

# Behar Herald

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## Atom Bomb or Illumination

THE difficulty in obtaining Thorium and Cerium nitrate for the manufacture of gas mantles is being experienced by manufacturers in India.

India has no factory for manufacturing thorium and cerium nitrate and the requirements of these were being imported from United Kingdom. But the import from U. K. was stopped following India's inability to send monazite sand from Travancore. Monazite is the basic mineral from which the aforesaid salts are obtained.

Calcutta would have gone without its street lamps, if permission for importing thorium and cerium nitrate from the United States was not readily given. There are more than 20,000 gas lamps in the streets of Calcutta. Thorium and cerium nitrate are not made in India nor there are any substitutes which can be used in their place for the manufacture of gas mantles and demand of these chemicals is estimated at more than 50,000 lbs. a year. Very recently the stock of these with the manufacturers in Calcutta was very nearly exhausted but the crisis was averted by import from United States.

The reason for putting a stop to the export of monazite sand from Travancore is interesting. Monazite sand contains the element Thorium, a poor relation of Uranium. Weak atom bombs can probably be made from Thorium, and with an eye to our future need of atom bombs, the export of monazite sand has been prohibited to conserve all stocks of this potential war material.

## Vermiculite

Vermiculite has been discovered in six places in Mysore State.

America at present holds almost a monopoly of this mineral, which is extensively used in heat and sound-proofing

## Popular Science Jottings

By Reader

materials. This is the first time it has been found in India.

Vermiculite is a mica-like mineral. When heated to about 800 degrees F it swells, loses weight by loss of water content and finally assumes a metallic tinge. Mixed with cement it is made into sheets and is extensively used for heat and sound-proofing.

## Spelling Reform

"Ei Bil tw Set Up ei Komiti tw Introdus ei Rashonal Speling Sistem Uith ei Viu tw Meiking English ei Uerld Languij and tw Elimineit Unnecessari Drudjeri and Uesit ov Taim at Skwl" is the title of a bill by Dr. Ment Follick, Labor member of Parliament.

## Synthetic Food

To overcome food shortage in Germany, a group of Allied and German scientists has produced, and is ready to distribute, two food substitutes that are said to taste and have the same nutritious qualities as milk and meat.

This is potentially the greatest innovation in human feeding since people began to cook. These synthetic foods can be a boon not only to the people of Germany but to hungry areas throughout the world. They are cheap.

The new foods consist of combinations of protein extracts from such diverse sources as soya beans, peanuts, wood, yeast, wheat, corn.

The milk produced by a new process has passed all tests successfully and is now being distributed in German rations experimentally.

The new meat is actually a mixture of 50 per cent ordinary meat and 50 per cent vegetable protein, prepared in the form of sausages.

Committees of housewives, meat processing experts, members of the bizonal economic council bizonal food ministers, German food scientists and members of the American and British military governments participated in the final tasting tests and gave their approval.

## World's Largest Fossil Mountain

The discovery in southeastern Baffin Land—largest of the Arctic islands north of Canada—of a great fossil mountain cut in two by a river has been reported.

The fossil mountain is a great shattered mass of limestone built of the shells of sea creatures. Included among them are great snails known as ammonites and cephalopods, relatives of the present-day Chambered Nautilus, who were the terrors of the ancient oceans. Fossils of these animals and of many other kinds are extremely abundant. Many boulders contain complete specimens.

The discovery constitutes one of the world's richest hunting grounds of the late Ordovician geological period.

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# Behar Herald

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## THE PROGRESSING ROT

It is not necessary for anybody to point out the gradual deterioration of administrative efficiency in every part of India since Aug. 15, 1947. The downward trend has not been arrested, but with lapse of time, is apparently gaining both acceleration and momentum. The reasons are not far to seek. Experience has convinced the senior and permanent officials that they have little to expect in the way of recognition of good work conscientiously done.

However good their past and present record may be, they will be left behind and superseded by junior officers who are related to cabinet Ministers, Parliamentary Secretaries, M. L. A.s or congress bosses, or at least are *persona grata* with the rulers of the country. So, most of the senior, experienced and efficient officers are only biding their time—they are just waiting to reach their 56th birthday, when they would be glad to retire with whatever pension is due to them. However good their work may be or have been, they can never expect any extension of service.

These old time, experienced and efficient officers are rapidly being replaced by sons, nephews, sons-in-law.....of party men. They get their jobs not on grounds of merit, but on relationship, which time cannot wither nor custom stale. So, they are perfectly certain that their promotion to higher and better paid jobs is not conditional on efficient work done, but on patronage. Naturally enough, they do not care to do their duties properly, and for this they are not to blame. The result, on the general administration, of these three conditions,—(1) disheartened senior and efficient officials, (2) promotion of incompetent officials to highly paid and responsible posts, (3) a certainty of tenure and preferential promotion, in spite of inefficiency of those who are being pushed up from below by avuncular solicitude—can well be imagined.

So long as this state of affairs continues—and there is not the slightest indication of the begin-

ing of any improvement, at least in the provincial spheres, the administrative efficiency of the past will be a topic for discussion by historians.

It is said that in the Centre there are some signs of a growing appreciation of the great need in the country for adequately trained personnel to carry out the ever-expanding duties of administration. The theory that the "entrenched bureaucracy" was hostile to "national interests" and so should be replaced by "our boys," has worn somewhat thin. It should not be assumed that the urge to staff all posts with relatives or party men has been stifled. Only there is increasing realization on the part of cabinet ministers—who are mortified to find that their policies and projects are being made a hash of by third rate, fumbling subordinates appointed on "the Party ticket"—that jail-going is not the only qualification necessary in a good administrator. A tribute to the efficiency, albeit an oblique one, of the old administrative personnel was paid by Sardar Patel in Madras where he admitted the difficulty the Government was experiencing for lack of suitable men. Pandit Nehru has also admitted the same on more than one occasion recently.

It is unnecessary to point out that even good intentions are no substitute for real talent, and with only Party Men in key positions, the most carefully prepared schemes of the Government are bound to come to grief. Jobs have to be done efficiently in the national interest. There should be no room for partisan spirit. Administrative talent is not the monopoly of any particular political Party. It has to be admitted that the Congress cannot supply all or even the majority of men needed to run the highly complicated governmental machine. And the machine is being subjected to ever greater strain every day with the Government taking over more and more onerous responsibilities.

## NATIONALIZATION

Some time ago we were told that negotiations were going on between the Government of

India and the Scindia Steam Navigation Company for the purchase of the Vizagapatam Ship Building Yard from the latter by the former. We were also told that the idea was to make ship-building a State industry. With our characteristic wrongheadedness we guessed that Walchand Hirachand had found his ship-building yard at Vizag to be a losing concern and so wanted to get rid of it at a good profit by selling it to the Government of India.

Our guess has proved to be correct. An A. P. message (March 25) from Bombay said: "The Scindia Steam Navigation Company has decided to suspend indefinitely the construction of new ships at their Vizagapatam Ship Building Yard and have given notice to nearly 363 workers of the Yard that their services would no longer be required. In explanation, Mr. Shantikumar Morarji the managing director of the company said that while the cost of constructing an 8000 ton ship in Great Britain ranges from Rs. 35 lakhs to Rs 40 lakhs, it costs 65 lakhs to build a similar ship in India".

There is little doubt that the Government of India would buy up the Scindia Ship-building Yard from Walchand Hirachand in the sacred name of nationalization. W. H. would make a profit of about a crore over the deal. Being a State industry, the question of profits and losses will not arise, and if it is costing the Scindia Steam Navigation Company 65 lakhs to build an 8000 ton-ship, it will certainly cost the Government of India at least a crore. The cost may be more than double compared to that of a ship built on the Clydeside, but the ships built at Vizag will be Swadeshi ships. Is not our Swadeshi sugar and Swadeshi cloth costing us more than double what we would have to pay if we cared to touch foreign sugar and foreign cloth? If Walchand Hirachand cannot afford to lose money over ship-building, certainly the Indian taxpayer is wealthy enough to do so. A few new taxes will more than cover the expenses of the ship-building yard.

## Notes & Comments

### Fatalistic Democracy

Ministry upsets have come to

be such normal features in the administration of Madras that the people of the province do not care to invest the Ministry with that respect which is the due of any Government that claims to represent the people.

After the Quit India struggle, Tanguturi Prakasam led the first cabinet in Madras. Within a year of his acceptance of office he was overthrown and Omandur Pedda Ramaswamy Reddiar was elected leader of the Congress Party, and so became the Premier of the province. To-day Reddiar is seriously challenged and several rivals are fighting for the Premiership.

Cliques within the ruling party in a province is deplorable, but what is more deplorable is that the people of Madras are not at all excited over this coming change in their administration. According to Conch, there is a strange apathy all round and it looks as if the people do not care whether Tom rules or Dick. Such indifference of the common man about the likely personnel in the provincial cabinet does not bode any good for the future of democracy.

### Not Unexpected

The city bus service is nationalized in Madras. Consequent on nationalization, fares have been naturally raised, but to silence grumbling on the part of the passengers, girl conductresses have been appointed in the nationalized buses. The only complaint so far voiced against this innovation has been that the conductresses have occasionally allowed handsome youngmen to go too far for four annas.

### Wisdom From Bombay

An eminently significant suggestion has come from Mr. Khan, the Leader of the opposition in the Bombay Assembly. He wants expansion of the Ministry (which Cabinet does not?)—by adding two more to the existing ones—one is to be a Minister for interviews and the other is to be a whole time prize-distributing, foundation stone-laying, library-opening Minister, relieving his colleagues and the Governor of a substantial part of their routine duties.

In the last two years events of momentous importance have taken place. The attainment of Independence and the passing away of Mahatma Gandhi marked the turning point in the history of our country. At one time it seemed that the tremendous upheaval following the partition would overwhelm the country but we are thankful that later developments have shaped in such a way as to promise a better future. Though there is peace on the surface, disturbed condition and loss of confidence had their effect on Industry and Trade. The problem of settling nearly 5 million people has taxed the resources of the Government. The Civil War in China and the unrest in Burma seem to have an unsettling effect in India. The unfortunate War in Kashmir continued which however has now happily ended. The Razakar menace in Hyderabad made business operation impossible for a time but thanks to the intervention of the Government of India this has now been satisfactorily settled. The cost of living index has reached 377 p.c. as compared to 1939. Labor has been restive and threat of strikes in essential services is facing the country. Industrial production shows no improvement and the Stock Exchanges are stagnant. In this general unsettlement, the middle classes have suffered the most. The spiral of prices has hit them hard and there is no or little margin left after meeting essential expenses. As this is the class from whom most of the insurance is obtained, it is no wonder that business shows a recession. A healthy and vigorous middle class is necessary for progressive development of the country but it is regretted that this class seems to have been least thought of by the Government. In this connection mention may be made of the deficient food supply in the country necessitating the import of 4 million tons food grain at enormous cost. The problem of limitation of population has not been tackled by our leaders, probably due to historical reasons but if the standard of living of the population of the country is to be raised, this cannot be neglected

## Some Problems of Indian Insurance

Presidential address delivered by Mr. S. P. Bose at the Twenty-first Annual General Meeting of The Indian Life Assurance Offices Association held at Delhi on 26th March, 1949.

any more. The Insurance Companies are vitally interested in this matter, because their prosperity will depend on the health, education and economic progress of the country.

### Insurance in Pakistan :—

As an aftermath of partition the Insurance Companies of the Indian Union were treated as foreign companies in the Dominion of Pakistan. The Indian Companies were required to (1) register under the Pakistan Insurance Act by 15th April, 1948, (2) to invest and keep invested in the Central Government Securities of Pakistan the entire liabilities to Policyholders in Pakistan after allowing for loans and outstanding claims and to vest the same in Trustees resident in Pakistan and approved by Pakistan Government. Our Association took up the matter and passed a comprehensive resolution detailing the difficulties of the Indian Companies in complying with such onerous conditions and suggested modification of their laws to enable Indian Companies to continue functioning in Pakistan. Till such modifications were effected it was recommended that members of Association should not register in Pakistan for transacting new business.

