd April 1909, submitting a copy of Mr. Stone's proposals for the establishment of a Provident Fund for teachers, the Director of Public Instruction is informed that Government await his report as to the feasibility of the scheme from the point of view of the work proposed to be done by Assistant and Sub-Assistant Inspectors of Schools.

C. A. Souter,
Under Secretary to Government.

To the Director of Public Instruction.

V

Letter—from the Hon'ble Mr. A. G. Bourne, D.Sc., F.R.S., C.I.E., Director of Public Instruction, Madras.
To—the Secretary to Government, Educational Department.
Dated—3rd July 1909.
No.—R.C. No. 1594.

In continuation of my letter R.C. No. 1594, dated 3rd April 1909, I have the honour to submit the following remarks on the scheme for the establishment of a Provident Fund for teachers.

2. Mr. Stone consulted, either personally or by circular, a large number of managers and teachers of institutions of all kinds as well as many officers of the

department; his report is full and has been very carefully compiled and it may, I think, be assumed that if the institution of a provident fund is desirable and feasilble, this scheme should be adopted with but slight modifications.

3. As to desirability, there is very much to be said in favour of the institution of a fund and the arguments find a place in Mr. Stone's report. The matter is summed up in these words; it "would be a means of consolidating the teaching profession, of bringing the great body of teachers outside the department nearer to the level of those in it, and of according effective recognition to the teacher, as such, as a public servant."

The issue which I now submit for the decision of the Government is whether, having regard to the fact that there are many, other than teachers, who might claim similar recognition, the expenditure of public funds in this particular way is desirable.

I do not think that any valid argument can be based upon the existence of the English Elementary Teachers' Superannuation Act of 1898. This applies to Elementary teachers only; Elementary education or its equivalent is compulsory and sufficient funds are raised by taxation to pay for its efficient maintenance.

4. As to feasibility, the Inspecting officers whom I have consulted think that Mr. Stone's scheme could be carried out by that agency provided that sufficient clerical assistance is given to that end. The question turns upon the availability or otherwise of funds. Should the Government decide to pursue the investigation, the next stage should, I think, be to obtain some actuarial calculation as to the liability to be incurred. The Government contribution or "bonus" may amount under the scheme to a sum equal to the teachers' contribution together with the interest that has accrued thereon. At a very rough guess, it seems to me that this might eventually amount to an annual setting aside of from 1 to $1\frac{1}{2}$ lakhs.

Order—No. 418, Educational, dated 18th July 1910.

At the Madras Educational Conference, which was held in December 1906, a resolution was adopted urging on Government the necessity of appointing an Educational officer to formulate, in consultation with representative educationists, a definite scheme for the establishment of a Provident Fund for teachers employed in schools under private management. In their Order No. 396, Educational, dated 21st May 1908, the Government expressed themselves in sympathy with the aim of the Conference, and deputed the Hon'ble Mr. J. H. Stone, Principal of the Presidency College, Madras, to formulate a scheme for the establishment of a Provident Fund for teachers.

2. The scheme drawn up by Mr. Stone provides for the establishment of a single general Provident Fund for the benefit of all qualified or certificated teachers in recognized schools under private management. Mr. Stone suggests that the Government of Madras through the Educational Department should be the recipient and manager of the fund, which should be designated "the Government Provident Fund for Certificated Teachers", and that the contributions to the fund should be compulsory in some cases and voluntary in others.

3. The Government have given their most careful consideration to these proposals and although they are strongly impressed with the desirability of improving, if possible, the position of teachers and of rendering the profession more attractive, they cannot help observing that the introduction of a Provident Fund for teachers in schools under private management is beset with great practical difficulties. Assistance given to a Provident Fund for teachers in schools under private management would inevitably lead to a demand for similar assistance to funds for those teachers in schools under public management, who do not now belong to any Provident Fund and are not eligible for pensionary privileges, that is to say, all teachers employed in Municipal schools and such of those in Local Fund employ who draw less than Rs. 10 and who are not now admitted to the

benefits of Provident Funds. But if a scheme were to be established for the benefit of all teachers in schools under private and public management alike, the total number to be provided for would be raised from 13,600, as estimated by Mr. Stone in paragraph 21 of his report, to about 23,000 and the contribution to be paid by Government would not only be correspondingly raised *ab initio* but would, in the near future, be subject to a considerable and continuing increase as schools multiplied and certificated teachers became more numerous. It is, however, not possible with the materials furnished in the report to gauge, with any degree of accuracy, the extent to which the establishment of a Provident Fund would prove a burden on the Provincial revenues. There is, in the majority of cases, no information as to what salaries are actually paid to teachers in schools under private management, and it would be impossible to arrange for the recoveries of the contributions from the teachers by deductions from their salaries. The only method of enforcing contributions, advocated by Mr. Stone, is to refuse recognition to managers of schools where the teachers failed to contribute. This would affect the managers and not the teachers, and it is not clear how managers could compel their teachers to contribute. It does not therefore appear that the fund could be worked without further legislation. Moreover, in the absence of legislation, there would be perpetual difficulty in getting all the schools to join the fund.

4. It is also observed that there is nothing in the scheme to safeguard the interests of the teachers from malversation on the part of managers or mismanagement of the accounts of contributions received.

5. Further, the establishment of a scheme such as that proposed by Mr. Stone would necessitate the employment of specially trained clerks in the offices of the Assistant and Sub-Assistant Inspectors of Schools, an audit by the Accountant-General and the maintenance of service registers for all subscribers, numbering, approximately, a thousand in each district.

6. The Governor in Council is, therefore, convinced that the establishment of a Provident Fund of the kind proposed would not only involve a large addition to the existing establishments of the Inspecting officers but would also entail a great expenditure of public money which could be better employed in promoting educational work by increasing the grants to aided schools, by establishing more training schools and by paying higher salaries so as to attract better qualified teachers in Government schools. The whole scheme appears to the Governor in Council to be premature at the present time. The schools under private management in the Presidency are so very loosely managed, the schoolmasters so little under control and so independent of the school managers that the scheme, if introduced, would almost certainly break down from unpunctuality in payment and irregularities in bringing to account the contribution from subscribers. The Governor in Council has, therefore, reluctantly come to the conclusion that the advantages which might be anticipated from starting a Provident Fund for teachers employed in schools under private management would not be in any way commensurate with the trouble and expense involved and that the proposal must therefore be dropped.

(True Extract.)

L. M. Wynch,
Ag. Secretary to Government.

To the Director of Public Instruction.
„ Honorary Secretaries to the Madras Teachers' Guild.

Educational Department.

NOTES CONNECTED WITH G.O., No. 418, EDUCATIONAL, DATED 18th JULY 1910.

[Subject.—*Scheme for the establishment of a Provident Fund for Teachers.*]

Previous papers:

G.O., No. 828 *L., dated 11th April* 1889.
„ „ 774 *M.* „ 23*rd April* 1906.
„ „ 1114 *L.* „ 12*th September* 1906.
„ „ 188 *M.* „ 31*st January* 1907.
„ „ 740 *M.* „ 5*th April* „
„ „ 885 *M.* „ 25*th* „ „
„ „ 396, *Educational, dated* 21*st May* 1908.
„ „ 433 „ „ 3*rd June* „
„ „ 277 *L., dated* 11*th March* 1909.
„ „ 666 *L.* „ 22*nd May* „
„ „ 260, *Financial, dated* 30*th June* 1909.
„ „ 1013 *L., dated* 18*th August* 1909.
„ „ 1292 *L.* „ 15*th October* „

Local and Municipal Department.

Please put up a note showing

(*a*) *Local Funds*—

(1) which have a pensionary scheme,
(2) which have a Provident fund system.

To what extent do teachers in Board schools come under these pensionary or Provident fund schemes.

(*b*) *Municipal Councils*—

With Provident fund schemes.

To what extent do teachers in Colleges, High Schools and Elementary schools fall within the scheme.

The statement is required *to-day* please.

H. D. Taylor—30-3-08.

The pensionary scheme for Local Fund servants has been introduced in the following sixteen districts:—

Article 259 (*b*) of the Local Fund Code and G.O., No. 1114 L., dated 12th September 1906.

Anantapur.	Kurnool.
North Arcot.	Madura.
South Arcot.	Malabar.
Bellary.	Nellore.
Chingleput	Salem.
Coimbatore.	Tanjore.
Cuddapah.	Tinnevelly.
Gódávari.	Trichinopoly.

There is no pensionary scheme in Ganjám, Vizagapatam, Koraput, the Nilgiris, South Canara, Kistna and Guntúr, but in the last two districts, the pensionary privileges of the *individuals* transferred from Gódávari and Nellore on the reconstitution of the districts have been preserved as a special case.

G.O., No. 1090 L., dated 8th September 1906.
G.O., No. 768 L., dated 25th June 1906.

2. Provident funds have been established by all District Boards except those of Bellary, Chingleput, Nellore and Salem—*vide* page 25 of K.W. 188 M., dated 31st January 1907.

3. Teachers in Board schools have been brought under the pensionary scheme in the following districts to the extent specified against each :—

Article 259 (*b*) (xi) of the Local Fund Code.

Nellore.—Teachers in Secondary schools drawing a pay of more than Rs. 10 per mensem.

Article 259 (*b*) (vii) of the Local Fund Code. G.O., No. 1114 L., dated 12th September 1906.

Bellary and Anantapur.—All teachers in superior service, that is who draw a pay of more than Rs. 10 per mensem.

The benefit of the pensionary scheme has not been extended to teachers in other Municipalities.

Provident funds have been established in the 28 Municipalities noted below :—

(1) to (22) G.O., No. 740 M., dated 5th April 1907.

(23) G.O., No. 885 M., dated 25th April 1907.
(24) ,, ,, 1874 M. ,, 6th July ,,
(25) ,, ,, 1777 M. ,, 24th August 1907.
(26) ,, ,, 1910 M. ,, 12th September 1907
(27) ,, ,, 1970 M. ,, 20th ,, ,,
(28) ,, ,, 2071 M. ,, 9th October 1907.

(1) Madura,
(2) Cannanore,
(3) Conjeeveram,
(4) Vellore,
(5) Srirangam,
(6) Berhampur,
(7) Erode,
(8) Vaniyambadi,
(9) Guntúr,
(10) Periyakulam,
(11) Palni,
(12) Dindigul,
(13) Negapatam,
(14) Masulipatam,
(15) Tuticorin,
(16) Srivilliputtur,
(17) Rajahmundry,
(18) Kumbakónam,
(19) Tinnevelly,
(20) Cuddapah,
(21) Kodaikanal,
(22) Walajapet,
(23) Cochin,
(24) Calicut,
(25) Vizagapatam,
(26) Palghat,
(27) Nellore, and
(28) Bellary.

2. Teachers in Municipal employ whether in Colleges, High Schools or Elementary Schools do not come within the scope of the Provident fund scheme. In paragraph 1 of his note dated 18th December 1905 on page 9 of the notes with G.O., No. 774 M., dated 23rd April 1906, the Secretary stated that he did not think it necessary to make the Provident fund scheme applicable to Educational establishments in Municipal schools. Teachers in Municipal schools have accordingly been excluded from the scope from the scheme.

Vide paragraph 8 of G.O., No. 774 M., dated 23rd April 1906, and rule No. 3 of the rules for the working of District Municipal Provident Institutions printed as an Appendix to G.O., No. 740 M., dated 5th April 1907.

T.B.R.—30-3-08.

Of those connected with education, supervisors of elementary schools, joint drawing masters and joint gymnastic instructors alone come under the Provident fund scheme.

Vide Rule No. 3 (5) of the Provident Fund Rules.

P. T. Tharyan—30-3-08.

Educational Department.

Please put up the file relating to the question of instituting a Provident fund for teachers.

2. Note please, if available, the following details corrected up to 31st March 1907, or earlier from the last quinquennial review.

(1) Number of institutions in each grade, Colleges, High schools and Elementary schools—

1. Government.
2. Local.
3. Municipal.
4. Aided, private.
5. Unaided, private.

(2) The total number of masters and the number of masters in each of the above classes.

(3) The total salary drawn by masters in all institutions and the details, if available, for each of the foregoing classes.

3. Is it known what private institutions—such as Christian College, Pachayappa's College, etc., have private provident or pension funds for teachers ?

H. D. Taylor—30-3-08.

The file * was marked for Honourable Member and His Excellency and was circulated in Box No. 29 on 28th July 1907. The entry in the circulation register shows that the file was sent to His Excellency the Governor on 31st July 1907.

* Relating to the Provident fund for teachers.

2. The following statement shows the number of institutions and the total number of teachers in each of them :—

Classes of institutions.	Government.		Local Board.		Municipal.		Aided, private.		Unaided, private.	
	Number of institutions.	Number of teachers.†	Number of institutions.	Number of teachers.†	Number of institutions.	Number of teachers.†	Number of institutions.	Number of teachers.†	Number of institutions.	Number of teachers.†
Colleges	9	121	..	..	..	11	27	194	3	14
Secondary schools	66	309	111	623	23	218	473	3,712	100	594
Elementary schools ..	260	569	3,054	3,756	310	693	13,344	18,915	5,309	6,538
Special schools ‡	43	175	24	30	..	..	68	166	23	60
Total ..	378	1,174	3,189	4,409	336	922	13,912	22,987	5,435	7,206

† The figures as to the number of teachers on the 31st March 1907 are not available. The figures given are those corrected up to 31st March 1905. The subsidiary tables for 1906-1907 have not yet been received.
‡ Includes Training Schools, Medical Schools, School of Arts, and Sessional Schools.

3. No information is available in this office as to the amount of salary drawn by the teachers in the several classes of institutions or as to the total amount of salary drawn by them.

4. The only Educational institutions which have a provident fund or pension fund of their own appear to be—

§ Professors' and Teachers' retiring funds.
‖ Teachers' retiring fund.
¶ Provident fund.

Cf. the notes on pages 10 and 11 of K.W., G.O., No. 778, Educational, dated 30th November 1906.

(1) The Madras Christian College,§
(2) The Madras Civil Orphan Asylum, ‖ and
(3) The Lawrence Asylum, Ootacamund.¶

It does not appear that there is a Provident fund in the Pachaiyappa's College, although the trustees occasionally give houses to their teachers.

K. Rangaswami Aiyangar—30-3-08.

C. A. Souter—30-3-08.

Thanks.
These files may be kept intact until further orders.

H. D. Taylor—30-3-08.

From the Director of Public Instruction, dated 3rd April 1909, No 1594.

Remarks of the Secretary (Mr. W. Francis) against certain portions of the current :—

Second sub-paragraph of paragraph 21 of Mr. Stone's report.—Apparently these figures exclude all masters in schools under *public* management large numbers of whom do not belong to Provident funds or subscribe for pension.

First sentence of paragraph 22, ibid.—If limit is wanted, why not limit to teachers with secondary certificates?

Sub-paragraph of paragraph 25.—It would need legislation.

Sub-paragraph of paragraph 33.—These two (Nellore and Chingleput) have now got funds also.

Second sentence of sub-paragraph of paragraph 33.—Not accurate. Twenty-eight municipalities have funds but teachers in Municipal schools are outside them.

Last sentence of the 5th clause of the notes on the draft rules.—A bit doubtful Recognition is chiefly valued as a step towards aid, but 36 upper secondary, 77 lower secondary and 5,410 primary schools are recognized, but unaided and would lose little by refusing to comply.

Rule II (5) of the draft rules.—This would include the certificates of "proved ability" which under No. 10 of the Educational rules are granted even to unpassed teachers.

The Director of Public Instruction submits Mr. Stone's proposals for the establishment of a Provident fund for teachers. The proposal involves certain duties on the Assistant and Sub-Assistant Inspectors of Schools—please see draft rules XIX and XX in the current file.

2. The Director states that he is consulting some of the Inspecting officers as to the feasibility of Mr. Stone's proposals from the point of view of the work proposed to be done by Assistant and Sub-Assistant Inspectors.

3. Submitted that the current may lie over till the receipt of the Inspectors' opinions on the feasibility of Mr. Stone's proposals, which the Director of Public Instruction may be asked to submit to Government together with his remarks.

A. Butterworth—21-4-09.

T.K.—10-4-09.

K. Rangaswami Aiyangar—10-4-09.

Yes we must await the report as to this.
A.B.—21-4-09.

This may be done. Rules cannot be sanctioned which the Inspectors may not be able to carry out.

C. A. Souter—20-4-09.

The draft memorandum is for approval.

T.K.—22-4-09.

Issue.

C. A. Souter—23-4-09.

[Official Memorandum No. 746—1, dated 23rd April 1909.]

From the Director of Public Instruction, dated 3rd July 1909, No. 1594.

The papers read above relate to the institution of a Provident fund for teachers employed in schools under private management and those in schools under public management who don't belong to Provident funds or contribute for pension.

Paragraph 2 of Mr. Logan's letter on page 3 of G.O., No. 396, Educational, dated 21st May 1908.

2. The question of starting Provident funds for teachers was raised by the Educational Conferences held at Salem and Coimbatore in 1905-1906 on the motion and under the inspiration of Mr. W. M. Theobald, a schoolmaster who had served in England and was thus acquainted with the English Act of 1888 on the subject. The Director of Public Instruction (the Hon'ble Dr. Bourne), to whom the Proceedings of these Conferences were forwarded, was of opinion that the matter could be considered only after the necessary statistics had been got together. He accordingly made references to the Director-General of Education in India and the Directors of Public Instruction in Bombay and Bengal, enquiring whether any arrangements existed in those Provinces for the establishment of Provident funds for teachers. The enquiry showed that no arrangements had been made by the Educational department in Bombay and Bengal for the starting of Provident funds, but that Provident funds had been established in individual schools and colleges, and that in Bengal a set of rules framed for the use of teachers in Municipal and Board schools had received the approval of the Local Government.*

Paragraph 2 of Mr. Logan's letter on page 3 of G.O., No. 396, Edl., dated 21st May 1908.

Ibid.

Ibid.

* Apparently an academic approval which carried no liability or responsibility.

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3. At the Madras Educational Conference which was held on the 17th and 18th December 1906, the following resolution was adopted, namely—

Letter from the Honorary Secretaries, Madras Teachers' Guild—page 2 of G.O., No. 396, Educational, dated 21st May 1908.

"The members of the Madras "Educational Conference respectfully "and strongly urge Government to appoint an educational officer under the "Director of Public Instruction to consult with representative educationists and an "actuary chosen by Government to formulate a definite scheme for the establish-"ment of a Provident fund for recognised teachers working in schools under "private management.

"The Conference would suggest that such teachers be divided into three "classes—(1) Primary, (2) Lower Secondary, (3) High School and College grades; "and that the teachers' contributions and benefits be uniform in each grade."

4. The above resolution was submitted to Government by the Honorary Secretaries to the Madras Teachers' Guild. The Acting Director of Public Instruction (the Hon'ble Mr. T. T. Logan), to whom the resolution was referred for remarks, made the following suggestions:—

Ibid.

Paragraph 3 of Mr. Logan's letter on page 3 of G.O., No. 396, Educational, dated 21st May 1908.

"(1) that a set of rules for the working of Provident funds be framed with "the approval of Government and that recognised institutions under private "management of the secondary and collegiate grades be invited (but not compelled) "to adopt them;

"(2) that a column be opened in the annual returns received by the depart-"ment to show whether provision has been made in the institution concerned for "the establishment of a Provident fund; and that Inspecting officers be required "to note in their inspection reports on the working of the fund;

"(3) that the management be called upon to contribute an equal amount to "that deducted from each teacher's salary monthly on account of the fund and "that it seems unnecessary to supplement the contribution by any grant from Pro-"vincial funds as already a grant-in-aid was paid towards the salaries of the "teachers in aided institutions;

"(4) that the Postal Savings Banks be utilised for the safe custody of the "Provident fund deposits;

"(5) that one of the Inspectors, say Mr. Mayhew, and either M.R.Ry. "P. Rajagopala Chariyar, Registrar of Co-operative Societies, or Professor "B. Hanumanta Rao, who is a member of the Teachers' Guild, be appointed to "frame a set of rules for the working of Provident funds."

5. Mr. Logan also suggested that the Madras University be invited to consider the question of establishing Provident funds in colleges under private management, affiliated to the University.

Paragraph 3 of Mr. Logan's letter on page 3 of G.O., No. 396, Educational, dated 21st May 1908.

6. In G.O., No. 396, Educational, dated 21st May 1908, the Government expressed themselves in sympathy with the aim of the memorialists and stated that they would be prepared to comply with their request for the deputation of an educational officer, provided that the cost of the preliminary examination did not exceed Rs. 1,200, but that, by doing so, they did not bind themselves either to provide for the management of the fund or to contribute to its aid. They deferred passing orders on these questions until a definite scheme had been drawn up. The Director of Public Instruction was also requested to submit proposals for the deputation of an educational officer to formulate a scheme in consultation with representative educationists.

