

THE
CYCLOPEDIA OF INDIA.



His Excellency The Right Hon. Sir GILBERT JOHN ELLIOT-MURRAY-KYNYNMOUND, EARL OF MINTO,
Viceroy and Governor-General of India.

THE
CYCLOPEDIA OF INDIA

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Commercial.



ILLUSTRATED

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EXPLANATORY NOTE.

A copy of this specimen part of "The Cyclopaedia of India" is presented to every subscriber to the work; partly to indicate the general scope and character of the undertaking, and partly to afford an opportunity for the final revision of Biographies before they are included in the Cyclopaedia in permanent form.

It will be seen that the Biographies have been distributed under the headings of "Official," "Professional" and "Commercial and Industrial," and in each of these sections an alphabetical arrangement has been adopted, with a few exceptions. This specimen issue only includes the small proportion of the total Biographies received which are ready for printing.

A few pages of the Historical Section are included, as also typical articles dealing with Commerce and Trade. Arrangements are now in progress for articles on many other important Indian subjects.

From the foregoing it will be seen that the Publishers are sparing no effort or expense to make the work really a Cyclopaedia of India and worthy of the wide patronage which it has already received.

HIS EXCELLENCY THE RIGHT HON. SIR GILBERT JOHN ELLIOT-
MURRAY-KYNYNMOUND, EARL OF MINTO, P.C., G.M.S.I., G.M.I.E., G.C.M.G.,

Viceroy and Governor-General of India.

HIS EXCELLENCY THE RIGHT HON. SIR GILBERT JOHN ELLIOT-MURRAY-KYNYNMOUND, Viceroy and Governor-General of India, is the fourth Earl of Minto. The title was created in 1813, predecessors of the Earl having been created Baronet in 1700, Baron of Minto in 1797, and Earl of Minto and Viscount Melgund in 1813. The first Earl of Minto (Sir Gilbert Elliot) was descended from an old border family, the Elliots of Minto, who were a branch of the family of Stobs, and was born at Edinburgh in 1751. His father, Sir Gilbert Elliot, was a member of the administration of Pitt and Granville, and was spoken of by Horace Walpole as "one of the ablest men in the House of Commons." He was created Baron Minto in 1797, and after filling several diplomatic posts with great success became, in 1807, Governor-General at Fort William. His great-grandson was born at London, England, on the 9th July 1845. He was educated at Eton and Cambridge, taking his degree at the latter place. During these years he showed considerable powers as an athlete; and in Minto House there are to be seen several trophies of his skill in rowing, sculling and running. Lord Minto rode in many races on the flat and across country, and in 1874 brought Captain Machell's "Defence" in fourth for the Grand National at Liverpool; and won the Grand National Steeplechase of France at Auteuil on "Miss Hungerford;" and in many other events over hurdles he rode winners trained by Mr. Richardson. It is related of His Lordship that at the Lincoln Spring Meeting of 1875, he passed the post first on five different mounts. He was also well known as a bold rider with the Duke of Grafton's, Lord Yarborough's and the Bicester Hounds.

In Military affairs the Earl has had great experience and frequently seen active service. Having finished his education, he, then Lord Melgund, joined the Scots Guards in 1867, leaving that Regiment after three years' service. In the following year, 1871, he was for a short while in Paris, with his two brothers, during the Commune. In 1874 he went as Correspondent for the *Morning Post* with the Carlist Army in Navarre and Biscay in the North of Spain. In the spring of 1877,

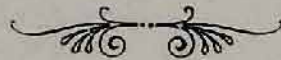
he went out to Turkey. There he was attached by the British Ambassador to the Turkish Army, and became Assistant Attaché under Colonel Lennox, and was the first to announce in England that the Russian Army had crossed the Balkans. He was present with the Turkish Army at the Bombardment of Nikopoli and the crossing of the Danube. In 1878 His Lordship came out to India. He went straight to the front in Afghanistan, joined Lord Roberts, and was with him in the Kurram Valley. When peace was concluded after the treaty of Gundamak, he went to Simla, and when there was asked to accompany Cavagnari's mission to Cabul, and to carry a despatch from that place across the frontier to General Kauffman, who was then commanding the Russian advanced post at Samarcand. The idea was, however, given up, owing to Cavagnari's opinion that the whole mission would become State prisoners at Cabul, and that it would be impossible to proceed further with despatches. Shortly after Lord Minto heard of the massacre at Cabul, Cavagnari and the whole of his escort, with the exception of one man, were killed. In 1881 after the defeat of Majuba he accompanied Lord Roberts to the Cape as Private Secretary. In 1882 Lord Minto went out to Egypt as Captain in the Mounted Infantry—picked shots from all the different Regiments and mounted on little Arab horses—until they were disbanded at Cairo. Most of the officers were either killed, wounded or invalided. One of the surviving officers, Major Bartelot, was killed during the Stanley Expedition. Lord Minto was wounded in action at Magfar. He was several times mentioned in despatches and was thanked in general orders.

In 1883 His Lordship went out to Canada as Military Secretary to the Marquis of Lansdowne, then Governor-General. When there, telegrams arrived asking him to raise three hundred Canadian Boatmen and take them out to Egypt in Command. There were various reasons why he could not go, and he was then asked to organize the whole body, which he did. It was in the spring of 1885 that the North-West Rebellion broke out under Riel. The operations were similar to Lord Wolseley's Red River Expedition in 1870. General Middleton was sent up with a force of Volunteers to quell

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the outbreak, and Lord Melgund was appointed Chief of the Staff. In 1880 he was appointed General Commanding the Scottish Border Volunteer Brigade. His decorations include the Afghan Medal, Egyptian Medal, 1882, Medjidie Khedive Star and the North-West Canada 1885 Medal and Clasp and Volunteer Officers' Decoration. He was to the front in starting the Border Mounted Rifles (disbanded in 1888); and when the Scottish Border Brigade was formed in July 1888, His Lordship was appointed Brigadier-General. In 1898 Lord Minto returned to Canada as Governor-General, and the six years of his administration were eventful ones for the Dominion, whether viewed with regard to internal development or Imperial relations. They covered a period of prosperity unexampled in its previous history. The trade and revenue of the country increased by leaps and bounds. The Earl of Minto was a great success in Canada, and the series of demonstrations of kindly feeling that were exhibit-

ed in nearly all the large centres of the Dominion during the last few weeks of his term of office, showed how sincerely cordial were the relations that had been established between Lord and Lady Minto and the Canadian people of all races, religious denominations, and political parties. Lord Minto was known to be on terms of intimate friendship with Sir Wilfred Laurier, the trusted Leader of the Reform party, whose administration has been marked by various measures tending to unite Canada more closely with the Empire. Shortly after the resignation of Lord Curzon in 1905 Lord Minto was appointed Viceroy of India, arriving in Calcutta in December. In 1883 he married Mary Caroline Grey, daughter of General the Honourable Charles Grey, who was Private Secretary to the Queen. There are five children—Lady Eileen Elliot, Lady Ruby, Lady Violet, Viscount Melgund and the Hon. William Esmond Elliot.



Government House, Calcutta.



The Right Hon. GEORGE NATHANIEL CURZON, BARON KEDLESTON,
Ex-Viceroy and Governor-General of India.

THE RIGHT HON. GEORGE NATHANIEL CURZON, BARON KEDLESTON
(IRELAND), P.C., G.M.S.I., G.M.I.E.,

Ex-Viceroy and Governor-General of India.

GEORGE NATHANIEL CURZON, eldest son of the Rev. Alfred Nathaniel Holden Curzon, 4th Baron Scarsdale, and of Blanche, daughter of Joseph Pocklington Senhouse, of Netherhall, Cumberland, was born at Kedleston, Derbyshire, of which parish his father was Rector, on the 11th January, 1859. The Curzon family goes back to one Giraline de Curzon, lord of the Manor of Lockinge, in Berkshire, and of Fishhead in Oxfordshire, who came over from France with William the Conqueror and whose name is in the Roll of Battle Abbey. The elder line married into the family of the Earl of Dorset, and became extinct long ago. The second line, the Curzons of Kedleston, have survived and thrown off branches. Among the Curzons of this branch was John Curzon, called "John with the white head," who was Sheriff of Nottingham in the reign of Henry the Sixth, but it was not until 1641 that the descendant of John Curzon obtained a baronetcy. The son of the first baronet, Sir Nathaniel, which by the way is a familiar Christian name in the family, married into the Penn family, and after a course of Johns and Nathaniels we come to Sir Nathaniel Curzon, who died in 1758 leaving two sons, Nathaniel and Assheton. In 1761, Sir Nathaniel was created Baron Scarsdale. His brother Assheton became Viscount Curzon in 1802, and his son married the daughter of Earl Howe. He was himself created Earl Howe, in 1821, and this branch of the Curzon family is numerous. The second Baron Scarsdale succeeded in 1804, and married into the Wentworth family. On the death of his first wife he espoused a Flemish lady, Felicite Anne de Wattines. By his first marriage he had a son, the Scarsdale who died unmarried in 1856, and the third Baron peerage then went to the grand-children of his second wife. The eldest son, George Nathaniel, had been killed by a fall from his horse in 1855, and his brother Alfred Nathaniel Holden, a clergyman in Holy Orders, became fourth Baron Scarsdale in 1856.

Lord Curzon is the eldest son of the fourth Baron, and has had nine brothers and sisters. Educated at Eton, and at Balliol College, Oxford, George Nathaniel Curzon at a very early period of his life gave proof of special ability, and setting a political career steadily before him, lost no time in embarking upon a course marked out for official distinction. Balliol has for long been distinguished for the intellectual attainments of its members, and its intellectual influences have spread far beyond any mere academical limits; while the Oxford Union, of which Lord Curzon became President in 1880, has attained a world-

wide reputation, chiefly on account of the weekly debates held in connexion therewith. This debating society has been the nursery of many great orators, and during his Varsity career Lord Curzon was one of its most powerful speakers. In later years the experience thus gained has proved of immense service, and the vigorous intellect that Lord Curzon brought to the service of India, his debating powers, his ability to clothe his thoughts in fluent and appropriate language, and his capacity to grapple with far-reaching questions which a weaker man would hesitate to enter upon, were doubtless largely due to his early training in the rooms of the Oxford Union Debating Society. On leaving Oxford, Lord Curzon at once entered upon his public duties, and in 1885 he became Assistant Private Secretary to Lord Salisbury. His first attempt to enter Parliament was unsuccessful, as he was defeated by the Liberal candidate in the Southern Division of Derbyshire in the General Election of 1885. In the following year, however, he was returned for the Southport Division of Lancashire by a majority of 461 over Sir G. A. Pilkington, and this Division he continued to represent in the House of Commons, in the Conservative interest, up to the date of his appointment to the Viceroyalty of India.

In 1891 he was appointed Under-Secretary of State for India in succession to Sir John Gorst, and during the remainder of Lord Salisbury's Administration he was afforded the opportunity of becoming familiar with the details of the India Office, then presided over by Viscount Cross. He had already commenced to travel widely, and his visits to Central Asia, Persia, Afghanistan, the Pamirs, Siam, and Indo-China, resulted in the publication of several books on the political problems of the Far East. He made a special study of Indian frontier problems, and was the first Viceroy of India since Lord Lawrence to realise the responsibilities of Asiatic rule prior to his appointment. Like a great many other statesmen, Mr. Curzon, as he then was, looked upon Russia as always a possible enemy, and a Power with which Great Britain might yet have to fight over Afghanistan or Persia. Twice in the century had Cabul been made the cock-pit of British disaster, and Mr. Curzon was of opinion that it might yet come to be regarded as the citadel of British salvation. Lord Curzon's distraction, during his Parliamentary career, was a close and conscientious study of the geography of Asia in its political and commercial, as well as its geographical aspects. India, to him, always appeared to be the pivot and centre—not the

geographical but the political and imperial centre—of the British Empire. His travels in Asia for the purpose of acquiring information at first hand were all carried out within the limit of time in which he held a seat in the House of Commons, and they resulted in the publication of three important works, *i.e.*, "Russia in Central Asia," published in 1889; "Persia and the Persian Question," 1892; and "Problems of the Far East," 1894. In 1895 he received the Gold Medal of the Royal Geographical Society. Although he had travelled extensively, and had been recognised in the House of Commons as one of the coming men, it was not until he was appointed Under-Secretary of State for Foreign Affairs, in 1895, under the Salisbury Administration, that Lord Curzon held a very prominent position in the Home Government. In his position at the Foreign Office he showed qualities of eloquence, debating power, and of argument which have hardly been surpassed in the career of any man of his standing.

In 1895 Lord Curzon married Mary, a daughter of the late Mr. L. Z. Leiter, a well-known millionaire of Chicago, who for some years previous to her marriage had lived at Washington where, as an intimate friend of the wife of the then President of the United States, Grover Cleveland, she had become a most important factor in the social life of the City. The marriage took place in April, 1895, and the newly-made wife quickly identified herself with her husband's work, displayed a marked interest in his literary labours, and stimulated his ambition by the exercise of a healthy and inspiring influence. Her beautiful home in London was fast becoming a rendezvous for the leaders of the Conservative party, when her husband was appointed Viceroy and Governor-General of India, and shortly afterwards raised to the Peerage, with the title of Lord Curzon of Kedleston.

Lord Curzon assumed control of the Indian Administration in January, 1899. He came to India imbued with the idea that in the great experiments being carried out in this country lay the true test of Dominion, the real touchstone of our Imperial greatness. He was firmly of the opinion that courage and sympathy were the chief qualities needed in dealing with Indian problems, and that it was better to have ideals and fail to reach them, than never to have ideals at all. He came to India as a rising politician who had supplemented wide and solid studies of Asiatic politics by extensive travel. His high credentials of statecraft, his interesting, and, from a political point of view, slightly romantic career, his youth, and above all, his oft-expressed love for India, and sympathy with her people and their aspirations, all combined to give Lord Curzon's welcome to India an enthusiastic cordiality which had been absent in the case

of many of his predecessors. During the years that he was Viceroy, Lord Curzon investigated with unabated zeal and energy the endless questions that present themselves to the responsible ruler of 300,000,000 people. He put new life and vigour into the great machine of Government and with a firm belief in himself, and in the mighty empire which he governed, he discerned the dangers and difficulties of India's position, as they exist within and without her frontiers. Lord Curzon never extenuated the difficulties which confronted the Government in India, but he always showed himself confident that with forethought and decision they may be overcome. No British statesman in our day has realised the nature of the transformation that has been wrought in the changing politics of Asia in their recent years, or has appreciated more fully the effects it is calculated to produce upon the internal and external position of India. And a notable feature of Lord Curzon's Administration has been the vigour with which he grappled with and attempted to settle outstanding questions which weaker Viceroys had allowed to remain open. Like other great men, Lord Curzon has had his detractors, but when his work in India passes into history, and is reviewed on that basis, his personal idiosyncrasies will be subordinated to his firmness, his energy, and the thoroughness with which he has raised the already high standard of Indian administration, and the singleness of purpose and independence of mind that have given him so notable a place in the long line of Governor-Generals. The chief features of that administration are dealt with in the pages devoted to historical survey.

In the military controversy, which resulted in Lord Curzon's resignation of the Viceroyalty of India, his Lordship's views had on his side the whole of the Civil Services in India, the unanimous weight of non-official English opinion in this country, an overpowering preponderance of Indian opinion and the support of the majority of the Indian Army. His Lordship made it clear, in his parting speech at the Byculla Club, Bombay, that his action was not due to a personal quarrel or that it was based on personal grounds. "I resigned," he explained, "for a great principle, or rather for two great principles, firstly, the hitherto uncontested, the essential and, in the long run, the indestructible, subordination of Military to Civil authority in the administration of all well-conducted states, and, secondly, the payment of due and becoming regard to Indian authority;" adding significantly, "the principles have not vanished though they have momentarily disappeared. They will re-appear and that before very long." Lord Curzon left India on the 18th November 1905, having attempted and accomplished much during his seven years of good and conscientious work.

THE RIGHT HON. ARTHUR OLIVER VILLIERS,

BARON AMPHILL, G.C.S.I., G.C.I.E.,

Ex-Governor of Madras.

THE Family of THE RIGHT HON. ARTHUR OLIVER VILLIERS, BARON AMPHILL, may be traced back to the followers of William the Conqueror, and in succeeding ages they produced many men of distinguished influence, including William Lord Russell, Lord John Russell (whose name is indissolubly associated with the famous Reform Bill), and Lord Odo Russell, His Excellency's father. The Russells have served their country, with credit, in the State, in diplomacy and in the Army and Navy, and the subject of this short memoir has already given evidence of abilities which should lead to even higher distinction. Born at Rome in 1869, his schooling began at Eton, where he showed an aptitude for study, winning the Prince Consort's prize for French and German; he was also elected president of the School Debating Society, and was captain of the Boats for two years—an unusual distinction. He carried his taste for books and athletics to Oxford, where he rowed for three years in the "Varsity Eight," and was president of the Union Debating Society, a much coveted honour, as this society has been the cradle of many of the best English public speakers. To have been at the same time president of the University Boat Club and of the Union is an honour which has only fallen to Lord Ampthill. In 1895 he became Private Secretary to Mr. Chamberlain, Secretary of State for the Colonies, which post he held until called to Madras in September 1900. In these five years some of the most important occurrences in modern British history took place, including the Boer War, Australian Federation, the Venezuelan Crisis and the Jameson Raid. All these furnished a variety of political circumstances

that are rarely compressed into so short a period, and these events alone furnished a training of no mean order. In 1898 His Lordship attended the International Conference on the Sugar Question at Brussels as British Delegate.

On his arrival in India Lord Ampthill had already formed habits of systematic and strenuous work which prompted him to take a very thorough interest in his new duties; this, along with his knowledge of official administration, enabled him to dispose satisfactorily and completely of an exceptional amount of work. The habit of thoroughness has done more than this: it gained him the confidence of the people, who learned to look on him as a benevolent friend rather than an official adversary. His intercourse with the people extended far beyond his official duties, rendering him a much sought for and honoured guest at every important social assembly. Of sports of all kinds he is an ardent and accomplished patron. Honorary Colonel of the Madras Volunteers, he fulfils his duties like a man who enjoys them, and as a leading figure in the Madras and Ooty Hunts he has done much to enlarge their membership. Cricket clubs and athletic associations find him a generous supporter, and his hospitality is impartially extended to every class—from the titled world traveller to school children. His Excellency is a Fellow of the Royal Geographical Society, Provincial Grand Master of Freemasons for Bedfordshire, and Deputy Grand Master for Madras.

It is not surprising that so popular and able a man should have been chosen to replace the Viceroy during the temporary absence of Lord Curzon in England. This distinction has fallen only twice to the Governors of Madras,—to Sir William Denison in 1863 and to Lord Napier in 1872.



The Right Hon. ARTHUR OLIVER VILLIERS, BARON AMPHILL, G.C.S.I., G.C.I.E.,
Ex-Governor of Madras.

HIS EXCELLENCY CHARLES WALLACE ALEXANDER NAPIER

COCHRANE-BAILLIE, LORD LAMINGTON, G.C.M.G., G.C.I.E., B.A., (Oxon.)

Governor of Bombay.

HARLES WALLACE ALEXANDER NAPIER COCHRANE-BAILLIE, LORD LAMINGTON, who succeeded Lord Northcote in 1904 as Governor of Bombay, comes of an energetic race, and was welcomed in India as the illustrious scion of an illustrious family. Whilst the grandson of the Admiral of the Fleet, Sir John Cochrane, would be heartily welcomed by a maritime people, the son of Cochrane-Baillie recalls pleasant memories in the mind of politicians and of men of letters of the Disraeli age of politics. When Disraeli first formed his "Young England" party, Cochrane-Baillie was one of his most active supporters—and after over 40 years of stress and strain in the House of Commons, Cochrane-Baillie, under the title of Lord Lamington, entered that haven of political repose—the House of Lords.

In the year 1860, whilst his illustrious father occupied the seat for Honiton in the House of Commons, Charles Wallace Cochrane-Baillie was born; he was educated at Eton, and Christ Church, Oxford, the joint nurseries of so many of our political leaders. He was in the fourth class of the modern history school in 1880, and graduated B. A. in 1881. Lord Salisbury was never the man to forget the claims of an old colleague, and thus we find that Lord Lamington made his *début* in public life in 1885 as an assistant private secretary to Lord Salisbury. In 1886 he entered the House of Commons as the representative of North St. Pancras, a position which he held until his accession to the House of Lords upon the death of his father in 1890. In 1895 he was appointed Governor of Queensland. In the same year he gave a further pledge to fortune by marrying the Hon. Mary Hozier, daughter of the present Baron Newlands. Thus both Lord and Lady Lamington add another couple to the many eminent Scotch men and women who have done so much in the past to promote the advancement of this Empire of the East.

Lord Lamington is possessed of some 12,000 acres of land in Lanarkshire, is a good sportsman, and is reputed to be an enthusiastic disciple of Isaac Walton. He is no novice in the art of governing, and came to India crowded with honours from his Australian administration.


The physical difficulties of Queensland presented as great a problem to the present Governor as did its political conditions. A great drought had for seven years devastated the country to such an extent that in some parts of the great west there were to be found children who had never seen a drop of rain. To personally understand the character of this disaster, and to seek, if possible, for some means of physical alleviation, Lord Lamington set out, as no other Governor had previously done, to traverse Queensland from end to end. In a country containing an area of 680,000 square miles, for the greater part parched by a prolonged drought, and but sparsely populated, was a task involving considerable personal discomfort, if not actual physical privation. By this means Lord Lamington collected, and left to his successor a knowledge of the needs of the country, of its physical resources, and of the necessities of its people, which must bear substantial fruit in years to come.

The high qualities of statesmanship, of the management of men and things, of the control of diverse and often-times conflicting interests which his Lordship so conspicuously displayed in Australia, find ample scope for their exercise in Bombay. The post of Governor of Bombay is one of distinguished honour, and is accompanied by corresponding responsibilities. The sanitary problem of Bombay is one demanding the exercise of the highest powers, and worthy of his Lordship's acknowledged ability. The problems of the housing of the poor, and of the development of the trade of Bombay, and of the resources of the Presidency, are all questions which make a severe demand upon his Lordship's power of work. Of his thoroughness we have had ample proof; for not long after his arrival Lord Lamington ascertained, by personal inspection of some of the worst of Bombay slums, the dreadful conditions under which thousands of the people were obliged to live and die. In this good work Lady Lamington was not less thorough than her husband. She visited the worst parts of the city without hesitation, and her sympathies were at once enlisted in Bombay's greatest and most urgent social problem.



His Excellency Baron LAMINGTON, G.C.M.G., G.C.I.E.,
Governor of Bombay.

THE HONOURABLE SIR ANDREW HENDERSON LEITH FRASER, M.A., LL.D., K.C.S.I., Lieutenant-Governor of Bengal.

 THE HONOURABLE SIR ANDREW HENDERSON LEITH FRASER, M.A., LL.D., K.C.S.I., was appointed Lieutenant-Governor of Bengal, in 1903, after a service in India extending over thirty-two years. During that period he gained a very wide experience of Indian conditions and made his reputation as an administrator.

He was born in Bombay in 1848, his father, the Rev. Dr. A. G. Fraser, acting at that time as a clergyman in the Presidency. He was educated at the Edinburgh Academy. He afterwards went to the Edinburgh University, taking his degree of Master of Arts in 1868. The next year he passed for the Indian Civil Service, and, after two years' probation, incumbent under the old rules, he came out to India in 1871.

The Central Provinces have been the chief scene of Sir Andrew Fraser's labours until his advent to Bengal; and his history is bound up with the progress of those Provinces. As Excise Commissioner, Deputy Commissioner, Secretary, Commissioner and Chief Commissioner of the Central Provinces he succeeded in gaining entirely the sympathy and affection of all classes and winning a wide reputation as a brilliant officer and a firm administrator. In 1893 he was selected by the Government to serve on the Hemp Drugs Commission and, while on that Commission, he traversed the whole of India.

He held the office of Secretary to the Government of India in the Home Department in 1898 and 1899, and he relinquished this appointment at the close of the latter year to succeed Sir Denzil Ibbetson as Chief Commissioner of the Central Provinces. For a long time it had been evident that the Indian Police system was faulty and Lord Curzon, with his customary energy, decided on appointing a Commission to investigate thoroughly the conditions of the service throughout India.

When Sir Andrew Fraser was selected as Chairman of the Commission it was universally recognized that its work would be conscientiously and thoroughly done. The labours of the Commission were heavy; evidence had to be taken in every part of India; and it needed the utmost tact and patience to arrive at the truth. The work of the Commission has been embodied in a report that is likely to mark a new era in the Police Service of India. Already many reforms have been founded on its suggestions; and gradually the whole policy of the Police Administration will be shaped from its conclusions. His work as Chairman of this most important Commission, considerably enhanced Sir Andrew Fraser's high reputation. While the Commission was still sitting he was appointed Lieutenant-Governor of Bengal. He completed his work on the Commission, however, and then took three months' leave of absence to recruit his health, which had felt the strain of continued effort.

Bengal has always been known as a Province that demands the heaviest labour and self-sacrifice from its Governors. Indeed the Province had grown to such an extent and the problem of its Government become so complicated that the Government of India carried out a scheme for the redistribution of territory with the purpose of bringing the limits of Bengal within reasonable and workable bounds. When it is considered that the population of

Bengal is nearly eighty millions, it will be seen that the Government was forced into taking some action. The whole question gave rise to a considerable controversy, and "the partition of Bengal" led to hot protest and discussion. It was not merely a matter of altering borders but one of transferring sections of people from one administration to another.

The question of sentiment entered largely into the matter, and as Indians are peculiarly sensitive to local interests it can be understood that the practical nature of the proposals were obscured by all manner of side issues that were not contemplated. Sir Andrew Fraser, during the first year of his office, was brought face to face with this important question, involving as it does many issues. The whole argument of the Government of India for the transference of Dacca and Mymensingh and the general redistribution of territory has been fully set out in a letter published in the *Gazette of India* at the close of 1903.

Sir Andrew Fraser has shown considerable activity as Lieutenant-Governor of Bengal. He has made a series of tours throughout the Province, bringing himself into association with local interests with ready sympathy. He has taken his place at the head of the Government with characteristic thoroughness and performed his many exacting official duties with untiring zeal. He has shown himself ready to lend his aid to any worthy movement, and the many speeches that he has made show a wide and statesmanlike grasp of the affairs of Bengal and the Indian Empire. He has been happy in presiding at the St. Andrew's Dinner, and has shown the most vital interest in the religious life of the Province.

His father, who had the distinction of being the oldest Anglican Clergyman in India, died in 1904. Almost up to the last day, this grand old man of ninety-one worked with splendid vigour at Nagpore and Calcutta. The utmost sympathy was felt throughout Bengal for Sir Andrew Fraser in his great personal loss.

The big question of Education naturally attracted the attention of the Lieutenant-Governor. He initiated the idea of establishing a large college at Ranchi, Chota-Nagpur. This notable scheme has won the sympathy of the Indian community, for whose benefit it was framed. Primary Education is also being systematised. The Drink question, especially among the native community, became an increasingly serious one. Sir Andrew Fraser showed his sympathy with the reformers, who were working to check the habit before it gained too strong a hold on the people. Local Self-Government, Police reform, and the relation of Landlord and Tenant also occupy much of his attention. Nothing but admiration is heard for Sir Andrew Fraser's energy and ability and the pains that he has taken to identify himself with the interests of the people.

He was created K.C.S.I. in 1903. Sir Andrew Fraser married, first in 1872, Agnes, daughter of R. Archibald, Devondale, Tillicoultry, who died in 1877; and in 1883 Henrietta, daughter of Col. H. I. Lugard, Indian Staff Corps. Lady Fraser has always warmly supported her husband in his important duties.



The Hon'ble Sir ANDREW HENDERSON LEITH FRASER, M.A., LL.D., K.C.S.I.
Lieutenant-Governor of Bengal.

THE HON. SIR FRANCIS W. MACLEAN, K.C.I.E., K.C.,

Chief Justice of Bengal.

THE HON. SIR FRANCIS W. MACLEAN, K.C.I.E., K.C., Chief Justice of Bengal, is the third surviving son of the late Alexander Maclean, Esq., of Barrow Hedges, Carshalton, Surrey, and was born in December, 1844. He was educated at

Westminster and Trinity College, Cambridge, at which University he graduated B.A. in the Classical Tripos of 1866, and M.A. in 1870. After taking his degree in 1866, he entered on the study of the Law, becoming a pupil of Mr. Lindley (now Lord Lindley), one of the Lords of Appeal in ordinary. Called to the Bar by the Inner Temple in 1868, he practised at the Chancery and Parliamentary Bars, was appointed a Queen's Counsel by the late Lord Herschell in 1886, and elected a Bencher of his Inn in 1892. At the General Election of 1885, as a Liberal and follower of Mr. Gladstone, he was returned to the House of Commons, as member for the Woodstock Division of Oxfordshire. In 1886 he declined to follow that distinguished statesman in his Home Rule Policy, and joining the Liberal Unionist Party under the leadership of Lord Hartington, was returned unopposed for his old constituency at the General Election of that year. He spoke but seldom in the House of Commons, but was a frequent speaker on political platforms through-



The Hon'ble Sir FRANCIS W. MACLEAN, K.C.I.E., K.C.,
Chief Justice of Bengal.

out the country, and accompanied Mr. Chamberlain on his tour through Ulster in 1888. In the same year he was appointed a member of the Royal Commission on Market Rights and Tolls. In 1891, upon accepting the office of a Master in Lunacy, vacated by the

appointment of Sir Alexander Miller, C.S.I., to be Legal Member of the Viceroy's Council, he resigned his seat in Parliament. In 1896 he was appointed Chief Justice of Bengal, was knighted at Balmoral in October of that year, and assumed office at Calcutta in the following November. Early in 1897, he was invited by the Earl of Elgin to become Chairman of the Executive Committee of the Indian Famine Charitable Relief Fund, and in recognition of his services in that capacity was created a Knight Commander of the Indian Empire in 1898. He was appointed Vice-Chancellor of the University of Calcutta in the same year. In 1900 he again accepted, at the instance of Lord Curzon, then Viceroy of India, the Chairmanship of the Executive Committee of the Indian Famine

Charitable Relief Fund, and in 1901 was amongst the first Recipients of the Kaiser-i-Hind Gold Medal, for his public services to India in connection with the Famine of 1900-1901.



THE MOST REV. REGINALD STEPHEN COPLESTON, B.A.

(Oxon), D.D.,

Lord Bishop of the See of Calcutta and Metropolitan in India and the
Island of Ceylon.



HE MOST REV. REGINALD STEPHEN COPLESTON, Bishop of the See of Calcutta and Metropolitan in India and the Island of Ceylon, was born in 1845. The Lord Bishop is the eldest son of the Rev. R. E. Copleston, Vicar of Edmonton, Middlesex, and was educated at Merton College, Oxford, where he took his B.A. in 1869. Contemporary with Bishop Copleston in his College days were Bishop Mandel Creighton (London), and Bishop Richardson of Zanzibar, Fellow and Tutor of St. John's College, 1869 to 1875. Bishop Copleston was consecrated to the See of Colombo on December 28th, 1875, at Westminster Abbey, and transferred to Calcutta on the resignation of Bishop Welldon in 1902. Bishop Copleston's literary achievements have lain in the direction of the Classics, and he is the author of "Æschylus" in "Classics for English Readers" and "Buddhism, Primitive and Present." He married in 1882, Edith, daughter of Archbishop Trench (Dublin).