Our Association moved the Government of India to take up the matter with the Pakistan Government and the matter was discussed at an Inter-Dominion Conference at Karachi on the 27th and 28th April last, but unfortunately the Conference proved abortive. I am glad to find however that since the cease-fire in Kashmir, the relations between the two Governments have been more cordial and negotiations in the matter of economic relations could be conducted in a calmer atmosphere and in a realistic manner. At an Inter-Dominion Conference recently held, the Government of Pakistan have offered the following terms to those Indian Companies who may resume new business in Pakistan.

(a) The Indian Companies will be required to invest 55p.c.

of their policy liabilities instead of 100p.c. as previously proposed. As regards the securities in which 55p.c. of the Pakistan liabilities are to be invested, the Pakistan Government is agreeable to the investment of 25p.c. in Pakistan Central Government Securities, 15p.c. in Government of India (Central) Securities and 15p.c. in Pakistan Approved Securities including U. K. Securities.

(b) The Pakistan Government is willing to allow Indian Insurers a period of 4 years to complete the necessary investments in a manner laid down by the proviso to Section 27 (3) of the Pakistan Insurance Act.

(c) The Pakistan Government would not be agreeable to let those companies who may start writing fresh business now to withdraw in future free from all obligation under the Act. They are however willing to give the assurance that in case legislation is enacted in future imposing conditions more onerous than those now being offered, Indian Companies would be given sufficient notice and also that the new conditions will not be applicable to such of them as withdraw at that stage. It will be seen from the above that the Pakistan Government have now agreed to meet most of the requirements of the Indian Insurers. It is to be regretted that U. K. Companies are still placed in an advantageous position in comparison with Indian Companies and that the Pakistan Government still insists that investment under Section 27 shall be held in trust in Pakistan. It however appears that attempts will be made by the Pakistan Government to put the U. K. Companies in the same position as Indian Companies.

Without anticipating the course of action which you will presently be asked to take, I think the present offer of the Government of Pakistan is a great improvement over their previous stand and offers a satisfactory basis for resuming discussions with them for res-

uming business in Pakistan. Conditions in East Pakistan are now fairly stable and many Companies have retained their branch offices and connections to service their policyholders. Many Insurance Agents, Inspectors, etc. there have been out of employment. These branch offices cannot be run economically unless new business is forthcoming. We have our moral responsibility to these people and also to our policy holders; we should try to serve them by staying with them unless conditions make it impossible for us to function there any longer. I do not minimize the difficulties we shall have to face. Owing to large scale shifting of population it is not possible to give the figures of business in force in Pakistan with any degree of accuracy. Even taking 10 p. c. of the total Indian business as belonging to Pakistan, the figure comes to over Rs. 64 crores. To invest the policy liabilities pertaining to this figure will require a large sum. Another point that I would like to mention is that the agreement between the Government of India and the Government of Pakistan regarding Insurance should be embodied in a treaty, so that in future, the terms under which companies work in respective countries are not subjected to any dispute.

### Proposed Insurance Legislation

Members will remember that the Government of India withdrew the proposed Insurance Amendment Bill in January, 1948. Government has since then appointed an Informal Committee to enquire and report on the Insurance Act and the recommendations of this Committee and of the Insurance Advisory Committee is in your hands. As the Bill, as redrafted, has not yet been published as I write, it is difficult to say how far the recommendations of the Committee has been accepted by the Government. But as the Government has promised to implement the major recommendations of the Committee I presume there will not be serious deviations when the final Bill is drafted and published. It is of course idle to speculate on what shape it will take when it comes out of the legislature. The Committee

has produced a report which though not acceptable to all interests, is an improvement over the previous Bill and represents a large volume of agreement between various conflicting groups and individuals. The most important principle that has been recognised is that the Industry itself should look after its own affairs. This has sought to be done through the formation of a statutorily recognized Association, called the Insurance Association of India (Life) whose objects *inter alia* are:—

(a) To help and guide the insurers in the matter of setting up of standards of conduct and sound practice and rendering efficient service to the community in general and to the policy holders in particular and to that end amongst other things to supervise the expenses of management of the insurers regarding their business in India, and

(b) such other objects ancillary to the above as the members may from time to time decide upon.

A great responsibility will thus rest on the Association in properly guiding the Insurance Companies. As the majority of the members of the Control Board of the Association will be elected by the Companies, they will have better insight into the problems and difficulties of the Companies. The Control Board will also be required to see if the expense ratio is excessive and if the expense loading of any individual Company has been exceeded. After reviewing the general condition of the country, they may fix additional limits of expenses and if these limits are exceeded they will give a warning to the Company through the Superintendent of Insurance. There cannot be any legitimate grievance if the Superintendent of Insurance takes action in this way against any Company. The most controversial clauses of the previous bill, namely those dealing with rigid limitation of expenses which according to many Actuaries are not scientific, has been dropped. Had the limitation under the table been enforced, many companies specially the small ones would have found it extremely difficult to function and would have gone to the wall. To have raised the edifice of Indian Life Insurance on the ruins of small

companies would have been most unfortunate and would certainly have led to undesirable results and retarded the progress of Indian Insurance. The Board of Control will now watch their progress and if they go beyond bounds they will be promptly pulled up. The former rigidity will go but equally effective and flexible check will be there.

Elaborate rules have been framed regarding Capital structure and for transfer of shares of Insurance Companies. I do not think that any case has been made out for such stringent regulation that no body would be entitled to hold more than 5% of the shares of an Insurance Company. This has been done presumably to prevent frequent changes in the management of Insurance Companies but I fail to see how this will have the desired effect. Tyranny of the minority should be as much guarded against as the tyranny of the majority. A majority shareholder has substantial stake in the welfare of the Company and he suffers as much if not more than any policyholder if the affairs of the Company are not conducted properly. I do not say that there has never been any abuse regarding the investment of any Company's fund, but such stringent regulation regarding shareholding should not be introduced for the sins of a small minority. In view of the further restrictions now proposed in the matter of investments this becomes wholly unnecessary. Genuine shareholders should not be put to loss by having to dispose of their shares in the present depressed market.

Regarding regulation for prevention of interlocking of Insurance Companies and Banks and payment of excessive remuneration I do not think there is very much to object to, except that the Central Government should satisfy itself by referring to the Central Board what would be the proper remuneration according to the normal standard of Insurance business.

#### Section 27

It is to be regretted that instead of liberalising the conditions under which investments of Insurance Companies is to be allowed, further restrictions have been put. We had asked that the investments of Life Fund

should be limited to 45 p. c. in Government and Approved Securities and the balance be left for the Companies to invest in any way they thought best. We find that investment in Government and Approved Securities have been reduced to 50% but a list of approved investments is now to be kept in which the funds of the Life Insurance Companies are to be invested, excepting a sum equivalent to 18% of its policy liabilities which may be invested in other than approved investments under certain conditions. The limited freedom of the Company to invest will now be gone and the scope of fruitful investment severely curtailed. For instance no Company would be allowed to purchase shares of a Company unless it has paid a dividend of at least 4 p. c. during five out of seven years immediately preceding. Such a share would naturally stand at a premium and the return will be necessarily low. I do not advocate that Insurance Companies should invest in the shares of any and every new Company that may be formed but they should be allowed to use their own discretion to select shares of Companies run under the management of industrialists of undoubted ability and honesty. Now that a schedule of approved investment has been prepared I would advocate that the requirements of Section 27 to invest 30 p. c. of the policy liabilities in approved securities be deleted altogether. The balance available after the investment of 25 p. c. in Government Securities may be invested in approved investments which include approved securities, leaving 18 p. c. free to be invested at the discretion of the Companies. As even the investment of this 18 p. c. is to be reported to Government there is little possibility of misuse of insurance funds, to guard against which the present regulations have apparently been framed.

The rate of interest earned by Indian Life Offices is steadily coming down and in 1947 according to the Insurance Year Book the rate stood at 3.03 p. c. This is hardly adequate owing to steadily mounting expenses and further letters should not be put on the companies and prevent them from earning adequate rate of interest. In this

connection I may mention that during the year the Industrial Finance Corporation was floated and Insurance Companies were invited to subscribe its shares. The shares were included in approved securities and the payment of a minimum dividend of 2¼% was guaranteed. Though this is not a generous dividend as the Funds of the Corporation will be used to help Indian Industries, it is hoped that the maximum dividend allowable will soon be reached and the Indian Insurance Companies have the satisfaction of feeling that funds are fruitfully used to foster Indian Industries.

The relief of displaced persons from Pakistan has been a tremendous problem for the Government and the people. The Insurance Companies have come to their relief in settling claims promptly even when all necessary formalities could not be complied with, in advancing loans and in accepting premiums without interest and allowing easy revivals. I am sure that many companies will be willing to extend their help further, if the relief and rehabilitation directorate would formulate a scheme of advancing loans for rehabilitation of the refugees. It is not possible for Insurance Companies to make individual loans except to policyholders but they will be prepared to lend to the Relief and Rehabilitation Directorate at a reasonable rate of interest provided the interest and capital are guaranteed.

In the matter of payment of commission to Insurance agent the recommendation of the Committee that the first year's commission be limited to 35p.c. and the 2nd and 3rd years to 7½ p.c. will generally meet with the approval of the companies. Owing to heavy lapses during the early stages of the policy, the spreading over of the commission payable to 3 years will mitigate the evil to a certain extent. Regarding Chief Agents, I do not see why any special regulation is necessary. The appointment of Branch Managers or Chief Agents and their emoluments should be left to the discretion of the Companies and any undue interference in their discretion should be deprecated.

THE physiographical features of any country is the result of the interaction of the geological structure and geological history of the region, the strength and structure of the rocks, on the evolution of relief features by the processes of erosion as determined by climate. It is the surface expression of structure as modified by the processes of erosion and the stage of erosion. The last refers to the nature of the topography, whether young as in the Himalayas, mature as in the plains of the Ganges, old as in the delta regions and rejuvenated as in the plateaus of the south.

Physiographic features are of great importance in understanding the causes of its greater liability to flooding of certain rivers, the distribution of different types of soils and the causes of soil erosion, construction of roads and railways, distribution of rainfall and forests and location of industries. It is not possible to tackle the problems arising out of the above without a proper understanding of the physiographic features and the factors which determine them. An attempt has been made in this short article to put together the broader aspects of the physiography of Bihar summarising our present knowledge with a view to impress the importance of its further study in engineering, agriculture and forestry.

The province of Bihar has an area of 70,000 square miles. It extends from the foothills of the Himalayas in the north to the borders of Orissa in the south. Broadly speaking there are two major relief features, namely the Gangetic plain of the north and the Chotanagpur plateau and highlands of the south. The Ganges divides the former into north Gangetic plain and the south Gangetic plain. Within this framework there are many minor varieties and complexities.

The northern boundary of Bihar is well to the south of the outermost Himalayas except on the northern border of the Champaran district where the crest of the Someshwar Range forms the boundary between the Champaran district of Bihar and the Chitawan district of Nepal. This range, like the other outermost ranges of the Himalayas,

## Physiography of Bihar

By Dr. S. C. Chatterjee D. Sc., F. N. I.

consists of sandstones, sandy limestones and gravel beds of the Siwalik system of Indian geology. The Someshwar range has an average height of 3000 ft. and the Someshwar fort has an elevation of 2867 ft. South of the Someshwar range is a Dun area extending north west and south east of Ramnagar.

The north Ganges plain varies in width from 70 to 90 miles, while south of the Ganges it is about 100 miles wide in the west in the district of Shahabad but narrows greatly towards the east where the Ganges flowing a little south of east sweeps round the Kharakpur hills near Monghyr and the Rajmahal hills.