Paragraph 2 of G.O., No. 396, Educational, dated 21st May 1908.

Paragraph 3 of G.O., No. 396, Educational, dated 21st May 1908.

7. Mr. J. H. Stone, Principal of the Presidency College, Madras, was, on the recommendation of the Director of Public Instruction, placed on deputation for this purpose and he has now submitted a scheme of Provident fund and also a set of draft rules showing the nature and working of the fund.

G.O., No. 433, Educational, dated 3rd June 1908.

8. The Director of Public Instruction (the Hon'ble Dr. Bourne) states that Mr. Stone consulted either personally or by circular a large number of managers and teachers of institutions of all kinds as well as many officers of the department and that the latter's report is full. Dr. Bourne therefore considers that if the institution of a Provident fund for teachers is considered desirable and feasible, the scheme proposed by Mr. Stone should be adopted with but slight modifications.

Paragraph 2 of Director of Public Instruction's letter and paragraph 6 of Mr. Stone's letter.

9. *Nature and scope of the fund.*—Mr. Stone proposes that there should be a single general Provident fund for the benefit of all *qualified* teachers in *recognised* schools under *private* management and that "the Government of Madras "through the Educational department should be the recipient and manager of the "fund," which he designates in his draft rule I as "the Government Provident "Fund for certificated teachers."

Rule III.

10. Some of the objections in the way of establishing such a general fund were briefly stated by Mr. H. D. Taylor in paragraph 1 of his note, dated 27th July 1907, on page 4 of the notes with G.O., No. 396, Educational, dated 21st May 1908, which ran as follows:—

"I agree that the question is fraught with practical difficulties, and that, "so far as teachers employed in aided and unaided institutions are concerned, "it is impossible for Government to take any definite line of action. The teachers "in these institutions are not under Government control, and it would be impossi-"ble for Government to enforce any rules which might be prescribed in respect of "Provident fund institutions for such teachers. All that Government could do "would be to make a contribution by way of grant-in-aid, by way of bonus, to "managers of private institutions and missionary or other societies which might "draw up rules approved by Government, for teachers under the control of such "societies, to be based on a proportion of the amount actually deducted from the "salaries of those teachers. But it would in that case be necessary to provide for "an annual audit of each such fund by a Government Account officer."

Page 5 of K.W. G.O., No. 396, Educational, dated 21st May 1908.

11. The Hon'ble Sir George Forbes thereupon said:—

"It is quite impracticable for Government to support a Provident fund for "teachers in schools under *private* management."

12. Mr. Stone now points out that although Government would probably have done enough and would have also acted in line with their policy towards private institutions, if they had simply afforded aid to funds voluntarily established under approved rules by managers of colleges and schools, either directly by grant-in-aid or indirectly by admitting a manager's contribution to a fund as expenditure in calculating the aid admissible, yet it is highly desirable and also perhaps necessary in the interests of the teachers generally to have a single fund managed and aided by Government, instead of a number of Provident funds in the hands of very diverse agencies included under the term "managers." The teachers prefer a fund under the control of Government on the score of its safety and the efficiency of its management and also of the superior facilities for transfer from one school to another which such a fund would afford over a manager's fund, contribution to which would only bind them to the manager. The majority of the managers also welcome the idea of a general fund because their resources are not equal to the burden of maintaining private ones, and also because they think it offers the best prospect of substantial improvement of the teaching profession although a section of them dislike the idea of the additional interference of Government with their work, which, they fear, the creation of a general fund might involve Mr. Stone expresses himself as follows on this subject:—

Paragraphs 8 to 11 of report.

Paragraph 11 of report.

Paragraph 9 of report.

Paragraph 10 of report.

Paragraph 14 of report.

"Great weight should, I think, be given to the view that a public fund "managed by Government would be a means of consolidating the teaching profes-"sion, of bringing the great body of teachers outside the department nearer to the "level of those in it, and of according effective recognition to the teacher, as "such, as a public servant."

13. The idea of the proposed fund being that it should be a general fund to be managed and subsidized by Government, the next point for consideration is what classes of teachers it is intended to benefit.

14. Under rule I of the Educational rules, "public" "or recognised" educational institutions are of two classes, namely—

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(1) those under the management of Government or Local Boards or Municipalities, known as institutions under *public management*; and

(2) those under the management of private persons or associations, known as institutions under *private management*.

Public institutions under private management are classified into aided or unaided, according as they do or do not receive aid from public funds.

15. The proposed Provident fund appears to be intended exclusively for the benefit of the certificated teachers of both sexes employed in recognised schools under *private* management, aided and unaided. A "certificated teacher" is defined in rule II and includes teachers of all classes and grades who hold certificates of qualification in teaching, even those ancient persons of the old school who are now often given certificates of "proved ability" under No. 10 of the Educational rules. The teacher contributors to the fund are divided into two classes:—

Vide paragraphs 16 and 21 of report.

Vide rules IV to VI.

Class A—Consisting of teachers who are employed in recognised schools under managers. In the case of these, contribution to the fund is compulsory.

Class B—Consisting of teachers employed in recognised schools under "teacher managers." In the case of these teachers, contribution to the fund is optional, because (paragraph 25 of Mr. Stone's letter) they (i) could not afford to pay and (ii) would not realize the advantages of doing so if they could.

16. Mr. Stone considers that although an essential condition of the financial success of the fund is that contribution to it should be compulsory, it is nevertheless desirable to guard against levying contributions from teachers who really cannot afford to pay and from those who would with difficulty, if at all, realize the advantages of the fund. He has accordingly proposed that contributions from teachers who are employed in recognised schools under "teacher managers" who, he considers, labour under both the disadvantages above referred to should be only voluntary, and that in the case of certificated teachers in recognised schools employed under managers, contribution to the fund should be compulsory.

Paragraph 25 of report.

17. From paragraph 35 of Mr. Stone's report, it is observed that private funds have already been established in connection with the Madras Christian College, the St. Joseph's College, Trichinopoly, the Doveton Protestant College, the Kallikota College, Berhampur, the Lawrence Asylum, Ootacamund, the Catholic Mission, Trichinopoly, and the Basel German Mission; and that in the case of a few other institutions, * the managers have schemes in a more or less advanced state, for establishing Provident funds. The draft rules, therefore, provide that teachers who are contributors to other Provident funds recognised by the department or who produce evidence of having effected an assurance on their lives with a recognised Insurance Company † may be exempted from the obligation to contribute to the proposed fund so long as they are contributors to such funds or their policies remain in force.

* (1) The Town High School, Kumbakónam.
(2) The South Indian Missionary Association.
(3) The Basel German Mission Parsi High School.
(4) The Hindu College, Tinnevelly.

Rule VII.

† No limit to the smallness of such assurance is prescribed.

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18. Teachers in schools under public management, that is, in schools maintained by (i) Government, (ii) Local Boards, and (iii) Municipal Councils, are excluded from the scope of this scheme. The exclusion of the teachers in Government schools from the scope of these proposals seems to be correct. Service in Government educational institutions is pensionable, and the establishment of a Provident fund for the benefit of all Government employees has recently been sanctioned by the Government of India. As regards teachers in Local Fund and Municipal schools, it is observed that under article 258 of the Local Fund Code, masters of the Local Fund schools of the middle and higher classes entertained prior to 20th May 1881 are entitled to pension, and under article 262, all members of pensionable establishments of Government schools employed in such schools at the time of their transfer to Local Boards are held to be still rendering service qualifying for pension from Government. This privilege is enjoyed also by masters transferred to Municipal service with Government schools—*vide* article 32 of the Municipal Account Code.

G.O., No. 260, Financial, dated 30th June 1909.

Page 83 of the Local Fund Code.

Page 86 of the Local Fund Code.

Page 8 of the Code put up.

19. Provident funds have already been established by all District Boards, except those of Nellore and Salem, while in sixteen districts including the two excepted ones, Local Boards subscribe to Government for pension on account of certain classes of their servants. Teachers are, for the most part, excluded from the pension scheme, although in Nellore teachers in secondary schools who draw Rs. 10 per mensem or more come under the system, and in Bellary and Anantapur all teachers in superior service, *i.e.*, those who draw a pay of Rs. 10 and upwards have the benefit of the system. In districts in which both the Provident fund and the pension scheme exist, side by side, employees in respect of whom Local Boards subscribe for pension are excluded from the right to subscribe for the Provident fund. but, with the exceptions above set forth, the teachers in *superior* service that is drawing Rs. 10 and over (but not the others) in Local Fund employ in all the districts, except Nellore and Salem, contribute to the District Board Provident funds. Provident funds have also been established in 28 municipalities, but teachers in municipal schools do *not* come within the scope of those funds.

Page 25 of K.W. G.O., No. 188 M., dated 31st January 1907, and G.Os., No. 666, L., dated 22nd May 1909, and No. 277 L., dated 11th March 1909.

Article 259 (*b*) (xi) of the Local Fund Code.

Article 259 (*b*) (vii) of the Local Fund Code.

G.O., No. 1114 L., dated 12th September 1906.

Cf. last paragraph on page 6 of notes to G.O., No. 396, Educational, dated 21st May 1908.

A

G.O., No. 740 M., dated 5th April 1907.
" " 885 M. " 25th " "

20. The result of restricting the scope of the fund only to certificated teachers in schools under private management would be to exclude from its benefits, the following teachers:—

(1) Teachers in Local Fund schools in inferior service (drawing less than Rs. 10) and teachers in superior service in districts in which no Provident fund has been established by the District Boards, and in which either no pension scheme exists or the teachers are not admitted to the pension scheme;

(2) teachers in Municipal schools, who are not otherwise entitled to pension.

The above result is to a certain extent anticipated by Mr. Stone, when he says—

Paragraph 34 of report.

"Whether teachers in the service of local bodies which do not maintain "funds should be allowed to contribute to the Government fund is perhaps open "to discussion, although the terms of my reference seems to exclude it.

"There would seem no reason why such teachers should not contribute "to the Government fund. On the opening of a fund by the local body employing "him, the sum to a teacher's credit in the Government fund could be transferred "under the rules suggested above for teachers transferred from private to Local "Fund service."

21. Mr. Stone's draft rules do not, however, contain any provision on this subject. The number of teachers in superior service in Local Fund schools who would be left without any provision would probably be small, but the case of the Municipal teachers is very different, and so is that of Local Fund schoolmasters in inferior service. The Provident funds which have been established in 28 towns make no provision for the teachers and in the remaining 30 municipalities there is no Provident fund at all. In paragraph 1 of his note, dated 18th December 1905, on page 9 of the notes in G.O., No. 774 M., dated 23rd April 1906, the Secretary (Mr. Taylor) said that he did not think it necessary to make the Provident fund scheme applicable to educational establishments in municipalities and this view was accepted by the Honourable Members. Teachers in Municipal schools have been accordingly excluded from the scope of the Municipal Provident funds. There seems, however, to be no reason why they should not also share the benefits of the scheme with the other classes of Municipal employees. So far, therefore, as the 28 municipalities in which Provident funds are already

It is submitted that it would be very anomalous if Government were to do more for teachers in schools under private management than for those under public management, and would result in an immediate outcry. So in considering the present proposals the necessity of including in all calculations all Local Fund and Municipal teachers who now neither belong to Provident funds are in pensionable service, nor contribute for pension must be realised from the outset.

B

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Pages 10 and 11 of G.O., No. 774 M., dated 23rd April 1906.

Honourable Members did not specifically consider this point in the notes in that Government Order.

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in existence are concerned, the necessary provision for the teachers can be made by so modifying the rules as to bring them also within the scope of the funds. In the case of the remaining 50 municipalities, it would probably be obviously unfair that the Municipal Councils should be called upon to establish a Provident fund for the sake of the teachers alone. The establishment of a Provident fund to which all the employees of the municipality may be admitted would probably be impracticable on financial grounds, and no opinion can be formed on this point without a detailed examination of the finances of each municipality. The case of the teachers in these towns presents some difficulty and it is for consideration whether the case of these teachers as well as of the teachers in the Local Fund schools who do not contribute to the Local Fund Provident funds, will not be met by providing that such teachers may at their option contribute to the proposed Provident fund, subject to the condition, that when the local body employing a teacher opens a fund of its own, the sum to his credit should be transferred to that fund. Another, and perhaps an easier solution of the difficulty will be to admit *all* teachers in Municipal schools and such of the teachers in Local Fund schools as do not already contribute to a Provident fund, to the benefits of the proposed fund, but to make their contributions optional, as in the case of class B teachers—*vide* rule VI.

It seems very doubtful whether, if contributions were optional, they would be made at all. Even among funds for Europeans (*e.g.*, the late Police department fund) optional subscriptions, I believe, resulted in few subscribers, and Europeans in India face more risks of sudden death and have a higher standard of foresight and thrift, than Indian teachers.

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22. *Basis of calculation of the contribution.*—Contributions to the fund are made payable by teachers at rates based on a payment of one anna in the rupee on the average pay of teachers of each grade, so far as this can be ascertained; and these rates are subject to modification by Government as necessity arises.

Paragraph 28 of report.
Rule X.

23. One serious objection to the proposed calculation of the contribution on the average pay of teachers in schools under private management is that in the case of *unaided* private schools there is no reliable means of calculating the salaries, while in the case of *aided* private schools, it would not be possible to fix with accuracy on any correct basis the salary of the teacher where the teacher is himself the manager. "In view of the large number of teachers involved, the variety of agencies under which they serve, the fluctuations, often within narrow limits, of their rates of pay and the possible difficulty in some cases of ascertaining what these are", Mr. Stone considers that the English system of fixed rates of contribution should be adopted." He has accordingly laid down tentatively fixed rates of contribution for the several grades of certificated teachers, taking one anna in the rupee as the standard rate of contribution and determining the average salary of each grade by examining a good many inspection reports from various parts of the Presidency. These normal rates are given in Rule X and are as shown below:—

Also, unscrupulous managers of private schools are addicted to making false returns about the salaries they pay their masters, in order to obtain recognition, reporting them to be much higher than they actually are.

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Paragraph 28 of report.

Ibid.

It is doubtful whether any actuary who might be asked to advise on this scheme would accept these averages without further enquiry into facts.

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Grade.	Contribution per mensem. Rs.	A.	P.	Contribution per annum. Rs.	A.	P.
First-grade collegiate	4	0	0	48	0	0
Second-grade collegiate—Secondary with general education certificate of rank of First in Arts of Madras University, Middle School under C.R.E.S.	2	12	0	33	0	0

Grade.	Contribution per mensem. Rs.	A.	P.	Contribution per annum. Rs.	A.	P.
Upper Secondary—Secondary with general education certificate of rank of Matriculation of Madras University, Primary School teachers under C.R.E.S.	1	8	0	18	0	0
Lower Secondary, Elementary (Higher)	0	14	0	10	8	0
Primary, Elementary (Lower)	0	10	0	7	8	0

24. In the case of heads of colleges, the rate of contribution is to be 100 per cent. above the normal rates, while in the case of European teachers, teachers in colleges and in college departments and heads of secondary and high schools, it is to be 50 per cent. above the normal rates. Women teachers are allowed to contribute at the normal rates or at 25 per cent. below those rates at their option, "but the option once made cannot be revised."

Rule XIII on page 10.

Rule XIV, *ibid.*

25. With regard to the above system Mr. Stone observes as follows:—

"It is proper to remark that the system is not very welcome to teachers, partly because it might press a little hardly on a teacher at the beginning of his career and partly because it might prevent him making so large a contribution towards the end of it as he would like to do. In answer to these objections, it may be pointed out that a teacher's burdens are likely to increase in the course of his career and that a Provident fund of the kind contemplated is not meant to ensure the maximum saving possible but to be a safeguard against indigence The objections are weakened also by making the contribution optional for the class of teachers whose pay is lowest and most precarious."

Paragraph 29 of report.

This hardly answers the first objection.

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26. It is submitted that the normal rates of contribution proposed by Mr. Stone may be accepted tentatively. The system of calculation as well as the rates may be modified in the light of the experience which may be gained of the working of the rules.

27. *Manager's contribution to the fund.*—It is not proposed to make it obligatory on managers of schools to contribute anything to the Provident fund. Rule XVI leaves it to their option to contribute to the fund on behalf of teachers in any manner they choose, but the sum so contributed by a manager in a year should in no case exceed the sum contributed in the same year by the teachers in his employment. Mr. Stone considers (paragraph 26 of his report) that an obvious objection to making contribution from managers compulsory is that there would be an economic tendency for their contributions to be deducted from salaries and that the necessity of making such a contribution might tend to lower salaries or to prevent their rise. He also observes that managers are, on the whole, not averse to the idea of contribution, but some dislike the idea of compulsion. He has, therefore, provided that contributions by managers shall be voluntary.

If contribution by managers be not compulsory, it is hard to believe that any of them will contribute now that it is proposed (Mr. Stone's rule XXV and Appendix F) that Government shall contribute so heavily. Mr. Stone's only reason for supposing that they would contribute is that they might thereby keep teachers from leaving them (paragraph 26 of report).

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28. *Mode of levying the contribution.*—Draft rule XVIII provides that in the case of teachers of class A, the manager shall deduct each month from their salaries the contributions due from teachers in his employ and shall pay the whole amount, with any additional contribution of his own, to a public account (Post Office Savings Bank Rule 42) opened for the purpose in the Post Office Savings Bank. Between the 15th and 30th June in each year, the manager should withdraw

This sounds very simple, but the Assistant Inspector will probably have a strenuous time of it in making them do these things punctually, and all kinds of complications connected with the Post office interest will arise if they don't.

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the sum at his credit less As. 4 and should pay it into the nearest Government treasury to the credit of the Provident fund, and should also forward to the Assistant Inspector of Schools of the district the receipt for the payment and a statement showing the amount paid on account of each teacher with the proportionate interest credited by the Post office. In the case of teachers under class B, the teacher is required to open an account in his own name in the Post Office Savings Bank and pay into it the sum he is entitled to contribute. Between the 15th and 30th June in each year he should send the Sub-Assistant Inspector of the range in which he is employed his teacher's certificate and the Post Office Savings Bank Pass book written up to date with interest, and a signed Post office form of application for withdrawal, through the Sub-Assistant Inspector as his agent, of the sum to his credit less As. 4. The sum so notified for withdrawal is to be paid to Government to the credit of the fund by book adjustment.

Rule XIX.

29. In the case of the latter class of teachers, whose contribution to the fund is voluntary, the rule is laid down that if a teacher ceases to make his monthly contribution or withdraws any money from his account, he ceases to be a member of the fund and that his account becomes an ordinary Post Office Savings Bank account. But no provision is made in the rules to meet cases in which the manager of an institution recovers the contributions from the teachers in his employ, but fails to pay the amounts in the Savings Bank each month, as required by Rule XVIII (1) or omits to comply with the provisions of Rule XVIII (2). Neither the Government nor the Educational authorities have any means of enforcing compliance with these rules and there appears to be no possible way of safeguarding the interests of the teachers who will be the real sufferers by the default of the managers. In the case of aided schools it may be possible to rectify matters by making a deduction equal to the amount of the contribution from the teaching grants payable to the institution. But this course will not be possible in the case of unaided schools and it would perhaps be necessary to lay down in the rules that any neglect on the part of a manager to comply with the rules for Provident fund will entail withdrawal of recognition.

Rule XIX (3).

Vide Mr. Stone's remarks.

Paragraphs 31—34 of report.

30. *Benefits of the fund to teachers and the responsibility of Government.*—The English elementary teachers' superannuation fund is an annuity fund, and except in case of premature incapacity, a teacher gets nothing from it unless he remains in service till he attains the age of sixty-five. Mr. Stone does not consider that the fund proposed by him can be made compulsory unless the contributors are allowed to take out of the fund with interest all the money they contribute to it. His scheme, therefore, provides that the teacher shall receive in all circumstances what he has contributed to the fund with interest, on the analogy of the Provident funds maintained by Local Boards.

This, in its way, is an admission of the difference between English and Indian ideas on the subject. The English teachers apparently agitated for their own less favourable terms, which have the advantage of reserving greater benefits to the teachers who stick to their profession to the end.

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Paragraph 31 of the report.

31. Rule XXV accordingly says that "when a contributor's account is closed, "he or in case of his death the person or persons named in his declaration in his "teacher's certificate shall receive from the fund the sum of money standing to "his credit in the fund." In the following cases, it is provided that the contributor shall receive a *bonus* being a proportion of the sum to his credit calculated on the scale in Appendix F:—

Vide rule XXV (2) and also rule XXIII (1), (2), (3) and (6).

(1) When he definitely retires from the profession of teaching, such retirement, unless on grounds of physical incapacity certified by competent medical authority, rendering the teacher ineligible for further employment in recognized schools;

Rule XXIII (1).

(2) when, if a male teacher, he has a recorded service of thirty or, if a female, of twenty-five years;

Rule XXIII (2).

