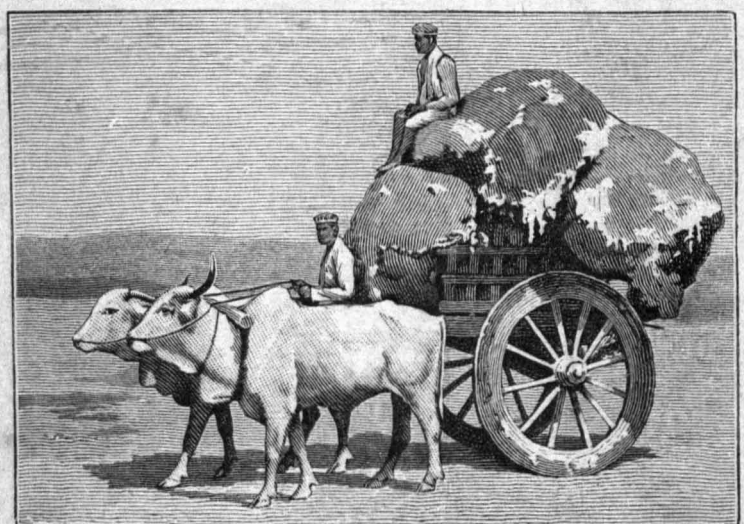
ranges being full of ore of the purest varieties, and with cheap coal it may be able to produce steel and iron for its railways, its factories, and its buildings. The gold mines of Mysore have shown what capital and European skill can do for the country. They are now giving annually 650,000 ounces of pure gold taken from mines which Indian workmen, left to themselves, were obliged to abandon. The Mysore government does not spend a rupee upon the works, but is paid by the companies of capitalists 17 lakhs of rupees a year for leave to work the mines. This is called a royalty, and is much the same as a tax. Besides, the Mysore government gets a large revenue in other ways from these mines, while an army of native workmen, paid by the British companies, are supported in comfort with their families.

102. **Tea and coffee.** Without capital and labour no country can get rich, for without men to work and money to pay them, it could not be made to produce anything. But something else is also wanted. Just as necessary as these are skill and experience to find out what new products can be grown, what articles can be made in it, and to introduce industries from other countries. When the first English settlers arrived in Bombay, they found it a sandy waste. Within a few years they had brought the Persian rose and other shrubs and flowers from neighbouring countries, and had adorned the settlement with the beautiful plants and flowers for which it has since been famed amongst the cities of the East. Their example has been followed by their successors. In 1820, some European planters settled in Mysore

and in the Wynaad, and they set to work to convert these hilly jungle-tracts into coffee gardens. About the year 1830, in the time of Lord William Bentinck, government began the attempt to introduce into India the cultivation of tea. Men were brought from China to show Indians how to grow the plant and prepare the leaf. For many years they were not successful, but government kept on trying, and at last succeeded. Having shown others how to do the work, government then left it to private capitalists. This is how the great tea industries of India and Ceylon began. They now supply nearly the whole of the tea drunk in Great Britain. Just as the people of India buy one third of the total of the cloth goods exported from Lancashire in the year, so the British consumer buys from India four out of every five pounds of tea which are annually exported from it. Every Englishman, young or old, consumes on an average six pounds of tea in the course of the year, and his wants in this respect, which used formerly to be supplied by China, are now met by several hundreds of thousands of Indians engaged in the plantations of Assam and other provinces of India. Thus we see how each nation assists the other by its industries. The Lancashire operative, living in a cold, inclement country, clothes the people of India by his industry, while the native of India, able to work in the field, provides the British workman with corn, tea, rice and other products suitable to the soil and climate of India. There are other articles, such as tobacco and sugar, which would be more freely bought by Englishmen if the Indians were more careful in their

methods of preparing them for the market. It should be noticed with regard to tea and coffee that employment is given not only to the local residents of the districts in which they are grown, but also to a large number of labourers imported from Bengal and other



COTTON GOING TO THE MILL.

parts of the country where the population is excessive and work difficult to find.

103. **Cotton.** But the most striking of all the benefits which British capital and British experience have conferred upon the workmen of India is the establishment of the cotton industry. For many years the only cotton mills in the British empire were those in England. Englishmen then opened cotton mills in India. The example they set was soon followed, and

for some time past both Parsi and Hindu capitalists have worked mills of their own in Bombay and other cities. At the beginning of the nineteenth century there were few things made in India which were valued in other countries, except Dacca muslins, dyes, and pottery. But India has now, of late years, taken rank as a manufacturing country. It can boast of about 200 cotton mills worked by steam, which employ 179,000 hands, so rapidly has this single industry grown since the first mill was introduced by the British in 1854. These mills supply the country largely with cotton clothing and also export piece goods to Japan, China, and other Asiatic countries.

104. **Other industries.** India supplies the world with jute. From it are made the 'gunny' bags in which corn and other grains are carried from country to country. In 1903-4, the value of jute exported from India was 2 crores of rupees. Formerly raw jute was sent to England and there made up into bags, but now the jute mills of Bengal are as important as the cotton mills of Bombay. They make up into bags nearly half the jute grown in the country. Large quantities of jute bags are needed in India itself for carrying grain. These are all now made in Bengal instead of being imported as formerly. Over $2\frac{1}{4}$ millions of acres are cultivated with jute, and about 118 thousand persons are employed in the 36 jute mills of Bengal.

Besides cotton and jute mills there are many other mills classed under some 50 different heads, among them being bone-crushing mills, cement works, chemical works, lac factories, oil mills, potteries, tile

factories, sugar works, tanneries, rice and flour mills, paper factories, saw mills, and indigo factories.

The silk industry is being taken up, and in many other ways skilful and experienced British capitalists, who do not mind risk, are trying to introduce fresh manufactures and trades into India, so as to give work to natives of the country. The 'trade returns,' or accounts published by government, which give details of the trade and commerce of the country, and the figures in the census reports, where the occupations of the different classes of the population are given, show plainly what great changes are being made in the lives of workmen. They are earning money in many different ways which their forefathers never even heard of. It is not only the working classes who benefit. The wealthy classes, instead of burying their money in the ground, or buying jewels which yield no return, now invest their money in manufactures or trades which give them large profits. It was owing to the importance of trade and industry to India that Lord Curzon created a new department in charge of a member of council whose time might be given to the improvement of this branch of the administration. The chief centres of Indian industries are the seaports, the provincial capitals, and the railway centres. In Howrah, a suburb of Calcutta, 10 per cent. of the people depend on jute mills and presses, while in Bombay and Ahmedabad cotton mills, and in Rangoon rice mills, support respectively 15 and 11 per cent. of the population.

105. **Government service.** In talking of the

occupations and careers open to the people of India we must not forget appointments in the government service. But these are much fewer in number and less in value than those offered by the great professions and industries, which not only employ far larger numbers of men, but also pay them salaries and profits much larger than public salaries. Government appointments do not increase in number and value as fast as those connected with business and commerce. It is true that as population increases and trade extends, more courts and more public offices are needed. But, on the other hand, the government of the State is giving more and more power to municipal and local boards, and these boards appoint their own servants.

