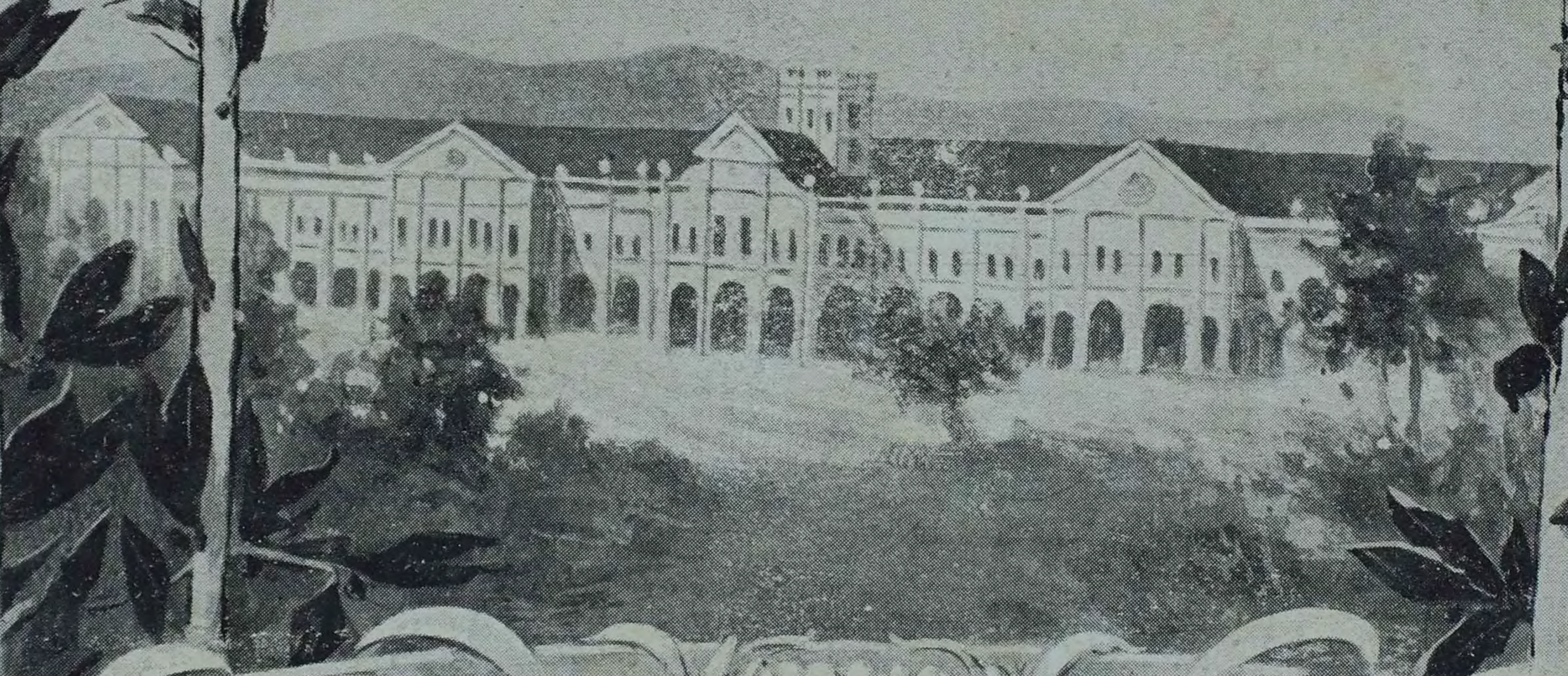


THE
MANGALORE
MAGAZINE



VOL. IV

No. 11

St. Aloysius' College

MANGALORE

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THE MANGALORE MAGAZINE

The Organ and Record of St. Aloysius' College

VOL. IV

MANGALORE, MICHAELMAS, 1909

No. 11

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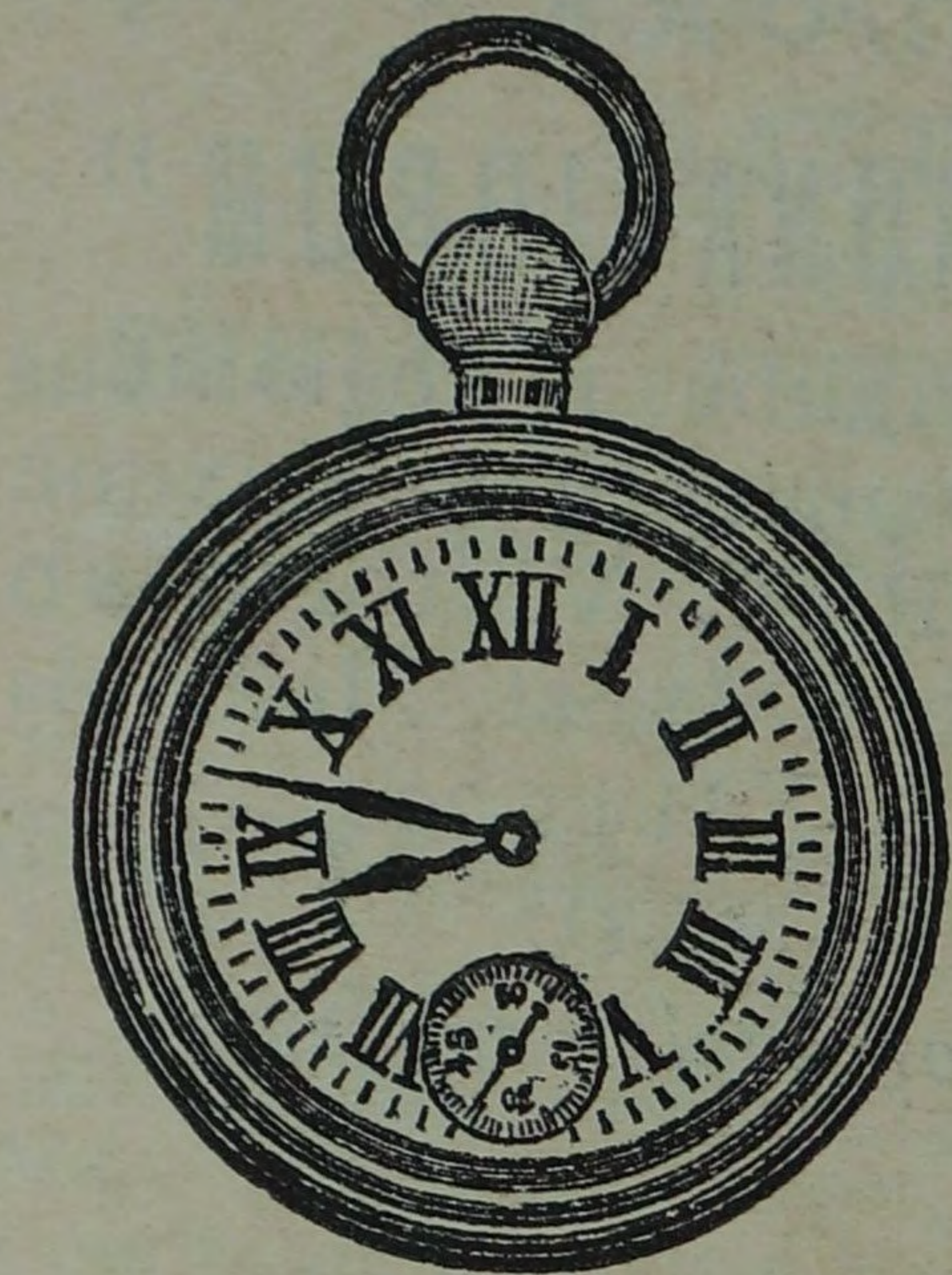
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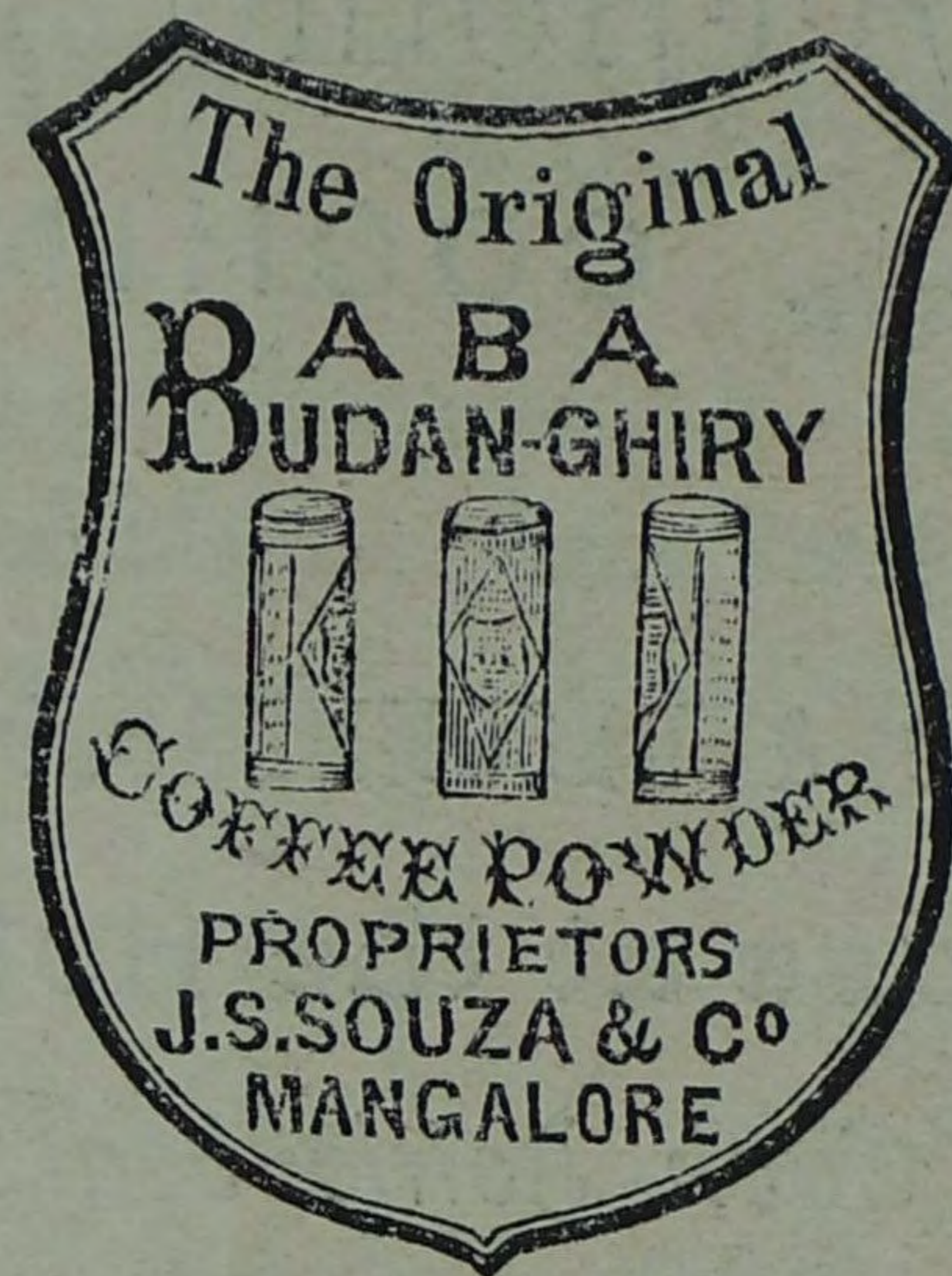
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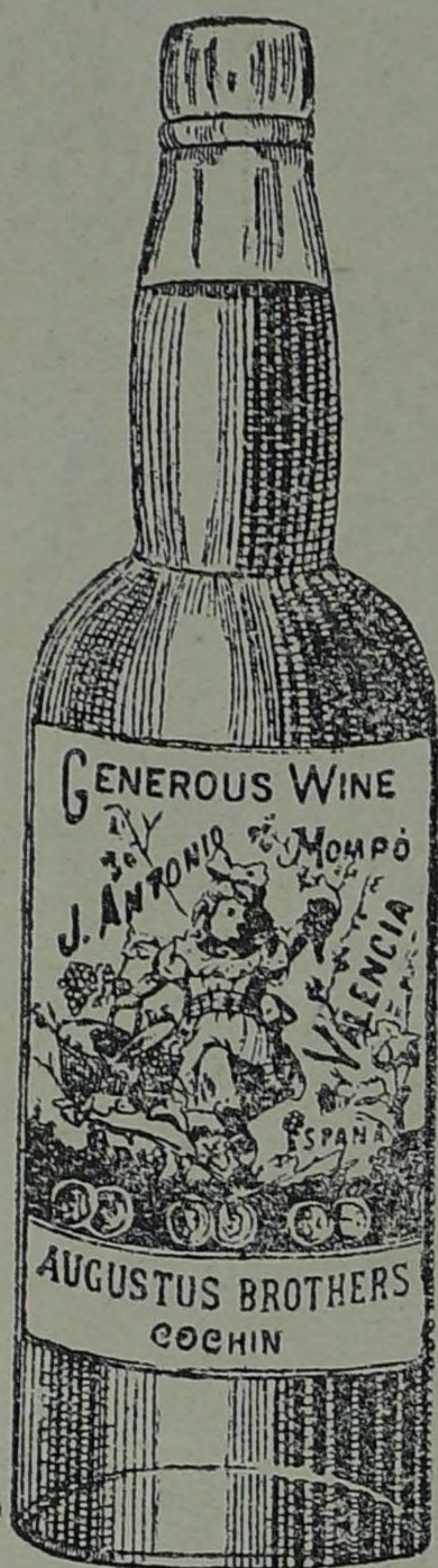
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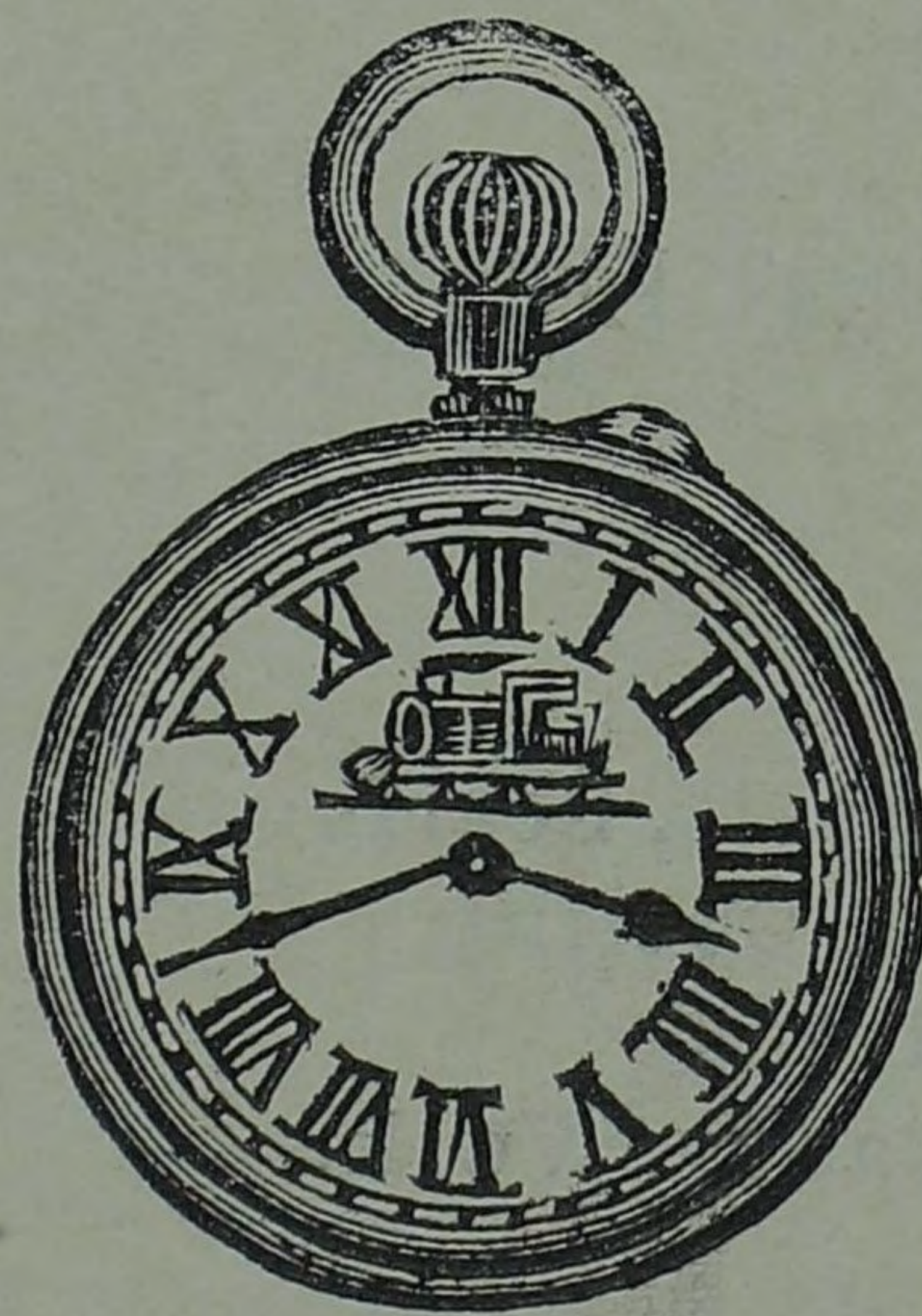
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The Organ and Record of St. Aloysius' College

VOL. IV

MANGALORE, MICHAELMAS, 1909

No. 11

Mary at the Foot of the Cross

ooo

SHE stood: her heart a rock-hewn fort
The rude sea storms in angry sport.

Nay, rather, in her soul, the flow
Of deep, illimitable woe

Swell'd to its highest, owning still
The sobering influence of her will.

Thus did her outward self beseem
A tranquil image in a dream;

A countenance on whose sweetness, close
The wings of infinite repose,

August as the familiar sky,
Scanning earth's tumult quietly.

O. R.

ooo

People's Banks or Co-operative Credit Societies*

BY F. L. SILVA

SOME five years ago there was placed on the Indian Statute Book an Act entitled the Co-operative Credit Societies Act of 1904. It is one of the humblest and most unpretentious Acts that a legislature could have been called upon to frame; for, as its preamble states, its object is "to encourage thrift, self-help and co-operation among agriculturists, artisans and persons of limited means." And yet it is fraught with such far-reaching consequences, it is of such vital importance to the great majority of the population of this vast country, that it may be said of it without undue exaggeration that that simple Act will have done more good to the country than any other enactment passed during our life-time. For it is designed to reach, and to reach directly and effectively, a class of people whom no other legislation perhaps, except such as involves taxation, ever reaches, viz., the humble agriculturist, the poor artisan, the village shopkeeper, the pedlar, the mechanic, and even the labourer. Nor does it exclude from its scope the more prosperous villager or the more civilized inhabitant of the town. In announcing the measure, the Government of India earnestly called for "the intelligent co-operation of the more enlightened sections of the community." And so convinced were they that it would be forthcoming, that no time was to be lost in giving effect to the statute: "the time for practical measures has now arrived; and it is the hope of the Governor-General in Council that there may be no delay in getting to work." It is my purpose this evening to call upon you in the name of the Catholic Federation to respond to that call, bearing

well in mind those weighty words which Pope Leo XIII used in one of his most famous Encyclicals when enjoining the co-operation of those who are endowed with superior culture—"we would have them consider for themselves that they are not free to choose whether they will take up the cause of the poor or not; it is a matter of simple duty." As a matter of duty, then, enjoined by the highest authority alike in the Church and the State, let us consider what is meant by Co-operative Credit Societies.

The idea of co-operation in the sense implying the combination of a number of individuals towards securing a common object is doubtless not a new one to you. Thus, this very hall in which we are met to-night is one of the first-fruits of co-operation among us. And again, the Catholic Federation, under whose auspices we are so happily gathered as members of one body, designed to promote the best interests of every one, is one more example of co-operation. But co-operation has another and a more technical sense implying the association of capital and labour and custom on a footing of equality for the purpose of seeking the common benefit of all; effecting the successful combination of these forces, which are generally looked upon as antagonistic, for the purpose of mutual profit. In this sense co-operation, especially in these days of Socialism and Communism, is a living and constant force; and its principles, consistent as they are with the fundamental institutes of society, are so true and universal that they are capable of being widely applied. Thus, there are Co-operative Provident and Industrial Societies, Manufacturing and Build-

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ing Societies, Productive and Distributive Societies, Trading and Farming Societies, Co-operative Stores, Co-operative Dairies, Co-operative Bakeries, Co-operative Slaughter Houses, and Co-operative Cellars.