(3) when he obtains an appointment in the service of Government or of a Local Board or outside the Presidency; and

Rule XXIII (3).

(4) when he dies.

Rule XXIII (6).

32. Mr. Stone expresses the hope that the Government will be willing to supplement the amount to the credit of each contributor, in the case of teachers who have put in not less than ten years' service. He suggests that this might be done, as in Local Fund Provident institutions, by crediting each teacher's account annually with a bonus and paying him a proportion of his bonus account according to his service; but he considers that it would be better, particularly as all members will not contribute every year, to leave the question of bonus till the closing of a teacher's account and to make the amount of bonus a proportion, depending upon his length of service, of the sum due to him. Such an arrangement, he points out, would much simplify the keeping of accounts, since only a record of the amounts actually paid into the fund on account of each teacher and the interest accruing each year would have to be kept; and this, Mr. Stone observes, could be done for each district by the Assistant Inspector of Schools.

Paragraph 32 of the report.

Ibid.

Ibid.

Ibid.

33. The rates of bonus laid down in Appendix F are as shown below:—

After 10 years' recorded service		$\frac{10}{30}$ of the sum to a teacher's credit.
,, 11	do.	$\frac{11}{30}$ do. do.
,, 12	do.	$\frac{12}{30}$ do. do.
,, 13	do.	$\frac{13}{30}$ do. do.
,, 14	do.	$\frac{14}{30}$ do. do.
,, 15	do.	$\frac{15}{30}$ do. do.
,, 16	do.	$\frac{16}{30}$ do. do.
,, 17	do.	$\frac{17}{30}$ do. do.
,, 18	do.	$\frac{18}{30}$ do. do.
,, 19	do.	$\frac{19}{30}$ do. do.
,, 20	do.	$\frac{20}{30}$ do. do.
,, 21	do.	$\frac{21}{30}$ do. do.
,, 22	do.	$\frac{22}{30}$ do. do.
,, 23	do.	$\frac{23}{30}$ do. do.
,, 24	do.	$\frac{24}{30}$ do. do.
,, 25 years' or more of recorded service		$\frac{25}{30}$ do. do.

34. In this connection Dr. Bourne raises the question whether, having regard to the fact that there are many, other than teachers, who might claim similar recognition, the expenditure of public funds in this particular way is desirbale. He observes—

Paragraph 3 of Dr. Bourne's letter

"I do not think that any valid argument can be based upon the existence "of the English Elementary Teachers' "Superannuation Act of 1898. This "applies to elementary teachers only; elementary education or its equivalent is "compulsory and sufficient funds are raised by taxation to pay for its efficient "maintenance."

Paragraph 3 of Dr. Bourne's letter.

35. With reference to this, it is submitted, that in the interests of education it is very necessary that the prospects of teachers in schools under private management should be improved. As it is, the teaching profession is not in favour with

many and is generally resorted to only by persons who have failed to get a start in other walks of life and is very often used only as a stepping stone for better things. Unless the prospects of teachers are improved, it would not be possible to attract good men and the efficiency of education depends on the efficiency of the teachers. It is, therefore, submitted that public money spent on improving the prospects of teachers is money well spent and would eventually result in a material advance of education in the country.

They have been immensely improved of late years; every improvement in schools under public management raises the standard of those under private management.

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But would it not be better to spend this public money on schools and teachers over whom Government have some control than on those over whom the only control is that exercised through the recognition rules?

W.F.—15-8-09.

36 In Memorandum No. 746-1, dated 23rd April 1909, the Director of Public Instruction was requested to report on the feasibility of the scheme from the point of view of the additional work proposed to be thrown upon Assistant and Sub-Assistant Inspectors. Dr. Bourne states that the inspecting officers whom he consulted think that Mr. Stone's scheme could be carried out by that agency, provided that sufficient clerical assistance is given to that end. He observes that the question of the feasibility of the scheme turns upon the availability or otherwise of funds and that if the Government decide to pursue the investigation the next stage should be to obtain some actuarial calculation as to the liability to be incurred. He points out that the Government contribution or "bonus" may amount under the scheme to a sum equal to the teachers' contribution together with the interest that has accrued thereon and that at a very rough guess it seems to him that "this might eventually amount to an annual setting aside of from 1 to $1\frac{1}{2}$ lakhs."

Paragraph 4 of Dr. Bourne's letter.

Ibid.

But what *will* be sufficient? And surely an audit by the Account department will be necessary?

W.F.—15-8-09.

Paragraph 4 of Dr. Bourne's letter.

But could any actuary pronounce on the vague information thus far collected—please see below?

W.F.—15-8-09.

It is for consideration whether the investigation should be pursued as suggested by the Director of Public Instruction, and steps taken to obtain some actuarial calculation as to the liability to be incurred by Government, by the adoption of the proposed scheme. Until this is known, it will probably not be possible to gauge the feasibility of the proposed scheme.

K. Rangaswami Aiyangar—4-8-09.

The points for decision at present seem two in number—

(1) Is a general Provident fund such as that suggested by Mr. Stone desirable? and

(2) If so, how is it to be managed—by Government or otherwise?

2. (1) From Mr. Stone's report it seems evident that there is a widespread desire among teachers for a Provident fund. This seems undoubted. Also there seems evidence that many managers are in accord with the teachers under them. On general grounds also the creation of a fund seems desirable. Very many teachers in private schools are poorly paid and they have little hope of saving anything. They get no pensions. Anything done to better their lot should be welcomed. I submit, therefore, that a fund is desirable.

3. Then as to the question of its management. It will be seen from paragraph 3 of Mr. Stone's report at page 1 (*a*), that the Madras Teachers' Guild did arrange for the creation of a Provident fund with an Insurance Company, and that teachers took very little advantage of it.

This is significant. But it may possibly be that this fund received little aid except what the teachers contributed, and that therefore it was scarcely worth while to join it. It seems to me that an Insurance Company of good repute would be an excellent medium for the management of such a fund.

Very.

W. F.—15-8-09.

But other people find it worth while to insure on these terms.

W.F.—15-8-09.

4. It seems extremely difficult for Government to manage a fund for persons who are not its servants, and if it did so the precedent created might be awkward in the extreme. But before the question of Government management or help can be considered, it is obviously necessary to get an actuarial calculation of the probable liabilities to be incurred. Details will be necessary of the extra staff which will be required and, if Government is to give grants-in-aid, how much these are likely to be. The Director of Public Instruction's estimate, though rough, has limits differing by $\frac{1}{2}$ a lakh.

5. There is another plan that might be considered. Would it not be possible for the teachers themselves to run their funds by appointing from among themselves a body of, say, 20 representatives to look after it? Government help would then be limited to a money grant.

6 If the proposal is decided to be worth pursuing the Director of Public Instruction may be asked to get more or less accurate estimates made of the cost to Government. Nothing very definite can be decided until these are known.

C. A. Souter—9-8-09.

Before attempting to work out any details as to how this scheme can be run, Government have to consider whether it shall be run at all. On this point no orders have yet been passed and the notes in G.O., No. 396, Educational, dated 21st May 1908, show how carefully Honourable Members and His Excellency the Governor guarded against committing Government in any way. All that was agreed to was that an Educational officer should formulate a plan, and Mr. Stone's plan is the result.

2. Dr. Bourne is not enthusiastic He confines himself to saying that the arguments for the desirability of the proposal are summed up in paragraph 14 of Mr. Stone's report; that, if the proposal is desirable, Mr. Stone's scheme is feasible if clerical assistance be provided; and that in deciding as to the desirability one has to remember (*a*) that so far as can be guessed it will cost anything up to $1\frac{1}{2}$ lakhs, and (*b*) that there are others besides teachers who might claim similar recognition.

3. It is submitted that the scheme has a strong favour of socialisim; it takes public money to provide for the old age of those who are not public servants. Mr. Stone says it "would be a means of consolidating the teaching profession, of "bringing the great body of teachers outside the department nearer to the level of "those in it, and of according effective recognition to the teacher, as such, as a "public servant." But one could easily imagine an enthusiastic Surgeon-General pleading in similar words for those who belong to the equally noble profession of healing, and it is not very clear why the teacher, as such, ought to be "effectively recognized as a public servant" any more than the medical man as such. Government aids, as a State duty, both education and medicine.

4. It is doubtful, again, whether teachers—even certificated teachers—are as a class worthy of any special solicitude. I think most Presidents of District Boards would say that, even though the pay and status of their elementary schoolmasters have lately been so greatly raised, these people are by far the least satisfactory of the whole Local Fund staff. Salem recently proposed to start a Provident fund for its Local Fund servants other than schoolmasters, and gave up the idea altogether when it found that these masters, by the rules must be included. Both in Malabar and the Nilgiris I found the schoolmasters so constantly absent without leave

for days together and so addicted to fudging their attendance registers in order to get capitation grants * which were not due to them that in default of other possible check I had to ask all members of the Boards to try to help to stop these things by surprise visits.

* No. 83 of the Educational Rules.

5. And yet if Government are to aid financially a Provident fund for teachers in schools under private management (who may or may not be of a higher class) it will surely be driven eventually to aid (or to compel local bodies to aid, which is almost the same thing in these days of grants to impecunious local bodies) funds for teachers in schools under public management who now neither belong to any fund, are not in pensionary service, nor get pensionary contribution paid for them. And this, as is shown in the notes above, would mean that all teachers in Municipal schools and all those in local board schools, who draw less than Rs. 10 or who belong to the districts which still have no Provident funds would have to be allowed for.

6. How far this would increase the figures in Mr. Stone's paragraph 21 cannot be told without detailed local enquiry, but it would perhaps double those there given under "primary schools" and so raise the total from 13,000 to 23,000, and Dr. Bourne's $1\frac{1}{2}$ lakhs in like proportion Government's contribution would increase without limit as private schools grew and certificated teachers became more universal— in both of which directions much advance has been made of late years—and an actuarial calculation made on the data of to-day would be little guide to the liabilities of Government in thirty years' time, when Mr. Stone's Rule XXV (2) and Appendix F would come into full blast. Even supposing an actuary were now put on to value Government's contingent liabilities, it seems most doubtful whether he would venture to do so with the scanty information at present available. For example, he would require details of the establishments in schools under private management and under local bodies which would come under the scheme; he would be unable to forecast the effect of making managers' and some teachers' contributions optional; and he would not accept without further enquiry Mr. Stone's estimates (Rule X) of the average present pay of the different classes of certificated teachers.

7. But even supposing he could give an accurate forecast of Government's liabilities and Government found they could spare this sum, the question arises whether now that money is wanted in every direction for education and the rapidly growing allotments have already begun to frighten the Financial department, the lakhs that would be wanted to pay these "old age pensions" to teachers in schools not under Government control could not be more usefully spent on the other objects which in a few years' time will demand great help, among them industrial and agricultural education, under Government supervision.

8. No other Province has yet attempted any Provident fund of the kind; the Government of India have never, it is believed, hinted at the desirability of the fund, though it has been very busy lately sketching out new developments; and, as Mr. Stone shows, the Madras Teachers' guild, which first started the hare, is really, in this case, a Mr. W. M. Theobald, who has been an English Elementary schoolmaster and argues on the basis of the Superannuation Act for such schoolmasters, which Dr. Bourne considers a bad analogy.

9. If all that is wanted by teachers—as Mr. Stone says in his paragraph 9—is a safe and well-managed form of life assurance, it would seem better to move the Indian Post office to follow the example of that in England and insure all lives and not only, as at present, those of Government servants.

10. The objections to Government's fathering and aiding this scheme seem so formidable that perhaps little need be said about the difficulties of actually working it. It is submitted that Mr. Stone has much underestimated these. His only method of enforcing contributions, for example, is to refuse recognition to managers who won't compel their staff to contribute. It is not clear how managers *could* compel them. I doubt if the Civil Courts would support such compulsion, and a staff might strike and the manager be refused recognition for no fault of his own. Recognition will not be so highly valued, either, now that the school-leaving certificate replaces Matriculation. At present no boy can, without special leave from the syndicate, go up for Matriculation from an unrecognised school.

Certificates can only be given to boys who have studied at recognised schools.

L. M. Wynch—27-2-10.

If voluntary, the subscriptions are likely to be very few and far between. Mr. Stone's paragraph 3 shows that very little, if any, advantage was taken of the Guild's arrangement with an Assurance Company for special terms for its members.

11. There is nothing to prevent managers from defaulting with their teacher's contributions or muddling the accounts by unpunctuality and mistakes; trained and careful clerks would be required in Assistant Inspectors and Sub-Assistant Inspectors' offices; an audit by the Accountant-General would be needed; managing bodies would, perhaps, resent the unavoidable interference with their affairs; service registers would have to be kept for all subscribers (about 1,000 in each district) and constantly checked.

W. Francis—15-8-09.

I already have expressed the great difficulties of such a scheme as this and I agree with Mr. Francis in his note.

2. There can be no doubt whatever that any scheme of the kind would involve a large increase to our establishments and a great expenditure from public funds. My own opinion is that we are not nearly advanced enough to justify our starting any such scheme as this now put forward Our private schools are so little under control, so loosely managed, and our schoolmasters are men of such small educational qualifications and so independent of the school managers, that a scheme of this kind would almost certainly break down from irregularity in payment, cheating and embezzlement of contributions and other irregularities.

3. The whole basis of the scheme moreover is that payments are to be compulsory and to work this legislation would certainly be necessary. Unless there was legislation there would be perpetual difficulty in getting all the schools to join.

4. There is further the very large cost which the scheme will involve. The estimate made by Dr. Bourne seems to me much too sanguine. I should imagine that in a few years our contribution would run into lakhs of rupees.

5. As it is, the status of the schoolmaster in this country is fast rising, and is bound to rise, and with it we may hope that the character, self-respect and the status of the schoolmasters will rise also. It seems to me that Government with the money available for education should devote their energies to supporting the educational work in this country by grants to schools, by establishing more training schools and by paying higher salaries and requiring better qualifications in their own schools. After meeting these charges we shall have no money to spare for Provident funds, and I do not think we need encourage them at the present time.

6. The whole thing seems to me premature; some day when we have free and compulsory education and all our teachers under proper close discipline, such a fund as this might succeed but I would at present drop any idea of it.

7. I believe the movement is really to a great extent actuated by an idea of Trades unionism. It is to make the teaching profession more powerful by binding the teachers more together. No doubt there is good in this. But I don't think Government need or should make large grants to it.

8. I would point out to the Director of Public Instruction all the difficulties pointed out in these notes, and say that the scheme seems to us premature, and that we consider legislation would probably be necessary and that the money necessary to make the scheme workable had better be devoted as now to more direct objects in the educational field, and that therefore the scheme must be dropped.

9. If any educational body such as the Teachers' Association worked out a scheme and merely required fixed aid from Government, the matter would be different.

M. H[ammick]—7-10-09.

Demi-official—from H. A. B. Vernon, Esq., I.C.S., Private Secretary to His Excellency the Governor.
To—L. M. Wynch, Esq., C.I.E., I.C.S., Acting Secretary to Government, Educational Department.
Dated—Guindy, the 15th November 1909.
No.—1407.

With regard to Mr. Stone's proposals for the establishment of a Provident Fund for teachers, I am to ask—

(1) that the financial effect of instituting a Provident Fund for teachers in Municipal and Local Fund employ may be roughly worked out;

(2) that the number of teachers in schools under private management that would be excluded from the scheme [if applied only as in (1) above] may be roughly calculated.

I herewith return the file which His Excellency wishes should be returned with the above information at an early date.

Please have the information asked for by His Excellency compiled as soon as possible.

L. M. Wynch—16-11-09.

Educational Department.

Paragraph (1) *of the demi-official from the Private Secretary to His Excellency the Governor.*—The scheme proposed by Mr. Stone is for the instruction of a Provident Fund for all qualified teachers in recognised schools under private management. The total number of such teachers is given as 13,332* in paragraph 21 of Mr. Stone's report. The scheme does not make any provision for teachers in Government schools and in schools maintained by Local and Municipal bodies. In paragraph 34 of his report, Mr. Stone raised the question whether teachers in the service of local bodies which did not maintain Provident Funds of their own should be allowed to contribute to the proposed fund. The case of teachers employed in Local Fund and Municipal schools is dealt with in paragraphs 19 to 22 of the office-note on pages 8 to 10 of the notes. The teachers in the service of local bodies, who do not already subscribe to a pension or Provident Fund and for whom provision will have to be made in the proposed fund are the following:—

Vide paragraph 21 of Mr. Stone's report on pages 4 and 5.

* Or 13,600 including teachers in European schools.

(1) Teachers in Local Fund employ drawing less than Rs. 10 per mensem in all the districts in the Presidency, and *all* teachers (both in superior and inferior service) in the districts of Nellore † and Salem.

Paragraphs 19, 20 and 21 of office-note on pages 8 and 9.

† Where there are no Provident Fund institutions at present.

(2) All teachers employed in Municipal schools in all the Municipalities.

2. The following statement shows the number and salaries of the several classes of teachers specified at the end of the preceding paragraph:—

Classes of teachers.	Number.	Total salary per mensem.	Contribution to Provident Fund per mensem at one anna in the rupee.	Contribution per annum.
		Rs.	Rs.	Rs.
Local Fund teachers drawing less than Rs. 10	3,244	25,916	1,620	19,440
Teachers in Local Fund employ in the Salem district ..	313	3,941	246	2,952
Do. do. do. Nellore	117	1,475	92	1,104
Do. Municipal schools	1,149	22,354	1,397	16,766
Total ..	4,823	53,686	3,355	40,262

Note.—The above statistics have been compiled from the Municipal and Local Fund budgets in the Local and Municipal Secretariat. The Director of Public Instruction, to whom a reference was made in the matter, said the figures were not available in his office.

3. The rates of bonus to be granted to the contributors of the fund when their accounts are closed, are given in Appendix F in the current file. It is not possible to estimate, without actuarial calculations, the probable amount of bonus which the Government will have to pay if the proposed Provident Fund should include the teachers referred to in paragraph 2 *supra*, but the additional burden which will be thrown upon Government by the adoption of the above proposal may be taken roughly at, say, Rs. 20,000 per annum.

4. *Paragraph* 2 *of the Private Secretary to His Excellency the Governor's demi-official.*—The answer to this question is 13,332—*vide* paragraph 21 of Mr. Stone's report. Including teachers in European schools, the maximum number of teachers for whom the scheme of Provident Fund should provide is estimated by Mr. Stone at 13,600.

K. Rangaswami Aiyangar—22-11-09.

As regards Local Funds the above note refers only to teachers who do not already belong to a Provident Fund. What would roughly be the cost of a fund for all Local Fund teachers?

C. A. Souter—28-11-09.

The total number of teachers in Local Fund employ is 7,876, and their salary per annum is Rs. 10,80,731—*vide* statement below. The contribution to the Provident Fund at the rate of one anna in the rupee in the case of these teachers will come to Rs 67,546 per annum. Assuming that a Provident Fund is started for all Local Fund and Municipal teachers only, the total amount of annual contribution to the fund by these teachers will be Rs. 84,312 per annum and the bonus which Government may be called upon to pay annually may be taken roughly at, say, Rs. 40,000.

—	Number of teachers.	Total pay per annum.	Total contribution.
		Rs.	Rs.
Municipal ..	1149	2,80,248	16,766
Local Fund ..	7876	10,80,731	67,546
Total ..	9025	13,60,979	84,312

Statement of Local Fund teachers and their salaries for 1909–1910.

Serial number.	Name of district.	Number of masters.	Salary per annum.	Contribution to Provident Fund per annum at one anna in the rupee.
			Rs.	Rs.
1	Anantapur	139	17,650	
2	Arcot, North	360	52,648	
3	Arcot, South	408	59,024	
4	Bellary	188	25,820	
5	Canara, South	286	42,400	
6	Chingleput	153	17,004	
7	Coimbatore	429	65,710	
8	Cuddapah	264	31,130	
9	Ganjam	310	37,214	
10	Godavari	700	93,450	
11	Guntur	238	36,552	
12	Kistna	861	1,15,420	
13	Koraput	50	10,008	
14	Kurnool	258	30,670	
15	Madura	312	40,910	
16	Malabar	380	57,042	
17	Nellore	205	26,090	
18	Nilgiris, The	42	7,210	
19	Salem	566	75,780	
20	Tanjore	630	91,410	
21	Tinnevelly	270	36 274	
22	Trichinopoly	349	46 180	
23	Vizagapatam	487	65,135	
	Total ..	7,876	10,80,731	67,546
		3,557	29,857	
		4,319	10,50,874	

K. Rangaswami Aiyangar—25-11-09.

C. A. Souter—26-11-09.

(1) From the Nellore teachers must be excluded those who already come under pension schemes. What dates have been used for arriving at the
(2) Rs. 40,000 estimate above? Put up the estimates for existing Local Fund
(3) Provident Fund expenditure. Were any actuarial calculations made for such funds?