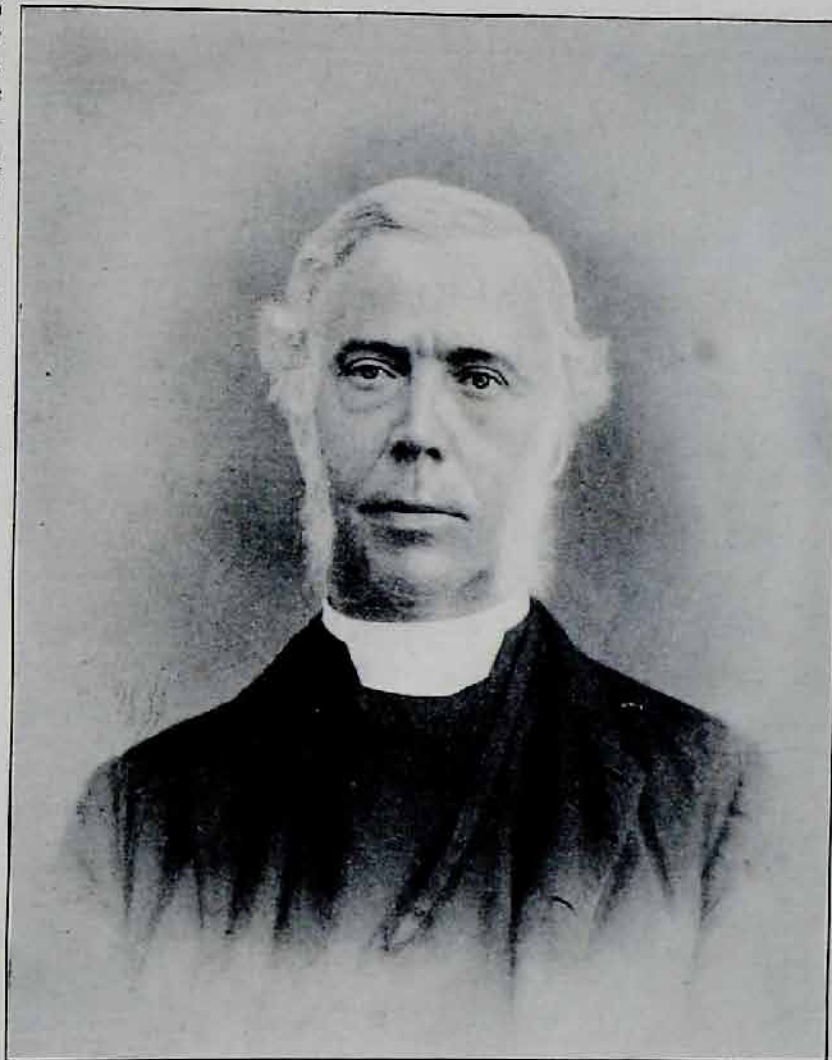
In writing this short sketch of the Lord Bishop of Calcutta, it may not be uninteresting to recall a few incidents in the history of the Bishopric which is the most ancient in the East Indies. The first holder of the See was Thomas Fanshaw Middleton, who was appointed in the year of Grace, 1814. In the interesting language of such documents, the letters patent of that date set out that:—"Whereas the doctrine and discipline of the United Church of England and Ireland are professed and observed by a considerable portion of Our

loving subjects, resident within our territories under the Government of the United Company of Merchants of England trading to the East Indies. And whereas no sufficient provision has been made for the supply of persons duly ordained to officiate as Ministers of the United Church of England and Ireland within the said territories,

and our aforesaid subjects are deprived of some offices prescribed by the liturgy and usage of the Church aforesaid, for want of a Bishop residing within the same. For remedy of the aforesaid inconveniences and defects We have determined to erect the aforesaid territories into a Bishop's See, and we do by these presents erect, found, ordain, make, and constitute the said British Territories in the East Indies to be a Bishop's See, and to be called henceforth *the Bishopric of Calcutta.*" The same letters patent appointed Archdeacons at Madras and Bombay under the Bishop of Calcutta. The Provinces of Madras and Bombay were placed under charge of separate Bishops thirty years later—Madras on the 13th June, 1835, and Bombay on the 1st of October, 1837.

Calcutta has been fortunate in having a succession of exceptionally interesting personalities in the divines who have filled the See. Bishop Copleston's

THE MOST REV. REGINALD STEPHEN COPLESTON, B.A. (Oxon), D.D.,
Lord Bishop of the See of Calcutta and Metropolitan in India and the Island of Ceylon.



predecessors were Thomas Fanshaw Middleton, 1814; Reginald Heber, 1823; John Thomas James, 1827; John Mathias Turner, 1829; Daniel Wilson, 1832; George Edward Lynch Cotton, 1858; Robert Milman, 1867; Edward Ralph Johnson, 1876; and James Edward Cowell Welldon, 1899.

HON. SIR LAWRENCE HUGH JENKINS, KT., K.C.I.E.,
 Bar.-at-Law, B.A. (Oxon.),
 Chief Justice of Bombay.

HON'BLE SIR LAWRENCE HUGH JENKINS, KT., K.C.I.E., Bar.-at-Law, B.A. (Oxon.), Chief Justice of the High Court of Judicature, Bombay, was born in

1858, the son of Mr. Richard D. Jenkins, Justice of the Peace, of Cilbronau, Cardigan. He was called to the Bar in Lincoln's Inn, in 1883. After practising as a barrister he accepted the appointment of Judge of the High Court, Calcutta. Three years later, in 1899, he was appointed Chief Justice of Bombay and received the honour of Knighthood. In 1903, he was created a Knight Commander of the Indian Empire. He was Colonel Commanding the Calcutta Volunteer Rifles for about three years.

In both the Capitals of Eastern and Western India Sir Lawrence Jenkins has earned the confidence of all classes of the community,

as a sound lawyer. As a public speaker he is fully endowed with the Welshman's characteristic power of oratory. In the responsible and onerous post of Colonel Comman-

dant, first of the old Presidency Rifle Battalion (Calcutta), and later of the amalgamated corps of Calcutta Volunteer Rifles, Sir Lawrence showed his versatility by proving

himself a ready master of drill, while his warm qualities of heart as a leader ensured a period of successful effort in the Regiment which is still well remembered. Sir Lawrence's sympathy with the Volunteer Force in India has been continued in the Western Presidency, where, although by virtue of the high office of Chief Justice he has not been able to be actively associated with the force, he has been for several years Honorary Colonel of the Bombay Volunteer Artillery, which well-known and fine corps of Auxiliaries is actively commanded by one of his legal brethren on the High Court Bench—The Hon. Mr. Justice Russell.



HON. SIR LAWRENCE HUGH JENKINS KT. K.C.I.E.,
 Bar.-at-Law, B.A., (OXON.), Chief Justice of Bombay.

On the 7th January 1904, Sir Lawrence Jenkins was installed District Grand Master of the Grand Lodge of Bombay of English Freemasons.

THE RIGHT REV. WALTER RUTHVEN PYM, D.D.,

Lord Bishop of Bombay.

THE RIGHT REV. BISHOP PYM is the eldest surviving son of M. E. Alexander Pym, and was born in 1856 at Great Chesterford in Essex. The father of Bishop Pym was a son of Mr. and Lady Jane Pym of the Hassels (Bedfordshire), and his mother was daughter of Sir Albert and the Hon. Lady Pell. His Lordship received his early education at Bedford School, and then became a member of Magdalen College (Cambridge), from which he graduated B.A. in 1879, and took his M.A. in 1883. His Lordship's first appointment was at Lytham, where he made the acquaintance of Miss Lucy Ann Threlfall to whom afterwards he was married on the 8th of August 1883. He was next in charge at Miles Platting during the troublous time when the Rev. S. F. Greene was released from the Lancaster Gaol. This was succeeded by his appointment successively as Vicar of Wentworth, as Domestic Chaplain to Earl Fitzwilliam, as the Vicar of Sharrow and Vicar of Rotherham from 1893 to 1898. On the 29th of September 1898, Dr. Pym was consecrated Bishop of Mauritius in Westminster Abbey and shortly after sailed in a French steamer to Port Louis. The Island of Mauritius has a population of some 400,000 souls consisting mostly of Indians with a remnant of old French Colonists and Creoles. Among the languages spoken there, English, French, Creole, Tamil, Urdu, Telegu and Malagash, are the most prevalent. The Diocese includes the groups of Islands known as the Seychelles about 1,000 miles from Mauritius, and now a separate Colony. Praslin, one of the group, was confidently believed by General Gordon to be the Garden of Eden. On taking charge of the Mauritius Diocese, Dr. Pym immediately started consolidating all ecclesiastical operations in his new sphere. In his capacity as the Bishop of the Island His

Lordship energetically organised new work in the Diocese and sent a clergyman to the Island of Rodrigues, about 400 miles from the mainland, and also raised funds for a lady doctor to work among the Indian women in Mauritius. Before His Lordship came to India he had thrice visited Ceylon. Towards the end of 1903, he was appointed Bishop of Bombay and landed in the chief city of his Diocese on February 5th, 1904. Immediately after his appointment to Bombay, Bishop Pym was offered the Mastership of Magdalen College, his old college, but he declined this somewhat tempting offer feeling himself pledged to the Diocese of Bombay, and that he intended to make this his sphere of work. At the beginning of August 1904, when the Bishop was on an Episcopal visit to the districts of Ahmednagar, he received a telegraphic message that Mrs. Pym, who was then in Poona, had fallen seriously ill with cholera; His Lordship hurried to Poona, but arrived an hour after his wife had died. Some time back, with a view to bring the various and isolated sections of the Bombay Diocese into active and harmonious co-operation, Dr. Pym inaugurated what is known as the "Bombay Diocesan Church Society." The membership of this new organisation numbers in itself many very influential persons both from the clergy and the laity, and the Association has been doing excellent work along the lines it has marked out for itself. With a view to strengthen the Indian Christian Church by furnishing it with efficient ministers, His Lordship has established in Poona, under his own roof, a small "Training College for Indian Clergy." The Bishop and several of the local clergy voluntarily give their services as instructors, the Principal being the Rev. Mr. L. M. Haslope. The labours of the Right Rev. Dr. Pym are not confined to the strictly defined sphere of



The Right Rev. WALTER RUTHVEN PYM, D.D.
Lord Bishop of Bombay

his own church. His sympathies are extended to the Christians of all denominations, as is evidenced by his taking an active part in the meetings of the Missionary Conferences held in Bombay and Poona. As a preacher and a gifted speaker the Bishop is well known for his eloquence. Being a man of profound convictions he always delivers himself with clearness and to the point. His discourses are logical and clearly reasoned out. The Bishop is also noted for his fearlessness in giving expression

to his convictions, and in exposing what he considers to be wrong and erroneous, but with consideration for those whose views differ from his own. Bishop Pym is an educationist of some experience, having been a member of both the Rotherham and Sheffield School Boards. He has an unflinching faith in the elevating and uplifting influences of a true and genuine education. The educated people of India have no greater friend and sympathiser than Dr. Pym.

THE MOST REVEREND DR. BRICE MEULEMAN, D.D., S.J.,

Roman Catholic Archbishop of Calcutta.



THE MOST REVEREND BRICE MEULEMAN, D.D., S.J., Archbishop of Calcutta, was born at Ghent (Belgium) on the 1st March 1862. After having made his studies in the Jesuit College of his native town, he joined the Society of Jesus on the 24th September 1879 and came out to India at the end of 1886. For some years he was Lecturer of Philosophy and Political Economy in the College of St. Francis Xavier, Calcutta. In January 1895 he received Holy Orders. After two years more spent in theological and ascetic pursuits he was appointed Professor of Holy Scripture at the Seminary of the Society of Jesus, Kurseong, and became Rector of the said Seminary in 1899. Towards the end of 1900 he was appointed Regular Superior of the Jesuit Mission of Western Bengal. On the 21st March 1902 he was nominated Archbishop of Calcutta, and on the 25th June consecrated and enthroned in the Cathedral Church at Calcutta.

Official.

Lieut.-Col. A. W. ALCOCK, C.I.E., M.B., LL.D., F.R.S., is the second son of the late John Alcock, Esq., of Lee, Kent. He was born on the 23rd June, 1859 and received his education at Blackheath and at Westminster School. For his medical course he proceeded to Aberdeen University, where he graduated M. B. with honourable distinction, and was appointed Assistant Professor of Zoology under the late Professor Alleyne-Nicholson, F.R.S., which post he held between the years 1883-1885. In October, 1885, Colonel Alcock entered the Indian Medical Service and served with the Punjab Frontier Force, whence he was transferred in 1888 to the Marine Survey of India as Surgeon Naturalist, a position which he held till 1892. In this year he was appointed Deputy Sanitary Commissioner of the Metropolitan and Eastern Bengal Circle. In the following year he became Superintendent of the Natural History Section of the Indian Museum, Calcutta, and Professor of Zoology at the Medical College of Bengal and he has since filled both these posts till the present day, with one break when he acted as Surgeon Naturalist to the Pamir Boundary Commission of 1895. Colonel Alcock is a Corresponding Member of the Zoological Society of London and an Honorary Member of the Zoological Society of the Netherlands, and of the Californian Academy of Sciences. Outside of his official work he is known as the author of numerous papers and monographs dealing chiefly with Marine Zoology and Zoogeography. He is married to Margaret, third daughter of the late J. R. Cornwall, Esquire, of Aberdeen.

The Hon'ble Mr. CHARLES GEORGE HILLERSDEN ALLEN, I.C.S., was born at Leicester, England, on the 20th of June 1864, and educated first at Haileybury and subsequently at Balliol, Oxford. He joined the Civil Service on the 24th September 1885 and arrived in India on the 6th December 1885, his first posting being to Patna as Assistant Magistrate and Collector on the 6th January 1886. Mr. Allen served in



the same capacity, for short periods, in the Champaran and Rangpur districts, and in 1888 was transferred to Chittagong where he remained for ten years. During the last seven years of this period, Mr. Allen was engaged in the Survey and Settlement of the Chittagong District, an arduous task which involved the survey of an area of 2,000 square miles and the record of the rights of more

than 650,000 agriculturists. These operations extended over a period of ten years and cost sixteen lakhs of rupees. Upon their successful conclusion, Mr. Allen was posted as Magistrate and Collector of the 24-Parganas district, an office which he held for three years.

On return from furlough at the end of 1901, Mr. Allen served for eighteen months as Director of Land Records and Agriculture, and was then appointed to be Provincial Superintendent for Bengal in charge of the revision of the Imperial Gazetteer of India.

As Chairman of the Calcutta Corporation, in which appointment he was made permanent on the 16th October 1905, Mr. Allen controls the machinery of a complex Institution requiring the exercise of great administrative tact and ability, with credit to himself and advantage to the citizens.

The Hon'ble Mr. EDWARD NORMAN BAKER, C.S.I., I.C.S., who was appointed Financial Member of the Viceroy's Council in January 1905 has had a distinguished career as a Civilian. His wide experience and ability leave no doubt as to the good work he will do as successor to Sir Edward Law. As Collector of Customs, Calcutta, he was brought into touch intimately with the commercial conditions of India, and was afforded a wide opportunity of studying the vast and growing trade of Bengal. It is rarely that an official finds time or opportunity to acquaint himself with the intricacies of the business world, and it is evident that a man who holds so important a post as Financial Member to the Viceroy's Council could have had no better

training. Month by month, the commerce of India is increasing in importance, and though the recent appointment of a Commercial Member to the Viceroy's Council recognizes the problem, it is plain that a Financial Member with a complete knowledge of business and methods is well equipped to deal with big questions of finance. Under modern conditions, it is growing impossible to disassociate commerce from any question of policy in India. Mr. Baker has served as Deputy Commissioner, Deputy Secretary to the Government of India (Finance and Commerce Department), Collector of Customs, Calcutta, Financial Secretary to the Government of Bengal, and Secretary to the Government of India in the Department of Finance and Commerce. He has served as a Member of the Bengal Council. Born in 1857, the Financial Member is a comparatively young man. His training and service and the reputation he has made are guarantees of work that is expected from him in his very responsible post.

Doctor CHARLES BANKS (*Surgeon-Captain 1st Batt., Calcutta Vol. Rifles*) was born in Ayrshire, Scotland, on 11th April 1863 and received his medical education at Glasgow University, where he obtained the degrees of Bachelor of Medicine (M.B.) and Master in Surgery (C.M.) in 1886, and the degree of Doctor of Medicine with commendation in 1895.

Dr. Banks, after graduation, acted as *locum tenens* in The West End of Glasgow and afterwards in the Parish of Dreghorn in which he was born, and for a short time practised in Dalkeith near Edinburgh. Towards the end of 1887 he made a voyage to Calcutta in the S.S. *Clan Mackenzie* as Ship's Surgeon. In 1890 Dr. Banks was selected by the coffee planters of South Coorg, Mysore, for the appointment of District Medical Officer to the planters, and practised amongst them for nearly two years. Before proceeding to take up his appointment he obtained the Diploma in Public Health of the Faculty of Physicians and Surgeons, Glasgow. Having been offered an appointment as an Uncovenanted Civil Medical Officer

under the Government of Bengal, Dr. Banks left Southern India in 1892, and his services were placed permanently at the disposal of the Government of Bengal in November 1893. Dr. Banks has been Civil Surgeon of Monghyr and Puri, at the latter place he was also for three and-a-half years Chairman of the Municipality. His services were, in October 1896, placed temporarily at the disposal of the Corporation of Calcutta for special duty in connection with the outbreak of Bubonic Plague in that city. In May 1897 Dr. Banks received the substantive appointment of Protector of Emigrants and Superintendent of Emigration in Calcutta, and has held this appointment



since then except during his privilege leave in 1899, deputation to Karachi and Bombay in connection with emigration to Uganda in July 1900, and seventeen months' furlough in 1902-03. Since his appointment as Protector of Emigrants, Dr. Banks has acted as an additional Health Officer of the Port of Calcutta for a period of four years, and for five months as Health Officer of the Port, in addition to his own duties. He has also acted twice, in addition to his own duties as Second, Resident Surgeon of the Presidency General Hospital. Dr. Banks has contributed considerably towards professional literature, being the author of a

"Manual of Hygiene for use in India," "The Vaccinator's Help" and a thesis on "Epidemics of Cholera in India with special reference to their immediate connection with pilgrimages," and has also published several papers in the *Indian Medical Gazette* and other journals, including papers on "Sanitary progress in Puri" and "Free Vaccination."

He has also served as one of the City Fathers, having been a nominated member of the Calcutta Corporation from 1898 until 1902, when he went on furlough. In 1901, Dr. Banks was elected one of the Trustees of the Indian Museum and acted as Honorary Secretary to the Board of Trustees during that year and on vacating the post received a cordial vote of thanks from the President and Vice-President and his Co-trustees, in recognition of the able services he had rendered during his tenure of office. Dr. Banks has also acted as Local Secretary, in Bengal, to the Pasteur Institute at Kasauli.

During the seven months of his deputation on Plague duty with the Corporation of Calcutta, he found time to write several reports on the insanitary condition of the City of Calcutta, and these papers have been of much importance and considerable value to the authorities in dealing with the sanitation of the city. Dr. Banks has been a Volunteer during most of his residence in India and is at present Medical Officer of the 1st Battalion, Calcutta Volunteer Rifles.

Mr. PHILIP LONGUEVILLE BARKER, B.A., I.C.S., Under-Secretary to the Government of the Punjab, was born in 1874. He was educated at Charterhouse and Corpus Christi College, Oxford, and was appointed to the Indian Civil Service after examination in 1897. He arrived in India on the 28th of November 1898, and served in the Punjab as Assistant Commissioner. He was appointed Under-Secretary to the Punjab Government in May 1903. He officiated as Under-Secretary to the Government of India, Home Department, October to December 1904.

The Hon'ble Mr. Justice STANLEY LOCKHART BATCHELOR, B.A., I.C.S., Puisne Judge, High

Court, Bombay, was born in 1868 at Norwich, Norfolk, and was educated at St. Edmund's College, Ware, Herts, and at University College, London, where he took his B.A. degree. Passing the Indian Civil Service Examination in 1887, he arrived in India on the 1st December 1889 and was posted to Bombay as Assistant Collector and Magistrate, which post he held till May 1896, when he was appointed Second Collector and Magistrate, and after five months, in September of the same year, was translated to another sphere as Under-Secretary to the Government, Political Department. He served in that capacity till 1900, when he was promoted First Assistant Collector and Magistrate, and subsequently elevated to the responsibility of Judge and Sessions Judge in November 1901. He was appointed Judge of the High Court in September 1904.

Mr. W. BELL, M.A., C.I.E., Indian Educational Service, Director of Public Instruction, Punjab. Born 1860; graduated at Edinburgh University. Joined the service, 16th October 1885, as Principal of the Central Training College, Lahore; Professor in the Government College there, March 1888; Principal, April 1892; Inspector of Schools, Lahore Circle, October 1896; Director of Public Instruction, Punjab, and Under-Secretary to Government, Educational Department, November 1901; Member, Simla Educational Conference, 1901; local Member, Indian Universities Commission, 1902; Inspector of Chiefs' Colleges in India, 1903; Inspector-General of Reformatory Schools, Punjab, 1904; C.I.E., January 1904.

Mr. R. A. D'O. BIGNELL, Commissioner of Police, Calcutta, was born at Herne Bay, Kent, on 16th September 1847. He joined the Bengal Police service in 1866, and in that year was appointed Probationary Assistant Superintendent of Police at Birbhum. In 1867 Mr. Bignell was appointed Assistant Superintendent, Police, in Balasore. And the next year he officiated as District Superintendent. In 1868 he was appointed Special Assistant Superintendent of Police for the prevention of the smuggling of salt.

In 1870 Mr. Bignell was stationed on duty with the Police Guards on the Eastern Frontier, and he was awarded the Lushai Frontier Medal and Clasp. For two years Mr. Bignell acted as Assistant Superintendent of Police in Chittagong, and in 1873 he acted as Special Assistant Superintendent of Police in Hill Tippera. In 1877 he was placed in charge of the District Police of the Sonthal Parganas, and in 1880 he was in charge of the City Police of Patna. In 1884 his services were placed at the disposal of the Kuch Behar State, and in 1889 he was appointed District Superintendent of Police, 4th grade. In 1900 Mr. Bignell was appointed to the 1st grade, and in 1901 he was appointed Deputy Inspector-



Mr. W. BELL, M.A., C.I.E.

General of Police. On the 16th January 1902, he received the appointment of Commissioner of Police, Calcutta.

Mr. Bignell in this trying and responsible office displayed great ability and tact. The police control of an immense city like Calcutta with its variety of peoples is an exacting problem that demands the closest study. Of necessity there is a big floating population, and the paths of crime are devious. In the lower grades the police of India are very difficult material to

work with, and the most trying part of the work of a Police Commissioner is the disciplining of his Native subordinates. That Calcutta should be so free from violent crime is an eloquent testimony to the care and work of the Commissioner of Police and his immediate staff. During the year of Jubilee Mr. Bignell was awarded the Jubilee Medal for his services.

Major WALTER JAMES BUCHANAN, B.A., M.D., I.M.S., Inspector-General of Prisons, Bengal, was born in county Tyrone, Ireland, on the 12th November 1861. He was educated at Trinity College, Dublin, and joined the Indian Medical Service on the 1st October 1887. He remained in military employ till 1892 during which time he served with the Black Mountain Expedition of 1888, the Chin-Lushai Expedition, 1889-90, and the Manipur Expedition of 1891. In 1892 he was made Surgeon-Captain and served as Civil Surgeon of Midnapur. He entered the Bengal Jail Department in 1895 and acted as Superintendent of the Central Jail at Bhagalpur and Civil Surgeon in addition to his own duties. In 1897 he was Inspecting Medical Officer at Chausa, and in 1898 Superintendent of the Central Jail, Bhagalpur, and afterwards of the Central Jails at Dacca and Alipore. His services were placed at the disposal of the Government of India, Home Department. In 1900 as Statistical Officer to the Government of India in the Sanitary Department. He received the appointment of Inspector-General of Prisons in 1902.

Major Buchanan has had a wide experience of medical conditions in India and especially in connection with Jails. He has made many important contributions to medical literature, and has been, since 1899, the Editor of the "Indian Medical Gazette." Among his more important works are a "Manual of Jail Hygiene" and an article on "Quain's Dictionary of Medicine" on "Liver Diseases," and the chapter on Indian Jurisprudence in Taylor's Standard Work on Medical Jurisprudence, Edition 1905. He has written many and varied articles on tropical diseases for the medical journals. Major Buchanan received

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the medal and clasp for his services with the Manipur Field Force and he holds the Delhi Durbar Coronation medal.

Lieutenant-Colonel WILLIAM HENRY BURKE, B.A., M.B., B.C.H., D.P.H. (Dublin University), I.M.S., Acting Civil Surgeon, Poona (late Surgeon to the Goculdas Tejpal Hospital, Bombay), was born in Somersetshire, England, in November, 1858. He was educated at Rossall School, England, 1872-76 and studied in the Dublin and Vienna Universities from 1878 to 1882. Previous to his arrival in India in April 1883, he passed through the usual course of training at Netley which was necessary for a candidate



for India. For the next four years till 1887 Dr. Burke served in the Military Department. In Central India, Afghanistan and other places and in the Burmese War of 1886-87, mentioned in despatches. Since then he has been on the Civil List and has held many important appointments in the Bombay Presidency, among which may be mentioned the Resident Surgeoncy of St. George's Hospital, Bombay, and the Professorship of Materia Medica at the Grant Medical College during 1887-88. This was followed by the Civil Surgeonship of Ratnagiri till the end of 1889. Dr. Burke was Assistant Civil Surgeon of Poona for six years, during

part of which time he was also Deputy Sanitary Commissioner. In 1897 he was appointed Surgeon to the Kathiawar Political Agency and served in that province for three and-a-half years, and acted as Civil Surgeon of Karachi in 1899. On his return to Bombay in 1900 he was appointed Surgeon in charge of the Goculdas Tejpal Hospital, and in July of 1905 Acting Civil Surgeon and Superintendent of the B. J. Medical School, Poona.

Mr. RICHARD BURN, I.C.S., Editor of the Imperial Gazetteer, was born in Liverpool 1871, and educated at the Liverpool Institute and Christ Church, Oxford; appointed after examination of 1889, arrived on the 2nd December, 1891, and served in the North-West Provinces and Oudh as Assistant Magistrate and Collector; appointed Joint Magistrate, June, 1896; and Under-Secretary to the Government in August 1897. Superintendent of Census Operations, April 1900, also Superintendent of revision of the Imperial Gazetteer for the United Provinces, October, 1902; was appointed Deputy Commissioner in May 1904. He is Author of the United Province Census Report, 1901. Mr. Burn was appointed Editor of the "Imperial Gazetteer for India," February 28th, 1905. He has written various articles on the subjects of Numismatics and Ethnography.

Mr. WILLIAM LOCHIEL CAMERON, Assoc. M. INST. C.E., and Joint Secretary and Chief Engineer, P. W. Department, Government of Bombay, was born at Karachi in 1854 and educated at Cheltenham College and passed direct from school by competitive examination into the R. I. E. College, Coopers Hill, in 1874. At school he was in the Football team, Captain of the XXII, Gymnastic champion and winner of the Ladies' Prize. At Coopers Hill he was in the Cricket and Football teams and winner of the gymnastic prize. In 1877 he was appointed Assistant Engineer in Sind and placed in charge of the Rohri Division. Four years later he acted as Executive Engineer, first of the Begari and then of Ghar and Shikarpur Divisions, and was transferred

to Sholapur in 1887. As Assistant Engineer Mr. Cameron was employed on the important work of deepening the Eastern Nara Supply Channel. The Eastern Nara is an old river channel, now connected with the Indus by the "Supply Channel," twelve miles long, and starting from the river at Rohri. The Eastern Nara is the sole source of supply to the Jamrao, Mithrao, Thar and other smaller canals in the Thar and Parkar District. In 1886, Mr. Cameron was transferred from Sind, but returned in 1889 and held charge of the Eastern Nara District. After return from leave in 1891 he was posted to the Satara District, but in 1902 he returned to Sind for



a short time as member and Secretary of an important Commission appointed by Government to enquire into the Irrigation of Sind generally. At the end of 1902 he was appointed Executive Engineer of the Dharwar District, and in 1895 he acted for a short time as Under-Secretary to Government, P. W. Department. On return from leave in 1899 he was selected for famine duty, first in Kathiawar and then at Nasik. Two years later he was appointed Superintending Engineer, Southern Division, with Belgaum as the head-quarters, and in 1903 he was transferred to Sind as Superintending Engineer in charge of the Indus Right Bank works. He pos-

sesses a good knowledge of Sindhi and Beluchi, having passed two examinations in the former and one in the latter. Mr. Cameron was gazetted to his present position in March 1904 and has acted as Chief Engineer, P. W. D., and Senior Secretary during the absence of the Hon'ble Mr. White.

The Hon'ble Mr. R. W. CARLYLE, C.I.E., who was appointed, in December, 1904, to officiate as Chief Secretary to the Government of Bengal, was appointed to the Indian Civil Service in 1880. For five years he acted as Assistant Magistrate and Collector, beginning his Indian career at Midnapur. In 1888 he was appointed Under-Secretary to the Government of Bengal and while holding this office he acted as Under-Secretary to the Government of India, Home Department, and he also officiated for a little time as Chief Secretary to the Government of Bengal. He was appointed Magistrate and Collector of Chittagong in 1890, and in December 1891 took nearly two years' furlough. After serving as Magistrate and Collector of Tippera and Darbhanga, Mr. Carlyle in 1897 took furlough for a year. The next year he was made a C.I.E., and was appointed to Calcutta for Famine work during 1896-7. Mr. Carlyle acted as Secretary to the Board of Revenue, L. P., in 1899 and again in 1902.

He was appointed to special duty in the Bengal Secretariat in 1901, and in 1902 received the appointment of Inspector-General of Police, L. P. He was on deputation in connection with the Police Commission from November 3rd to 6th December, and in April 1904 officiated as Commissioner of Dacca. Mr. Carlyle became Chief Secretary to the Government of Bengal in 1904, and was appointed to the Bengal Council.

The Hon'ble Mr. HERBERT WILLIAM CAMERON CARNDUFF, C.I.E., lately Officiating Secretary to the Government of Bengal in the Judicial and General Departments, and Member of the Lieutenant-Governor's Legislative Council, is the son of Mr. D. Carnduff, late of the Indian Educational Service, and was born in India in 1862. He was educated privately and at the Edinburgh University and Balliol College

(Oxon). He joined the Indian Civil Service on the 11th September, 1883, arriving in India in November of the same year. His first appointment was that of Assistant Magistrate and Collector, Shahabad, and after serving for some years as Joint Magistrate, Subdivisional Officer, Cantonment Magistrate and Small Cause Court Judge, he joined the Bengal Secretariat in 1887 as Under-Secretary in the General, Revenue and Statistical Departments. In 1888 he officiated as Under-Secretary to the Government of India in the Revenue and Agricultural Department and in 1889, he was for some time on deputation preparing the Annual General Administration Report of Bengal. From



MR. ARTHUR DELAVAL YOUNGHUSBAND.

March 1890 till January 1895, he was Registrar, Appellate Side, High Court. Since then his service has been chiefly in the Imperial Secretariat, he having filled the appointments of Deputy Secretary and Secretary to the Government of India in the Legislative Department for eight years. In 1902 he acted as Private Secretary to H. E. the Viceroy for six months, prior to going on leave. On his return in March 1903, he was placed on special duty in connection with the *Imperial Gazetteer*, and in the following June rejoined the Legislative Department as Deputy Secretary. In April 1904, he became Judicial Commissioner of Chota Nagpur, and he became offg. Secretary in 1905. In 1903 he was the recipient of the C.I.E. In

1904 he published a work on Military and Cantonment Law in India.