My object, however, is to speak to you of one—please, of co-operation only, viz.: the triumph of Co-operative Banking. Co-operative Credit or Banking Societies, which are also variously known as People's Banks, Agricultural Banks, Village Banks, etc., though new to us, are not by any means a novel institution. They have existed in Europe for sixty years and have produced results truly marvellous. Their birth-place is in Germany where the first Bank was formed at Flammersfeld in 1849 by Herr Raiffeisen, the Burgo-master, according to a model which has been successfully imitated throughout every country in Europe, and has been found admirably suited to the needs of India as well. At about the same time Herr Schulze-Delitzsch, an ex-Government official of scanty means living in the small German town of Delitzsch, established the first People's Bank of the type which has since been named after him. This type of Bank is on a larger scale than Raiffeisen Banks and has also been widely adopted, though as you will see later, it is better suited to towns than to the country. A third type of Bank which has also largely found favour in Germany is known as the Haas Bank, after its founder, and represents an ingenious combination of Raiffeisen and Schulze-Delitzsch Banks, which however successful in countries where Co-operative Credit has become common, cannot be recommended to people who have yet to learn its first principles. These are the three main types, but there are many minor varieties. •

From Germany Co-operative Banks have spread to every part of Europe, to Italy, France, Austria-Hungary, Belgium, Denmark, Holland, Switzerland, Sweden, Russia, Fin-

land, Roumania, Servia, Bulgaria and Cyprus. It will doubtless interest you to learn that in Italy, His Holiness Pope Pius X, "The Poor man's Pope," as he has been so aptly called, was amongst the most active promoters and supporters of those established through, and controlled by, clerical influence. In the British Isles they are of comparatively recent growth; but needy Ireland has taken to them more kindly than England, which, however, has many varieties of co-operative effort to show. Outside Europe Co-operative Banks have been recently introduced in Canada, Java and Japan. India itself was not altogether destitute of co-operative societies before the Act was passed, though of a distinctly indigenous type; and there were many mutual loan funds known as "Nidhis" in Madras, and societies under different names in the United Provinces, the Panjab and Bengal.

This formidable list of countries in which such societies have flourished will satisfy you that they are a means of unquestioned benefit. As to the progress which they made, I fear, you would scarcely credit me if I were to quote such statistics as are available. I will, therefore, merely content myself by saying that in Germany alone in the year 1903, there were about 12,500 Societies of the three types mentioned by me, and that their aggregate business in that single year amounted to the huge total of 225 crores of Rupees. You will doubtless like to know what has been done in India since the year 1904. At the end of June last year there were 1,387 Societies consisting of 1,48,928 members with a capital of Rupees 44,00,000. At the same rate of progress there must be to-day about 2,000 Societies with a membership of 200,000 and a capital of Rupees 70,00,000—a most gratifying result for five years' work.

These figures will show you that I am not asking you to undertake a new experiment but simply to take advantage of a system

which elsewhere has resulted in incalculable benefit. What, then, is a Co-operative Credit Society? It is a combination of poor persons who, on the security of their collective credit and joint liability, raise money in order to lend it among themselves for productive purposes. The object of such a society is not to trade on others for the profit of its own members, but to provide cheap money for them, therewith to enable them to earn for themselves. It is not a dividend-earning concern; its sole business is to find money for those who, owing to their weakness and poverty, do not know where to get it; or, if they do, have to pay ruinous interest for it. Its main ideal is to promote co-operation, thrift and self-help. It is a Bank if you like to call it so, but it is a Bank which deals in hundreds, whereas an ordinary Bank deals in lakhs. It indulges in no speculation, the money it lends is used before its own eyes. It does not lend on the security of goods and warehouses, its gilt-edged securities are honesty and character. If a man can but show that he is trustworthy and will not misapply the loan he seeks, be he ever so poor, he need not apply for it in vain. For it is for him, and for him alone, that the society exists.

That the poor man may, and does, stand in need of credit quite as much as the rich banker or merchant will not be seriously disputed. The measure of the needs of the one may not indeed be the measure of the needs of the other; but the intensity of the need is there, and may conceivably be far greater in the case of the poor man than in that of the rich man. Similarly it will be granted that the poor man, who raises a loan on the strength of his credit, is at least as able, if not more so, to devote the money to fructifying employment as his wealthy neighbour—of course, in his own humble sphere. For it means much more to him than to the wealthy man. To him it is not one of many

ventures, but his sole chance on which his very existence depends, and surely a sensible man who realizes that, can be trusted to employ all his skill and determination to ensure the success of his venture. You will be readily able from your own experience to picture cases in different walks of life in which the condition of a poor man would be indefinitely improved, to the good of the community, if a small sum of money were placed at his disposal by way of a loan repayable from the income earned by the use of it. But while you can easily appreciate the needs of the dweller in the town, you will perhaps be inclined to doubt whether the necessity of credit is equally urgent in the country.

Of what use is credit to the inhabitant of the village, who knows no method of earning his living other than the time-honoured one which has come down to him from his forefathers? Let us take an Indian village and try to analyse it. You find therein a large number of people who are absolutely dependent on their labour. The husband, the wife and the children must all toil for their subsistence, sometimes earning but a meal, sometimes a little grain, sometimes perhaps mere shelter. The rickety hut in which they live is not their own, and when they have no work they have to starve. There may be among them men whose character is above reproach, who would make a petty loan go twice as far as other people; who, if they could but get a little seed and collect a little manure, would borrow their neighbour's plough, repaying the service with their labour and cultivate a patch of ground, to lay by a slender store against the day of starvation. But who would trust with money those who can give no security? Money is a commodity like any other commodity, and its one price is security. The man that cannot give security, must go without money, must for ever be a hewer of wood and drawer of water—

unless there can be found an Agency to assign an economic value to honesty, to convert character into security. Such an Agency is a Co-operative Credit Society.

Let us ascend a scale higher. The majority of the villagers are humble agriculturists, cultivating a small holding which is not their own, owning but little in the way of implements and cattle. Put aside for the moment the lean year and take the year of plenty. What have they earned during the year? Bare subsistence and nothing more. And then comes the famine year: the crops are pledged six months in advance, the cattle are gone, the plough is gone. Lower and lower they sink, want and starvation are their daily portion, they are deprived of their holding and are reduced to the condition of labourers. If they could but raise a loan, and buy a pair of bullocks and a plough, they would stint and starve themselves until by hard and unceasing labour they could draw from the abundance of nature enough to repay that loan. They are honest, thrifty, industrious, but the money-lender gives no credit to them: *he* must have material security, *he* does not lend on character. It is the Co-operative Credit Society alone that comes to the rescue.

One step higher, and we meet with a class of people who form a fairly large proportion, who cultivate their own fields and live in moderate though primitive comfort. But the wrath of God strikes the land, and from comparative affluence they are soon brought into difficulties. The money-lender is their only resource, and he advances money readily enough. But it takes some time to regain the lost position, and in the meanwhile the loan instead of being repaid is added to, the rate of interest rising at each successive stage. Thus though the years of plenty may return, they bring no relief, and those who but a while ago were respectable, influential people

are doomed to perpetual bondage to the money-lender. It is for the extrication of such people, for providing them with the live stock and the money wherewith to enhance the productivity of the soil in their day of stress, that Co-operative Credit Societies are meant.

It is, however, quite unnecessary to introduce the spectre of famine, for there is no denying that in the best of times the average agriculturist is not blessed with abundance of capital. He knows but too well the value of good seed and of improved implements; he appreciates the productive power of a generous quantity of manure. If he does not prove his faith by his works, it is not because he is sceptical or stubborn, but because he has not the money for the purpose. His own labour he will not spare, but that is not enough. The hungry earth is not content with his labour, it wants the fruit of other people's labour as well, if it is to yield a satisfying crop. But the man that has no money cannot purchase the fruit of other people's labour, and must, therefore, see his field deteriorate, and his income diminish year by year, and must abandon all hope of rising above his state unless he can provide the required capital. There is but one way in which he can get it: he must join a Co-operative Credit Society.

Nor must we forget the shopkeeper, the weaver, the carpenter, the blacksmith, the artisan, every one of whom stands in need of credit, every one of whom would bless the man who would give him a little timely assistance to profit by a sudden opportunity or to tide over an impending crisis. The Co-operative Credit Society is the Society for such simple people with their simple needs.

Now, let us take all these people together, and invite the few men of substance in the village to this assembly. Be sure that the dishonest, the improvident, the thriftless ones among them are rigorously and mercilessly

excluded. Perhaps there will not be many left: no matter, the rest will close their ranks the more firmly. We shall be quite content to start with twenty or thirty people. But he whose credentials are not perfectly straight in the eyes of his peers has no admission to their ranks. The time will come, as it has in every other country, when that deliberate verdict pronounced by those whose good opinion is essential to him, and among whom he has to pass the rest of his days, has made the improvident thrifty, the reckless careful, the idle industrious, and the drunkard sober. Let us bind them into a bond of brotherhood and preach to them the new gospel of the "democratisation of credit," the poor man's Bank, which trades on character and honesty. Explain to them that they are to enrol themselves as a Society, and to raise among themselves whatever money they can, to put it into a common purse—not as a contribution or as permanent capital, but as a deposit on which they are to get interest. Further, that in proportion to the amount collected by them, the government and other sources will also be found to lend them money on easy terms, provided only they are prepared one and all to pledge their joint credit and undertake unlimited liability for moneys lent to them: in other words, that they hold themselves responsible as a society and as individuals to the last pie of their possessions, to repay whatever money is lent to their society. Tell them that the society is to be managed and controlled by themselves, that the money is to be lent to members only on their own personal security, and that of one or two sureties at a rate of interest which will just cover expenses and leave a trifling profit. Whatever profit is made must go to the reserve fund, to which no individual has a claim, for that and that alone is to be the strength of the Bank. Here you have in a few words the true, orthodox, Raiffeisen Society, the

type that has been rightly selected for rural India.

To maintain that an aggregation of weak units without even a capital of guarantee, is a promising foundation for a Bank and an adequate security to creditors, might strike some of you as paradoxical. But I will now show you why a Co-operative Credit Society is essentially a safe institution. First, as to the joint credit of the society. The old familiar fable of the sticks and the faggot will bring home to you the truth that the combined credit of a number of people is greater than the sum of their individual credits. Take each man singly, and like the stick you will break him with ease. But take the combination and like the faggot it will resist your utmost strength. The Creditor's security does not consist merely in the material possessions of the members of the Society—though it must not be forgotten that they are not all paupers, and their collective property is not likely to fall short of what they borrow. Nor does it lie in the privileged position of the society, or the right of priority over other creditors granted to it by the Government. It is the moral force at the creditor's back that constitutes his chief effective security. For in such a society a member is "his brother's keeper" to a degree never before realized. He knows him as well as he knows himself, and he exercises a keen and constant vigilance over him, which nothing will induce him to relax: for has he not staked *his all* on the honesty of that member?

His all remember! and that brings us to the central pivot on which the whole system turns—the principle of unlimited liability. In a city like Bombay, you are familiar with limited liability. A number of people join together, subscribe a certain amount of capital and trade with it, with or without further capital as the case may be. If they raise further capital, the capital subscribed by them

supplies the capital of guarantee, which constitutes the lender's security as in the case of a joint stock Bank. But the liability of each member of the company or shareholder as he is called, is limited to the extent of the capital he subscribes for, and no further. Not so with unlimited liability. In a rural area money is scarce, and to ask every member to pay down a certain sum of money by way of a share would be impracticable. On the other hand, a society could not expect to raise any loans without either a capital of guarantee or other substantial security. This security is provided by unlimited liability. Every member joining the society pledges all that he is worth, even to his last pie, to make good the debts contracted by the Society. This brings home to him his responsibility in the strongest possible manner, and as his very existence depends on the issue, he may be trusted to watch his own interests. It is his bounden duty to see, that the man who borrows from his Bank, uses the loan in a proper manner, and you may rest assured that he will fulfil that duty.

Thus unlimited liability secures the creditor. But is this effected at the expense of the rich member of the Bank, and, if so, what protection has he against the Society? Our basic principle is, that if properly managed, there can be no loss in a Co-operative Credit Society. The rich member has generally an influential voice in its management. The maximum amount of loans which a Society can grant in a single year is limited by its rules, and so is the maximum loan to a single individual. A loan is not granted to every applicant as a matter of course. As a rule, he must satisfy the Society that the loan is either for a productive purpose or for effecting an economy. The Society has the right to refuse the loan or to reduce the amount asked for, to grant it for short terms renewable only on condition of due fulfilment of the contract

and to call it in, if misapplied. Furthermore the area of the Society's operations is circumscribed and every member can see for himself how a loan is laid out. These are ample safeguards for the rich member; but in the last resort he can threaten to withdraw altogether from the Bank.

Unlimited liability, therefore, secures the creditor, protects the rich member, and does not burden the poor member. But assuming for the sake of argument that there is a loss, is there any likelihood that a member will be called upon to redeem his liability up to the very hilt? We are thinking of Societies which start with a capital of some three or four thousand Rupees. *Ex hypothesi*, loans are granted for remunerative purposes to people of proved character. What can the total loss on a year's business be? and don't forget, please, the reserve fund of which I have yet to speak.

I have said that a loan is usually granted either for the production of profit or for effecting an economy. By productive and economizing purposes we mean the purchase of agricultural land or even of a house, the purchase of seed, of manure, of raw material, of sheep and cattle and farm stock generally, the irrigation and draining of land, the sinking of wells, plantations, the provision of implements of agriculture and industry, the purchase of shopwares and stock-in-trade. But loans may be absolutely necessary for other purposes, and unless such demands are complied with, the inevitable result will be to drive the member to the money-lender, who will not be slow to profit by his opportunity. At a difficult period a loan may be necessary for bare subsistence, and such, of course, would not be denied. But what of a loan sought for social occasions, say, a marriage? To grant it is opposed to theory, to withhold it is to court opposition and failure. Among the people of whom we are thinking, the difficulty may not be quite so acute, but yet

there is no doubt that in many cases the celebration of a marriage is an occasion for going into debt. We must, of course, impress on the people as much as possible that waste and extravagance are the opposites of thrift, but a practical society with an educative mission cannot stop there. It must take all the circumstances into account, and remember that all the moral influence it possesses will not suffice to prevent a man from resorting to the money-lender on such an occasion, and perhaps indulging in extravagance which a judicious loan on its own part would probably have averted. I have read somewhere of mutual societies in India, which call for a schedule of the estimated expenditure, and pass it within due limits before granting a loan for marriage expenditure. The best course appears to be to encourage members to make deposits for this purpose. You will see presently that deposits of savings are an essential feature of Co-operative Credit Societies.

An important condition of the working of the society is that it should be managed and controlled by the members themselves. Rich and poor alike have their say, and every one has an equal voice, at least, in an unlimited liability society which is essentially a collection of persons, not of capital. The members should meet frequently and discuss the affairs of the Bank. The sense of individual responsibility must be brought home and be ever present to every one. Of course, the entire business of the society cannot be conducted by general meetings, and an executive committee must be appointed to carry out certain functions. But the committee's powers are restricted by rules and bye-laws, and it is of the utmost importance that members should thoroughly scrutinize the doings of the committee. Co-operative Credit Societies have a double mission—the economic and the educational—and neither can be accomplished unless the members themselves really co-

operate towards this end. What we want to do, is to teach the poor man to earn for himself, and to train him to habits of business and social and co-operate life. In some parts of Europe a fine is levied on members who do not attend a general meeting.

In the case of the infant societies of India, the question of management is a simple one. Once a year the members elect a managing committee, who are to carry out the functions assigned to them by the rules and bye-laws, and furnish a report and balance sheet to the members every year. The accounts are audited by the Registrar of Co-operative Credit Societies, and no bye-law can be modified without his consent. In Europe, however, there is not merely a managing committee, but a council of supervision as well, within the society itself. Outside the society there is the Central Council to which the Society is affiliated, and which sends its Inspectors to audit the accounts and scrutinize the working in every direction.

Loans are made to members on their personal security, and that of one or two sureties. We have started on the theory that the people whom we intend to serve are poor, and, of course, we should not expect them to give real security. Our object is to teach them the value of the new form of credit; we want to free them from a position in which their property is liable to be seized. Nor is it necessary to insist on real security. We deal with people with whom we are intimately acquainted and are in constant daily touch. The supreme condition we look for when we issue a loan is safety. We can, therefore, dispense with real security, and make it the occasion of teaching the importance of personal credit. But there is no legitimate safeguard which we neglect so long as it can be adopted consistently with our principles. One of these is mutual responsibility, and this is secured, by means of the personal sureties

which a borrower is required to provide. This method interposes between the borrower and the society. One or two responsible persons who, in case of necessity, are sure to exercise pressure on the borrower from motives of self-interest, thus insuring safety to the Bank.

Now, we can come to the question of profits. The object of the society is not to seek a profit as such, but to provide a common service in the interests of all, as cheaply as possible. It goes without saying that if the money-lender grants credit to the poor man at all, it is at a prohibitive price. The money-lender has not only to get a fair return for his investment, but to allow for risks and losses. Moreover, it is his trade and his profession, and one can hardly blame him if his aim is to clear as much profit as he can. But a mutual society has no such object in view. It wants to enrich its members and not itself. All the profit it wants is to pay for the expenses of management and to make a small provision to meet possible losses. If, therefore, it borrows money cheaply—and its undoubted security and privileged position always enable it to do so—it can afford to lend it out with only a trifling addition to the rate of interest which the society itself has to pay. If, for instance, it borrows at 6 % and lends at 8 or 9, it has all the margin it wants; and it renders no mean service to its members, for the rate of interest in the Marathi Districts of the Presidency is said to vary from 15 to 100 %, and a safe average for the Presidency is computed at $18\frac{3}{4}$ %. It should not be imagined that when I say cheap borrowing, the cheapness is absolute and not relative. There is no intention of depriving the original lender of his legitimate profit. He gets the full return for his money, in other words, the rate of interest which is ordinarily earned by capital in the locality. If, for instance, a society is started in our midst, I imagine it would pay not less than 6 % for money lent

to it, and that is rather more than one can get from the Banks or from a first-class investment.

I said just now that when a society borrows at 6 %, it can afford to lend at 8 or 9, and yet provide for its expenses, and set aside a reserve fund. Considering the small amount of business done by a society, this margin may appear to you to be too small, but it is not so, since all services rendered to a Raiffeisen Society are expected to be gratuitous. For co-operation in its fullest sense is the ideal of a co-operative society. The only one who is paid for his work is the Secretary or Accountant, who usually gets a small allowance or a percentage of the net profit. As a safeguard, however, against his influencing business for the sake of personal profit, he must be only a servant of the society, and is not allowed a vote at meetings of the committee. The Government of India also grant to Registered Societies exemption from stamp duty, income tax, registration and search fees. Thus, the working expenses of a society are merely nominal, and the greater portion of its profits is at its disposal.

How does it dispose of them? You have already seen that it does not work for profit, and the last thing to be done is to provide any temptation in that direction. Accordingly all profits go to the reserve fund, which is the common property of the society. No individual has a right to it, and if a member retires from the society he cannot claim any share of the accumulated fund. The importance of the reserve fund cannot be exaggerated. Every well-managed business concern, of course, provides such a fund, but in the case of a co-operative society which starts without any capital of its own, it is the foundation on which the whole fabric is reared. It is the sole tangible guarantee of the society's ability to meet any losses which it may incur. The larger the reserve fund, the more unwill-

ing are members to retire from the society, and the greater their anxiety to guard the common fund and secure the stability of the society. Above all, as the Fund grows, so does the credit of the society, and growing confidence means growing funds and growing ability to carry out the society's objects. It is usual, of course, to keep the reserve fund in liquid assets so as to be readily realizable in case of necessity, that is, in Government Securities or the Savings Bank; but as the fund grows, a substantial portion of it can be lent to members, since a loan for a productive purpose is its own security. And as the society has to pay nothing for the use of this money, it is obvious that it can be lent at a merely nominal rate. Hence, the profit derived from loans out of this fund will go towards reducing the rates of interest on loans made out of borrowed funds, and a strong reserve fund will do more than anything else to secure that cheap credit for which the society was founded. Every possible means is, therefore, employed to strengthen the Reserve Fund, and members willingly pay a larger rate of interest in the early days in order to provide the reserve. Nor is it open to any member to bring about a catastrophe for the sake of dividing and appropriating the reserve, for it is generally a rule that in case a society is wound up, the Reserve Fund shall be donated to some charity or devoted to a public purpose.

These are the essential conditions required for the formation of a Raiffeisen Society—mutual knowledge, mutual responsibility, mutual watch, unlimited liability, community of interests, personal security, no individual profit apart from the collective benefit of members, a strong Reserve Fund. You will admit that these conditions are admirably adapted to serve the purpose in view; that they are simple and intelligible to those for whom they are designed; that they provide

undoubted security and admit of being efficiently worked; that they are capable of being applied to the humblest classes; that they are calculated to uplift and not to demoralize those whom they are intended to benefit; and above all, that they help to educate the masses and make them self-reliant, and that they bring about a spirit of mutual help and co-operation, which is bound to have the most salutary results. I trust also that I have shown you that the Raiffeisen Society is pre-eminently adapted to the necessities of rural areas in our own country. My description of an Indian village is based on observations which I made as a boy of ten or twelve, and may be real or fanciful. It may not agree with your own experience, especially if it is derived from a knowledge gained in villages in the neighbourhood of Bombay, for their proximity to a great metropolis places them in a position of comparative affluence, and opens up to them sources of income which are denied to the interior. But in the main they are likely to be true of the whole country, and there can be little doubt that whether deeply indebted or not, the agriculturist and the artisan and the trader are in need of capital, and that if it is provided for them, they may be relied upon to make proper use of it.

I have so far confined myself to the rural or village society, because of the overwhelming importance of the peasantry to a country 80% of whose inhabitants subsist by agriculture. Within the limits of an hour it is, of course, not possible for me to give more than the bare outlines of the subject, and I must now pass on to a different type of society, viz., that suitable for urban areas on which subject, however, I will not long detain you.