R. F. Austin—27-11-09.

(1) The Local Fund teachers in Nellore have recently been excluded from the pension scheme and all future incumbents will come under the Provident Fund scheme—*vide* G.O., No. 1292 L., dated 15th October 1909. According to the list on pages 4 and 5 of the above Government Order, the total number of teachers who now come under the pension scheme is 58, and their aggregate salary is *Rs. 890 per mensem. If these teachers are left out of account, the reduction in the liability will be about Rs. 353, which represents about a moiety of the annual *contribution paid by the teachers themselves to the Provident Fund.

* Annual contribution at one anna in the rupee is Rs. $\frac{890 \times 12}{16}$ = Rs. 667-8-0.

(2) The sum of Rs. 40,000 was taken, being roughly a moiety of the total annual contribution paid by the subscribers, as the average of the scale given in Appendix F, comes to a little more than one-half.

(3) There are no separate estimates for the Local Fund Provident Fund expenditure. The Boards concerned pay a bonus equal to the sum contributed by each subscriber during the year—article 272 (8) of the Local Fund Code. The amount of bonuses paid by the several District Boards during 1908-1909 was Rs. 46,799—*vide* statement V on page 178 of the Local Fund Statistics put up. No actuarial calculations were made for the Local Fund Provident Funds.

K. Rangaswami Aiyangar—2-12-09.

C. A. Souter—2-12-09.

Draft, returning file, answering questions and giving brief reasons for answers, as above.

R. F. Austin—3-12-09.

Please see draft demi-official below for approval.

K. Rangaswami Aiyangar—3-12-09.

C. A. Souter—4-12-09.

Approved.

R. F. Austin—7-12-09.

Demi-official—from R. F. Austin, Esq., I.C.S., Deputy Secretary to Government, Educational Department.
To—A. Y. G. Campbell, Esq., I.C.S., Private Secretary to His Excellency the Governor.
Dated—the 7th December 1909
No.—294-1.

I return the file relating to the scheme for the establishment of a Provident Fund for teachers, which was forwarded with Vernon's letter No. 1407, dated 15th November 1909.

2. The scheme now submitted is for the institution of a Provident Fund for all qualified teachers in recognised schools under private management who number 13,332—*vide* paragraph 21 of Mr. Stone's report. It makes no provision for teachers in schools maintained by Local and Municipal bodies, or for teachers in Government schools. The total number of teachers in Local Fund and Municipal employ, who do not come under the pension scheme, is 8,967, and if a Provident Fund is started for all these teachers only, the total amount of annual contributions which these teachers will have to pay to the fund will be Rs. 83,645. It is

not possible to say, without actuarial calculations what will be the financial effect of such a fund, but the bonus which the Government will be called upon to pay annually in support of the fund may be roughly taken at a moiety of the total annual contribution to the fund payable by the subscribers, the average of the scale of bonuses given in Appendix F in the current file being a little more than one-half.

Before noting will Secretary please state whether—

(1) I am right in believing that *all* teachers in *Government* schools are pensionable,

(2) whether the teachers in any Local Fund school are pensionable, or come under any Provident fund scheme,

(3) whether the number of teachers given in Austin's letter (attached) of 7th December 1909, viz., 8,967 includes all teachers, *e.g.*, Primary school teachers on quite small salaries?

A. L[awley]—29-12-09.

All teachers in Government schools are pensionable.

2. Local Fund teachers drawing more than Rs. 10 per mensem in Anantapur come under the pension scheme, please see item (xv) under article 259 (*b*) of the Local Fund Code and G.O., No. 1114 L., dated 12th September 1906. Local Fund teachers in Salem do not come either under the pension scheme or under the Provident fund scheme—*vide* item (ix) under article 259 (*b*) of the Local Fund Code and G.O., No. 1013 L., dated 18th August 1909.

In paragraph 19 of the office-note, dated 4th August 1909, it was stated that Provident funds had already been established by all District Boards except those of Nellore and Salem. Since the above was written, a Provident fund has been established in Nellore. Please see G.O., No. 1292 L., dated 15th October 1909. Thus the only Board which still remains without a Provident fund is the Salem District Board—*vide* G.O., No. 1013 L., dated 18th August 1909.

3. The number 8,967 given in the Deputy Secretary's letter, dated 7th December 1909, includes all teachers in local fund and municipal employ, primary teachers on small salaries not excepted, but excludes 58 teachers in Nellore who at present come under the pension scheme.

K. Rangaswami Aiyangar—10-1-10.

C. A. Souter—11-1-10.

L. M. Wynch—12-1-10.

In my previous note I fear that I did not make it clear that in "Local Fund Schools" I meant to include "Municipal schools". However that may be I understand that—

(1) All teachers in Government schools are pensionable,

(2) that in most districts a Provident fund has been started by District Boards and some of the Municipalities. Now what reason is there to prevent the establishment of a universal Provident Fund for *all* Local fund and Municipal school teachers, provision being made for the transfer of any teacher from one district or municipality to another without disturbing his or her interest in the Provident fund?

Would this involve the establishment of a central organization of control, by which contributions would be levied from the different Boards and Municipalities? or could it be arranged by some modification of the prevailing system?

A. L[awley]—14-1-10.

Office, please note and meanwhile get the papers printed sharp.

L. M. Wynch—17-1-10.

The notes have been printed.

2. With reference to His Excellency the Governor's remarks, dated 14th January 1910, above, it is submitted that the total number of schoolmasters in the service of District Boards on the 31st March 1909 was 7,876 and their aggregate salary amounted to Rs. 10,80,731 per annum. Provident Funds have been established by all the District Boards, except the District Board of Salem, and where it has been established, all teachers in Local Fund employ drawing a fixed pay of more than Rs. 10 per mensem contribute to the fund. The total number of teachers in Local Fund schools who thus contribute at present to the Local Fund Provident funds is 4,319, and their aggregate salary per annum amounts to Rs. 7,22,447. If a Universal Provident Fund is to be started for all Local Fund and Municipal teachers, then the number of constituents to such a fund will be—

Vide statement on page 19, *supra*.

Vide note (1) to rule 3 of the Local Fund Provident Fund rules on page 89 of the Local Fund Code.

Vide statement on page 19 *supra*.

	No	Aggregate salary per annum. Rs.
Local Fund teachers	*7,876	10,80,731
Municipal teachers	†1,149	2,68,248
Total ..	9,025	13,48,979

* Including teachers on less than Rs. 10 per mensem who do not now enjoy the benefits of the Provident Fund.
† *Vide* statement on page 5 of slip 15.

3. Rule 13 of the rules for the working of Provident Funds established by District Boards, says—

"The claims possessed by a Local Fund servant on the Provident Fund of "one district shall continue to subsist "when he is transferred to another "district, and his accounts in the several districts in which he may have been "employed will be closed simultaneously on the occurrence of any of the events "specified in rule 12. To ensure this, the last Board under which he was employed "should inform the other Boards under which he had served."

Local Fund Code, page 90.

4. Rule 13 of the rules for the working of District Municipal Provident institutions says—

"When, with the consent of one Municipal Council, a subscriber takes "service under another Municipal Council which also maintains a Provident Fund, "it will be for his former employers to determine at the time of transfer what "bonus, if any, he should receive on account of his service under them and to "transfer the amount so determined, at their discretion, to the credit of the Provi-"dent Fund maintained by the Municipal Council to which the services of the "employee in question are so transferred."

5. It will thus be observed that even under existing conditions, under which Provident Funds are established by each District Board and Municipal Council separately, a Local Fund servant may be transferred from the service of one district Board to that of another without losing his claims on the Provident Fund of the Board whose service he leaves. His account under that Board will continue and will be closed at the time of his retirement, dismissal or death, simultaneously with his account under the Board to whose service he is transferred. The rule is, however, not exactly the same in the case of Municipal servants. When a Municipal servant leaves the service of one Municipality for that of another, his account with the former Municipality is closed and not kept open as in the case of a Local Fund servant, and the amount to his credit together with such bonus as his employer may determine to give him, is transferred to his credit to the latter Municipality.

6. While the existing rules thus provide for the transfer of Local Fund servants from one Local Board to another, and of Municipal servants from one Municipality to another without affecting their claims to the Provident Funds, there is no provision in the rules safeguarding the claims to Provident Funds of a Local Fund servant transferred to a Municipality or of a Municipal servant transferred to a District Board.

7. The institution of a general Provident Fund for all Local Fund and Municipal teachers will no doubt be desirable, especially if provision is to be made for the transfer of the teachers from the service of one local body to that of another, without disturbing their interest in the Provident Fund.

Why more desirable than the present system?

L. M. Wynch.

8. Section 46 (vii) and (viii) of the Local Boards Act, and section 43 (vii) and (viii) of the District Municipalities Act authorise the District Board and the Municipal Council to frame rules for the establishment of Provident Funds by their servants and also for the payment of contributions to such funds by the Local Board or Municipal Council. Any rules framed by the local body concerned under these sections are subject to confirmation by the Governor in Council, and it is necessary that such rules should be consistent with any rules framed on the subject by the Governor in Council. It does not, therefore, appear that there will be any legal objection to the Government's establishing a general Provident Fund and requiring the Local Boards and Municipal Councils to alter their present rules so as to fit in with the rules which Government may frame for the general Provident Fund. The remarks of the Local and Municipal department may be obtained on this point.

9. The contributions to the Provident Funds are now levied and the accounts relating to Provident Funds are now maintained by each District Board and Municipal Council. If a general Provident Fund for the teachers in the service of all these local bodies is established, it will be necessary to have a central office for managing this fund, that is, to levy the contributions and keep the accounts. Perhaps this work may be entrusted to the Accountant-General who is now keeping the accounts of the Government Provident Fund recently established, and who will, with a small addition to his staff, be able to look after the affairs of the contemplated general Provident Fund for all Local Fund and Municipal teachers.

K. Rangaswami Aiyangar—16-2-10.

His Excellency's questions may be answered thus—

(1) There seems to be little difficulty in the matter of having a general Provident Fund for all Local Fund and Municipal teachers. Such a fund could legally be started. The only question seems to be whether it is worth while disturbing existing arrangements. So far as District Boards go the members who join the fund are large enough to warrant a separate fund. Among Municipalities, however, a general fund might be a good thing, as the number of teachers in any Municipality is small.

Quite so.

L. M. Wynch.

(2) If a general fund were started it would certainly need central control of some kind, and the Accountant-General would be the fittest person to give such control.

C. A. Souter—16-2-10.

L. M. Wynch—18-2-10.

The file was taken to His Excellency the Governor on the 18th.

His Excellency enquired (1) why teachers drawing less than Rs. 10 per mensem are excluded from the Local Fund Provident Funds, and (2) why teachers in Municipal schools are not allowed to join the Municipal Provident Funds.

The answer to (1) is that public servants drawing Rs. 10 and less come under the designation of inferior servants (article 396, Civil Service Regulations) and are

only entitled to gratuities under article 481, Civil Service Regulations, unless they have completed 30 years when they may get half pension.

In G.O., No. 828 L., dated 11th April 1889, paragraph 3, the benefits of the Local Fund Provident Funds were restricted to permanent servants drawing not less than Rs. 10.

The number of teachers in Local Fund service on Rs. 10 and under is 3,557 and their aggregate salary amounts to 3·58 lakhs per annum. It may be observed that until a few year's ago these people were paid partly by results grants which were seldom paid in full owing to lack of funds. They are now paid fixed salaries and grants are given where necessary from Provincial Funds to enable the Boards to pay these salaries in full.

The inclusion of all these teachers in the Provident Fund scheme would increase the liabilities of the District Boards for contribution by about Rs. 22,400 per annum.

As regards (2) Teachers in Municipal schools, reference is solicited to the notes in G.O., No. 774 M., dated 23rd April 1906, more particularly Honourable Member's notes on pages 10 and 11.

Very few Municipalities were found to be in a financial position to start Provident Funds at all, and the extension of the Provident Fund rules to all teachers in all Municipalities would entail on Government a considerable change as Government would have to subsidize the Municipal Councils to enable them to pay the contributions.

L. M. Wynch—28-2-10.

I should be very glad if the Honourable Members would consent to the working out of a scheme for a General Provident Fund for Municipal and Local Fund schools, which would make provision for no loss of benefit in case of transfer. Some estimate might be formed of the amount which it might be necessary for Government to find in the way of subsidy.

A. L[awley]—16-3-10.

I have no objection to a scheme being roughly worked out for Local and Municipal schools, the cost of it ascertained, and the amount each member would have to contribute and the amount which Local Fund Boards and Municipal Councils would have to contribute.

As it is, I suppose, we could throw open the existing Provident Funds to all teachers and if they belonged we could arrange that they would, on transfer from Board to Board or Board to Municipality, carry on their benefits from one fund to another.

We may see what a separate teachers' fund would cost. His Excellency apparently means one general fund to which all teachers whether drawing more or less than Rs. 10 who are in Local Fund or Municipal employ should belong, and a fund based on principles and rules similar to our present Local Board and Municipal funds. Can the office work out the results of such a general fund?

M. H[ammick]—17-3-10.

Please note.

L. M. Wynch—18-3-10.

The notes have been put in type. A set of draft rules for the General Provident Fund for Municipal and Local Fund teachers is submitted.

2. The rules are drafted on the assumption that the Municipal Councils and Local Funds will be required to contribute to the fund an amount equal to the subscriptions paid by the teachers in their employ. If the Municipal Councils and Local Boards contribute to the Fund, there will be no necessity for Government's contributing to the fund. It would seem to be enough if they allowed

interest at a favourable rate on the subscriptions paid. In the case of the General Provident Fund established last year by the Government of India for the benefit of Government servants, compound interest at 4 per cent. is allowed on subscriptions. A similar rate of interest may, it is submitted, be allowed in the case of the proposed Provident Fund also.

G.O., No. 260, Financial, dated 30th June 1909.

3. The total number of teachers whether drawing more or less than Rs. 10 employed in Local Fund schools is 7,876, while those employed in Municipal schools number 1,149. The annual aggregate salary of the former is Rs. 10,80,731 and that of the latter Rs. 2,68,248. The contributions by the teachers to the proposed General Provident Fund will amount to Rs. 67,546 in the case of Local Fund teachers and Rs. 16,765 in that of Municipal teachers; and under the scheme as drafted, the local bodies will have to contribute an equal amount. The scheme will, however, cost little or nothing to Government in the shape of direct contributions to the fund as the draft rules do not contemplate any such contribution, but it will increase the liabilities of the District Boards for contribution by about Rs. 22,400 * per annum as they will have to make contributions on behalf of all teachers drawing less than Rs. 10, and of all teachers employed under the Salem District Board who are now excluded from the Local Fund Provident schemes and will entail an increased expenditure of about Rs. 16,800 per annum on the Municipalities, which will have to contribute on behalf of all their teachers, who are not now admitted to the benefits of the Municipal Provident Fund schemes. If all Municipalities were to be subsidized to enable them to pay the contribution, the cost to Government will be about Rs. 16,800 per annum or say Rs. 17,000; but if District Boards are also to be subsidized to the extent of the additional burden imposed upon them by the proposed scheme, the total annual subsidy payable by Government will come to (Rs. 22,400 *plus* Rs. 16,800), Rs. 39,200 or say Rs. 40,000 in round numbers.

Paragraph 2 of office-note on page 17 of note file.

* The actual figure is Rs. 22,392.

Draft.

Rules regarding the General Provident Fund for Local Fund and Municipal teachers

This fund shall be called the General Provident Fund for Municipal and Local Fund teachers.

2. This fund is established for the benefit of all permanent teachers in the employment of Municipal Councils and Local Boards constituted under Madras Acts IV and V of 1884 as amended from time to time.

3. Subscription to the fund shall be compulsory on all teachers, whether drawing more or less than Rs. 10, who are in the employment of Municipal Councils or Local Boards, provided that they are not under 20 years of age.

4. The fund shall be formed out of, and maintained by,—(i) subscriptions from teachers, (ii) contributions from Municipal Councils and Local Boards, and (iii) interest allowed by Government.

5. The general administration of the fund shall rest with the Government of Madras in the Educational Department.

6. Subscriptions to the fund shall be paid monthly at the rate of one anna in the rupee on the pay of the subscribers.

7. The contribution to be paid by the Municipal Council or the Local Board shall be equal to the sum subscribed by the teacher concerned.

8. Subscriptions on leave of any kind will be optional and if paid will be calculated on the allowances admissible during leave

9. Subscriptions due will be deducted from the establishment pay bills by the Municipal Council or the Local Board concerned, and the amounts so deducted will together with the contributions payable by the local bodies themselves, be paid by them into the nearest treasury to the account of the General Provident Fund for Municipal and Local Fund teachers with a memorandum in form A in duplicate, on or before the 15th of the month in which the deduction is made.

10. Compound interest at 4 per cent. will be allowed on subscriptions.

11. The accounts of teachers subscribing to an existing Municipal or Local Fund Provident Fund will be transferred to the General Provident Fund with all existing liabilities.

12. The accounts of each subscriber will be closed—

(i) when he resigns the service under the Municipal Council or Local Board concerned or is dismissed from it;

(ii) when he retires from service by reason of certified physical incapacity or on attaining the age of 55 years or after completing thirty years' service or when his services are dispensed with owing to reduction of establishment; or

(iii) when he dies.

13. In the event of a subscriber's death the amount to his credit will be paid to his nominees or to his legal representative.

14. The subscriptions paid under the foregoing rules will be credited on the books of Government to an account named "General Provident Fund for Municipal and Local Fund teachers." The books will be kept by the Accountant-General.

15. As soon as possible after the close of each year, each subscriber will receive a statement of his account up to 31st March. Subscribers are required to satisfy themselves as to the correctness of these statements; and unless errors in them are brought to the notice of the officer rendering the account within one month from the date of their receipt, Government will not be responsible for any sum not thus acknowledged.

16. Any subscriber may, once in the official year, but not oftener, receive, on application to the Accountant-General, a copy of his account for the last official year and for so many months of the current year as may have been posted and agreed.

A—Memorandum of subscriptions levied from the teachers in the employment of for the month of 191 on account of the General Provident Fund for Municipal and Local Fund teachers.

Serial number	Name of subscriber.	Official designation.	Pay on which subscription is levied.	Amount of subscription levied.	Amount of contribution paid by the local body.	Total.
1	2	3	4	5	6	7

K. Rangaswami Aiyangar—5-5-10.

Submitted to the Secretary.

Draft rule (3) makes subscriptions compulsory in all cases. I submit that with teachers getting less than Rs. 10 a month subscriptions should be optional.

Draft rule (11) will have to provide, I suppose, for the transfer to the General Fund of the amounts now paid as contributions by the local bodies concerned as well as of the teachers' subscriptions. The local bodies have not hitherto been subsidised for the purpose of maintaining a Provident Fund, but have done so only in so far as they could afford it. This part of the scheme seems open to serious objections, as local bodies will not care to have the expenditure of funds taken out of their hands, even though the object of the expenditure may continue to be the same as before. The only alternative would be to make the General Provident Fund apply only to those cases not covered by any existing fund.

S. H. Slater—16-5-10.

The question has been further examined with reference to the Secretary's verbal orders. The Secretary enquired whether it would not be a simpler arrangement to utilize the existing Provident Funds in District Boards and Municipalities, the Government contributing to the local bodies concerned the extra burden which would be thrown on them by the admission to those funds of teachers not already included in the Provident schemes, than to establish a general central fund for all Local Fund and Municipal teachers.

2. The arrangement suggested would, no doubt, be much simpler from an account point of view. At present the Local Fund and Municipal Provident Funds are managed by the local bodies themselves, who levy the contributions from the teachers by deductions from their monthly pay bills. These contributions together with the bonuses payable by the local bodies which are credited in the accounts before 31st March in each year, are deposited in the treasury and any sum not required for immediate expenses of the year is invested in Government securities through the Accountant-General. The admission of a few teachers to each of the Provident Funds will not add to the work connected with the Provident Fund. If, however, a separate central fund for Local Fund and Municipal teachers were started, the local bodies will still have to levy the contributions by deduction from the pay bills, but the amount recovered will have to be remitted into the Treasury every month and a monthly statement giving details of the recoveries will also have to be sent through the Treasury office to the Accountant-General for scrutiny. This will no doubt cause extra work in the District Board and Municipal Offices and will necessitate the employment of a small establishment under the Accountant-General who will have to watch the recoveries and fix the amount of Government contribution to be paid to each local body. On the other hand, if the existing system is simply extended to teachers, the local bodies will have to correspond directly with the Secretariat in all matters connected with the Provident Funds so far as regards the teachers, and the amount of Government contributions payable to each body will have to be settled by the Secretariat which will probably not have sufficient detailed information to enable it to do so efficiently.