It often happens that some of the highest appointments which government can bestow, as, for instance, a Judgeship of the High Court, are declined by successful barristers, to whom they are offered, because they find that they can make a much larger income by practice at the bar than they would get from the salary of a judge. A good private doctor would not be content with the pay of a district surgeon. Much more money can be made in the larger banks, in mills, and by buying and selling shares on the Stock Exchange, than the income from pay in the service of the State. In the old times in India, as at the present day in Persia, China and other countries close to India, public servants were allowed to trade and receive large presents besides their pay. They also had very large powers over their fellow-countrymen, which added to their dignity and importance. At the present time, however, under the British

government, all public servants are strictly forbidden either to trade or take presents of any kind. They get a fixed salary, and they must obey the law like everyone else. They have no more power than private persons, except what the law gives them.

Nevertheless, the service of government is honourable, and it carries a pension with it, and although many able men prefer business or a profession to it, there is keen competition for every government appointment. When we see how eager young men are to enter the government service, we ought to bear in mind that the State, after all, can employ a very small part of the population of India. In the whole of India the total number of government civil appointments, with a monthly salary exceeding 75 rupees, is 28,280, more than half of which are filled by Hindus, 42 per cent. by Europeans and Eurasians, and 7 per cent. by Muhammadans. Of Europeans alone about 6,500 are employed in the administration as against 21,800 of the inhabitants of India itself. But even if we take the full number of officials receiving the salary stated, we must at once feel how few they are, and how a single industry like cotton can do more to find work and profit for the population of India than government can do with the whole of its public appointments.

106. **Emigration and factory laws.** We have seen that if the industries of the country are to prosper people must be left free to do whatever work they like to do, and that if people are to be always profitably employed, they ought to be able to turn their hands to some new work if their old work ceases to

be profitable. The less the State interferes the better. Whatever one class of workmen may lose by the decay of any trade will be made up to it by the opening of another and more profitable business. If things can be made by machinery in some new factory cheaper and better than they can be made by hand, it is a clear gain to the mass of the people who require to buy those things, while the few workmen who formerly made them by hand can find some other way of earning a living, often in the very factory where the manufacture has been taken up. So long as peace is maintained in India and capital is provided to pay for labour, whether it be sent from other countries, or provided by wealthy Indians willing to spend their own money on new industries, fresh occupations are constantly being created.

Government must, for its part, attend only to the main objects of keeping the public peace, improving the means of communication and giving all the information required by capitalists who may wish to introduce any new trade or manufacture. But when government has done this it may wisely leave labour to itself. To this general rule there is one exception. When foreign countries wish to employ Indian labour, as in the case of Demarara, Trinidad, Jamaica, Mauritius, Natal, Fiji and Surinam, the British government takes care of emigrants and enforces rules for their comfort during the voyage and for their safe return with their earnings. In the same way it protects labourers who go to Assam or elsewhere if it be necessary. The only object of government is to prevent any ill-treatment of the labourers or any

misunderstanding between them and their employers as to the agreement they make. Sometimes the government does a little more than this, as in the case of factory laws, so as to protect the weak and young from being given harder work than they can do, or to guard against accidents which might be caused by badly-made machines.

107. **The value of freedom.** The chief reason why the British government has been so successful in multiplying the occupations and industries of the empire is that it has given freedom to labour—freedom to labourers to do what they like, on whatever pay they can succeed in getting,—and freedom to employers to employ whom they like, on whatever pay they think they can afford to give. No man can compel another to work for him and no man can compel anyone to employ him. A good and kind master will always find servants to work for him, and good, active, honest and skilful servants will always find masters very glad to take them. From the year 1843, when slavery was abolished in India, government has never changed its rule of maintaining peace and the freedom of labour, and trying to attract British capital so as to give the population other means of livelihood besides those which the cultivation of the soil may afford.

CHAPTER XI.

THE PUBLIC PEACE.

108. **How the peace is kept at home and abroad.** The first duty of those who rule a country is to preserve peace and order within the country itself, and to guard its frontiers by land and sea so that no enemy from without may be able to enter and invade it. For the former purpose, governments employ a civil force, called the police, and for the latter they rely upon their army and navy. It is of the highest importance to the people that both these forces should be perfect in every way, so that they may be quite able to do the work for which they are intended. The greatest blessing that a country can have is peace, and the greatest curse under which it can suffer is war. We, who have known only peace all our lives, can scarcely imagine how dreadful a thing war is.

What would happen if there were to be civil war in our country, or if bands of robbers could roam over it at their will? In the first place, the post, the telegraph and the railway would cease to work. We should not be able to write to one another or to our friends in distant places as we do now, nor should we be able to travel about from place to place. Almost every kind of business would come to a standstill. Goods could no longer be taken from town to town and from village to village, nor could supplies come in from other countries. Schools and hospitals would be

closed. Rich men would hide their money and their jewels in holes in the ground, as they used to do in the old days, and banks would cease to work, for men would be afraid to put money into them, and there would be no money to lend out. A great many labourers would be thrown out of work, for wealthy merchants and manufacturers in other countries would no longer send capital to pay for labour in a land filled with disorder. All large factories would be closed, and even the simplest occupations would be stopped. The villagers would no longer be able to cultivate their fields, crops would not grow, and famine and disease would rage unchecked everywhere. Any one who travels across the frontiers of India may even now see a sight which was common in the heart of India itself before British peace was established, namely, frontier tribes ploughing their fields with their arms by their sides, and their ponies ready saddled in order to provide for their masters a means of escape.

Three of the forces which maintain peace and order in a country have already been mentioned. But besides the navy, the army, and the police, there is a fourth force which can preserve order in a country, and without which the best police in the world could not put down crime effectually, and that is the help of the people themselves, the loyalty of good citizens.

109. **Past and present.** What the state of India was in the dim and distant past we can only gather from imperfect records, for of early Hindu times we have scarcely any history. The very Vedas themselves, however, tell us how the Aryan chiefs fought with one another, and with the inhabitants of the country.

Those great epic poems, the Mahabharata and the Ramayana, are but histories of wars. They are filled with accounts of the slaughter of human beings in countless numbers. No doubt powerful kings may from time to time have maintained peace within their own kingdoms, but all the records we have, and the old tales of the country, show us that the continent of India has for ages been inhabited by different nations, speaking different languages, who used to look upon one another as foes. Kingdoms rose and fell, and only for a short time maintained their power by force of arms. They were constantly fighting with one another. They did not combine to help one another against a foreign foe. When the country was invaded by the Afghans and Moghals, one nation after another was overcome, because they were not united. It was, indeed, scarcely possible that they should be, for immense distances separated the north of India from the south, and the east from the west. Railroads and the telegraph did not exist in those days, and a country could be invaded and overcome long before another even heard of it.

NELSON.

From the time of the Muhammadan invasion we have a good many trustworthy histories, and they are records mainly of wars between Muhammadan kings and Hindus, and among Muhammadan kings themselves. After the great Akbar had, partly by force and partly by kindness and good rule, established his mighty empire, there was a time when over Northern India there was peace, and the people lived in safety. But from the time of Aurangzeb, for the next hundred years, there were wars, bloodshed, disorder and distress in nearly every part of this great continent.