The Gangetic plain is the result of filling up by long-continued alluviation of a tectonic basin or trough which was formed at the time of the upheaval of the Himalayas. This trough was formed by the foundering of the frontal part of peninsular India due to the impact which folded and raised up the strata of the Tethys sea which formerly occupied the site of the Himalayas into the Himalaya mountains. It is a 'foredeep' in front of the advancing earth waves of the Himalayas. This sunken tract has therefore a basement of ancient crystalline rocks and this basement has an uneven surface traversed by faults as it must have sunk by a series of block faults. It is believed that the disastrous Bihar earthquake of 1934 was due to movement along a fault or series of faults below the alluvium. The northern boundary of the trough is marked by a series of parallel reversed faults which delimit the boundary of the outer Himalayas. The trough is deepest in the northern and central parts but its floor gradually rises towards the south where the cover of alluvium is shallow and the hills and ranges of gneiss, quartzites, and slates in South Bihar give a clue to the continuation of the gneissic peninsular highlands to the north beneath the alluvium. These are the Barakar hills, the Rajgir and Sheikpura hills, the isolated Luckeesarai hill and the Kharakpur hill. Recent gravity surveys indicate a maximum depth of above 6500 feet. Probably this

deep trough has sunk concomitantly under the load of accumulating sediments. In the northern part of the north Gangetic plain, north of a line between Motihari and Purnea, the alluvium is more clayey and has a pale reddish-brownish colour. It is also a little gravelly here and there particularly in the north. This alluvium is older and is known as Bhangar. In this region, which is older and has a tendency to rise, the rivers tend to scour their beds and excepting the Kosi, are less liable to flooding.

South of this is the zone of recent alluvium, forming the flood plain of the Ganges and the southern sections of her tributaries. The soil is a fertile loam. The tributaries like Gandak, and Kosi bring a heavy load of sediments from the Himalayas. Their velocity is checked when they reach the plains and being unable to carry their load they deposit the sediments on their beds. Thus their floors are raised by silting and the shallow channels are unable to accommodate the flood water which therefore spreads over the countryside thus raising their general level. The streams tend to follow a meandering course and in times of flood, the main stream sometimes cuts across the necks of meander loops and may even change its course. There are many abandoned meander loops in north Bihar which form oxbow lakes, known as Bhagar. The numerous swamps and marshes point to old channels.

The Son enters the province from the south west across the flat topped Vindhya Mountains whose eastern extremity extends into the province forming the Kaimur Range and the Rohtas plateau. They consist of thick beds of limestone and Sandstone, with prominent fault scarps overlooking the Son and the plains of Shahabad. The Son receives the north Koel in the Palamau district. The South Bihar plain is liable to flooding every year by the Poonpoo and the Phalgu which are typical hill streams in the south where their shallow beds are suddenly overflowed after a heavy rainfall in the Chotanagpur highlands. The high southern bank of the Ganges

(natural levee) direct the Mohani, as the combined stream is known here, parallel to the Ganges till it joins the latter east of Luckeesarai. This leads to the flooding of the Mokameh Tal which every year gets a veneer of fertile silt in this way and grows excellent *rabi* crops.

The plateau and hilly region of the South forms the third major physical division. The western part of this region is known as the Chotanagpur plateau and the eastern part is known as the Santhal Parganas and the Rajmahal Hills. It should be noted, however, that the Chotanagpur plateau is neither entirely a plateau nor does its boundary coincide with the boundary of the Chotanagpur division which is an administrative division. This is the easternmost continuation of the plateau of Peninsular India. It has a long geological history and has suffered from many upheavals such as volcanic action, re-elevation and subsidence between parallel faults. The whole region was reduced to base level of erosion and again large tracts have been re-elevated. Its foundation consists of a huge mass of granite which merges into the crust of the earth. This granite mass is not uniform throughout the region. It was intruded beneath a cover of sedimentary strata now metamorphosed into quartzites, schists and slates which have been almost entirely eroded from the central tract but is preserved in the residual hills of the north and south. Such are the Kharakpur and Gidhuar hills of the north and the Chutupalu range in the southern border of the Ranchi plateau. The Parasnath hill is a remnant of this old sedimentary cover which must have escaped total erosion owing to the superior resistance of its massive quartzite rocks. This plateau region was broken up by a series of parallel faults which almost divided it into a northern and a southern part. Large blocks of rock sunk down between these faults forming rift-valley lakes in which were deposited the waste of the adjoining highlands. Along with these sediments were deposited large quantities of plant debris from the dense forests of the time which gave rise to the rich beds of coal for which Bihar is

proud. The deposition of the sediments together with coal-forming material caused further subsidence and there we have preserved for us even today thick coal seams locked up within these ancient lakes, swamps, and river valleys. The drainage of the country took advantage of this natural depression and was guided by the chain of lakes. Erosion of the intervening highlands of harder rocks brought down the highlands to base level and the Damodar, now flows along this faulted belt over both hard crystalline rocks and soft sands tones of the coalfields alike maintaining the same grade. The Damodar basin divides the smaller Hazaribagh plateau of the north from the larger Ranchi plateau of the south. The same average elevation of both (2000 feet) and the general evenness of their tops over both hard and soft rocks indicate that they were once parts of one continuous plain which was reduced to base level by erosion but were subsequently rejuvenated. It is for this reason that we find that the upper surface of these plateaux presents the appearance of an old land surface where the rivers have broad and shallow meandering valleys while near the margins the topography is juvenile, the rivers actively down-cutting their beds and reaching the plains below with steep gradient and water falls. There are water falls on both the north-flowing and south-flowing rivers wherever they have not yet been able to cut down their valleys to grade. Such are the Hundru Falls on the Subarnarekha (325 ft.) Johna Falls, Dassan Falls on the Kanchi on the eastern border and Himi Falls on the south border of the Ranchi Plateau. The Kokolat falls near the northern edge of the plateau overlooking the plains of Bihar is of similar origin. The plateau has a lower elevation towards the north-east in the district of Monghyr and Bhagalpur when it descends down and ultimately goes below the alluvium. In the south east and south in Santhal Parganas, Manbhum and Singhbhum districts there is no plateau area of considerable size but the country consists of a tangled mass of ridges and hills of hard and resistant rocks which had formed old watersheds and have

thus escaped erosion. There is only a small plateau in Manbhum district north of Barabhum and south of Chandil known as the Baghmunda plateau.

The tract was subjected to volcanic action in four geological periods which have greatly influenced its topography and whose effects persist even up to this day. The Dalma hill north of Jamshedpur which dominates the town of Jamshedpur, on the north side of the Subarnarekha consists of lava flows erupted from a volcanic centre which was located here. The range which extends westwards from the high hill mass is also made up of volcanic rocks. The Singhbhum plain is intersected by a series of dykes of diabole rock which sometimes form ranges and ridges. These dykes represent the vertical channels through which the lava came out. There are older lava rocks over the Kolhan hills in the south.

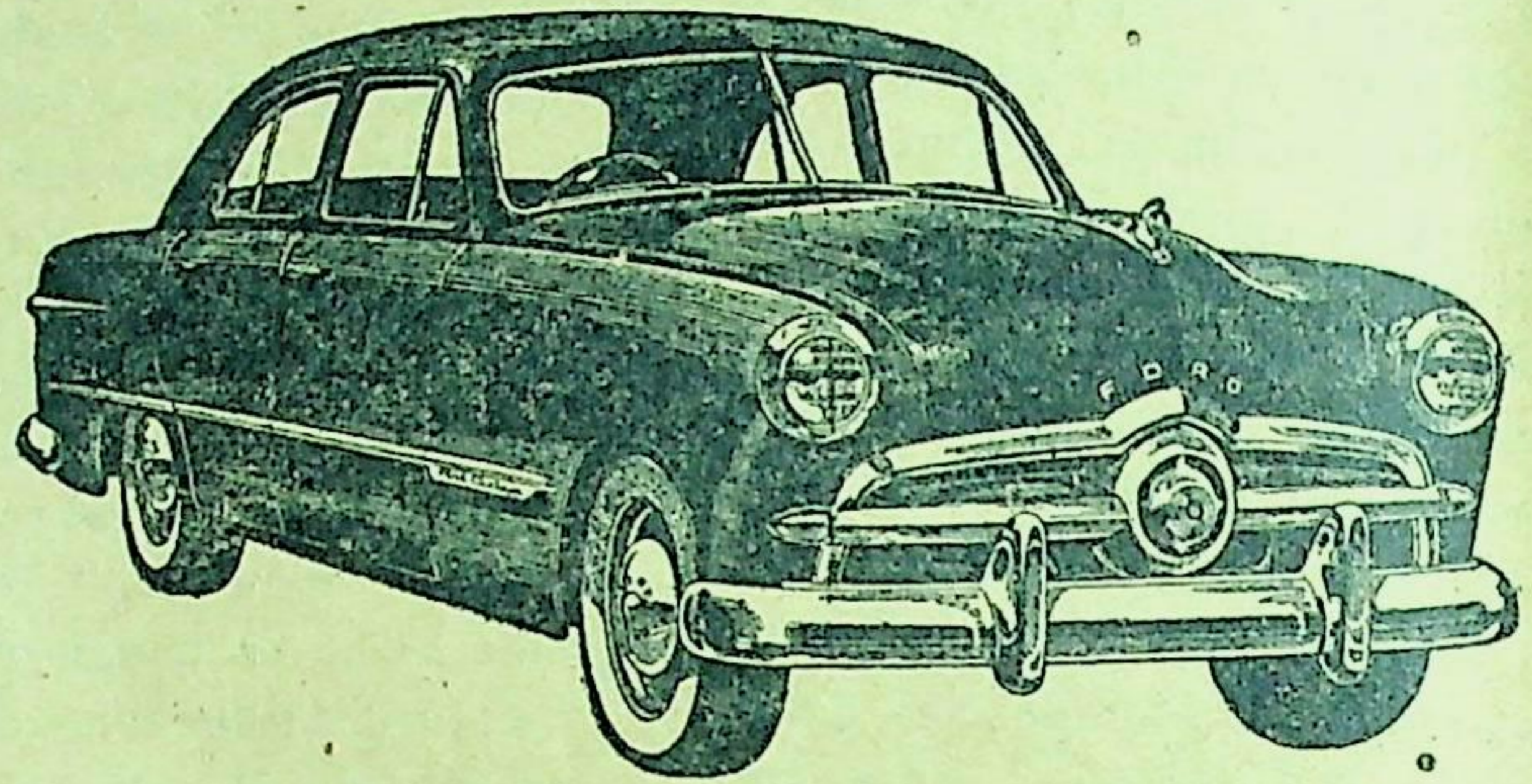
The Rajmahal hills formed by the outpouring of another series of lava flows. The flat-topped topography of the isolated hill masses bear testimony to the horizontality of the lava flows. These lavas are older than the Deccan lavas of western India from whose visit our province was also not immune. The most easterly outlier of the Deccan lavas are found in the western part of the Ranchi plateau. The higher Western plateau which begins from Lohardaga and extends westwards to Jashpur and Sirganja states is due to these lava flows. Here again the levelness of the tops of the isolated plateau masses is due to the horizontal disposition of the lavas. Subsequent erosion by the rivers which drain this area such as the north and south Koels has dissected it into a number of isolated parts or plateaus of which the Netarhat plateau is best known. The rivers of Chotanagpur are geologically very old. This is seen by the way in which some of them cut across the axis of mountain ranges which were once high. The Subarnarekha crosses the Dalma ridge near Chandil and breaks through its south eastern prolongation near Ghatsila where the Dhanjori range of Dhalbhum runs up to it in a north-easterly direction. The Damodar has been mentioned already. The Son cuts through the Vindhyan formations.