3. Provident Funds have now been started by all the District Boards except Salem and by 28 Municipalities, the Salem District Board and the 30 Municipalities not having started any Provident Funds at all for want of funds. Section 46 (vii) and (viii) of the Madras Local Boards Act and section 43 (vii) and (viii) of the District Municipalities Act authorize the District Board and the Municipal Council to frame rules for the establishment of Provident Funds by their servants and also for the payment of contributions to such funds by the Local Board ro the Municipal Council; but the rules so framed are subject to the confirmation of Government and should not be inconsistent with any rules framed by Government on the subject. Such of the District Boards and Municipal Councils as have already got Provident Funds have framed rules under the sections quoted above. For the extension to teachers of the system where it already exists and for the starting of a Provident Fund for the benefit of the teachers alone, where no such fund already exists, each local body will have to alter its rules or frame new rules; and although the undertaking by Government to subsidize them to the extent of the extra burden imposed by the innovation will no doubt induce them to do so, yet it is possible that the Salem District Board and the 30 Municipalities which have now no Provident Funds at all will demur to

starting a Provident Fund for the benefit of teachers alone, to the exclusion of their other employees. If this should happen even in a very small number of cases, the Government cannot legally overrule the local bodies and the scheme would be defeated. If, on the other hand, a general fund were started under Government control and rules were framed by Government for its working, the local boards will be obliged under the provisions of the law above quoted to modify their existing rules or frame rules not inconsistent with those framed by Government. This will, it is thought, be a better means of carrying out the object in view without difficulty or opposition from the local bodies

4. The present proposal is that Government should undertake to subsidize the local bodies to the extent of the extra burden which would be imposed upon them by the inclusion, in the case of Local Fund Provident Funds, of teachers on less than Rs. 10 and of all teachers in the Salem District Board, and in the case of municipal funds of all teachers. The amount of contribution which Government will have to pay annually on this understanding is about Rs. 22,400 in the case of District Boards and Rs. 16,800 in the case of Municipalities. It would probably save a lot of complication and make the working of the proposed fund easier, if the Government should pay the bonus on account of *all* Local Fund and Municipal teachers whether getting more or less than Rs. 10 per mensem, making, if necessary, an adjustment in the grants paid annually to the several local bodies on account of education. According to this idea the total amount of bonus payable annually on account of Local Fund teachers will be about Rs 67,500 and that on account of municipal teachers Rs. 16,800 or Rs. 84,300 in the aggregate. According to the Honourable Member's present proposal the subsidy payable by Government towards the extra burden imposed by the inclusion of teachers is Rs. 39,200.* The additional contribution which would be payable if the whole bonus is paid by Government, is thus Rs. 45,100. If the *whole* bonus is paid by Government, the best course would be to start a separate Central Fund for these teachers to be entirely under the control of Government without any interference from local bodies The only possible objection to doing this appears to be that if once Government undertake to pay the whole bonus to the Provident Fund for Local Fund and Municipal teachers, numerous representations will come in asking for the extension of the concession to private schoolmasters, having regard to the fact that the scheme formulated by Mr. Stone was designed to benefit *only* teachers in schools under private management.

Rs.
22,400
16,800
39,200

Rs.
22,400
16,800
39,200
84,300
39,200
45,100

K. Rangaswami Aiyangar—27-5-10.

His Excellency the Governor desired in his note, dated 16th March 1910, that a scheme should be roughly worked out for a General Provident Fund for Municipal and Local Fund schools, which would make provision for no loss of benefit in case of transfer, and an estimate formed of the amount of the subsidy which Government would have to contribute.

The total numbers of Local Fund and Municipal teachers (including teachers on less than Rs. 10 per mensem who do not now enjoy the benefits of the Provident Fund) and the aggregate salaries per annum drawn by them are given on page 17 of the notes above.

Assuming that the contributions levied from teachers would be as under the existing Provident Fund rules calculated at the rate of 1 anna in the rupee on the teacher's salary, and that Government would contribute as the Boards do now a like amount, then the cost to Government would be—

For Local Fund teachers, $\frac{1}{7}$ of Rs	10,80,731 or Rs.	67,545 ;
and for Municipal teachers, $\frac{1}{16}$ of Rs.	2,68,248 or ,,	16,765
Total ...	,,	84,310

The contributions payable by the teachers would come up to the same amount and on the total amount interest is allowed at $3\frac{1}{4}$ per cent. in the case of District Boards and at 3 per cent. in Municipalities Supposing interest to be allowed at 3 per cent. an additional sum of Rs. 5,000 would have to be added to the cost shown above bringing the total up to Rs. 89,310, or, say, Rs. 90,000 in round figures.

Against this, however, might be set the contributions at present paid by the District Boards (except Salem) on account of the teachers who already belong to their Provident Funds. The number of such teachers is 4,319, their aggregate salary Rs. 7,22,447, and the contribution, therefore, Rs. 45,153.

The net cost to Government would, therefore, be in round figures Rs. 45,000 per annum. I submit, however, that it scarcely seems advisable to create a separate Government Provident Fund for teachers alone when Local Provident Funds, to which all teachers could be admitted by slight alterations in the existing rules, are already in working order.

A separate establishment would have to be created in the Accountant-General's office, and a considerable amount of extra correspondence would be involved as all the detail of the work would practically have to be done as now in the local treasuries where the pay bills are cashed, and the deductions would have to be made, abstracts would have to be made and transmitted to the Accountant-General to be posted over again in his ledgers.

There might, perhaps, be a small advantage in dealing with the investment of surplus balances, but against this should be set all the correspondence that would certainly arise whenever an account had to be closed.

Apart from the financial question the objection that might be urged against bringing all teachers whatever their pay on to the existing Provident Funds is that this could not be effected without the consent of the local bodies concerned and some of them might possibly demur (as the Salem Board did) in which case Government have no power to compel the Board to agree.

G.O., Nos. 1013 L, dated 18th August 1909.

It will be seen however that the Salem District Board objected on the score of expense, so that if Government undertook to subsidise the Boards to the amount of the extra cost involved no objection would probably be raised.

As regards the question of transfer the rules already provide for transfer between one Board and another and one Municipal Council and another and it merely remains to get the Boards and Councils to agree to a rule providing for transfer of a teacher's service from a Board to a Council and *vice versâ*.

So far, then, as the District Boards are concerned there does not appear to be any insuperable difficulty in bringing all teachers on to the Provident Funds of these Boards if Government are prepared to contribute the additional cost involved.

As regards Municipal Councils, however, the case is somewhat different. The Municipal Provident Fund rules provide for six classes of employees excluding teachers and all employees drawing less than Rs. 15 per mensem.

Owing to lack of funds only 30 Municipal Councils have so far started Provident Funds at all, and it is not clear from these papers why Provincial Funds should come to the aid of Municipal revenues so as to enable them to start Provident Funds (in case where none exists at present) for teachers only, or why, in cases where such funds are in operation subsidies should be granted to provide bonuses for all teachers whatever their salary while other servants drawing less than Rs. 15 are excluded.

When dealing with the Local and Municipal Budgets at the beginning of this year it appeared to me that there was practically no system upon which grants to

local bodies for education are made. For the last two or three years the grant has stood at 2·10 lakhs of rupees. That being the net sum required to keep existing institutions going, after raising the allotments made by local bodies as far as possible due regard being had to their other obligations, and relieving the Boards of charges for supervisors and teaching grants which used formerly to be paid through the Boards but are now made direct Provincial charges.

I have since discussed the matter with the Director of Public Instruction, and have had a note prepared on which I hope to take orders shortly as to the policy to be pursued hereafter and as to the amount of progressive increase, if any, which Government may be prepared to make to the Educational grant-in-aid; for without some such definite pronouncement the extension of elementary education seems likely to be very much retarded, or, at any rate, rendered purely a matter of chance. At present some local boards reject the proposals of the educational authorities for opening new schools straight away on the score of lack of funds and do not refer to the matter at all in their budget proposals. Others again apply for additional subsidies which they may or may not get, while in some cases Boards have gone so far as to propose the closing of existing schools because they have not money enough to maintain them.

The half lakh which the scheme for a Provident Fund to embrace all teachers would cost could, I believe, be easily absorbed in providing new schools and with reference to the Hon'ble Mr. Hammick's remarks in paragraph 5 of his note, dated 7th October 1909, at page 14 of these notes, I would venture to submit that if Financial can allot the money it could be more profitably spent as an addition to the existing grant-in-aid for elementary education than on a subsidy in aid of a Provident Fund for teachers drawing Rs. 10 and less under local bodies.

The present case originated in a proposal to create a Provident Fund for teachers in aided and unaided schools This has been decided to be impracticable and I submit that orders may now issue in the sense of the Hon'ble Mr. Hammick's remarks on page 17 of the notes, and that the proposal to subsidise Local Boards and Municipal Councils so as to provide Provident Funds for all Local and Municipal teachers who do not now enjoy the benefits of such funds may lie over pending a decision on the question referred to in the foregoing paragraphs as to how far additional grants in aid are required for the purpose of extending primary education.

L. M. Wynch—19-6-10.

I have never regarded this matter of constituting a Provident Fund for teachers in elementary schools, whether under private management or under Local and Municipal management as one that was pressing at all. The thing started from the Madras Teachers' Guild and was really a notion of Mr. Theobald's, excellent in itself, that the guild and the individual teacher would become stronger if they had a fund of this kind.

We have now dropped the idea of a fund for school teachers under private management.

The point now is the starting of a fund for schools under Local and Municipal management. At present those schoolmasters who draw more than Rs. 10 per mensem do, as a rule, belong to a Provident Fund. Certain Municipalities have been unable to offer the advantage so far.

It must be remembered that in elementary education, Local Boards and Municipalities at present do not take any very prominent part in the work. Out of a total of 22,000 schools only 3,700 were under the management of Municipalities and Local Boards; so that even if we did start a Provident Fund for these teachers we should really be doing very little towards improving the status and position of the elementary school teacher. Eighteen thousand schools out of twenty-two thousand would be unaffected by the proposal.

In my opinion all this is premature, it is as if in England such a fund had been started a hundred years ago. Our teachers, as a rule, are not worth it. Out of thirty-four thousand teachers only seven thousand are trained, the rest are some

with no certificates at all and others with certificates, which merely testify that they have been teaching some years and just managed to get a certificate of efficiency from an Inspector. Such certificates as those of us know who have seen these teachers are worth very little.

I don't think the trouble and expense involved in starting a Provident Fund for these teachers would be worth the result at present. Later on no doubt the time will come when such a fund will be advisable.

The Secretary says he is preparing a note to show how unsatisfactory are our present arrangements for subsidising and supporting elementary education. I have long thought this and spoken to Dr. Bourne about it. If we make grants we can open new schools and rapidly improve existing schools, but our whole system of giving grants to Local Boards is faulty. When we get the note from the Secretariat on the subject I don't think we shall have much difficulty in increasing our grants for elementary education, and I would far sooner see our grants for primary education made at present directly to the support of new schools and towards increasing the grants to existing ones rather than in establishing a Provident Fund for these very smally paid inefficient teachers.

M. H[ammick]—22-6-10.

I have been somewhat pertinacious in my endeavour to secure the introduction of a Provident Fund for teachers, feeling convinced of the great desirability of improving, if possible, the position of the teachers and rendering the profession more attractive. It was difficult to form any definite idea of the practicability of the scheme without a fairly searching examination and consideration of what would be involved thereby.

The labour is not lost for now it is manifest that without a very large expenditure by Government it is impossible (on account of cost alone, apart from the question of actual feasibility) to apply any scheme of this nature to more than a very small proportion of the schools in this country.

And the fact has been brought out that to introduce a scheme into those schools only which are under the management of Municipalities and Local Boards would cripple our resources considerably and hinder our activities in the way of elementary education to a serious degree.

I come reluctantly to the conclusion that the introduction of a scheme in the way of a general Provident Fund for teachers is not at present within the range of practical politics.

A. L[awley]—22-6-10.

Now please draft orders on the original proposals (Honourable Member's note at page 11) and then get the papers printed.

L. M. Wynch—23-6-10.

A draft order is submitted below for approval.

K. Rangaswami Aiyangar—2-7-10.

S. H. Slater—5-7-10.

I should like to see a proof of the draft, please, before sending it to Honourable Member for approval.

L. M. Wynch—6-7-10.

The draft has been put in type and a proof is submitted.

T.K.—14-7-10.

It may be circulated to the Honourable Member for approval.

K. Rangaswami Aiyangar—14-7-10.

S. H. Slater—14-7-10.

L. M. Wynch—14-7-10.

Approved.

M. H[AMMICK]—15-7-10.

Issue.

L. M. WYNCH—16-7-10.

May the report of Mr. Stone and the Government Order be placed on the Editors' Table, please?

K. RANGASWAMI AIYANGAR—16-7-10.

Not necessary, I think.

L. M. WYNCH—18-7-10.

[G.O., No. 418, Educational, dated 18th July 1910.]

Educational Department.

Read again - G.O. no. 396 Edl Dt 21-5-08
- G.O. no. 433 Edl Dt 3-6-08 } P proc sent 28 H

Read also -
Cno - 746 from the DPI. Reno. 1594 Dt 3-4-09
Cno - 1294 " " " " " Dt 3-7-09

ORDER:
P.S.

To be placed on E.J.

At the Madras Educational Conference which was held in December 1906 a resolution was adopted urging on Government the necessity of appointing an educational officer to formulate, in consultation with representative educationists, a definite scheme for the establishment of a Provident fund for teachers employed in schools under private management. In their order No.396, Edl., dated 21st May 1908, the Government expressed themselves in sympathy with the aim of the Conference and deputed the Hon'ble Mr. J.H. Stone, Principal of the Presidency College, Madras, to formulate a scheme for the establishment of a Provident fund for teachers.

2. The scheme drawn up by Mr. Stone provides for the establishment of a single general Provident Fund for the benefit of all qualified or certificated teachers in recognized schools under private management. He suggests that the Government of Madras through the Educational Department should be the recipient and Manager of the Fund, which should be designated

Rule II on p. 9 of CF

Rule III — do —

29 2P

Rules IV & V on p. 9 of CF.
Para 25 of report on p. 5 of CF

H.E's note on p. 37 of note file

—do— on p. 38 —do—

Para 5 of Mr. Francis' note on p. 13 of note.

"the Govt. Provident Fund for Certificated Teachers" and that the contributions to the fund should be compulsory in some cases and voluntary in others.

3. The Government have given their most careful consideration to these proposals and although they are strongly impressed with the desirability of improving, if possible, the position of teachers, and of rendering the profession more attractive, they cannot help observing that the introduction of a Provident Fund for teachers in schools under private management is fraught with great practical difficulties. ~~If they should undertake to aid~~ a Provident fund for teachers in schools under private management ~~they would surely be driven eventually to aid~~ funds for those teachers in schools under public management, who do not now ~~neither~~ belong to any Provident Fund and are not ~~nor~~ eligible for pensionary privileges, ~~The scheme~~ in the form in which it is proposed by Mr. Stone cannot be worked satisfactorily without large subsidies from Provincial funds and the Government apprehend that this would mean that the Government would be called upon to provide for a Provident fund for all teachers employed in municipal schools and for such of the teachers in local

Assistance given to Govt. will inevitably lead to demand for similar assistance to that is to say all teachers employed in municipal schools and such of those in L.F. employ who

—do— —do—

30 31

local fund employ, who draw less than Rs.10 and who are not now admitted to the benefits of Provident funds.

But if a scheme were to be established for the benefit of all teachers in schools under private and public management, alike, the total number ~~of teachers and candidates~~ to be provided for in the ~~schools~~, would be raised will ~~increase~~ from 13,600, as estimated by Mr.Stone in para.21 of his report, to about 23,000 and the contribution to be paid by Government would not only be correspondingly raised ~~to begin with~~ ab initio, but would ~~will~~, in the near future, ~~increase enormously~~ as multiplied ~~private~~ schools ~~grew~~ and certificated teachers became more numerous. It is however not possible with the materials furnished in the report to gauge with any degree of accuracy the extent to which the establishment of a Provident Fund would ~~would~~ prove a burden on the Provincial revenues. There is in the majority of cases no information as to what salaries are actually paid to teachers in schools under private management and it would be impossible to arrange for the recoveries of the contributions from the teachers by deductions from their salaries. The only method of enforcing contributions advocated by Mr.Stone is to refuse recognition to managers of schools where the teachers failed to contribute. This would affect the managers and not the teachers and it is not clear how

Para 6 of Mr. Francis's note on p.13 of note file.

subject to a considerable or continuing increase

His note dated 5-5-08 on page 10 of the notes with G.O. no. 396 Ed. 21-5-08

Para. 25 of report on p. 5 of C.F. & H.M's note on p. 14 of notes & Para 10 of Mr. Francis's note on page 13

appear that the fund could be worked without further legislation. Moreover, ~~unless there in the absence of~~ this legislation there would be perpetual difficulty in getting all the schools to join the fund.

Para 3 of Hon'ble note on page 14 of notes.

Managers could compel their teachers to contribute. It does not therefore

4. It is also observed that there is nothing in the scheme to safeguard the interests of the teachers ~~by preventing~~ making managers from defaulting with their teachers' contributions or muddling the accounts by un-punctuality and mistakes.

Para 11 of Mr. Francis's note on p. 14 of note file

from Malversation on the part of managers or Mismanagement of the account of Contribns received. —do— —do—

Further,

5. The establishment of a scheme such as that proposed by Mr.Stone would necessitate the employment of trained ~~accountants~~ clerks in the offices of the Assistant and Sub-Assistant Inspectors of schools, an audit by the Accountant General and the maintenance of service registers for all subscribers, ~~roughly speaking to the number of~~ a thousand in each district.

Speedily

Numbering, approximately.

Para 2 of Hon'ble note on page 14 of N.F.

6. The Governor-in-Council is therefore convinced that the establishment of a Provident fund of the kind proposed would not only involve a large addition to the existing establishments of ~~the~~ Inspecting officers but would also ~~result in~~ Entail a great expenditure of public money ~~which would hardly be commensurate with the results that could safely be anticipated~~. The whole ~~matter~~ Scheme appears to the Governor-in-Council to be premature ~~in~~ at the present ~~state of the country~~ time. The schools under private management in the Presidency are so very loosely managed, the school masters so little under control and so independent of the school managers that the scheme, if introduced would

Para 6 of Hon'ble note on p. 14 of notes.

Para 2 —do— —do—

which could be better employed in promoting Educational work by increasing Grant in aided schools, Establishing more training Schools & paying higher salaries so as to attract better qualified teachers in Govt. schools.

Para 2 of His note on page 14 of N.F

bringing to account

Para 5 of His note on page 14 N.F.

would almost certainly break down from unpunctuality in payment and irregularities in ~~accounting for~~ the contribution ~~its~~ from ~~the~~ subscribers. ~~His Excellency the Governor~~ in Council accordingly considers that the funds that can be made available for assisting a scheme of ~~this~~ such doubtful utility may with advantage be ~~utilised~~ employed in supporting the educational work in the country by increasing the grants to aided schools, by establishing more training schools, and by paying higher salaries, and securing better qualified ~~teachers in Government schools~~. The Governor in Council has therefore reluctantly come to the conclusion ~~that the trouble and expense involved~~ the starting a Provident fund for teachers employed in schools under private management would not be ~~worth~~ the result and that the proposal must therefore be dropped.

H-L's note on page 39 of N.F.
& Hub's note on page 36

that the advantage which might be anticipated from

in any way commensurate with the trouble & expense involved

Para 8 of His note on page 15 of N.F.

K.R.
2-7-10.

Sm
5/7

Hub
6/7/10

To the D.P.I..

GOVERNMENT OF MADRAS.

EDUCATIONAL DEPARTMENT.

Read—the following papers:—

I

G.O., No. 396, Educational, dated 21st May 1908.

Abstract.—

II

G.O., No. 433, Educational, dated 3rd June 1908.

Abstract.— Approving the proposal of the Director of Public Instruction to depute Mr. J. H. Stone to formulate a scheme for the establishment of a Provident Fund for Teachers.

III

Letter—from the Hon'ble Dr. A. G. Bourne, D.Sc., F.R.S., C.I.E., Director of Public Instruction, Madras.
To—the Secretary to Government, Educational Department.
Dated—3rd April 1909.
No.—R.C. 1594.

IV

Letter—from the Hon'ble Dr. A. G. Bourne, D.Sc., F.R.S., C.I.E., Director of Public Instruction, Madras.
To—the Secretary to Government, Educational Department.
Dated—3rd July 1909.
No.—R.C. 1594.

Order—No. , Educational, dated 18th July 1910.

At the Madras Educational Conference, which was held in December 1906, a resolution was adopted urging on Government the necessity of appointing an educational officer to formulate, in consultation with representative educationists, a definite scheme for the establishment of a Provident Fund for teachers employed in schools under private management. In their Order No. 396, Educational, dated 21st May 1908, the Government expressed themselves in sympathy with the aim of the Conference, and deputed the Hon'ble Mr. J. H. Stone, Principal of the Presidency College, Madras, to formulate a scheme for the establishment of a Provident Fund for teachers.