All this is changed. And the whole of India is now under one strong government. The strongest races that inhabit it are united in one great army to defend the whole country. It has what it never had before, a powerful navy. The strength of the soldiers of the nations of India is not now wasted in fighting against each other, but is reserved to repel foreign foes. If one were asked to name the chief difference between the India of to-day and the India of the past, one might say that in the past there was constant war, while now there is universal and, we all hope, lasting peace.

110. **Naval power.** Look at a map of India and you will see how large a part of it is washed by the sea. Where are the capital cities of the empire, with the buildings and factories which fill them, now situated? They are built either by the sea or a river, down which ships may sail to the ocean. If you look again at the map, you will see that from the Indian Ocean you may sail into the Atlantic or through the Red

Sea into the Mediterranean. It was in the Mediterranean Sea, in 1798, that one of the great battles was fought which decided the fate of India. It was won by Admiral Nelson, who defeated the French fleet completely, and is known as the battle of the Nile.

OFFICERS AND MEN OF THE BRITISH NAVY.

This defeat of the French prevented them from sending an army to India to help Tippu Sultan. They were unable to get to India because the British navy guarded the sea. This naval victory therefore made the work of the British army on land easier, for the French could not help Tippu. Seringapatam fell in 1799 and the ancient Hindu line of kings was restored to the rule of Mysore.

What then happened may happen again. Some

foreign foe may try to invade India from the sea, as Napoleon wished to do; so the coast must be carefully watched as well as the land frontier. The Muhammadan emperors had no navy of their own and tried to defend the coasts of India by engaging the Habshi or Abyssinian ships and sailors from the African coast. But these men became pirates and plundered the trading ships of the coasts instead of defending them. We have now an Indian marine which, with the aid of the British navy whose ships are stationed in many parts of the ocean, is able to take some part in guarding the shores of India against any attacks of hostile fleets. This has never been the case before in the history of India. Besides the navy there are hundreds of vessels belonging to several large British merchant companies such as the great Peninsular and Oriental, the British India Navigation, and others, which have a large number of magnificent steam-ships, and employ a great many Indian sailors. These ships would be useful for conveying troops and stores to India, if they were wanted, and if the British naval forces were at hand to protect them while crossing the seas. Moreover, the sailors who work on merchant ships would be of service on board the ships of war, if the necessity should arise.

111. **Naval defence of India.** There are three divisions of the great British navy which defend India. The first of these is the most distant from India and yet also the most important. It consists of the ships or fleets which are employed in the seas through which any possible enemies might have to pass.

The navy of Great Britain is by far the largest and most powerful in the world, and as large as the navies of any two European powers put together. It guards every part of the British empire all over the world, and its ships visit the most distant seas. Ships of the largest size, such as those which are employed in Europe, are never seen on the coasts of India; but some idea of their size may be gained from knowing that the largest are over 400 feet long, each of them carrying nearly 1000 officers and men and costing about one crore and a half of rupees to build. The second division of the navy includes the warships and gunboats employed by Great Britain on stations in the East Indies. Other nations—France, Italy, Turkey and Portugal—have their own ships in Eastern waters: and in the Persian Gulf, where there is much trade and commerce from India, there are many petty chiefs who would rob and injure Indian subjects and trading ships if they were not protected by this British fleet. There were a good many pirates on this sea until they were suppressed by the British. Lastly, there is the Indian marine, under the orders of the government of India. Its ships watch the ports of India, go up and down the mouths of the tidal rivers, carry troops about and make surveys. They would also, in time of war, take part with the other divisions of the naval forces which have been described.

Few people in India understand how the country is defended by these fleets, and how the large commerce which makes it so wealthy is protected by them. In former times, before the days of fleets and navies, when ships were small and did not go far from land, the

ocean which surrounds India on three sides was of itself a defence, like the moat or ditch round a fort. But at the present time, the easiest way for a foreign power to attack India would be by the sea, and one of the strongest defences which the country has is the British navy.

112. **The army.** The Indian army consists of about 225,000 men, without reckoning the Imperial service troops and the forces of the native states. Of this Imperial army, about 75,000 are Europeans, who are not kept long in the country. As fast as some regiments are sent away to other parts of the world, however, their places are taken by young soldiers fresh from England. If it should be necessary, a much larger body of men could be sent over from England to India, but the expense of the army is so great that the government wisely employs no more men than are absolutely required at the time to defend the empire. In case of need there are two other sources from which additional trained men could be obtained. They are the volunteers, who are of European extraction, and the reservists, officers and soldiers who have served in the native army. Together they number some 60,000 men. It is not on mere numbers of men, however, that we depend for our defence. However powerful an army may be, it is not of much use unless it can be rapidly moved about from place to place wherever it may be wanted. A small force that can be rapidly moved about is much more useful than a large army that cannot easily be moved. It is necessary, therefore, to have means of transporting troops with all that belongs to them, their

tents and ammunition and stores and weapons, to any part of the country.

All this we now have in India. There is a special body of officers and men called the Supply and Transport department, whose particular care it is to keep everything ready for the movement of troops. We have learnt the lesson, too, that the bravest soldiers with old-fashioned guns are powerless against an enemy armed with the latest and best rifles and cannon. The Indian army is supplied with the best weapons that are made. No doubt the forts by which India is now defended, the railways, the bridges, the factories for making guns and gunpowder, all cost a great deal, as much as it would cost to maintain a huge army. But their value as a means of defence is very great. The army which defends the whole of India, as far as mere numbers are concerned, is far smaller than the united force of sepoys which was in old times kept up by two of its chief states. But if we consider the training which our soldiers have had, the discipline which holds them together, the skill of their officers, the excellence of their weapons, and the ease and rapidity with which they can be moved, we shall see that they are vastly stronger than any army that has ever had to defend the people of India before.

113. **Armies of Native states.** From the time, over two thousand years ago, when Alexander the Great, with a small army of well-disciplined and hardy Greeks, overthrew the vast hordes of Persia and put to flight the hosts of Porus in the Punjab, it has been proved over and over again, on many a battlefield in India, that large armies without

discipline and training cannot prevail against well-armed and well-trained troops much smaller in number. By the advice of their British Residents, therefore, the Native states have ceased to employ the hosts they once did. They still have troops, but they are small in number and well-disciplined. These states are bound to defend the empire both by their treaties and for their own good and that of their subjects. Accordingly some of the leading states keep up one or more regiments for the defence of India. A British officer is lent to each of them to help them to be ready to take the field whenever they may be wanted. They are called Imperial Service troops, and number about 15,000 officers and men. They too, like the troops of the Imperial army, are supplied with modern weapons, means of transport and medical officers.

114. **Civil police.** The army is intended to fight against foreign enemies. It would also put down civil war or rebellion if this should break out. But to prevent robbery and crime and make people obey the laws is the duty of the magistrates and the police. The government might, it is true, make use of soldiers for this purpose. But if troops were called out, there would be fighting, and blood would be shed. To avoid this, government very seldom employs armed soldiers. Sometimes, but very seldom, if different classes or creeds, for example, the Hindus and Muhammadans in some large city, should be on the point of fighting and the police should not be strong enough to control them, troops are called out for a few hours to assist them. But this is never done unless it is absolutely necessary.