The Hon'ble Mr. ARTHUR DELAVAL YOUNGHUSBAND, I.C.S., Commissioner, Bombay, was educated at Rugby and Clifton Colleges. After the examination of 1875 he was appointed to the Bombay Civil Service. He arrived on the 9th December 1877, and served as Assistant Collector and Magistrate at Surat. He also held charge of the Office of Talukdari Settlement Officer and Assistant Political Agent. In 1885 he was put on special duty in connection with the trial of certain persons accused in an affray between Cambay and Gaekwadi village. The following year he was on duty at Poona under instructions from His Excellency the Governor. On his return from leave in 1888 he was appointed Administrator of the Rajpipla State, and in 1890 was Private Secretary to H. E. the Governor of Bombay. From the latter end of 1890-91 he was re-appointed Administrator of the Rajpipla State, after which his services were placed at the disposal of the Government of India for employment in the Central Provinces. In November 1891 he was transferred to Nagpur as Assistant Commissioner, and at the beginning of the following year was made Deputy Commissioner. In November 1893 he was appointed Political Agent, Chhatisgarh Feudatories, in addition to his own duties. After his return from leave in 1897 he was appointed Commissioner of the Chhatisgarh Division and held charge of the office of Political Agent. For the excellent work performed by him during his tenure of office, the Hon'ble Mr. Younghusband was awarded the Kaiser-i-Hind Medal in 1901 and retransferred to Bombay as Commissioner. In April 1903 he was appointed a member of the Committee to revise the Famine Relief Code in addition to his own duties, and in July of the same year was appointed as an additional member of the Council of the Governor of Bombay.

Mr. W. L. DALLAS, Scientific Assistant to Meteorological Reporter to the Government of India, was born in London in 1851 and received his education in Edinburgh. Returning to London in 1869 he

joined Messrs. Robarts Lubbock & Co.'s Bank where he remained for one year. Mr. Dallas then joined the Meteorological Department of the Board of Trade in 1870, and put in 11 to 12 years of useful service, until he was offered the present position by the Secretary of State, which he accepted, and joined the Meteorological Department of the Government of India in the year 1882. Mr. Dallas has contributed numerous articles on meteorological subjects to European and American scientific societies and journals, and is the author of the following papers published officially by the Meteorological Department:—

(1) Cyclone Memoirs of the Arabian Sea.



MR. FRANCIS ERSKINE DEMPSTER, C.I.E.

- (2) Meteorological Charts of the Arabian Sea.
- (3) Meteorological Charts of the Bay of Bengal.
- (4) The Meteorology of the southern portions of the Bay of Bengal.
- (5) The Meteorology and Climatology of Northern Afghanistan.
- (6) The relation between Sun-spots and weather as shown by marine observations.
- (7) The mean temperature and humidity conditions of Arabian Sea and Persian Gulf.
- (8) A storm developed in Equatorial Regions.
- (9) A discussion of thunderstorm observations recorded in India.

(10) A discussion as to the failure of the monsoon rainfall in India in 1899.

(11) A meteorological history of the seven monsoon seasons, 1893—1899.

(12) A report on cloud observations and measurements in Simla.

(13) "Weather and Warfare," a lecture delivered at the U. S. Institution, Simla.

Mr. FRANCIS ERSKINE DEMPSTER, C. I. E., Director, Telegraphs (Construction Branch), (*Major 2nd Batt. Calcutta Vol. Rifles*) eldest son of Capt. H. L. Dempster, late Royal Madras Artillery, born at Cannanore, Malabar Coast, July 1858, was educated at the Edinburgh Academy, and Edinburgh Institution. Passed with the first batch of Telegraph Students into the Royal Indian Engineering College, Coopers Hill, in 1877, and was appointed Assistant Superintendent of Telegraphs in July 1878. Arrived in India November, 1878. Was employed in Southern Afghanistan during the war of 1878, 79, 80 and was granted the war medal. Was transferred to Upper Burmah in 1887 after the annexation and the following year accompanied the expeditionary force against the Chins, for which he was granted the Indian medal with the Chin Lushai clasp. In 1895 went as Chief Telegraph Officer with the Chitral Relief Force, was mentioned in despatches and received the decoration of the C.I.E., and the Indian medal 1895 with clasp, Relief of Chitral. In 1896 held charge of the Calcutta Telegraph Office and raised the Telegraph Company in the Presidency Battalion of the Calcutta Volunteer Rifles and also while in charge of the Calcutta Office was instrumental in instituting the Telegraph Officers' Challenge Shield which is shot for annually by teams of Telegraph Volunteers throughout India.

Lieutenant-Colonel HENRY PEERS DIMMOCK, M.D. (Durham), M.R.C.S., L.R.C.P., I.M.S., J.P., Principal of Grant Medical College and Professor of Midwifery, Bombay. He was born at Ely, Cambridgeshire, in 1857 and educated at King's School, Ely, St. George's Hospital, London

and the Durham University School of Medicine, took his degree in London in 1879 and at Durham in 1898. He joined the Service in 1880, and came to India in the same year and was on general duty at the Goculdas Tejpal Hospital, Bombay; he served with the 2nd Beluchee and the 129th Bombay Infantry as their Surgeon in Afghanistan during the final period of the War. After a period of duty as Medical Officer in charge of the Marine Battalion and 20th Bombay Infantry, and as Civil Surgeon of Shikarpur, Karachi and Nasik, Colonel Dimmock was appointed, in 1888, as Professor of Pathology and Curator of the Museum at the Grant Medical College, and the third



Physician, J. J. Hospital; he also acted as Chemical Analyser to Government in addition to his other duties and Professor of Physiology for some time. Three years later he became the Obstetric Physician at the Hospital and Professor of Midwifery at the Grant Medical College. In 1897 he was appointed by the Government of Bombay to be the Medical Member of the first Plague Committee of which General Gatacre was the President and Mr. James, A.M. Inst. C.E., and Mr. P. C. Snow, I.C.S., were the other Members. The arrangements for plague hospitals, segregation, and other important plague measures which are still adopted, were worked out

by this Committee. On General Gatacre proceeding to England the late Sir James Campbell became President and Colonel Dimmock was asked by him to remain on the Commission, which he did until May 1898 when he had to proceed on leave in consequence of his health being affected by the arduous labours of the post. In 1901 he acted as Principal, and in November of 1903 was confirmed in that appointment, having been connected with the College and the Hospital for a period of about sixteen years. Colonel Dimmock is a Syndic of the Bombay University, in which he also held the post of Dean of the Medical Faculty. For several years he was a member



MR. ALEXANDER KARLEY DONALD.

of the Bombay Municipality, and was on the Standing Committee for four years till, owing to the pressure of work and other duties, he had to resign. He is a member of the leading Clubs of Bombay, the Royal Bombay Yacht Club, the Bombay Club, the Bynulla Club and the 16th St. James.

MR. ALEXANDER KARLEY DONALD was born at Muchalls, Kincardineshire, and after spending his school days at the Merchants Companies' Schools at Edinburgh, finished his education at the University in the same city.

At first he was engaged in commercial pursuits, but, finding these

uncongenial, joined Gray's Inn in 1894, and obtained an Honours Certificate and the Council of Legal Education's prize for Constitutional Law.

He was called to the Bar in Trinity Term, 1897, and practised for a couple of years in London, and then proceeded to India and joined the Bombay Bar in 1900. The same year he was appointed Examiner in English and in Law to the Bombay University, and in 1901 was appointed Professor of Equity in the Government Law School, Bombay. In 1905 he became Judge in the Court of Small Causes, Bombay.

Major MONTAGU WILLIAM DOUGLAS, C. I. E., Deputy Commissioner, Punjab, entered the 1st Battalion North Staffordshire Regiment, in February 1884. He was Private Secretary to the late Sir Henry Norman when Governor of Jamaica. Joined the Indian Army in 1887, was appointed Assistant Commissioner, Punjab, in 1890 and Deputy Commissioner two years later. He is the President of the Simla Municipality and Superintendent of Hill Stations. Major Douglas was Deputy Commissioner of Delhi during the Durbar of 1902 and a member of the Executive Committee of the Durbar.

The Hon'ble MR. JAMES McCRONE DOUIE, I.C.S., Settlement Commissioner, Government of Punjab. Born in Ayrshire (Largs), Scotland, in 1854. He was educated at the High School, Edinburgh, the University of Edinburgh, and Balliol College, Oxford; was a Boden Sanskrit Scholar. Appointed after the examination of 1874, he arrived in India, December 1876, and served as Settlement Officer, Secretary to the Financial Commissioner, and as Assistant Commissioner in the Punjab. In 1890 he was appointed Senior Secretary to the Financial Commissioner. He was appointed Deputy Commissioner in November 1891; Officiating Revenue Secretary from April 1893 to October 1894; and again from November 1895 to April 1896; Officiating Commissioner of Lahore and Superintendent, April 1898; was Chief Secretary to the Government of Punjab from March 1900

to April 1902. In July 1900 and again in 1903 he was created a member of the Punjab Legislative Council. He is an author of a translation of the Biluchinama, with a Biluch grammar, and the Punjab Settlement and Land Administration Manuals, and is a Fellow of the Punjab University.

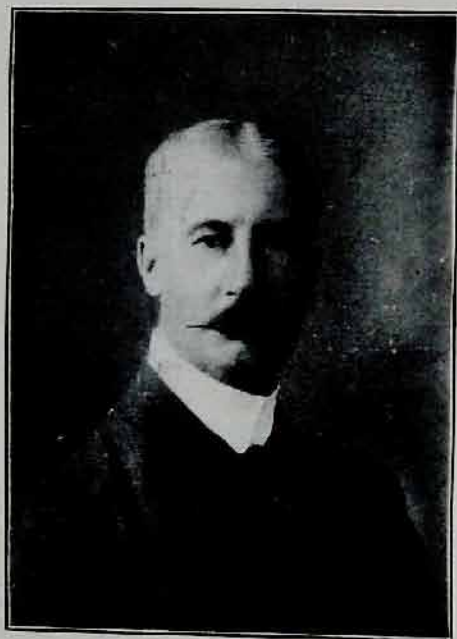
Mr. GEORGE OWEN WILLIAM DUNN, M. INST. C. E., M. R. SAN. INST. The Royal Indian Engineering College at Coopers Hill has in the past sent out to India a large army of excellently trained engineers, not the least successful of whom has been Mr. G. O. W. Dunn, who joined the college in 1873 at the age of nineteen. His first Indian experience was on the relief works started at



MR. JAMES McCRONE DOUIE.

Satara during the great famine of 1876. After some years of irrigation work, he was appointed Personal Assistant to the Chief Engineer for Irrigation in 1885, and *ex-officio* Assistant Secretary to Government for Irrigation. Various Military, Imperial, and Provincial works, including a survey of the irrigation- and cultivable possibilities of a portion of the Aden Protectorate, occupied him up to 1894, when he became Under-Secretary to Government in the Public Works Department. During the next ten years, in addition to the superintendence of many large undertakings falling to the lot of his office, Mr. Dunn

held the appointment of Superintendent of the Practical Course at Coopers Hill College and Examiner of the senior students in Bridge Design and Descriptive Engineering. In 1903, he became Joint Secretary to Government in the P. W. D., Bombay, and in 1904, on the departure to Europe on furlough of the Hon. Mr. Rebsch, Mr. Dunn was appointed Acting Chairman of the City of Bombay Improvement Trust. He was nominated an Additional Member of Council in 1905. The Masonic and professional careers of Mr. Dunn are coincident in time, he having first seen the light in Lodge Perseverance, Sidmouth, in 1876, just before his departure for India. He first held



GEORGE OWEN WILLIAM DUNN.

office in the Royal Connaught Lodge, Ahmednagar, in 1892, and became Master of Lodge St. George, Bombay, in 1895. He has twice been appointed Deputy District Grand Master of Bombay and its territories under the English Constitution, an office which he received first at the hands of H. R. H. the Duke of Connaught, and on the second occasion from Lord Northcote. In Royal Arch Masonry he is Second Principal of the District Grand Chapter of Bombay. His public and social offices include the Chairmanship of the Victoria Jubilee Technical Institute, Mem-

bership of the Bombay Municipal Corporation, Vice-Presidentship of the Royal Bombay Yacht Club, and Justice of the Peace and Fellow of the Bombay University.

Mr. HENRY COOPER EGGAR, M.V.O., senior member of the firm of Sanderson & Company, Government Solicitors, was born in the year 1851, at Bramshaw, New Forest. His father was Frederick Eggar of Aldershot. He was educated privately and at King's College, London. He served his articles of clerkship under London solicitors, and was admitted as a solicitor in 1876. In July 1877 he came to Calcutta and joined the firm of Sanderson & Company. In 1881 he became a partner in the firm. On several occasions, namely in the years 1895, 1896, 1898, and 1899 he officiated as solicitor to the Government of India. He received the substantive appointment on March 1st, 1890. Mr. Eggar is President of the Attorney's Association of Calcutta, and one of the trustees of the Victoria Memorial.

He was on the occasion of the Visit of the Prince of Wales in January 1906, decorated M.V.O.

Sir ARTHUR UPTON FANSHAWE, K.C.I.E., C.S.I., I.C.S., Director-General of Post Offices, India, was born in 1848, and is the son of the late Rev. J. Fanshawe, of Dengey House, Essex. He received his education at Repton College, and after the examination of 1869, entered the Indian Civil Service. Arriving in India, November 1871, he was appointed to serve in the Central Provinces till 1880, during which period he held the responsible positions of Assistant Magistrate, Commissioner of Excise, Assistant Secretary, and finally Acting Secretary to the Chief Commissioner. The following year he joined the Post Office, India, as Postmaster-General, and in 1888 was appointed Secretary to the Government of India, Finance and Commerce Department, and also Officiating Director-General of Post Offices, till he was confirmed in that appointment a year later. He was a member of the Royal Commission on Opium for two years, and in recognition of the good services rendered to the Government he had

the title of C.S.I. conferred on him in 1896, and was created a K.C.I.E. in January 1903.

Mr. JOHN CARLYLE FER-GUSSON, B.A., I.C.S., J.P., M.R., A.S., M.A.S.B., Under-Secretary in the Home Department of the Government of India, was born in the year 1872 at Leslie in the County of Fife, Scotland, and educated at St. Paul's School and Trinity College, Oxford. He was appointed to the Indian Civil Service after the examination of 1895, and arrived in India on the 8th December 1896: first served at Cawnpore as Assistant Magistrate and Collector: was transferred in the same capacity to Shahjahanpur



in 1898: officiated as Joint Magistrate at Bareilly (1899 and 1900), Meerut (1900), Hardoi and Benares (1901): after serving as Assistant Settlement Officer in Bareilly for short periods in 1900 and 1901 was appointed Settlement Officer of that District in 1902: became Under-Secretary to the Government of the United Provinces in 1903: officiated as Under-Secretary to the Government of India in 1904, and was confirmed in his present appointment in December of that year.

The Hon'ble Mr. EDMUND MCGILDOWNY HOPE FULTON, C.S.I., I.C.S., Member of the Council of the Governor of Bombay, was

born in London in 1848. He received his education at Rugby and joined the Bombay Civil Service in 1869. He held various appointments in different parts of the Presidency and went to Rangoon as Judicial Commissioner of Lower Burma in 1891. In 1892 he was appointed to act as Judge of the Bombay High Court, in which appointment he was confirmed in 1897. In 1902 he was appointed a Member of the Governor's Council, and two years later had the honour of the Companionship of the Star of India conferred on him.

Surgn.-General Sir THOMAS GALLWEY, M.D., K.C.M.G., C.B., fourth son of Henry Gallwey, Esq.,



J.P., of Tramore, Co. Waterford, born 1852; educated at Stonyhurst; M.D., M.Ch., Royal University, Ireland, 1873. Married, 1901, Maud Margaret Howard, daughter of the late Captain Gifford, 12th Lancers, and Hon. Corps of Gentlemen-at-Arms, and widow of Captain C. W. D. Gordon, R.A.

Entered Army Medical Department, March 1874, specially promoted Surgeon-Major, 1885; Lieutenant-Colonel, 1893; Brigade-Surgeon Lieutenant-Colonel, 1896; Royal Army Medical Corps, 1898; and Surgeon-General, December 1901.

Served in the Afghan War, 1878-80; capture of Ali Musjid and

Expedition into Bazar Valley; returned with troops through Khyber Pass (death march), June 1879; organised and was in sole charge of the Cholera Hospital Camp, Peshawar-Jumrood (Medal with Clasp); Egyptian War, 1882; battles of Kassasin and Tel-el-Kebir; operated on Egyptian wounded following battle; thanked by Director-General (Medal with Clasp and Bronze Star).

Proceeded to Egypt, July 1883, for Cholera Epidemic in that country.

Nile Expedition, 1884-85; established Dibbah Field Hospital; crossed Bayuda Desert; S.M.O. Gubat and organised field medical arrangements on return march and was present at engagement under General Sir Redvers Buller. (Mentioned in Despatches, *London Gazette*, August 25th, 1885, promoted Surgeon-Major.)

Expedition to Dongola, 1896, as Principal Medical Officer; specially mentioned for energy and capacity during the Cholera Epidemic which attacked the Expeditionary Force, and was present at the engagements leading up to the capture of Dongola Operations, 19th September 1896. (Despatches, *London Gazette*, 3rd November 1896; created C.B., Egyptian Medal with Clasp.)

Nile Expedition, 1897, as P.M.O., Egyptian Army.

Nile Expedition, 1898, as P.M.O., Egyptian Army; battles of Atbara and Khartoum (mentioned in Despatches, *London Gazette*, 24th May and 30th September 1898); promoted Colonel; 2 Clasps, Egyptian Medal; British Medal.

On leaving the Egyptian Army was accorded a special Army Order thanking him for his services.

South African War, 1899-1900. Principal Medical Officer, Natal Army, under General Sir Redvers Buller; was present at Colenso; operations of 17th to 24th January 1900; action at Spionkop; operations 5th to 7th February and action at Spionkop; operations 5th to 7th February, and action at Vaalkrantz; operations, Tugela Heights, 14th to 27th February and battle of Pieters Hill resulting in Relief of Ladysmith. Operations in Natal, March to June 1900, including action at Lang's Nek, 6th to 9th June 1900. Operations, East of

Pretoria in Transvaal, July to November 1900. (Despatches Sir Redvers Buller, 30th March and 9th November 1900; *London Gazette*, 8th February 1901; Queen's Medal with 6 Clasps. Created K.C.M.G.).

Specially selected to be Principal Medical Officer, His Majesty's Forces in India, January 1902.

While P. M. O., India, he has been identified with re-organization of the field medical arrangements and progress in peace changes and in widespread sanitary improvements and the health efficiency of the Army.

In the world of sport he has been prominent; especially Racquets, Billiards, Cricket, Polo, Whist, Tennis and Yachting; while in the racing world he has taken a foremost place at home and abroad, and his name will ever be associated as the owner of "Hidden Mystery" and "Leinster," the two best horses that ever jumped a country.

Clubs: Junior United Service Club and Prince's Club.

Mr. TARINI KUMAR GHOSE, B.A., Inspector-General of As-



surances and Registrar-General of Births, Deaths and Marriages, Bengal, comes of one of the oldest Calcutta families, the well-known Ghoses of Pathuriaghatta. One of his ancestors, Ram Lochan Ghose, served under Warren Hastings and took part in the Decennial Revenue

Settlement of Bengal. His father, Sambhu Chunder Ghose, was on the recommendation of Mr. Longueville Clark, (a prominent barrister of the time,) appointed a Deputy Collector in 1837, and was one of the earliest of such officers appointed by the Government of Bengal. Mr. Tarini Kumar Ghose was born on the 28th January 1848 at Burdwan, where his father was then Manager of the Estates of the Maharaja. Passing the Entrance (Matriculation) Examination from the Maharaja's School at Burdwan at the age of fourteen, he took his degree of B.A. with distinction, at eighteen, from the Presidency College, Calcutta. In 1868, Sir William Grey, Lieutenant-Governor of Bengal, ordered that an examination, combining nomination with competition, should be held for admission to what has been since known as the Provincial Civil Service. The examination was only held once, and was afterwards discontinued. Mr. Ghose obtained a nomination for the examination and stood second in order of merit among a large number of candidates. He was in consequence appointed a Deputy Magistrate and Deputy Collector, and he joined his first appointment at the age of twenty, at Pabna, on the 3rd July 1868. He afterwards served in the same capacity at Birbhum, Rajshahi, Dacca, Malda, Murshidabad, Nadia and Alipur (near Calcutta). He held charge of two Sub-Divisions, Khulna and Baraset. While at Alipur, he was in charge for about eight years of the important and difficult work of acquiring lands for the Calcutta Municipality, and also for the E. B. S. Railway in three districts (24-Parganas, Malda and Faridpur), and was publicly commended by Sir Charles Elliott, Lieutenant-Governor of Bengal, in his speech at the opening of the Marcus Square Recreation Ground on the 13th December 1895. He was appointed to his present post on the 6th April 1900 by Sir John Woodburn, Lieutenant-Governor of Bengal, and has been twice a Member of the Bengal Legislative Council, first on the recommendation of Sir John Woodburn, and again on that of Sir James Bourdillon. He has recently, with the approval of the Local Government

and the sanction of the Secretary of State, reorganized the Registration Department, considerably increasing the status of the large body of registering officers posted throughout the Province, and introducing system where formerly it was wanting. In the Report on the Administration of Bengal for 1903-04, his scheme for the reorganization of the Registration Department was mentioned by Government as likely to have "far-reaching results." Mr. Ghose has been in Government Service for the last thirty-five years, and the connection of his family with Government Service will probably not cease with him as his son, Mr. Sarat Kumar Ghose, B.A., who took his degree from Trinity College, Cambridge, and passed successfully into the Indian Civil Service, has recently begun his official career as an Assistant Magistrate in Bengal.

Mr. ROBERT GEORGE GIRARD (*Captain 1st Batt., Calcutta Vol Rifles*), Collector of Income Tax, Calcutta, born in 1859 and educated at the Bedford Grammar School, came out to India at the end of 1875 and, after serving in the Military Accounts Department for a period of 12 years, was transferred in 1884 to the Civil Department and placed in charge of the Stamp Revenue Department. In 1896 he was appointed Collector of Income Tax, Calcutta, and this appointment he still holds. Mr. Girard rendered good service in the Stamp, Excise and Income Tax Departments, as the enormous increase of revenue under those heads during the periods of his tenure, will show. Mr. Girard has always supported very enthusiastically the Volunteer movement, and holds the rank of Captain in the 1st Battalion of the Calcutta Volunteer Rifles, in which corps he has served for 30 years. He is a crack rifle shot, and on one occasion took up a team of his corps to the great open rifle meeting at Meerut and returned with the Inter-Regimental trophy. He is also a keen sportsman both at large and small game, but most of his leisure time now is spent in gardening—a pursuit in which he is very practical, and he takes a very great interest in institutions connected with hospital work and charity.

JOHN PHILIP GREANY, M.D., M.Ch. L.M., I.M.S., Surgeon-General with the Government of Bombay, was born in July 1851 and educated at Queen's College, Cork, and Rotunda Hospital, Dublin, graduating from the Queen's University (now the Royal Irish University) in 1874. He came to India in November 1875, was posted on general duty and attached to the Goculdas Tejpal Hospital, Bombay. Among the many civil and military appointments which have been held by him, those deserving of notice are, his connection with 10th, 18th and 24th Bombay Native Infantry Regiments, the Civil Surgeoncies of Kaladgi, Kaira, Satara, Belgaum, Dharwar and Poona; at the last-named place he was also Superintendent of the Byramji Jeejeebhoy Medical School. He was Deputy Sanitary Commissioner, Southern Division, from 1878-79 and next year acted as Superintendent of the Yerrowda Central Jail, Poona. Before acting as Secretary to the Surgeon-General with the Government of Bombay in 1883-84 he held the post of the Superintendent of the Colaba Lunatic Asylum, 1882-83. In 1902 he was retransferred to the Military Department and deputed to Aden and in the year following to Karachi, in both of which districts he was the P. M. O. He assumed charge of the office of Surgeon-General with the Government of Bombay in May 1905. Surgeon-General Greany was thanked by the Government and received six months' pensionable service as a reward for work done in connection with the famine of 1877. He is a member of the British Medical Association; the Irish Medical Graduates Association; the Association of Military Surgeons of the United States of America, and the Bombay Medical and Physical Association.

Major CHARLES ROBERT MORTIMER GREEN, F.R.C.S., (England), D.P.H. (Cam), I.M.S.

Major Green is the third son of the Rev. E. P. Green, M.A., of Boscombe, England. He was born in 1863 and educated at Mercer's School, London. He commenced his medical career in the London Hospital. Was a prizeman in Sur-

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gery and qualified in 1884. After holding various Hospital appointments, he joined the Indian Medical Service in September 1886 and arrived in India in March 1887. For over four years he remained in Military employ obtaining a medal and clasp for the Black Mountain Campaign of 1888, but in 1892 he became Resident Surgeon at the Eden Hospital, Calcutta, making the Diseases of Women his special study. In 1893, he was also Resident Surgeon at the Medical College Hospital and Health Officer of the Port, for a time, but returned to the Eden Hospital. After a period of sick leave due to blood poisoning contracted at the Eden Hospital, he was sent on special duty in con-



nection with anti-choleraic inoculation (April 1896) under Professor Haffkine, and then became Civil Surgeon at Bankura and Durbhanga successively (May 1896, September 1897). A temporary period of Military employ on the Tirah Expedition 1897 was followed by his appointment as Superintendent of the Campbell Medical School (April 1898), and a few months later as Health Officer for Plague at Calcutta.

In 1899 he became Civil Surgeon of Dacca, and in the following year of Mozufferpore. In 1901, however, he returned to Calcutta and became Superintendent of the Campbell Medical School and

Professor of Medical Jurisprudence at the Medical College.

In 1902 his services were placed at the disposal of the Government of India in the Home Department and he removed to Simla, where he has since been working as Civil Surgeon.

Major Green is the author of several contributions to the *Indian Medical Gazette*, and other articles, some of which are noteworthy: Some abdominal sections in Mofussil practice (1900). Suggestions on the method of administration of antiperiodics and iron to prisoners in Jail (1899). Three papers on the subject of Plague, (*Indian Medical Gazette* 1898). Notes on the prevalence of Filariasis in the Calcutta Police Force and another paper on intestinal parasites.

Major Green is a keen sportsman, holds one of the Calcutta Golf Club medals. He is a Fellow of the Obstetrical Society of London.

Mr. RICHARD TOWNSEND GREER, C.S.I., I.C.S., was born at the Woods, County Derry, Ireland, in 1854. He was educated at Kings-town School, Dublin. As an athlete he played in the Irish International Rugby Football Team. He entered the Indian Civil Service in 1877, and his first appointment was Assistant-Commissioner in Assam. Mr. Greer remained in Assam until November 1888, acting for a period as Assistant Secretary to the Chief Commissioner and a Deputy Commissioner. During this eleven years' service he took furlough for a year and eight months. In 1888 his services were placed at the disposal of the Bengal Government and he was appointed on Famine duty in Madhubani, Darbhanga. In 1893 Mr. Greer was appointed Magistrate and Collector of Tippera. He served in this capacity in Darjeeling, and in March 1898 he officiated as Chairman of the Corporation of Calcutta. In 1898 he was appointed Inspector-General of Police, and in 1900 appointed Chairman of the Corporation of Calcutta, which position he filled for about 5 years. In 1904 he received the C.S.I. decoration.

Mr. Greer has had a varied experience in the service, and the very responsible and arduous duties of Chairman of the Municipality de-

manded special qualifications. The Municipality had been for the past few years under a strong fire of criticism, both from the public and sections of the Commissioners themselves. Mr. Greer had to deal with many important questions which he handled with marked ability. The Municipal Government of Calcutta is a problem that presents unique difficulties that would tax the strongest administrator. The community is a vast one of varied interests, the requirements of the city are rapidly growing, and every day sees new developments of civil life and changes. Calcutta is in the process of transformation. The bustee and the crooked bazaar street are retreating before the electric tram and the *pucca* road. The big reform



scheme that is under consideration is a splendid enterprise that should change the face of the city. Mr. Greer showed a rare enthusiasm for his work and the completest sympathy with the needs of the city. The prospect of creating a modern Calcutta, one fit to take its position as capital of the Indian Empire, is one that fires the imagination. Lord Curzon, speaking at a memorable dinner at the Bengal Chamber of Commerce, indicated eloquently the possibilities of Calcutta under an efficient Municipality. Next to being Viceroy, he declared that he would choose to be Chairman of the Corporation.

The Hon'ble Mr. BEHARILAL GUPTA, I. C. S., is a Hindu by birth, of the Vaidya caste, and was born in Calcutta on the 26th October 1849. His maternal grandfather, Baboo Hari Mohan Sen, was a well-known resident of that city and became afterwards Prime Minister to the Maharaja of Jey-pur. He is thus closely connected with Babu Keshub Chunder Sen, the distinguished Brahma Somaj leader.

He was educated in Calcutta at the Presidency College till the age of eighteen, when he went to England to study for the I. C. S. examination, in company with Mr. Romesh Chunder Dutt, afterwards also of the I. C. S. and



C. I. E., and at present a Councillor to H. H. the Gaekwar of Baroda. They were the pioneers who opened the path for natives of India in the Covenanted Civil Service of India by open competitive examination in England. Mr. Gupta passed the examination in 1869, and was also called to the Bar from the Middle Temple in 1871. On his way out to India, he with his two companions, Mr. R. C. Dutt and Mr. Surendra Nath Banerjee, were mistaken for communists in Paris, and were detained in prison, but happily for one night only.

Having served as Assistant Magistrate and Collector in different districts, and on special relief

duty in Manbhum and Hughli in 1874, Mr. Gupta was posted to Calcutta as a Presidency Magistrate and Coroner, which posts he held from 1881 to 1886.

During that time he attracted a good deal of public attention as being the reputed originator of the once famous Ilbert Bill. The actual part which he took in bringing about that measure is, however more correctly described in a recent issue of the Encyclopedia Britannica.

Mr. Gupta proposed a very small measure, namely, that Indian members of the Covenanted Civil Service should have jurisdiction to try Europeans, a jurisdiction from which they were for the first time debarred by the Criminal Procedure Code of 1872, the Indian Legislative Council being almost equally divided on the question. The proposal had the approval and support of Sir Ashley Eden, the then Lieutenant-Governor of Bengal, who forwarded it for adoption to the Government of India. The Bill subsequently introduced in Council was of a different nature and much wider scope.

During the earlier part of his official career, Mr. Gupta successfully passed the service prize examinations, and obtained Degrees of Honour in Sanskrit and Persian.

Having served with distinction as District and Sessions Judge in various districts, he was promoted to the office of Superintendent and Remembrancer of Legal Affairs to the Government of Bengal, and also appointed a member of the Bengal Legislative Council. These posts are still held by him. In 1898, and again in 1901, he officiated as a Judge of the High Court. Since joining the service Mr. Gupta has taken furlough and visited England on three occasions, and also travelled in Norway, Sweden, Germany and other countries of Europe.

The Hon'ble Mr. KRISHNA GOVINDA GUPTA, Member of the Board of Revenue, L. P. (Bar-at-Law), was born at Bhatpara in the Dacca district of East Bengal in 1851. He was educated first at Mymensingh and afterwards at the Dacca College. He proceeded to England in 1869 for a European

education, and in 1871 he passed for the Indian Civil Service. He joined the Civil Service in 1873, after having been called to the Bar, returned to India in that year and was posted to Backergunge as Assistant Magistrate and Collector. In March of 1874 he served on Famine Relief duty in Bogra, and was there till October, when he returned to Backergunge. He rendered excellent service after the destructive cyclone and storm wave that devastated the sea-board of the district in October 1876. He acted as Assistant Magistrate and Collector and Joint Magistrate in several districts, officiating at times as Magistrate and Collector. In 1887 he officiated in Calcutta as



Junior Secretary to the Board of Revenue, in which post he was confirmed in 1890. The next year he acted as Commissioner of Excise, Bengal, and he was substantively appointed to the post in 1893. In 1901 he was appointed Commissioner of the Orissa Division and Superintendent, Tributary Mehals. In 1904 he officiated in Calcutta as a Member of the Board of Revenue, being the first Indian to hold that high office, and in July of that year he was appointed a Member of the Bengal Council. Mr. Gupta has had a most distinguished official career and is a splendid type of the cultured Indian. He is a prominent member of the Brahma-Somaj community

and is vitally interested in the social and intellectual development of his countrymen.