2. The scheme drawn up by Mr. Stone provides for the establishment of a single general Provident Fund for the benefit of all qualified or certificated teachers in recognized schools under private management. He suggests that the Government of Madras through the Educational Department should be the recipient and Manager of the Fund, which should be designated "the Government Provident Fund for Certificated Teachers", and that the contributions to the fund should be compulsory in some cases and voluntary in others.

3. The Government have given their most careful consideration to these proposals and although they are strongly impressed with the desirability of improving, if possible, the position of teachers and of rendering the profession more attractive, they cannot help observing that the introduction of a Provident Fund for teachers in schools under private management is ~~fraught~~ beset with great

practical difficulties. Assistance given to a Provident Fund for teachers in schools under private management would inevitably lead to a demand for similar assistance to funds for those teachers in schools under public management, who do not now belong to any Provident Fund and are not eligible for pensionary privileges, that is to say, all teachers employed in Municipal schools and such of those in local fund employ who draw less than Rs. 10 and who are not now admitted to the benefits of Provident Funds. But if a scheme were to be established for the benefit of all teachers in schools under private and public management alike, the total number to be provided for would be raised from 13,600, as estimated by Mr. Stone in paragraph 21 of his report, to about 23,000 and the contribution to be paid by Government would not only be correspondingly raised *ab initio* but would, in the near future, be subject to a considerable and continuing increase as schools multiplied and certificated teachers became more numerous. It is, however, not possible with the materials furnished in the report to gauge, with any degree of accuracy, the extent to which the establishment of a Provident Fund would prove a burden on the Provincial revenues. There is, in the majority of cases, no information as to what salaries are actually paid to teachers in schools under private management, and it would be impossible to arrange for the recoveries of the contributions from the teachers by deductions from their salaries. The only method of enforcing contributions advocated by Mr. Stone is to refuse recognition to managers of schools where the teachers failed to contribute. This would affect the managers and not the teachers, and it is not clear how managers could compel their teachers to contribute. It does not therefore appear that the fund could be worked without further legislation. Moreover, in the absence of legislation, there would be perpetual difficulty in getting all the schools to join the fund.

4. It is also observed that there is nothing in the scheme to safeguard the interests of the teachers from malversation on the part of managers or mismanagement of the accounts of contributions received.

5. Further, the establishment of a scheme such as that proposed by Mr. Stone would necessitate the employment of specially trained clerks in the offices of the Assistant and Sub-Assistant Inspectors of Schools, an audit by the Accountant-General and the maintenance of service registers for all subscribers, numbering, approximately, a thousand in each district.

6. The Governor-in-Council is, therefore, convinced that the establishment of a Provident Fund of the kind proposed would not only involve a large addition to the existing establishments of the Inspecting officers but would also entail a great expenditure of public money which could be better employed in promoting educational work by increasing the grants to aided schools, by establishing more training schools and by paying high salaries so as to attract better qualified teachers in Government schools. The whole scheme appears to the Governor-in-Council to be premature at the present time. The schools under private management in the Presidency are so very loosely managed, the schoolmasters so little under control and so independent of the school managers that the scheme, if introduced, would almost certainly break down from unpunctuality in payment and irregularities in bringing to account the contribution from subscribers. The Governor-in-Council has, therefore, reluctantly come to the conclusion that the advantages which might be anticipated from starting a Provident Fund for teachers employed in schools under private management would not be in any way commensurate with the trouble and expenses involved and that the proposal must therefore be dropped.

(True Extract.)

L. M. Wynch,
Ag. Secretary to Government.

To the Director of Public Instruction.
" Honorary Secretaries to the Madras Teachers' Guild.

The Madras Educational Conference.

OPENED BY H. E. THE GOVERNOR.

The annual Educational Conference, held under the auspices of the Madras Teachers' Guild, opened its session this morning, at 11 o'clock, in the Museum Theatre. There was a large gathering of teachers present, among those assembled being the Hon'ble Mr. T. T. Logan, Mr. H. J. Allen, Mr. E. Thurston, the Hon'ble the Rajah of Kollengode, Mr. C. M. Barrow, Professor M. Rangachariar, the Rev. C. Pollard, the Hon'ble Mr. L. A. Govinda Raghava Iyer, Mr. K. B. Ramanadha Iyer, Mr. P. Lakshminarasu Naidu, and the Rev. J. M. Russell.

SIR ARTHUR LAWLEY'S SPEECH.

His Excellency the Governor, who had been requested to open the Conference, arrived at 11 A.M., accompanied by Mr. A.Y.G. Campbell, I.C.S., Private Secretary, and Captain Popham, and was received by the Hon'ble Mr. Logan, Mr. Allen and Messrs. K. B. Ramanadha Iyer and S. Vasudevachariar, the Honorary Secretaries. He was conducted to his seat on the platform, and made the following speech in opening the Conference :—

LADIES AND GENTLEMEN,—I am very grateful to you for giving me an opportunity of taking a part in your Meeting this year, because there is nothing which evokes my interest or enlists my sympathy more than the work of education ; and in that work it seems to me that the Teachers' Guild may play a very important part, and it will not be because I fail to recognise that fact, that my remarks this morning are somewhat brief. Your agenda paper shows that your proceedings will range over a large area of educational matters upon which you will speak as experts. I can lay no claim to speak in that capacity ; I can only speak to you as a layman and one who the longer he lives is more and more impressed with the magnitude of the difficulties surrounding the question of education and the difficulty of arriving at a satisfactory solution of the problems in regard to it. And, moreover, I feel some diffidence in addressing a Meeting of those who are members of this honourable profession. And, gentlemen, I use the term "honourable" advisedly, because I would remind you that, though at times your work is wearisome, disappointing and trying, yet, at the same time, it is one of the most beneficent, the most useful and the most effective occupations upon which a man or a woman can engage. Your duties do not consist only, as forcing machines, of driving statistics into the minds of your pupils. No ; in the theatre of your respective labours you are a fountain of moral and intellectual instruction. Your functions do not consist only in the development of the intelligence of your pupils and in imparting to them of information ; it is also to refine and to discipline and to elevate their general behaviour. In a word, you have not to "cram" but to create character. Your pupils come to you at a time of life when they are most capable of receiving impressions, and their minds are not only receptive but they are also, so to speak, reflective. By that I mean that if in school hours a boy learns daily to be a little more patient, a little more brave, a little more chivalrous and a little more unselfish,—if these are lessons that he learns every day at school, they are lessons which will bear fruit in his home ; and, exactly in the same way, if a boy, on the other hand, learns to be harsh, rough, rude and selfish in his school, so will he be at home. And so your influence is not confined by the four walls of your school-room, but penetrates into every home from which your pupils come. It seems to me that, in the grasp which you hold your pupils, you are like a musician who holds in his hand some delicate instrument and it is within your power to evoke the most exquisite harmonies as well as, which God forbid, harsh discords of life. And so I say to you, teachers, that when you are disappointed and disheartened and when you feel that you are making no progress, remember that your influence in moulding the character of a nation is widespread and ever-telling, and be cheered by the thought that there is no reason for you to despond or to despair.

If, gentlemen, these are my sentiments as a private individual, how much more do I feel, when I am called upon to exercise my judgment and to have a voice, even though a small one, in framing the policy by which the system of education in this country is conducted? In my capacity as your Governor, I feel how great, how important and how noble a work is that of the teachers in this country. But however admirable a system we may devise, it cannot hope to succeed, unless it is well and ably administered by those who have to apply it. And so I want you, first of all, to realise the nobility and the honour attached to your profession, and I want to use some influence and some interest, if I may, in making that profession more attractive, in making you realise that it is a profession not to be taken up lightly, that the risks attending it are too great and too serious, that it must not be looked upon merely as a stop-gap until you find your way into some other profession; but to make it your life work. I know that the advantages of the profession, from a material point of view, have not been very great. You may claim, and rightly claim, that the labourer is worthy of his hire and that men cannot live by bread alone. I sympathise with you in that feeling and I am glad to know that lately the prospects attached to the profession have been improved, and I hope that, hereafter, it may be possible to make the prospects more alluring and more attractive (hear, hear.) But if this is to be done, if the prospects are to be made more attractive, if fuller recognition is to be given to the importance, the dignity and the honour of the profession which that profession may justly claim, then I can conceive of no organisation which is more capable of attaining these objects than the Teachers' Guild. I should like, if I may, just to remind you what those objects are. The objects of the Guild, it is laid down, shall be, first, the improvement of the methods of teaching; secondly, the discussion of all questions affecting education and the profession generally, and, if necessary, taking action thereupon; and, thirdly, the promotion of social intercourse among teachers. Gentlemen, I cannot imagine more laudable objects for any association to set before it. I do not propose to trace the various efforts which have been made to give practical effect to these objects, nor to examine the course which those steps have followed and examine how far or why they have failed. The paper that is to be read to you this morning, which is to deal with the establishment of a Provident Fund for teachers, is exactly one of those objects which this Guild may well undertake with a determination to carry it through. I hope that, because hitherto it has not proved capable of achievement, you will not despair, but that you will make up your minds to see if this cannot become an accomplished fact. I would ask the question: are those who are most interested in the Guild satisfied with the results which have been achieved? I am afraid that they would say that they are not altogether satisfied. I believe they would acknowledge that interest in the Guild has been somewhat languid, and if you ask me how I consider that fresh interest is to be aroused, I would say, at once, that it can only be done by the teachers themselves. I hope that they will arouse fresh interest in the work of the Guild from one end of the Presidency to another. I do so, I confess, partly from selfish interest, from selfish motives, because I should value and welcome any system under which those who are most interested in education, would combine to discuss the educational problems of the day. It would be a great help to this Government to know how far those men, who are called upon to administer our methods and to apply our system, how far their experience goes to show that these methods are unsatisfactory or capable of improvement. And if this could be ventilated and discussed here, and if the teachers of the Presidency would seriously consider in what way these methods may be improved and would indicate it to Government, it would be a great help to us. And, especially, gentlemen, do I believe that it would foster an *esprit de corps* in your profession, that it would promote kinship and comradeship in the ranks of the profession; for after all, you are, all of you, from the highest Principal to a private schoolmaster in the humblest Primary School, you are, all of you, soldiers in the ranks of an Army setting out on a campaign to restrain and to push back the encroachment of ignorance, of poverty, and of sin—all setting out that you may share in the splend'd work of uplifting and ennobling your fellowmen. And in that work, surely anything that you can do to promote kinship and comradeship can work for nothing but good. And so to all of you, as I say to the most learned Professor to the schoolmaster in the humblest Primary School, I would appeal to consider whether here in this Guild there is not a field in which each of you may devote some of your time, some of your interest, and some, it may be, of your means, in order that you may advance the interests of the profession, that you may enchance its dignity, that you may help your fellow teachers, and that you may promote the cause of education upon which believeme, the future happiness and prosperity of this country so largely depends.

Gentlemen, I believe that this Guild may be an element of great good, and I take this the earliest opportunity that I have, of trying to make widely known the objects of the Guild, of inviting all the members of this profession to which you belong, to join it that they may work together and work with us in the cause which I know you have so dearly at heart. I regret that press of business does not permit of my taking further part to-day in the Conference which you hold. But I wish you every success in the work which lies before you. (Cheers.)

Mr. H. J. ALLEN, in proposing a vote of thanks to His Excellency, said :—

YOUR EXCELLENCY, LADIES AND GENTLEMEN OF THE MADRAS TEACHERS GUILD,—I have been asked to propose a vote of thanks to His Excellency for coming here this morning, but I really feel that this is quite unnecessary. I think I may assume, with perfect safety and with perfect propriety, that a proposal of this sort does not require to be formally made. I think if you will allow me an Irish form of expression, I may say that this proposal has been already been carried with acclamation before it has been made (cheers). I have then, Sir, to convey to you, on behalf of the Teachers' Guild, the thanks of the Guild for your goodness in coming to us to-day, for the signal honour you have done us. You have now given us a most practical proof of your sympathy in giving us a portion of your very valuable time ; you have furthermore stamped our association with the hall-mark of your recognition and approval. You have placed before us this morning a lofty ideal of the teachers' profession. I feel sure that I may promise, on behalf of the Guild, that in the year to come, that lofty ideal will reanimate the energies of the Guild, should they at all begin to flag and kindle the members to renew more luminous efforts on behalf of education in this great Presidency.

His Excellency then took leave of the Conference.

The Conference then proceeded to consider the agenda for the day.

After the departure of His Excellency the Governor, Mr. H. J. Allen was voted to the Chair.

In opening the business for the day the Chairman said that it was unnecessary to read the Rules of the Conference, which were contained in the notice convening it so they might take the Rules as read. The next business was the election of a Business Committee.

THE BUSINESS COMMITTEE.

The following Committee was then elected, on the proposition of the Chairman, seconded by Mr. C. M. Barrow:—The Rev. C. Pollard, Rai Bahadur M. Rungachariar, Messrs. C. M. Barrow, W. M. Theobold, T. S. Venkataswamy Iyer, T. V. Swaminada Iyer, P. Lakshminarasu, V. S. Srinivasa Sastriar, Sesha Iyengar (Trichinopoly), S. Panchapakesa Iyer and the Secretaries.

Mr. W. M. THEOBOLD, of Stanes High School, Coimbatore, then read a paper on "A Provident Fund for Teachers." He divided the schools in the Presidency into three classes—Government schools controlled directly by Government, Local Board schools controlled indirectly by Government, and schools under private management, and indirectly controlled by Government. He wanted to emphasise the fact that they were all Government schools, since they were all controlled by Government. He rested the claim of teachers for pension upon a just principle and not on expediency. There was no necessity to urge the justice of the claims of those who had worked faithfully and well. It was recognised on all sides—by railways, Harbour Trusts, Banks, and great mercantile firms the principle of a Provident Fund was recognised, and it was strange that one class of persons were excluded. His Excellency the Governor had told them that the teachers were doing a noble and national work. As a matter of national expediency, therefore, every school could demand to replace its teaching staff at a suitable time. The first important matter, therefore, was the recruitment of the teaching profession. He then gave his own experiences of schools in England as bearing on the matter. In 1898 a Pension Fund for every teacher in elementary schools was passed through Parliament, and it largely met the difficulty of recruiting teachers for schools. The next question was the retention of teachers, and this applied more to India than to England, where men, when they once entered on the career of teacher, were induced to stay in it. They made teaching their life-work, and not a stepping-stone to other appointments. The retention of teachers was a crying need in India. If a Pension Fund were established and the prospects of teachers made brighter, their services could be retained. Then there was the question of worn-out teachers. It seemed to be a matter of national importance not to have in schools any teachers except the best, any effort that was not up to date and vigorous. It was highly expedient, therefore, to provide for the worn-out teachers by a pension scheme.

The speaker then said that they came to the question of the greatest difficulty—how were they to get a Pension Fund? He said that he belonged to a very great organisation at Home, the National Union of Teachers Provident Fund representing 60,000 teachers and returning three Members to Parliament; but that they had not been strong enough to promote and carry out a pension scheme. The National Union of Teachers Provident Fund had been a failure because the pension scheme was not compulsory. The London SchoolBoard had also tried to worko uta scheme, but it applied only to London. The only possible plan, the speaker said, was that in which the teacher subscribed and the Government supplemented and worked the scheme. He was afraid, however, that they would meet with difficulties In Government schools the teachers were provided with pensions; in Local Board Schools with a partial pension, which, he believed, would be made full pension; but for the poor teachers in schools under private management there was no remedy. He said that they should claim that every recognised teacher in the Madras Presidency under the educational authority of the Government of Madras, who controlled them, was a Government servant, doing national work, and could justly claim a National Pension Fund. The Managers of schools could not provide a Fund. The demands on them were very great. If they waited for the Managers they would have to wait until the Greek Kalends.

In regard to the best time to start, he said that no time was so ripe as the present, when the Codes were being changed, schools re-classified, and teachers dismissed. The scheme of a Pension Fund had the sympathy of the Director of Public Instruction and of His Excellency the Governor. His Excellency had said that the teachers had the future of the nation in their hands. What they required at present was more bread and butter in their hands.

The discussion is proceeding.

The Hindus Mail dated 18th Dec 1908. (Wed)

The Madras Educational Conference.

THE FIRST DAY'S PROCEEDINGS.

The Annual Educational Conference, held under the auspices of the Madras Teachers' Guild, resumed its session yesterday afternoon in the Museum Theatre. Mr. H. J. Allen was in the Chair, and there was a large gathering of teachers present :—

THE TEACHERS' PROVIDENT FUND.

Mr. C. M. BARROW, the first speaker, on Mr. Theobald's paper, said that he had heard the subject discussed at every Conference, and practically no progress whatever had been made. Ten years ago Mr. Bilderbeck had put forward a very practical scheme, but now, 10 years later, no further advance had been made. Unless Government took the matter up, it would be a very difficult thing to get anything done. It seemed that with the sympathy of His Excellency the Governor and of the Director of Public Instruction, and all the educational changes which were taking place, something might be done. If they could only get the Managers of all the schools to say to the teachers : "There is a Teachers' Provident Fund, you will have to give something to it ;" that would be one source of income. The management would give something, and the Government could be asked to give the balance, and to control the scheme. He was not impressed with the progress of the Guild. Incidentally he remarked that there was not a single Eurasian teacher in the room at the Conference, and that it was most difficult to get Eurasian teachers. There was not a single Eurasian teacher under training in the Teachers' College. In European schools the Managers did not object to native teachers, who were generally very efficient, but the parents objected to them.

Mr. T. R. RAMANATHA IYER, in the course of his remarks, said that education had made vast progress in the past 50 years, and that the avenues of employment were getting more and more choked. Formerly schoolmasters could always get other employment. Now they must stick to the schools, and hence a pension fund was very necessary. He strongly supported Mr. Theobald's proposals.

The Rev. C. POLLARD said that Mr. Bilderbeck had devoted a good deal of his time to try and start such a fund, and had applied to Managers and teachers, but that the replies received had been discouraging, and his efforts had been unsuccessful. He himself would be perfectly satisfied if the Madras Teachers' Guild could persuade the Government to take up the scheme as being a more capable and suitable agency to control it. It had been said that the Christian College had such a fund, but that fund had considerable capital behind it. Every school was not in the fortunate position of the Christian College in that respect. The schools needed help. So long as it was a purely monetary matter the Madras Teachers' Guild would not be able to make that thing succeed. Government pensions were only due to the recipients as deferred pay, and in the same way such provision should be made for teachers as their right.

After two other speakers had spoken in favour of Mr. Theobald's scheme, Mr. P. Luchminarasu Naidu said that the Madras University had Rs. 5 lakhs to its credit, mostly contributed by the labours of teachers. He suggested that Rs. 2 or Rs. 3 lakhs out of this should be formed into a fund, the interest accruing from which would go towards a pension scheme for teachers.

In reply to previous speakers, Mr. Theobald said that what the English Government recognised, when the question of a Pension Fund came up, was, that teachers in private schools were doing national work. If they forget that, they lost a strong point. They would, therefore, be wise if they left the Managers alone. He had sounded and spoken to some Managers and Directors of great Mission schools, and they admitted that, although they sympathised with the scheme, they could do nothing. They had lost a great deal of money lately.

The CHAIRMAN, in bringing the First Session to a close, announced that there would be a Business Committee Meeting at 2 P.M., to-morrow, and a social gathering in the evening.

The Kindergarten System.

The Second Session commenced at 2 P.M., with Mr. M. Rangachariar, M.A., in the Chair.

The first paper read was by Miss Gillingham, of the Teachers' College, Saidapet. Miss Gillingham, who has been sent out by the Secretary of State for India to take charge of the Kindergarten Department of the College, has written a book on the Kindergarten System, which will be published shortly by Messrs. Macmillan and Co.