In the times of the Muhammadan emperors the

civil and military command rested in the same hands. The governors of provinces were also the commanders-in-chief, and soldiers did the work which is now done by police officers and constables. In the early days of British rule, the native system was not at once changed; and even now, when a new province or district is added to the empire, order is at first maintained by soldiers. After a time, the bands of dacoits and robbers, who usually take advantage of the disorder which follows a war to roam over the country and plunder the people, are dealt with by a force which is half military and half civil. Such is the military police which is still employed in parts of Burma. Finally, a purely civil force, the police, takes their place. The civil police are usually armed only with a short thick stick called a truncheon. They are under the law like other citizens, and if they use unlawful violence, they are sent to prison. They are chosen from the ranks of the people among whom they serve. They are only drilled occasionally, and they act singly or in small parties, not in large bodies like soldiers. At the same time, a few small bodies of civil police are kept available for more serious duties, being armed and drilled so that in the event of grave disorder they may act with the military forces, or else combine together and themselves supply the place of an organised military force.

115. **The policeman's finger.** In London, even at times when the streets are thronged by millions of foot-passengers and filled with hundreds of carriages moving in opposite directions and all anxious to get on as fast as they can, one unarmed constable can in a moment

stop a line of carriages or any number of people by merely raising his finger. He is able to do so because the people have a respect for law and know that the constable represents the law. No doubt troublesome persons and those who wish to break the law may at times resist him or refuse to obey him. But there are always many citizens ready to help him. Sensible people know that it is for their own good to place themselves on the side of the police, whose duty it is to maintain order. The man who refuses to obey the police, when they are doing their duty, refuses to obey the law, and, in civilised countries, most people place themselves on the side of order and help the police.

A CALCUTTA POLICEMAN.

116. **Additional police.** One great difference between the soldiers and the police is that the former are what is called an imperial force, as they defend the whole empire and are under the orders of the imperial or supreme government and are moved all over India from time to time. The latter are a provincial or

local force. They are employed by the provincial governments and, as a rule, they never leave the town or village or district in which they serve. There is no fixed proportion of police either to the population of a province or its size. The police force employed in the different provinces was in 1903 in round numbers:— in Bengal 28,500, in the United Provinces 28,000, in the Punjab 18,000, in the Central Provinces 9000, in Bombay 24,000, in Madras 24,000, and in Burma 14,000, besides the military police of 15,000. The cost of all the civil police in India, numbering with officers 147,000, including the military and village police, exceeded 4 crores of rupees.

Sometimes in a particular place some of the people who live there commit so many crimes that the ordinary police cannot keep them in order. Additional and special police are needed. But it is not fair that the inhabitants of other towns and places, which are quiet and orderly, should be taxed to provide pay for these additional police. Accordingly those who live in the place, and have either caused the disturbances or done nothing to prevent them or put them down, are properly made to pay the additional cost.

117. **The people.** There is, however, in every country one force which can keep the peace and put down all disorder better even than the army or the police. That force is the people of the country themselves. If all the inhabitants of a country were quiet, orderly, and well-behaved, there would be no need of any police at all. In almost all countries, however, there is crime, but in a civilised country, the number of good and orderly citizens is far larger than the number of those

who break the laws or live by crime. If good citizens would even help the police, as they usually do in England, when a crime has been committed and the police are trying to find out who the criminals are or to catch them when they are found, there would be less chance of the laws being broken. If they would go further and do their utmost by good advice and persuasion to prevent disorderly persons from breaking the laws of the land, they would be doing their duty as true patriots who deserve well of their country. Those who own or edit newspapers might assist in the maintenance of the public peace if they were not to allow anything to be printed in them which would be likely to stir up strife or to break the laws of the land.

CHAPTER XII.

THE PUBLIC HEALTH.

118. **Science.** Every one knows that in the age in which we live great discoveries and wonderful inventions have been made, and our knowledge of almost everything has very largely increased. Things are now in common and daily use such as railways, telegraphs, and steamboats which were not even heard of a hundred years ago. Nearly all of these inventions and discoveries were made in Europe and America, many of them in England. All the knowledge and

power that have been obtained by them are at the command of our government, and good use is made of it in the defence of India. Science helps man to defend himself and to kill his foes. But, happily, science is not less powerful as a means of saving life and improving the health and happiness of mankind. It is the duty of a good government not only to maintain armies to destroy its enemies, but to do all that it can to save the lives and to preserve the health of its subjects.

119. **Ignorance.** Knowledge, however, spreads very slowly. Persons often suffer and even die through ignorance. They do not know what remedies ought to be used or where to get them. It is the duty of the government to educate the people, to spread knowledge among them, to teach them how they may check disease, and how many kinds of illness may now be cured which used to be thought incurable. If anyone should walk carelessly into an open well and so break his leg or kill himself, we should be quite right in saying that he alone was to blame for his misfortune. If a man who is very ill should refuse to take medicine which will cure him, and he dies, whose fault is it? No doubt life and death are in the power of God, but God has given to men eyes and ears and limbs and the power of reason for the very purpose of enabling them to take care of their lives and bodies.

We ought not to say that God has brought on us any misfortune if we could save ourselves from it by merely using the means of escape which God Himself has given to us. It has been found out by

learned men that dirt is the cause of a great many diseases. The seeds of death lie hidden in dirty water, dirty clothes, dirty houses, and dirty streets. The Aryans of old made very strict rules as to washing and bathing, and Muhammadans believe that "cleanliness is the key of heaven." But people often forget and overlook that which cannot be seen by the naked eye. If you look at a drop of dirty water through a microscope you will see in it tiny specks which are alive. They are called microbes, and microbes like these, as learned men have found out, cause fever and cholera and plague, and other deadly diseases. A man who does not know this, and has never seen a microscope, may deny that it is true, and think that, because he cannot see with his own unaided eye these microbes, they are not there, and that drinking dirty water or washing in it cannot hurt him. He may indeed not see the specks, just as a short-sighted man cannot see a tree in the far distance; but they are there, none the less, and whether we see them or not, they kill us mercilessly. We ought therefore to be very careful not to use dirty water. The use of clean linen cloth in cleaning and binding up wounds is as important as clean water. Some few years ago certain hospitals in Europe were condemned to be pulled down and rebuilt because many patients used to die in them, and it was believed that their very walls were filled with the germs of disease, and could not be cleansed. But a learned doctor, now Lord Lister, discovered that the cause of the deaths was not in the walls of the hospitals, but in the way in which the wounds of the

patients were dressed. He found out that by using very clean instruments in operations, and very clean linen cloth in dressing wounds, and by using at the same time certain 'antiseptic' or germ-killing drugs, such as carbolic acid and iodoform, the patients did not die as before but got well again, and the very hospitals which had been condemned are now among the most healthy in the land.

LORD LISTER.

These and many other discoveries which have been made by learned medical men in Europe are of as much benefit to mankind as the invention of steam-engines or the electric telegraph. Another great discovery of the nineteenth century is that of chloroform, a drug which for a time puts any animal into a sleep so sound that it has no sense of pain. Surgeons can now cut off a diseased limb, or remove an abscess in a man's liver without causing pain. Not only does the patient feel no pain, but the surgeon knows that he is giving no pain, and can therefore do his work leisurely and carefully, without the danger of a mistake being made. These new ways of saving life are now in use in India, and in each province, particularly in large cities, government has introduced them into its hospitals

so as to bring them within easy reach of the people of India. We may have the benefit of them, if we want it. If those who are ill, or suffering from disease, or an accident, will not make use of the means which are before them and within their reach, it is surely their own fault if they continue to suffer.