There is no inherent difference between an Urban and a Rural Society. The objects of both are alike, and so are the methods of work more or less. As to the need of credit

to an Urban population you can readily realize it, and it is unnecessary for me to try to establish it. In an Urban area, however, there is no great difficulty in raising a capital of guarantee by means of shares, since money is not so scarce as in the country. There is no hardship in demanding that every one that wants to join a society should purchase at least one share, the amount of which is never very large, and is collected in easy instalments. That being the case, such a society can pledge its share-capital as a guarantee for its borrowings, and members are freed from the necessity of undertaking the burden of unlimited liability. It would be difficult, indeed, to impose unlimited liability in a thickly populated area where, unlike a village, intimate intercourse is lacking, where it would be impossible to demand that mutual check and responsibility, which are the principal safeguards in a village society. Hence, both necessity and suitability point to the Share Bank as the type best adapted to an Urban area, and members are liable only to the extent of the capital held by them. This is the course chalked out for us, and it is undoubtedly most suitable. But the Schulze-Delitzsch Banks, which I mentioned to you as doing the largest share of co-operative business, impose unlimited liability, notwithstanding that they have a share-capital. This is due in some cases to the belief that genuine co-operative spirit cannot be called forth in the absence of that entire willingness to be responsible for each other's debts which is implied by unlimited liability. In other cases this plan was adopted as a help to larger credit. A variety of this same system adopted by the Haas Banks is to saddle each share with a further liability, which is sometimes equal to the amount of the share, but very often 20 or 50 times and even 1,000 times as much! It is unnecessary for us to discuss the advantages and disadvantages of these

systems. The most obvious features are that where liability is unlimited, some of the most necessary safeguards are not provided, and where it is partially limited, the additional burden is often unrealized and unprovided against.

In an Urban Society which, for the sake of clearness, we shall now call a Share Bank, the share-capital is not to be regarded as constituting the working funds of the bank. Working capital must be obtained by borrowing, which, indeed, is the object for which a credit society exists. At times a member has one vote for each share, but to guard against an individual's acquiring a predominant interest in the society, it is provided either that the number of votes or the number of shares held by individuals should be limited. Nor can the shares of a Co-operative Credit Society be allowed to be dealt with in the share bazaar, and transfers of shares are not ordinarily allowed. For even in a Share Bank great importance must be attached to the principle of the careful selection of members. As to the proportion which share-capital should bear to borrowed capital, that is a matter which must depend on circumstances. But in the Schulze-Delitzsch Societies, I believe borrowing is permitted at first to the extent of nine times the paid-up capital, but the latter must be steadily added to until it amounts to one-fifth of the aggregate borrowed capital. This is necessary in order that there may be a due proportion between a Bank's own capital and its liabilities; and it also serves to prevent a Bank from the temptation of giving its share-holders too large a dividend out of profits derived from borrowed funds.

What should the proper dividend be?— is a question that naturally arises at this stage. Keeping in view the principle that a Co-operative Credit Society is not intended to earn a profit but to render a service, it follows that the dividend should be no larger than

will secure a normal return on the money invested. I have already said that in providing cheap credit, a Co-operative Credit Society does not deprive any one of his legitimate profit, and whoever, therefore, puts money into it, whether as capital or loans or deposits, is entitled to get an adequate return for his money. But he should expect no further profit except by way of co-operative benefits. The dividend, therefore, is ordinarily limited to five or six per cent., and any profit that may be earned in excess of this amount is voted to the Reserve Fund. In distributing profits and losses it is the paid-up capital only that is taken into account; further, when shares are not paid up in full, any dividend due is not disbursed to the share-holder but credited to his share. In the same way, should there be a loss, it is distributed according to the amount paid up on shares. There is thus equality of advantages and equality of risks.

Except in these respects, the constitution of a Share Bank may be said to be the same as that of an unlimited liability bank. Having now seen what they are, on what principles they work, and what objects they set themselves to achieve, we can proceed to the last stage of our enquiry and ascertain how Co-operative Credit Societies keep themselves in funds. You have seen that the capital of a Share Bank is only a small part of its working funds. An unlimited liability Bank has no capital of its own, but here in India the Government stipulates that, if as an earnest of its good faith a society can get together a certain sum of money and guarantee that it shall not be withdrawn for at least five years, the Government will lend an equal sum not exceeding however Rs. 2,000 on very favourable terms. But the money obtained from these sources will obviously be exhausted in a very short time. How is a society to be financed? There are two ways, first, by

obtaining the money on deposit either from its members or from others, and secondly, by borrowing money or raising loans on debentures from outside sources.

The attraction of deposits is a vital function of a society. It exists for the promotion of thrift, and it must do everything in its power to induce its members to put by whatever they can save. But the talent is not to be hidden in a napkin lest the Lord and Master punish the slothful servant for neglecting to turn it to account. The poor man must be trained and accustomed to banking habits. Again, one of the aims of a society is to make local capital available for local needs, and it must endeavour to draw into its own till every Rupee that may be found within the area of its operations. The depositor, too, must feel a pride in depositing the money in his own Bank which is under his own control, and a satisfaction in seeing his money turned to account before his very eyes, and an absolute conviction that his money is safe. It is not necessary that such deposits should be large. In this matter the society takes upon itself the duties of a Savings Bank, and poor people's savings must necessarily be insignificant. Even a few annas at a time must be welcome, and all the more so that they represent the earnest effort at genuine thrift which it is the mission of the society to instil into its members. No legitimate means of securing such savings are neglected. Collectors are appointed, who go from house to house wherever they scent money, locked Cash Boxes are placed in houses, children are encouraged to lay by and deposit their pocket-money, and many ingenious devices adopted to secure money before it can be spent away. Such deposits are treated as confidential and are made and withdrawn at pleasure in the same way as in the Postal Savings Bank, though a Society should naturally aim at obtaining the deposits for fixed periods in

order to enable it to lend the money with the greater certainty. There is no restriction as to deposits or depositors. All the money that can be got whether from members or non-members is freely accepted, for deposit capital ought to form the backbone of a society's borrowing. I need scarcely say that the depositor gets interest for his money, which can always be expected to be larger than the Government Savings Bank will give. Thus, the richer members will at once fulfil a duty and reap a profit on their money.

Before proceeding to the second method of obtaining capital, I might, perhaps, refer to those savings or loan funds also known as Christmas Funds with which many of you are probably familiar. A number of people form a brotherhood, and at the beginning of the year undertake to deposit a fixed sum every month varying from Rs. 2 to 50, paying a fine in case of default. The money collected is lent to members and others at differing rates of interest, but must be repaid before Christmas, for then it has to be paid back to the members together with their share of the profits which may have accrued. This may be a convenient method of providing some money to spend at Christmas, but it is a method of waste rather than of thrift, an outlet for expense and not a means of economy. It is a saving fund merely in name. In effect it is a device to enable a few people who can spare money to trade at the expense of a larger number to whom borrowing is made easy, as loans can be taken on the strength of prospective deposits, and even in excess of the amount to be deposited, at the discretion of the Treasurer. The necessity of securing a profit at the end of the year leads to unsafe lending and unnecessary borrowing. Nor can a system which lays some members under contribution for the benefit of others be truly co-operative. Further you can readily imagine, is what the effect of money in hand

during a festive season. Most likely it is frittered away soon after it is distributed, and the net result of a year's economy is absolutely nil, or, shall we say, a taste for extravagance? The compulsory distribution of the year's savings should be the last thing to be encouraged by a body of people pledged to thrift; their aim should rather be to discourage withdrawals except for a productive purpose. Moreover, when a man once learns to save, he rapidly develops the saving habit, and one result of this habit is a contraction of unnecessary expenditure. I am afraid the Christmas Funds I refer to act in violation of this principle. I understand that in Bandra alone there are twenty or more such Funds, the monthly income of one of them with sixty members being as much as Rs. 800. Perhaps the other Funds together collect four or five thousand rupees a month. Note this well, for if you start a Co-operative Credit Society in Bandra, you shall not want money to carry it on. Instead of a fund which has no existence in law, you will have a society endowed with many privileges, a society which is the anxious care of a paternal Government. And instead of entrusting your money into the hands of a single individual (who practically manages a Christmas Fund), you have the unimpeachable security of a society which by theory and in practice has never known a loss.

To turn to my subject once again, the second method by which Co-operative Credit Societies keep themselves in funds is by raising loans for fixed terms from other societies or from the general public. Until a society is well established it is, of course, a matter of considerable difficulty to obtain money in this way. But once a society commands the public confidence by proper management, and by giving as much publicity as possible to its doings and especially to its balance sheet, it will find that its credit with

the public is good enough to secure substantial loans. Nevertheless, considering the wide field of work that a society can undertake, it cannot hope to acquire sufficient funds in this way. And again its humility and isolation are not calculated to give it ready access to the great money markets. For this purpose Central Banks on a large scale are established for certain areas, and these act as a medium between the money market and the societies. The organization of all Central Banks is not alike except that their liability is limited, and that local Banks which deal with it are generally represented thereon. Sometimes their sole business is to act as balancing centres, making the surplus of one Bank available to meet the deficiency of another. But in the initial stages, surplus funds cannot be looked for, and Central Banks must obtain money for the local Banks from the capitalist market by direct borrowing or discounting bills or raising loans and debentures. Those in the Raiffeisen Organization generally restrict themselves to borrowing from outside sources, and do not do other business with individuals or institutions which are not co-operative. Central Banks of the Schulze-Delitzsch Union, however, which have to turn over their funds as quickly as possible cannot afford to keep money idle, and oftentimes find it necessary to resort to non-co-operative business, in other words, to do ordinary banking business. In India itself the question of forming one or more gigantic Central Banks, and endowing them with certain privileges is being largely discussed at present. But there already exists a modified form of Central Bank, whose function is to finance local societies within its limited sphere of operations.

For our own part, the plan that would suit best is to form a Share Bank in Bombay with an eye to its influence as a propagandist force, and then to start some societies with

unlimited liability in the neighbourhood. These would be affiliated to the parent society on certain conditions, but would enjoy full autonomy so as to foster their independent growth. The Bombay society with its capital and the deposits which it ought to be able to attract will probably find itself in a position to grant substantial loans to its affiliated societies. But care will have to be taken to see that these latter are not taught to depend on the bounty of the lending society or to look upon it as a Patron. In the gospel of Co-operation, the dole of the charitable and the patronage of the great are alike anathema; salvation lies in self-help alone. Society must meet society on the footing of business only; and if philanthropy comes into play at all, it is only such as will foster and develop self-help. If, therefore, you desire to assist local societies, it will be only those which will assist themselves, and the amount of your loan will bear a certain proportion to the amount which a society can provide for itself; for unless adequate security is rigidly exacted, unlimited liability will have no terrors for the reckless man.

I should have liked to say something on the vexed question of granting loans for the re-payment of existing debts, or the propriety of accepting material security as distinguished from personal security. So, too, I should have wished to touch on the subject of granting loans in lump and by instalments; of issuing cash credits or over-drafts; of the extent to which a loan is to be granted to an ordinary member and a member of the committee; of the confidential registers showing the value assigned to a member for this purpose; of the manner in which Central Societies gauge the credit of local societies; of enforcing punctual re-payment or granting extensions of time; of fines and penalties and the expulsion of members; of rules and bye-laws. But time will not permit of my going into these ques-

tions to-night; they demand separate treatment, and I trust that an abler member of the Federation than myself will consider it worth his while to discuss them before you.

You will ask me, if an Urban Society is started among us, how is it to be worked? I answer—there is nothing simpler; there are already three societies working in Bombay—some of whose representatives I am glad to see and welcome here—which are similarly situated. Ask them like the earnest enquirer in the Gospel, and they will welcome you with open arms saying “come and see.” You need not hire premises, you do not need strong rooms, you do not require a large staff. If you are in earnest, appoint a few men to meet together and discuss the details. You will find no difficulty in making all your arrangements satisfactorily. And you will have the expert advice and guidance of a sympathetic Registrar, who will be surely too glad to come among you frequently. If you want to know how our rural societies are to be worked, again I answer, there are at least 150 of them working in the Presidency. See what they do, and do you likewise. Their office is generally the village *chavadi* or the village school, their secretary is often the village schoolmaster. You are in a happier position. You are obliged to meet every Sunday in the Parish Church; the porch of the Church or the Parochial house is open to you, the Parish Priest is ready to welcome you. Your business is done in a few minutes. Any information the Committee has to give is given, any questions the members have to ask are answered, and then they are at liberty to disperse. A few have to pay money: it is received on the spot, receipts are granted, the pass-books written up, the account books duly filled in. Others want money: if it is at hand and the Committee is satisfied as to its need and the security offered, it is paid there and then. If not and if further enquiry has

to be made, the matter is put off until the following Sunday, when it is settled. The books are now made up, and the Committee take leave of the Parish Priest, who all the while has been there to guide and encourage, perhaps to chide and admonish. He knows no faction, all are his children alike, he has a single eye to the welfare of all, and mark—he will strain every nerve in getting *his* society to vie with the best.

And now, ladies and gentlemen, permit me to ask you if have I shown you what an untold blessing a Co-operative Credit Society is. Are you convinced that it is an Institution deserving of your utmost sympathy, your cordial support, your most assiduous efforts? Are you satisfied that you are capable of organizing and working a Society? If you doubt it, remember that in our own Presidency, there were a year ago, 145 societies with 8,477 members and a capital of Rs. 3,70,000; remember, too, that shoemakers and tailors and weavers, no less than educated men, have started societies and are working them efficiently! And, ladies, if you imagine that it is not for you to apply the gentle force which will further the great movement of Co-operation in our midst, take a lesson from your sisters in Broach, who have a Society of their own—“all ladies, even the Secretary,” as the Registrar tells us! To you, Reverend Fathers, especially those in charge of rural areas, I venture to address a word in all humility. You are the teachers and the natural leaders of the people, and we always look up to you as such. Will you not lend a helping hand in a movement which is primarily economic, it is true, but nevertheless a mighty moral force? If I cannot move you, let the Rev. Father Seither do so, who, at the last Co-operative Conference in Bombay, claimed that gentlemen of the cloth he wore should not be overlooked in the search for assistance in a work which he truly characterized as the

business of every honest and sympathetic man. Can I point out to you a greater, worthier, nobler exemplar than His Holiness the Pope? *He* has considered it his business: will not *you*.

“Here lies a wide field of good work for patriotic Indians who possess the advantages of education, and who are prepared to enter on the task with the spirit of self-sacrifice which true patriotism demands.”—These are not my words, ladies and gentlemen, they are the words of the eminent and distinguished statesman who rules over us, who has deserved and won our whole-hearted homage. But you have a double call, the call of patriotism and the call of self-interest, nay, self-preservation. Let us not forget that in the salvation of the villages in our vicinity lies our own salvation. There is a more intimate connection between them and us

than some of you, perhaps, realize; the future of the Christian Community of Bombay depends largely on the prosperity of Salsette and Bassein, Coorla and Thana; and unless we mean to see our very existence imperilled, it behoves us to do all we can towards the amelioration of those places. I cannot do better than close in the apt words once more of H. E. the Governor—“I earnestly appeal for help from all true patriots, all who wish to raise the lives and promote the well-being of their fellow citizens, all who prefer beneficent action to idle or mischievous talk. Practical work for the good of others is the secret of the only true happiness, and those who will give time and thoughts to a movement directed to the welfare of the patient cultivators of the Presidency will reap an abundant and a lasting reward.”

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Ancient Commercial, Racial & Religious Intercourse

BETWEEN THE PERSIAN GULF AND WESTERN INDIA

By JEROME A. SALDANHA, B. A., LL. B.

VI

THE JEWS OF COCHIN

THE Jews of Cochin, numbering 1,137 in 1901, are divided into two main classes, the White and the Black. The former claim to be of genuine Jewish stock, and regard the latter as the descendants of the slaves purchased by the Jews, of proselytes and of half castes. The Black Jews are further subdivided into the Brown and the Black, the former claiming to be genuine Jews. Not all the White Jews are quite white, nor all the Black Jews quite black. The so-called Brown Jews claim with some good grounds to be the earliest settlers in India. The Jews have traditions which carry back their arrival on the coast to the time of their escape from servitude under Cyrus in the sixth century B. C. A second colony of Jews, that emigrated from Judea on the destruction of their temple by Titus in 70 A. D., settled in the same place as the earlier emigrants, namely, at Cranganore in Travancore. The settlers were granted rights and privileges of a higher caste by the local Native Chiefs. A third colony from Yemen settled at Cranganore under the leadership of Joseph Rabban, who was given a copper-plate grant by Cheruman Perumal. On account of the troubles caused by the Portuguese, the Cranganore Jews had to fly to Cochin. What are called the White Jews appear to be descendants of later settlers from Spain and other countries of Europe, while "Black Jews" is a term applied either to converts to Judaism or to those of mixed descent.

VII

BENE ISRAELS OF THE BOMBAY PRESIDENCY

The Bene Israel community of the Bombay Presidency numbering about 12,000 souls (apart from the Jews of Aden and Baghdad and other recent Jewish settlers), trace their origin to a small number of survivors of emigrants from the North, who were shipwrecked about 1600 or 1800 years ago on the coast of the Kolaba district near the island of Keneri, marked at present by a revolving lighthouse. They are divided into two classes, the White (*gora*, fair; also called *god* or *gor*, sweet or pure), and the Black (*kala*, black; also called *kadu*, bitter). The former are regarded as the pure descendants of the original settlers, the latter as born of connections with the natives. They are called *Shanvar Telis* by the Natives, as for a long time they have taken as a rule to the industry of pressing oil, and are distinguished from the Hindu caste of oil pressers (Telis) by their observance of the Saturday (Sanvar) as a holy-day. They prefer to call themselves and to be called by the name of Israelites, and dislike the name of Jews. Many reforms were introduced into the community by David Rahabi, hailing from Cochin about 900 A. D.

The following well-ascertained facts are adduced to prove that the Bene Israels (children of Israel) of Bombay are descendants of some survivors of the lost ten tribes of Israel:—

- (1) Their dislike to the name of Jews and preference to the name of Israel,

which cannot be accounted for merely by their anxiety to please the Mussalmans, who as a rule persecuted the "Jews" of Syria and Arabia.

- (2) Their ignorance of the destruction of the second temple.
- (3) Their neglect of various ceremonies, until the religious revival by David Rahabi, which is due probably not only to the small number that settled in India, but to their dispersion before the return of the Jews after the captivity, and the re-organization of the Jewish community under the Persian rule in Judah.
- (4) The tradition among them of their having come from the *North*, which points to the Persian Gulf, rather than Yemen or the Red Sea, whence they came down.

VIII

THE MAPILLAS OF THE MALABAR COAST

Mahomedanism does not appear to have been introduced on a large scale on the Malabar coast until the middle of the ninth century A. D., though there had been an extensive commerce between Arabia and the Persian Gulf on one side and Western India, and a large number of individual Mahomedan Arab merchants or batches of them must have settled at large ports like Quilon, Cochin, Calicut, Chaul and Thana and Broach. The establishment of Mahomedanism in Malabar is associated with the alleged conversion of the last of the Perumals—Cheruman Perumal—his abdication and settlement on the Arab coast at Sofar, where his grave is still pointed out with the inscription "Arrived at Zaphar A. H. 212. Died there A. D. 216." In regard to origin of the community of Moslems

in Kerala, two theories have been adduced: the first is that they are the descendants of the Arab traders, who had settled themselves on the coast, and freely married the Dravidian women of the country; and the second is that they are mostly the results of the labours of the missionaries of Islam. The fact appears to be that there is some truth in both these theories touching the origin of the people now going by the name of *Mapillas* whose powerful physique, courage and sturdy character have elicited the admiration of foreigners.

IX

KONKANI AND MARATHI MUSSALMANS

The progress of Mahomedanism in Western India and in Africa gave a great impulse to commercial intercourse between the Western Coast of India and Persia, and between Arabia and Egypt; and from the seventh to the sixteenth century when the Portuguese became a great maritime power in the East, the monopoly of the trade was in the hands of the Arabs and Persians, who carried on trade with Western India. It was during this period that colonies of several Mahomedan communities—Konkani Mussulmans, Nava-yats or Navaits, Konkans or Kufis, Marathi Mussalmans, Daldis, and Dhobis were planted on the Malabar, Kanara and Konkan Coasts. The immigration of the community of the Navayats had its origin, not in commercial enterprise, but in persecution in the land of their birth. In the early part of the eighth century the province of Iran was governed by a fierce Governor, Hajjaj bin Yusuf, whose cruelties and crimes have made his name a synonym among Mussalmans for whatever is wicked. This Governor directed his persecution especially against some respectable and opulent Mussalmans of the house of Hashed Hashem, and to escape his vengeance these Mussalmans took the desperate resolu-

tion of fleeing from the country, and assisted by the good offices of the inhabitants of Shufa, they embarked with their slaves in ships, in which some of them sailed to the eastward of Cape Comorin in India, and others to Kanara. The descendants of the former are called Nubbies, and whether from admixture with the Natives, as they assert, or from their origin as slaves, as the Navayats say, they have a rather darker complexion than the Navayats, who are very fair as a class. It is possible that on landing in India, the latter may have intermarried with the natives of Goa or one of the adjoining districts, who are on the whole fairer than the people of Southern India, and this accounts perhaps for the fact that they entirely abandoned their native tongue and adopted the Konkani language. But they soon formed into a distinct community avoiding intermarriage with other Indian communities and even with other Mahomedans. Hence it is, that the Navayats have preserved much of the original purity of blood and freshness of complexion of their Persian ancestors. It may have struck some that their features bear a remarkable resemblance to those of the Parsees. They are mostly found at Batkal in Honore Taluka and at Mangalore.

The Navayats are Sunnis of the Shafi sect. They are staunch Mussalmans, and have a well-equipped organization of Kazis, Mullahs and other officers. Every settlement has its mosque or mosques, there are also shrines of saints or Pirs at Batkal and Mangalore. The majority of the Navayats follow the profession of merchants in cloth, especially sadies. They speak Konkani with a large admixture of Kanarese words. Their speech runs on with a peculiar volubility making them hardly intelligible. They do not intermarry with any other class of Mahomedans.