Mr. FRANK EDWIN GWY-THER, Indian Public Works Department, Under-Secretary to Government of Punjab in the Irrigation Branch of the Public Works Department, received his training as an engineer in the Thomason College. On his appointment to the Department he was posted to the Punjab Irrigation Works on May 31st, 1881. He was appointed Assistant Engineer in December of the same year, and became Executive Engineer in February 1895. His present appointment dates since October 1904.

Mr. WILLIAM BANKS GWY-THER, F.R.I.B.A., Superintending Engineer, Central Circle, Bengal, was born in Birmingham on the 7th February 1856. He is the second son of the late Henry Gwyther, who was for a number of years in the Public Works Department of Central India and afterwards with the Government of the North-West Provinces. Mr. Gwyther was a member of the firm of Messrs. Gwyther and Branson before he came out to India to join the Public Works Department.

Mr. W. B. Gwyther joined the Public Works Department in

pointed Assistant Engineer, 3rd grade, in 1878, and to the 2nd grade in 1879. On passing his Departmental Standard Examination he was posted as Assistant Engineer, 4th Calcutta Division. He had practical training in England from April 1884 to September 1886. He was promoted to the 1st grade of Assistant Engineers on January 1st, 1885, and in 1888 he joined the office of the Chief Engineer, Bridges and Roads Branch, and officiated as Executive Engineer. He was placed on special duty at the Public Works Secretariat in February 1890, and on 5th March 1892 he was appointed an Executive Engineer, 4th grade, attached to the Public Works Secretariat. In 1898 he was appointed Executive Engineer (1st grade) to the Central Circle, which is the most important in India, embracing as it does the whole of Calcutta. In 1903 Mr. Gwyther was appointed Superintending Engineer of this important Circle. He has greatly distinguished himself as an architect during his career in the Public Works Department, many of the modern public buildings of Calcutta having been designed by him. In 1903 he was appointed a Fellow of the Calcutta University.

Mr. FREDERICH LOCH HALLIDAY (*Captain, 2nd Batt., Calcutta Vol. Rifles*), Officiating Commissioner of the Calcutta Police, belongs to a family which has for many years been connected with India and has gained high honors and reputation in the country. A grandson of Sir Frederick J. Halliday, the first Lieutenant-Governor of Bengal from 1854 to 1859, he is a son of Mr. F. Mytton Halliday, late of the Indian Civil Service (one of the last of the old Haileybury Civilians), who was Commissioner of the Patna Division, and was afterwards Senior Member of the Board of Revenue prior to his retirement in 1891. Mr. Halliday was born at Mozufferpore in Behar, India. He was educated at Home, at Beckenham in Kent, and also at the well-known army school at Wimbledon, of Messrs Brackenbury and Wynne. Coming to India in 1885, Mr. F. L. Halliday joined the Bengal Police Service in September of that year, his first appoint-

ment being that of Assistant Superintendent at Bhagalpur. Passing through the several grades of As-



sistant Superintendents he became District Superintendent of Police in June 1895, receiving his next step in April 1899, and in December 1901 was promoted to the fourth grade of District Superintendents. During his service Mr. Halliday has been closely connected with the Calcutta Police, as in September 1890 he was officiating as Deputy Commissioner of the Metropolitan Police Force, and on several other occasions until February 1902 when he received the substantive appointment. His long experience and intimate knowledge of the Calcutta Police and their work led to his being appointed Officiating Commissioner in September 1900, in September 1901 and again in 1904, and on the Commissioner of Police proceeding on leave in 1905, Mr. Halliday had again been selected for the officiating appointment. *Ex-officio* he is also appointed a visitor of the Alipore Jail and Presidency Jail, a Member of the Board of Management of the Alipore Reformatory School, and of the Committee of Management of the Government Workhouse, and has powers of a 1st Class Magistrate in the 24 Parganahs and is also *ex-officio* Inspector of Factories in Calcutta, *ex-officio* Visitor of Native and European Lunatic Asylums and



November 1876, and was posted Apprentice Engineer to the 3rd Calcutta Division. He was ap-

also *ex-officio* President of the Boiler Commission and *ex-officio* President of the Albert Victor Leper Asylum. During the great Durbar at Delhi in 1902-3 Mr. Halliday was on special duty,—the supervision of the erection of the large camp of His Honour the Lieutenant-Governor of Bengal, the general charge of it being entrusted to him. When enjoying a well-earned holiday at Home in 1903, Mr. Halliday's interest in his professional career, induced him to study the working of the London Metropolitan Police Force, as also those of Liverpool and Manchester. For this purpose he was placed on special duty in England from 1st September to 31st October



Mr. ALFRED GEORGE HARRISON.

1903, and was greatly assisted by Mr. E. R. Henry, now Chief of the Metropolitan Police (London), whilst the broader experience thus gained has been of much use to Mr. Halliday in the carrying out of his responsible duties in Calcutta. Mr. Halliday is a keen Volunteer and is Captain of B Company (Police), 2nd Battalion, Calcutta Volunteer Rifles, and is also a very popular member of Calcutta society. He had conferred on him during the visit of H. R. H. the Prince of Wales the decoration of M. V. O.

Mr. ALFRED GEORGE HARRISON, Examiner of Accounts, P. W. D., Bengal, was born at Cape

Town, South Africa, on 28th June 1853. He is the son of the late W. H. Harrison who was in the service of the Honourable East India Company and was a Judge at Bombay. Mr. Harrison was educated at the Royal Engineering College, Coopers Hill, and joined the Public Works Department in 1876. He arrived in India in November 1876 and was posted to Burma as Assistant Engineer. In 1880 he was appointed to the 1st Grade of Assistant Engineers and officiated as Executive Engineer. He served in the Public Works Secretariat, Rangoon, and was transferred to the Accounts Establishment in August 1881. He was appointed to the office of Examiner of Provincial Railway Accounts, and in 1882 he was posted to the office of Examiner of P. W. Accounts, North-West Provinces and Oudh. In August 1885 he was appointed Deputy Examiner of the Imperial State Railway Accounts. In 1886 Mr. Harrison was transferred to Bombay, and in May of the same year was promoted to be Deputy Examiner of the 1st Grade. On return from furlough in 1888 he was appointed to the office of Government Examiner of Accounts, East Indian Railway. In June 1889 he joined the office of Examiner of Public Works Accounts, Bengal, and in May 1891 was appointed Examiner, 4th Class, 3rd Grade. In March 1892 he was appointed Examiner at Nagpur and officiated as Government Examiner of Accounts, Bengal-Nagpur Railway, in addition to his own duties, from 1st September to 20th November 1892. In 1893 he acted as Examiner, P. W. Accounts, in Rajputana and Central India till 1896, and in 1897, on return from leave, he was transferred to the N.-W. Provinces and Oudh temporarily for famine work. In December 1897 he was transferred to the office of the Accountant-General, P. W. D., where he acted as Assistant Accountant-General. In 1898 he was appointed to the office of the Examiner of Military Accounts, and in 1900 to the office of Examiner of P. W. Accounts, Madras. In October 1903, on return from leave, Mr. Harrison was posted to the office of Examiner of Accounts, P. W. D., Bengal.

While at Coopers Hill, Mr. Harrison was an enthusiastic Volunteer, and he has acted as Paymaster of the Nagpur Volunteers.

During furlough in 1903 he lectured on accounts to the R. I. E. College, Coopers Hill.

Mr. ERNEST BINFIELD HAVELL, Principal of the Government School of Art, Calcutta, was born in England in 1861. He was educated at Reading School and the Royal College of Art, South Kensington, and is an Associate R.C.A. Mr. Havell came out to India in 1884. His first appointment was to the Southern Presidency as Superintendent of the Madras School of Art, where he continued for eight



years, resigning at the end of that time. He then worked for four years in France and in Italy and was appointed to the Calcutta School of Art in 1896. Mr. Havell has exhibited sculpture at the Royal Academy, London, and painting at the Royal Academy, Copenhagen, and at private Exhibitions in London Galleries. He has written largely of the Arts and Industries of India, and his articles on Indian Art have been printed in the English Review, "The Nineteenth Century and After." He has also published a "Hand-book to Agra and the Taj," and "Benares, the Sacred City," giving sketches of Hindu life and religion. Mr. Havell

has been actively connected with the revival of Hand-loom Weaving in India, a movement which, it may be said, was originated by him. He is a Fellow of the Calcutta University.

• Major RICHARD HEARD, B.A., M.B., B.Ch., B.A.O., I.M.S., and L.M., Rotunda Hospital, Dublin, Civil Surgeon, Punjab Establishment, and Joint Medical Officer, Simla, was born in Ireland in 1870. He was educated at Bray School and afterwards joined the Royal University of Ireland, taking his B. A. degree in the year 1892. He has also studied in the Medical School of Physic, Trinity College, Dublin. Commencing his medical service in 1893 he came to India during the course of the year. Ma-



Major Heard was seemingly fortunate, within a year of his arrival to be able to accompany the Military Expeditions into Waziristan in 1894-5, and to take part in the relief of Chitral, for which services he was rewarded with medals and clasps. Major Heard entered the Punjab Civil Service in 1896 and has held various appointments as Civil Surgeon in the Punjab. He is Master of Lodge Himalayan Brotherhood, Simla, No. 459, E. C. He is a member of the British Medical Association, England.

The Hon'ble Mr. Justice GILBERT STUART HENDERSON, High Court of Judicature, Bengal, is the fourth son of the late George Henderson, Esq., of Gordon, Berwickshire, and was born on the 4th February 1853. He was admitted to the degree of M.A. at the Edinburgh University in 1874, and was called to the Bar at the Middle Temple in May 1876. In the same year Mr. Henderson came to India and joined the Calcutta Bar in February 1877. In 1881 he officiated as Lecturer on Mahomedan Law in the Presidency College, and in 1887 was appointed Tagore Lecturer, the subject of his lectures being "The Law of Wills in India." In 1882 he officiated as Chief Presidency Magistrate, Calcutta, and in 1898 as a Judge of the High Court of Calcutta. In 1900 he officiated as a Judge of the High Court of the North-West Provinces. In 1901 Mr. Justice Henderson was appointed to act as Standing Counsel to the Government of India, and since February 1902 he has been a Judge of the High Court of Bengal. During his career in India Mr. Justice Henderson has devoted much time to professional literary work and is the author of several books on the different branches of the Law in India. He married in 1881, Mabel Jessie, the second daughter of Colonel T. T. Boileau, formerly of the 20th Hussars, and has one son, Mr. N. G. B. Henderson, a Lieutenant in the Black Watch (Royal Highlanders). Mr. Justice Henderson is the President of the Bengal Club and a Steward of the Calcutta Turf Club.

Mr. JOHN WILLIAM HENSLEY, Chief Superintendent, 1st Class, Indian Government Telegraph Department, was born in London in the year 1858, and received his education at Kensington Grammar School and King's College (Applied Science Department), London.

Having passed into Coopers Hill (second in the Entrance Examination for Telegraph Engineers) he was appointed an Assistant Superintendent in January 1879. In February 1893 he officiated as Superintendent and was placed in charge of the Bengal Division, Calcutta. In 1894 he was made permanent in that class.

Mr. Hensley served the Department as Electrician in Calcutta during the years 1892-93, and 1894-97. He then took furlough, during which he was deputed to undergo a three months' course in Messrs. Siemens Bros. Telegraph Works at Woolwich in 1898, on which he subsequently printed a report in book form. On returning to India he was successively placed in charge of the following Divisions:—Oudh and Rohilkhand, Bengal, Bellary, and Punjab. He was promoted to Officiating Chief Superintendent in December 1901, to Permanent, 2nd Class, in March 1903, and to Permanent, 1st Class, in November of the same year.

He was selected to carry out the Telegraph operations between Forts



Changsil and Aijal during the Lushai Expedition of 1890-91, for which service he received the Lushai Medal and Clasp, 1889-92.

His services have been specially acknowledged by the Director-General of Telegraphs on five different occasions, the last being in connection with the restoration of Telegraph communication in the Kangra and Kulu Valleys after the lamentable earthquake on 4th April 1905.

Mr. Hensley is the son of the late F. J. Hensley, Esq., M.D., M.R.C.S. (London), and nephew of Canon Lewis Hensley (Senior Wrangler, Cambridge) and of Sir

R. M. Hensley, J.P., Chairman of the Metropolitan Asylums Board, London.

Mr. HARRY NELSON HESELTINE, Asst.-Secretary to the Government of India, Finance Department, joined the service in April 1881 and held various appointments until August 1899, when he was appointed to the above post. Mr. Heseltine is graded as an officer in Class IV of the Enrolled List of the Financial Department.

Mr. JOHN CHARLES HEWITT was born in London, on 26th September 1862, and was educated at Old Hall College, Hertfordshire,



Durham, and the Royal Indian Engineering College, Coopers Hill, having also received a practical training in England on the construction of the Hindley and Pendleton Railway. He joined the Public Works Department, Bengal, in November 1886, and was posted as Assistant Engineer, 2nd Grade, to the Calcutta Division, passing his Professional Examination in September 1887. He acted in the same capacity in Jessore, Hazaribagh and Chota Nagpur, and in 1889 was appointed to the 1st Grade of Assistant Engineers. Passing his Departmental Examination in May 1892, Mr. Hewitt was appointed to the Eastern Sone Division, and went on furlough in 1895. On his return he was posted to the Akhoyapada-

Jajpur Division, where he officiated as Executive Engineer, 3rd Grade, and in 1897 was appointed Executive Engineer, 3rd Grade, permanent, and in February 1900 was posted to the Dacca Division. In addition to his own duties he held charge of the office of Inspector of Works, Eastern Circle, from October 1900 to January 1901, obtaining his appointment as Inspector of Works of that Circle on the 15th January 1901. Mr. Hewitt was confirmed as Executive Engineer, 2nd Grade, on the 24th February 1901, and in 1903 took privilege leave, combined with furlough, for eight months. He was appointed Under-Secretary, P. W. D. (Roads and Buildings), in January 1904.

The Hon. Mr. JOHN PRESCOTT HEWETT, C.S.I., C.I.E., was born at Barkham, Kent, England, on August 25th, 1854. He is the eldest son of the Rev. John Hewett. He was educated at Winchester College and Balliol College, Oxford. In 1875 he entered the Indian Civil Service, and arrived in India in 1877. Mr. Hewett first served in the North-Western Provinces and Oudh as Assistant Magistrate and Collector, and Assistant Commissioner. In 1883 he was placed in charge of the *Imperial Gazetteer* and in the following year he acted as Assistant Accountant-General. In April 1884, he was appointed Junior Secretary to the Board of Revenue. He officiated as Under-Secretary to the Government of India, Home Department, in 1886, and was confirmed in this appointment in August 1887. During 1888 and 1892, Mr. Hewett officiated as Private Secretary to the Viceroy of India. In March 1890, he acted as Secretary to the Government of India, Home Department, and in the same year he filled the important position of Officiating Census Commissioner for India. For his distinguished services he received the C. I. E. decoration in May 1891. In 1893 Mr. Hewett was appointed Deputy Commissioner, and during that year he served as Secretary to the Royal Commission on Opium. In April 1894, he was appointed a Magistrate and Collector, and in December 1895 he received the appointment of Secretary to the Govern-

ment of India, Home Department. In December 1898, Mr. Hewett received the decoration of the C. S. I. for his services. In the same year he was appointed a member of the Plague Commission. Mr. Hewett then officiated as Chief Commissioner of the Central Provinces, and in November 1903 he was confirmed in this very important position. He acted as temporary Member of the Governor-General's Council from August to December 1904, and in December 1904 he received the appointment to the new post created by Lord Curzon—the direction of the Department of Commerce and Industry. For many years the grow-



ing importance of the Commerce of India made it an increasingly difficult problem for the Government to grapple with the many issues raised. It was realised that the only way to meet the difficulty and adequately deal with the important claims of the business community was to create a new Department in which business matters could be focussed. Lord Curzon, with his characteristic energy, set about establishing this new Department, but he was keenly alive to the fact that its success would largely be due to the man who was entrusted with the very considerable task of launching it and directing its energies in the right direction. Under the control of a perfunctory

official this Department would become rather a drag on Commerce than a help. The choice of Mr. Hewett for the post was hailed with the widest approval. He was recognised as a man of marked ability, great experience, and above all gifted with initiation and organising genius of a rare kind. It must be confessed that business men are not as a rule admirers of departmental methods, but it was at once realised that Mr. Hewett was himself essentially a business man, full of sympathy for business enterprise and keenly alive to the necessity of developing resources and fostering every legitimate scheme for developing our industries. His splendid record of service in India



Mr. JOSEPH BALL HILL.

and his commanding personality marked him out as an exceptional man. Since the Department has been organised Mr. Hewett has shown great sympathy with the business community, and characteristic energy; and it may safely be said from the point of view of the commercial world of India, that no better man could have been chosen for a post that demands the most exceptional qualities of mind and imagination.

Mr. JOSEPH BALL HILL, Assoc. M. Inst. C.E., Executive Engineer in charge of the Suburban Drainage Department of the Cor-

poration of Calcutta, was born in 1867 at Salcombe, South Devon, and educated at the Wesleyan College at Truro, Cornwall. He commenced his professional career in 1883 by becoming an articled pupil of Mr. William Santo Crimp, a well-known authority on Sanitary Engineering, and gained further experience and knowledge under Mr. Baldwin Latham, to whom he was an Assistant for some considerable period. In 1886 he was appointed Assistant Surveyor to the local board at Wimbledon, and three years later, in 1889, he proceeded to South America, going to Buenos Ayres in the service of Messrs. Bateman Parsons and Bateman, the Engineering Firm to whom were entrusted the sanitary improvement works of that city, which cost over five and a half million pounds sterling. Remaining there for four years Mr. Hill returned to England, in 1893, and for the next six years, until 1899 was associated with Mr. Baldwin Latham as an Assistant Engineer. Shortly after the Corporation of Calcutta had taken in hand the extensive system of Suburban Drainage, they, on Mr. Latham's advice, selected Mr. Hill as their Executive Engineer to carry out these important works, and he came to Calcutta in 1899 for this purpose. During the five years of his incumbency of the appointment, Mr. Hill has, on two occasions, officiated as Chief Engineer to the Corporation, and has remodelled a large portion of the Suburban Drainage system and successfully carried out the improved project, and has also prepared extensive schemes for the drainage of the Balliaghatta and Fringe areas, as well as for the surface drainage of the suburbs.

Mr. THOMAS HENRY HOLLAND, A.R.C.S., F.G.S., F.R.S., was born November 22nd, 1868, and educated at the Royal School of Mines and Royal College of Science, South Kensington, where he obtained the National Scholarship, the Murchison Medal and Prize, and was granted the Associateship with Honours in 1888. In 1889 he was elected a Berkeley Fellow of the Owens' College for researches in Chemical Geology, and in the following year was appointed an

Assistant Superintendent of the Geological Survey of India and Curator of the Geological Museum, Calcutta. In 1892 he was appointed Professor of Geology at the Presidency College, Calcutta, in addition to his duties on the Geological Survey. In 1894 he was promoted to the grade of Deputy Superintendent, and in 1903, on the retirement of Mr. C. L. Griesbach, C.I.E., was appointed Director of the Department. His scientific work in India has been recognised by the grant of the Murchison Fund of the Geological Society of London in 1902, and by election to the Fellowship of the Royal Society of London in 1904. Mr. Holland was elected to be a Vice-President of



the Asiatic Society in 1904 and 1905, a Fellow of the University of Calcutta in 1905, and a Trustee of the Indian Museum in 1901. His published papers have appeared in the Journal of the Anthropological Institute, Geological Magazine, Mineralogical Magazine, Quarterly Journal of the Geological Society, Journal of the Asiatic Society and in the Records and Memoirs of the Geological Survey.

Mr. WILLIAM WOODWARD HORNELL, B.A., Inspector of European Schools, Bengal, was born in the year 1878 in England, and educated at Radley, and at Trinity College, Oxford. After graduating

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in 1901, he was appointed by the Secretary of State for India to the Indian Educational Service and arrived in India in January 1902. He worked for some time as a Professor of English at the Presidency College, Calcutta, and was appointed to officiate as Inspector of European Schools in the following year (1903). On the formation by the Government of India in 1903, of a Committee to enquire into the matter of Hill Schools for Europeans in Northern India, Mr. Hornell was appointed to act as Secretary, his services being placed at the disposal of the Government of India, in the Home Department, for that purpose; on completion of this, he reverted to the appointment he still holds.



Mr. HENRY FRASER HOWARD, Under-Secretary, Finance Department, Government of India, was born in the year 1874 in England, educated at Aldenham School and Trinity Hall, Cambridge. He was appointed to the I.C.S. after examination in the year 1896, and arrived in India, 9th December 1897; served in Bengal as an Assistant Magistrate and Collector, and after being in charge of the Narayanganj Subdivision of the Dacca District for two years, was placed on special duty in connection with the Census of 1901; in the year 1902 he acted as Deputy Commissioner of Police in Calcutta for a short period, after which he

was again employed on special duty in connection with the revision of the *Imperial Gazetteer* until February 1905, when he was appointed to his present position. Mr. Howard is an athlete and takes a keen interest in various forms of sport, he having won the mile race against Oxford in 1896-7, during his University career, and rowed in his College boat, head of the river, in the year 1896.

The Hon'ble Sir WALTER CHARLETON HUGHES, *Kt.*, C.I.E., M. INST. C.E., Chairman, Bombay Port Trust, Additional Member, Bombay Legislative Council, was born in September 1850, and received his education at King's College, London, of which he became a Fellow in 1898.

He joined the Public Works Department in 1868 as a "Stanley Engineer" (selected by competitive examination in England) and passed the earlier years of his service in the Irrigation Department. In 1884, he was appointed Under-Secretary to Government for Public Works, and was made Secretary to Government of Bombay, P. W. D., in 1887. The latter office he held till 1892, when he became Chairman of the Board of Trustees for the Port of Bombay.

Mr. Hughes was the first Chairman of the Bombay City Improvement Trust on the constitution of that body in 1898, but in 1900 returned to the Port Trust, though still continuing to serve as an elected Trustee on the Improvement Trust Board.

In September 1905, he retired from the Public Works Department as Chief Engineer, 1st Class, being then the senior officer of the Department in India and the last of the Stanley Engineers, but continues to hold the post of Chairman of the Port Trust.

He was for some time Chairman of the Board of the Victoria Technical Institute and a Member of the Bombay University (Syndicate and Dean in Engineering).

Between 1897 and 1904 he was nominated four times as a Member of the Governor's Council. He was President of the Aden Wharves Commission in 1901, and Chairman of an Expert Committee

to advise on the Improvement of the Port of Karachi in 1905.

Sir Walter Hughes married in 1889, Evelyn Isabel Rose, elder daughter of the late Colonel H. S. Hutchinson, I.S.C. He was appointed a Companion of the Most Eminent Order of the Indian Empire in May 1900. He was knighted for his distinguished services in January 1906, by H. R. H. The Prince of Wales.

Captain LESLIE THOMASON ROSE HUTCHINSON, M.A., M.D., B.C., I.M.S., is Professor of Physiology, Histology and Hygiene at the Grant Medical College, Bombay. He was born at Clifton, Bristol, in 1872, and was educated at Repton



Hon'ble Sir W. C. HUGHES.

Trinity College, Cambridge, and the London Hospital, taking his degrees at Cambridge, B.A. with Honours (Nat. Sci. Tripos) 1892; M.A., M.B., B.C., 1897; M.D. 1902. He first spent eight months on the North Sea as Medical Officer to the Royal National Mission to Deep Sea Fishermen, and in the latter part of 1897, volunteered for Plague duty in Bombay at the time of its first outbreak. In May 1898, he returned to England and passed fourth into the Indian Medical Service in the following August. He was Prizeman in Clinical Medicine at Netley in January 1899, and, on re-

turning to India in the same year, was posted to Military duty in the



Mr. WILLIAM ARBUTHNOT INGLIS.

Poona District. In 1900, he served as Secretary and Member of the Commission appointed by Government to enquire into the alleged ill-effects following Plague inoculation. In 1901, he was appointed Personal Assistant to the P.M.O., Bombay Command, and in 1902 took up his present appointment. Captain Hutchinson was elected a Fellow of the Bombay University in 1905, is Honorary Secretary of the Bombay Medical-Physical Society, and Honorary Secretary of the Bombay Branch of the British Medical Association.

Mr. WILLIAM ARBUTHNOT INGLIS, Secretary, P. W. D. (Roads and Buildings Branch), Bengal, was born at Inverness, Scotland, on 5th December 1853. He was educated at St. Andrews and Wellington College. He passed into the Royal Indian Engineering College, Coopers Hill, when it was first opened in 1871, and joined the Public Works Department on the 1st October 1874. On his arrival in India he was posted to the Arrah Division and was employed for eight years as an Assistant on the construction and working of the Sone Canals. In 1883 he was appointed Executive Engineer, 4th Grade, and transferred to the office of the Superintending Engineer, Sone Circle. In 1885 he returned to the Arrah Division as

Executive Engineer, and held charge of the Division till September 1891. He then officiated for a short time as Under-Secretary to the Bengal Government in the Public Works Department. From February 1892 to July 1893, he held charge of the Sone Circle as Superintending Engineer. On return from furlough in 1894, he was employed temporarily on special enquiries with respect to the Gumti River in the Tipperah District, and the Kosi River in the Purneah District. He then assumed charge, in March 1895, of the Orissa Circle as Superintending Engineer, and, with an interval of six months in 1896 spent in the Sone Circle and in the Western Circle and of a year's furlough in 1900, remained in Orissa till June 1902, when he joined the Secretariat of the Bengal Government as Chief Engineer. Mr. Inglis has been employed mainly on the administration of the Sone and Orissa Canals, and has given his attention largely to the development of the Revenue system of the canals. He has also interested himself in schemes for disposing of the volumes of flood waters in the rivers of Bengal which are in excess of the capacity of discharge of the natural channels.

Mr. CHARLES STREATFIELD JAMES, Member of the Institution of Electrical Engineers, Officiating



Director, Construction Branch, Government of India, Telegraph

Department, was born in the year 1859 in London, and was educat-



Major WILLIAM ERNEST JENNINGS.

ed at Trinity College, Stratford-on-Avon. He passed into the Royal Indian Engineering College, Coopers Hill, in December 1877, where he completed his studies the following year, and was appointed by the Secretary of State for India to the Indian Telegraph Department on 26th January 1879, joining in Calcutta of the same year as an Assistant Superintendent. He has served in Central India, Rajputana, Bengal, Bombay, Guzerat and Eastern Bengal, and has thus acquired an extensive knowledge of the country. He received his promotion to the rank of Superintendent, 2nd grade, in October 1894, and whilst in that grade held charge of the Telegraph Check Office in Calcutta, until November 1896. From this date till February 1899 he was in charge of the Lower Burmah Division of Telegraphs. On January 15th, 1899, Mr. Streatfield James gained his next step in the Department, being then promoted to the 1st grade of Superintendents, and during the four years of his continuance in this grade held charge of the United Provinces of Agra and Oudh Division of Telegraphs. From August 1902 till March 1903 he was attached to the office of the Director-General of Telegraphs as temporary Chief

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Superintendent of Construction. Promoted to Chief Superintendent, 2nd class, November 8th, 1903, the following year brought him promotion to Chief Superintendent, 1st class; he receiving this step on 19th July 1904, and the same year also saw him advanced to the higher appointment of Deputy Director, August 27th, 1904, and in charge of the Office of Deputy Director of Construction. On 3rd April 1905, Mr. Streatfield James became Officiating Director (Construction) of Telegraph. During his busy official career Mr. Streatfield James has found time to contribute to the technical literature of his Department, being the Author of "The



Mr. NORMAN WRIGHT KEMP.

Morse Signaller's Companion" and also of "The Construction of Telegraph Spans, Angles, Stays and Wire Suspension Bridges," both of which works have been published by order of the Director-General of Telegraphs for the use of the Telegraph Department of the Government of India, the former being also used by the Telegraph services in Egypt, Ceylon, and Persia.

Major WILLIAM ERNEST JENNINGS, M.D., D.P.H., J.P., I.M.S., Superintendent of Plague Operations in the Bombay Presidency, was born in 1865, graduated

from the Edinburgh University in 1887, and entered the Indian Medical Service in the same year. Since his arrival in India in 1888 he has held various Military and Civil appointments, including the Medical charge of the 119th Infantry, all the Sind Horse Regiments and the 123rd Rifles; the Civil Surgeonship of Ratnagiri, Panch Mahals, Shikarpur and Rajkote and, on four occasions, the Acting Health Officer-ship of the Port of Bombay.

In the last capacity he first came into contact with plague in 1896, and, thereafter, controlled several branches of plague administration, reaching his present position in 1901. A monograph upon Plague published by him in 1903 was adopted by Government for use in all Civil Medical Institutions in the Bombay Presidency. He is the Bombay Editor of the *Indian Medical Gazette*, Infectious and Tropical Disease Editor of *Treatment*, London, and a standing contributor to several other medical journals. In recognition of his plague services the Order of St. John of Jerusalem was conferred upon him by Her late Majesty Queen Victoria, Empress of India, and he is also a Fellow of the Royal Institute of Public Health and of the Incorporated Society of Medical Officers of Health. Outside of his profession Major Jennings is well known in Masonic circles, being the Grand Master Depute of all Scottish Freemasonry in India, Burma and Ceylon, and also as a musician, having on several occasions acted as Organist of St. Thomas' Cathedral in Bombay.

Mr. NORMAN WRIGHT KEMP, Barrister-at-Law, Chief Presidency Magistrate and Revenue Judge, Bombay, was born in the city where he now administers Law and Justice and was educated at the Collegiate (Dr. Bryce's), Edinburgh, Scotland. He was called to the Bar at the Inner Temple in Michaelmas 1895, and came out to India shortly after. He acted as Official Assignee of the Court for Relief of Insolvent Debtors, Bombay, from 1902 to 1904, and was appointed Assistant Commissioner and Assistant Taxing Master, High Court, Bombay. Mr. Kemp's next change of office was made in February 1905, when he occupied the seat of Third Judge

of the Court of Small Causes, Bombay, and also acted as Second Judge in the same year. Mr. Kemp officiated in his present appointment from June to September 1905, in which month he was made permanent on the promotion of Mr. Saunders Slater to the post of Administrator-General.