In the course of her paper Miss Gillingham said :—

During the short time that I have been living and working in this country, it appears to me that there is no word which is more hopelessly misunderstood than the word Kindergarten. Not more than five teachers out of every ten comprehend exactly what is meant by the word, or if they do, do not give evidence of such comprehension, either in their conversation or their teaching, while to hear outsiders talk about it is positively amusing. The popular idea was, and in many cases still is, that Kindergarten may take place during a certain period of the school time-table, and it is no uncommon thing to see a time-table arranged thus :—

9—10 A.M.	Arithmetic
10—11 ,,	Reading
11—12 ,,	Kindergarten

A time-table so written is a sure proof that the teacher who drew it up does not understand the true meaning of the word Kindergarten. Kindergarten is not a subject ; it is a method. The literal meaning of the word is "children's garden," and by Kindergarten methods we endeavour to treat our children much in the same way as a gardener treats his plants, that is to say, the children are considered as human plants and are allowed to act naturally, and not looked upon as little machines from whom a certain amount of work, and certain results must be obtained in a given time. Before the gardener sows any seed he prepares the soil in a suitable manner, and to satisfy the desire of creepers to cling, he erects supports. By so doing, he considers the original intentions of Nature, before he himself takes any steps. But how many teachers are there who consider the original intentions of Nature before they take any steps? Certainly not many, when we see, over and over again, tiny children of 4 and 5 years of age struggling to read from books, or to work even on slates or paper. Teachers who teach on these lines are endeavouring to work contrary to the laws of Nature. No child should have formal lessons in reading, writing and arithmetic until he has reached the age of 6. It may be argued that the child will suffer through not having practice in these three subjects. But compare two children about the age of 6 or 7 : one who has been to school since he was 4, and the other who has never been to school. Invariably, the last mentioned of these two is the brighter and the more intelligent. At least this has been my experience. What is the reason of this? Simply, that the non-schoolboy has been allowed to get a general knowledge, and to find out things for himself by personal investigation, and so has come to rely upon himself to further his knowledge, while the schoolboy, unless, of course, he has been fortunate enough to attend a good Kindergarten, has been forced to keep his eyes glued to his book and slate, and in so doing has lost sight of all that is happening around him. Consequently, he has developed into a little machine, instead of what Nature intended him to be—a rational and intelligent being.

3. Many teachers make the mistake of looking upon their pupils as little men and women, and try to educate them accordingly. They are not; they are children pure and simple, and possessing the characteristics of the young of all species, including a love of movement, of novelty, of cheerfulness and of brightness. The child is purely sensual; a day in a little baby's life consists chiefly in crying, feeding, kicking and sleeping; as far as we know there is very little, if any, mental exertion for some time after birth. And the child is not so very far removed from this stage when he comes into our hands as a Kindergartener. Therefore, to try and educate his mind before his senses is absurd. But that is exactly what many teachers do when they begin to teach a child to read from books, and to work sums on slates or paper, at too early an age. The education of the senses must precede that of the mind. This is why Froebel introduced his Gifts and Occupations, which, unfortunately, have been so woefully misunderstood. And this brings us to another serious, and, I suppose, the most common, mistake with regard to Kindergarten, and that is that Kindergarten consists wholly and solely in working through Froebel's Gifts and Occupations. Frequently we hear people talk of "the Kindergarten lesson," as though it were something all by itself, and quite separate from the other subjects on the time-table. There is no such thing as a "Kindergarten lesson", unless it be a lesson or lecture to teachers training as Kindergartners. It is perfectly correct to speak of a nature-lesson, an object-lesson, a drawing lesson or a Kindergarten occupation. But to talk about a Kindergarten lesson to children is absurd. As I said before, Kindergarten is a method, and by it all subjects, including reading, writing and arithmetic, may be taught. What these people really mean by the expression "Kindergarten lesson" is that a Kindergarten Gift or Occupation takes place during that time, and these are usually the people who make the mistake of thinking that the Gifts and Occupations *alone* form a Kindergarten. This mistake arises from the fact that in most books on Kindergarten, these Gifts and Occupations are mentioned and described, while in many Kindergarten schools they are in use. Seeing this, many teachers become inbued with the idea that they are essential to a good Kindergarten. Now, Froebel's idea in introducing his Gifts and Occupations was to follow Nature's laws and educate little ones through their senses. Children love touching and feeling things, and there is a strong creative instinct in all of them. To satisfy these desires of the children to handle and touch things, we give them certain occupations. But it not necessary for us in this country to give to our pupils exactly the same occupations which Froebel gave his. Froebel lived and worked among German children, the customs and surroundings of whom are vastly different from those of Indian little ones. So that to endeavour to carry out all his instructions to the letter is unreasonable. What we, as Kindergarteners, must do is to grasp the *spirit* of Froebel's teaching and work on the same lines ourselves. He gave his pupils mat-weaving with paper. Probably there was something in his German surroundings which suggested this idea to him. In this country we may give our pupils the same occupation, using palmyra leaves in the place of paper. This is suggested to us by the work of the basket-weavers. In so doing we give the children opportunity to satisfy the desire for touching and feeling, and the creative instinct is also gratified by the article made. This is one example of how we may adapt the occupations to our surroundings in India.

Most books on Kindergarten are written for American and European schools, and although we may learn much from them, we cannot in this country follow out to the letter all the directions and instructions given, but we may modify or enlarge upon them, as the case may be, to suit our own surroundings. It is quite unnecessary to import expensive apparatus from Europe for our Kindergartens here. Most of the materials required may be obtained in the local bazaar at a very low cost. This is another common mistake with regard to Kindergarten, that it is expensive or costly. Never was there a greater fallacy. On the contrary, it is the reverse, for we make use of Nature as much as possible from which to teach the children, and have not the expense of innumerable books as others have. Nature is not likely to send in a bill for the use of her trees, plants, animals, etc., which have been observed and drawn by the pupils. Yet, this learning first-hand from Nature is one of the most important characteristics of Kindergarten teaching. We are frequently told that the development of the child corresponds to the development of civilisation of the human race, and it is one of the best ways of carrying out Froebel's ideas to educate children accordingly. Now, in the very earliest days man expressed himself only by crude figures and letters carved on rock and stone, or drawn in sand, while all his food-vessels, etc., were roughly modelled out of clay. In giving clay-modelling and sand-play to our pupils we follow the development of civilisation. The children write and draw in sand before any attempt at formal lessons in writing on slates or paper is made, while in modelling they make a concrete representation of something they have learnt in a former lesson. In German, and in some of the English Parks, a certain portion is set apart as a play-ground for the children, and here quantities of sand have been deposited in which the little ones play and build to their heart's content. It is the easiest thing possible to do the same in the compounds of Indian schools. Sand-play and clay-modelling are essential to a good Kindergarten, so is drawing, but many of the occupations to which many teachers pay so much attention, like paper-cutting, card-board-modelling, mat-weaving and paper-folding, though very interesting occupations in the hands of capable teachers, are not by any means essential. In fact, it would be better if the more advanced of these lessons were entirely left alone by elementary Kindergarteners. I believe there are still some schools in which drawing is not to be found on the time-table, and the children, to satisfy their natural desire for this occupation, are obliged to indulge in it while the teacher's back is turned. Years ago, when the English school-boy drew on his slate what he termed "an old man", he was scolded by his teacher for being naughty. Now-a-days, wise teachers seeing that this desire for drawing "old men" and familiar objects is given by Nature to the children, give them opportunity for gratifying it, by letting them draw things and animals with which they come in contact in their daily life. This comes under the head of "Drawing as a means of expression", and by this means children may often more clearly demonstrate what they cannot satisfactorily verbally explain. We do not expect perfect drawings from them; it is not the aim of the lesson to obtain good work, but to encourage our pupils to express on paper what they have learnt either in a former lesson or from personal observation. The children are not being trained as artists, therefore the one aim of the lesson is not to obtain faultless work. Like all other occupations, drawing is not an end in itself—it is simply a means to an end. In the modelling lesson, the children are not being trained as sculptors, and we do not expect a perfect representation of the article modelled, but we do expect the children to see and observe for themselves while they are in the act of modelling. There is nothing new in Kindergarten. It is only that we, as teachers, are gaining more wisdom, and are beginning to see that it is useless to try and educate our pupils on methods contrary to the laws of Nature. There always have been, and always will be, some parents who educate their children on Kindergarten methods. The chief aim of the system is to train children to *see* for themselves, so that the words of Ruskin may be a little less true than they are at present when he says:—"Hundreds of people can talk for one who can think, but thousands can think for one who can see".

Mr. BARROW said that few of them knew much about the subject of the paper just read. He knew a great deal more now than he did 10 days ago, when he paid a visit to Miss Gillingham's school. He saw what great progress had been made by children taught on this system. The children were trained to be ambidextrous, being taught to draw with both hands. The Kindergarten School would close on the 21st instant for the vacation, and the speaker invited those present to pay a visit to the school before it closed in order to give them an idea of Kindergarten methods.

After one or two other speakers had made a few remarks, it was decided that Miss Gillingham would receive visitors at the Kindergarten School on Wednesday morning next, at 10 A.M., the Chairman remarking that as most of those present did not know much about the Kindergarten System, this would be the best way of giving them an insight into it.

INDIAN EDUCATION AND EDUCATIONAL IDEAS.

The second paper was by Mr. M. S. Dandayudapani Iyer, B.A., L.T., of the Christian College, Madras, on "Indian Education in Relation to Educational Ideals". In the course of his remarks he said :—

Education in India, viewed in the light of the educational ideals of France, Germany, the United States of America, England and Japan, is both interesting and instructive. To begin with India. A disinterested pursuit of learning, that religious learning which came surrounded with a halo from a hoary antiquity, was the Hindu ideal. It was the monopoly of the Brahmin, but a monopoly implying renunciation of all earthly pomp. Thoroughness was the distinguishing hallmark of the finished product, but acquired at the expense of practical sagacity. The Mahomedan ideal was essentially the same as that of the Hindu, only that it was more democratic in the sense that the learning was open to every Mahomedan. After the advent of the British rule and at its beginning, as much from a perception of the usefulness of this learning in the administration of law as from a sincere desire to conciliate the people of this land, Mahomedan and Hindu learning were patronised by Government. Simultaneously a demand for English, the language of good appointments, arose. The supply keeping pace with the ever increasing demand, Oriental learning began to decline till Macaulay rung its death knell "in favour of a knowledge of English literature and science through the medium of the English language." The new ideal encountered opposition from the vernacularists—the advocates of the vernaculars as the medium of instruction in European knowledge. A compromise was effected and provision was made for teaching the vernaculars in the English schools. Soon there was an authoritative exposition of the aims and methods of British education in India in the Despatch of 1854. Put briefly, it comes to this. It is the pursuit of higher branches of European knowledge through the medium of English. The essence of the ideal lies in the frank recognition of the intrinsic value of European knowledge. It might seem plausible that European knowledge can be conveyed only through the medium of English in this country. But knowledge is independent of expression and has a separate existence. Expression of the knowledge in a particular language is but an accident of it. It will help us to understand the point clearly if we remember that the common European knowledge is the subject-matter of the books published in the different European languages and the Japanese language. With effort at first and quite easily afterwards, we should be able to impart knowledge, higher or lower, through the vernaculars. Such a thing has been done quite successfully in Japan. The employment of the vernaculars for conveying Western knowledge will be attended with a re-adjustment of the relative position of English and the vernaculars in the whole curriculum. English must then sink to the position of a second language, in the words of the Educational Code.

The speaker then proceeded to consider the educational ideals of other countries with a view to see how they are suggestive to us, and passed in review the educational systems of France, Germany, America and Japan.

Continuing, he said :—Here in India, the educational ideal is based on a clearly pronounced contempt for a hoary tradition which is still fondly cherished by a preponderating majority. Under the circumstances it would be idle to expect enthusiasm for education like that we noticed in the countries we have been considering : yet only faith in education can beget this enthusiasm, without which we cannot expect to rise in the scale of nations and play our part in the world's history. Faith, of the proper kind is largely the product of tradition. Therefore, it behoves us to see that our educational ideal takes account of, and gives prominence to, such qualities and sentiments as are of priceless value to us on account of their peculiar significance. A foreigner has no idea of the high reverence in which qualites such as obedience to parents, respect for elders and teachers, truthfulness, modesty, chastity and sobriety, to mention only a few, are held. Equally has he no idea of the charm residing in such names as Rama, Harichandra Savitri, etc., to mention only a few of the Hindu names to instil these qualities. Therefore, if we create an educational ideal which shall appeal strongly to all that is best in the popular imagination, there will be immense enthusiasm for it. Then all that is best in the foreign ideals can be harmoniously blended with our own, and then, and only then, shall we have a distinctly national education based on a distinctly national ideal, towards the formation of which this paper is an humble contribution.

Mr. T. R. RAMANATHA IYER said that the lecturer's contention that vernacular books should be introduced and national education grounded in vernacular education was a very good idea. Tamil was a very concrete language. He had tried to put into Tamil some sentences from Mills' "Liberty", and was not able to do so. It was because his acquaintance with Tamil was short, and that Tamil was too weak. He studied the language further, and was able to find more facilities in translation. He thought that if they practised the Tamil language more, the literature would improve. There was a f culty of language, and that had to be impressed on the atmosphere of the country, and the people would catch it. Tamil would improve enough to cover English literature. Canarese, Telugu and Malayalam were mere dialects, and their acquisition was easy. Max Muller had said that to know one language it was necessary to understand two other languages. He hoped English would be one of those languages, and that its literature would impress itself on the vernaculars of the country.

Mr. PUNCHAHAKASHA IYER did not agree with the lecturer that the amelioration of the country depended upon the vernaculars being made the medium of education. From earliest times in India education was known not to be imparted in the vernaculars, but through the Sanskrit. The vernaculars were intended for people who could not obtain access to Sanskrit literature. After the introduction of English it had become the *lingua franca* of the whole Continent. If a vernacular—Hindi for instance—were to be the medium to be selected for education, they would have to learn a new language, although it was easier for natives to learn through an Indian language than through English. It was difficult for the natives to learn English, although that difficulty was a minor one when compared with giving up a language acquired at such great labour. His opinion was that the vernaculars could not be made the medium of education. The best thing was for the people of India to adapt themselves to present environments, and make such changes as would place them on the same level with people of other countries.

Mr. LUCHMAN IYER said that ideals were very necessary as they got themselves realised in action. One practical aspect of the question which struck him was the great change which had come over the economic l i e of the people of Inc i a. Life was larger. India had been drawn into the life of the nations. No nation could stand apart from other nations—from the larger life to which the people of India had become heirs. The recent Educational Despatch had recognised this, and had transferred the centre of gravity from the classes to the nation. There was now more feeling of nationality in India. The ideal for the people was for them to participate in the world's heritage. When they made the mass of the people participate in that larger life there was hope of national progress. Education should be practical. There was no need to borrow their ethics from the West—the ethics of the people of India were the best; but they had to borrow their economics; and they should enable the masses to adopt the Western economical aspec t of education.

The Chairman said that he had been asked by the Honorary Secretary to wind up the Session with a few remarks on the last paper that had been read. He was afraid the spirit of Mr. Dandayudapani Iyer's paper had not been fully caught. So far as he understood it, the lecturer had dealt with a number of educational ideals—French, English, American and Japanese, having previously spoken of ancient Indian and Moslem ideals. After shortly stating his own conception of the lecturer's explanation of the different educational ideals, he said that those ideals were prominent features of the different systems of education, but that it was not the lecturer's intention to imply that they comprised the whole systems. Turning to the comparative utility of languages he said that some languages expressed higher power than others, and others again more culture than some. If it were admitted that English were capable of expressing thoughts better than the Tamil, the reason probably was that the power of English was greater. Tamil had no opportunity of handling modern knowledge, and it was natural, therefore, that it should be an inferior language. An improvement in the capacity for expression in the vernacular could be achieved by making it compulsory. By so doing the pinnacle of education would be lowered, and the base broadened. It was the pinnacle that was the object, the base being there to support it. He did not want English to be given up, although the ideal of national efficiency could not be achieved through English. English was the channel through which they could top the knowledge of the outside world, and as such it was necessary. He did not believe they could afford to give up English altogether, as it would mean friction, want of harmony, waste of time and energy in connection with the conduct of administrative affairs. The language must be retained for practical reasons. He considered that English must play a very prominent part, and he considered also that the vernaculars must play a still more prominent part in connection with the culture of the people. It was a question for assemblies like that to solve. He concluded by thanking Mr. Dandayudapani Iyer for his thoughtful lecture, and he hoped the people of India would in the future be more efficient, harmonious, and law-abiding than now.

The Session then terminated.

The Conference resumed its sitting punctually at 11 o'clock this morning when there were about 50 teachers present.

SECONDARY EDUCATION.

Mr. MARK HUNTER, of Rajahmundry College, was to have read a paper on "Some conditions of success in Secondary Schools", but in his unavoidable absence the paper was read by Mr. C. M. Barrow. After some preliminary remarks on the subject of his paper, Mr. Hunter said that perhaps the best way of getting to work would be to enquire to what extent and in what particulars the present High School failed to discharge its functions as the preparatory institution to the College. Parents did not send their children to school in order that their physique might be developed or their characters formed, but primarily, if not exclusively, that they may be enabled to pass the Matriculation examination. Good examination results, he said, were no complete index of a school's efficiency; bad results, however, were a pretty sure sign of inefficiency, particularly when, as with them, examinations were the only available test of a school's work on the intellectual side. The following fairly represents what generally happens in a large school of average efficiency. Say, there were 100 pupils studying in August with a view to the December's Matriculation examination. Of these 100, 30 were weeded out in the selection examination, 70 sat for the Matriculation examination, and 20 passed. He then proceeded to controvert the charge that the reason why so many candidates were ploughed at the Matriculation was because the examiners were incompetent, dishonest or unnecessarily severe. In the Matriculation examination with all its faults, he said, the best candidates actually did pass and the worst failed. The fault lay in the teaching in the school and especially in the teaching of English. Unless the standard of attainment and culture in Madras schoolmasters was very considerably raised it was idle to look for any real improvement in Secondary education. He was aware that a good scholar was not necessarily a good schoolmaster in virtue of his scholarship, but for want of certain tastes and aptitudes, which were, after all, not the exclusive possession of mediocrity. The English public school system was, it was well known, far from perfect, but in the English schools their colossal blunder was unknown. No English headmaster would ever dream of employing a pass-man to teach the higher classes. The masters of the higher classes, often of all the classes, were Honours men, not seldom men who had taken very distinguished Honours in the University in the subject in which they were engaged to teach. In this respect they would do well to imitate the English schools; in fact, they must do so if their Secondary schools were to improve. Men of special qualifications of a superior order must be brought into the schools, and placed in charge of the upper classes. It must be recognised that the ordinary pass-man—the third class and the low second class graduates under the present regulations, the ordinary B. A. under the new—has not, and will not have, except in very rare cases, the knowledge and capacity requisite for the higher work of the school. The upper school of the future should be throughout staffed with Honours men, each teaching the subject for which he is specially qualified, and no other. In the middle school the pass graduate may be employed legitimately, while in the lower school the minimum qualification may be the Matriculation examination, or whatever public test may be substituted for it. There was nothing, he said, Utopian in the idea. The supply of competent schoolmasters was not entirely lacking even now and later when the University changes had become accomplished facts an adequate supply would, in all probability, be produced every year. For the rest it was mainly a question of funds, and from what he knew of the working of High Schools, he had no reason to doubt that the funds also would be forthcoming could the schools bring themselves to adopt a sound financial policy and altogether to abjure the prevalent wasteful, ruinous, and in all senses pernicious system of fee-remissions.

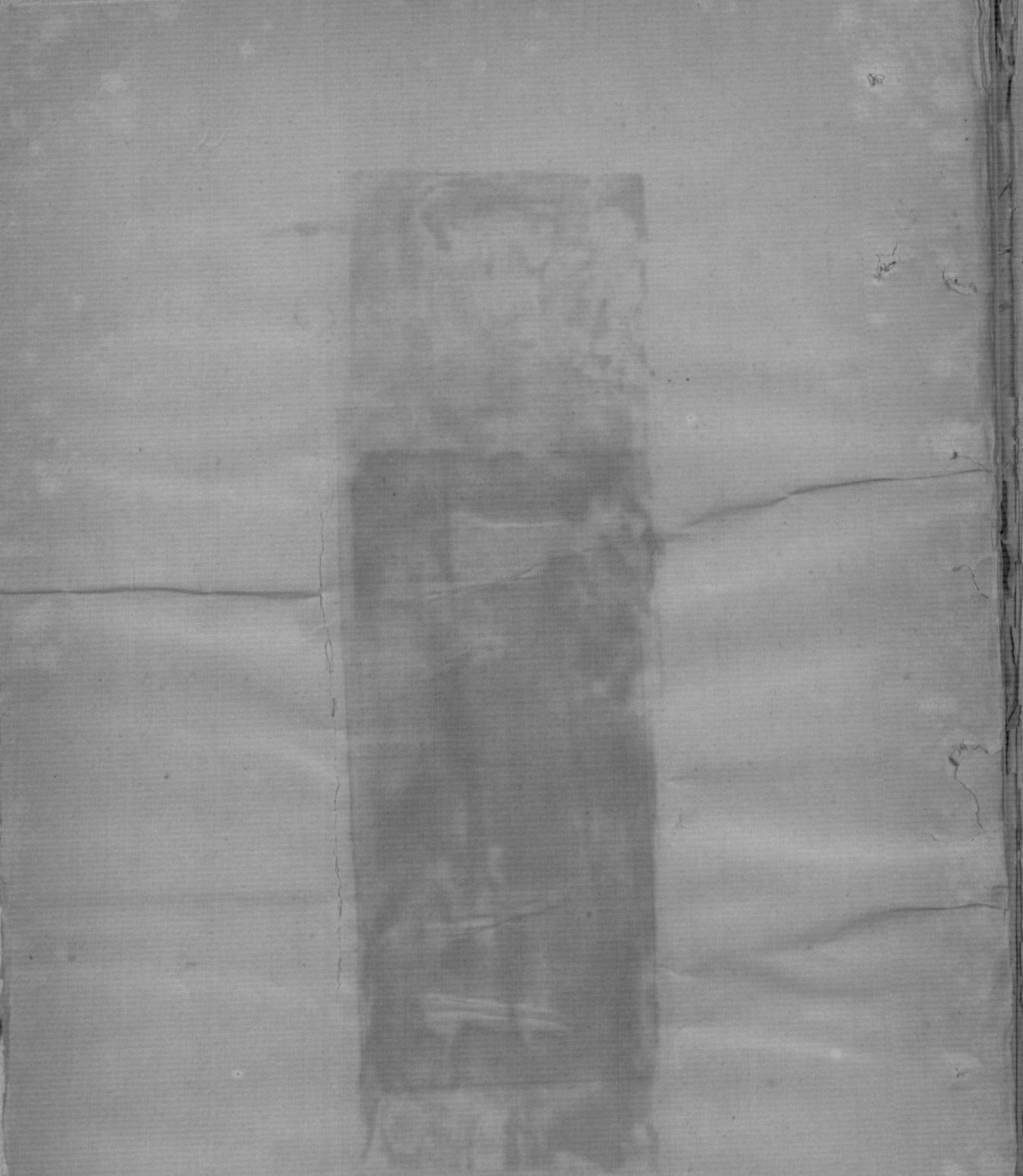
Mr. LAZARUS pointed out that Mr. Hunter's paper was so full of accusations against a certain section of teachers that he was reminded of a great preacher who once visited India. When the preacher had pointed out the faults and failings of the congregations generally, the first row passed the faults on to the second, and the second to the third, and so on. And so it was, when the Principal of a First Grade College began to speak of the defects of the Madras educational system and the faults of High School Masters, he naturally threw all the blame upon High School Masters. On the other hand had any High School Master been asked to write upon the same subject, he would have taken a different line. He did not quite agree with Mr. Hunter, who threw all the blame upon Head Masters of High Schools and those entrusted with the duty of training young men for the Matriculation examination. He, the speaker, had seen young men who had come from Teachers' Colleges, who had to be trained before they were fit to impart education. Therefore, it was the First Grade Colleges and the Training Colleges that ought to be improved.