120. **Hospitals.** When the British government began to rule in India, one of the first things it did for the good of the people was to build hospitals and dispensaries where the injured and the sick could be treated and medicines given out to them. Many of the rulers of the native States have not been slow to follow their example. The people like these hospitals better and better, and every year they make more and more use of them. There are still, however, many ignorant persons in India who forget that none but the very sick go into hospital, and think that every death in a hospital is the fault of the medical officer, and is not due to the hopeless condition of the patients. Many persons go to a hospital when they are at the point of death, and when it is too late for any doctor to save them. Often they have been half-poisoned, before they go, by ignorant men who pretend to be doctors, but have no knowledge whatever of modern discoveries and methods of cure. When they find that they are getting worse they go to the hospital, but it is then too late to save their lives. If they had gone when they first fell ill, they might have been cured, like hundreds of others.

The wild tribes which live beyond the frontiers of India have great faith in European doctors. When-

ever a mission is sent to explore their country or to mark out boundaries outside British India, the medical officer attached to it is surrounded at all hours by numerous patients begging him to help them, either by performing some operation, or by giving them medicine. In the same way dispensaries and hospitals on the borders of the British empire are largely attended by Pathans, Baluchis, Chinese and others, who know how good they are, and value them highly. In India itself it has been found that, the more educated people are, the more they trust in hospitals. Thus hospitals are most largely used in those provinces where education has most spread. But as any one may visit a hospital, and the friends of patients can see for themselves how the sick are treated, it is to be hoped that everywhere in India people will find out how valuable hospitals are. It is satisfactory to know that in 1902 there were over 2460 institutions under official control in British India, which received in that year nearly 373,000 indoor patients and gave relief to more than 22 millions of outdoor patients. The attendances in Madras, where there were 485 institutions, far exceeded that in Bengal, where there were 574 similar institutions.

121. **Lady Dufferin.** No one, even in Europe, enters a hospital with feelings of pleasure. People only go because they are obliged to do so, that is, because they know that if they do not they may die, and because they are sure that certain injuries and diseases can be treated there with greater skill and better nursing than they could get in their own homes. And if

men dislike entering hospitals, and only go because their reason tells them that it is for their own good to do so, much more will timid women and children be afraid of the very idea of going into them. In many Eastern countries, including India, it is the custom for women to keep indoors and never even to leave their own homes, so that it is difficult for them, even if they can overcome their fears, to go to a public place like a hospital which is open to every one who is in need of treatment. This is chiefly true of the higher classes of native ladies, not the lower and poorer classes, who do not mind leaving their own homes so much. And it is very natural for little children to be in terror at the very thought of going to a hospital, for every one knows that it is hard to make a child take medicine, even in its own home, from its own mother.

LADY DUFFERIN.

Can, then, nothing be done for women and children when they are suffering pain which medical science could remove or at least lessen? This was what the wife of the Marquis of Dufferin asked herself when her husband was Viceroy of India. 'If,' thought Lady Dufferin, 'women cannot or dare not go to the

hospitals to be nursed or given medicine, cannot nurses and lady doctors from hospitals go to them and nurse them and give them medicines in their own homes?' So she devised a plan for founding in some places hospitals for women and children, where only women and children would be admitted, and for supplying there and elsewhere trained native nurses who might go to the houses where they were required. Both parts of her scheme have already met with a good deal of success. Nurses are being trained in several parts of India, and there is already a large demand for their services.

It is hoped that one day every large town or village in India will send to the hospitals a few native women to learn the art of nursing, so that they may be able, on return to their homes, to give help to their neighbours in time of need. In order that the plan may be successful, endeavours are made to form committees in many places to collect money by subscriptions from rich people and use it in this way. Several native chiefs and wealthy citizens are very pleased with Lady Dufferin's proposals, and have helped to carry them out in various places. There can be no doubt that when it is seen what good is being done by this nursing scheme, many others will give help too, and so place within reach of medical relief a number of sufferers whom all men ought to pity and to help.

122. **Prevention of disease.** It is better, however, to prevent diseases from beginning than to try to cure them after they have begun, and therefore the Indian governments do more than provide hospitals,

dispensaries, and nurses. We now know how certain diseases which used to kill large numbers of people in India may be prevented, or at any rate cut short and stopped from spreading.

123. **Vaccination.** Of those diseases which used to sweep away hundreds of thousands every year, smallpox was once the most dreaded. But smallpox, which formerly did as much harm in England as in India, is now seldom heard of in that country, since nearly every child is vaccinated. Just as vaccination has caused smallpox to disappear in England, so it will expel smallpox from India if all children in this country be vaccinated also. Already nearly 40 per cent. of the children born in British India are protected in this way from catching smallpox, and government is doing all that it can to put this simple remedy within the reach of every family in the land. In 1902 about seven million children under six years of age were successfully vaccinated, and the number of deaths from smallpox has very greatly decreased. Those who are good citizens will try to persuade everyone to be vaccinated who has not already been so. They may be the means of saving many a life if they will do this.

124. **Water-supply.** Many crores of rupees have been spent in the cities and large towns of India on bringing plenty of good drinking water for the people through clean channels or pipes from a distance where it can be obtained clean and pure. At first some people did not like this, because it was something new, something to which they had not been accustomed, and they did not see the good of it. But in every place, when

people ceased to drink the dirty water in the old wells and tanks into which drains often flowed, it was found that there were fewer deaths every year than before. People in other places heard of this, and began to see how necessary it is to drink clean water only. Much has still to be done to bring good drinking water into the smaller towns and villages, and all good citizens, who themselves know the advantages of good pure water, should do their best to persuade villagers to keep the wells from which they draw their drinking water separate from those used for bathing or washing purposes.

125. **Conservancy and drainage.** In the same way, both in municipal towns and villages, government is doing more and more to wash away the dirt from houses and streets through large pipes into drains. The filth in the drains is then carried away to a distance, and there burnt, or buried, or used as manure in the fields.

126. **Sanitary boards.** In order to advise public bodies or private persons how to make and keep towns and houses healthy and clean, government has in most provinces appointed a 'sanitary board' or council of health, composed of medical officers and other men who have studied the subject and know best what is to be done. In all these ways government tries to make the people healthy, and the deaths every year from cholera, dysentery and fever are now less than they once were, although they still number about six millions a year.

127. **How government fights famine.** When the rains fail and there is a famine the British government

prepares to fight against it as it would against a powerful and deadly enemy, for where an invading army might kill thousands, famine if unchecked would kill millions. So fearful a foe is famine that former governments thought that it was of no use to try and overcome it. They did not know how to deal with a vast number of starving persons, consequently they did nothing, and the people died. A great many of those who just managed to keep alive did so by selling themselves and their families as slaves to rich men, who gave them food. But the British government undertakes to help those who are in want, to feed and clothe the starving, and to send back those who are alive after the famine is over to do the same work, as free men, that they used to do before. In doing this government fights famine as it fights disease. It first tries to prevent it, but if famine breaks out in spite of all that can be done, it tries to cure the ills which it causes. To prevent famine altogether is at present beyond the power of man.