Mr. MICHAEL KENNEDY, J. P., Deputy Inspector-General of Police for Railways and Criminal Investigation, was born in March 1859. He completed his education at Wellington College, Berkshire; came out to India late in 1876 and joined the Police Department as Assistant Superintendent in March 1877. Three years later he was se-



lected for special duty in charge of Police operations against dacoits on the Frontier between the British and the Nizam's territory, and for his effective services Mr. Kennedy received the thanks of the Government of Bombay and H. H. the Nizam's Government. In 1882 he was again employed on special duty in the Kaladgi District, became Superintendent of Police in 1885, and was sent to Kathiawar on special duty to organize the Kathiawar Agency Police. From Kathiawar to Sind is not a far cry, and in 1893 Mr. Kennedy went to Upper Sind as District Superintendent of Police. The next year he was sent to Poona and held charge of the district off and on for about ten years. The authori-

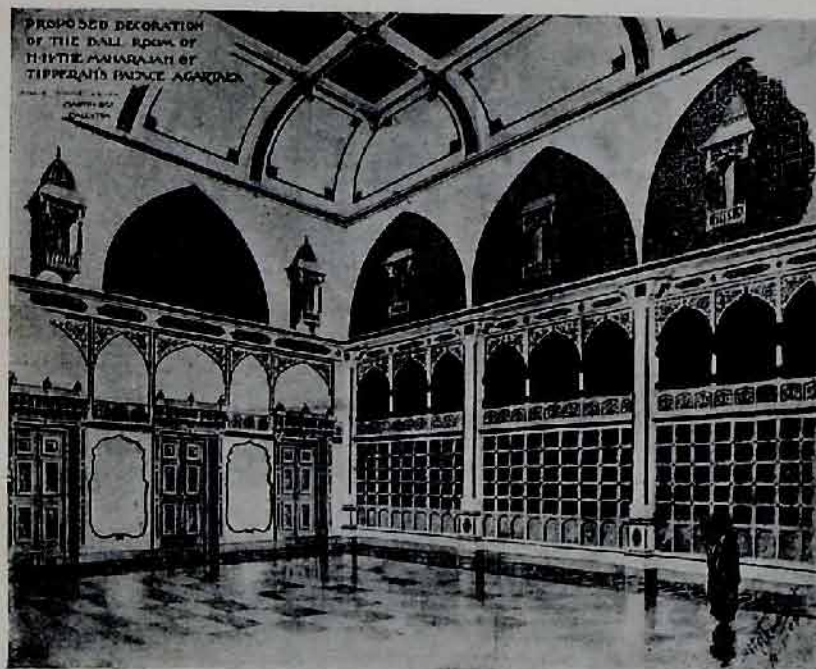
Iyer, the celebrated Dewan of the Mysore State, and from details from old temples at Mysore supplied by Mr. Standish Lee, Superintending Sanitary Engineer to the Mysore Government, who designed the gateway. The temple is in the Dravidian style and is very massive in structure and rich in detail

Roads for this purpose. The great success obtained by their first venture in this branch of Engineering—the Howrah-Amta Light Railway, has led to their constructing The Howrah-Sheakhalla Light Railway, the Ranaghat-Krishnagar Light Railway, the Bukhtiarpur-Bihar Light Railway, the

Baraset and Basirhat Light Railway and they have now under construction another light Railway between Delhi and Saharanpur. These light railways serve as feeder lines to the larger Railway systems, and are admirably adapted to open up the country at a moderate cost.

Messrs. Martin & Co. are also interested in the important and increasing Jute industry of Bengal, being the Managing Agents for the Arathoon Jute Mills, established by Mr. T. Arathoon and situated on the north-east outskirts of Calcutta. On their completion Messrs. Martin & Co. took over the Managing Agency of the Company. The buildings and works cover an area of many acres, and the Mill, which is one of 670 looms equipped with the latest and most modern machinery, gives regular employment to some five thousand hands, and a staff of skilled Europeans.

The extensive collieries at Kosoonda, worked by the Kosoonda and Nyadee Collieries, Ltd., under Messrs. Martin & Co.'s direction, is another of the Firm's important undertakings, as also the Hooghly Docking and Engineering Co., Ltd., and their brickfields, lime kilns, timber yards, machinery and store yards are the necessary adjuncts of a large and thriving undertaking.



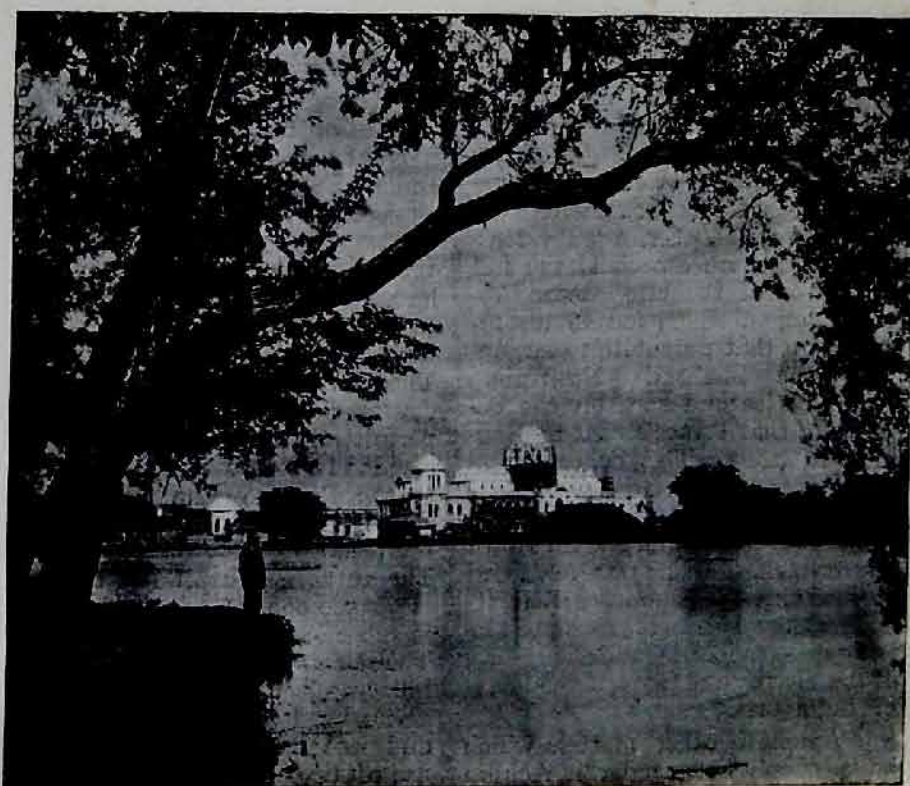
MAHARAJA OF TIPPERAH'S PALACE (interior).

of carved stone, bracket capitals, pierced stone windows, and delicate plaster enrichments, grotesque masks and other devices.

Messrs. Martin & Co. have materially added to the architectural beauties of Calcutta by the many handsome buildings erected in this city by them of late years, and their new office in Clive Street, recently completed, will compare with any in Calcutta. To this Firm also was entrusted the very important work of putting in the foundations for the Victoria Memorial, a work requiring much skill and care in its execution, as they will have to safely bear the vast superstructure presently to be erected on them as an all-time Memorial to Her late Majesty Queen Victoria.

Amongst other large works and important projects in which Messrs. Martin & Co. are interested may be mentioned "The Bengal Iron and Steel Company," Limited, of which they are the Managing Agents in India.

Messrs. Martin & Co. are also the pioneers of the light Railway systems in Bengal, utilising District



MAHARAJA OF TIPPERAH'S PALACE (exterior).

Sir THOMAS ACQUIN MARTIN, *Kt.*, of the firm of Messrs. Martin & Co., Calcutta. Born in Warwickshire, England, in the year 1851, a son of the late Mr. P. W. Martin, a Birmingham manufacturer, Sir Thomas Acquin Martin was educated at the Oratory, Edgbaston, one of the pleasant suburbs of Birmingham, and after gaining mercantile experience and training at Home for a few years he came out to India in the latter part of 1874. He commenced his Indian career by founding a firm to carry on business as merchants, engineers, and contractors, which is the present firm of Messrs. Martin & Company, of Clive Street, Calcutta, Civil Engineers and Contractors, Sir Acquin Martin being still at its head as senior partner. Sir Acquin Martin's works have not been confined to the Bengal Presidency alone, his firm having been closely identified with engineering works of the first magnitude in many other parts of India (and even across its borders), such as the Tansa duct works, providing the City of Bombay with a constant supply of pure water from a distance of some forty miles, over very broken country, to the erection and full equipment of the large and extensive arsenal and factories for the manufacture of ammunition and numerous workshops for nearly all general purposes in Cabul; Sir Acquin's connection with Cabul and the Rulers of Afghanistan dates from the year 1886, when Sir Salter Pyne, C.S.I., on behalf of the firm of Martin & Co., visited the Afghan Capital. Sir Acquin Martin gained more especially the full confidence of the late Ameer Abdur Rahman, which led to his selection by that potentate to accompany the Shahzada Nasir-ullah Khan, his second son, on the occasion of that Prince's visit to England in 1895. This delicate and onerous task met with His late Highness' fullest appreciation, and also that of Sir Acquin Martin's own countrymen, and he was rewarded by receiving the honour of Knighthood at the hands of Her late Majesty Queen Victoria, and the thanks of the Viceroy and Governor-General of India in Council.

Amongst other matters which have deeply engaged Sir Acquin Martin's attention has been the

extension of railway communications with outlying districts, and he has been a strong advocate for introducing into India light narrow gauge feeder lines, and may fairly be said to be the pioneer of these railways, the utility of which has been now well established.

Sir Acquin Martin is also concerned in the development of the iron, steel and coal resources of the country, his firm being the managing agents of the Bengal Iron & Steel Co., Ltd., the only works of this kind in India, and which turns out large quantities of iron and steel equal in quality to the imported article.

THE MERCANTILE BANK OF INDIA, LTD., BOMBAY.—When one looks back on the course of silver in the world's money-markets during the past half century, one is disposed to wonder how any financial concern in the silver-using countries has managed to survive. With the rapid fall of silver many, indeed, went under, and the others had to make very drastic reforms in their organisation. Among the latter class was the Chartered Mercantile Bank of India, London and China, which was established by Royal Charter as far back as 1858. The old Bank had a high standing in the Eastern exchange business, and was severely hit by the adversities of silver, and in 1892 the Charter was relinquished and the institution re-organised under the name of the Mercantile Bank of India, Ltd. The benefits of the change may be seen in the great increase in the Bank's business, the deposit and current accounts having risen during the last ten years to over two millions sterling—more than double their previous total. The Bank's net profits have, of course, risen to a very great figure, permitting not only an increase in dividends, but substantial transfers to the Reserve Fund, which now stands at £110,000, which has been built up entirely out of profits. The authorised capital of the Bank is £1,500,000, of which £1,125,000 is subscribed and £562,500 paid up. The Bank negotiates and collects bills and grants drafts payable at its head office and its branches, and issues letters-of-credit for the use of travellers. They undertake the purchase and sale of Govern-

ment securities, stocks and shares, and receive the same for safe custody, realising interest and dividends when due. On current deposit accounts the Bank gives interest at the rate of 2 per cent on a minimum daily balance of Rs. 1,000. For deposits exceeding a lakh of rupees special terms are arranged. The head office of the Bank is at 40, Threadneedle Street, London, James Campbell, Chief Manager, and the Directors are Sir Alexander Wilson (Chairman), Messrs. R. W. Chamney, W. Jackson, R. J. Black and J. A. Maitland. The branches and agencies are at Bombay, Karachi, Calcutta, Madras, Colombo, Kandy, Galle, Singapore, Penang, Hong-Kong, and Shanghai. The Manager at Bombay, one of the largest branches, is Mr. James Murdoch.

D. L. MILLAR & CO., Jute Balers and Shippers, Head Office, 135, Canning Street; established in the year 1901; agencies in London and



Dundee. The Firm deals in Jute and Jute shipping exclusively. Mr. D. L. Millar is the sole proprietor of the business. He came to India in 1887 and joined a firm of merchants in Calcutta as Assistant. He remained with this firm for some years; then the time came for him starting on his own account, when he founded the present firm of D. L. Millar & Co. Mr. Millar is a Member of the Committee of the Calcutta Baled Jute Association.

Mr. SILAS MEYER MOSES comes of a great Jewish family, equally well known in Europe and Asia—the Sassoons—being the son of the eldest daughter of the late Mr. David Sassoon, the founder of the commercial house of that name. There is a tradition that the Sassoons are of the house of King David, but authentic history first mentions them as leaders of their community in Toledo, from which city they fled to escape persecution, and settled in Baghdad, where they have always been distinguished for their wealth and high character. The development of British India led to the migration hither of many of the more pro-



minent Persian Jews, among them Mr. David Sassoon, who as head of his community in Bombay in the stormy days of '57, did much to quiet the apprehensions of that city, by proffering the services of himself and his co-religionists to the Government at a moment when many were wavering. Mr. S. M. Moses was in school at this time, and after completing his course at the Elphinstone Institution proceeded to China, in 1862, where for many years he was managing partner of the firm of David Sassoon, Sons & Co. It was here that Mr. Moses had his first taste of public life, being, for a large part of his stay, on the Finance Committee of the Municipality of Shanghai, and taking a constant interest and active part in the

administration of that progressive and cosmopolitan settlement.

He left China in 1880, and, after a tour in Europe, returned to Bombay and joined the firm of David Sassoon & Co., shortly afterwards marrying Rachel, daughter of the late Mr. Abraham, a lady who up to the time of her death (14th July 1905) took a prominent part and assisted her husband worthily in all works of charity and social advancement.

On the death of his uncle, Mr. S. D. Sassoon, Mr. Moses succeeded to the Directorate of several public Companies and membership of other bodies, including the Bank of Bombay, the Port Trust, the Oriental Life Assurance Company, and the Sassoon Industrial and Reformatory Institution. As President in 1898, his services were particularly valuable to the Bank of Bombay at a time when the transition from a silver to a gold standard caused novel fluctuations in the money market which puzzled experienced financiers.

He was re-elected to this distinguished office in 1900-1902, and again in 1905. It is needless to say that a man of Mr. Moses' varied knowledge of international trade is not a Silverite. He is a prominent member of the Chamber of Commerce, and on not only commercial but on all matters affecting the public weal, Mr. Moses has always spoken out strenuously and with all the weight of his experience and judgment. In recognition of his interest in education, Mr. Moses was nominated a Fellow of the Bombay University in 1899, and he was nominated a Member of the Bombay Legislative Council, during Lord Sandhurst's administration in the following year, and was re-nominated in 1902 by H. E. Lord Northcote, being the third representative of his race to receive this honour, his two predecessors being also members of the same business house. Besides his responsibilities as head of his firm and the public work already mentioned, Mr. Moses finds time for many other duties. He was one of the Justices of the Peace, who in the early days of the plague in Bombay went from house to house with the search parties, using his great influence with the natives to calm the resentment which this measure

provoked. He has served on the recent Presidency Famine Funds, and is a trustee for the Bombay branch of the Countess of Dufferin Fund. Mr. Moses was a recipient of the Coronation Medal and was one of the Honorary Magistrates lately appointed by Lord Lamington.

Mr. ROOSTUMJEE DHUNJEE-BHOY MEHTA, C.I.E., was born in Bombay on the 26th July, 1849. He belongs to the "Shenshais" or the Imperial class—a class which counts among its members several notabilities, including two distinguished Baronets. He received his vernacular education at a local Guz-rati school, and when nine years of age was placed in the Bombay Branch school.

In the year 1860, his father, Mr. Dhunjeebhoj Byramjee Mehta, made up his mind to settle in Calcutta, and with his family left Bombay, travelling by sea, railway communication not being existent in those days between Bombay and Calcutta, for the Capital of India. On arrival in Calcutta Mr. R. D. Mehta joined the Bengal Academy, an educational institution opened and managed by the late Mr. Charles D'Cruze, an educationist of repute.

After completing his education Mr. Mehta was placed with the well-known firm of Messrs. Apcar & Company as an apprentice, his father being desirous that he should have a sound commercial training. Mr. Mehta showed considerable aptitude for business, and his steady habits, business capacity, honesty and winning manners secured for him the goodwill and sympathy of the late Mr. Seth Aratoon Apcar and Mr. A. G. Apcar, with both of whom he was a favourite.

After remaining with the firm for two years Mr. Mehta left to join his father's business, Messrs. B. B. Mehta & Company, which was at that time in a flourishing condition, carrying on an extensive trade with China and having a Branch at Hong-Kong. In 1870 Mr. R. D. Mehta went to Hong-Kong to manage the Branch there, and also visited Japan in the interest of the Firm. In 1877 Mr. Mehta journeyed to England, the purport of his visit to that country being to purchase the machinery and plant requisite to start

a cotton mill in Calcutta, an object he had in view for some little time. In the same year he accordingly started the "Empress of India" Cotton Mills, so named to commemorate the assumption of the title of Empress of India by Her late Majesty Queen Victoria in that year. Under his able supervision and careful management these Mills succeeded in producing yarns within twelve months of their establishment, and cleared cent per cent within three years of their existence.

As a public man Mr. R. D. Mehta is connected with the leading political, literary, scientific, and commercial societies of the land, and there are but few public movements in which he does not take a prominent part. He is also an ardent worker and a disinterested advocate in the cause of Indian progress, and there has hardly been a public meeting held since 1883 at which he has not spoken. Mr. Mehta is a Life Member of the Asiatic Society, of the Society of Arts, London, of the Albert Victor Hospital, of the India Club, a Governor of the Mayo Hospital, and several other institutions. He was one of the principal founders of the Bengal National Chamber of Commerce, and was its Vice-President from its very commencement. He is one of the Vice-Presidents of the Indian Association, and a tower of strength to the Parsi community of Calcutta, who recognise in him their leader and the exponent of their views. Mr. Mehta is an Honorary Magistrate and Justice of the Peace for the town of Calcutta, a Visitor of the Presidency and Central Jails and has also been a Port Commissioner. In January 1893 Mr. R. D. Mehta was appointed to the high office of Sheriff of Calcutta, an appointment which was welcomed unanimously by the entire press of Calcutta, both Anglo-Indian and Vernacular, as a fitting recognition of his public services. Curiously enough on the day of his assuming office, he was called upon to open the proceedings of the large and important meeting of citizens held at the Town Hall, to protest against the Jury Notification of the Bengal Government, which duty he discharged with great eloquence, and his declaration that the movement had his full sympathy was

received with acclamation. Mr. R. D. Mehta is the second Parsee who has held this high and responsible appointment. In Local Self-Government, Mr. Mehta has also made a big reputation, as for fifteen years, in fact since a Local Board was created for Alipore, he has been the Chairman of that body, whilst as Chairman of the important Manicktollah Municipality from 1901 to 1904 he has been able to raise the revenue receipts by some Rs. 20,000, and under his careful and business-like guidance the percentage of collections rose from 64 to 97 per cent. The spiritual welfare of the community to which he belongs, has



always been a matter of great consideration to him, and to his venerable father, and at considerable personal expense they brought over, from Bombay, Parsi priests for the benefit of their co-religionists. The Masonic Fraternity of Calcutta have in him a strong supporter, and he is one of the Vice-Presidents of the Bengal Masonic Association and has subscribed liberally to its funds. On the occurrence of the Diamond Jubilee of Her late Majesty Queen Victoria, Mr. Mehta was elected a Member of the deputation (as Vice-President of the Indian Association) which went to Simla to convey to His Excellency the Earl of Elgin, the then Viceroy of India, the loyal congratulations of the

Princes and the people of Bengal on that auspicious occasion, and he also performed the same agreeable duty on behalf of the District and Local Boards of Alipore. In 1897, the dignity of "Companion of the Indian Empire" was conferred on Mr. R. D. Mehta, and great was the satisfaction throughout all classes in Calcutta at this honour being awarded to one of its most prominent public men, and this feeling of public approval found a fitting manifestation in a congratulatory banquet that was given in his honour on the 24th March 1898 by the leading representatives of all sections of the community.

Mr. R. D. Mehta was for some years Persian Consul in Calcutta from early in 1900 until December 1903, and but for the unfortunate incident that happened in Bushire when H. E. Lord Curzon visited that Port in the Persian Gulf, in 1903, would have probably still continued in the appointment. Mr. Mehta, however, considered that a grave breach of international courtesy had been committed by the Shah's Government, and having the courage of his opinions, and finding it inconsistent with his principles, he promptly resigned the Consulship.

The English mercantile community will feel indebted to Mr. Mehta for his able advocacy in regard to the fixity of exchange. Mr. Mehta was invited by both the Viceroy and the Lieut.-Governor to go to England as a witness for examination by the Currency Committee, but he was prevented from accepting that kind invitation by the serious illness of his aged father. Mr. Mehta was asked then to put his ideas on paper, which he did by contributing a series of letters in the columns of the "Englishman," which were presented from time to time before the Currency Commission.

MOLL, SCHUTTE & CO., 1, Lall Bazar Street, Calcutta, was founded in 1894 by Peter Arnold Moll and Otto Albrecht Schutte, the latter retiring from the firm in 1902. The firm has branches in Delhi and Cawnpore and principally does business in piece-goods and paper, besides a small business in produce and jute fabrics. They are also

Managing Agents of the Bengal Bone Mills and the Nilgiri Granite and Stone Co., Ltd.

NATIONAL BANK OF INDIA, Ltd., Calcutta. Established in 1863 in Calcutta. This Bank has during its career of upwards of 42 years rapidly

the countries above mentioned. The Capital of the Bank is £1,000,000, of which one-half is paid up, and it has a reserve fund of £500,000. The 75th report by the Directors showed a very satisfactory state of affairs obtaining for the year ended 31st December 1904. After paying to its shareholders



NATIONAL BANK OF INDIA, CALCUTTA.

expanded until now it is one of the largest and most important banking institutions in the East. The Head Office is in London, where it was registered under the Companies' Act of 1862 in March 1866, and the extent of the Bank's operations and influence on the trade of India, Burma, Ceylon, and East Africa, may be gauged by the number of its branches established throughout these countries, there being nine in India, two in Burma, three in Ceylon and three in East Africa, as also two at Aden. In former years the Bank also had branches in Hong-Kong and Shanghai, but these were relinquished some twenty-five years ago, the Bank confining its operations to India and

the substantial dividend of ten per cent, and allowing for considerable sums being put to the credit of House Property Account, and the Officers' Pension Fund, a large surplus still remained at the credit of profit and loss account. The major portion of this surplus has been returned to the shareholders in the unique way of distributing amongst them one Bonus Share of £25 (on which £12 10s. is credited as paid up) to each five shares held, thus practically making a free present of a one-half fully paid up share to each holder of five shares. Few banks trading in the East have been thus able to reward so substantially the confidence of its shareholders, and that the National Bank of India has done so speaks highly for the strength of its financial position and the soundness of its management both at home and abroad. Of course, this issue of bonus shares somewhat alters the capital account of the Bank, increasing the Subscribed Capital to £1,200,000 and the Paid-up Capital

to £600,000. Amongst the names on the Board of Directors are those of several gentlemen of lengthy Indian experience, and who are also deeply interested in the commercial progress and welfare of India, and to their extensive knowledge of the trade requirements of the country, much of the success of the Bank's career is due. For many years the Bank's premises in Calcutta were situated in Government Place, but the expansion of business necessitated, in 1902, a removal to more spacious offices in Clive Street, where they are now more centrally and conveniently situated.

The **NEW YORK LIFE ASSURANCE COMPANY** a little while back celebrated its sixtieth anniversary by a convention which included representatives of its field force from all over the world—a fitting and appropriate celebration of the success it has achieved, which both in extent and in character has probably never been surpassed in the history of business. In methods of securing business, in the internal machinery of an office equipped to carry an almost unlimited burden—in the attitude of the corporation itself towards its constituent members, and to a large degree in its theories of investment of the policy-holders' money, the past ten years have placed the New York Life Insurance Company in a class by itself.

When Mr. Franklin became President the Company had a membership of .. 2,000
 In 37 years of President Franklin's incumbency this membership was increased by .. 84,000
 In the 7 years of President Beers' incumbency this was still further increased by .. 109,000
 Making the total membership in February 1892, the date of President McCall's election .. 195,000
 During the 13 years of President McCall's administration this membership has been increased by 750,000
 Making the membership now .. 945,000

President McCall, from a clerk in the office of the Insurance Superintendent of New York State, became himself Insurance Superintendent, afterwards Comptroller of a Company, and then nearly 14 years ago President of this Company. In every position his strong personality, his fearless probity, have stood conspicuously forth. President McCall stands before those who know him and before the world as a man of absolute and fearless honesty, a man whose life is wrapped up in the success and progress of the Company.

The New York Life Insurance Company has a large membership in every civilized country in the world, and files its annual report with each one of these Governments. Years ago the figures entering into the annual statements of the Company were described as stupendous, but still they continue to increase, in fact the figures can only be properly understood by reducing them from a yearly to a weekly or even a daily basis. The income for the year 1904 was over 30 crores of rupees. The payments to policy-holders in 1904 were over 12½ crores of rupees. The assets of the Company are over 121 crores of rupees. The reserves to provide dividends, etc., are over 12 crores of rupees. The Company invests no money in stocks. President McCall in an address said:—"Trust Funds of a Life Insurance Company must not be risked in speculation, and so I predict that, regardless of the permission granted by the laws of the several States and Governments under which we are operating, the New York Life Insurance Company will never again be the owner of stocks." The Company sold in 1901 all its stocks, and quoting from its present by-laws, the Company cannot make any loan on or investment in what are commonly known as Industrial enterprises, nor can the Company invest in or loan on stocks. People who take life insurance want to know that their money is invested most securely and most safely. The New York Life does that, its by-laws make it impossible to do otherwise. Some have asked—"What is the essential difference between bonds and stocks"? Briefly stated the difference is this:—A bond is a definite promise to pay on fixed

dates (1) interest and (2) principal. Stocks carry no definite promise to pay at any date either interest or principal. A bond is an enforceable obligation, and stocks are not an enforceable obligation; they represent whatever equity remains after all outstanding bond obligations have been satisfied. Of the vast aggregate of more than 250 million dollars invested in bonds by the Company, not one dollar of interest is in default, a showing as remarkable as it is creditable. The Company is a Mutual Company, its policy-holders own the Company and alone receive the profits of the Company. The Company is managed by the policy-holders through a Board of Trustees. The Trustees consist of 24 elected persons who are responsible to, and are the direct representatives of, the policy-holders of the Company. The management of the Company's affairs is carried on by six standing Committees approved by the Board of Trustees, and are as follows:—(1) A Finance Committee; (2) An Executive Committee; (3) An Agency Committee; (4) A Loss Committee; (5) An Auditing Committee; (6) An Office Committee. These Committees have in hand the detailed management of the affairs of the Company, the duties of each Committee being defined and each Committee having to make regular reports to the full Board once a month. The Trustees manage the Company's affairs, therefore, through Committees appointed by them, solely for and in the interest of policy-holders. The marvellous success of the New York Life pays tribute to the wisdom of the Trustees now and in days gone by. As the protector of one million families, the New York Life's watchword is "Publicity." Its annual statement gives a schedule of every mortgage held by the Company with an exact description of the property on which each mortgage is held, and welcomes any communications with reference to these properties. The properties owned exclusively by the Company include some very fine buildings in New York, Paris, Buda Pesth, Berlin, Vienna, Amsterdam and Montreal. In 1884 Mr. C. Seton Lindsay came to Calcutta and opened out an agency with one of the leading mercantile firms of the city. He then

travelled through the East opening out the Company's work in China, Japan, Java and the Straits Settlements, returning a year or two later and starting a Branch Office, from which he controlled the whole work of these countries. To Mr. Seton Lindsay is due the foundation of the work in the East which, with hard work, great tact (and added to these, a charming personality), he made so secure. Early in 1892 under medical advice he decided to give up the management, and handed over to Mr. George Lane Anderson the control of India, Burmah, and Ceylon. Proof of the growth of the work is a record of 36 lacs of business in the first three months of 1905, which gives some idea of the success that has been achieved and of the possibilities of the future. Mr. Geo. Lane Anderson, in addition to the onerous duties of his appointment as representative of the Company, has found time to encourage Volunteering amongst the European assistants of the Banks and Mercantile firms, starting a Cycle Company, which now numbers nearly fifty members; he is a Municipal Commissioner, Honorary Presidency Magistrate, and a leading Freemason in Bengal, and at present Deputy District Grand Master of the Grand Lodge of Bengal. The Company under him has active branches in Bombay, Madras, Rangoon and Colombo, and gives employment to some hundreds of agents throughout India, Burmah and Ceylon.

Mr. JOHN NICOLL, Chairman of the Indian Jute Mills Association, comprising all the jute mills in and near Calcutta, was born in the County of Forfar, Scotland. He was educated at the Arbroath Academy, Arbroath, and began his business career in that place in the Bank of Scotland, from which he was transferred to the Dundee Branch in 1883. Two years later he came out to India on the staff of Messrs. Thos. Duff & Co., Ltd., Merchants, &c., and after passing through the various departments in this large house he assumed sole charge in 1898. Through his energy and management the business of the firm has largely increased, and they now control over 3,000 looms and do a flourishing business in the jute spinning and manufacturing trade.

He has on five occasions been elected to the Chairmanship of the Indian Jute Mills Association, and occupies that position for the current year. He has always taken an active interest in Municipal affairs in Jute Mill areas. His efforts were especially directed



Mr. JOHN NICOLL

to the condition of the mill work-people, on whom he has been able to confer great benefits. He is also known for the interest he has shown in charitable institutions, sport, etc.

Sir HURKISONDAS NUR-ROTUMDAS, *Knight*, was born in November 1849, and is an influential and representative citizen of Bombay, being one of the largest Mill-owners in the Presidency and Chairman of several cotton manufacturing companies. He has done a great deal and worked energetically for the benefit of the country, especially in the beneficent efforts which have been made for providing medical help for the women of India. Like his father, he is very charitable. He assisted in raising funds for bringing out the first lady Doctor from England, and the excellent work carried on for several years by Dr. Pechey Phipson was the result of these efforts. The inauguration of the Dufferin Fund followed, and as Lady Reay took the lead in this movement, Sir Hurkisondas further helped by founding in her name a scholarship in the Bombay University and a Gold Medal to be awarded annually to the best lady graduate in the L.M. & S. examination.

As a Member of the Committee formed by Dr. Pechey Phipson for establishing a Sanitorium at Nasik, he assisted by contributing a number of buildings, and also gave assistance towards the Leper Asylum at Matunga. The chief of his good works is the New Lunatic Asylum at Nawapada which bears the name of his late father, and is a generous gift the benefits whereof will be continued through future generations. He has been an intelligent and painstaking Member of the Municipal Corporation since 1878, and was appointed Sheriff of Bombay in 1902. As a Secretary or Member of various Committees he always worked for the promotion of various good objects. After the Coronation Durbar at Delhi he had the honourable distinction of



Knighthood conferred on him by His Majesty the King-Emperor.

The ORIENTAL GOVERNMENT SECURITY LIFE ASSURANCE CO., LIMITED. The history of life insurance in India is one, speaking generally, of considerable timidity on the part both of the insurance companies and of the public. The companies were frightened by a dangerous climate, and so impressed by the comparatively short tenure of existence which the statistics revealed as being usually attained by the natives of the country, that, even to this day, some companies will not do business in India.