## The 1949 Ford

The 1949 Ford V8 has made motoring history in the Americas. Because of newness, the craze for it, its utility and beauty, also for the limited stock (naturally!), people would prefer to buy a second hand '49 Ford at a price higher than the original. And the second hand price of a '49 Ford V8 is more

are met). In the pre-war years the yearly Fords were in the market in advance. Yet, better late than never. The 1949 Ford V8 is now in the market, at least on show. We do not know what the stock position is—due to all sorts of post-war difficulties it must be low.

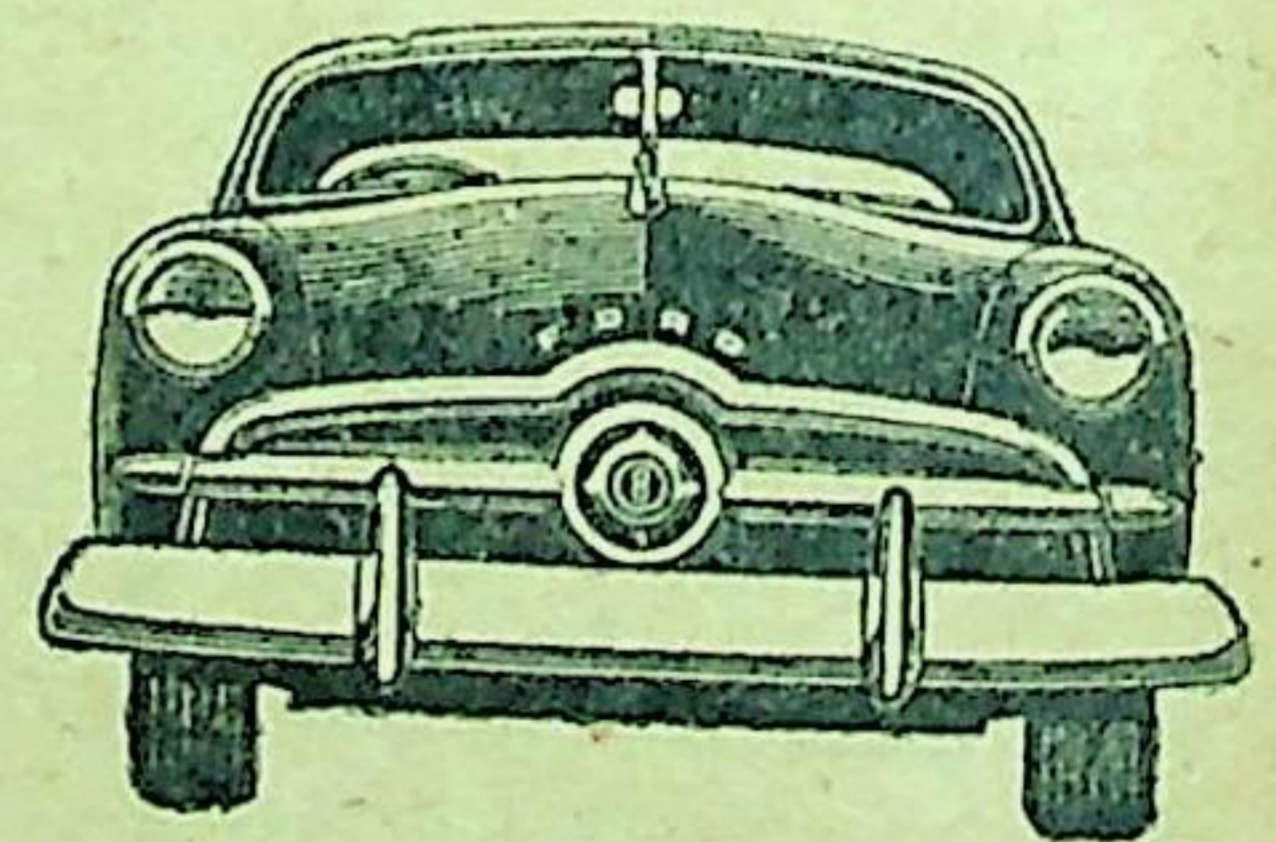
It is not possible for us to



than the second hand price of most of the other brands. "49 Fords with a few miles on the speedometer are fetching \$ 1200 over list price"—that is what "Fortune," published by the publishers for the Time & "Life," wrote in September 1948.

But it is a pity that though

give all the technical details that go to make the new 1949 Ford V8 a really new car. We suppose, the Lawleys, who are the authorised Ford dealers at Patna, would be able to satisfy the curiosity of the local people. Fords have also representatives all over the province. In case



a quarter of the year has passed, we have not been fortunate enough to get a stock of this brand new, yet a branded old, car. We do not know whom to blame—the Ford representatives in India or the principals at the Canadian Ford Factory (for it is from Canada that all Indian supplies

of any difficulty, these addresses would be found handy—P. O. Box 499, Bombay; Elgin Road P. O. Calcutta; P. O. Box 357 Madras—Or, enquiries sent to our office will be forwarded to proper quarters.

Incidentally, all the tyres are Goodyear supercushion tyres.



# Swords Into Plowshares

By J. C. Kumarappa

Since the attainment of independence there appears to be a definite tendency towards increasing armed forces. The recruits to the army are drawn mostly from rural setting. They have frequently been drawn from peasant stock. While at home these young men have been brought up on a frugal diet, may be one meal a day. This starvation level, in itself, has often driven them into the forces where they are given two 'nastas' and two square meals per day in addition to being introduced to such habits as smoking and perhaps even drinking. In the usual parlance this may be called "raising the standard of living". Such raised standard is maintained at the cost of the public and it also means a greater draft on the existing stock of food grains. Therefore, the mere increase in the forces would mean a shortage of foods as the consumption increases.

### Strain on Supplies

On the other hand, these recruits, while they were on the farm, would have been producers and in so far as they have run away from production it is a strain on our food supply. Thus we see increasing the armed forces means decrease in the productive forces and a strain on the existing supplies.

Rich countries have been able to maintain large armies by drawing on the supply of other countries but India is not in a position to command such resources. Hence she has to pay through the nose for imports of food stuff to make up the shortage caused by increase in armed forces

### For Food Production.

Thus armed forces are largely parasitic in relation to food. If we wish to check this to any extent it will be necessary to draft in their man power into our food production. A good deal of the energy and time of the military forces are non-productive, if not destructive. Their energies during peace time could well be channeled into production of food though it may not be possible to completely make up the shortage caused by armed forces. Such an effort will at least ameliorate the evil.

During the foreign rule the officers preferred to stay in big cities in specially constructed

cantonments. Now there is no reason why such sites should be occupied. Army units may well be stationed away from the civil population, in cultivable waste-lands and with the enormous resources and engineering skill at their disposal, they could be made to bring in cultivable waste under the plough. It may be possible for them to grow most of their requirements by way of food grains and vegetables.

### Many Advantages

This method of occupying the armed forces during certain seasons of the year has many advantages. It relieves the housing problem, as the houses in cantonments will be available to the civil population. It will enable the young men in the army to be trained in up-to-date agricultural practices, as the military forces can be properly staffed and the young men in the army who are probably potential farmers will be made manure-minded and better seed minded. These two defects in our conservative farmers can be corrected. Above all, a certain amount of the food shortage could be made up. Perhaps, if justification were possible, some part of the increase in military expenses could even be justified if these forces take up production without making undue inroads on the existing stock of food materials. We hope, therefore, that the military authorities will be agreeable to such an agricultural spare time occupation being given to their men and in co-operation with the Agricultural Department be able to some extent defend the country against its great enemy—starvation.—G. U. Patrika.

[Mr. Kumarappa does not seem to be aware of the real purpose of the Indian armed forces. He has not read our article entitled A BUDGET SECRET REVEALED in our issue of Mar. 12]

# Food Packing To Fight Food Scarcity

(Indian Newspaper Alliance)

Food scarcity in India is partly due to fall in acreage devoted to food growing, partial failures of rains and unscientific methods of cultivation, and partly due to an enormous waste of foodstuffs between the fields and gardens and the hungry mouths.

Various government officials have stated that wastage of seasonal fruits and vegetables in India is well over 25 percent.

much waste land in India can be brought under cultivation for food grains. But with less cost and greater speed, they can be utilized to grow fruit trees and vegetables which produce protective foods needed by the people even more urgently than grains.

### Scientific Reorganization Of Food Factories

In the recent Tariff Board hearings, the All-India Food Preservers' Association placed a very constructive proposal before the Board which, if adopted would rapidly promote reclamation of land as well as planting of fruit trees and growing of vegetables on a large scale, because that proposal would make it worthwhile to grow fruit and vegetables. That proposal in brief is:

Sixty food preserving and packing factories should be developed by reorganizing, merging or expansion of the existing factories and by promoting new ones where necessary, six in each of the ten provincial zones.

Each factory should be equipped to pack a minimum of 5 tons of fruits and vegetables a day.

All factories may be controlled and regulated to enforce cleanliness, quality and efficiency as well prices and profits.

To begin with, 15 factories should be so organized under this proposal by combining all the factories in a locality or zone into big units.

### Subsidizing Growers

Fruits and vegetables should be made available to these factories at about the same rates that the American, Australian and Canadian food factories get. This means that our growers of fruits and vegetables will have to get a subsidy equivalent to the difference between the Indian and American wholesale price.

For instance, compare the prices of some of the important fruits and vegetables the Indian and American food packers have to pay.

Indian Annual average	Product	American Prices
4 as a lb.	Tomatoes	1 1/2 cents or 9 pies a lb.
8 as a lb in pods	Peas	4 1/4 cents or 2 as a lb shelled.
4 as a lb.	French Beans	5 3/4 cents or 2 1/3 as a lb.
6 as a lb.	Peaches	2 1/2 cents or 1 1/2 as a lb.

### To Reach F O's Goal

If subsidies are given to growers through the food factories not only the fruits and vegetables that now go to waste due to seasonal glut will be preserved and add to the food stocks of the country but more and more growers will take to fruit and vegetable raising. In these we have to reach at least the target set by the United Nations Food and Agricultural Organization, which is 350 percent of the present production.

In order to supply each of the 15 factories to pack 5 tons of fruits and vegetables a day, the Association estimates a subsidy of Rs. 75 lakhs during the first year. As subsidy to food packers is really subsidy to growers, more and more fruits and vegetables will be grown and prices will fall to world normal and the subsidy will become less and less in subsequent years.

In view of over Rs 150 crores being spent abroad to import food, this small subsidy will enable the country to save at least Rs. 2 crores worth of food that is now being wasted and also stimulate the increase in food growing activities to the extent of another Rs. 10 crores and probably Rs. 50 crores when all the 60 factories will be working.

The government should encourage every activity which would augment our sources of food. And food preserving and elimination of waste which it brings about, play an important role in increasing our food supplies.

Do you know all about

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# PRABHATI

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# SALAAMI

By ESOBSS

THE real meaning of Salaami is not extortion but homage. Payment made to a Guroo, a priest or a god who claims your "Pronam" is called Pronamee. Payment made to a politician whose teachings you "pursue" is called "purse". Payment made to a rajah who can claim your salute or salaam as token of loyalty is called "Salaami".

The sacredness of the salaami money is seen in the fact that it defrayed the religious expenses of the female relations of the recipient. Though a rajah took it on a state occasion it did not belong to him or his estate. The money was entered on a separate register.

Touching the right hand on the slightly inclined forehead is the average civilian salaam. Its royal edition is seen in prostrating oneself in Pronam before a great man. The Pugree rolls away naturally on the ground touching the homage-receiver's feet.

The Bihar, Nadia and Rajputana practice was therefore to take off the pugree and place it gently at the feet of the great man and simultaneously pay gold or silver with the right palm gloved in silk. Hence "Pugree" means salaami. To pay pugree is to pay salaami.

The cap, bare head and shoes where under taboo in Bengal, Bihar and Rajputana durbars. The chiefs wore the state turban with jewels. Others tied pugrees (also called Pagri and puggaree). Bengali officers tied huge rolls of pugrees at salaami durbars. Englishmen alone were exempted.