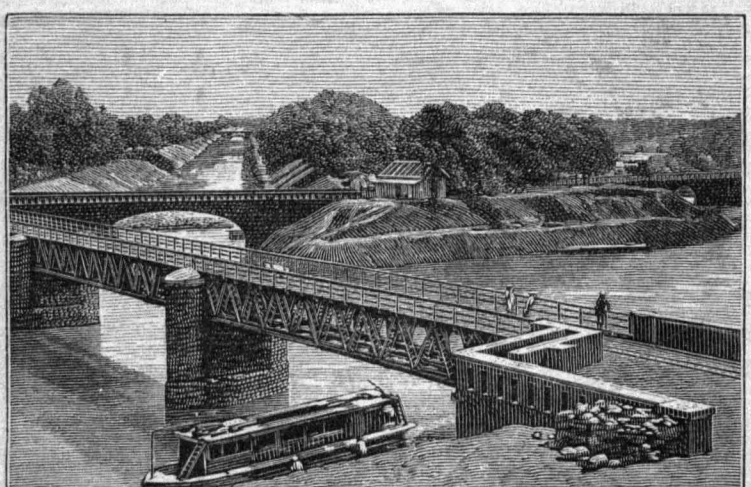
Men have not yet found out how to kill all the locusts in the country, and thus prevent swarms of them from gathering like clouds in the air and consuming the crops over vast tracts. Nor can they altogether restrain the floods of water which sometimes come down the rivers, nor even prevent a plague of rats. Still less can they bid the rains to fall, or prevent them from falling in such quantity as to flood the country. Famine must therefore come again and again in parts of India unless the climate be altered. But a great deal can be done

to prevent scarcity from becoming a famine, or real famines from becoming so severe and causing so many deaths as was the case in the eighteenth and earlier centuries.

128. **Weather forecasts.** How, then, does government try to prevent famine? In the first place, there are officers who form what is called the 'meteorological' or weather department. They carefully watch the weather all through the year; they find out how much snow falls, how storms go through the air, how currents move in the seas and how winds blow, both in what direction and with what force. This they do in India and in the seas and countries beyond India. It has been found out by the learned that the weather has something to do with the spots on the sun, and therefore the sun-spots are also carefully watched. By doing all this, it is possible to tell beforehand what sort of monsoon is likely to fall and whether the rain will be light or heavy. If there is any danger of famine, the people are warned of it, and they save up as much grain as they can for future use. Government also gets ready to help the people.

129. **Irrigation canals.** Another way in which famine may be prevented is by storing up the water which comes down in large rivers, by building dams which raise the level of the stream, and thus enable it to enter channels and canals, or to fill large reservoirs and tanks from which the water is then led to distant fields as it is wanted. This process is known as irrigation. A great many canals have been made in recent years. The value of the crops grown on

irrigated lands may be judged from the fact that 15 million acres receive a supply of water from canals and yield food supplies sufficient to feed more than 80 millions of people, while in addition to these there are numerous tanks and wells all over India which can supply water for about 18



THE THREE CANALS, BEZWADA.

million acres in ordinary seasons. The Upper Ganges canal alone runs like a main river over 460 miles, and has 4480 miles of minor channels or branches. The Sirhind canal in the Punjab is 320 miles long, and has shorter channels about 2730 miles in length. The Chenab Canal, in the Punjab, has made a vast waste of sand, two million acres, into a fertile tract second to none in India. In Sindh, where the rainfall

is very small, the area under cultivation has nearly doubled itself during the last 20 years.

India has now, in short, the finest irrigation system in the world. It is true that the wells and tanks may run dry in very hot seasons; but the canals may be relied upon, and they have turned deserts into gardens, adding some 13 million acres to the land capable of bearing crops which never before in Indian history were regarded as anything but sandy wastes.

130. **Wells.** Advances of money are given by government to raiyats to enable them to dig wells. In the two years, 1901 and 1902, in the United Provinces alone, 33,000 masonry wells were dug, each of which watered on the average 9 acres. These were in addition to 284,000 wells already existing in these provinces. In Bombay, in the ten years 1891 to 1901, there were 70,000 wells dug in addition to 170,000 which were there before.

131. **Railways.** A third means of preventing famine is the opening of railways, which easily and rapidly carry grain all over India. There are now more than 27,000 miles of railway open to traffic, and some of the lines were made with the sole object of enabling food to be carried into districts which are specially liable to famine. By this means the crops grown elsewhere by irrigation can be quickly carried to the parts of India affected by drought, at times when bullocks and other animals would not be able to work owing to want of grass and also of water. The railways also enable people to leave these places for a time and go elsewhere to find work where there is plenty of food to be had.

132. **Forests.** Still another way in which government tries to prevent famine is by taking care of the forests and by planting tracts of country in which trees will grow and formerly did grow, but were carelessly cut down by the people. Where hills are covered with trees, the air just above them is cool; and clouds which the winds carry through the cool air condense, and drop rain. The air above dry barren tracts is hot, and the clouds pass without letting any rain fall. Forests also keep the soil beneath them damp, and prevent the moisture from drying up. In 1902 there were about 217,000 square miles of state forests.

133. **Freedom of trade.** In the early days of British government, when famine threatened a state or a province, it was thought that the export of grain ought to be forbidden and that the government itself ought to buy and import grain and feed the people with it. This was done, and large quantities of grain were bought by government and poured into the province, and kind persons both in England and America also sent a great deal to be given to the people. Except in places where the roads were bad or there were no railways, and where no grain would be taken if government did not send it there, it was found that this was not the best way of helping the people. Where scarcity is widespread, the help of hundreds and thousands of traders is needed. If government does not interfere, the hope of profit will induce them to buy as much grain as they can collect from outside and sell it to the people. At the same time, if all traders are left quite free they will soon compete with each other, each endeavouring to secure

some profit for himself, and so preventing any single one from charging high rates. But if government sells grain cheaply or gives vast quantities of it away, private traders become alarmed and will do nothing. Their help is lost, and public officers, being few in number and having a great many other duties to perform, are sure to find that they are quite unable to get food and give it to everybody.

No doubt government might bring a large supply of food into a particular city, but when the starving people hear that it has come they rush to it in large numbers, all order is lost, and, in their vain efforts to get what they want, numbers must be shut out and many may be trampled to death. When there is famine all over the country, relief can best be given by sending food to a great many places. This can only be done by a great many merchants, each working hard to make a profit by buying grain where he can get it cheap and selling it at a higher price, free from any fear that government will step in and undersell him or prevent him from doing as he pleases. Government, however, can and should help private merchants by obtaining and publishing for general information accounts which will show them exactly how much grain is wanted in each place, how many people there are to be fed, what prices are being paid and where grain is plentiful.

There are so many wealthy merchants in India, all trying to make a profit by buying and selling grain, and it is so easy to send grain everywhere by railways and good roads that there is now no need whatever for government to buy grain in order to give away large

quantities of it. In fact, as we have seen, more harm than good would be done if government acted in this way. It has also been found that it is not necessary for even private merchants to import grain from other countries. India is such a large continent that more grain is always grown in it than the people eat. In ordinary years what is not wanted is exported. In famine years it is sold in the country, and there is enough to meet all demands.