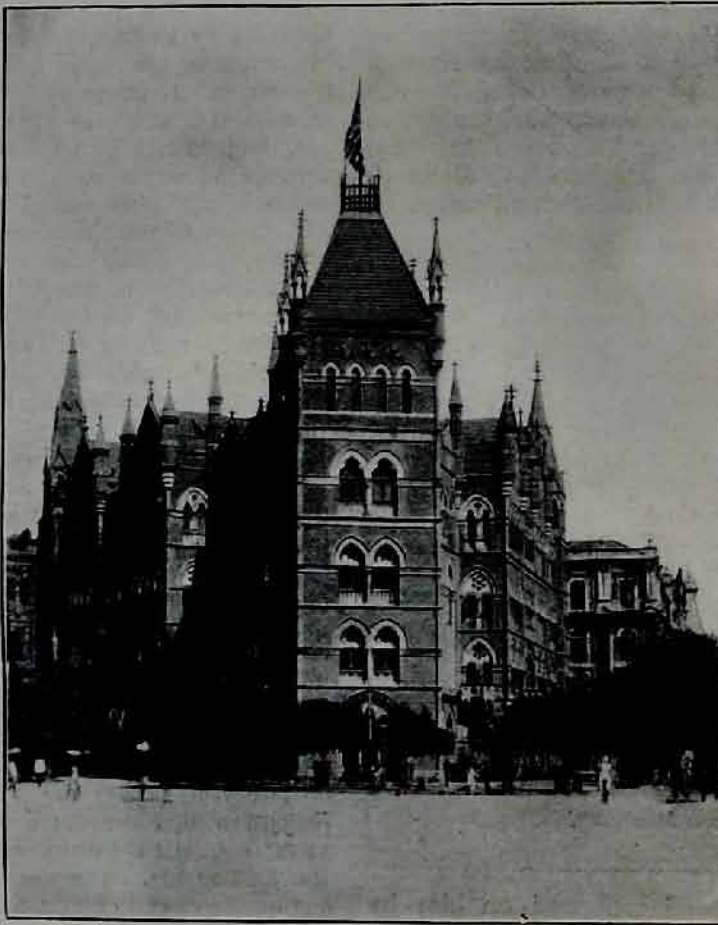
It may be said, with little risk of being inaccurate, that thirty years ago life assurance was practically unknown to the natives of India, while Europeans had to pay heavily in the shape of special premia for the privilege of living in an objectionable climate. If lack of reliable vital statistics, fear of fraud, and the uncertainty which in those days always surrounded the ages of natives, tended to quench the little enterprise which Insurance Companies showed in India, the absolute apathy and disinclination to spend money in a new and incomprehensible direction displayed by Indians, formed an equal hindrance to this most beneficent of businesses. It is not to be wondered at, then, that when, in 1874, the late Mr. McLauchlan Slater proposed to start an Indian Company which should embrace within its liberal conditions all classes of the very mixed community, those critics who did not laugh sympathetically mourned, and prophesied a short life for the Company. However, Mr. Slater had the courage of his opinions and floated his Company. He had carefully prepared the ground, the rates were adjusted exactly to the known conditions of risk, and all lives proposed were subjected to the rigid scrutiny which alone could justify the acceptance of all sorts and conditions of men as assurers. The result was success from the beginning, though at first it was so moderate compared with what it has latterly been, that the progress of the Company resembles, on a general view being taken of it, that of an avalanche of increasing business. At the beginning of last year (1905) the number of policies in force amounted to 43,356, assuring, with bonus additions, Rs. 8,88,02,223. The need and the fact of the careful examination of lives offered still existing, is shown by the rejection of about 1,500 out of 6,381 proposals made during last year. The issue of 4,790 new policies in one year, however, is a thing almost undreamt of thirty years ago, and the continual pushing of the Company's business by a number of well-managed agencies has been largely helped by the solid fact the agents have had at their back, that the whole of the Company's funds, amounting now to twenty-five million rupees, is invested in Government or other absolutely unquestionable securities. By far the greater part of the Company's investments are in Government Paper, about

Rs. 5,50,000 being in the more remunerative Municipal debentures and Port Trust Bonds of Bombay and Karachi, Rs. 9,50,000 in loans on policies, and nearly five lakhs in house property.

The city is indebted to banks and Insurance Companies for many fine buildings, and few are more striking, either in design or in situation, than that of the Oriental Life Office, which was completed in 1898 at a cost of over four and a half lacs of rupees.

the founder, and under his care the traditions of the Company have been well maintained, and its prosperity has greatly increased. That the Oriental has been eminently successful in its original object of popularising life insurance among the natives of India is shown by the fact that of nearly 700 death claims paid last year, not ten per cent were Europeans or Eurasians. The great majority were Hindus, with a proportionate number of Parsees. The Mahomedan community do not

divided among the policy-holders—a generous policy, but one that did not prevent the Directors from being able to secure for the shareholders a dividend of 12½ per cent on the last year's working. Another wholesome and beneficent regulation is that policy-holders insured for Rs. 4,000 or over have a vote at meetings of the Company. The Oriental Life Office is one of the missionaries of reformed economics which are slowly but surely bringing India into line with the rest of the world.



ORIENTAL BUILDING, BOMBAY.

The building was one of the last architectural works of the late Mr. F. W. Stevens, whose skill has done so much to make Bombay the handsome city it is. The late Mr. Slater did not live very long after the Company had been installed in its present home, but he saw the Oriental established on the firm basis of ample funds and economical management. Mr. R. Paterson Brown, who had been with the Company for some years, and who had spent his life in learning the business in one of the leading British Companies, became manager on the death of

show signs of such speedy economic conversion. This, no doubt, is due partly to the fatalistic religious outlook of the older school, and partly to the very general poverty of the greater number.

The Oriental Office has many features beyond its table of rates to recommend it to dwellers in India. Some of these, such as the security of its investments, have been already mentioned; others may be mentioned here, such as the wholesome rule that 90 per cent of the profits, after providing for the reserve fund, is

Mr. WILLIAM HEATH PHELPS, J. P., a Municipal Commissioner for Calcutta, was born at Hucknall, near Nottingham, in 1855. He received his education in England and came out to India in 1880. He has since then been connected with the well-known firm of Messrs. Phelps & Co., and is now the senior partner in India. Mr. Phelps for some time has actively associated himself with the Municipal life of the city. He has served on several Corporation Committees. As a Member of the Hackney Carriage Committee, Mr. Phelps took an active part in the crusade against the notoriously bad carriage service of Calcutta. The vigorous policy adopted was responsible for a most welcome improvement. He has acted on the Markets and numerous other Committees and the General Committee of the Corporation. All matters connected with the advancement of Calcutta as a modern city have claimed and received Mr. Phelps' support. He has recently formulated a proposal, that has received influential support, for the building of a Town Hall that should serve as the real centre of civic life in lieu of the present obsolete Town Hall. He proposed that the building should include a Municipal Theatre and in every respect fulfil the intellectual and entertainment requirements of a great city, to be erected near the New Municipal Offices in Corporation Street. Naturally Mr. Phelps' proposal excited a warm controversy; but, generally, public opinion is in favour of a reform that would so materially benefit the city and, possibly, prove a source of income to the Municipality. Calcutta lacks to some extent the type of business man like Mr. Phelps who is willing to devote his time and ability to the welfare of the city. Since 1888 he has almost

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continuously represented the Trades Association on the Municipal Council and is now a Member of the General Committee. He has been connected



Mr. WILLIAM HEATH PHELPS.

with the Cathedral Choir since 1883, and an Honorary Presidency Magistrate since 1890.

PERMAN AND HYND, Gunny Brokers, 23 Strand, Calcutta. This firm was established in the seventies under the name of Koch Brothers, and afterwards amalgamated with the firm of Trotter & Perman and styled Koch & Perman in the year 1888. Upon the retirement of Mr. Simon Koch in 1893, the style of the firm was changed to its present form of Perman & Hynd. The firm deal exclusively in Jute fabrics. Mr. David Hynd, the senior partner, was born in Dundee, Scotland, in 1863 and educated at Dundee High School. He received his first business experience in the firm of David Martin & Co., of Dundee, Flax and Jute Goods Merchants, with whom he remained for five years, commencing with 1878. He proceeded to India in 1883 and joined Messrs. A. W. Hurle & Co., Jute Commission Agents, Serajganj, with whom he remained about six months. Coming to Calcutta he then joined the firm of Koch Bros., the original firm of Perman & Hynd, with which he has been connected ever since. Mr. Hynd is the Chair-

man of the Jute Fabric Brokers' Association.

Sir PATRICK PLAYFAIR, Kt., creat. 1897; C.I.E. 1896; son of the late Patrick Playfair of Dal-marnock, Lanarkshire, and Ardmil-lan, Ayrshire, by Georgiana, daughter of the late John Muir of Glasgow. Born 1852; married November 1903, Frances Sophia, daughter of John Harvey of Carnousie, Banffshire, and 5, De Vere Gardens. Educated at Loreto School and Glasgow University. Is member of the firms of Barry & Co., Calcutta, and J. B. Barry & Son, London. Has been Vice-Presi-dent and President of Bengal Cham-ber of Commerce and Mercantile Member of Bengal Legislative Council; Additional Member of the Legislative Council of Viceroy and Governor-General of India, 1893-7; Sheriff of Calcutta, 1896. Resi-



dence, 2, Ennismore Gardens, London, S. W. Clubs—Oriental, Wellington and Bengal (Calcutta).

Mr. JEHANGIR BOMANJEE PETIT, Bombay. Mr. Jehangir Bomanjee Petit is a grandson of the late Sir Dinshaw Maneckjee Petit, Bart., and the eldest son of the Hon. Mr. Bomanjee Dinshaw Petit of Bombay.

Mr. Jehangir was born in the year 1879. He received a sound and

liberal education at the well-known Jesuit Institution of that City, the St. Xavier's College, which he left early in 1897 and subsequently fol-lowed mercantile pursuits. Young Mr. Jehangir soon started a firm of his own, entitled Jehangir B. Petit & Co., and in 1898, we find him one of the leading merchants at Bombay, trading extensively in all classes of goods, with several branches of his own in various places and having close upon a hundred con-nections in different parts of the world. The firm is now doing business on a gigantic scale with a total turn-over of a couple of crores of rupees per year, having their principal business divided into four extensive Departments, viz., Import, Export, Insurance and Cotton. They largely import piece-goods of all classes, metals, hardware, sugar, matches, perfumery, coal and sundries, and are heavy exporters of cotton and rice. Coal, cotton and insurance in particular seem to be their speciality, as in these branches of business, they occupy one of the foremost places among the mercantile firms of Bombay. They are the sole agents for several well-known and first class qualities of Bengal coal, and make their own purchases of cotton in various important cotton-growing districts of India, where they have their own agencies: their total annual sales for the former going considerably over a hundred thousand tons, and for the latter a good deal over the same number of bales. So fast is their trade in coal expanding that they have frequently to charter large steamers to meet their increasing demands. In insurance, they represent several first class English Companies, and in this branch also, as in coal and cotton, their business stands quite in the front rank, their total annual premiums amounting to considerably over three lacs of rupees.

Mr. Jehangir is also a partner in his father's firm, Messrs. B. D. Petit Sons & Co., and as such, is the agent of several important and flourishing con-cerns which form the source of bread to several thousands of operatives.

These are:—

	Capital. Rs
The Emperor Edward Spg. & Mfg. Co., Ltd. (Bombay)	10 lacs.
The Godavery Valley Gg. & Pg. Co., Ltd. (Jalna) ...	1 lac.

The Parbhani Gg. & Pg. Capital Rs.
Co., Ltd. (Parbhani) ... 1 lac.
The Oomri Gg. & Pg. Co.,
Ltd. (Oomri) ... 1 ,,

As a merchant and mill agent, Mr. Jehangir has done much to advance the interests of the various mercantile communities of Bombay. He is one of the most active and conspicuous members of the Bombay Chamber of Commerce, of the Bombay Mill Owners' Association, and of the Bombay Fire Insurance Agents' Association. He has a seat on the Boards of Directors of the Emperor Edward Spg. and Mfg. Co., Ltd.; the Godavery Valley Gg. and Pg. Co., Ltd.; the Parbhani Gg. and Pg. Co., Ltd.; the Bombay Cotton Exchange Co., Ltd.; the Kaiser-i-Hind Gold Mining Co., Ltd.; and the Bombay White Lead Development Co., Ltd.

Mr. Jehangir is a man of the world, and a shrewd, far-seeing competent business man. He possesses a thorough knowledge of the working of spinning and weaving mills; and his opinion is therefore readily sought on mercantile questions. Mr. Jehangir, notwithstanding the labour and time devoted to commercial matters, takes a lively interest in all public affairs, which he has done much to promote. He has had a brilliant public career, which commenced at a very early age, when he was in his teens. While yet at College, he took a very intelligent part in a controversy that was at that time engaging the attention of his community, "The Baj-Rojgar Question." He wrote on that question in the papers; and in spite of strong opposition, fearlessly expressed his opinion in the *Bombay Gazette*. In 1900 he started and conducted with great success an original scheme of his own for the relief of the famine-stricken. He started his memorable "Two-Anna-Famine Fund" on the principle of the Snow-Ball System, and collected and distributed over Rs. 30,000 in a manner which drew much praise for him from the Indian Press. He also played a prominent part in organizing and establishing the Bombay Rate-Payers' Association; The Zoroastrian Association (which is a society for the purpose of keeping a watchful eye on the interests of the Parsee community); the Society for the Propagation of Religious Education among the Zoroastrians; and has very recently put forward a scheme for the establishment of a Parsee

General Hospital. As a Municipal Councillor Mr. Jehangir has rendered conspicuous service, being a fluent and impressive speaker, a zealous and capable worker, with an independent and fearless disposition and always accustomed "to call a spade a spade." Mr. Jehangir is known as a friend of the poor, the defender of the oppressed and a terror to the oppressor. He belongs to the progressive class and is always to the front in advocating and supporting all measures of well-thought-out reform and advancement, but he does not believe in headlong and rapid movements, and is certainly no advocate of the breaking up of old and reputed institutions without the most careful, patient and elaborate enquiries. Owing to his many



Mr. J. B. PETIT.

qualities of head and heart, Mr. Jehangir occupies a prominent position as one of the leading citizens of Bombay; and there is hardly a public movement of any importance ever formed in the city in which Mr. Jehangir is not called upon to play a conspicuous part.

Mr. Jehangir is well known as a public lecturer and has the reputation of having a facile pen. He is in charge of the Editorial columns of several Indian papers; and also occasionally contributes to the papers in his own name on Political, Social and Economic questions. He is the author of a number of interesting books and leaflets on metaphysical and scientific subjects which are among his pet

studies, written in an easy and vivid style, in English and French, over both of which languages Mr. Jehangir possesses a remarkable facility.

Besides being a most enterprising and successful Merchant and Mill Agent, Mr. Jehangir is a Justice of the Peace for the Town and Island of Bombay, a Special Juror, an Honorary Presidency Magistrate, a Freemason, a Member of the Bombay Municipal Corporation and a Delegate of the Parsee Chief Matrimonial Court. He is the Patron of the Akalkote Agricultural Syndicate, the Vice-President of the Bombay Shorthand Writers' Association, and the Honorary Secretary for the "Victoria Memorial School for the Blind," which owes its inception and development to his intelligent and energetic exertions.

Mr. Jehangir is also connected with a number of charitable, religious and other benevolent institutions, all of which reap the unstinted advantage of his education, experience and shrewd business talents. He is on the Committees of (1) the Zoroastrian Association; (2) the Society for Giving Religious Education to Zoroastrian Children; (3) The Bombay Rate-Payers' Association; (4) the Society for the Prevention of Cruelty to Animals, and the Lady Sakerbai Dinshaw Petit Hospital for Animals; (5) the Bombay Native General Library; (6) the Sir Cowasjee Jehangir Khetwadi Girls' School; (7) the Victoria Memorial School for the Blind; (8) the Sir Dinshaw Petit Kandawalla Mohila Library; (9) the Hindu Gayan Samaj; (10) the Bombay Presidency Association; (11) the Cercle Littéraire Bibliothèque Dinshaw Petit; (12) the Society for Educating Zoroastrian Girls; (13) the Dadabhoy Nowrojee Poor Boys' Seminary; (14) the St. Xavier's College Association; (15) the St. John's Ambulance Association; (16) the New Bombay Cycling Club; (17) the Gatha Society; (18) the Students' Brotherhood; (19) the Bombay Buisson Society and Institution, and is the Honorary Auditor of the Sir Jamsetjee Jeejeebhoy Parsee Benevolent Institution.

Mr. Jehangir gives freely to deserving objects; and in this respect he follows in the footsteps of his distinguished father and grandfather. He has contributed so far a sum of half a lac of Rupees to the establishment of libraries, schools, hospitals, dispensaries and to charitable objects generally.

POSNER & CO., Cotton Brokers and Merchants. Messrs. Posner & Co. have been in business in Calcutta for some thirty years, having been established in the mid seventies by Mr. Julius Posner, who still remains as the senior partner in the firm. For some years after their establishment they did a general mercantile business, but for the past quarter of a century they have confined their operations to produce broking, attaining a leading position, particularly in the cotton line, in Calcutta. They do a large business for the local Mills and for export. Messrs. Posner are taking an active part in improving the Indian cotton industry with the Long Staple Syndicate, and they are representatives of the leading up-country firms in placing gin-cotton on the market. Mr. Posner has a very long experience in cotton and has resided in India many years. Mr. Richard Schenk was made partner in the firm in 1897. He also has much experience, having been resident for years in the country, and connected with Calcutta mercantile houses.

The RUSSO-CHINESE BANK, Calcutta, founded in 1895 with a capital of nine million roubles; a steady expansion of its operations has on two occasions necessitated increases in capital, which now stands at fifteen million roubles, and in addition to this the Chinese Government have subscribed five millions of Kuping taels as their share of capital in the business. Taking the two together, the Bank has a capital aggregating in sterling over two million pounds, and on this in 1903 they paid a dividend of 8 per cent per annum, besides placing a large amount to the Reserve Fund, and to Pension Fund; showing that their Banking business in the Far East has been carried on profitably. A special reserve fund of £180,000 was set aside by the Directors as a provision for the possible future effects of the war between Russia and Japan which had necessitated the temporary closing of some of the Bank's branches in Japan and Manchuria.

The Head Office is in St. Petersburg and the affairs of the Bank are under the control of a Board of nine Directors, with Prince H.

Oukhtomsky as President and Messrs. A. Wischnegradski and D. Pokotiloff as Managing Directors. The Bank has representatives in London, New York, Singapore and Bombay, branches established in Calcutta and Paris, and upwards of fifty others scattered throughout China, the Far East, and in some of the chief trade centres of Russia. Central Asia is also included within the scope of their operations, there being branches of the Bank in Bokhara, Kashgar and other Khanates in that little known part of the world.

Mr. ALEXANDER MAIR, the Manager of the Bank's Calcutta Branch, belongs to Dumfriesshire, Scotland, and began his banking career some twenty years ago, in the late Oriental Bank Corporation's Edinburgh branch in 1884. Four years later he came out to the East (in 1888) and has since been connected with various Banking Institutions in Bombay and Calcutta until he joined the Russo-Chinese Bank as their representative in Bombay in 1903.

Mr. RUSTOMJEE HEERJEE-BHOY MANACKJEE RUSTOMJEE is the present head of the leading Parsee family of Calcutta which has for over a century played



a prominent part in the history of Calcutta. Mr. Rustomjee Cowasjee, the first of the family to settle in Calcutta, came from Bombay in the

early part of the 19th century and was a member of the ancient Banajee family of Bombay.

Mr. Rustomjee Cowasjee in the development of his business became known as the Merchant Prince of Calcutta. He did an extensive business between India and China, and owned a large fleet of ships plying for trade in the China Seas; took a leading part in all public affairs of Calcutta, of which city he was one of the Justices of the Peace. In 1839 a Church was built in Calcutta by Mr. Rustomjee Cowasjee for the use of his countrymen. The failure of the Union Bank in 1849 (before the days of limited liability) of which both he and his son, Mr. Manackjee Rustomjee, were Directors, proved very disastrous to both, and Mr. Rustomjee Cowasjee, crushed by the blow, died in 1852. He was succeeded by his son, Mr. Manackjee Rustomjee, the first Indian gentleman to become Sheriff of Calcutta, in 1874. He was also Consul for Persia for 20 years. In his time he occupied many important public positions. He was highly esteemed as one of the leading citizens of Calcutta and enjoyed the confidence both of Government and the people. Mr. Manackjee Rustomjee died in 1891, and was succeeded by his eldest son, Mr. Heerjee-bhoj Manackjee Rustomjee, who in 1882 was nominated by Government as a Commissioner of the Corporation of Calcutta in place of his father. In 1902 he was appointed Sheriff of Calcutta, an appointment which evoked the hearty and general approval of all classes of the community. He was also Consul for Persia for eight years and occupied a prominent position in Calcutta, like his forefathers, besides holding various other public positions.

Amongst the Freemasons of Bengal, Mr. H. M. Rustomjee's work as District Grand Secretary of Bengal since 1880, won for him a very high reputation, which extended to all parts of the British Empire; and in 1902, he was honoured with the appointment of Past Grand Deacon of the Grand Lodge of England. In 1903, he was made a Companion of the Order of the Indian Empire. His very useful career was brought to a sudden end by his unexpected death in 1904.

His eldest son, Mr. R. H. M. Rustomjee, then became the head of the family. In 1892, Mr. R. H. M. Rustomjee was appointed an Honorary Presidency Magistrate for Calcutta,

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and in 1899 an Honorary Magistrate for Sealdah. On the death of his father he was appointed District Grand Secretary of Bengal Freemasons; and was also nominated by Government in place of his late father as a Commissioner of the Corporation of Calcutta, Non-official Visitor of the Presidency and Alipore Jails, Member of the Board of Management of the Alipore Reformatory School, and of the Calcutta Hospital Nurses' Institution. He was also elected in his late father's place as a Member of the Executive Committees of the District Charitable Society, Calcutta University Institute, British India Association, Calcutta Deaf and Dumb School, and of the Bengal National Chamber of Commerce. He is the Managing Director of the Howrah Docking Co., Ltd., and a Member of the Committee of the Association for the Advancement of Scientific and Industrial Education of Indians, and a Governor of the Mayo Hospital.

one hand and by building up strong reserves on the other, the Company soon acquired a reputation amongst the insuring public at home, which was evidenced by the large amount of

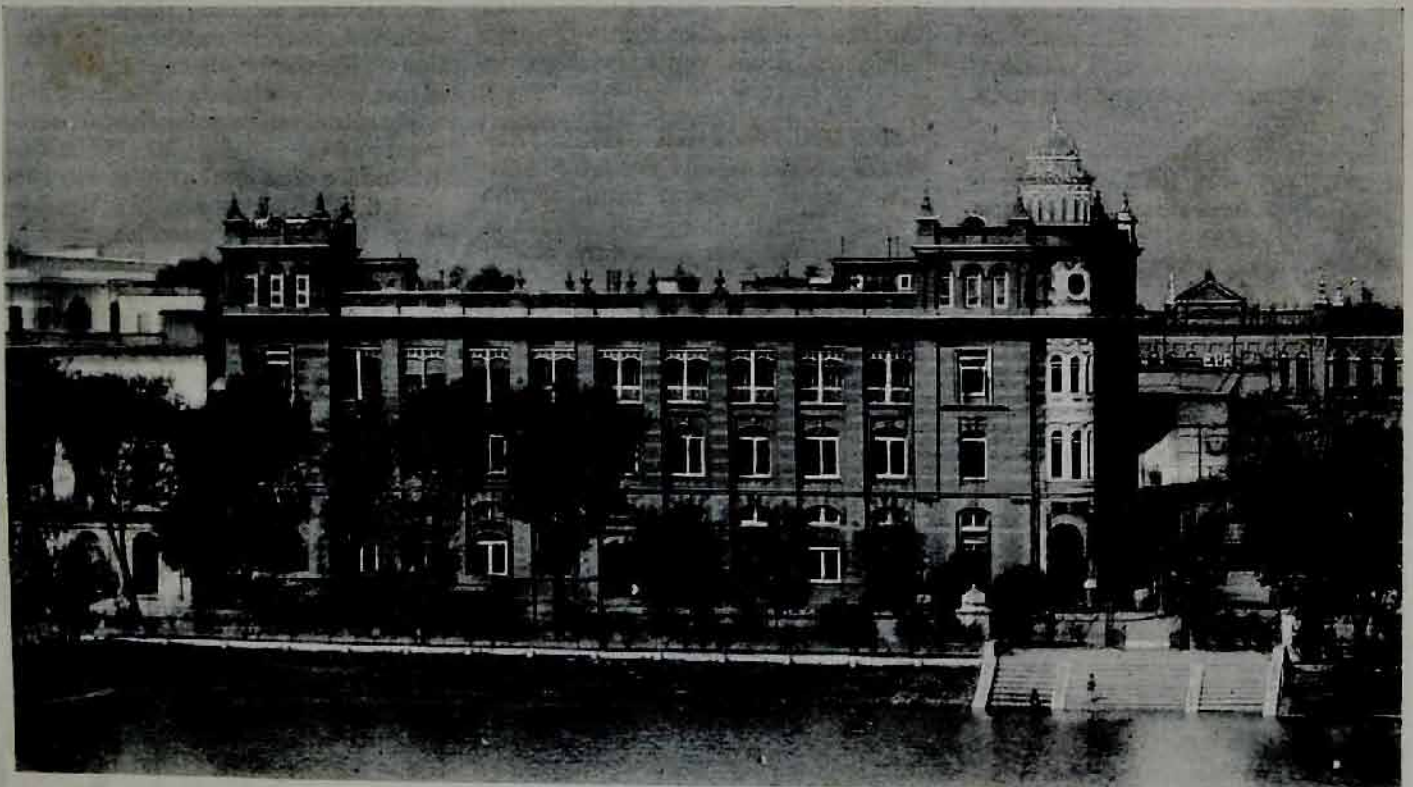


support it received. A vigorous extension of numerous connections and the development of its Agency system throughout Great Britain resulted in a large acquisition of business, and the

formation at Bombay and Calcutta.

HISTORY OF THE CALCUTTA BRANCH OF THE COMPANY.

In 1875, the "Queen" opened a small Branch Office in Old Court House Street, Calcutta, for the transaction of Fire and Life Insurances and shortly removed to more commodious quarters in Clive Street, where it remained until 1891, when that Company was amalgamated with the "ROYAL." The latter Company continued to transact business in the old "Queen" Office, but were, in the meantime, looking out for a convenient site on which to erect a block of offices suitable to house their rapidly-growing business. In 1895, a site was acquired in Dalhousie Square, one of the most prominent situations in the European business quarter of the city, on which was erected the large and handsome business block,



ROYAL INSURANCE BUILDING, CALCUTTA.

The ROYAL INSURANCE COMPANY of Liverpool, founded in the year 1845 by a number of influential merchants, may be said to have met from the outset the wants and support of the great trading community in which it originated. By a policy of liberality in dealing with its constituents on the

Directors soon had to turn their attention to the foreign field for further expansion. India and our other Eastern possessions, America and the Colonies especially afforded a wide scope for their operations, and the first foreign Agencies were opened within a few months of the Company's

designed by Mr. Banks-Gwyther, which is now universally regarded as a decided acquisition to the already existing architectural beauties of the Square. When completed the "ROYAL" will possess a block of offices worthy of its reputation and of the magnitude of its operations.

This Company, in addition to its Branch Office, which is under the control of the Secretary, Mr. Darcy Lindsay, is also ably represented in Calcutta by such well-known and influential Firms as Messrs. Finlay, Muir & Co., and Messrs. Shaw, Wallace & Co.* In the Mofussil, its ramifications have extended to such a degree that it is impossible to find a station or town of any importance which does not possess a "ROYAL" Agency.

* The business of the Lancashire Insurance Company of Manchester was acquired by the "ROYAL" in 1901, and the existing Agencies of that Company held by Messrs. Graham & Co., and Messrs. Duncan Bros. & Co., were maintained. The "ROYAL" have further acquired a firm hold in the Fire Insurance field of Burma, where their local representatives are the Messrs. Kruger & Co., Messrs. Steel Bros. & Co., and Messrs. Finlay, Fleming & Co.

The position to which the "ROYAL" has attained of being able to be described as the largest Fire Office in the world is in itself the most conclusive proof of its popularity as an Insurance Office.

Its steady development as a Fire Company is shewn by the following figures:—

YEAR.	FIRE PREMIUM.	TOTAL FUNDS.
1850.	£ 44,027	£ 330,756
1860	£ 262,978	£ 780,690
1870	£ 511,837	£ 1,924,042
1880	£ 933,078	£ 4,524,005
1890	£ 1,220,382	£ 6,343,978
1900	£ 2,078,299	£ 9,885,403
1903	£ 2,848,341	£ 12,666,666

The total Losses paid since the Company's inception amount to considerably over £50,000,000 sterling.

Mr. DARCY LINDSAY, Secretary of the Royal Insurance Company, is a native of Scotland, having been born, in the year 1865, at Dunse in Berwickshire. He has been closely connected with Insurance business for many years, and joined the Royal Insurance Company's Calcutta Office in 1891 as an Assistant. In the following year he went to Bombay as Manager of the Company's Branch there, an appointment he held for over nine years, and his personal popularity in the Capital of Western India added greatly to the success of his management. In 1901 Mr. Lindsay was transferred to Calcutta on his predecessor, Mr. James Cran, being invalided home, and

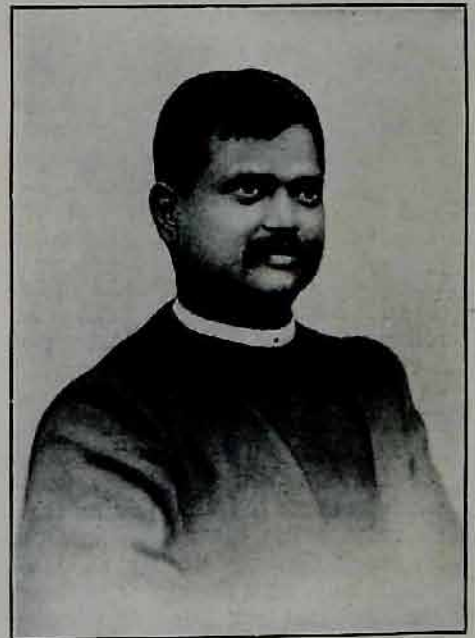
assumed charge of this important Branch of the Royal's business. The Calcutta Branch controls the Company's many Agencies not only in Bengal, but also in the Punjab, the



United Provinces of Agra and Oudh, the Madras Presidency, and in distant Burmah. It is the most important office of the Company in India, employing a large staff, and in respect to the extensive business it transacts it is the largest Foreign Branch of the Royal if we exempt one or two of the American Offices.

The Hon'ble Mr. NALIN BEHARI SIRCAR, C.I.E., is the second son of the late Tarruck Chunder Sircar. He was born at Naihati, in November 1856, where he has his family residence. He came to Calcutta in 1864 and was educated at the Hare School. After matriculating he read in the Presidency College up to the B. A. standard of the Calcutta University, and in 1880 joined his father's firm of Messrs. Kerr, Tarruck & Co. From his youth he was an ardent follower of the great reformer Keshub Chundra Sen, and throughout his career he has been notable for the liberality and broadness of his views. In 1881 he joined the Brahma Somaj, that enlightened body of educated Indians who have done so much for their countrymen. He was one of the founders of that flourishing institution, the India Club, and has served it continuously as Honorary Secretary. As a member of the Calcutta Corporation, Babu Nalin

Behari Sircar has won his widest publicity. He is a strenuous fighter, and from the time he was elected as a Commissioner of Ward No. 4, in 1889, he has made his influence felt in civic affairs. In 1897 he was appointed by the Government a member of the Calcutta Building Commission. Two years later came the great revolt when Babu Nalin Behari Sircar together with 27 colleagues resigned their seats, as a protest against the passing of the new Municipal Law (Act III of 1899) in the face of strong opposition from the Indian community. In 1903 he re-entered the Corporation as a representative of the Port Trust, and his career has been marked by vigorous criticism of Municipal methods and an energy that is characteristic of him. He has done good work on the Calcutta Port Trust since 1892 when he was elected as a representative of the Calcutta Corporation. Three times he has had this honour. He was also appointed a member of the Port Trust in 1902 as a representative of the Bengal Chamber of Commerce and was re-elected in 1904. In August 1904 he was appointed a member of the Bengal Legislative Council as the representative of the Calcutta Cor-



poration. The great confidence placed in him by the citizens of Calcutta was amply evidenced when he was appointed Sheriff of Calcutta for 1903-4. With all his manifold activities he has remained an energetic man of business. He was admitted as a partner in the

firm of Kerr, Tarruck & Co. in 1891. He was made an Honorary Presidency Magistrate of Calcutta in 1893. The many services he has rendered to the community have been recognized by the Government of India in the bestowal of the Kaiser-i-Hind Silver Medal in 1900 and the C.I.E. in June 1902. He received the latter decoration at the hands of the Viceroy at the Great Delhi Durbar of 1903, which he attended as a guest of the Government of Bengal.