The dhotee was not allowed in any Bihar or Rajputana salaami durbar. The Churredar payjama and Sherwancee must be worn while paying salaami. The Rajputana pugree was originally eighty cubits long,—the depth of a well in that dry region. In emergency it lifted water. The 'fixed' or ready-made headgears were the Shamla, the Pirili, and the picturesque Tirhoot turban—snow-white and night-cap fashioned.

Bihar and Rajputana were famous for salaami even to profusion, with the pious duty of bowing and paying measured by the will of the payer, and not under open compulsion. The word that means this spontaneous tribute should not include

the house-owner's demand with the appearance of ill-nature in it.

The "Arzbegs" or heralds with the silver "Asasonta" or "Mugdar" informed every household that a salaami durbar would be held on the chief's birth day, or on a festival day, or on the day of accession to the throne.

Women with filled pitchers as emblems of plenty sang auspicious songs. Sacred leaves and flowers decorated the palace, and officers dressed in the height of finery bustled about.

Salaami was (and still is) paid only in cash. A rush for homage ensued. The utmost despatch was employed to finish the exercise of bowing and paying by five thousand visitors in two hours.

The ordinary officer pays now the minimum of five rupees in Rajputana and outsiders may pay gold mohur or silver to any amount according to their own degree or standing to maintain their own self-respect.

Glittering gold and silver coins wore the appearance of a downpour in the Salaami Durbar. Officers of the Durbar hall hurriedly took down the names of the payers announced as rapidly by other officers. An alley way made was the delightful example of quick one way passage along which visitors were fetched into the royal presence through the enthusiastic crowd.

The Bihar and upcountry Rajwarah practice is this:—a low salaam: payment on the kerchief-covered palm: a low bow again: back out of the crowd facing the chief guided by another officer in the hurry of homage.

Formerly the goodness of the chief was seen in the gift of a Vira of Pan or a token Kelapata "Khili". This is being abolished in Rajputana. The Mosahebs and Durbarees and other important functionaries executed the commission of instructing men in the customs peculiar to a salaami durbar.

The Bihar salaami festival was a great pageant got up to bring together a chief and his subjects. In a zemindary "Towzee" salaami bands were played,

dancing girls danced, the poor were fed, caparisoned horses and bejewelled elephants were arrayed, fireworks exploded, Chirags made the roads and gardens extremely gay. English officers and English planters paid salaami to great Bihar noblemen and salaamed them,—remembering the benefit they got in everything including the once famous "Sonepure Meet" where tents, horses and carriages were sent from the estate, including elephants. These made the ball a mighty success. The ball was held in the mammoth Salaami Shamiana.

The salaami wore a religious complexion. Priests said in solemn tone "Jai Ganresh! Jai Ganresh! Kalyan kara! Kalyan kara!". The "Arzbegs" holding the "Chhatra" or "Chhari", called "Mugdar" in Rajputana, shouted 'Nigaroo kooroo sarkar bahadur salamut!' The European bandmaster struck up "God save the King". A regular regimental band was a permanent establishment. This contributed to the success of the Sonepur Meet.

Any great zemindary thus took up the parental duties of teaching loyalty to the masses,—loyalty to itself and by transference to the sovereign power. To break up this school is to witness indiscipline and answer for consequences.

The Bihar salaami was a messenger of joy to thousands who ate the estate's salt. Those gentlemen who did not eat it showed also such an honest passion for homage that they came uninvited from the neighbouring cities and from Calcutta, paid the Akbari Mohur and deemed that their dignity increased.

A nobleman returned to Bihar after being decorated in Calcutta. Reis and raiyat jostled each other on the red velvet covered platform as the special train rolled in on the festive occasion. The platform looked like a mint.

Money came like a shower of hail. The adored nobleman's palms were filled to overflowing in fifteen seconds. Officers spread theirs to receive the heavy tribute.

The purse is nothing but political salaami and as affectionate: patriotic men contribute to it. The good word Salaami therefore would be too high a compliment to the rapacious house owner.

Perhaps there is hidden resentment beneath the loyal and patriotic exterior. Hence homage and extortion are being tarred with the same brush.

## FACTS WORTH KNOWING

Last year Europe produced 47,073,000 tons of crude steel, that is 29 percent more than its 1947 output. Cast iron production reached 35,284,000 tons, that is 37 percent more than the 1947 output. To a great extent this result is due to the studies and allocation of the United Nations Economic Commission for Europe.

European nations members of the ECE agreed on measures to be taken to increase still further their 1949 steel production.

Fats and oils are no longer on the list of internationally rationed items. The Food and Agriculture Organization, which distributes scarce agricultural products, has decided that the production of fats and oils was high enough to end their rationing.

The World Health Organization is planning a general revaccination against smallpox of more than 80,000 refugees from Palestine.

The World Health Organization has set up a regional office in Alexandria which will serve 200,000,000 people in the Middle East. 65 percent of whom need medical care.

The smallest agency of the United Nations, the International Refugee Organization, is also the largest shipping company in the world. More than 30 especially chartered ships transport refugees and displaced persons to all corners of the world.

400,000 refugees have found a new country, thanks to the International Refugee Organization. 65,000 refugees were able to return to their home countries.

500,000 refugees are fed, clothed, housed and receive medical care and advice from the International Refugee Organization in its camps in Germany, Austria, Italy, the Middle East and the Far East. More than 60 Catholic, Protestant and Jewish private associations help the IRO in its task.

156,000 children and expectant mothers in China are now receiving help from the International Children's Emergency Fund—that is 61,000 more than two months ago.

The Yugoslav Government has thanked the International Children's Emergency Fund for the help it gave last year to 600,000 Yugoslav children.

A world code on safety regulations for industrial establishments was set up by the International Labour Organization. Did you know that during the war factory casualties outnumbered battlefield casualties?



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**GREETINGS FOR US**

"I am glad to find that the Kishore-Dal is working for the progress of children and young ones and that it has a large membership. In these days children are an important asset. The whole future depends on them and so I am extremely pleased to find that they are being cared for. I hope it will prosper day by day and contribute towards the national reconstruction. I wish it all success."

Sd/- **Ansuya Bai Kale.**

President,

All-India Women's Conference (A.I.W.C)



Mr. S. N. Bhattacharyya  
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8. Mr. Oneil De, Gen. Secy, "Arts and Artists", Patna.

9. Prof Shib Kumar Mitra, Institute of Psychology, Patna University.

**KISHORE-DAL NEWS**

The following are the Kishore-Dal Units, Groups and Branches in Bihar and other provinces in India and Pakistan as recognised by the Central Executive Committee of Kishore-Dal Headquarters, Patna :—

**Places**

- 1. Patna (Dt. 4 D. QRS.) \*
- 2. Gulzarbagh †
- 3. Naubatpur †
- 4. Arrah (DT. HD. QRS) †
- 5. Gaya †
- 6. Ranchi †
- 7. Manbhum (DT. HD. QRS) \*
- 8. Dumka \*\*
- 9. Jamalpur
- 10. Bhagalpur
- 11. Calcutta (Bengal Headquarters)
- 12. Domahani (Jalpaiguri) \*\*
- 13. Faridabad (Dacca)
- 14. New Delhi

**Classification**

Branch \*

Unit †

Group \*\*

x x x x

The second meeting of the Patna Executive Committee was held on 26th March, 49 at the Sinha Library Hall, Mr. Sarjoo Prasad presided. It was decided at the meeting to hold the annual "Kishore-Dal Social, 1949" on the 7th April, at the Lady Stephenson Hall, to activate and introduce the members.

The following persons were elected in the Central Executive Committee for 1949 of the Kishore-Dal Headquarters, Patna, at the 7th Annual meeting held at the Lady Stephenson Hall, on the 6th February 1949 :—

**President :—**Mr. S. N. Bhattacharyya.

**Vice-Presidents :—**Mr. Raj Kishore Prasad, Mr. Sarjoo Prasad, Kamrun Nisa Begum.

**Hony Treasurer :—**Mr. M. C. Samaddar.

**General Secretary :—**Ranjit Bhai

**Joint Secretary :—**Arun Roy Chowdhury



Dear Friends,

The other day I was reading a Message given by Rajkumari Amrit Kaur, Health Minister, Govt. of India, on the occasion of the "child welfare Exhibition" at Calcutta :—

"So much is done for children in the countries of the west and so little for ours. This defect must be remedied and every effort to overcome the neglect from which our children have suffered for years is to be welcomed. The delinquent and the disabled has no future before it largely because of the ignorance of our mothers and the lack of necessary institutions where such children might be cared."

This is just what is OUR aim, and which we have been constantly propagating all these long seven years of our existence. If the country feels its urgent need, it is better for the future generation,—who would be cared, loved and educated, for a better world to come.

**Ranjit Bhai**



Our girl members in a variety entertainment programme, singing an opening song.

## Rabindra Utsab

This year Bihar is going to celebrate the 25th of Vaisakh, the birthday of Rabindranath Tagore, in an unprecedented manner.

In a joint appeal issued under the auspices of the "Rabindra Parishad," which was formed out of the Tagore Week Committee sponsored by the Arts and Artists last year, the Rabi-Gosthi, Provincial Monimela Centre, Surhid Parishad and Hemchandra Library Marcher's Camp, and Patna Music Club a Tagore Week will be observed. The week's programme will include Song and Dance recitals by local and outside artists, drama, lectures, and specially an essay and a music competition. Details of the essay competition can be had from the convener of the Essay Sub Committee, M. C. Samaddar, from the Behar Herald office. The Chairman of the Rabindra Parishad is Dr. Sachin Sen, editor of the Indian Nation, and Mr. Purnangsu Sanyal, Agent of the Central Calcutta Bank is the Secretary. The office of the Rabindra Parishad is situated in the Central Calcutta Bank Premises.

The "Arts and Artists" have planned an elaborate programme throughout the province. The out city functions are in charge of Mr. Ranjit Bhai, the General Secretary of the Kishore Dal (an All India Children's organisation with Hd. Quarters at Patna). District and subdivisional units of the "Arts and Artists" at Jamshedpur, Gaya, Ranchi, Hazaribagh, Siwan, Muzafferpore, Dumka, Purulia, Barh, Dinapore, Gulzarbagh, Patna City etc. are having either a one day or a two day function.

In Patna town, the "Arts and Artists" are having practically a fortnight's programme. About a week of this programme will be taken up by the arts & crafts exhibition centring round Tagore and Visvabharati. In the Arts exhibition, paintings by Tagore, his friends and disciples, paintings of Sri Nandalal Bose and the Santiniketan school of painters, paintings by ex-Santiniketanites will be exhibited, besides photographs, autographs etc. Public cooperation is invited for making this exhibition a success. In the craft exhibition, Sriniketan which reveals the creative genius

of the Poet in the material world will not only exhibit things, but will also arrange for the sale of Sriniketan products which are in great demand this side, but are usually not available.

Besides the lectures and music programme, there would be a theatrical performance and a dance drama. Mr. Dwijen Choudhury, the director of the "Rabi Tirtha" at Calcutta, now the foremost Tagore singer and teacher has taken up the task of training up boys and girls at Patna in Rabindra Sangit, while Mr. Prahlad Das, the director of Nritya Bharati will take up the training in the dance side.

The Arts and Artists functions will be inaugurated by H. E. the Governor of Bihar, Sri M. S. Aney and presided over by the Premier of the province, Sri Srikrishna Sinha. As the Premier will not be able to be present on all the days, the different day's functions will be presided over by different personalities.