134. **Work and charity.** But, in a year of famine, the people who cultivate the land have no crops and no money with which to buy food. 'What is the use,' it may be asked, 'of merchants bringing quantities of grain to people if they have no money, after they have spent their little savings from former years or sold their jewels and there is nothing left?' This is where government comes in to help them. It does not give the people food. But it gives them money with which to buy food, or if they can work it gives them work, such as they are able to do, and pays them for it. In the famine year, 1897, there were in the month of June about 4,200,000 persons in India 'on relief.' Some of them were too old or too weak to do work of any kind. To them money was given without work. But a great many more could work. They were not able to do much, perhaps, but they could at any rate handle a spade or a pickaxe, or carry a basket full of earth. Some people may think that it would have been better to give them money without work. But work is just as good for the bodies and minds of those who need relief, as for those who are well and strong. It is also for the good of

government and for that of the rest of the people of India to get work done. The body, though weak, is kept in health by moderate exercise, and it is well even for famine-stricken people to feel that they are not beggars but that they are earning money to live on. There is also another reason for dividing these people into gangs of labourers. They fall into the ranks of a well-drilled army of workmen, and their health and the payment of their wages can be properly looked after. This is no small matter when many thousands of people are collected together in one place.

But the arrangement is also good for the people of India. The cost of famine relief is an enormous charge upon the taxpayers of India. When there is famine in a district, the usual revenue is not collected in that district at all, or is only paid in part a long time afterwards. Money, therefore, must not be wasted. Accordingly, when famine begins, there are, first of all, 'test works,' at which wages or relief are offered only to men willing to work. They show how far there is need for relief. So long as the wages paid are just sufficient to keep the workmen in health, it will not be necessary to give work to those who can support themselves by their savings or in any other way. Those only who are in actual need and can do nothing else to keep themselves alive will go to the government works. Thus money is saved not only by giving very low wages, only just as much as will buy food to support life, and by making men work to earn these wages, but money is also saved in the shape of the work done. When the 'test works'

prove that relief on a large scale is really needed, then the workmen are sent to 'relief works.' Perhaps a railway embankment is built, a canal dug, or a reservoir made. The labourers are, it is true, weak, and their work is not worth the full amount of the wages which must be paid to them, but it is worth something, and this work is done for the good of the public. Relief in the shape of charity is always given to those who from age or weakness cannot work; but the rule that a few days' labour should be given by those who need relief and can work is just to the rest of the people of India, for it is from the taxes paid by them that the cost of relief is met, and it is of benefit as well to those who are relieved.

135. **Plague.** A sudden and terrible illness may now and then break out, which, like the 'black death' or the 'plague,' may, if it be not checked, destroy whole cities and bring ruin upon the survivors. At times like these it is the duty of government to help the people, to tell them what to do, and to place medical advice within their reach. In 1896 a few cases of plague appeared in the city of Bombay, and before many months had passed half the population had fled in terror, carrying with them to other parts of India the terrible disease which had attacked them. The plague, which had it broken out in Europe would have been confined to a single city, was in this way taken to a great many places, where it spread among the people.

The effects of leaving a disease like the plague alone, to go its own way, ought to be carefully noted and remembered by everybody. In the first place,

infection spreads and destroys human life, as a jungle fire burns down all that is before it, unless it be stopped. In the next place, the most distant nations, separated from India by continents or seas, take alarm, and refuse to admit either persons or goods coming from the infected districts until they have undergone special treatment. It sometimes happens that trade once interfered with loses its position, and the industries of many people in the infected country may be destroyed. As such mischief can be done by plague, it is the duty of government to do everything to stop it that can be done by man. It can open hospitals where those who are attacked may be taken in and nursed and treated by skilled doctors so as to give them the best chance possible of recovery. It can collect and publish information as to the spread of the disease and the best remedies against it. It can carefully examine people going by railway into a healthy city from places where plague is raging so as to prevent any of them who may be ill from carrying the disease into it. But the task of saving a whole population from death is too heavy for government unless the people themselves will help. This is fully understood in all civilised countries. Good citizens in India will in every possible way aid government officers, for by doing this they will save the lives of many fellow-citizens.

136. **Public markets.** Public bodies, such as municipal and local boards, can do a good deal to prevent or check disease. This is one of the chief reasons why self-government is given to a town or large village. Pure food is as necessary as pure water. But food is

sometimes sold in small, dark, dirty shops and in markets which are never washed. And milk is often made impure by milk-sellers who mix dirty water with it. Cholera and other diseases are spread in this way. In order that food which is sold to people may be kept clean, most municipal towns build public market-places, where traders can sell their goods in shops which are kept clean and have plenty of fresh air. These markets are regularly swept out, washed, and cleaned by servants paid by the municipal board, and it is the special duty of one of these officers to visit the market and see that this has been done. The local government of the town does not interfere with the traders in any way. They may sell what they please and charge whatever prices they choose.

In all these ways government tries to preserve the lives and health of the people, but government can never do as much for the people as they can for themselves. It is, therefore, the duty of every citizen to learn the value of cleanliness, and to be cleanly not only for his own sake but for the sake of his fellow-citizens.

CHAPTER XIII.

PUBLIC INCOME AND EXPENDITURE.

137. **Taxes, and why we pay them.** All of us, who live in India, pay taxes to government. Why do we pay taxes and what becomes of all the money that is

paid in the shape of taxes? How many different kinds of taxes are there, how are they collected, who collects them, how much money is paid to government in this way, and how does government let us know what it does with the money it takes from us?

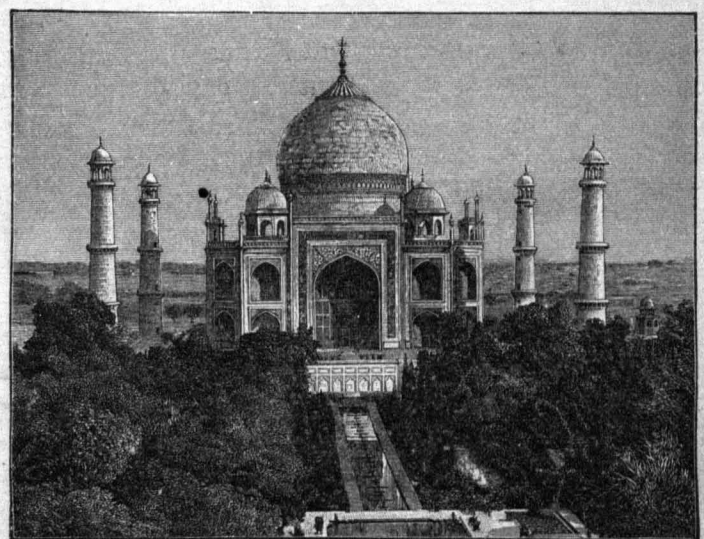
We saw that in the oldest times in India each village governed itself. Every farmer or raiyat, at the time of harvest, set aside so many shares of his grain, so much for the headman, so much for the village watchman, so much for the priest, so much for the village servants, the barber, the weaver, the blacksmith, and so on. In later times, when there were chiefs and kings, a share was set aside for the chief or king of the country. Each of these shares was a tax, paid by each raiyat for some service done for him. The headman, in return for the grain given to him, was expected to see that all the old customs of the country which had come down from the forefathers of the village —the laws—were observed, and he settled all disputes. He did to some extent the work which is now done by courts of law and judges. The village watchman, in return for his share, took messages to other villages, watched the crops, kept off robbers, caught thieves and did what is now done by the police and the post-office. The chief or king in later times, in return for his share, kept up an army to protect the country from invasion.