Konkanis (or Kufis) and Daldis (fishermen) in the Kolaba and Ratnagiri Districts

claim partly the same descent as the Navayats of Kanara. Early in the tenth century, a large number of Arab and Persian merchants appear to have settled at Chaul, an important emporium of trade in the Konkan, where they erected mosques and had a governor of their own. The first settlers were recruited by bands of refugees from the oppression of the Karmathians (923-926 A. D.) and Halalu Khan (1258 A. D.), by Persian and Arab adventurers and merchants, and by foreign mercenaries, who flocked to Chaul, as the chief port of the Ahmednagar kingdom.

X

THE PARSEES

The Parsees of Western India are the most important immigrants into India by way of the Persian Gulf, and later on, contributed considerably to the commercial connection of Western India with the Persian Gulf. The first immigrants were a portion of the survivors out of the shipwreck of Zoroastrianism caused by the Mahomedan conquest of Persia (631-641 A. D.), who after a precarious existence of about a hundred years on the hills, had to flee to Ormuz. After residing on that island for fifteen years they left for India, and landed at Diu, and finally settled in Sanjan in 775 A. D. This is the account given us in a poem known as *Kissah-i-Sanjan*, written by a priest named Behman Kekobad Sanjana of Navsari in the sixteenth century. But among the Parsees the accepted date for the settlement is A. D. 716, when the first fire temple is said to have been completed. Wilford has suggested that the poetic account has mixed up the history of at least two bands of refugees, one who fled from Persia after the final defeat of Yazdegard in A. D. 641, and the other who were driven away about A. D. 750 by the increased religious strictness that prevailed under the first Khalifs of the Abba-

side family. Two separate bodies of settlers are required not only to explain the two sets of dates (A. D. 716 and A. D. 775), but to account for the very sudden increase which the poetic account describes in the strength and importance of an original band of refugees.

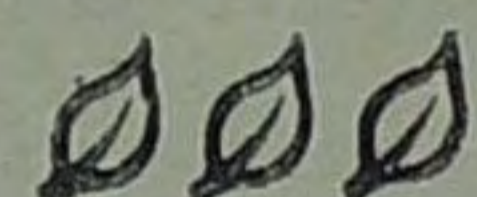
XI

THE ANGRIAS OF KOLABA

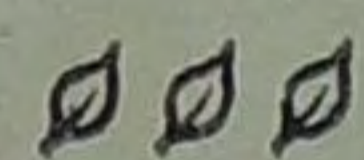
About the middle of the seventeenth century, the Angria family, which during the eighteenth century rose to high power both in Kolaba and in Ratnagiri, first came into notice. The founder of the family was Tukaji Sankhapal. According to Grose, a well-informed writer, Tukaji was a negro born in an island in the gulf of Ormuz, and a Mussalman by religion, who in 1643 was shipwrecked near Chaul. He helped Shahaji in his war with

the Moghals, married the daughter of Shahaji's minister, and had a son named Purab, who was the father of Kanhoji.

Mr. Grose, who was a member of the Bombay Civil Service, wrote about the year 1750. He was well acquainted with the country, and took a profound interest in matters connected with the Hindu religion and with Hindu castes. The apparent unlikeness of the story may be taken as a strong argument in favour of its truth. Shivaji's coronation at Rayagad in 1674 is also an example of the case of a man of comparatively low caste rising to the highest rank among Hindu warriors by careful attention to Hindu rules and by liberality to the Brahmans. Instances of successful foreign warriors being admitted to the rank of Hindus, and of their marrying Hindu wives are to be met with in the history of Thana.

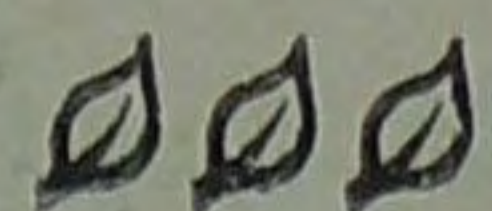


On the brow of the Ghauts



As from below, these wooded heights I saw,
 But half their giant forms appeared to view;
 About the rest a heavy mist-cloud threw
 Its mighty cloak of fleece without a flaw;
 And each ascent increased my sense of awe
 At this white wonder, as heaven's native blue
 And the varying green of foliage slowly grew
 One candid mass of beauty hard to draw.

Even thus transformed, about my path, the scene
 Destroyed all sense of distance, blending all
 Into a palpable, white infinity;
 And at the sight my rapt soul ranged between
 This mortal bourne with measured time's footfall
 And the bright realms of far eternity.



Reminiscences of Father Polese, S. J.

BY ONE WHO KNEW HIM

WHEN, after a separation of four years, I met Father Polese on the Pulneys, and when, a fortnight later, I bade him a tender goodbye, nothing was more distant from my thoughts than that his days were numbered and that his end was nigh. His looks were fresh, his words were cheery, his step was firm, and he seemed buoyed up by the idea of being soon once more in dear, old Mangalore. But so it was not to be: he passed away just on stepping into the farthest southern limit of the diocese in which he still hoped to toil. His death leaves an aching void in many hearts that keenly feel that in him they have lost a beloved Father, a true friend and a wise counsellor. I do not purpose to give them a life-history of this much loved Father; but a few 'old memories,' I believe, will not be unwelcome to them.

The work that Father Polese did during the twenty-nine years he spent in the mission was immense. Indeed, a striking feature of his missionary career is the wide sphere of his activity. But his work was of a silent and unobtrusive character. Hence there is not much of what generally passes off for grand to say in his life. Only those will form an adequate estimate of his life's work, who know what it is to form the character of young men, to imbue their minds with solid piety, and to direct young and old in the paths of perfection. And many are the fervent and devout souls in cloister and convent and sanctuary, who retain for him a reverent affection for all that he has done for them.

His first years in India were spent in the Diocesan Seminary, in whose cloistral calm he turned to account his rare abilities in the domain of philosophy and theology. A sufficient proof of the love and admiration he

commanded from his chair is recorded in the traditions of the seminary. But to suppose that the secret of his success lay in his talent alone would be altogether to misunderstand the professor. No doubt, Father Polese turned his gifts to excellent account; but the sterling worth of his daily lectures owes itself, in great part, to his uncommon ardour for work. Such as had the privilege of being his pupils have not hesitated to say that few professors could be compared to him in the painstaking manner of preparing his lectures.

His superiors knew that in Father Polese they possessed a professor who could put his hand to a variety of subjects. The College was next his field of active life. This new field throws into yet bolder relief the thorough character of whatever he undertook. For even though his daily duties multiplied, the care he bestowed on the very least of them was ever the same. Besides filling the office of Procurator, he lectured on Political Economy and Political Science in the B. A. classes. The former professor of the seminary had brought his labour-loving habits with him. Every available book on his subject was eagerly seized upon and studied, and, in the form of a digest, found a place in his notes, for the benefit of his pupils. Not to mention the high esteem in which he was held by his own pupils, his course won the admiration of students of other Colleges manned by lecturers of no mean merit. But there was vastly more than the wide extent of his knowledge upon the subject, that the students appreciated in their professor. It was the remarkably clear and telling manner of marshalling facts and figures, and of imparting his knowledge to others. His very tone and gesture were well calculated to convey his thought neatly

and leave an impress on the minds of his hearers. One of his pupils used to relate how once in the examination hall he sat disconcerted before a difficulty, when suddenly he remembered a significant gesture which the professor had made in the course of a lecture. The remembrance of the gesture brought a whole train of ideas with it, and the difficulty was solved.

Another subject which Father Polese taught in the College Department for many years was Latin. It might be supposed that familiar as he was with the whole range of Latin literature, his Latin classes were a light task to him. True, the music of Virgil and Horace had been ringing in his ears from almost his childhood. In fact, he could hardly understand how his pupils should experience any difficulty in scanning those poets. To scan them, he used to say, it was enough to read them aloud. Nevertheless, he knew how to come down to the level of his pupils and fit, as it were, his own mind into the frame of his pupils' mind. Hence, long before the time, he would be seen carefully going through the text-books and noting down every scrap of information which he thought would be of use to the students.

To the work of the Procurator and the Professor was added the charge of the College Junior Sodality. He was its first Director and retained charge of it till after he had been removed to another residence. All who have had the privilege of being members of this Sodality will remember the homely exhortations of a father to his children. His simple but forceful words, spoken of Sunday evenings in the little chapel of the Sodality could not fail to reveal something of the intense spirituality of the speaker. His instructions here as well as elsewhere had one special note in them: they were eminently practical.

One more of Father Polese's offices at the College must be mentioned—the direction of

the College Choir. That he was gifted with a musical talent, such as Mangalore comes across but rarely, is sufficiently borne out by his compositions of church music. But the task of the director of a group of small boys, most of whom are unable to read music, has difficulties peculiar to itself. Still it cannot be denied that Father Polese conducted his choir with signal success. To say that the choir discoursed music perfectly would be an exaggeration. But it speaks highly for Father Polese's baton that, on more than one occasion, the president at the distribution of prizes declared the college choir to be a living refutation of the saying that Indian boys could not render European music with feeling and expression.

While directing the College Choir, he was also president of the Bishop's Choir. It was under his able management that this choir received its organized existence which it still enjoys.

Great was his merit in the faithful fulfilment of the offices to which he had been appointed. But his greatest merit lay in his apostolate. His was not, however, an apostolate which converts the heathen to the true faith. Providence had destined him not to evangelize, but to recover and to guide. The confessional was the seat of his apostolate. The number of those who went to seek counsel from him was great. He was emphatically an adviser and friend in need. To some it was a matter of wonder how one single word from him was so efficacious, when a whole discourse from another, in the same circumstances, might have been of but little avail. His tact knew how to choose the right word at the right moment. Besides, the words of advice came from a heart of sincerest affection which it was impossible to doubt. Above all, his union with God gave his spoken words an efficacy which they should otherwise have lacked. He gave

counsel with certainty and with the strength of one who was invested with authority. In many instances his experience made him see even into the future with a remarkable clearness. For such is the privilege of those able guides who lead their fellow-men,

“Till long experience doth attain
To something like prophetic strain”

No wonder, then, that the number of those who sought counsel and comfort from him was so large. The needy schoolboy, the helpless maiden, the pauper widow, and the workman in difficulties, all alike tasted the sweetness of his sympathies, while persons in places of trust and responsibility found light and guidance.

Privileged as I was to be on terms of very close intimacy, I could observe that the great means he used and recommended to his spiritual children was the weapon of prayer. He once related to me a remarkable instance of what prayer can do. He was preparing for a public examination in history. Scarcely had he begun his task of preparation when he took ill, and could not read until a day or two before the ordeal was to come off. The eve of the examination happened to be quite a gala-day in the house which celebrated a great event in the family history. What was the poor boy to do? In the dusky hours of the day, he hurried to his confessor who advised him to pray fervently, and directed him to select only two points to be studied well. This work he did in the few moments he could devote to it the next morning. Great was his joy when the examiner picked out of a number of billets one that bore a question he knew perfectly well. Success was his, and brilliant success too.

Indeed, in the very forefront of his recommendations, he would place prayer as the one urgent and efficacious means towards success. The familiar words still keep ringing in my

ears: “Pray, my boy, pray.” It was to Mary specially that he sent his spiritual children in their need. Such was his confidence in her that sometimes on learning from them of their failure in an undertaking, he would immediately ask: “Did you pray to Mary?”

Father Polese's gentle effort to instil devotion to Mary in the heart of each of his children was the outcome of his own tender devotion to her. It was a beautiful sight to see him, in his last days, piously reading the little Konkani book entitled “The Month of Mary,” and nourishing his soul with the simple and childlike sentiments contained in that book. It was one of the few objects—his last companions—he had carried along with him to Kodaikanal.

A skilful economizer of time, he succeeded even while at the College in aiding a great number of souls. But great was his joy when on his removal to the Bishop's Residence as Procurator of the Mission, a better opportunity was afforded him of guiding penitents. One visit to Codialbail, of a Saturday evening, was enough to see what his influence really was. None was too high or too low for him. Persons of every age and every walk of life flocked to his confessional. Not a few among the clergy sought his counsel in matters of importance. For many years he had been director of the Carmelite nuns at Kankanady, and a few years ago he was appointed their superior.

But the list of his labours is far from complete. The Roman Catholic Provident Fund had in him a President of exceptional abilities. The Catholic Press sought his patronage. The leisure moments he could spare from his multifarious duties he devoted to writing devotional books in Konkani, a task which his intimate acquaintance with the language enabled him to perform with great credit. The musician had caught the accent of the vernacular with rare precision, and a sermon

in Konkani by Father Polese was sure to please.

It might perhaps tax the reader's faith that one man, whose health was far from robust, should have done so much. But it must be remembered what store he set by time. He rose at a quarter to four in the morning. From four to five he was in unbroken communion with God, employed in the hour's meditation prescribed by his rules. This was followed by Mass and other spiritual exercises. By the time the clock struck seven he was ready for the work of the day. Each occupation was foreseen as far as it could be, and its hour determined. But his large heart and inexhaustible patience left a broad margin for encroachments on his valuable time. These latter were often of a very trying description, and only those that have been subject to similar vexations will appreciate the temper with which he met them. No minute of the day was frittered. Duty followed duty in unbroken succession, and each spare moment was treasured up as a goldsmith treasures up the dust of his precious metal.

The secret spring of this life of beautiful self-sacrifice was an intense love of God and zeal for souls. A great deal might be said on this subject, but one hardly feels the courage to lift the veil of the inner sanctuary of his soul. Such things are too sacred for publicity.

SHEMBAGANORE,
FEAST OF THE ASSUMPTION.

A hidden life of prayer and work is hardly the subject for a magazine article. Prayer, as has been said, was the great weapon wielded by Fr. Polese, and we know "more things are wrought by prayer than this world dreams of." His artistic soul was raised still higher by the habitual contemplation of things supernatural. To deep learning he united a child-like simplicity which he preserved to the last. During his short stay at Kodaikanal an old missionary would, every evening, fetch him a flower, over which both would pour out their simple souls in pious aspirations. His modesty shrank from the praises of men. Italy, the land of fine arts, had held out bright prospects, and professional artists had actually made splendid offers to the young singer. But the love of Christ had proved stronger, and it would have been strangely inconsistent had Fr. Polese coveted abroad what he had so generously renounced at home.

His death was as beautifully calm as his life. I, for one, am fully persuaded that he knew the end was near. On leaving for the Pulney Hills, he was distinctly heard to say: "Shall I come back?" Nearing Calicut at noonday he was seized with apoplexy, and towards evening he sweetly sank to rest. The hallowed calm of his last moments was at once the finale of a peaceful past, and the prelude of a serene eternity.

THE MANGALORE MAGAZINE

MANGALORE, MICHAELMAS, 1909

This Magazine is published chiefly to further the interests of the College, its graduates and undergraduates, and incidentally those of Mangalore and the District of Canara. It is intended to serve as the organ of the College and the record of its doings, as well as a bond of union between its present and past students. Being principally devoted to matters of local interest, it must rely for patronage on the alumni of the College and the people of Mangalore, and these are urged to give it substantial support.

THE EDITOR'S CHAIR

WE welcome Mr. Francis L. Silva's stimulating article on "People's Banks" as a powerful plea on behalf of a scheme of the highest import to the agricultural classes of India. As pointed out so clearly by the writer, it is not merely the betterment of the less favoured sections of the population that is aimed at, but those also in the possession of wealth and affluence are furnished with philanthropic channels for money which is thus made to fulfil some of the noblest functions of circulating capital. The article is the result of long and careful study which Mr. Silva has been bestowing on the subject. Nor is this the only instance of his interest in matters affecting the welfare of Catholics in India. We have before now heard of his share in the work of the Catholic Federation in Bombay, and as the first-fruits of his lecture to which we desire to give wide publicity, a strong Committee has been formed to report on the lines on which practical work could be started among the Catholics of Bombay, Salsette and Bassein. The Committee, of which Mr. Silva is the Honorary Secretary, is made up of the following well-known gentlemen: Dr. A. G. Viegas, Mr. J. P. de Quadros, Rev. Father Flink, S. J., Dr. C.

Fernandes, Mr. Robert Conceição, Mr. J. Selwyn, Rev. Father Gomes and Mr. David Thompson.

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We much fear that the Catholic Federation, to which reference has been made above, is not so well-known in Southern India as it deserves to be. It has its head-quarters in Bombay, and its objects are "to serve as a strong bond of union among all Catholics and Catholic Societies; to protect and promote general Catholic interests; to create public Catholic opinion; to study and discuss the conditions of our social life in lectures, pamphlets, and otherwise; to encourage the spread of Catholic literature and to foster a thoroughly Catholic life." Any of our readers wishing to be further informed about its work has only to apply to the Secretary of the Executive Committee of the Catholic Federation, who will gladly furnish him with particulars. To those desirous of more knowledge of People's Banks, we would strongly commend the *Madras Bulletin of Co-operation*, a quarterly published in English, Tamil and Telugu, edited by Mr. R. Ramachandra Rao, Registrar of Co-operative Societies in the Madras Presidency.

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COLLEGE CHRONICLE

June 25th, Friday.—The King-Emperor's Birthday.

June 30th, Wednesday.—The College rain-gauge registered 40.89 inches for the month of June, making 63.06 inches for the season since April 1st. To-day's was the heaviest rainfall—4.52 inches.

July 8th, Thursday. The annual Requiem Mass for the repose of the soul of the late Mr. Lawrence Lobo, the donor of the site of the College, was celebrated to-day. The anniversary of his death fell on June 9th, but to-day was the first available Thursday, whereon a Requiem Mass was permitted by the rubrics.

July 26th, Monday.—Father Ghezzi preached the panegyric of St. Ann this evening in St. Ann's Convent Church.

July 31st, Saturday.—Feast of St. Ignatius, Founder of the Society of Jesus. The day was celebrated with traditional magnificence. Solemn High Mass was celebrated by Rev. Father Rector who was assisted by Fathers Macry and Ghezzi as Deacon and Subdeacon respectively. Thirty-two little boys of the Primary Department had the happiness of being admitted to the Holy Table for the first time. They had been devoutly preparing for the great occasion by attendance at special instructions given by Father Colaço. It was an inspiring spectacle to see them walk up to the Communion rails with modest mien, candle in hand, a coronal of white flowers decking their head, and profound recollection written on their countenance. After Mass and a fervent thanksgiving, they were taken to one of the class-rooms for a sumptuous *chota hazri*. A pious memorial of the ever-rememberable day in the shape of a picture with suitable words inscribed on it, was presented to each one of the First Communicants.

The total rainfall registered by the College rain-gauge during July amounted to 51.01 inches, making 114.07 inches for the season. The heaviest rainfall (6.78 inches) was on the 8th.

August 1st, Monday.—The Sodality of the Immaculate Conception had their celebration of the Feast of St. Ignatius, whom they revere as their second Patron. Solemn High Mass was sung by Father Ghezzi. Father Rego officiated at Vespers in the evening, and the panegyric of the Saint was preached by Father Chiappi.

August 5th, Thursday.—The College Eleven played the ex-Aloysian Eleven on the maidan. The detailed scores will be found recorded in the cricket columns.

August 14th, Saturday.—The results of the quarterly examinations in the High School and Lower Secondary Departments were made known this morning. There was a special feature about the mode of publication, which is certain to commend itself to the students as well as to those interested in their welfare. The results are exhibited in the notice-boxes in tabular form wherein the marks obtained by each pupil in the several branches are clearly noted, so that parents and guardians are, at a glance, able to ascertain the exact standing of their charges.

August 15th, Sunday.—Feast of the Assumption of our Blessed Lady. Titular Feast of the Junior Students' Sodality. Solemn High Mass was celebrated at 7 o'clock by Rev. Father Frachetti assisted by Fathers Saldanha and Rota as Deacon and Subdeacon respectively. In the afternoon Father Rota preached the sermon after the chanting of the Rosary. Two candidates were admitted into the Sodality; then followed Benediction of the Blessed Sacrament by Rev. Fr. Rector.

We have on this and on various other

occasions noted with grateful appreciation the successful efforts of the College Choir. Though certainly not of the number of church-goers for whom good music is the sole attraction, we gladly acknowledge that it adds substantially to the loveliness of Divine worship and the devout feelings of the congregation. We offer our congratulations to the youthful violinists and musicians who have been so generously volunteering their services.

August 22nd, Sunday.—Fr. Muller's Charitable Institutions at Kankanady celebrated to-day the Feast of their Patron, St. Joachim. *Missa Cantata* was celebrated by Rev. Fr. Pereira, Vicar of Milagres, and Fr. D. Fernandes preached the panegyric of the Saint. Fr. Chiappi was invited to conduct the music during Mass, as also during the Concert given in the afternoon. The choir was recruited from among the medical and clerical staffs of the establishment which can boast of no inconsiderable skill in music, vocal and instrumental.

August 23rd, Monday.—The Preliminary Examinations for the Matriculation and for the Second and Fourth Year University classes began to-day.

Mr. K. Rama Rao, Headmaster of the Government Training School, accompanied by his class of pupil-teachers, paid a visit to the Lower Secondary classes of the College. They came with a twofold object in view: first, to observe the work carried on in each class-room, and secondly, to address themselves to the work of each class and give trial lessons to test their own efficiency.