Mr. LOCKHART SMITH, of Messrs. Williamson, Magor & Co., Calcutta, was born in the year 1866 at Findhorn, Scotland, and was educated at Aberdeen. On completing his education, he at first turned his attention to the study of law, reading for two years in the



Chambers of an Advocate in Aberdeen, but in August 1884 he relinquished his studies in favour of a commercial career, and accepted an appointment in the office of Messrs. George Williamson & Co., of London. His connection with the London firm lasted five years when he came to India, joining their Calcutta house, Messrs. Williamson, Magor & Co., in October 1889, of which he is now the senior partner. Mr. Lockhart Smith is an authority on Tea in Bengal, having made a special study of Indian tea affairs, and throughout his business career has been closely connected with this great industry, his firm having very extensive connections, as Managing Agents and Agents, with many Estates and Companies engaged in

the cultivation and production of the chief product of Assam, Cachar and other Tea Districts. He was Chairman of the Committee of the Calcutta Tea Traders' Association for many years, and in 1902 and 1904, and in 1905 became Chairman of the Indian Tea Association Committee, his intimate knowledge of the trade eminently fitting him for this position.

The SOUTH BRITISH INSURANCE COMPANY is one of the leading Colonial Companies, having been born in Auckland, New Zealand, in the year 1872, and has Branches in every important town in the Colonies as well as in the United Kingdom, South Africa, India and the Far East. It is likewise represented by Agents in every port and city of importance throughout the world. Since the formation of the Company in 1872, Losses have been paid amounting to £4,359,135, and it is a recognised fact wherever this Company transacts business that claims are liberally and promptly settled and the interests of the clients of the Company carefully looked after.

The Company has become purchasers and successors of the following Companies, viz.—

Commercial Marine Insurance Company of South Australia.
Adelaide Marine and Fire Assurance Company (South Australia).

Mutual Union Insurance Company, Limited, Fire and Marine (Tasmania).

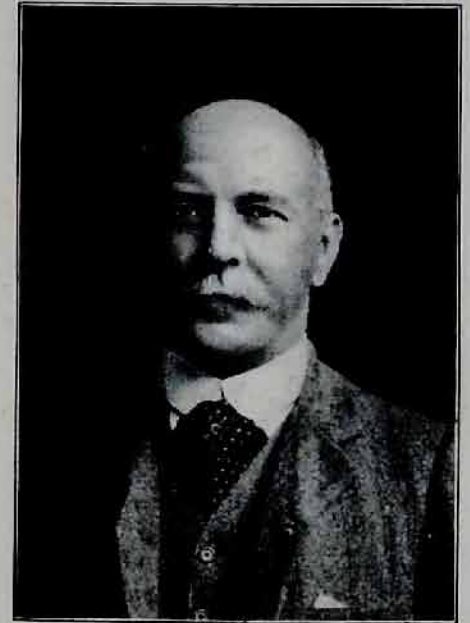
Straits Marine Insurance Company (Singapore).

Equitable Marine and Fire Insurance Company (Cape-town).

The capital of the Company is £1,900,000 (all fully subscribed) of which £100,000 has been called up, while the funds in hand total over half a million sterling, affording a striking proof of the stability of this leading Colonial institution.

Mr. VICTOR MURRAY, the Manager for the Far East, was born in Lanarkshire, N.B., on the 28th of March 1856; being the youngest son of the late Joseph Murray, Publisher, one of the founders of Murray's Time Tables. Mr. Victor Murray was educated at the famous old High

School of Glasgow, now long since defunct. He began his Insurance career in 1876 in the firm of Messrs. Rose, Morrison & Thomson, the well-known Insurance Brokers of Glasgow, and continued with them until 1879, when he went to London and joined the London and Lancashire Fire Insurance Company, with which Company he remained only a short time. On the outbreak of the Afghan War of 1878-79-80 Mr. Murray's military instincts were aroused and he enlisted in London in the 1st Battalion, Rifle Brigade (known to fame as the Duke of Wellington's Sharp Shooters or



Black Bag of Nails), the Battalion being then under the command of Lord Edward Pelham Clinton, H. R. H. the Duke of Connaught being second-in-command. On the Battalion being ordered to the front under the command of Lord Edward Pelham Clinton, Mr. Victor Murray, although under twelve months' service, was permitted to accompany it but while *en route* however, to Bombay on board the Troopship *Junna* cable instructions were received for the Battalion to proceed to Poona, the Afghan war having practically been terminated by the battle of Kandahar fought on 1st September 1880—this was naturally a source of great disappointment to all concerned. Mr. Murray was promoted a non-commissioned officer a few days after reaching the Depôt at Winchester

and was a member of the Sergeants' Mess within thirteen months from the date of enlistment. Mr. Murray's military career continued till 1887, when he left the Army with the rank of Staff Quarter-Master-Sergeant, having been on the Staff of the Bombay Army for nearly four years under their Excellencies Lord Hardinge and the Duke of Connaught. In June 1887 Mr. Murray returned to Civil life, joining the South British Insurance Company at Bombay, and assuming the Managership of that Company's Bombay Branch in July 1888.

In 1891 he was transferred to the charge of the Eastern Branch of the Company at Calcutta, controlling seventy Agencies, extending to Vladivostock, China, Japan, Philippines, Cochin China, Java, Straits, Ceylon, Burmah, Madras and the Bengal side of India. When Mr. Murray assumed charge in Calcutta, the Far Eastern business was of a small nature and his entire staff consisted of one European Assistant and six Natives, the business has now so largely developed throughout the Far East, owing to strict attention to business and the prompt and liberal manner in which his Company adjust and settle all claims, that employment is found for seven European Assistants and over 60 Eurasian and Native Clerks.

The Company's business has been recently transferred to their new and splendid building in Clive Street, erected at a cost of over six lacs of rupees, being one of the finest edifices in that locality.

Mr. Murray has held the position of Chairman of the Marine Association for a period of ten years, and has likewise been more or less a member of the Committee of the Calcutta Fire Insurance Agents' Association during the same period; he was elected Chairman of that Association in 1903.

Mr. Murray has been a Mason for the past 20 years, and is a Past Master of Lodge "True Friendship," No. 218, E.C., and a member of Lodge "Industry and Perseverance," No. 109, E.C. The latter was founded in A.D. 1716 and is the second and oldest lodge under the District Grand Lodge of Bengal; the former was constituted in A.D.

1772 and is the third oldest in origin of precedence. Mr. Murray is also a member of the Royal Arch, Mark and Rose Croix degrees as well as a Knight Templar and a Knight of Malta.

The STANDARD LIFE ASSURANCE COMPANY is by far the oldest established institution of its kind in India and the East, where it commenced operations so far back as 1846. Commanding as it does the veneration due to age it must nevertheless on no account be imagined that this long-established concern shows any signs of falling off in its pristine vigour. The published Reports continue to testify year by year to results such as are achieved by few other Companies, and the unbroken success which has characterised the development of the Standard's business here and elsewhere must be a source of great satisfaction to all whose interests are bound up with that Company.

Life Assurance may be regarded as one of Scotland's national industries, and the Standard occupies a place in the very forefront of the many successful Insurance Institutions of Scottish origin. It was established in Edinburgh in the year 1825, its original name being "The Life Insurance Company of Scotland," and, after an existence of seven years under this title, in 1832 the present name of "The Standard" was adopted—a special Act of Parliament being passed in that year for confirming the Rules and Regulations of the Company. In this Act the objects and business of the Company are defined to be "to effect or make Insurances on Lives and Survivorships, to make or effect all such other Insurances connected with life, to grant, purchase, and sell Annuities for Lives or otherwise, to grant Endowments for children or other persons, and to purchase and sell reversionary Rights and to receive Investments of Money for Accumulation." It will thus be seen that the Standard's business is confined to Life Assurance in its various phases; it does not undertake Fire or Marine Insurance, and the whole of its Accumulated Funds, amounting at the present time to nearly eleven and a half

millions sterling, are available for the purpose of fulfilling contracts of Life Assurance.

In 1846 the Directors of the Standard, being impressed with the conviction that Life Assurance in India and the Colonies might be safely undertaken at rates commensurate with the risk, turned their attention to the extension of their business to these quarters, and, after long and careful inquiry, resolved to establish a new Company, having for its particular object Colonial and Foreign business.

The "Colonial Life Assurance Company" was then established, and for twenty years maintained a large business in India and the Colonies, conferring important benefits on many persons whose families would have been left in poverty and distress had they not had the advantage of Life Assurance brought home to them. Its progress was most satisfactory in every respect. It realised large profits, in which the policy-holders participated, and it secured a large and influential connection.

In 1865 the Directors of the Standard and the Directors of the Colonial Company considered it would be for the interest of all connected with these Companies, seeing that the Direction and Management were composed very nearly of the same persons, to form an amalgamation between them, and the junction was completed on 19th March 1866.

The Colonial Company had introduced new and important features into Life Assurance practice by publishing rates calculated for foreign residence, and by establishing Agencies abroad, thus affording increased facilities to persons whose views or occupations might lead them to travel or reside in other countries. By its means also the benefits of Life Assurance were extended to India on such beneficial terms, and under such liberal conditions as improved knowledge and the circumstances of the times authorised and required. Since the junction of the two offices under the name of the Standard, the Indian and Colonial business has been carried on and extended simultaneously with the Company's Home business, increasing steadily and continuously down to the present day.

THE CYCLOPEDIA OF INDIA,

It should be mentioned that the rates of premium charged by the Standard for residence in India are based entirely on that Company's own experience of the incidence of mortality amongst assured lives in the country. Owing to the length of time the Standard has transacted business in India, and the magnitude of its operations, the Company has been enabled to compile very reliable mortality statistics, and the Actuarial profession is indebted to the late Manager of the Standard, Mr. Spencer C. Thomson, for an important paper on the subject, which was contributed by him in April 1903 to the *Transactions of the Faculty of Actuaries*. This paper contained information of a kind long desiderated by Actuaries, and the data therein, i.e., the mortality experience of the Standard, will no doubt be found of great assistance to future investigators on the subject of Indian mortality.

In addition to its large and constantly increasing Home and Indian business, the Standard flourishes in nearly every part of the British Dominions, as well as in many foreign countries. Branches and Agencies are established in China, Ceylon, Mauritius, the Straits Settlements, Canada, South Africa, Egypt, West Indies, Belgium, Hungary, Spain, Denmark, Norway, Sweden, Argentina and Uruguay. In fact, it may be said that the Standard Life Assurance Company, while maintaining its position in the front rank of Life Assurance Companies in the United Kingdom, has developed of late years into the most cosmopolitan of all the British Life Offices.

The progress of the business of the Standard is exhibited in the following table, which shews the amount of New Business carried through during each of the last ten quinquennial periods:—

Years.	Number of Policies.	New Sums Assured.
1850-1855	4,608	£2,492,988
1855-1860	4,672	2,815,455
1860-1865	6,559	3,834,365
1865-1870	9,190	5,713,813
1870-1875	9,318	6,048,364
1875-1880	9,409	6,193,186
1880-1885	11,925	6,714,260
1885-1890	13,481	6,928,895
1890-1895	19,035	8,956,336
1895-1900	24,401	10,109,018

The progress since 1900 has been equally satisfactory.

During its eighty years' existence the Standard has witnessed many and varied changes in the world of Life Assurance. New Companies have been formed from time to time, have startled the world with a great flourish of trumpets, and from inherent unsoundness or other causes have in course of time been wound up or otherwise ceased to exist. Other Companies have, for various reasons, merged their business and become absorbed in larger and more prosperous institutions; and it may be of interest to give a list of Life Assurance Companies whose business and connections have been taken over by the Standard:—

Name of Offices.	Date of Establishment.	Date of transfer to Standard.
Commercial (No. 1) ...	1821	1846
York & North of England ... (afterwards York & London)	1834	1844
Minerva ...	1836	1864
Victoria ...	1838	1865
Commercial (No. 2) ...	1840	1846
Experience ...	1843	1850
Legal & Commercial ...	1845	1865
Colonial & General ...	1846	1847
London & Provincial ...	1847	1865

One of the causes of the marked popularity of the Company has been the liberal distribution of Profits amongst the Policy-holders. Profits are divided every five years and already (at November 1900) over Seven Millions Sterling have been added to the Policies in this way, the sum originally assured by the older Policies having in some instances been increased by upwards of 100 per cent. Fifteen quinquennial divisions of Profits have already been made, the last including in its scope Policies in existence at 15th November 1905.

The Standard has also ingratiated itself with the assuring public by reason of the very liberal conditions attached to the Policies issued by the Company and the constant adoption by the Directors of all improvements and facilities bearing on the contract of Life Assurance. Easy terms for revival of lapsed Policies, prompt settlement of claims, liberal surrender and loan

values are among the many inducements held out by the Standard to all who contemplate effecting Assurances with that Office.

The last published Annual Report of the Standard—that for the Financial Year ending 15th November 1904—revealed the following excellent results of the year's operations:—

Amount Proposed for Assurance during the year (6,497 Proposals) ...	£3,081,247
Assurances Accepted 5,466 Policies for ...	£2,433,739
Annual Premiums on New Policies ...	£101,385
Amount Received in purchase of Annuities (162 Bonds) ...	£138,240
Claims by Death during the year ...	£725,516
Claims under Endowment Assurances matured during the year ...	£109,167
Subsisting Assurances (exclusive of Bonus Additions) ...	£28,155,265

The Annual Revenue was £1,431,234, and the Accumulated Funds amounted at the end of the year to £11,320,875, being an increase during the year of £306,558.

The responsibility of safeguarding such a huge sum as the Standard Accumulated Funds amount to, and investing it in such manner as to combine absolute safety with a remunerative rate of interest, is, it may well be imagined, no light one, and the fact that the Directors of the Company have for some years past succeeded in realising an annual rate of interest of well over four per cent testifies to the skilful way in which the Company's finances are managed. It may be mentioned that the area of investment and the classes of security in which the funds may be placed have been extended of late years under the provisions of the Company's Acts of Parliament, and this of course calls for more frequent revision than formerly of the individual investments—a circumstance the Directors have been careful to provide for. The Standard's Indian, Colonial and Foreign connections give very favourable opportunities of securing safe investments in some countries abroad where the conditions are favourable, and of such the Directors consider it right and proper to take advantage as occasions arise.

The Standard possesses in Calcutta a handsome pile of buildings erected in 1895 from the designs

and under the supervision of that eminent Architect, the late Mr. F. W. Stevens, C.I.E.

The business is conducted by a Resident Secretary assisted by a numerous European and Native Staff under the direction of a Local Board of Directors composed of leading members of the Mercantile, Banking, and Legal professions.

Messrs. STEIN, FORBES & CO., Ltd., established themselves in Calcutta as Merchants and General Agents in the year 1901, and have branches under the same title in London and Hamburg, their representative in America for the whole of the United States, in which country the bulk of their business is done, being Mr. R. B. Fuller, Boston. Messrs. Stein, Forbes & Co. command an extensive business in hides and skins and in the export of raw material, their dealings aggregating over £300,000. The partners in London are Mr. J. J. Stein, and in Hamburg, Mr. H. Volger, Calcutta being represented by Mr. Arthur F. C. Forbes, whose experience of India dates back to three decades, thirteen years of which have been occupied as a specialist in the hide business. Mr. Forbes was for a number of years in the well-known house of Messrs. F. W. Heilgers & Co., Calcutta. Mr. Forbes was a member of the Committee of the Chamber of Commerce from 1882 to 1886.

Mr. GEORGE HENRY SUTHERLAND was born in London in 1866. He was educated at Westminster and gained an experience in business in London for two years before arriving in Calcutta in 1886. He entered the well-known firm of Messrs. Begg, Dunlop & Co., his father, the late Mr. H. H. Sutherland being then a partner. Mr. G. H., Sutherland himself became a partner in 1890. He was President of the Chamber of Commerce in 1900, and in 1901 he was appointed to the office of Sheriff of Calcutta. During his year of office, he had the distinction of proclaiming the accession of King Edward VII to the throne. In 1903 Mr. Sutherland was appointed a member of the Calcutta Port Commissioners. In the same year he was appointed a Trustee of the Indian Museum by the Lieutenant-Governor

of Bengal which office he continues to hold. For two years, 1900 to 1902, he was the Commercial Member of the Bengal Legislative Council. Mr. Sutherland is widely known and respected throughout Calcutta. He has served in many important public offices always with ability and distinction. Both as President of the Chamber of Commerce and Sheriff of Calcutta he held the highest posts that could



be allotted to a business man, and Mr. Sutherland amply justified the trust imposed upon him. Mr. Sutherland is a Director of the Bank of Bengal.

Count S. DUNIN DE SOULI-GOSTOSKOWY is Inspector in India for the Société de l'Industrie de Napthe et du Commerce: A. Mantacheff & Company, Producers and Refiners of Kerosene Oil, with branches at Bombay and Karachi. He was born in Russia, educated in Austria and subsequently followed Mercantile pursuits in the Caucasus and Asia Minor. He joined his present Company about 1886, coming out to India in 1899 as Manager for the Bombay branch, and in 1902 was appointed Inspector for India.

Mr. WALTER LESLIE STEWART, Master Mariner, Lieut., R.N.R., A.I.N.A., Member of the Firm of Messrs. Norman, Stewart & Co., Calcutta, was born in 1859, in London, and educated in the Metropolis. Mr. Stewart entered upon a seafaring life

at the age of sixteen, joining the Mercantile Marine in 1875. After passing through the several grades from Apprentice to Master Mariner, he held command in various steamers belonging to the British India Steam Navigation Co., for upwards of fifteen years, having been employed on most of the Co.'s Local Lines, as well as those running to London, Australia and Japan. Mr. Stewart has also seen active service, having been in the Hospital Ship "Bulimba" during the Egyptian War from 1885 to 1886, at the time of the big fight recorded in history as McNeill's Zareeba. He earned the medal for transport services in the Boer War, and during its continuance made several voyages to South African Ports whilst in command of steamers employed on Transport duties. To the more peaceful calling as an Associate of the Institute of Naval Architects, he adds that of being a Lieutenant in the Royal Naval Reserve, and is on the list of examiners for Board of Trade examinations for Mercantile Marine Officers, as well as being one of the Members for Marine Courts of Enquiry. His time may be said to be fully occupied in the discharge of many duties.

He retired from the more active life of a Commander in 1904 and joined the firm of Messrs. Norman, Stewart & Co., of Calcutta, Marine Surveyors, as Junior Partner.

The late Mr. JAMSETJI N. TATA was descended from a stock of Zoroastrians who left Persia and took refuge in Surat in the 7th Century to escape the oppression of the Mahomedan Conquerors. For 200 years they lived a life of absolute security, and it was only after they had tasted of the fruits of British rule and protection that the Parsees put forward those excellent attributes of energy and industry and acquired for themselves the wealth and influence they are worthy of and now rightly enjoy. Mr. Tata was brought over to Bombay at the age of 13 by his father from Naosari, where he was born in 1839. After his early school days he was placed in the Elphinstone College at the age of 16 and completed in that Institution a four years' course of study prior to entering his father's office. The seeds of his successful future were here sown, and that the harvest has

been plentiful the industrial and intellectual progress of Bombay bears ample testimony.

Mr. Tata's first move in connection with commercial enterprise was a visit to China in 1859 which resulted in the founding of the firm of Messrs. Tata & Co., with branches in Japan, Hongkong, and Shanghai and later on at Paris and New York. Four years were spent in the land of the Celestial, and Mr. Tata returned to Bombay in 1863. Next came the desire to establish an Indian Bank in London, and he went over to England with this object in view in 1865. A financial crash in Bombay, however, prevented the accomplishment of this progress, and Mr. Tata remained in England for two years, adding to his store of business knowledge. On his return to India, the family fortune lost in the financial crisis, Mr. Tata and his father obtained contracts in connection with the Abyssinian War which they turned to good account and fully recouped the heavy loss they had sustained. With the reclamation of Back Bay, an enterprise which proved successful, Mr. Tata devoted himself to the Mill Industry with very satisfactory results, The Empress and the Swadeshi Mills bearing witness to his capacity as a great Captain of industry and trade. Mr. Tata set a good example to employers of labour in his kindly regard for those who look to him for their daily sustenance. Speaking at the opening of a new spinning shed at the Nagpore Mills, a department which worked 74,924 spindles and 1,384 looms, he referred to a small pension scheme which had been introduced in connection with that Mill "for our workpeople who are entitled to a small increase of pay after 25 years' service and to a maximum pension of Rs. 5 a month after 30 years' service."

A remarkable episode in Mr. Tata's career is the firm stand he made in the matter of reduction of freight rates for yarn exports from Bombay to China and Japan. It was a struggle between Mr. Tata and the Nippon Yusen Kaisha Steamship Company on one side and on the other the Peninsular and Oriental Steam Navigation, The Austrian Lloyd's, and the Italian Rubbatino Company com-

bined. The *Kaiser-i-Hind* thus described the situation :

The Nippon Yusen contracted with the Cotton Spinners Union who carry cotton and yarn at Rs. 13 per ton against the P. & O. Rs. 17, whereupon the latter reduced their rate to the nominal sum of first Rs. 2 and subsequently to Re. 1 per ton, charges which they later on raised again on a par with those of their rival.

In its issue of the 21st October 1896 the *Times of India* paid tribute to whom it was due in the following terms :

"When the Nippon Yusen Kaisha or Japan Mail Steamship Company first made its bid for a share of the carrying trade in this part of the world, one of the objects which it had in view was the reduction of rates for goods between India, China and Japan. The effort has met with no inconsiderable success. Where the freight charges for twist to Shanghai for example formerly amounted to Rs. 17 per ton, less 5 per cent discount, the net rate now is not more than Rs. 12 or 30 per cent lower than was formerly the case. The rate to Hongkong has been reduced in like ratio, and all shippers without distinction of nationality must share in the benefits which accrue. To have brought down the rates for freights by so much as 30 per cent is certainly no mean achievement, and the Bombay Agents of the Nippon Yusen Kaisha, Messrs. Tata & Sons, are to be congratulated on this result. For it was in no small degree due to the enterprise of Mr. J. N. Tata, the head of the well-known Mercantile House, that the Japanese Company had made their venture here."

"Mr. Tata was a keen educationist and a disciple of higher education, he generously endowed a fund which enables youths of all castes to go to England for purposes of study, and which has been productive of great good. His Research University scheme is so well known that it would be superfluous to refer to it at length. Suffice it to say that the Institution will be a lasting monument to his great skill and attainments and the landmark of the magnanimity of a man who expended his talents to the full sterling value for the benefits of the country at large."

"India lost a truly patriotic man who used the means that the country had given him for the country's good, and the Parsee community a man who raised its already high name among other communities still higher; one who was its great ornament and strength, its *præsidium et dulce dicitur*."

Mr. WILLIAM HERBERT WALMSLEY, Managing Partner of Messrs. G. F. Kellner & Co., Calcutta. In the comparatively short period of time of twelve years this gentleman has become the head of one of the largest and most respected Mercantile Houses in India, as it was but in 1894 that Mr. Walmsley joined G. F. Kellner & Co., as Manager, a



firm which fulfils in the East the functions of Spiers & Pond in the West. Mr. Walmsley, after completing his education at Reading, commenced his business career in the London firm of Cutler, Palmer & Co., in 1882, and came out to India, for that House, in 1885, serving in their Madras, Bombay, and Calcutta Branches, ultimately becoming General Manager for India. After serving Cutler, Palmer & Co. for nine years, he resigned in 1894, and joined Messrs. G. F. Kellner & Co. as Manager. In 1897 he was promoted to a junior partnership and has since become senior partner. Founded in 1853 the firm of G. F. Kellner & Co. commenced business at Burdwan, and have since gradually extended their

operations until now they have over fifty branch establishments in different parts of India. Mr. Walmsley, in addition to conducting the affairs of his own firm, is a Director of the Ranegunge Coal Company, and was one of the original founders of the Calcutta Wine Association, on the Committee of which he sat for several years. Being an enthusiastic Volunteer, he was formerly a Member of the Madras Mounted Infantry and the Bombay Artillery Volunteers; he is now an Honorary Member of the Calcutta Light Horse. He has also found some time from his duties to devote to sport, is a Member of the Calcutta Turf Club, and is the owner of some good racing stock, amongst them being numbered the Australasian pony mare "Housemaid II," with which smart performer he won the pony blue ribbon of the Indian Pony Turf, the Civil Service Cup at Lucknow in 1902, thus securing that coveted trophy to a Calcutta owner for the third time only since the institution of the race in 1883.

Mr. Walmsley married Miss K. Kellner, a daughter of the original founder of the firm, and has one daughter.



Mr. WILLIAM ROBERT YULE, Manager of the Eastern Branch of the Manchester Assurance Company, which Company has been lately amalgamated with the Atlas Assurance Company, Ltd., of London, was born in the year 1868 at Peterhead,

Aberdeenshire, Scotland. He was for some years educated at Dulwich College, and after finishing his education entered the Office of Messrs. Gellately, Hankey, Sewell & Co., London. In 1886 he came out to India and joined the firm of Messrs. Finlay Muir & Co. as an Assistant. He remained with them for nine years and during the last few years of his connection with this Firm held charge of their Insurance Department, going home on furlough in 1895.

In 1896 he returned to India as Assistant Manager of the Manchester Assurance Co. for the East, at the same time entering the service of Messrs. Jardine, Skinner & Co. as Assistant Manager of their Insurance Department, and rising to his present position of Manager in 1899, when his predecessor retired from India.

Mr. Yule is also Manager and Underwriter of the Triton Insurance Company, Ltd., Fire and Marine, which Company is under the General Management of Messrs. Jardine, Skinner & Co. He is a Member of the Committee of the Marine Insurance Association of Calcutta, and in 1905 was elected Deputy Chairman of the Calcutta Fire Insurance Association.

THE YOKOHAMA SPECIE BANK, LTD., BOMBAY. We are often reminded that in spite of her great economic strides Japan is as yet a poor country; but since she has adopted Western methods in so many things she has shown not only a tendency to rapidly acquire wealth by her energy and enterprise but a remarkable capacity for dealing with it in the best of modern methods. During the last half century banking has made quite unprecedented strides, and the most noteworthy concern devoted to finance is the Yokohama Specie Bank, Ltd. The Bank was originally started under the provisions of the National Bank Regulations on February 28th, 1880, but as, in addition to transacting general banking business, it had the special object of acting as an organ to the country's foreign trade, devoting particular attention to the stable adjustment of foreign exchange, and was besides deputed to manage, under official orders, the foreign financial operations of the Imperial

Government, a special law entitled the Yokohama Specie Bank Regulations was passed on July 6th, 1887, as being more in accordance with the scope of its operations.

The Bank's financial history is an extraordinary one. It started with a capital of three million yen, divided into 30,000 shares of 100 yen each. Seven years later, at an extraordinary general meeting, on March 30th, 1887, it was decided to double the capital, and with the approval of the Finance Secretary 30,000 additional shares were issued. The same thing was repeated on March 10th, 1896, and the capital was raised to twelve million yen, and yet



MR. K. KODAMA.

again, on September 9th, 1899, it was decided to obtain the Finance Minister's assent to a third duplication of the Bank's capital, which now accordingly stands at 24,000,000 yen. These successive increases were all necessitated by the continuous expansion of the Bank's business operations. From the beginning the Bank has paid very handsome dividends, such as 15½ per cent with bonus of 20 per cent for the first half-year of 1898 and 25 per cent for the second half-year of 1899. Besides this, the reserve fund amounts to more than half the amount of the paid-up capital. It is noteworthy that the splendid building in Yokohama, begun in 1899 and finished in 1904,

was built entirely according to the designs and under the supervision of Dr. Y. Tsumaki, while the workmen engaged were mostly in the Bank's regular employ, only a few special pieces of work being given to outside agency. In the same was granite, timber, marble, and all materials employed were indigenous products, only certain glass and iron ware being imported.

The Head Office of the Bank is located at Yokohama, Japan, with Branches at the following places:—

JAPAN.			
Tokio.	Kobe.	Osaka.	Nagasaki.
ABROAD.			
London.	Chefoo.	Port Arthur.	Bombay.
Lyons.	Hong Kong.	Shanghai.	
New York.	Mukden.	Taipei.	
San Francisco.	Newchwang.	Tientsin.	
Honolulu.	Peking.		

The Bank has correspondents in all important commercial centres at home and abroad, the number of the corresponding Banks being now over 250.

The Bombay Branch was opened for business on the 20th December 1894 and is doing a large business, more especially in financing the cotton exports to Japan. Its present Manager is Mr. K. Kodama.

Mr. CHARLES NICOLL, Manager of the National Bank of India, Ltd., Calcutta Branch, was born at Kirriemuir, in Forfarshire, Scotland, in the year 1865. In 1884, he joined the London office of the National Bank of India, Ltd., and after two years' service there, was appointed to the Bank's branch at Bombay and came out to India in 1886. Mr. Nicoll became Manager of the Branch in Calcutta in May 1904.

THE STANDARD JUTE COMPANY, LTD., Calcutta. Among the many mills in Bengal engaged in the jute industry none is entitled to more extended mention than the Standard, as though it may not perhaps be the largest of its kind in the Presidency, its completeness in every detail and the high class of its manufactures place

this mill in the front rank of manufacturing concerns in Bengal. The mill is situated at Tittaghur on the Eastern Bengal State Railway, and is close to the station of that name, the site being a well chosen one, as the property has on one side a water frontage on the Hooghly river of over 600 feet, and on the other the railway, from which a siding runs to the mill, thus providing it with every facility for the reception and delivery of raw and finished materials. The area of the property is over twenty acres in extent, and the mill was erected in 1896, but so rapid has been the development of its business that in 1902 further extensions became necessary, and these, doubling it in size and capacity, have since been made. The mill building is of brick and iron with a terraced roof, its dimensions being 515 by 440 feet, and the motive power used is steam, whilst for lighting purposes 1900 16-candle-power electric lights are used. The main engine, one of Messrs. J. & E. Woods of Bolton, is the largest on the river, its flywheel being 27 feet in diameter, over which pass 50 "Lambeth" cotton-driving ropes. Besides the mill building itself, together with the necessary engine house, boiler houses, godowns, dynamo house, weighing house, etc., in the same compound stand a large two-storeyed bungalow for the European Assistants, the Manager's house, store house and the dispensary, and on the river bank are two jetties extending into the river, each fitted with a steam crane with a lifting capacity of 3 tons. Appliances for the successful combating of an outbreak of fire are numerous distributed all about the yard and buildings, some 1,400 feet of fire hose and scores of fire buckets being all readily placed in case of need, and the two "Cameron" pumps used for feeding the boilers are in the yard, to which, in the event of fire, hose may be attached as well as to hydrants in the yard. The mill consumes upwards of 50 tons of "Barrakur" coal daily, and employs a labour force of over 3,000 natives, under the supervision of the Manager and 10 European assistants.

The godowns, seven in number occupy a building 490 feet long, 45 feet wide and 30 feet high, and have a storage capacity of 45,000 bales of jute, and there is also an hydraulic jute press used for the purpose of economising space, as much of the jute is delivered loose, or but lopsely baled, and the godowns, in spite of their enormous size, would not, unless the material were pressed, hold the large stock constantly kept on hand. In another department careful tests are made of the quality of each consignment of raw material as it is received, 5 per cent of each 1,000 bales being tested, and on the test being satisfactory the bales are opened and due proportions of the hard and the soft jute are combined, a superior "spin" of yarn being thus obtained. In the Spinning Department there are 10,848 spindles and in the Weaving Department 502 looms always busily at work turning out the fabrics in which the mill deals.

The health and well-being of the native employees have received special attention at the hands of the Company, as at a little distance from the mills a model settlement has been built for them, laid out in streets, and the houses are constructed of brick and cement, two large tanks having also been made for their especial use, whilst pure filtered drinking water is available from hydrants erected in several parts of the settlement. The land upon which the settlement is built, was prepared with special reference to improved drainage and sanitary arrangements, the site being raised by at least two feet above the level of the surrounding land, thus ensuring the houses being always dry and comfortable, offering a pleasing contrast to the squalid native huts usually occupied by mill hands.