The raiyat now pays taxes in money instead of in grain, the only difference being that a great deal more is done for him, and it is done much better than it could possibly have been done in former times, while the tax he pays is less than he ever had to pay before.

Every citizen of India pays taxes in return for services done for him. When you pay a tax, you are really paying certain men wages for serving you in some way. Out of every rupee which you pay, at the present day, you are paying the soldiers, sailors, and the police who protect the lives of yourself and your family from enemies, and enable you to do your work in peace by day and sleep in safety at night. You are paying for the roads and railways which make it so easy for you to travel about to any part of India and for goods from every part of the world to be brought up to your door; for the post and telegraph office, which take your letters everywhere; for the courts of law, the hospitals and the schools, all open to you, and for almost every comfort and convenience of life. For every pie you pay you get something in exchange. Some of the benefits or services rendered to us by Government are for our own special advantage, and others we share with other people. The water which a cultivator draws on payment from a canal, and the ticket which a traveller buys to carry him on a state railway benefit the payer of the charge imposed, while the public road is constructed and kept in order for the benefit of all of us. But one way or another it is true that without taxes we could not live, or at any rate our lives would not be worth living.

You and I and all the people of India are the public. The soldiers and sailors, the police, the post-men, the doctors, the engineers, the school-masters, and all the other men in government employ are public servants, that is, they are our servants whom we pay to do work for us—the pay we give them in the shape

of taxes. It would be quite impossible for us to do for ourselves all the work they do for us. We should not know how to do it. And if we did, we should not have the time, for each one of us has to earn his own living, in the field, or in the shop, or at the office, or in some other way. Therefore all this work is done for



TAJ MAHAL.

us by others whom we call the government, or the servants of the public. Without the people there could be no government. Government exists for the good of the people. In helping government, therefore, we really help ourselves. Bad citizens who break the laws and the rules, which government has made for the good of all, injure not only themselves, but the whole body of good citizens.

As we saw before, it was not the custom in former times for the rulers of the country to give accounts to the people of what they did with the money they paid them in the shape of taxes. And no subject of a king would ever dare to ask him why he spent his money on this or that object. A great deal of the money was not spent for the good of the people at all, but kept hoarded up in the treasury. Some of it was laid out in buying jewels for the ruler and his family, or in building great palaces or tombs in large towns, usually the capital cities. No building was erected in small towns or villages far from the capital. A part, often a very small part only, was spent on the protection of the people and on public works such as roads and canals.

Our present rulers, however, give us full accounts of the different ways in which our taxes are spent. The money we give, we may call the public money, as we are the public. Those who represent the public on the legislative councils of the different provinces, or the local boards, or the Viceroy's council, and even the public newspapers, may freely give their opinions on the way in which government servants do their work and the ways in which the taxes are spent.

138. **Public Income.** The money which we, the people, pay—that is to say the taxes paid by the public—are the income or what 'comes in' to the government treasuries. On the other hand, the same money, which is spent for the public good by government, is called the public expenditure. Let us now see in what different ways government gets money to spend upon us and to supply our numerous wants.

In the first place government, acting for the people

of India, is the great landlord of the country. It owns the land except where it has given it to Zamindars, and those who cultivate it pay rent for it to government, as they formerly gave a share of their grain to the king. This rent is called the land revenue, and as by far the greater number of the people of India are cultivators of the soil, the largest part of the public income is land revenue. It is clear that those who pay this tax receive much in return for it, since they not only get the benefit of the services done for them by government, but also the use of the fields which give them work and a living. Government also makes and sells salt and opium, it carries letters by post, it makes and works railways and canals, and the profits that are made out of all these things are a part of the public income. Those who do not cultivate the soil, but buy and sell goods or make a living in other ways, also contribute a share of their profits to the public income in the shape of a tax. If money be wanted any year for public works, or to meet the cost of a famine, or for any public purpose for which there is not enough in the treasury, government borrows money from rich men who are willing to lend it, and pays them interest on it. Even if money be not wanted for any special purpose, government is always ready to take charge of the savings of poor men and pay them interest on them. In this way government does the work of a great bank for the whole country.

139. **Budget Estimates and Accounts.** The government of India begins its year on the 1st of April and ends it on the 31st of March following. This is known as the government or official year, to distinguish it from

the calendar year, which begins on the 1st of January. Thus the government year, 1903-1904, means the year from the 1st of April, 1903, to the 31st of March, 1904. It is sometimes written 1903-4. Before the year begins, government calculates what it expects it will get as income and what it expects to spend, during the year. This calculation is shown in a paper of accounts called the *Budget estimate.* After the year has begun, and as the months roll by, it is found that the receipts will be more than the estimate or that they will be less. Perhaps a famine occurs and the raiyats cannot pay their rents, or the profits from railways are less than it was thought they would be. Or if the receipts are more than the estimate, or even if they come up to it, it may happen that the expenditure is larger. A war may break out, or money must be spent on famine-relief. Government has in this case to decide that it will spend less on some object than it at first intended to do, or to borrow money to make up the loss.

If the receipts are more than were expected, government is able to spend more on something than it at first thought that it could, or it is able to pay off some of the money that it borrowed in former years. Those officers of the government who have charge of the public accounts and receive reports from all the treasuries in the empire, make fresh budget estimates accordingly, and before the year is closed, *Revised estimates,* in which all necessary changes are entered, are published. Finally, after the close of the year, and after complete accounts from the various provinces and districts have been

received, and the accounts of the year have been made up, government publishes a third set of papers called the *Accounts*, which show how much money has actually been received during the year, and how much has actually been spent. In this way the public are informed what has been done with their money. For instance, a certain raiyat has to pay five rupees rent for the land he holds. This he has to pay not all at once, but in 3 or 4 parts or instalments, at different times in the year, as he gets money by selling his crops. This estimate is sent from the village to the taluk, from the taluk to the district, thence to the government of the province, and lastly to the Supreme government. Five rupees is accordingly entered under the head of 'land revenue' in the *budget*. But the early monsoon fails, and the raiyat, having no crop, cannot pay his first instalment of, say, 2 rupees. Accordingly, in the *revised estimate*, only 3 rupees are entered. But perhaps the later harvest is very good, and the raiyat gets a very large crop and is able to pay his full rent for the year, and so, in the *accounts* made up after the year has closed, 5 rupees are entered as actually paid. The accounts of India were formerly stated in rupees. Then they were shown in tens of rupees. But since 1900 they have been stated in pounds (£) at the rate of Rs. 15 to £1. A million pounds = one and a half crores of rupees.

140. **Taxes and rates.**—Taxes are direct and indirect. *Direct taxes* are taken directly from the persons intended to pay them. The man who gives a share of his private income or of the profits he earns by