August 25th, Wednesday.—A meeting of the Inter-School Gymkhana was held this evening in the Government College to make arrangements for the next competition. There were present: Mr. H. O. D. Harding, I. C. S., Rao Sahib N. Subba Rao, Mr. H. Malim, M. A., Rev. Fr. P. Perini, S. J., and Mr. B. Mangesh Rao. It was thought advisable

to drop cricket from the list of inter-school events, as St. Aloysius' College, which is now the holder of the three cricket cups awarded to the best cricket team, is an easy first in the field. It was accordingly resolved that the Inter-School Gymkhana be held this year in Athletics, Gymnastics and Tennis. Cricket will not be played this year, but St. Aloysius' College will defend the Coronation Cup, if challenged by an outside team. It was further resolved that each institution pay an entrance fee of one rupee for each competition. There will be no prizes beyond the Cups, and the Grigg Medal for the best boy in Athletics. The events will be Athletics Senior and Junior, Gymnastics Senior and Junior, and Lawn Tennis Senior. The Athletic Sports will be held for Seniors on September 29th, and for Juniors on September 30th. Gymnastics will be held for Seniors on October 28th, and for Juniors on October 30th. The Tennis Competition will be held on December 13th. In Athletics the events will be the same as in previous years, but the first tie in the tug-of-war will be pulled early in the afternoon, and the final tie later on. There will likewise be tug-of-war for Juniors. In the tug-of-war, if there be only three competitors, the marks shall be 2 for the first, 1 for the second; if there be two competitors they shall be one and odd; if there be more than three competitors, the marks shall be 3, 2 and 1 for the first, second and third respectively. Rao Sahib N. Subba Rao will be asked to arrange for umpires for the Gymnastics Competition, and have the events notified within a fortnight.

The College will, this year, send in competitors for every one of the Challenge Cups.

August 31st, Tuesday.—The students of the Primary, Secondary, High School and College Departments met in the College Hall at 4 p. m. to greet Rev. Fr. Rector on the occasion of Rector's Day and the many

memories bound up with it. The following programme was gone through:—

Greetings	<i>Chorus</i>
Presentation of Addresses	
Songs of the Orient	
Recitations	
Action Songs	

6. P. M. "FURNISHED APARTMENTS"

A Comic Interlude

Dr. Planus	<i>Mr. Clement Vas</i>
Mr. Romeo Theodore Fuggles.	<i>Azizzudin Ahmed</i>
Mr. Magnus Smith	<i>Titus Coelho</i>
Mr. Telemachus Thompson.	<i>Mahdava Menon, P.</i>
Cephalus Squill	<i>Severine Silva</i>

September 1st, Wednesday.—The Rector's Day. The order of the various events of the day was as follows:—

6.30 a. m.	The Rev. Fr. Rector's Mass
8.30 "	Field Sports
11 "	Drill (Primary Department)
2.30 p. m.	Cricket <i>on the Maidan</i> (School Dept.)
	ROUNDERS (College Department)
5.30 "	Presentation by Ex-Aloysians
6 "	Musical and Dramatic Entertainment for Ex-Aloysians and Well-wishers of the College

September 2nd, Thursday.—Cricket match: College Past and Present v. Mangalore Cricket Club. An account of the day will be found in the columns devoted to sports.

September 5th, Sunday.—At the Boarding House, there was a musical and dramatic entertainment in honour of Rev. Fr. Rector. It has been customary to hold it as one of the multitudinous items of the Rector's Day. But this year's programme was carried out by the Boarders in their own Hall, and is destined to mark an era in the chronicle of the Boarding House.

September 7th, Tuesday.—Yet another entertainment. The Nair students intended this as their distinct tribute of loyalty to the College. The pleasant function which took place in the Nayar Lodge at Hampankatta,

embraced music vocal and instrumental, speeches and light refreshments. Fr. Rector was accompanied by some of the members of the College Staff. Among the guests of the evening there were Messrs. T. V. Anantan Nair, Sub-Judge, P. Narayana Menon, Deputy Collector, and A. J. Lobo, B. A., B. L.

September 8th, Wednesday. Feast of the Nativity of our Lady. At the 7 o'clock Mass there was General Communion of the Sodalists, and Fr. Ghezzi preached on the occasion. At 4 p. m., Rosary and Benediction of the Blessed Sacrament.

September 9th, Thursday.—The last but by no means the least detail of the Rector's Week took the shape of a Social Gathering in the College Hall where the revered Head of the institution and the staff, clerical and lay, and the students of the College Department, met together for a couple of hours, the rare memories of which will linger long in the mind of every one who had the happiness of being present.

September 14th, Tuesday.—A half-holiday was granted to-day, which was utilized for a cricket match. Mr. H. Malim, M. A., Principal of the local Government College, came over to inspect the new building and laboratory to report thereon to the Syndicate of the University of Madras in view of the further affiliation of the College in Mathematics, and Logic, Psychology and Ethics in the B. A. Pass course.

September 15th, Wednesday.—The new Rosario Cathedral School building was solemnly blessed and opened this evening by the Very Rev. Father J. B. Rossi, S. J., V. G. Among the audience there were present Mr. P. P. Braithwaite, B. A., Inspector of Schools, and some of the members of the College Staff. The programme comprised a series of musical items both vocal and instrumental, recitation and a Konkani drama in one act, entitled *Muratori*, the chief actors in which were

former pupils of the school. Elsewhere in this issue of the Magazine will be found the Report of the institution.

September 16th, Thursday.— The Rosario Cathedral School was in holiday attire, first, in honour of its inauguration, and secondly to mark the Golden Jubilee of the parochial school of the glories of which it is the lawful heir. The Old Boys of the school mustered strong and organized for the pupils sports as well as a sumptuous treat, after which the prizes were distributed by Mr. P. P. Braithwaite. Speeches were made by the Inspector of Schools, and Messrs. Basil Albuquerque, B. A., and Joseph Sequeira, B. A., relative to the past history and present prosperity of the school which has always maintained a high standard of excellence. The Headmaster, Mr. P. J. Pais and his Assistants deserve the thanks of the parish for the efficiency and high tone of the institution.

September 20th, Monday.—The Primary, Secondary and High School Departments were inspected to-day by Messrs. P. P. Braithwaite, B. A., and U. Raghavendra Rao, Assistant Inspector of Schools.

September 21st, Tuesday. The inspection of the College ended this morning.

September 25th, Saturday.— The cricket matches for the Coronation Trophy commenced to-day, and will continue in the following order: M. C. C. v. Ex-Aloysian Club, and the winning team v. The Police Athletic Club.

September 26th, Sunday.—The Senior Sodality held its election of officers to-day.

Prefect: John Peter Noronha

Assistants: Mark Noronha
Aloysius Albuquerque

Secretary: Jos. Paul Lobo

Consultors: Eusebius Rodriguez
William D'Souza
Lawrence Colaço
Edwin Mascarenhas
Stanislas Coelho
Casimir Pinto

Treasurer: John Mathias

The Officers of the Junior Sodality for the second half-year are :—

Prefect: Joseph D. D'Souza

Assistants: Jos. B. Fernandes
Jos. A. Pinto

Secretary: Ignatius Fernandes

Consultors: Jos. Paul D'Souza
Francis Miranda
Liguori D'Souza
Valerine Pais
Paul Pinto

September 29th, Wednesday.—Michaelmas Holidays commence. The Athletic Sports Competition for Seniors took place to-day. It was a walk-over, and our boys added one more Silver Cup to the three already won.

September 30th, Thursday.— The Athletic Sports for Juniors. Our champions were beaten just by a couple of marks, and the Cup went to the Canara High School.

October 6th, Wednesday.—During the previous weeks the M. C. C. Eleven had succeeded in defeating the Ex-Aloysian and the Police Athletic Elevens. To-day the College Eleven played the winning team for the Coronation Trophy.

October 7th, Thursday.—Play continued the whole day.

October 8th, Friday.— The Match ended to-day. The victory, well-contested from start to finish, was ours at 10 a. m.

PERSONAL AND PARTICULARS

SOON after receiving the sad news of the death of Mr. A. E. Lawley, the only son of Sir Arthur Lawley, Governor of Madras, Rev. Fr. Rector telegraphed to His Excellency the condolences of the Staff and Students of the College. The following message was received in reply:—

*Government House,
10th September 1909.*

DEAR SIR,

I am desired by Their Excellencies to convey to you and to the staff and students of St. Aloysius' College their sincere thanks for your most kind message of sympathy for them in their sad bereavement, as expressed in your telegram.

Yours very truly,
E. D. H. KELLY, *Capt.*,
A. D. C.

Among recent notifications in the *Gazette of India*, we rejoice to see the appointment of Mr. Cyril A. Rebello, B. A., to be Assistant Accountant-General, Bombay. *Prosit et proficiat.*

The official career of an eminent Catholic gentleman of Mangalore is thus reviewed by the *Madras Mail*: "We understand that Mr. M. S. Mascarenhas, B. A., Personal Assistant to the Collector of Tanjore, has been placed on special duty for six months in connection with the revision of establishment in the office of the Corporation. Mr. Mascarenhas is a Deputy Collector in the Senior Grade, being at present in receipt of Rs. 500. He has had 25 years service under Government, and was made a Deputy Collector in July 1897. A good part of his service was spent on special deputations in Madras and elsewhere, the special work entrusted to him on each occasion having been performed with ability and success. In the higher grades of his service his special work in connection with the Plague operations of 1898 elicited the

warmest encomiums from the Hon'ble Mr. M. Hammick, then Plague Commissioner, and Sir Henry Bliss. He was selected by Mr. Francis to assist him in the Census operations of 1901, and the industry and efficiency he showed in this work were reported to Government, who duly appreciated his work. His good work while engaged on special duty in connection with the enfranchisement of village service inams attracted the attention of both the Board of Revenue and the Government, the Hon'ble Mr. J. N. Atkinson, under whom he served, bringing it to their notice in very handsome terms. He went to Tanjore from Tinnevely, and as Personal Assistant to the Collector of Tanjore, he has distinguished himself by his firm grasp of the administration, his breadth of view and soundness of judgment. As Vice-President of the District Board of Tanjore, he has been of invaluable help to the President, who has acknowledged his assistance in the annual reports he has submitted to Government."

Many a pater- and materfamilias will rejoice to hear that the First Communion class, which has been heretofore only an occasional matter for the few little ones who happened to come to us before years of discretion, has now with the opening of the Primary Department in the College, become a permanent institution. Father Colaço, S. J., Director of the Junior Sodality, devotes himself to the delightful task of preparing children worthily to receive their Lord in the Blessed Sacrament. The air of devout recollectedness which the first Communicants of this year exhibited during the day was both a proof of, and sufficient reward for, the great pains bestowed on their training. Let us pray that the spiritual fruit of the day may last through the whole of their lives. On behalf of the first communicants we here record their grateful

appreciation of Mrs. Martin Pais's exquisite kindness in providing the *chota hazri* to which reference has been made in the College Chronicle.

A learned Commentary on the Madras Estates Land Act recently brought out by Mr. P. C. Lobo, Barrister-at-Law, has received a laudatory notice in the *Madras Mail*, September 8th: "Since the passing of the Madras Estates Land Act last year, several commentaries have been published for the benefit of the busy practitioners and the hard-worked Judicial and Revenue officials who have to administer the provisions of this enactment, primarily intended to secure to the Zemindary tenantry their rights in the land. But the publication brought out by Mr. P. C. Lobo, Barrister-at-Law, (Cantab.), is one of the best commentaries we have seen on this new Act. The author has spared no pains to make his work thoroughly practical. In addition to his exhaustive commentary and a carefully prepared and copious index, the work has a valuable critical, historical and analytical introduction. Under each section he has reproduced the corresponding sections of the old Rent Recovery Act, of the Bengal Tenancy Act and of the Agra Tenancy Act. The bearing of each section to other sections of the Act is clearly set forth and the changes effected by the new legislation are pointed out. In the arrangement of the notes the author has exercised much analytical skill, and every reported and several unreported High Court decisions have been laid under contribution. The introduction, especially that portion of it dealing with the acquisition of occupancy rights, is very interesting, and the historical sketch of a century of estates tenancy legislation is by no means the least interesting. Though no rules under the Act have yet been finally published, Mr. Lobo has given his readers the benefit of the draft rules of February last. Mr. Lobo's book will

be welcomed by the profession and the judiciary as a very reliable and exhaustive guide to this new enactment. Messrs. Srinivasa Varada Chariar, who are the printers and publishers, have done their work very neatly."

Mr. A. V. J. Vas, M. A., L. T., Assistant Lecturer, Presidency College, has been appointed Assistant Inspector of Schools, Madura District, in the Subordinate Educational Service and in the first class of Sub-Assistants.

Mr. M. Venkappa, B. A., Manager of the local Police Office has been transferred to the Vellore Police School, and placed on the teaching staff of that institution.

Our hearty congratulations to Mr. Abundius J. Abreo on his success in the Intermediate M. B. & B. S. examination held recently in the Medical College, Bombay. His batting was wont to be the mainstay of the College Eleven in the Coronation Trophy matches, and we hear that he has been equally successful in medicine and surgery, and taken a very high place in the Pass List.

Mr. Basil Saldanha has established a cricket record which it will not be easy to beat. His connection with the Police Athletic Club, to which he belongs in virtue of his present appointment in the office of the Superintendent of Police, has been productive of four centuries:

- v. Ex-Aloysian C. Club . . 162
- v. Mangalore C. Club . . . 134
- v. Mangalore C. Club . . . 123 (1st innings)
148 (2nd innings)

A beautiful Silver Medal has been awarded by Mr. James Brito, of Bolar, to Mr. John Peter Sequeira, the Captain of the College Eleven, for scoring the highest figure in the Coronation Trophy match.

His many friends in the B. A. Classes and in the College Boarding House will learn with pleasure that Mr. C. Sankuni, B. A., has been appointed an Extra Assistant Conservator of Forests.

The following extract from the "Greenock Telegraph & Clyde Shipping Gazette" for August will serve to illuminate one of our advertisement pages: "The Greenock & Grangemouth Dockyard Company, Limited, have been successful in securing an order from the Indian Co-operative Navigation & Trading Company for the service in Indian waters, and the order for the machinery has been placed with Muir & Houston, Ltd., of Kinning Park, Glasgow. The vessel will be finished and fully equipped to meet the requirements of Lloyd's Registry and the Board of Trade, with all the most modern fittings, for the carrying of native passengers. The Company's representative, Mr. J. M. Mushet has had an experience extending over thirty years in places where the vessel is intended to trade, and it is very gratifying to learn that Mr. Mushet has been so desirous of assisting his native town when an opportunity occurred of having the vessel built at Greenock. Mr. Bolsen, the Company's Superintendent Engineer, has come to this country to look after the vessel while building and will in all probability take the vessel out. It may be added that Mr. Mushet has been assisted in the preparation of the plans and specifications by the well-known firm of naval Architects, John Reed & Co., of Glasgow."

The Konkani Language may be said to be really in luck in that it continues to attract philological students to trace it to its first origin, lost amid the unrecorded vicissitudes of humanity in the early centuries. Mr. J. A. Saldanha, B. A., LL. B., Chief Judge, Sawantwadi, has lately contributed an article to the *Anglo-Lusitano* in which he puts forth a new theory to account for certain striking divergencies of Konkani from Marathi of which latter it has been termed a dialect by Dr. Grierson, the eminent linguistic authority. We cannot in the limited space at our disposal state Mr. Saldanha's theory, but we may add

that if the theory be tenable, it would exalt, as it were, the position occupied by the Gaud-Saraswath Brahmins in the Konkan in relation to the original inhabitants. This is not the first time, however, that Mr. Saldanha has chosen to write about one of his favourite subjects; he now invites others interested in the question to come forward with the result of their own study of it with a view to forming definite conclusions on the matter.

At an extraordinary General Meeting of the Kanara Catholic Association in Bombay held on 22nd August, it was resolved "That the members desire to place on record their deep sense of regret at the lamented death of the Marquis of Ripon who, by his wise and large-hearted statemanship, entirely in unison with the aspirations of the country, had endeared himself to the heart of every patriotic Indian, and whose loss the Catholics of India have particular reason to mourn, as he was the only Catholic who held the exalted position of Viceroy, and was appointed to that post under circumstances which will ever be cherished by every Catholic; and that a copy of the above resolution be communicated to the Earl de Grey with the respectful expression of the deep sympathy of the Association with the members of the family of the late Marquis."

We regret to chronicle the death of Mr. A. J. Fernandes, B. A., LL. B., at Karwar, on the 8th of August last. The deceased was a bright student of St. Xavier's College, Bombay, and subsequently rose to be a distinguished pleader in Karwar where he had settled down, and where his boyhood had been spent. In addition to being an able lawyer and an otherwise influential citizen, Mr. Fernandes was also Chairman of the Karwar Municipality, having filled the place successively for a number of years with great tact, energy and foresight. While he was held in esteem by all classes and particularly by the community to which

he belonged, he earned the love and thanks of the Superiors of the Padroado Mission in N. Kanara by conducting for them the law-suits connected with that Mission without any remuneration. This was really a very edifying feature of Mr. Fernandes's generous and genial disposition. The Vicar General of Karwar, who was at the head of the funeral procession and was assisted by several priests of the diocese on the occasion, gratefully referred in eulogistic terms to the deceased in his brief oration at the mournful function. Mr. Fernandes was married about two years before his death to Miss Ursula Rego, the daughter of Mr. D. J. Rego, of Mangalore, who endeared herself to her new circle of friends and acquaintances in Karwar, no less than she had done in the land of her birth. Much sympathy is felt for Mrs. Fernandes in her sad bereavement, as also for Mr. Fernandes's brother and aged mother, who are left behind to mourn his loss. R. I. P.

Mrs. Catherine Saldanha, the wife of Mr. C. F. B. Saldanha, of Messrs. A. J. Saldanha and Sons, died on the 3rd September at the early age of 39 years, after having been bed-ridden for several months. She was the daughter of the late Mr. Marcel Coelho, a distinguished Deputy Collector of Mangalore. Notwithstanding the severe nature of the malady of which she was a victim, she was remarkably edifying by her patience and fortitude throughout her long illness. Of her two brothers who have entered the Society of Jesus, only one was able to come down to Mangalore to celebrate the Requiem Mass at the month's mind. The deceased leaves behind her her husband and four little children who deserve the tenderest sympathies in their bereavement. R. I. P.

Mr. Antony M. Tellis, a veteran member of the Catholic community of Mangalore died on the 7th of September last, at the age of sixty-six years. Mr. Tellis had a varied

career in life, having been first schoolmaster at Moolky, and then at Bantwal, and finally a clerk in the L. F. Engineer's office. A man of retiring habits and of a quiet disposition, he was for long years subject to a peculiarly trying complaint of the heart. One of his brothers, the late Fr. Dominic Tellis was a priest of the Mangalore diocese. Mr. Tellis leaves behind him a large family and a great number of friends and acquaintances to mourn his loss. R. I. P.

On September 15th, at the age of 63, there passed away to her eternal rest Mrs. Isabella Pinto (*née* Coelho), widow of the late Mr. Paul Pinto, of Puttur. For four years she had been suffering from the effects of a paralytic stroke, but her sufferings in no wise marred the serenity of her countenance or diminished aught of the loving care she bestowed on her dear ones. When she felt that the end was nigh, she asked for and received the last Sacraments with great devotion. The funeral service was conducted by the Vicar of Puttur assisted by the Vicars of the neighbouring parishes. She was interred by the side of her husband's grave in the Church of the Mother of God. R. I. P.

Mrs. Clara Jane Saldanha, the wife of Mr. Gregory J. Saldanha, of Messrs. A. J. Saldanha and Sons, died, on the 15th October, of a very brief illness which lasted only five days. Young, tender and pious, she had been very feeble and frail for many years past, having gone through severe and prolonged physical suffering. It is most unfortunate that the two little children she leaves behind her are so young that they cannot even be expected to understand their loss. To them and to their bereaved father may the Lord temper the affliction. R. I. P.

A correspondent wrote to the *Madras Mail*, Aug. 2:—

"I regret to record the death, from gout, of Mr. A. Subba Rao, the leader of the local

bar, on Sunday, the 25th instant, at 4 p. m. He was one of the trio who were the favourite pupils of Dr. D. Duncan, the then Principal of the Presidency College, the other two being the late A. J. Coelho and Rutnavelu Chetty. After graduating B. L., when he headed the Pass List, he returned to South Canara and joined the local Bar. In a short time he commanded a lucrative practice. His legal acumen, his eloquence, his wit, his quick perception, his uprightness and integrity and pleasant address made him a favourite both with the Bench and Bar. He was an eminent scholar and a voracious reader, and he wielded a facile pen, wrote pure English, was an eloquent speaker and a deep thinker. Loyal

to the backbone, and a patriot in the true acceptation of the term, he gave the go-by to the extremists. His political views were identical with those of the moderates. He took an active interest in every movement started for bettering the intellectual, social and moral condition of the Konkani community. He was one of the founders of the Canara High School which has done good work during the brief period of its existence. That he enjoyed a large measure of the esteem of the public was evident from the immense number of people of different races and creeds that attended his funeral and the public signs of mourning in the town on the day of his death."

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CATHOLIC SCHOOLS IN CANARA AND MALABAR

[A desire has often been expressed in Mangalore and abroad for an account of the doings of our schools in South Canara and Malabar. Thanks to the kind courtesy of Managers, we have been able, from time to time, to publish a more or less detailed report of what is being done in one or other of our Catholic educational institutions. We hope to be favoured with yet fuller and more frequent communications, and we may antecedently assure Head Masters and Head Mistresses of the welcome they are certain to receive, and of the profound interest with which they will be perused by our readers. *Ed. M. M.*]

St. Teresa's European Girls' School, Cannanore*

It will not, we trust, be amiss on this occasion to furnish our kind guests and well-wishers with a brief retrospect of our history.