To carry on the work smoothly, an Advisory Committee, and a programme Committee has been formed. The Advisory Committee, set up by the Arts and Artists, consist of Sir Sultan Ahmed, Sir C. M. Agarwala, Sir C. P. N. Singh, The Hon'ble Acharya Badri Nath Verma, Mr. Justice B. P. Sinha, Mr Justice S. K. Das, Mr Justice Mahabir Prasad, Messrs P. R. Das, S. N. Sahay, S. N. Dutt, Dewan Bahadur R. K. Jalan, Brig L. P. Sen, Raja Shri Radhika Raman Prasad Singh, Sm. Sundari Devi and Dr. Sachin Sen.

The chairman of the organising Committee is Prof. H. P. Maiti, the Convener Mr. Durga Prasad, and the Treasurer Mr. M. C. Samaddar. The Programme Committee is being guided by Mrs. A. T. Sen.

Noted scholars and writers like Sri Hazari Prasad Dwivedi, S. H. Vatsayana "Agneya" and others are coming to Patna in connection with the Arts and Artists functions. A group of Calcutta artists will be joining the Patna and Gaya functions.

Another special feature of these functions will be the publication of Tagore supplements of the important papers and journals here.

The profits of the proceedings (the Arts & Artists functions are being organised on the basis of charity) will go to the Rabindra Memorial Fund.

## The Right Food For You

Plan a mixed diet and you are sure of getting the right kind of food. Divide your "food money" into five equal parts:

- One part for vegetables—leafy and non-leafy
- Second part for pulses (dal) and fruits
- Third part for cereals—rice, wheat and other grains
- Fourth part for animal products—milk, fish, eggs and meat
- Fifth part for fat, sugar and other extras.

Each meal should contain at least one item from each of the five groups. These items should be varied at each meal. For example, if the midday meal contained meat-potato curry, rice and fruit, the evening meal should consist of leafy-vegetables, dal, chappaties, and some sort of milk preparations. Variety helps digestion: what is more, it ensures the presence of all the important food factors in your diet.

Green leafy vegetables which are rich sources of vitamins and minerals should be included at least three times in a week. Other vegetables like potatoes, brinjals, ladies' fingers, etc. help to add a little bulk and roughage to the diet. They should be included in the menu at least once daily.

Pulses which include all types of dals should also form a part of your daily diet. They help to make up for the defects of the cereals and are a very good addition to the rice eaters' and wheat eaters' diets. As an item that constitutes the main bulk of our diet, cereals are included at each meal. As each cereal contains different food nutrients besides its main common food factor, namely starch, so it is good to include more than one type of cereal in the diet. For example, some of them such as wheat and rice are poor in fats, while others such as oats, juar (cholam) and bajra (cambu) are relatively rich in fats.

The animal products supply the body-building factors, so they must be eaten daily. Vegetarians, whose only source of these important food factors is milk, should have at least two cups each day. It is not necessary to take milk in its liquid form, it can be easily varied by

being turned into milk products like curds or milk dishes like kheer, phirni etc.

Fresh milk is expensive but it can be easily substituted by powdered milk which is cheap nearly and equally nutritious. Powdered whole milk contains all the constituents of fresh milk while the powdered skimmed milk contains no fat and vitamins A and D but is otherwise a very useful food. Condensed milk is concentrated milk of the same value as whole milk.

Non-vegetarians should include meat, fish and eggs in their diet twice in a week besides a cup of milk each day.

Fat, apart from being the chief cooking medium in the diet, is of great physiological importance. It makes the meals satisfying and gives heat and energy to the body. There are two sources of fat—animal and vegetable. Animal fats, for example ghee and butter, like other animal products are expensive while pure vegetable fat like Dalda is less expensive. Both kinds of fats are equally good as fats and either should be included in fair quantities in your daily diet. Vegetable oils like groundnut, Til (gingelly), mustard, etc. may also be used but they are often impure or adulterated or sometimes rancid. Care should, therefore, be taken to buy pure, fresh oils.

Extras like sugar and spices are not very important from the nutritive angle, although they play a very important part in making the dishes palatable and appetising, thereby aiding digestion. Sugar provides energy and is therefore a supplement to starches. Energy provided by carbohydrates [Starch and Sugar] is however quickly used up whereas the energy provided by fats lasts longer.

The most important thing to remember is that our diet should be well balanced, i. e. it should contain something of each kind of the different foods mentioned above. An unvaried diet is not only monotonous but may be also deficient in some of the food factors.

—By Courtesy—Dalda Advisory Service, Bombay.

**G**ENERAL interest has recently been aroused by protests from other countries about events of importance to science and scientists in Soviet Russia. It is greatly to be desired that everyone should have an opportunity of understanding what it is all about, what has been happening, and what is really at stake.

This agitation has sometimes been mentioned, for convenience, as "the Lysenko controversy"; but the use of such an abbreviated description may well give an erroneous impression that this is nothing more than a scientific dispute about the soundness and the credentials of a particular investigator's claims and theories.

T. D. Lysenko, who is now President of the Lenin Academy of Agricultural Science is, indeed, a central figure in the events which have excited such widespread indignation and protests, and he does advocate a theory of heredity with which these events are intimately concerned; but that is only a part of the story, and does not reveal its really important aspect. Nevertheless, it is necessary to know a little about theories of heredity and Lysenko's relation to them, if one is to understand what is happening, and why the scientific world is profoundly disturbed about it.

#### Mendelian Genetics

An imposing structure of knowledge about heredity has been erected during the past half-century by experimental researches which have been in progress in many different countries. Its origins can be traced back to the much earlier discoveries of Darwin, Weissmann and, particularly, Gregor Mendel, an Austrian monk who studied the inheritance of characters in plants. Its present development is represented by the modern science of "genetics" which deals in great detail with the method by which the characters of a plant or animal species, or of individuals, pass from one generation to the next, from parents to offspring; and it shows how the characters carried by microscopic structures called "chromosomes" in the sperm-cells of the male parent undergo mixture and sorting with those carried by the chromosomes in the egg

## The Lysenko Controversy

cells of the female parent, giving a blended inheritance, with some of the transmitted characters predominating according to rules which can be ascertained.

To the biologist it makes a beautiful and fascinating story, though the rapid discovery of its details has made it seem highly complicated even to scientists, other than those who are actually engaged in the work by which this story is still being unfolded. After Mendel, this special branch of science is often termed "Mendelian genetics."

Now, Lysenko rejects all Mendelian genetics as idealistic nonsense. He does not deny the existence of chromosomes, but he denies that they have anything to do with heredity. He goes much further; he rejects even the central feature of Darwin's and Weissmann's theories of evolution, and goes back to ideas which, in principle, were being advocated nearly 150 years ago.

#### Point at Issue

But one may well ask, why should he not do so? If he is wrong, it should be possible to prove his error; whereas, if he is right, even in some of his contentions and claims, it will surely be to the advantage of science that he should have opportunity to establish them. The worst he can do, one may think, is to waste time; and one may thus be inclined to dismiss the whole matter as the kind of exaggerated fuss that men of science are apt to make about a difference of opinion.

One might think, indeed, that scientists would be better occupied in trying to settle the matter by calm scrutiny and critical research, instead of losing their tempers and exploding into indignant protests. And if one has listened to statements by Professor J. B. S. Haldane, who is one of the few eminent geneticists outside the Soviet Union to defend Lysenko, one may well have received the impression that the only point at issue is, in fact, whether Lysenko's claims and theories are scientifically right or wrong; and may thus be led to agree with Professor Haldane when he suggests that the truly scientific

attitude would be to suspend judgment until everyone has had an opportunity of studying translations of all Lysenko's publications.

One should agree with that attitude whole-heartedly, if we were really concerned with nothing more than a difference of opinion between honest men of science. Any true scientist would agree that a straightforward challenge to a prevalent theory is not to be resented, but rather to be welcomed, as a stimulus to further research.

#### Grossly Misleading

One must make it clear, however, that such a presentation of the issue is not merely inadequate, but grossly misleading. It is fantastic to suggest that scientists in the world outside the Soviet Union are just rejecting Lysenko's claims without waiting to examine them, or that it is the question whether his theory is important or ridiculous which is exciting them to a fury of indignant protest. The question is emphatically, not whether Lysenko, as suggested in one newspaper, is "a pioneer or a fake." The events which have aroused this excitement are of much deeper concern, of tragic consequence, indeed, to the position of science in the Soviet Union and in the world.

What has happened is that Lysenko has obtained the support of the Central Committee of the Communist Party, the political dictators of the Kremlin, to establish his theory as the only basis permissible in the Soviet Union for research or teaching in genetics. While the Scientists in Britain, therefore, are being urged, by colleagues who are Russophil Communists, to criticise Lysenko's claims with scientific impartiality, and to suspend judgment till his voluminous outpourings have been translated, they have been effectively protected from all scientific criticism in his own country.

Soviet Russia had many distinguished contributors to Mendelian genetics, whose work was coordinated with that of the rest of the world in that field of inquiry; but the last of these has now been deprived of position and opportunity, and

Lysenko's doctrine is now firmly imposed as an unchallengeable orthodoxy.

#### Ruthless Tyranny

That, however, is only the latest chapter in this pitiful and ghastly story of the complete subjection of one important section of scientific activity in Soviet Russia to a ruthless political tyranny. The greatest of all the geneticists in the Soviet Union was Nicholas Ivanovitch Vavilov, a pupil of the British Scientist William Bateson and a world figure in his own department of scientific activity.

Lenin made Vavilov the first President of the Lenin Academy of Agricultural Science, giving him an opportunity, which he seized with the tremendous energy of his genius, to build up a great research organization of agricultural genetics in the Soviet Union. It was he who first generously encouraged Lysenko and gave him opportunity, and Lysenko used it to make political mischief against Vavilov's science and to supplant him in his position. So Nicholas Vavilov, one of the greatest scientists of our generation, was dismissed, disgraced, broken and discredited, and died at some date between 1941 and 1943, though nobody has been able to discover exactly when and where. With him perished throughout the Soviet Union all the great organization of research in genetics which he had created; and with him disappeared from public view the army of brilliant and eager investigators whom he had inspired.

#### Scientists Dismissed

And now the few remaining Mendelian geneticists in Soviet Russia have been dismissed, and Lysenko reigns in scientific supremacy over all this field of research. And the Academy of Sciences itself, for long at least passively resistant to this vile campaign, has at last been terrified into submission. Academician L. Orbell, the veteran Secretary of the Department of the Academy for Biological Sciences, a distinguished neurophysiologist of the school of the great Pavlov, has been dismissed, because he had failed to prevent research on and teaching of the Mendelian genetics, the embargo on which has

(See next page, first column bottom)

### The Bad Communists

Our disapproval of the Communists is based not on ideological grounds, but on their nefarious deeds.

For a long time they prevented the booking of coal to Patna and simultaneously removed every particle of coal from the dealers' stocks in the city. Not content with sabotaging the home front by such pincer move, they have been openly selling soft coke to the people at Rs. 5 a maund, in Subjibag and other places. The Government is helpless in face of such tactics.

### The Power Of The Press

About a couple of months ago, five leading English, Urdu, Sindhi and Gujerati newspapers including the *Dawn* and the *Sind Observer*, wrote joint editorials levelling a number of charges of mal-administration, corruption, misconduct, nepotism etc. against Pir Illahi Bux, the Sind Premier, and demanded his immediate dismissal. A continuous propaganda was, thereafter, called on by these and some other newspapers against Pir Illahi Bux but ultimately now been endorsed by the Academy's own Decrees.

This is assuredly no matter of a mere difference of opinion and judgment between men of science, concerning rival theories of genetics. Lysenko might be either "a pioneer" or "a fake", or neither, or both of these, without affecting the situation which has made scientists from outside the Soviet Union protest and resign from the Moscow Academy. The cause of their indignation is the evidence contained in official decrees and published proclamations that in the field of genetics at least, there is to be no more freedom for science or scientists in the Soviet Union.