Mr. P. R. RAMANADHA IYER was of opinion that one or two of Mr. Hunter's suggestions were really good. He agreed that in the High School the teaching should be distributed according to subjects. A person specially good in Mathematics should teach Mathematics, and only Professors of History should be allowed to teach History. The best men should be employed in each subject. He was of opinion that the abolition of text-books for the Matriculation examination was a great defect, and that, nowadays, boys were not given sufficient literature to read. The failures in the Matriculation were not so great in English or Mathematics as in General Knowledge. He was also of opinion that instruction in History and Geography should be made more interesting than it was at present. In the majority of High Schools the teaching in these subjects was not efficient enough to be called satisfactory.

Mr. T. V. SWAMINADHA IYER said that High School education did not aim at specialisation, and he failed to see why Honours men were required for High School education. Honours men did not necessarily make good teachers.

Mr. MAYHEW was of opinion that the subject of Mr. Hunter's paper was an extremely controversial one. He was rather disappointed that the writer kept so much to generalities. Mr. Hunter had only come into close quarters with the subject right at the end of the paper, when he began to talk about the lack of funds. What they really wanted was to have a much clearer idea as to where the additional money wanted for Secondary Education was to come from, whether from the pupils' pockets, or from the Manager's pockets, or from the coffers of the Government. Another thing that was required for Secondary schools was organization. It was not a question only of subjects being badly taught and the staff being inadequate. Everybody would admit that in Indian schools as well as in English schools an appalling amount of energy was wasted from lack of a definite idea of what was aimed at. The University was responsible for that. It was not until there was more co-operation than there was at present that it would be possible to have any such reform in schools. Secondary schools had been suffering because they had to grope in the dark without the necessary guidance. A man who took an Honours degree was not necessarily the best informed man. As to what was to be done in Secondary schools, there should be a clearer idea of the aims and methods given by the University and a proper organisation. There were two things to lay stress upon when one talked of the success of Secondary schools—firstly, where the money was to come from and, secondly, how they were to get better co-operation, better organisation and less misapplication of energy.

Mr. BARROW then made a few remarks by way of reply.



EDUCATION AND THE STATE.

The next paper read was on "Education and the State" by Mr. T. V. Sawmynadha Iyer, of the Wesleyan Mission High School, Triplicane. After dealing with the subject from an historical and general point of view, he referred particularly to the duties of the State to education in India, which, he said, was controlled too closely by the State. One interesting point dealt with related to religious instruction in schools. The State in India, he said, was pledged to strict religious neutrality. If the State aided a school which taught not only to its constituents but to its pupils of a different faith its religion compulsorily, would it be considered as an observance of neutrality on the part of the State if it did not allow parents having a conscientious objection to withdraw their children from attending such teaching? Even in a homogeneous community professing a common religion, religion was not a fit subject for a school curriculum. It was mischievous in a school composed of various constituents. In India the danger was even greater. The State would be identified with proselytising. The lecturer thought that a conscience clause should be insisted upon by the State as a condition of aid or recognition. His Excellency the Governor's reply to an interpellation on this very subject in the Council, that it would be inexpedient to impose a conscience clause as a condition of aid to, or the privilege of, recognition of a school was, in the lecturer's opinion, highly unsatisfactory, and was likely to create a strong suspicion that the State and the religious bodies were one, and that it was afraid of displeasing them. In concluding his remarks he said that whether they would or not the State would continue to exercise some control or other over education. It might, he said, even go to the extent of tightening its grasp and crushing the free growth of education. But whether the State would or no, teachers must demand more freedom in teaching, try to make the schools and Universities centres of national reforms, and must protest against any attempt to gag their mouths and tie their hands. The duty of the State was only to provide the opportunities for education and see that its subsidies and property were properly utilised. It must leave matters of efficiency and details of work and ideals of education to those actually engaged in teaching and to bodies of learned men and to public opinion. It must not come too much in evidence as a dictator.

There was a discussion on the points raised in the paper in which several of those present took part.

The First Session then adjourned until 2-15 P.M.

The Madras Mail dated 19th Dec 1906. (page

The Madras Educational Conference.

Concluding Session.

The Educational Conference, held under the auspices of the Madras Teachers' Guild, concluded yesterday. Mr. C. M. Barrow occupied the Chair during the First Session, on the last day, which concluded with a paper on "Education and the State," read by Mr. T. V. Swaminatha Iyer, a summary of which appeared yesterday. After the reading of the paper the following debate took place :—

Mr. R. S. Lepper said that there were two points in the lecture which he desired to touch upon. One was the question of the extent to which political training should be given in schools. The system in England was that teachers could take part in political meetings and not students. The system was different with regard to Universities and graduates. The second point was with reference to the Conscience Clause. It was often said that the Government or the Indian people themselves could not undertake education, supposing the Missionaries struck. He was not sure that the Government and the Indian people could not undertake education if the Missionaries did strike. The argument was often brought forward that supposing the Conscience Clause was introduced, Missionary bodies would not be able to undertake the valuable work, which it must be admitted they had hitherto been doing, and that the education of the country would come to a stand-still. He did not think that was a correct deduction.

Mr. D. Lazarus pointed out that there were certain points in the paper that required further elucidation, especially the money question. The State must look after the education of the people, but to what extent and where was the money to come from? There was a source, if only the Government would see their way to utilise that source, and that was to disestablish the whole of the Church of England establishments in this country. Their Bishops and Deacons and clergymen were paid from money raised from the heavily taxed ryots. There was no reason why the Government of India should look after the religion of a handful of Europeans who came to this country in search of employment and for bettering their prospects. They drew handsome salaries and should be able to pay for those who ministered to their religious wants. There were a number of denominations, such as the Wesleyans, the London Missionary Society, the Church Missionary Society, which looked after their people very well without expecting a single pie from Government. The Government proposed to make primary education gratuitous. He hoped they would go further and further. Those people whose children were in need of education were already paying heavy taxes and to make them pay school fees in addition was a great hardship. So far as the Conscience Clause was concerned, there was no fear of Missionaries having to retire from the field of education by its introduction.

Mr. Dandayudapani Iyer said that the State had always viewed a citizen as a valuable asset and had shown as much generosity as it should in supplying and looking after education. So far, however, as the restrictions placed by the State upon education were concerned, they did not seem to indicate that the State had the faintest idea of the fact that the citizen was a valuable asset. On the other hand they seemed to give a negative conception of that idea. All that the State was interested in was that the citizen did not become dangerous to the State. It was in that light only that they could view the order that teachers in Colleges and students should not take part in politics. The School Department might will be stopped from taking part, but so far as the students of Colleges and teachers were concerned, it would be one way of strengthening the popularity of the teacher to make him spread such political ideas as were in the interests of the nation as a whole.

Mr. P. R. Ramanadha Iyer, speaking as a Hindu, opposed the suggestion of Mr. Lazarus, which aimed at the disestablishment of Chaplains. The Government had an army of European young men, some of them married, who came out to serve in this country and it was the duty of Government to provide for their spiritual wants. Education was a direct function of the Government and it was therefore greatly to be wished that higher grants should be made for education.

Mr. Panchapegesa Iyer suggested that instead of disestablishing the Church of England, establishing it would be better, if the control of funds of Hindu Temples and monasteries were withdrawn from people who at present utilised them for vicious proposes. Many of the Mutts had been centres of so much vice and were so badly managed that the funds entrusted to them, which were in most cases intended for religious education, were at the present time wasted.

The First Session then concluded.

After the Business Committee had met to draft a Resolution, the Second Session began at 2-45 P.M., with Mr. A. Mayhew, Inspector of Schools, in the Chair.

Perils to Aided Education.

Mr. T. S. Venkataramana Iyer, of the Coimbatore College, read a paper on the "Perils to Aided Education."

The paper, which was a lengthy one, was on the following lines.

In seeking to enforce the measures relating to increased efficiency of Schools and Colleges, the general attitude of the present Code and Rules sanctioned by the Government seemed to be unfriendly and unsympathetic, if not positively hostile, to the development of Aided Education. The principles of recognition and of affiliation propounded by the Government of India, though apparently excellent in themselves, would, if consistently and rigidly enforced, substantially lessen private enterprise and would certainly never lead to the spread of it. One at least of the conditions of aid to, and of recognition or affiliation of, Schools and Colleges, was practically impossible, viz., that relating to financial stability and efficiency. With the hitherto allowed 10 per cent. concession in the matter of fees taken away it might well be feared that it would lead to the virtual stoppage of all Government aid in the case of a vast majority of institutions receiving it, a result which the country was not prepared for now, and which was also contrary to the declared, affirmed and reaffirmed policy of the Government of India. The classification of schools in the Educational Rules and the proposed positive discouragement by the Department of incomplete Secondary Schools, would, if strictly adhered to, lead to the withdrawal of recognition from many a useful, though incomplete, High School in the Presidency, and thus deal an indirect blow at higher Secondary Education. Several things in the Code and Rules, read betweeen the lines seemed to point to a deliberate attempt at lowering the status of Second Grade Colleges, notwithstanding that the Government of India kept up the protest that they would never do any such thing. More seemed to be meant by the Code and Rules than meets the ear or the eye. They had it on the authority of no less a personage than the Rev. Dr. Miller that "every one interested in education knows how determined an effort the Educational authorities in this Presidency have long been making to increase official, and to restrain, and probably by and by to eliminate, private effort, and that this official crusade against private effort is developing rapidly at present." And this increased rigidity seemed to them all the more unaccountable when it was accompained by a more that proportionate tightening of the purse strings. Than, in the face of these great dangers, the agencies that managed their chief educational concerns were culpably apathetic, and that educated persons had yet to recognise their duty by the institutions which had brought them up, were matters highly to be deplored.

By way of meeting some at least of these Perils, the following suggestions were put forth by the reader of the paper:—The formation of a Standing Advisory Board (if one did not exist already), in which the various interests of aided education will be adequately represented, and which, agreeably to the expressed Resolution of the Government of India, would be allowed the claim of being consulted in all measures relating to educational reform. The constitution of the Board, its periodical renewal, and kindred matters might be left to the opinion of experts to determine. If such a consultation had only been made in the preparation of the present Code and Rules, which, according to His Excellency's words, were the result of deep thought, and long and anxious consideration by Government, they might be pretty sure that the need for this discussion would never have arisen. The Rules of affiliation and of recognition should be modified in the light of the judgment of the Guild, so as to prevent on the one hand the revival of mushroom institutions, and on the other the extinction of tolerable and promising ones, and also to help the birth of new and healthy ones, wherever these should be needed hereafter. The Grant-in-Aid Code should be conceived in such a manner as to foster income from private sources and encourage the formation of endowments in due course, hastening slowly should there be any hastening at all. Second Grade Colleges should receive distinct recognition at the hands of the Government, and neither they nor their products should suffer degradation, deliberate or otherwise. The Guild, on its part, and the other important educational bodies in the Presidency, should make it one of their missions to educate public opinion and organise movements for the formation of endowments, which will work automatically, and which, without undue hardship to individuals, will bring about the desired result in due course.

Mr. D. LAZARUS said that the paper read was such an able, true, and accurate representation of facts that it ought to be printed in gold letters on vellum, and circulated to the Managers of all Aided Schools. But the lecturer had not gone far enough. The aim of the Government was to give a death blow not only to aided, but to all private schools. What about the Rules of recognition? The Government refused to give money, yet insisted upon certain rules being observed before a school would be recognised. Schools were now told that unless English University men were appointed as Managers, recognition would be withdrawn. The school in which he presided had existed for 60 years, and was one of the first schools in India, yet if he failed to put in at least four teachers possessing certain certificates, recognition would be withdrawn by the Educational Department. Was this sympathy or antipathy? The Missionary Societies had been the first in the field of education and were working for the regeneration of the people of the land, yet their schools were told that they would not only not be given aid, but would not be recognised unless they complied with the Rules. Just because a man had gone into a Training College, and had undergone one year's training, he was to take the place of experienced teachers.

Mr. P. R. RAMANADHA IYER was sorry to place himself in opposition to Mr. Lazarus. A circular had recently been issued by the Director of Public Instruction to tone down the Rules, and Inspectors of Schools had been instructed to show the greatest sympathy for the existing teachers in schools. He had reason to hope that sympathy would be shown. He did not think the Department was going to be harsh. The speaker then put in a plea for girls. He said that girls were in the same state now, from an educational point of view, as boys were 100 years ago. Did these Rules refer to girls also? They were a century too early for girls in the present state of their education.

Mr. C. M. BARROW remarked that he could not say that he had studied the Code for aided schools—his school came under a different Code—but he really trusted the reader of the paper had greatly exaggerated the evils that he said would accrue from the Code. He was unconvinced that there was anything threatening in it. He did not think that experienced teachers of long standing could be considered incompetent, or would be affected by the Code. He believed they might feel perfectly safe for the next five years, and in the meanwhile he hoped the Code would undergo many alterations, if they were necessary. There had been references to reading between the lines, and meanings had been given to passages in the Code which did not seem to be borne out by the printed word. Nobody, he thought, would lay down a Code with such sinister intentions. The Code, he believed, had been drawn up in consultation with representatives of Managers of schools. No Governor that he remembered had spoken so much and so sympathetically regarding education as Sir Arthur Lawley had, and instead of there being anything to fear, there was much to hope for.

Mr. T. ANANTAM thought the Code represented an ideal state of things, which it was not expected either by the Government or the Department could be realised at once. In his opinion there was no danger to apprehend.

Mr. T. V. SWAMINADHA IYER said he was no official apologist, but he must disagree with some of the points advanced by the lecturer. Second-grade College students had not had as much culture as students of First-grade Colleges, and could not keep up with them. The difference lay in the ideals of both: First-grade Colleges had a higher ideal. It would be better if the University had been consistent, and had not yielded to Second-grade Colleges in the matter of the introduction of the Intermediate Examination. Second-grade Colleges, he thought, should be graded with Second-grade Schools. As to teachers, he said they ought to welcome any efforts to attain efficiency.

Mr. PANCHAPEGESA IYER entirely disagreed with the previous speaker's remarks regarding Second-grade Colleges. It was found that the greater percentage of passes came from Second-grade Colleges. The higher the grade of College the less efficient it was in the lower classes, as attention was chiefly devoted to improving the highest class. Second-grade Colleges fulfilled their mission, and contributed much to the advancement of education. He thought the Rules ought to be enforced with even greater sympathy than was foreshadowed in the circular. The Rules were 50 years in advance of education, and should be enforced with the greatest sympathy, considering the present condition of the country. They were not an improvement, but a revolution.

Professor RUNGACHARIAR wished to congratulate the lecturer on his courage and insight, but he did not entirely agree with all he had said. It was quite certain that aided education had certain difficulties to get over. He was afraid that too much was sacrificed on the altar of efficiency. The present tendency of the Educational Rules and Code insisted so much on efficiency as to weaken the power of acquiring self-help. But after all much depended on the way in which the Rules were worked. The situation now was that too much restraint was placed on those appointed to look after aided schools. The Government expected much too much. A rather queer interpretation was placed on aid, namely, the giving to those who had, and not to those who had not. He thought that that was not very helpful to the acqusition of self-help. If this interpretation of aid were accepted all Managers of schools must put down their money, or other people's money, before they could expect aid from the Government. The motive of the Government might have been to see whether more private assistance could be induced to come to the aid of education. His opinion was that it would be better to wait than to make any hasty move in the matter, and to depend on the good sense and sympathy of those who worked the Rules.

The CHAIRMAN said he was a little diffident to speak on the subject of the paper, because he had not been able to read through it beforehand. The lecturer had laid himself out to make his (the Chairman's) flesh creep—like the Fat Boy in "Pickwick". But he was in sympathy with most of the points in the paper that had been read. The only point in which he differed with the lecturer was that dealing with the question of the time required in which to introduce the Code. But he would go back a little. Criticism, he said, was always useful. He welcomed constructive criticism. But they must not take the Code and read into it a great deal that might not be there. The reader of the paper had said that Managers of schools wanted an ultimatum. Here was the Code as an ultimatum. But the lecturer did not want a time fixed. What would happen in diplomacy, or in regard to most transactions, if time were not given? The lecturer had said that Proprietory Managers ought to go. The Code provided means to get rid of them. He thought the Managers of Secondary Schools ought to do more to support the schools themselves. Efforts were being made by the Government to divert money from purposes other than education to education. As to the exact definition of aid, it seemed to him to stand to reason that a school which scraped in as much fees as possible, and got as much Government grant as possible, and on which the Manager spent as little as possible, was not an aided but a financed institution. In connection with the Rules, he was glad that attention had been drawn to the Director of Public Instruction's circular. One of the main objections of Managers and teachers had been that the Rules were too rigid. They were not elastic enough to allow the Inspector to use his discretion. Now rigid rules were wanted, and it was asked that the Inspector's hands should be tied. That was rather inconsistent. The Chairman then dealt with other criticisms which had been preferred, and concluded by saying that the only point on which any discussion was possible was in regard to the amount of time required to introduce the Code; and that the lecturer had read into the Code and Rules a great deal which was not in the mind of the framer of them.

A PROVIDENT FUND.

Mr. W. M. THEOBALD then moved the following Resolution :—The members of the Madras Educational Conference respectfully and strongly urge Government to appoint an Educational Officer, under the Director of Public Instruction, to consult with representative educationists and an Actuary chosen by Government, to formulate a definite scheme for the establishment of a Provident Fund for recognised teachers working in schools under private management. The Conference would suggest that such teachers be divided into three classes : (1) Primary, (2) Lower Secondary, (3) High School and College grades; and that the teachers' contributions and benefits be uniform in each grade. Mr. Theobald said he had spoken to Mr. Logan that day, and that the Director of Public Instruction had assured him that he was quite willing to recommend such a Resolution, and treat it with consideration. He (Mr. Theobald) was sanguine as to the result.

Mr. C. M. BARROW seconded the Resolution, and it was carried unanimously.

Mr. BARROW then proposed a hearty vote of thanks to Mr. Theobald, to whom they were all thankful for the interesting speech he had delivered on the first day.

In responding, Mr. Theobald said he regretted to see that very little interest was taken in Madras in educational matters. He had hoped to see the theatre filled, but there was only a sprinkling of teachers and others present during the Conference. He hoped the Madras Teachers' Guild would extend its branches into the Mofussil, and would meet once a year, as a sort of Parliament of Education, to discuss educational matters and advise the Educational authorities.

With a vote of thanks to the Chairman, the Educational Conference came to a close.

After an interval a social entertainment was held, which was attended by several ladies and most of those who had been present at the afternoon session. There was music, singing and recitations, and a very pleasant time was passed.

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