St. Teresa's European Girls' School of to-day is the lineal descendant of the modest educational establishment opened in this town in March 1867. It was, so far as we are able to ascertain, the first English School for Girls in Malabar. We believe we can claim something more for this school. For, when it is remembered that systematic measures for the promotion of Female Education in Southern India were taken by the Educational Department in 1866, and that a Catholic Girls' School was in full swing here only a year after, Cannanore may well rejoice in having been among the earliest to work for the cause of female education. Cannanore then was vastly different from what it is now: the sources of its many activities and much prosperity have departed from it, but in spite of the changes around it, the school has gone on steadily in its course of usefulness.

We have no desire to weary our friends with the recital of the various vicissitudes of this institution. Like all similar institutions, it has had to pass through periods of stress and struggle; and it has passed successfully

* Report for 1908-09 read on the occasion of the Distribution of Prizes.

through them all. If hardly any traces of them are visible about it to-day, it is due to the cordial encouragement and support it has received from the educational authorities, and the able management of the Rev. Fathers who have guided it through many difficulties. We are, however, concerned on the present occasion merely with a view of the past year.

The year presents certain features of special interest, which, we hope, will be also of particular gratification to Cannanore in general. The recognition of the school as a European School in accordance with the Revised Code has necessarily raised the standard of requirements in all the classes, and we have endeavoured to be by no means behindhand under changed circumstances. The following extracts from the Report for 1908-09 by Miss C. M. Lynch, Inspectress of Schools, Southern Circle, furnish remarks on the work done:—

“The school continued to maintain a high standard of efficiency, and is doing both good and useful work by giving a practical education to so many Eurasian girls in the town of Cannanore. The school is to be congratulated on having secured three Primary Scholarships last year, considering the number of schools that competed for these scholarships in the Presidency Drill is taught with much life and energy, and the girls appear to enjoy the exercises. Domestic Economy was taught practically, and the girls turned out very creditable dishes on the Inspection Day. Boarding arrangements: very good.”

As a comment on the last item we may add that the presence here of several children from Coorg, Mangalore, and Mallapuram among our boarders is proof both of the popularity of the Boarding House, and of the excellence of Cannanore as a health-resort.

We must record our grateful thanks to the Inspectress of Schools for valuable hints and

suggestions embodied in her Report, the carrying out of which will, we are sure, be of the utmost utility to the welfare of the school.

In the course of the year under review we made a new departure which, as we learn, has given pleasure to the parents of our pupils. We have opened a Music class in view of preparing students for the London College of Music examinations, and the success that has crowned our efforts in this direction is very encouraging. Of the four candidates we presented all passed, and Mr. Boogen, the Examiner empowered to hold the examination, was pleased to note his appreciation of the precision of the candidates in piano-playing. The results were as follows: Amy Saldanha, 81 marks out of a total of 100; Josephine Pinto, 73; Ivy Wells, 70; and Seetha Majappa, 68.

In conclusion, we most cordially thank each one of the ladies and gentlemen who have honoured us with their presence this evening, and those especially who have so handsomely contributed to our Prize Fund. We also avail ourselves of this occasion to express our gratefulness for the many kindnesses with which they have so often been pleased to mark their appreciation of the work that is being done in St. Teresa's Convent and School.

CANNANORE, OCTOBER 1909.

SISTER ELIZABETH,
Superioress.

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Rosario Cathedral School*

This school was opened by the Christian Brothers in 1859. It was placed under lay teachers when the Christian Brothers left the station in 1868. At present it contains classes up to the I Form only, and is attended by pupils of every caste and creed, and even from

* Report read on the occasion of the inauguration of the new school-building.

distant localities. The present strength of the school is 204, classed according to different denominations as follows: 13 Eurasians, 95 Native Christians, 85 Hindus, 10 Mahomedans and 1 Parsee. This is the highest number on record during the last twenty-five years. Under the new Educational Rules this school has been recognised as Secondary. It has been affiliated to St. Aloysius' College and placed under the supervision of its Principal, who deposes one of the Fathers to supervise the classes at stated intervals and to enter into matters of detail. The staff of the school has of late been strengthened by the appointment of two matriculated teachers, one of whom is just now undergoing training at the local Training School.

The Reports of the Inspecting Officers on the annual inspection of the school have always been very favourable. They speak in high and appreciative terms of the tone of the school, specially of the Teaching Staff, as will be seen from the following extract taken from one of the Reports. The Inspecting Officer says: "With regard to the work of the teachers, I am glad to note that Mr. Pais far surpasses many a trained and experienced Matriculate both in respect of his ability, and teaching capacity. He has also an admirable capacity for maintaining order and discipline. His class, namely, the First Form gave me the best satisfaction in all the subjects. The work of the other teachers also was satisfactory, and nothing more remains for me to record than that I go with an impression which is by no means unfavourable to this venerable old institution." The Reports of other years also contain similar encomiums.

On the dismantling of the old school building, the classes were for fourteen years located temporarily in various buildings; but the last one having been condemned by the educational authorities as ill-suited for school purposes under the new Educational

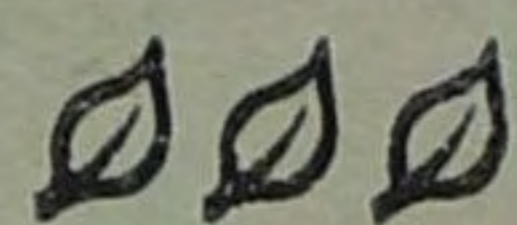
Rules for Secondary Schools, we were compelled to erect the present new building at a cost of Rs. 8,200, the Government having promised a grant of Rs. 2,466—10--8, being a third of the original estimate of Rs. 7,400.

The present school furniture having turned old and rickety, the school is in urgent need of furnishing which will cost a sum of Rs. 500.

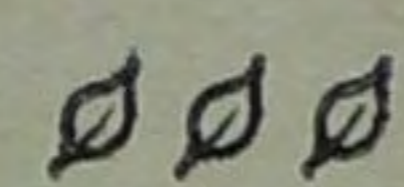
In conclusion we have to thank Mr. S. X.

Saldanha for the valuable services rendered by him in connection with this building, our many guests who have graced the occasion by their presence here this evening, our esteemed Inspector of Schools in particular, the ex-students and well-wishers of the school who have generously organized a treat for the boys of the school, and the Very Rev. Vicar General for kindly presiding on this occasion.

MANGALORE, 15TH SEPTEMBER 1909.



IT MATTERS MUCH

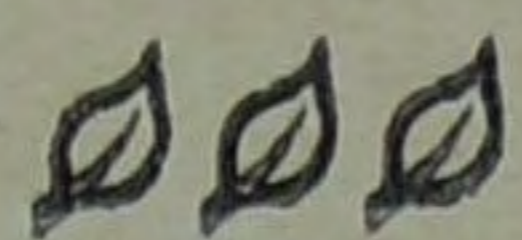


It matters little where I was born,
 Or whether my parents were rich or poor;
 Whether they shrank from the cold world's scorn,
 Or walked in the pride of wealth secure.
 But whether I live an honest man,
 And hold integrity firm in my clutch,
 I tell you, brother, as plain as I can—
 It matters much.

It matters little how long I stay
 In this world of sorrow, sin, and care;
 Whether in youth I am called away,
 Or live till my bones and pate are bare.
 But whether I do the best I can
 To soften the weight of adversity's touch
 On the faded cheek of my fellow man—
 It matters much.

It matters little where be my grave,
 On the land or in the sea,
 By purling brook or stormy wave—
 It matters little or naught to me.
 But whether the Angel of Death comes down,
 And marks my brow with his loving touch
 As one that shall wear the victor's crown—
 It matters much.

—T. P.'s Weekly.



COLLEGE CRICKET CLUB

COLLEGE C. C. v. EX-ALOYSIAN C. C.

Played August 5th—Drawn

COLLEGE C. C.

Albert Luis, b Moran . 23	Imam Sahib, b Tauro . 4
M. Narnappa, b Moran 47	R. Saldanha, not out. 14
P. Sequeira, c Caste-	J. Saldanha, not out . 1
lino, b Minezes . . 15	W. D'Souza } did not
B. Pais, c and b Tauro 34	J. Fernandes } bat
Chandappa, b Correa . 12	Extras . . 12
M. Alvares, c Correa,	Total* (for 7 wks.) 169
b. Tauro . . . 7	* Innings declared closed.

EX-ALOYSIAN C. C.

V. Castelino, b Chand. 13	J. Moran, not out. . 12
Minezes, b Fernandes. 23	B. Mahabala, not out. 17
Tauro, c Fernandes, b	W. Vas . . } did not
Chandappa . . . 24	M. Tellis . } bat
T. Correa, st Narnappa	Total (for 4 wks.) . 91
b Chandappa . . . 2	

COLLEGE PAST & PRESENT v. M. C. C.

Played September 2nd—College lost

COLLEGE PAST & PRESENT

L. Menezes, b Bhavani 0	M. Tellis, b Marshall. 26
Narnappa, c Marshall,	Alvares, b Marshall . 9
b Morgan . . . 4	J. Mathias, c Subba
B. Saldanha, b Morgan 14	Rao, b Marshall . 8
R. Tauro, c Harding,	T. Correa, run out . 4
b Bhavani . . . 24	M. Chandappa, not out 7
B. Pais, b Bhavani . 1	Extras . . . 9
Sequeira, b Vittal Rao 46	Total . . 152

M. C. C.

Amruth Rao, c Tauro,	N. Bhavani, b Menezes 36
b Menezes . . . 0	H. Morgan, c and b
K. P. Vittal Rao, b	Chandappa . . . 8
Chandappa . . . 25	N. Subba Rao, c and b
Marshall, c B. Pais, b	Menezes . . . 24
Menezes . . . 20	U. Narsing, b Sequeira 5
Bhavani Rao, c Tellis,	M. Nowrojee, not out. 6
b Chandappa . . . 20	Extras . . . 10
W. Kent, b Menezes . 3	Total . . 167
H. O. D. Harding, b	
Chandappa . . . 10	

COLLEGE C. C. v. POLICE ATHLETIC CLUB

Played September 14th—College lost

COLLEGE

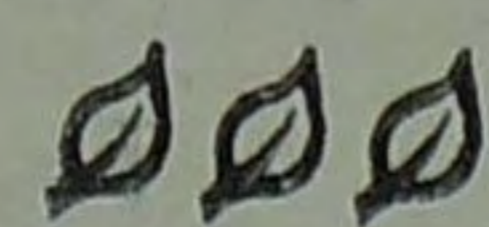
A. Luis, b Menezes 1
B. Alvares, b Menezes 0
J. Mathias, not out. 14
M. Pais, c. Saldanha, b Moran. 1
J. P. Sequeira, b Moran. 0
M. Chandappa, c Moran, b Menezes 0
J. Saldanha, b Moran 0
R. Saldanha, run out 6
J. Fernandes, b Moran. 0
W. D'Souza, b Menezes 0
Rodriguez, b Menezes 0
Extras 4
Total 26

POLICE ATHLETIC CLUB

First Innings

Second Innings

B. Saldanha, c Pais, b	
J. Saldanha . . . 10	
H. Baillie, c Alvares, b	
Pais 12	
L. Menezes, b Pais . 11	not out. 36
L. Saldaha, b J. Sal-	b J. Saldanha . . . 0
danha 0	b Sequeira 0
F. Pereira, b Pais. . 4	
J. Moran, c & b J. Sal-	
danha 3	
Ananda Rao, b J. Sal-	
danha 0	
Manjanath, b J. Sal-	b Fernandes 11
danha 0	
Sunder Rao, b Pais . 7	
W. Cooper, not out . 9	c Saldanha, b Fernan-
	des 18
Machado, c Fernandes,	
b J. Saldanha . . . 4	not out. 9
Extras 8	Extras 5
Total . . . 68	Total (for 4 wks.) . 79



FOR THE CORONATION TROPHY

COLLEGE C. C.

M. C. C.

Played October 6th, 7th & 8th—College won

<i>First Innings</i>		<i>Second Innings</i>	
J. Mathias, c & b Vittal Rao	18	lbw, b Vittal Rao	9
N. Narnappa, c Bhavani b Vittal Rao	33	c Subba Rao, b Marshall	10
J. Sequeira, c Vittal Rao, b Morgan	37	c & b Narsing Pai	23
A. Luis, c Subba Rao, b Marshall	0	c. Harding, b Marshall	41
B. Pais, b Marshall	10	b Tauro	0
M. Chandappa, c Tauro, b Vittal Rao	22	c Narsing Prabhu, b Morgan	1
C. Fernandes, stumped out	4	c Narsing Pai, b Morgan	24
S. Pais, b Vittal Rao	11	not out	7
M. Alvares, lbw., b Bhavani Rao	25	lbw, b Tauro	5
J. Saldanha, c Tauro, b, Morgan	4	b Tauro	13
W. D'Souza, not out	0	lbw, b Tauro	0
Extras	35	Extras	20
<i>Total.</i>	<u>199</u>	<i>Total.</i>	<u>153</u>

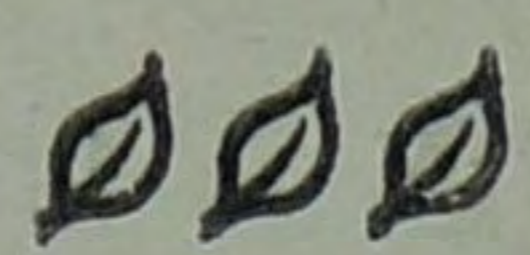
<i>First Innings</i>		<i>Second Innings</i>	
Marshall, b D'Souza	20	b D'Souza	11
Narsing Prabhu, not out	11	stumped out	2
H.O. D. Harding, b Pais	4	lbw, b Saldanha	13
R. Tauro, b Chandappa	17	c Narnappa b D'Souza	2
Narsing Pai, b Chandappa	9	c Narnappa, b Pais	19
K. Bhavani Rao, b Saldanha	5	b Fernandes	1
Amrut Rao, lbw, b Chandappa	3	c Saldanha, b Fernandes	11
Vittal Rao, c Alvares, b Saldanha	90	b D'Souza	19
N. Subba Rao, b Chandappa	35	not out	10
H. Morgan, b Pais	4	b Fernandes	1
N. Swan, run out	0	b D'Souza	1
Extras	12	Extras	12
<i>Total.</i>	<u>210</u>	<i>Total.</i>	<u>102</u>

BOWLING ANALYSIS

	O.	R.	M.	W.	O.	R.	M.	W.
H. Morgan	15.5	38	1	2	12	27	3	2
K. P. Vittal Rao	21.1	72	—	4	11	38	2	1
Marshall	12	36	2	2	17	35	2	2
Narsing Pai	—	—	—	—	8	28	—	1
R. Tauro	7	35	—	—	9.2	25	2	4
K. Bhavani Rao	3	18	—	1	—	—	—	—

BOWLING ANALYSIS

	O.	R.	M.	W.	O.	R.	M.	W.
M. Chandappa	18	80	—	4	1	2	—	—
J. Saldanha	30.3	73	8	2	20	45	3	1
C. Fernandes	11	19	4	—	11	12	3	3
W. D'Souza	7	18	—	1	24.3	41	7	4
B. Pais	8	8	2	2	1	2	—	1





OBITUARY

LOUIS SALDANHA died in Bombay of typhoid fever on August 4th. He was the son of Mr. Joachim L. Saldanha, retired Deputy Collector. On passing the F. A. examination from the College he joined St. Joseph's College, Trichinopoly, whence he passed the B. A. Degree examination. He then went to Bombay where he taught in St. Xavier's High School, while at the same time keeping his terms at the Law College with a view to qualify for the LL. B. Degree. He was a very promising young man, and his death at the early age of twenty years makes his loss all the more keenly felt by his family and friends.

ALBERT D'SOUZA, of the Station Supply Office, Bombay, died at St. George's Hospital on August 17th.

PASCAL BRITO died at Bolar on September 1st. He was a student in the early days of the College at Codialbail, but indifferent health did not permit of his continuing his studies in the College Department. He was for some years engaged in trade.

IGNATIUS MARK U. K. MANJUNATH, a convert to the Faith from Hinduism, died of consumption at Bendur on August 27th. Though he was received into the Catholic Church only a couple of months before his death, the change of mind and heart, of which his conversion was but the final step, was one of several years. Grace had been secretly and silently working in him, and if he did not turn earlier whither it ultimately led him, it was, as he often assured one of his teachers, due to the force of circumstances. He left us while in the Matriculation class, and went

to Bombay where he soon secured a handsomely-paid situation in the firm of Messrs. Evans, Fraser & Co. Brighter prospects were within easy reach to one like him who was endowed with a remarkable aptitude for business. But just then there came to him death's distant messenger in the form of a malady against which he strove in vain to combat with every variety of remedy. He then thought of returning home, where he could be tenderly nursed, and where also he could at last realize the happiness he had so often promised himself. He sent for Father A. M. Colaço, S. J., who found him well-instructed in the Faith by his own reading in the course of years. He was baptized and received the names of Ignatius Mark. He now declared that one thing only was wanting to his earthly happiness, and that was the bliss of receiving his Lord in the Blessed Sacrament. His joy on receiving Jesus for the first time in his life was indescribable. Extreme Unction was likewise administered in due course. From bystanders, among whom were two other converts, we learn that the last day of his life was one of continual prayer. To his weeping father and relatives he addressed words of comfort, and promised them the aid of his prayers that they, too, might in God's own time be led by grace to the one True Faith, and made partakers of the joys of Heaven. With the indulgenced crucifix and rosary in his hands, and the holy name of Jesus on his lips, he peacefully breathed his last a little after midnight on August 27th.

The funeral was largely attended, and despite the lateness of the hour and the distance, a goodly number of the students of the College were present. His mortal remains were interred in the Jeppoo Cemetery.

R. I. P.

THE INDIAN CO-OPERATIVE
Navigation & Trading Co., Ltd.

(REGISTERED UNDER THE INDIAN COMPANIES' ACT VI OF 1882).

CAPITAL.RS. 30,00,000.

(WITH POWER TO INCREASE.)

Divided into 3,00,000 shares of Rs. 10 each.

Payable as under, unless the whole amount or more than one payment in the following order can at once be made, in respect of each share:—

Rs. 2-8 on application ;

Rs. 2-8 on allotment within 30 days from the date of application without any further notice unless the first remittance is returned ;

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N. B.—Any instalments not paid within the fixed periods will render all previous payments liable to be forfeited.

Directors.

- | | |
|-------------------------------------|--|
| 1. Dr. Vinayak Narayan Bhajekar. | 10. Kamaruddin Sheikh Ahmad Sheikh Nag Kumblekar, Esq. |
| 2. Shet Vithaldas Kanji Malvankar. | 11. Ghulam Mohammad bin Haji Mohammad Ibrahim Parkar, Esq. |
| 3. B. X. Furtado, Esq. | 12. Sha Damodar Sakaram Shet Gujar. |
| 4. Dr. M. A. de Heredia. | 13. Sheikh Ahmad vald Mohamad Ishaq Nadkar, Esq. |
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PATRONIZE OUR ADVERTISERS AND PLEASE MENTION THE MANGALORE MAGAZINE

PROSPECTUS.

The Indian Co-operative Navigation & Trading Co., Ltd., has been formed firstly to organize a fleet of new and comfortable steamers and vessels, etc., with the object of facilitating the steadily rising passenger and cargo traffic along the Western coast of the Bombay Presidency and meeting the increasing requirements of communication, and then, to gradually develop the maritime trade along the Indian shores and other places.

2. The Bombay Steam Navigation Company, Ltd.,—the only one having steamers plying along the coast of the Presidency—carried, as appears from its last Report, about $11\frac{3}{4}$ lakhs of passengers in 1905 and nearly 18 lakhs in the year 1907. That is, the Passenger-traffic has increased about 50 per cent. in the course of not more than three years. This figure coupled with the fact that hundreds of passengers during busy seasons are seen waiting at intermediate ports for hours and sometimes for days before they are able to get even squeezing space in any one of the steamers at present plying between the various ports and Bombay, justifies the view that there is ample scope for another Steamer-service. It may here be prominently mentioned, especially for the information of those who are apprehensive of a competition with the existing Company, that the Indian Co-operative Navigation & Trading Company, Ltd., is not actuated by any notions of rivalry or competition but has come forward to meet the apparent and glaring demand for increasing means of communication on the well-recognised economic principle of "Demand and Supply."

3. Many of the Promoters, having themselves repeatedly experienced the difficulties of securing a passage, and seen others similarly situated, and in response to the pressing and constant importunities from a very large number of people, spent the last 6 months in approaching almost every person interested in the coasting-trade with a view to organise and start an efficient Steamer-service, but found to their great regret that almost every one of those was actuated more or less by a selfish motive without hardly any regard for the money invited from the public. They all wanted that the Capital should come from the pockets of the work-people and others, and that they should have the lion's share of the profits in the shape of "Agent's Commission" without putting in any appreciable portion of the capital of their own. Others there were who wanted that their old second-hand Steamers should be purchased at their prices by the Company and that they should have a big slice out of the commission for this favour! While there were others who, though they had neither any touch with the maritime trade nor any steamers to get rid off their hands, were not satisfied with a reasonably fair Agent's commission. Seeing that there was either no readiness on the part of capitalists to take up this work in hand or that their terms and ambitions were too ruinous to the interests of the Company, which was to be financed mostly by the masses, the Promoters gave up the idea

of seeking the help of large Capitalists and organised this Company on purely Co-operative principles, as far as practicable,—the "agency commission" having been entirely dispensed with. The Promoters are further happy to say that the people have so far appreciated the idea of co-operation that many of them have volunteered their services to work the Company's business on very moderate terms. It will, therefore, always be the endeavour of the Directors to entertain workers of every community irrespective of caste and creed on their staff taking only qualification and fitness and earnestness into consideration. Such being the circumstances under which this Company is started, the Promoters feel confident that there is a great future for it and that the investments in its capital will not fail to be remunerative.