A new scientific orthodoxy, acceptable to the Central Committee of the Communist party, has been proclaimed and enforced; the test of scientific truth in Soviet Russia is now to be that of its political expediency; and investigators are warned, by what has happened already, not to conduct their researches on lines which may lead to discoveries incompatible with the Marxian doctrine, at peril of their positions and their liberty. It is a new reign of terror for scientists, and an attack on scientific freedom and integrity, as savage and as violent as any made by Hitler, or by any tyrant known to history.

## Random Jottings

By Reader

mately it was stopped at the intervention of the Governor of Sind, who publicly assured that he will personally conduct the necessary enquiries with regard to the charges.

After waiting for nearly a month, these newspapers once again wrote editorials and made representations in writing to the Pakistan Government, requesting the Sind Governor to expedite his enquiries and further alleged that if time was allowed to pass by, there was every likelihood that the Premier might take some steps to destroy the evidence against him, as also put behind the bars, under the Public Safety Act those opposed to him.

These renewed editorials also seem to have ultimately compelled the Pakistan Government to take interest in the enquiry for maintaining purer administrations in the Pakistan provinces by officially appointing one of their Secretaries to help the Sind Governor in completing the enquiry into about 60 charges levelled by the newspapers against the Sind Premier and his ministry as early as possible.

It is inconceivable that newspapers in the Indian Union will have the courage to do what their opposite numbers in Pakistan have done.

### Killing Two Birds With one Stone

Since the secession of the Socialist Party from the Congress, it has become the fashion to call all non-Congress labour workers as Communists.

In the round-up that has followed the Government's recent drive against the Communists, many non Communist workers have also been arrested and lodged in jail, only because they were not Congressmen. This is partly due to the excessive zeal of the Police and the Executive and partly to the obtuseness of the local Congress bosses. The drive undertaken for reasons of security has been used for liquidation of political opposition,—the maxim followed being—"those who are not with us are against us." Due to the misdirected zeal of local congress leaders, political opponents are fast losing faith in democratic methods.

In trying to check communism, fascism is being introduced,

### Complete Change of Outlook

We do not see any reason for the *Statesman's* expressing surprise at the refusal of Government spokesmen in the Madras Assembly to state the reason for postponing the separation of Judiciary and Executive in the province.

So long as there was a foreign Government, it was right that there should be an insistent demand for the separation of judicial and executive functions. But as soon as the people's representatives assume power, that agitation loses all its force. In fact, in the newest conception of democracy the judiciary should work according to the dictates of the executive.

### West is West and East is East

The Central Government have SPENT Rs. 28 crores for rehabilitation of refugees from Western Pakistan. They have also given a LOAN of Rs. 5 crores to the refugees from Eastern Pakistan.

### Poor Britain

According to a Reuter message from London (Mar. 18), the British Government will pay a SUBSIDY of £ 3,500,000 to the Transjordan Arab Legion in this year.

The generosity that prompts Britain to make a small gift of nearly 5 crores of rupees to a very small country is highly commendable. Its political and military implications are not difficult to see. Although Britain had to leave Palestine, she has dug her toes in neighbouring Transjordan and in the name of the Arab Legion, maintains an army there, Heaven knows, for what purpose.

### The Sugar Cartel

The sugar industry in India is a virtual monopoly of the Indian Sugar Syndicate,—a capitalist combine of sugar mills of India. The sugar magnates grumble about insufficient profits in the industry. They made a profit of Rs. 9 crores during the year 1948 according to their own admission—which is probably equivalent to half the total capital sunk in the industry.

It is said that Pakistan is importing sugar from Cuba

at Rs 12 a maund. Our sacred swadeshi sugar cheap at is only Rs. 30 a maund.

The hue and cry raised by the capitalists (and approved by the Deputy Prime Minister) that they were being crushed by the burden of taxation is a myth. Recently we came across a copy of the Directors' Report, for the year 1948, of the British India Corporation of Cawnpore. They have distributed 43 lakhs as dividends (8 per cent on preference shares, 56 per cent on ordinary shares) and have been compelled to place in reserve fund Rs. 35 lakhs because of the rule about limitation of dividends. In a Leisurely Pace

General Elections in India under the new constitution has been postponed to 1951 and very likely it will take place the year after that. Various explanations have been given why the elections cannot take place in 1950 but they are all related to the preparation of the new electoral roll which is said to be a stupendous task. It is difficult for most people to believe that had the Government been seriously inclined to hold the elections in 1950 the electoral rolls could not have been completed in 1949. The preparation of electoral rolls has been going on in a very leisurely manner indicating that the authorities are not keen about an early election.

The present Central Legislature was selected for the drafting of India's constitution. It later assumed the powers of Parliament by an executive fiat. It is by no means a duly elected constitutional legislature. To say the least, to prolong the life of such a legislature by various excuses and devices is unconstitutional and undemocratic. The task of framing a new constitution should have been completed by 1948 but it is being prolonged because the members of the constituent Assembly rightly imagine that "when you have got a lucrative thing, stick to it." Membership of the Constituent Assembly means, on an average, an income of Rs. 2000 a month. Naturally enough, the M. C. A.'s are determined that India's constitution should be the best in the world, and you cannot frame the ideal constitution in a hurry. Perhaps a minimum of five years will be needed before "our representatives" are able to lick the Constitution into a presentable shape, incorporate all the copybook maxims in it and make it breathe the spirit of Mahatma Gandhi.

**Income Tax and Interest Rates**

Income-Tax has become a hardy annual with us. We have had great hopes that our past pleadings will have effect and our just demands for lowering the ceiling rate of income-tax will meet with some response. But I regret to say no relief whatsoever has been given in the budget. The position is very serious. The Government insists that the major portion of our Life Fund be invested in Government and Trustee securities. Owing to these restrictions and the high rate of taxation the net yield on Life Funds is gradually coming down. The redemption of 3½p.c. Government Loans and replacement of the same by 3p.c. Loan has further depressed the interest rate. It is not our point that Government should revise their cheap money policy merely to enable Insurance Companies to earn adequate returns on their investments but there is no reason why the burden of taxation should not be lightened. Unless relief is granted from the present system and rate of taxation I am afraid the position of Insurance Companies will deteriorate further. The rate of tax has now increased to 60 pies in the rupee in rapid strides from 45 half pies in the rupee since 1939. As regards the percentage of Income-Tax, the following table, taken from the "Indian Economist" of comparative taxation in U. S. A., Canada and India is revealing :-

	Percentage of Income-Tax paid to Premiums	Gross Interest.
U. S. A.	... 2.29	9.62
Canada	... 2.55	9.11
India	... 4.39	23.70

In the above table, the percentages are based on the figures relating to large companies, three in U. S. A., two in Canada and ten in India. These two factors namely that taxation is heavier here than in countries with well developed insurance business and secondly that owing to the low yield of Government Securities, the income of companies has been greatly reduced, should make the Government realise the urgency of the problem before us. As the Life Fund of Insurance Companies are built up

mainly with the savings of the poor our National Government would do well to reduce the rate of taxation in case of Life offices. If the rate of taxation is not so reduced it will be necessary to increase the premium rate as otherwise the very existence of the Companies will be at stake. Most of the Companies have already increased their premium rates very considerably and any further increase will stop expansion altogether. The average sum assured per capita in India is very low and any further increase in premium rate will bring this average to a still lower figure. The basis of assessment of profits for life insurance should also be revised. As the management expenses has of late increased appreciably for reasons beyond the control of the companies it is only reasonable that the limit of allowable expenses be raised.

This can be given effect to either by allowing actual expenses or by raising the percentage on renewals while the assessment is made on income-minus-expense basis. As the interest-earning capacity on life funds has gradually diminished and the expenses have considerably increased, as only a percentage of expenses is allowed for computation of tax liability under this basis most of the companies have in recent years been assessed on "Average-surplus basis." While applying this "average-surplus basis" the company is getting relief to the extent of half the amount of surplus absorbed in distributing bonus to policyholders. As the company is paying back the policyholders any excess premium it charged, by way of bonus, would it not be fair and equitable for the Government to allow the whole amount of bonus, and not half the amount thereof, as deduction from assessable income? The Government is now out to mitigate the sufferings of the poor and to provide adequate protection to them against economic evils, they should extend their helping hand to Life Offices in their efforts to serve the poor. Life Funds are in the nature of a Trust Fund for the widows and orphans, and it deserves to be treated very leniently in taxation matters.

**Mortality Table**

A Mortality table may be

said to be the cornerstone on which the whole structure of life insurance business stands. So, it is of first importance that we should have a table showing the mortality experience of our assured lives. In other countries, the Life Offices have always pooled their experiences in constructing the mortality tables. But in India the picture is completely different. We have never pooled our resources together to have a mortality table. We have so long worked on tables based on experience of foreign lives, or on tables based on the experience of only one Indian Life Office.

Oriental's Table is based on its own experience only. It may or may not be representative of the experience of the whole body of Indian Assured Lives. I would therefore request you all to give whole-hearted co-operation and all-out

help to the move taken in the direction of preparing a mortality table based on the experiences of all offices in regard to Indian assured lives. You will remember that a Joint Committee consisting of the representatives of our Association, the Actuarial Society of India and the Federation of Indian Insurance Companies have been formed under the Presidentship of Mr. L. S. Vaidyanathan, M. A., F. I. A., for the purpose of conducting joint mortality investigation of Indian assured lives. They have appointed a Technical Committee for the purpose of drawing up a scheme for the combined mortality investigation. They are at present working at this scheme and all offices will shortly be asked to submit data for the purpose of this joint investigation.

Next, we find from Oriental's experience that selection, that



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is improvement in mortality, due to medical examination lasts for a very short time, say, one year, in India. When compared with other countries, this period is deplorably low. It appears that the standard of medical examination in India is far below the mark. It must be to the knowledge of all of you that from time to time we come across reports of medical examination which are most unreliable. In the interest of all companies I would request members to have stricter supervision.

We have already begun to think if we can profitably abolish medical examination in ordinary cases. We have two alternatives before us. We may either improve the standard of medical examination by appointing our medical examiners from a selected panel of doctors of proved ability and integrity, the selection being made by an Advisory Board appointed by our Association, or we may dispense with the medical examination in ordinary cases. Non-medical business will no doubt be a bit inferior in quality in respect of mortality. If however we expect that this loss from excess mortality will be well covered by the savings in medical costs, the experiment of non-medical business may be carried on. I would however like to have this defect in medical examination confirmed by our combined mortality experience, if possible. If however, it is decided to start non-medical business without much delay adequate safe-guards must be devised to prevent undesirable lives from getting the insurance cover. Restriction in sums insured, in types of policies, in ages at entry etc, must be imposed on non-medical business. There is of course, some possibility of increase in volume of business if non-medical system is introduced owing to the removal of difficulties in arranging medical examination. But I am afraid till the present moral standard of the people rise to a higher level, the non-medical business is likely to be unprofitable.

#### Expenses

The next item I want to dwell upon is Expenses. The cost of procuration of business in India is abnormally high.

This is partly due to mass illiteracy and partly due to early lapses. The benefits insurance have not yet been realised by the general public and efforts are required to bring to their notice the benefits of insurance. The War and its aftermath has put tremendous burden on Insurance Companies in the shape of increased wages and dearness allowance to staff, increased cost of stationery and printing, increased travelling expenses and by the budget just introduced increased postal expenses.

In India where mass education is at its lowest level there is a wide field for collective advertisement. Such collective advertisement will certainly be more effective in intensity and at the same time less expensive for each individual office. The more we help the general public to understand the benefits of insurance, the easier it will be to sell policies and consequently the cheaper will be the procuration cost.

Early lapses which is eating into the very vitals of Insurance Companies is assuming serious proportions. Owing to heavy initial cost of procuration, early lapses entail serious loss to the Companies. A better class and well-trained agency force will mitigate the evil to a certain extent. The proposal to spread over the agency commission to 3 years will also help to fight this evil. The Insurance Companies are trying their best to bring down the cost of administration but for reasons beyond their control they have not been able to achieve as much success as they wished to.