4. Suggestions having come from some quarters to buy second-hand steamers, the Promoters consulted experts on the subject and satisfied themselves that unless this Company started work with the best material, much of the hard-earned money of the masses would be wasted in constant repairs and the steamers themselves would not be able to meet all requirements satisfactorily. Hence the Promoters have decided to have steamers *built to order* with the latest appliances so as to secure the highest efficiency, working economy, and maximum comfort of passengers. Since machinery is the very life of the business and it being of a peculiarly technical nature, the Promoters are in correspondence with the builders to secure the services of a Specialist in the line to supervise the working of the steamers there, with a view to maintain their efficiency.

5. Intending subscribers are requested to fill in the accompanying application-form for as many shares as they may desire to buy and return it together with a remittance of Rs. 2-8 per share to the Secretary at No. 8, Girgaon Back Road, Bombay. To minimise all unnecessary expense and correspondence subscribers are informed that unless the amount remitted with application is returned to them within fifteen days, they should take it for granted that the allotment of shares has been made and, thenceforward, they should remit Rs. 2-8 per share due on the allotment within 30 days from the date of application, and Rs. 5-0 per share within further 30 days from the date of remittance of allotment. Should the remittances be not sent within the above periods all the amounts previously paid are liable to forfeiture.

6. If no allotment of shares is made, the payment on application will be returned in full. In cases where the number of shares allotted is less than the number applied for the balance of the deposit will be applied towards the reduction of payment on allotment and subsequent calls.

7. Copies of Memorandum and Articles of Association can be inspected at the Company's Offices, Bombay.

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Dr. Pereira's Specialities



Celebrated Tonic & Restorative: Nutritive Wine for Invalids has ever been found a capital remedy for Want of Blood, Sores, Itch, and every species of Skin Disease; Weakness of Nervous System, Constipation, Headaches, General Debility, Palpitation of the Heart, Dyspepsia, Difficult Digestion, Colic. In a word, in every ailment resulting from impurity of blood or weakness of the body. Try only one bottle which will last you twenty days, and you will be able to judge for yourself.

Dysentery Specific: a sure cure for even the most obstinate and chronic cases of dysentery. Cure effected in 5 or 6 days.

Whooping Cough Remedy: a most wonderful remedy not only to relieve but to cure whooping cough within 12 to 15 days, as also every kind of Cough and Influenza.

Fever & Purgative Pills: these pills act like a charm in driving away Fever and in cleaning out the bowels and liver. A single Pill has sometimes been known to have effected a cure.

Asthma cure: a sure and sovereign remedy for Asthma in any and every stage.

Emmina Ointment for Sores, Itch, specially for Chronic Eczema and Ringworm, and all sorts of Skin Disease. Cure effected within a week.

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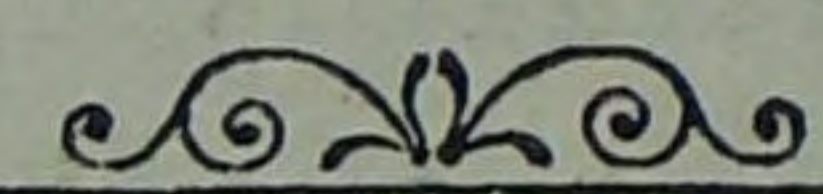
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AT VARIOUS EXHIBITIONS

FOR INDIAN BISCUITS

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THE MANGALORE MAGAZINE

This Magazine is issued quarterly. The subscription for a year is one rupee for India, one shilling and six pence British, thirty-five cents American, and two francs French or Italian. For the convenience of subscribers postage stamps will be received from Great Britain and America.

Rates for advertisements forwarded on application.

Literary Communications, Exchanges, Advertisements, Books for Review, Letters and Subscriptions should be addressed to

The Editor,
MANGALORE MAGAZINE,
St. Aloysius' College,
Mangalore,
South Canara, India.

SOCIETY OF THE HOLY CHILDHOOD

FOR POOR HELPLESS CHILDREN

The Society of the Holy Childhood is one of the most useful and charitable Institutions of our times. Its noble object is to save from starvation and death, helpless orphans, and poor children either sold or abandoned by their cruel parents, chiefly in uncivilised parts of the world. The Holy Childhood supports these poor little ones, teaches them the means of honestly earning their livelihood, and brings them up in the ways of virtue, so as to make them good and useful members of Society.

This charitable work is spread all over the world. With the monthly contributions and generous donations which it receives from all classes and conditions of people, and especially from children, irrespective of caste or creed or colour, the Holy Childhood maintains at present nearly 400,000 children in more than 1,200 Institutions, including most of the orphanages of India, China, Japan and other countries of Asia, Africa and America.

All persons, rich and poor, young and old, are most earnestly requested to take their share in this noble work—one of the most humanitarian of human undertakings.

Let them remember that alms given to the tender sucklings that cry for their mothers' milk, and to helpless children that stretch out their emaciated hands for a little bread, will be amply repaid, and will surely bring down abundant blessings of heaven on the Benefactors; for "he that giveth to the poor shall not want," and "he that showeth mercy to the poor shall be blessed." (Prov. v.)

Alms and donations and especially regular monthly contributions will be most thankfully received by the Director of the Holy Childhood.

Those that desire to become members or Promoters may get their diplomas and badges from the Director.

Every one who pays a monthly contribution of at least Rs. 2 enjoys all the privileges of membership, and gets all the monthly publications of the Society (English, Irish and American Annals) which contain interesting records of the work.

(N. B. If one is not able to pay Rs. 2, two or more persons may join together and make up the amount).

By paying Rs. 150, one becomes a Perpetual Associate and enjoys all the privileges of membership and special advantages and gets the Annals during his lifetime.

"We felt our heart penetrated with the sweetest consolation in considering the great utility of the Society of the Holy Childhood to the entire world. We have only one longing desire to express, that is, that the Holy Childhood may continue to pursue with ardour and success the path which it has commenced to run under such favourable omens. Such is our most ardent and cherished wish." (Pope Pius X.)

"It merely suffices to know the Holy Childhood, that it should create interest. I deem myself happy to be able to contribute to its development and to help it to attain its noble and generous object." (Pope Leo XIII.)

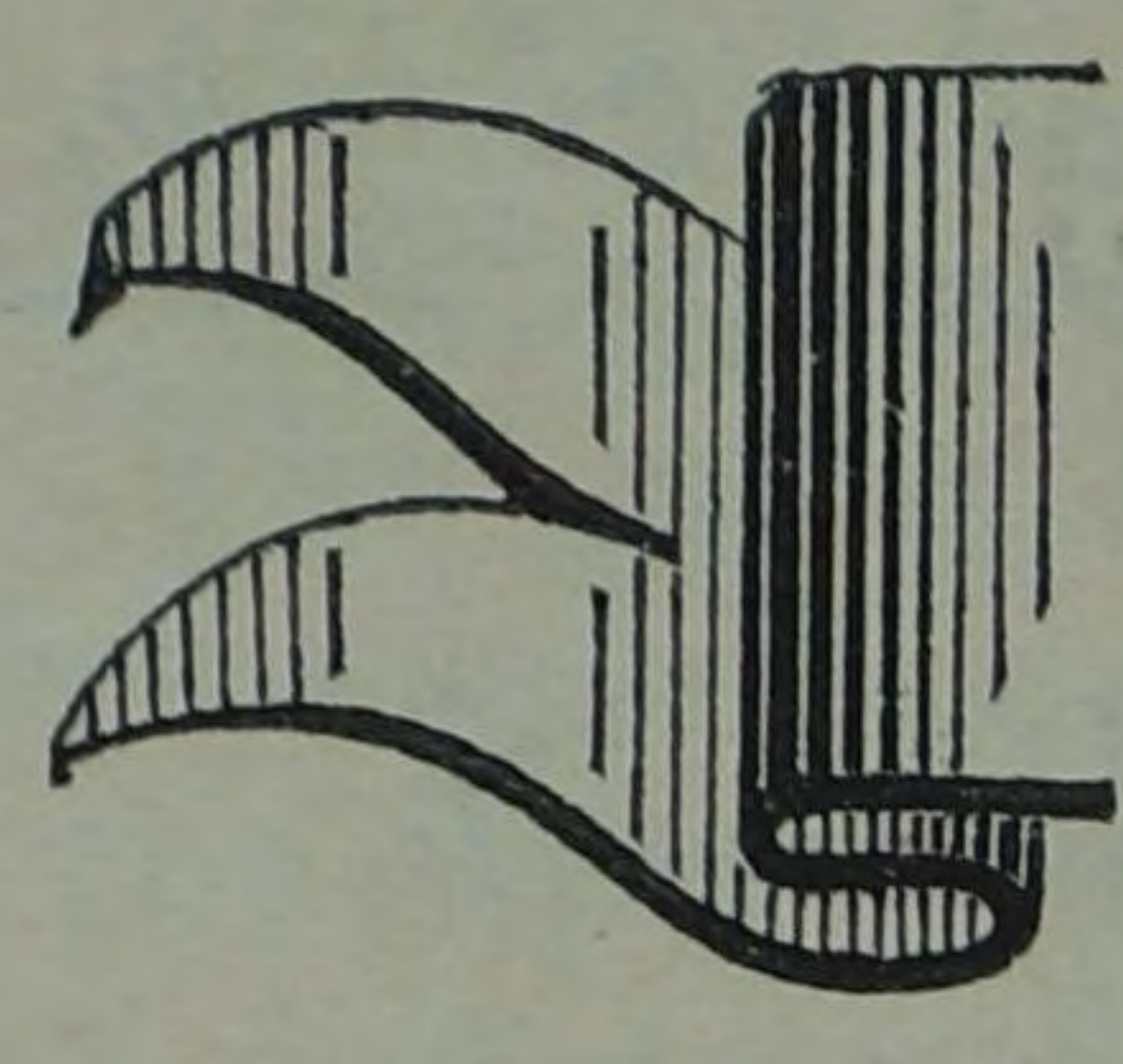
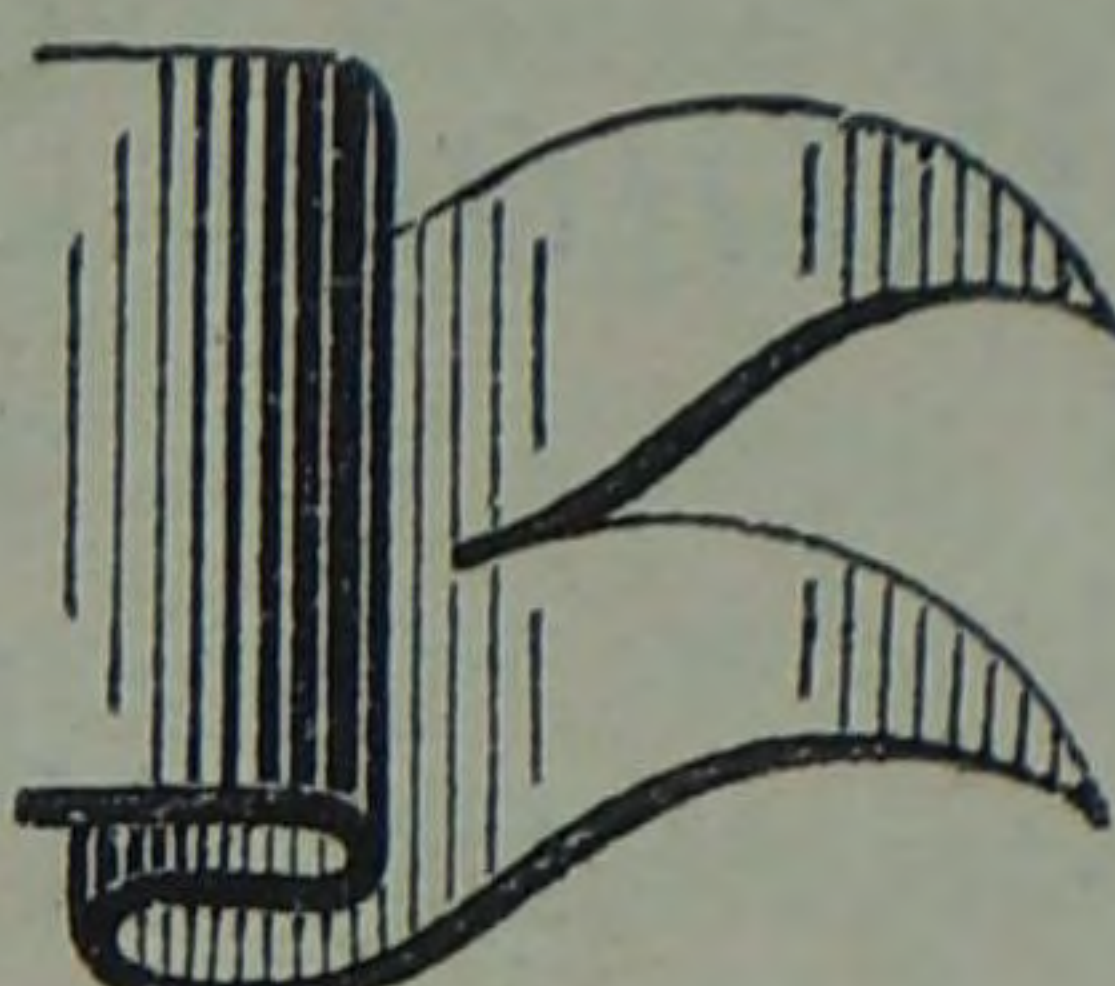
"There should not exist any school, worthy of the name, where the Holy Childhood is not held in esteem. We earnestly request all school Masters and Mistresses, to have at heart the welfare of this work. It is a certain assurance of blessings for them and for the children confided to their care." (Mons. H. Lavault.)

This Institution has been highly praised and recommended by persons of all ranks and conditions.

N. B.—Booklets containing an explanation of the work, and all further information may be had from

Rev. Fr. Gregory Coelho, S. J.,
Director, Holy Childhood Society,
MANGALORE, S. CANARA.

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 St. Aloysius' College, Mangalore
 

 CONDUCTED BY THE JESUIT FATHERS

Saint Aloysius' College was founded in 1880, shortly after the Mission was entrusted to the Fathers of the Society of Jesus. It consists of a Middle and High School and a College Department, and was affiliated to the Madras University in 1882 as a Second-grade College. In 1887 it took rank as the only first-grade College in the District. In 1885 the present building was occupied, the site for which had been given by the late Lawrence Lobo Prabhu. It is elegantly situated on the acropolis of Mangalore, Edyah Hill, "the Hill of Worship," so called from the Mahomedan *namazzah* built hard by over a century ago by Tippu Sultan with stones of the old Milagres Church.

Since 1881, 468 students have matriculated from the College; since 1883, 221 have passed their First Arts Examination; and since 1889, 146 have passed their B. A. Degree Examination in the English Language Branch, 166 in the Second Language, and 124 in the Science (History) Division. The number of pupils on the rolls on the 31st March 1909, was 1002, of whom 709 were Christians, 101 Brahmans, 171 Non-Brahman Caste-Hindus, 20 Mahomedans and 1 Parsee.

To meet its current expenses the College has to depend mainly on school

fees, Government aid, and private charity. As the annual income is continually falling short of the expenditure, a practical way to help on the work the College is doing would be for benefactors to found scholarships for poor but worthy students. Rs. 1,000 (\$300 or £60) would found one in perpetuity in the Lower Secondary and High School Departments, but double that amount would be necessary to found one in the College Department. Owing to the steady yearly increase in the number of students, the College underwent the expense in 1899-1900 of erecting a large two-storeyed building that added four classrooms to the former accommodation, and included also a much desired gymnasium. The estimated cost was over Rs. 11,000, of which Government kindly sanctioned a grant of one-third. There are other improvements which the College authorities are desirous of making, but which must stand over till benefactors come to their aid.

Donations may be handed into Jesuit Provincials or Superiors in any part of the world, or be sent by a draft on the Bank of Madras, or any other Bank, payable to

The Rev. P. Perini, S. J.,
 RECTOR OF ST. ALOYSIUS' COLLEGE,
Mangalore, India.

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Manola*Can be obtained
from the***H. P. Dispensary,***Mangalore, South Canara,
Madras Presidency, India**Sole Agency for India,
Ceylon and Burma of the***Manola Company,***Saint Louis, U. S. A.*

MANOLA

A POWERFUL RECONSTRUCTIVE TONIC AND ALTERATIVE BLOOD MAKER AND TISSUE BUILDER.

The necessity of a food product, a tissue builder and reconstructant to build up wasted tissues after acute diseases; to purify the blood, reconstruct the cells and tissues, strengthen the nerves and muscles in non-development and in chronic anæmic conditions is appreciated by every physician. Few seem to realize, however, what should necessarily constitute a perfect alternative, reconstructive tonic.

MANOLA contains the essential ingredients to produce an ideal tonic food and reconstructive.

MANOLA embodies the five tissue or cell phosphates in the same relative proportions in which these phosphates are represented in the cells which make up the human organism. These cell phosphates are the vital portion of the body—the builders—the workers. They give strength, vitality, LIFE to the cells. They are divided into several groups.

The Cell Constructants, Calcium Phosphate, Magnesium Phosphate.

The Oxidizing Agent, Ferrum Phosphate.

The Vitalizing Constituent, Potassium Phosphate.

All combined in perfect solution form (a feat never before accomplished in pharmaceutical science), making Manola not only a strictly ethical, scientific, pharmaceutical product, but also an elegant, palatable, agreeable and efficient preparation.

Physiological Action and General Indications.

The life of the flesh is the blood. Where there is good, rich blood there is perfect nutrition, and consequently good health.

MANOLA is a superb agent in influencing the proper function of elimination and assimilation. It builds up wasted tissues and assists nature, in eliminating those which are diseased. It promotes the appetite, improves the digestion, induces refreshing sleep, increases the vitality of the blood, tones up the nervous system and gives renewed strength and vitality. In the delayed development of children, traceable to a scrofulitic inheritance, Manola will supply the deficient osseous and tissue elements, rapidly building up the body, overcoming dyscrasia and promoting normal, healthy development. It should always be prescribed when the blood lacks that vital element, hemoglobin.

MANOLA gives the patient strength and vitality to throw off disease.

MANOLA has the essential element to restore the vitality of the aged, and prevent premature senility.

MANOLA strengthens and tones up the heart.

MANOLA is indicated wherever Cod Liver Oil would be used. It is especially efficient in Phthisis Pulmonalis on account of its reconstructive and nutritive elements, and lessens the mucopurulent expectoration, and arrests night-sweats. The debility and emaciation soon give way to strength, and the patient rapidly takes on flesh.

MANOLA is of special value after protracted fevers, typhoid, malarial, pneumonia, la grippe, etc.; also in diarrhoea, dysentery and other bowel troubles.

In nervous exhaustion, where the system is weakened by anxiety, it produces a vitalizing and invigorating influence.

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MANOLA is a boon to nursing mothers, increasing the quantity and quality of milk.

The great blood-making and tissue-building properties of MANOLA are demonstrated in the rapid improvement in marasmus, anæmia and deficient development generally.

In impoverishment of the blood, inducing cerebral disorders, chronic mania and melancholy, MANOLA increases the vitality of this fluid. In gastric debility it not only corrects abnormal conditions, but tones up the entire alimentary canal.

MANOLA, therefore, being a blood-maker and tissue-builder and flesh developer, is an ideal tonic, alterative and reconstructive in all conditions from deficient development of childhood to the exhaustion and debility of old age.

Professional Opinions

Most Encouraging Results in Phthisis.

I first prescribed Manola three months ago in a case of phthisis pulmonalis. A lady thirty-two years old had been suffering from the above disease for several years. Examination revealed tubercles in upper and middle lobes. She was *very emaciated, complained of night-sweats and hectic fever, harassing cough, etc.* I put her on Manola, a tablespoonful six times a day.

The result thus far has been encouraging. She has *gained in weight and strength* since using Manola; the night sweats and hectic fever have ceased, and she is feeling much better in every way. I have used Manola in other cases of debility and wasting diseases with highly satisfactory results. I regard Manola as the BEST tonic and reconstructive.
Atlanta, Indiana. H. M. MILLER, M. D.

Grip-Pneumonia—Lost thirty-eight Pounds, Gained All Back and Added Eight More—After Every Illness Prescribe Manola.

A man, thirty-eight years old, who became very ill with la grippe, after which—some five or six days—pneumonia set in, fever suddenly rose to a very high temperature. Crisis was much delayed on account of complications, which afterward left patient in a very low form of vitality. As he had become very much

emaciated, having *lost thirty-eight pounds in weight in twenty-one days*, and as Manola had given such gratifying results in other cases, I decided to try it in this particular case, which I did, giving him a tablespoonful after each meal and at bed-time. Patient's appetite began to improve at once, and he *commenced gaining flesh from the beginning*, and within four weeks patient had gained the lost flesh, which was thirty-eight pounds, and added eight more, and *was in perfect health*, claiming that he felt better than before he was taken sick. And as the result was so pleasing to myself as well as to the patient, I decided that in my opinion *too much could not be said for Manola.*

Scottsburg, Indiana. DR. THOS. H. CLOSE.

General Nervous Breakdown; Heart Affected; Despondent—Gain of Fifty Pounds, Every Function of the Body Improved.

I have used several bottles of Manola in my practice and am fully convinced that it is *the best reconstructive tonic that I have ever used.* I find nothing to equal it to strengthen and invigorate a run-down condition of the system. I would like to give you a case where Manola acted like a charm.

Mr. R. called at my office early in September and asked me to examine him, as he had been in poor health nearly two years. On examination I found the heart action very weak, but could detect no organic disease, but there seemed to be a depressed condition of the whole system. The nerve forces of his body seemed to be in a state of collapse. He was also suffering from despondency, and could scarcely speak above a whisper. After studying his case for some time I concluded to prescribe Manola Tonic. About ten days afterward he called at the office, when I found him very much improved. Every organ in his body had apparently awoken and resumed action. The action of the heart was almost normal; he seemed much more cheerful, his voice had very much improved, and from the whole he seemed like a new man. After being idle about two years he has gone back to his business, in which he is actively employed

every day. *He now weighs fifty pounds more than formerly.*

Milwaukee, Wisconsin. DR. J. MCGUFFIN.

La Grippe and Pneumonia—"Marked Decrease in Bronchial Irritation;" Manola Stopped the Cough.

My experience with Manola has been very favourable as a reconstructive tonic, as exemplified in my own case of la grippe complicated with bronchitis. After a very severe attack of the grippe *I could not rid myself of the cough.* The moment I would attempt to lie down at night I would commence to cough severely, which lasted for an hour until I was nearly exhausted.

I used all the usual remedies with very little effect. Heroin did not agree with me; made me undoubtedly constipated. I was growing weak, loss of appetite and greatly depressed in spirits. My attention was called to the value of Manola in such cases, and I began with half wineglassful doses every three hours until supper time, when I took a table-spoonful every hour until bed time. The result has been marvellous. Within a few days there was a marked decrease in the bronchial irritation. My appetite came back, I could sleep all the night through, and *at the close of two bottles I considered myself a well man.*

Minnesota. DR. F. U. RAY.

Professional Advice and Treatment—Infantile Pneumonia—"Could Not Take Any Nourishment."

Dr. J. U. CATUDAL, Canada, writes:

Manola has been used by me in the following cases with very good results:

Case 1.—Male child, eighteen months old, had been sick about one month with what a former physician called pneumonia. The doctor refused to go any more, as *he said there was no use, the child would die.* I found him blue and fretful, and I thought also he would die, as he was so emaciated and could not take any nourishment. But I thought I would try and do the best I could, so I prescribed some in-

testinal antiseptic, and Manola for a tonic. I was surprised the next day to hear the mother say that *every time the baby took Manola he felt better;* so we kept on with the Manola, and although the recovery was very slow, I am positive that without it the baby would now be dead.

Case 2.—Baby, seven months old, teething, fretful and losing in flesh. I prescribed Manola and outdoor air; *in a few days the child was gaining in flesh.*

Gastralgia Promptly Cured—Manola the Great Reconstructive.

I prescribed Manola Tonic for a lady 62 years of age about two weeks ago, who had for years suffered severe attacks of neuralgia, and what she called stomach trouble; everything that she ate caused great pain. *Now she eats whatever she pleases,* and as much as she wants, without the least trouble. I have never seen such great improvement in so short a time.

I prescribed for another lady, 67 years old, suffering from dyspepsia and general debility. The result in her case was the same as in the above case. *Manola Tonic is certainly the best digestive agent and reconstructive I have used,* and shall continue to prescribe it in all cases needing a tonic, reconstructive or digestive.

J. W. FLANDERS, M. D.
Wrightsville, Georgia.

It was in January 1903 that I introduced Manola into India. Since then we have dispatched 35,875 bottles to all parts of India, Burma and Ceylon, and the reports we have received from those who have made use of it fully bear out what is stated in the above testimonials.

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1 bottle	Rs.	3	0	0
3 bottles	"	2	14	0 each
6 bottles	"	2	12	0 each
12 bottles	"	2	10	0 each
24 bottles	"	2	9	0 each
60 bottles	"	2	6	0 each

*Aug. Muller, S. J.,
Kankanady P. O., S. Canara.*

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Combines special facilities for study with the constant supervision and influence of the Fathers in the intellectual, moral and physical training of the pupils.

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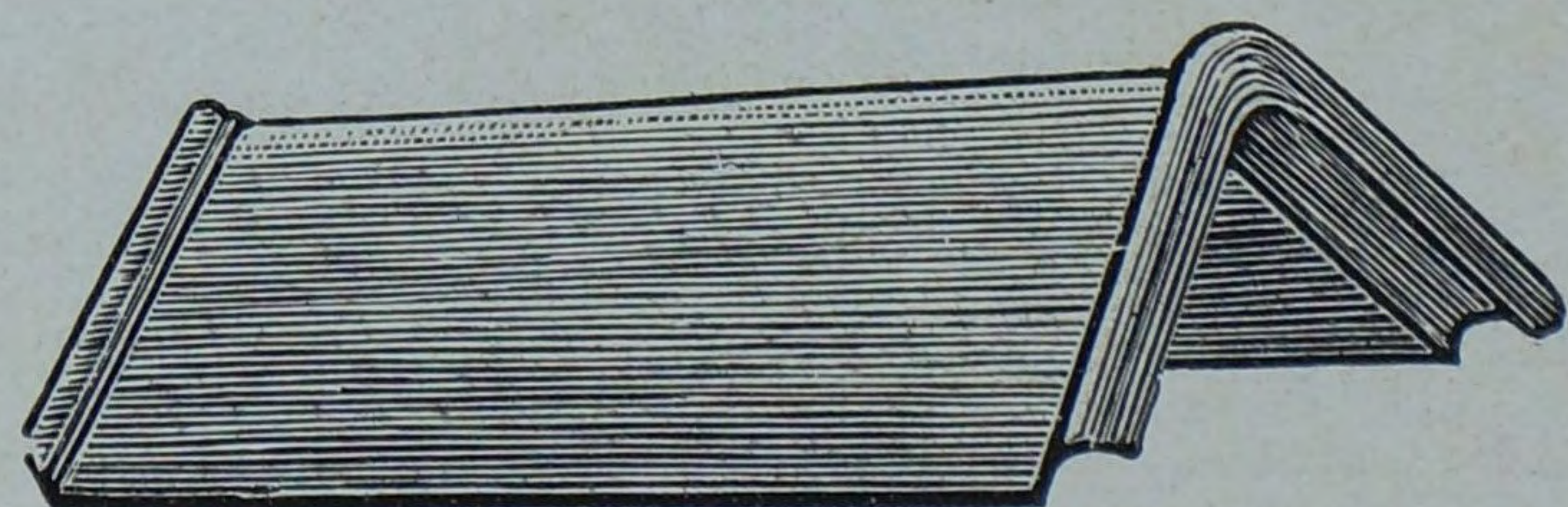
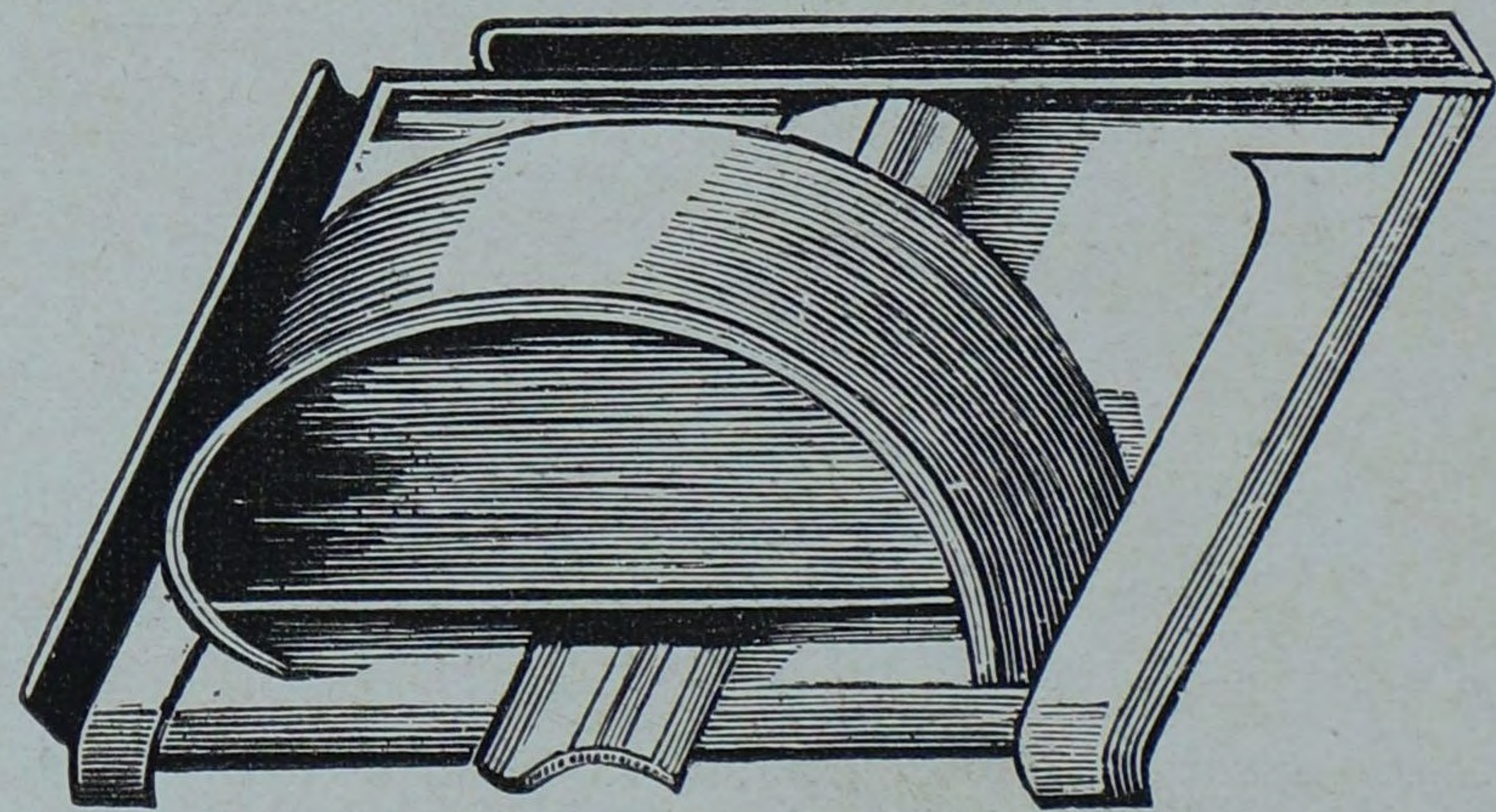
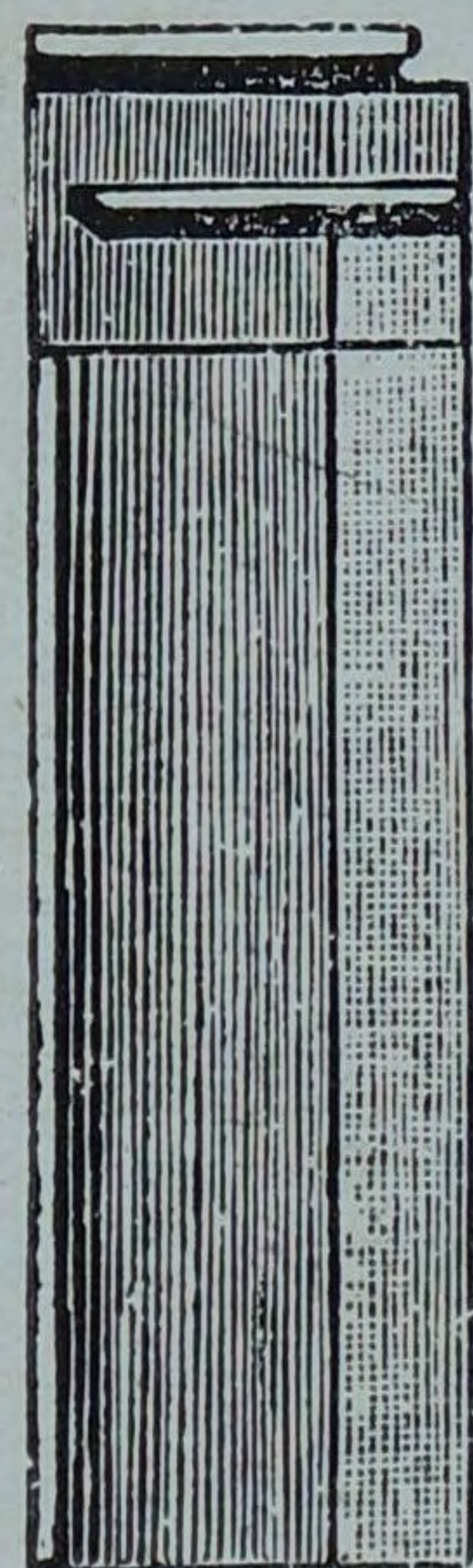
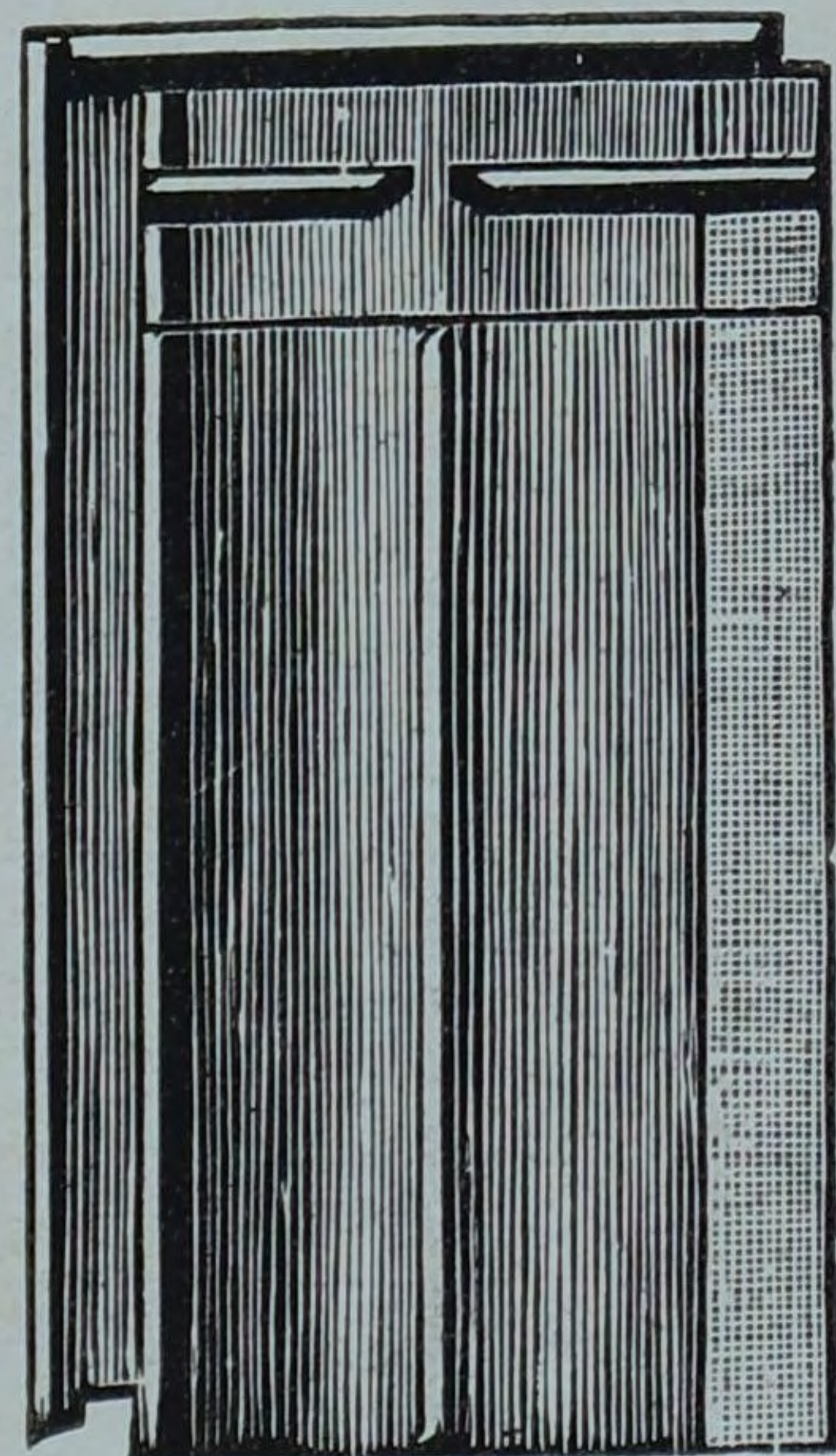
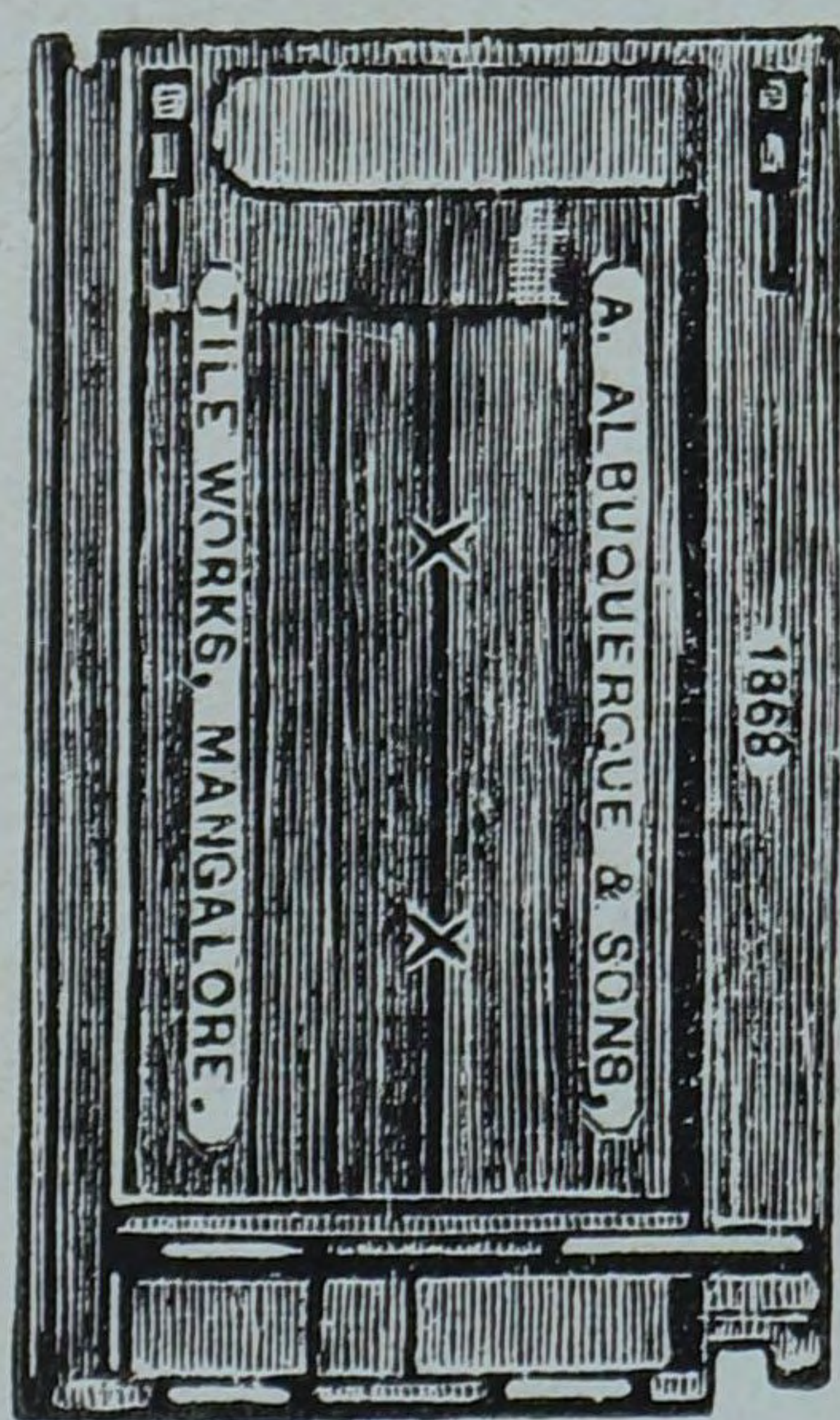
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BOTH AS A FOOD AND AS A MEDICINE.

It Strengthens the Weak, and puts Good, Sound, Firm Flesh on Thin People.
It aids materially in the Healthy Development of Bone and Muscle.
It makes Sick Babies Well and Weak Children Strong.
It is peculiarly adapted for use among Pregnant Women and Nursing Mothers
Improving Both Mother and Child.

It is Unequaled as a Household Remedy for

COUGHS, COLDS, LOSS OF APPETITE,

GENERAL DEBILITY AND FOR BRONCHIAL AFFECTIONS AND LUNGS TROUBLES.

It Fortifies the System, thereby Positively Enabling it to Ward off Disease.



Always get the
Emulsion with
this mark—the
Fishman—the mark of the
"Scott" process!

From Infancy to Old Age

THE ONE RELIABLE REMEDY,
APPROVED THE WORLD OVER BY THE
MEDICAL PROFESSION IS

Scott's Emulsion.

Ask your Doctor or your Chemist about
it. He knows, and will tell you that Scott's
Emulsion is the Best Medicine on the Market.

Always get the Medicine with the Fisher-
man trade-mark on the wrapper of the bottle.
It will do you good.

MANUFACTURED BY

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LONDON, ENGLAND.

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