#### Insurance Education

If Indian Insurance is to progress the question of Insurance Education must be tackled immediately and with vigour. The poor quality of the Insurance Agents is due to the absence of elementary insurance knowledge and training. Our Association has taken the right step in setting up a Board of Education. Though it is an examining body it has also started correspondence courses in certain subjects and I hope in future it will be possible for it to arrange lectures in large cities. Though the result of the examination held last year is not very satisfactory as only 27% of the students passed, still

with proper guidance the results in future should be better. I appeal to all Insurance Companies to encourage their staff to sit for these examinations and reward them by promotions or otherwise if they prove successful. I would also request the Universities of India to include the subject of Insurance in their B. Com. course, including a study of actuarial science and theory and practice of Insurance. Our Association should also explore the possibilities of imparting practical training to the field staff of the Insurance Companies. The agents are usually left to their own resources without any training or practical knowledge of insurance and often it comes to the knowledge of the companies that agents have made statements which bear no resemblance to actual facts. This can often be remedied if the agent is trained and a proper sense of responsibility is imparted to him.

#### Insurance in the States

Our difficulties in doing business in the States is well known to you. Small States—glorified Zamindaries—copy the Insurance Act of 1938 and start harassing the Companies with their demands for securities, statements, registration fees etc. Some States insist on their own stamps to be affixed on policies issued there and sometimes agents have to take separate State licenses for working there. I therefore welcome the present movement for merger of the States with the Indian Union and the forming of sizable units out of a number of small States. In view of this movement, separate legislation on Insurance in different States becomes unnecessary and should be scrapped altogether. I hope Government will treat Insurance as a Federal Subject so that a uniform law and practice is followed in the States and Provinces.

Some of the States have their own Insurance Departments which from a favoured position compete with Private Insurance Companies on equal terms this should be stopped altogether.

Here I am to refer to a circular issued by the Government to the effect that the Government would pay out of its revenues any extra premium in the event of its employees joining active

Military or Air Service provided the policies are taken with the postal insurance. The circular has even gone to the length of suggesting that the existing policies in the private companies may be paid-up. Our Committee took up the matter with the Government but the effort was fruitless. If this is the nature of co-operation that we are going to have from the Government I for one do not see how we are to give our full co-operation to the Government.

The Association has now entered its 21st year and it has proved itself to be the most representative and influential Insurance Association in India. In the recent past the Government accepted our recommendation to set up an Informal Experts Committee to go into the Insurance Act; our recommendation to members to stop writing new business in Pakistan till a satisfactory settlement was reached and was acted upon by almost all the Companies; and our united action in resisting the unjust regulations which were sought to be imposed on us by the Hyderabad Government has been fully vindicated. All these go to show that the Association has reached maturity where its decisions are respected. I request all members to co-operate with the Association so that we may all speak with one voice and protect our interests.

Insurance is now one of the most important industries in the country. The income of Life Insurance Companies in 1947 came to over 40 Crores of Rupees, as much as the revenue of a major Province. It employs 1,74,000 agents and probably another 10,000 persons in the offices. It paid claims of over 10 Crores of Rupees during 1947. It has over 29 lakh policies insuring a sum of Rs. 649 Crores of Rupees. It is therefore necessary that the Government should deal with the problem of this industry with sympathy and understanding. But we find that in several important matters such as Taxation, Investments, proposed Death Duties etc they have not come to the help of the Insurance Companies. The social and economic improvement of the masses is the common ground between the Government and ourselves. I would therefore appeal to the Government to see that relief is given to the Insurance Companies so that the progress of the Insurance Companies is maintained to the benefit of all concerned.

# FLEET STREET

By C. G. FAULKNER

As streets go, it is not particularly wide; it is not particularly narrow. You can walk the length of it in five minutes. And I would not say it boasts much in architectural style—the buildings are neither very new nor very old.

And yet—the name of the street spells excitement and romance to thousands all over the world. To the young reporter in Perth or Wellington, or the hard-boiled old scribe in Cape Town or Sydney, you have only to mention the name of this street for a whole picture to come to life: only to mention armies of men, in shirt sleeves and green eye-shades, telephoning, cabling, typing, cutting, snipping, blue-pencilling; armies of messengers running about with bunches of tapes and cups of tea; armies of men setting up type, throwing switches; 'revving up' expectant motor-vans; and, above all, the noise of the great machines as the huge cylinders unwind; and, everywhere the smell of ink. For, as you guessed, it is Fleet Street—the street of adventure.

If you walk down Fleet Street, you will not see any signs of the fever activity that may or may not be taking place behind the facades. You will not even hear the printing presses, because of the traffic mostly made up of those red, double-decker buses that are among London's noisiest features.

Fleet Street is the great news centre of the world. It is the Mecca towards which all journalists aspire. On the ship which brought me to England, three capable young journalists, two of them girls, travelled to try their fortunes among the elite of their profession. Despite the terrific shortage of paper, and the cutting down of newspapers and staffs, they have gained a start.

x x x x

No other street, anywhere, has so great a collection of newspapers as Fleet Street—not even New York, nor Mullumbimby, Bulawayo, Minneapolis, or Hokatiki. For Fleet Street is not merely a street; it is as Andrew Stewart, librarian of

the Press Club, says, 'the accepted and comprehensive total of newspaperdom.' The term embraces a district half-a-mile wide: it is a village in the heart of the world's metropolis.

Every newspaper is in Fleet Street, despite the fact that *The Times* is printed in Printing House Square and that, of the great dailies, all except two are published somewhere else in the neighbourhood.

One might suppose that Fleet Street is full of reporters dashing to or returning from murders, fires, railway wrecks, the foundering of ships. And apart from the reporters I always imagined Fleet Street to be crowded with dignified, middle aged gentlemen, who were the editors. Also there would be brainy looking individuals, smoking cigarettes in chain fashion, looking tolerantly upon ordinary mortals: these would be the leader-writers, sports commentators, race tipsters, and columnists.

Actually, I walked the length of the street three times, looking for a real, live, typical journalist. I failed to detect one. Twice or thrice I perceived a character who appeared to be transpiring at every pore, but I was not certain. More probably he was a butcher's assistant, a stock-broker, a sailor, or visitor from Australia having a look at the street of adventure.

'The Street of Adventure.' I thought of that title as I stood outside the *Manchester Guardian* office and read a roughly scribbled advertisement stuck in the window.

'Lad wanted' it said, 'Lad wanted as office help. Age fifteen to eighteen. Wages according to ability.' How many press lords, famous editors and writers I wondered, had started their careers by answering just such an advertisement as that?

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I said that Fleet Street was not much to look at. It is a close-packed jumble of buildings, mostly about six storeys high, and of many styles. It is by no means exclusively occupied by newspapers; there are taverns, jewellers' shops, boot-repairers, outfitters, stationers and tourist agencies,

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But if you poke about among the buildings, and down the courts and alleys, you will come across quite a number of interesting things. I am not thinking so much of the imposing buildings of some of the bigger dailies—the modern, black glass edifice of the *Daily Express*, for instance, or the pillared and bescalloped *Daily Telegraph* building—but of the modest, little shop called 'Jack Hobbs Limited: Surrey Eleven.'

If you look down Bouverie Street you can see the Thames and the trees on the embankment. Old Mitre Court leads into the Temple—the most elegant spot in the Metropolis' wrote Charles Lamb. Well, the Temple, a nest of lawyer's chambers, which is also associated with the Crusaders, the Law and the literary figures of the eighteenth century—the Temple is still elegant, but you will find it sadly blitzed.

One of the things you will be sure to notice, strolling down Fleet Street, is the curious names of the many alleys, lanes, and dead-ends that abound on either side: Recquet Court, Pappin's Court, Bell Yard, Bolt Court, Bolt-in-Tun, Boar's Head Court, and so on. I cannot give you details about them here.

All the Australian papers are represented in Fleet Street. So is the foreign press. On the floor of Reuter's building I found the French Independent Agency; The Ab-Ah ram, which is an Arabic group; the Czecho-Slovak Press Bureau; the Netherlands Agency, and Tass, the Communist Press bureau of the Russian Government.

Groups of journalists cluster together for companionship and co-operation. Housed together in Fleet Street, one finds the *Irish Times*, *Times Pictorial*, and the *Irish Mail*. In another bunch are the *Midland Daily Tribune*, *Leamington Spa Courier*, *Midland Counties Tribune* and *Leamington Chronicle*. The *Scottish Press* also hangs together; while the *Welsh weeklies* have their names in letters which cover half the building.

Everyone connected with journalism in London like to

be in Fleet Street. So, if you are free-lance, an unattached writer, or the representative of some far-away journal, you acquire a Fleet Street address by hiring a desk in the office of one of the many agencies which have their offices subdivided into little sections. This practice meets the needs of men who range through the city, the whole country perhaps, possibly the Continent, and come back to write their story. Thus, they have an address and a telephone number—a place where they can always be found.

The heart of Fleet Street, I should say, is the Press Club, bearing its sign of a golden goose-quill in the never-empty inkpot. The staircase walls are lined with portraits, in caricature, of men whose names to journalists are like those of Mohammed to a Moslem, Moses to a Hebrew.

There is George Augustus Sala who was first president of the club from 1882. There is William Howard Russell—the first and greatest of war correspondents—he has been called. Russell went to the Crimea in 1854 and sent through such hard hitting messages about the treatment of the sick and wounded that a great stir was created in England and the Government changed the whole system of treating the unfortunate victims of the war.

x x x x

In those days, war correspondents often carried the news of great events to their papers long before any official messages came through. A panel on the Press Club staircase reminds me that, seventy years ago Archibald Forbes, the *Daily News* correspondent, brought to the outside world the story of Ulundi, where the British Army finally broke the power of the Zulu nation. His story was published in the paper before the War office knew anything about it.

Here also, is the versatile Henry Labouchere—'Labby,' who was shut up in Paris in 1871, when the city was besieged. He got his messages out by means of balloons. Winston Churchill's portrait, too, is on this staircase, and in the Library

are fragments of a despatch which he managed to smuggle out of his place of confinement when a prisoner of war in Pretoria, and was lucky enough to get to the *London Morning Post* for which he was acting as war correspondent.

The Press Club staircase contains thirty-five panel portraits. Of them all I like best 'Memory' Woodfall. 'Memory' was Woodfall's nickname, conferred upon him because, when no one was permitted to take notes of parliamentary proceedings, he used to attend the debates in the House of Commons, and without writing a single note, turn out from memory whole columns of reports.

T. P. O'Connor—Tay Pay his initials should be pronounced—is here. Underneath his picture is written: 'His pen could lay bare the bones of a book or the soul of a statesman in a few vital lines.'

I am afraid that having got on to shop talk, I do not know when to stop. I would like to speak of the taverns of Fleet Street such as the Cheshire Cheese, the Cock, the Cogers, and the Devil. Some of them are still operating.

These became famous because among their patrons were such men of letters as Dr. Johnson; his biographer, Boswell; Charles Dickens; Thackeray; Goldsmith; Coleridge; Lamb, and Hazlitt.

One could tell how the *News of the World*, with its circulation of 7, 000, 000 copies, stands upon the site of the old Friary of Mount Carmel, commonly called Whitefriars, which was founded in the year 1241; that, at the foot of Ludgate Hill, a plaque has been erected commemorating the site from which in 1702, was published the *Daily Courant*, the

first English daily paper: that there is also a bronze profile of Edgar Wallace, under which is written: 'Of his talents he gave lavishly to authorship, but to Fleet Street he gave his heart'.

But I do not need to say anything to any young reporter by way of encouraging him—or her—to come to Fleet Street; and I do not suppose I could say anything to put them off. As I said earlier: Fleet Street is the Mecca of journalists all over the world, and whatever I or any one else says, they will keep on coming to it from all over the world—B. B. C. Talk.

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