The mill is in direct telephonic communication with the Managing Agents' (Messrs. Bird & Co.) offices in Calcutta, and since its erection a decade ago, has through the skill, energy and economy, with which its interests have been safeguarded, attained the high position it now holds in the jute industry of the Province.





The History of India.

INTRODUCTION.

The history of India is not only important from the point of view of comparative civilization, but from its length and the variety of its vicissitudes, it may well lay claim to the appreciation of all intelligent readers for its own sake. Although India must yield to China, Egypt and Assyria, in the antiquity of its historical data, yet its records extend back to a period of more than three thousand years, and its early literature is both more full and more valuable to humanity than that of any other ancient people. The early history of most peoples is a confused and broken account of wars and dynasties. The same chronological sequence may exist, yet the greater number of those Kings whose conquests and glories are extolled in stone are little more than names, and the internal conditions of their kingdoms are still more obscure. No connected history, for instance, of ancient Egyptian civilization and thought is deducible from the monuments in the valley of the Nile. But Indian history is of a different and a rarer kind. Inscriptions of the earlier periods are practically non-existent, and no connected chronological history is possible for at least the first thousand years of Aryan civilization in India. But, as a compensation, we have records of a far more valuable character. There exist literary

remains which carry us back at least fifteen centuries before the Christian era. From this early date, and from each succeeding period, an abundance of literary works survive, at first handed down by oral tradition, later committed to writing, all bearing the stamp of the age in which they were composed, all therefore of supreme interest and importance as the reflection of the thoughts and feelings of early man. Amongst the Aryans of India alone can we trace clearly the gradual progress of the human mind from its first rude but spontaneous effusions to the artificial compositions of a highly organised civilization. Thus the story of Hindu civilization, religion and thought is longer and more instructive than any other human story. "It is matchless in its continuity, its fulness and its philosophic truth." It is a complete history in itself, but it is not the whole of Indian history. About the same time that the Normans conquered England the Ancient Hindu civilization began to come under the rule of Mohammedan invaders. Finally, the Mohammedan Empire, after a period of settlement by various European powers, gave place to the British rule which endures to-day. Each of these periods, the Mohammedan and the British, has its own particular characteristics and its own complete history.

PART I.

ANCIENT HINDU CIVILIZATION.

CHAPTER I. THE VEDIC AGE.

About 2000-1400 B. C.

I. *The Aryans and the Aborigines.*

Our earliest glimpse of India reveals two races struggling for the soil. The one was a fair-skinned people, who had recently entered India from the North-West, and who were a branch of the great Aryan race, that Indo-European family from which the majority of the European peoples claim descent. The other

Arrivals of Aryans in India.

race was of inferior type, indigenous and dark-skinned, held in the greatest contempt by the conquering Aryans. Still, no sooner had the invaders extended their conquests over Northern India than they began to mix with the primitive holders of the soil. From this fusion the great mass of the modern Hindu population is derived. Pure Aryans on the one side are now few in number, while the pure non-Aryan portion of the population is also comparatively small.

A few words are here necessary by way of reference to the Aborigines of India. Some belong to the Dravidian race, others to the Mongolian, while the remainder are generally ranked together under the name of Kolarian. The Dravidians who now chiefly inhabit the South of India, were at the time of the Aryan immigration not only more numerous than the other aboriginals, but considerably in advance of them in point of civilization.

The aboriginal population.

They were not yet confined to the southern portion of the peninsula, but largely inhabited the plains and valleys of the north, where they lived in organised communities under fixed laws and government. The Kolarian and Mongolian elements inhabited rather the jungles and forests, and lived in a state of savagedom or semi-savagedom. The primitive state of the latter peoples at the time of the Aryan invasions can be imagined from a glimpse of the present condition of their descendants. Some of the existing hill-tribes, such as the Santals of Bengal and the Kandhs of Orissa, have only recently abandoned human sacrifices, while their system of rule is still essentially patriarchal. The Vedic hymns contain many references to the dark-skinned population which was in occupation of the soil. They are named Dasyus or "enemies" and Dasas or "slaves," and are reviled as 'godless,' 'raw-eaters,' 'monsters' and 'demons.' The most savage of these peoples were probably driven back to the mountains, and it must have been the more advanced portion of the Aborigines, that is, chiefly the Dravidian element, which settled down under the new régime and at length became incorporated into the social organism of their conquerors.

The early history of India is concerned with the advance of the conquering Aryans, their gradual extension to the southern most point of the Peninsula, and the foundation by them of a number of separate kingdoms. But the exact movements and their chronology are hard to trace, and we know more

Advance of the Aryans.

about the social and religious character of this early people than of their political history. The earliest period of Hindu history is called the Vedic period, because it deals with the condition of the people as described in the Rig Veda, the most ancient religious book of the Aryan races. The Rig Veda is a collection of 1,017 short poems, chiefly addressed to the gods. The whole is divided into ten Mandalas or Books, each of which, except the first and last, were composed by a particular Rishi or a particular school of Rishis.* In all probability the Rig Veda was finally compiled in the fourteenth century B. C., but the great majority of the hymns must have been composed earlier, and it is generally agreed that the period of history to which they belong cannot have begun later than 2000 B. C. In this, the first period of Indian history, the Aryans are revealed as new comers, descending from Central Asia, the earliest home of the Indo-European race, marching through the passes of the north west, and then gradually spreading themselves over the Punjab. Five or six centuries at least are necessary for the expansion of the Aryans along the Indus and its tributaries, so that the Vedic Age may roughly be dated from 2000 to 1400 B.C.

Some few facts may be gathered about the progress of this early conquest. The Aryans were divided into a number of tribes, mostly organized on a monarchical basis and ruled by hereditary chieftains in conformity with the will of the people as expressed in the tribal assembly. These tribes were without cohesion, and were often arrayed in war against each other. Sometimes, however, temporary confederation was formed for the special purpose of subduing the black-skinned-holders of the soil. The Aborigines did not yield without a struggle, but when beaten in the open field by the more disciplined valour of the invaders, they clung to hill fortresses and forests whence they issued forth to wage a harassing guerilla warfare against the Aryans. But in spite of every resistance, the more civilized races with their war horses and chariots, their armour and the greater variety of their weapons, pushed back the hated foe, cultivated the jungle tracts and extended their kingdoms over the whole Punjab. The barbarians, like the Britons at the time of the Anglo-Saxon invasions, were either exterminated or retreated into those hills and fastnesses which their descendants still inhabit. The wide-spread fusion of race which we have already mentioned, took place, not in the Vedic Age, but in subsequent stages of the Aryan conquests, during what are called the Epic and the Rationalist Periods.

Their Organization.

Character of the early conquests.

II. *Social Life in the Vedic Age.*

The picture of early Hindu civilization, as painted by the Vedic hymns, is full of interest. Agriculture, which philology proves to have been known to the early fathers of the Indo-European race in Central Asia, was the main industry of the ancient Hindus. The hymns contain numerous allusions to agriculture, and one remarkable hymn is directly dedicated to the God of Agriculture. But agriculture in the Punjab was not practicable without irrigation: hence we

* See page 40.

have references to canals and wells. Shepherds and pasture are mentioned less freely than agriculture, whilst trade and commerce, though necessarily rare in

the early stages of civilization, are distinctly alluded to in the Rig Veda. The arts of peace included weaving, carpentry and working in metals such as gold, iron and copper. Warriors, perhaps the greater chieftains, wore golden helmets and breastplates; women carried bracelets, necklaces and anklets. The customs of the people are marked by strong common sense, and a pleasing absence of unhealthy restriction.

The caste system did not exist and every head of a household was his own family priest. Although the exigencies of sacrifice and the special faculties of composition required for the sacrificial hymns, gradually led to the formation of a class of Rishis, holy priests and poets, the forerunners of the Brahmans, yet in the primitive age of the Rig Veda this class was separated by no barrier of caste from the rest of the population. The Rishis were men of the world, owned herds of cattle, fought against the common enemy, and inter-married freely with the people. It is only in the concluding portions of the Rig Veda that we find evidence of the growing superstition of the people and a beginning of that dependence upon the priestly class which was destined to work such irretrievable harm in the later stages of Hindu civilization. That the Rishis did not form a separate priestly caste may be gathered from such hymns as the following:—

“Behold, I am a composer of hymns, my father is a physician, my mother grinds corn on stone. We are all engaged in different occupations. As cows wander (in various directions) in the pasture-fields (for food), so we (in various occupations), worship thee, O Soma! for wealth. Flow thou for Indra!” Further, there were no temples or idols in these early days. The sacred fire was lighted on every hearth by the head of the family, and there is abundant evidence to prove that wives joined their husbands in celebrating these domestic sacrifices.

Women, it is clear, were regarded in a totally different manner from their sisters of a later time. They were not secluded, debarred from education and religion, or disposed of like chattels in marriage. They were treated rather as man's equal, the sharer of his sacrifices, joint composer of the sacred hymns—sometimes women even became Rishis—and were allowed to exercise their due influence in society. They were not married at an age when their education should just begin, but often remained unmarried in the homes of their fathers, or if they chose wedlock, as doubtless the majority did, they would seem to have possessed some voice in the selection of their husbands. “The woman who is of gentle nature, and of graceful form selects, among many, her own loved one as her husband.” Polygamy was allowed among the great and rich, but the people for the most part remained contented, then as now, with one wife. The re-marriage of widows was distinctly sanctioned by the Rig Veda, and the prevalence of this custom is borne out by a variety

of other proofs. Finally, the obnoxious practice of *Sati*, by which a widow ascended her husband's funeral pyre, was unknown in these primitive days. When in aftertimes the practice became popular, the priesthood attempted to give it sanction from the Vedas, and a harmless passage referring to a funeral procession was distorted and mistranslated with this end in view.

Other practices now generally condemned by orthodox Hinduism were the consumption of flesh and of intoxicating liquor. Cows were the chief source of wealth to the primitive cultivators on the Indus, and one of their uses was to provide food. Slaughter-houses are spoken of in the Vedas, and there are allusions to the sacrifice of bulls and rams. The intoxicating juice of the Soma plant was regularly drunk by all classes, and as we shall see below,† it formed a predominant element in sacrificial rites. So highly was it regarded, that it came itself to be worshipped as a deity, and we find an entire book of the Rig Veda dedicated to the Divine juice of the Soma.

A few other points connected with the social life of the early Hindus deserve notice. The dead were disposed of, as to day, by burning, although burial without cremation seems to have been also practised. Some of the most beautiful of the hymns were composed for the funeral ceremony. Transmigration was as yet unknown and the primitive Hindu believed in a state of blessedness in the heaven of Yama, and to which the righteous attained immediately after death. Other hymns seem to contain the germ of adoption, and of the later Hindu Law of Inheritance which allows property to go to the daughter's son, only in the absence of male issue.

III. Religion of the Vedic Age.

We are now in a position to examine the religion of the primitive Hindus. The Rig Veda is immensely valuable as a human document, because it is the only record possessed by any Aryan nation,—indeed any nation at all—in which we can study that intensely interesting chapter in the history of mankind, the transition from a natural to an artificial religion. The Rig Veda may, therefore, be regarded as the earliest recorded chapter in the history of the human intellect. In the oldest books of the Greeks and Romans religion is almost totally artificial. Groups of gods and goddesses people an artificial heaven, and largely share human attributes, vices as well as virtues. “Names which in Homer have become petrified and mythological, are to be found in the Veda, as it were, in a still fluid state.” In the Veda natural phenomena are represented as assuming the character of divine beings, whereas in Homer this process is already complete. Hence, we may, apart from all considerations of actual date, call the Vedic hymns more ancient than the Homeric poems, because they represent an earlier phase of human thought and feeling. Though the religion of the Vedic Age is the worship of Nature,

Food and Drink.

Funeral and other customs.

Value of the Rig Veda in the history of religious belief.

† See p. 32.

in her loftiest aspects of sky, dawn, sun and storm, yet towards the end of the Rig Veda, "we often come across hymns sung to the One Being. The landmarks between Nature-worship and Monotheism had been passed, and the great Rishis of the Rig Veda have passed from Nature up to Nature's God. This is the characteristic beauty of the Rig Veda as compared with other religious works of other nations. We do not find in the Veda any well-defined system of religion or any one particular stage of thought or civilization. On the contrary we watch with interest how the human mind travels from an almost childlike but sincere invocation of the rising sun or the beneficent sky to the sublimer idea that neither the sun nor the sky is the Deity—that the Deity is greater and higher than these, and has created these objects. We know of no other work in any language which possesses such interest for the philosophic enquirer into the progress of the human mind, or which shows, as the Rig Veda does show, how human intelligence travels step by step, higher and higher, until from the created objects it grasps the sublime idea of the Creator."*

The Gods of the Rig Veda.

Most prominent amongst the aspects of Nature which received the homage and worship of the early Hindus was the sky. But the sky has several aspects. It was first adored as Dyh, or Dyausupitar, the 'Shining One,' earliest god of the great Aryan race, Zeus in Greece, Jupiter or Diespiter in Rome. Varuna, the sky which covers, the encompassing sky, the Ouranos of Greece, the Uranus of Rome, was another aspect of the heavens, addressed as a deity in the Vedic hymns. Varuna was probably the dark sky of night, and in contradistinction to him there

The Sky Gods.

was Mitra, the bright sky of day. Of these three Varuna is the recipient of most adoration in the hymns: indeed, his sanctity in the Rig Veda is pre-eminent over that of every other god. Yet a further aspect of the sky remains to be noticed—Indra, the Rain-god, literally, the sky, regarded as aqueous, rain-bearing vapour. Though he yields to Varuna in sanctity, all the gods of the Vedas must give place to him in point of prominence. No god is addressed so frequently or so forcibly. He is peculiarly Indian, and his popularity

Indra the most prominent.

can only be understood by those who know the life-giving power of the Indian rain-clouds after a time of heat and draught. Indra is not merely the giver of refreshing rain, but the champion of the Aryan people against the dark skinned aborigines, the God of Battles, the Ares of the Vedic people. Next in popularity, perhaps, to Indra, is Agni, the God

Agni.

of Fire, the youngest of the gods, the Lord and Giver of Wealth. Fire was essential to sacrifices—hence Agni is called the Invoker of the gods. The worship of fire is one of the many points of kinship between the Aryans of the Punjab and those of Iran, the framers of the Zend Avesta. Other gods less prominently brought before us in Veda are (1) Those which bear a solar character, *Sūrya*

(= Helios and Sol) and *Savitri*, *Pushan*, and lastly *Vishnu*, at present purely a Sun-god and a deity of quite inferior note. (2) *Vāyu*, the air; (3) the *Maruts*, or Storm-

Minor deities.

gods, inspirers of terror, beneath whose thunder and lightning the earth trembles and the forest is torn in pieces; (4) *Rudra*, father of the Maruts, a third-rate deity but elevated in Puranic times to a position of the first rank under the name of Siva. (5) Yama, afterwards the dread King of Hell, but as yet the beneficent ruler of the blessed world where the departed live in endless felicity. (6) The twin *Aswins*, 'Lords of Lustre,' fleet horsemen of the dawn, physicians and healers, succourers of men in their distress. (7) *Ushas*, the Greek Eos and Latin Aurora, the smiling dawn,

Goddesses

"who like a busy housewife wakes men from slumber and sends them to their work." Ushas, be it noticed, is a goddess. Only two female divinities are known to the Veda, the other being (8) *Saraswati*, goddess of the river of that name. Though all trace of the river and its course has long since disappeared, *Saraswati* survives as the Goddess of Speech. She is the oldest goddess of the Hindus; others such as *Parvati* and *Lakshmi* are creations of a later day.

Other deities there were, bringing the total up to thirty-three "who are eleven in heaven, eleven on earth, and eleven in glory in mid air." And yet it is sometimes difficult to decide

whether the composers of the hymns were polytheists or monotheists. One god was worshipped at a time and for the moment was regarded as supreme. There are verses declaring each of the greater deities to be supreme, particularly *Indra* and *Agni*. For the time being the worshipper is practically a monotheist. More than this, some verses actually declare the existence of but One Divine Being, and recent scholarship is in favour of their antiquity. Such hymns must have been composed by the more spiritual of the singers, in whom there dwelt an instinctive Monotheism. The 121st hymn of the tenth book is the most notable instance in point. "In the beginning there arose the source of golden light. He was the only born Lord of all that is. He established the earth and this sky; Who is the God to whom we shall offer sacrifice? . . . He who through his power is the only king of the breathing and awakening world. He who governs all, man and beast; Who is the God to whom we shall offer our sacrifice? . . . He the creator of the earth; He the righteous, who created the heavens . . . He who is god above all gods:" The monotheism of this hymn is as plainly asserted as in the Hebrew prophets of the Jewish dispensation. This tradition of belief was established in the Vedic Age; which found later expression in the priestly attitude of Brahmins, a monotheistic attitude, not however shared by the nation as a whole, which became more frankly polytheistic as time went on.

But whether the Aryan settlers be addressing one of their nature gods, or hymning some ecstatic praise to the 'Lord of all that is,' the tone of the songs is elevated and forceful, and their character

Lofty moral tone of Vedic Religion.

* Dutt,—"Civilization in Ancient India," vol. I, Ch. VI.

genuinely spontaneous. The pressure of lofty moral and spiritual fervour in this ancient religion is incontrovertible; there is more faith and devotion, more genuine enthusiasm for the heavenly powers, than in any of the recorded works of the Greeks and the Romans. The 'shining ones' are believed to protect men, not only from disease and suffering, but also from the temptations of sin. Indra also is invoked as a god who may pardon sin. Besides moral truths, there are to be found, in certain hymns, philosophical and metaphysical conceptions worthy of the most highly civilized communities. In a famous song of the tenth book the poet makes a series of profound inquiries about the mysteries of creation, such as would have done credit to the age of the Upanishads. Accordingly we must not regard the Upanishads as the starting point of Hindu philosophy any more than the Brahmans mark the beginnings of theology; the source of the philosophical, as of the theological, and indeed the scientific, currents of succeeding periods can be traced right back to the Rig Veda itself.

CHAPTER II. THE BRAHMANIC OR EPIC AGE.

About 1400—800 B.C.

I—History of the Period.

We have seen how that during the first or Vedic Age the Aryans gradually wrested the Punjab from its primitive inhabitants and occupied the whole tract of country watered by the Indus and its tributaries. In the second or Brahmanic period the conquerors crossed the Sutlej, settled in the Jumna and Ganges valleys, and within four or five centuries had founded powerful kingdoms as far east as Behar. Such are the conditions pictured in the Brahmanas and in the oldest parts of the national epics; hence the period is known as Brahmanic or Epic. That the conquests of the Hindus in the period did not extend beyond Behar nor south of the Vindya Hills is made plain by the total absence of reference to those parts in the literature of the time. But to conquer, settle and organise into kingdoms the whole Gangetic valley, the great plain of northern India, the 'Middle Land' of the old books, was no inconsiderable achievement. The immediate cause of this extension of the Aryan race beyond the boundaries attained in the Vedic Age seems to have been a second irruption of Aryans from beyond the Hindu Kush. Entering the Punjab through the passes of the north, the new-comers pushed their settled kinsmen eastwards, along the valleys of the Jumna and the Ganges. Many of the aboriginal people who had come to live peaceably side by side with the earlier Aryan settlers, lent them assistance against the new-comers, and the partnership resulted no doubt in some slight fusion between the races. Ultimately also the newer Aryan immigrants coalesced with their forerunners, so that from the fusion of those three elements there arose a new Indo-Aryan race with a new and peculiar civilization, the Brahmanic. It was, however, only when the conquering Aryans had pushed eastward beyond Oudh and Allahabad that they seem to have incorporated non-Aryans in their own communities to

Extension of Aryan Conquests.

New Aryan Immigration.

any great extent, and even then the Aryan physical features, along with their language and religion remained predominant. As they passed down the valleys of the Ganges and its tributaries, they encountered hordes of aborigines in various stages of barbarism or civilization. It was impossible to drive off these inhabitants in the way that the majority of the Punjab aborigines had been driven away. Since, moreover, the services of those despised people were useful, quantities of them were allowed to remain under the protection of their conquerors. They were given menial tasks to perform and as the social system of the Hindus developed, the indigenous population was absorbed into it, forming, as we shall shortly see, the great bulk of the lowest or Sudra caste.

This evolution of new Indo-Aryan people was accompanied by a growth in political organization. The small tribal communities of the Vedic Aryans in the Punjab were replaced by larger territorial states, some taking the form of republics, but the majority being ruled by great kings who resided in regular capitals. For the most part the popular assemblies of the Vedic Age had passed away, and Hindu monarchs arose who governed autocratically, their government being beneficial or otherwise according as their character was good or bad, strong or weak. The first of the new kingdoms to be organized were those of the Kurus and Panchalas.

The Kurus and Panchalas. The first people settled in the rich and fertile Doab between the Jumna and the Ganges, and the second group founded a confederate kingdom in the west of what are now the United Provinces of Agra and Oudh. Hastinapura was the capital of the first kingdom, Kanouj the chief capital of the second. Of the origin of both tribes, from what part of the Punjab, if from any, they came, we must be content to remain in ignorance, nor is it possible to obtain a historical account of either kingdom. All that we know is that at some time, presumably towards the end of the Brahmanic period, the two nations engaged in an internecine war for the possession of a particular strip of country. This war forms the subject of the Iliad of India, the Mahabharata, the first great Hindu epic. The poem is of heterogenous growth, contains much material of a later age, and was put together in its present stage centuries after the earliest events which it describes. Not only were lengthy additions made to the poem in Puranic times, but even the geography of the country and the names of the heroes have been changed. Still the groundwork of the poem is genuinely ancient, and a discerning scholarship is able to discriminate between the original layer and the strata which were super-imposed in historic times.

Besides the testimony which it affords of the existence of the kingdoms of the Kurus and Panchalas, and their bloody struggle, it is valuable historically for the sidelights it throws upon the state of Hindu society at the time. It reveals a more polished state of society, a more highly organized civilization than any which existed in the previous age. Monarchy was more powerful and states were larger. The

The foundation of territorial kingdoms.

The Kurus and Panchalas.

The Mahabharata.

rules of social life were more highly developed, yet the caste system had barely taken root. The science of war was better organized, but the descendants of the fierce Aryan conquerors of the Punjab still retained the unconquerable valour and stern determination of their ancestors. The poem also illustrates an interesting point about the daily life and customs of those early days. The position of women had not yet become degraded to the subjection of later times; chivalrous instincts were to the fore, but such vices as gambling were indulged in to excess. Thus, although no accurate historical narrative can be deduced from the poem, the light it throws upon the character of the times is by no means to be despised.

In due course a series of powerful kingdoms were established further to the East. Chief of these were the kingdom of the Kosalas in Oudh, that of the Kasis round Benares, and that of the Videhas in North Behar. Of the struggles which led to the establishment of these kingdoms we know little, but a few facts about their internal conditions may be gleaned from different sources. The kingdom of the Kasis achieved fame at a later time, but the sister kingdoms blossomed into greatness before the conclusion of the Epic Age. The country of the Kosalas with its historic capital of Ayodhya, is brought into prominence by the second great Hindu Epic, the Ramayana which celebrates the doings of a certain King of Kosala, that Rama, who afterwards came to be worshipped as an incarnation of the God Vishnu.

The Ramayana makes no mention of Aryan civilization south of the Vindhya, therefore it must have taken its original shape at a period anterior to the Aryan conquest of the peninsula proper, *i.e.*, before the beginning of the next or Rationalist period. In all probability it was originally composed about 1000 B. C., a period later than that to which we should assign the Mahabharata in its earliest form. But such countless changes and interpolations were made in a later age that the Ramayana is almost as valueless for direct historical purposes as the Mahabharata. Though, however, the heroes are myths, and many events are described which never took place, or which took place at a later time (*e.g.*, the Conquest of Ceylon), yet this poem also throws a certain amount of interesting sidelight upon the people and civilization of the Brahmanic, particularly the later Brahmanic age. The people had become more polished and law-abiding, but less sturdy and heroic. Priestly assumption was growing apace and a persistent rivalry between the claims of the priests and warriors was proceeding. The people, being less vigorous than those painted in the earlier epic, were resigning themselves more completely to priestly domination; the simplicity of the old Vedic faith was being buried beneath a mass of rites and ceremonies, and religion was slowly becoming the monopoly of Brahmans.

The third of the group of kingdoms mentioned above, that of the Videhas, in its turn came to the front, and became the most prominent kingdom—Northern India. Janaka, its most famous king, has

a high claim to the respect and the admiration of the historian. The father-in-law of Rama, his fame does not rest upon the somewhat shadowy allusions of the Ramayana, but he is a well authenticated character, who, according to the unimpeachable evidence of other records, became the patron of speculation and philosophic thought. The Vikramaditya of his time, he gathered round him the most learned men of contemporary Hindu civilization, encouraged those theological studies which resulted in the White Yajur Veda and the Satapatha Brahmana, the most important of all the Brahmanas, and himself originated those earnest speculations of the Upanishads which mark the close of the Epic Age. A reaction seems to have been already arising against religious pedantry and dogmatism. Healthy speculations about the nature of the soul and the Supreme Being were beginning to take the place of those arid and verbose commentaries on the minutiae of religious rites, which had characterized the period now coming to an end, and King Janaka must receive all credit for being one of the originators of the emancipatory movement. It was in its essence an attempt to destroy the monopoly of priestly learning, and to loosen thereby the bonds of priestly domination.

Any other kingdoms that were founded in the Epic Period are little more than names. North Behar seems to have been the limit of Hindu civilization in the East, and the Vindya Mountains were throughout this period the southern limit. The rest of India was, if not absolutely unexplored, at least unconquered by the growing Indo-Aryan people. The literature of the time admittedly presupposes the limits we have assigned, and expansion beyond the area belongs to the ensuing or Rationalist Period.

II.—Literature of the Period.

As the civilization of the primitive or Vedic Age is known to us solely through the early Vedic hymns, so is the civilization of our second period revealed solely by contemporary literature, without the works whose original compilation can be credibly assigned to the Epic or Brahmanic Age, the historian would be in total ignorance as to even the main features of the period. First of the literary productions of the

Final compilation of the Rig Veda.

time come the Vedas. The Rig Veda Sanhita, the collection of hymns composed mostly in the

previous age, was only compiled, as we have already seen, about the beginning of the period (circ. 1400 B. C.), and even then was not put into writing, but handed down by oral tradition for another thousand years or so. Following upon the Rig Veda three other Vedas were compiled, the Sama Veda, the Yajur Veda (White and Black), and the Atharva Veda. As four different classes of priests combined to perform the sacrificial ceremonies, the simple hymns of the Rig Veda were soon found to be insufficient, and separate manuals had to be compiled for the assistance of the priests. Thus the Sama Veda is a collection of sacrificial chants extracted from the Rig Veda and set to music for that class of priests called Udgratris, whose main duty it was to accompany the sacrifices by singing. The compiler of the work is unknown to history.

The Sama Veda.

THE CYCLOPEDIA OF INDIA.

The Yajur Veda was a collection of sacrificial formulas, compiled for the assistance of the priests called Adhvaryus, who were entrusted with the material performance of the sacrifices. The other two classes of priests, whose presence was also necessary at every sacrifice, needed no manual. The Hotris simply had to recite hymns, and for this a knowledge of the Rig Veda was sufficient, while the Brahman needed no manual of his own, his function being to act as president, and superintend the whole ceremonial. Of the Yajur Veda there are two editions, known respectively as the Black and White. The Black Yajur Veda is unquestionably the oldest, but little accurate information is to hand about its compilation. Of the White Yajur Veda, however, more is known. It is ascribed to Yajnavalkya, a learned priest who worked under the patronage of King Janaka. The compilation is not, however, the work of one man, or even of one age; and all that can be said with certainty is that the first and more important part of it, eighteen chapters of formulas, were promulgated from the court of King Janaka towards the end of the Epic Period, or about the ninth century B.C.

Last comes the Atharva Veda. Although it includes a few hymns chosen from the Rig Veda,—chiefly the later ones—it principally consists of formulas intended to protect men from baneful influences, whether divine or human. It is full of spells for warding off evil, incantations against disease and imprecations against demons, sorcerers and enemies, and of charms

to secure harmony and prosperity. Such spells bear the name of Mantras, and their inclusion in a sacred book is a proof of the decline of religion. The simplicity and manliness of the early Vedic creed must have long since passed away when such a compilation was in daily use. But there is good reason to suppose that the Atharva Veda, despite its claim to antiquity, was not compiled until long after the Epic Age. For centuries to come only three Vedas are recognised, and although fragments of incantations may have existed in this period, it is not likely that they were put together in their present form until a later time.

The next series of works to be noticed, are the Brahmanas. The change of locality and political conditions which we have noticed in the first section of this change were accompanied by considerable changes in language and modes of thought. Hence the Vedic hymns were rapidly becoming unintelligible. The Brahmanas therefore devoted themselves to a careful explanation of the text and wrote long prose commentaries in which a number of passages illustrative of social and political conditions are

mixed up with dry theological discussions and descriptions of ceremonial. Commentaries of this kind were written for each of the Vedas in turn, and at length each Veda was explained by two or three separate Brahmanas, compiled for the most part during this period, but not entirely free from later interpolations. The Brahmanas are generally regarded as dull and dreary, but they contain much curious information. Though their professed object is to teach the sacrifice (which can be better studied

in the Sutras of the ensuing age) they devote a much larger space to dogmatical, exegetical, mystical and philosophical speculations than to the ceremonial itself. The fact of so many authors being quoted by name in these works shows that the Brahmanas exhibit the accumulated thoughts of a long succession of early theologians and philosophers. "But the very earliest of these sages follow a train of thought which gives clear evidence of a decaying religion. The Brahmanas presuppose a complete break in the primitive tradition of the Aryan settlers in India. At the time when the law was laid down about the employment of certain hymns at certain parts of the sacrifice, the original meaning of these hymns and the true conception of the gods to whom they were addressed had been lost. The meaning also of the old and sacred customs by which their forefathers had hallowed the most critical epochs of life and the principal divisions of the year, had faded away from the memory of those whose lucubrations on the purport of the sacrifices have been elaborated in the Brahmanas." In other words, the transition from a natural worship to an artificial worship, which process forms the chief interest of the Vedic Period, had already been completed. But the pre-Buddhistic Hinduism which was now taking shape, was accompanied by so much pedantry, well exemplified in the Brahmanas, that the change to the bold speculations and the more healthy scepticism of the Rationalist Age cannot have been but beneficial. The age of reason was, however, prefigured by certain works compiled in the Epic Age itself. These are the Aranyakas and the Upanishads. The Aranyakas or 'forest lectures,' were intended to be read by

Brahmans when undergoing their period of asceticism as forest hermits—one of the four periods into which Brahmanhood was now divided. Many of the Aranyakas form part of particular Brahmanas, and in all cases they presuppose the existence of the Brahmanas. The Upanishads are religious speculations contained in the Aranyakas, and any interest the latter have is derived from these Upanishads. The subject-matter of the Upanishads concerns the destroying of the soul and the nature of the Supreme Being, subjects that arose very naturally from the speculations of the Brahmanas, although they paved the way for teaching of a character repugnant to the priesthood. The words of the great Vedic scholar, Max Müller, are worth quoting in this connection. "The philosophical chapters, well known under the name of Upanishads, are almost the only portion of Vedic literature which is extensively read to this day. They contain, or are supposed to contain, the highest authority on which the various systems of philosophy in India rest. Not only the Vedanta philosopher, who, by his very name, professes his faith in the ends and objects of the Veda, but the Sankhya, the Vaisesika, the Nyaya, and Yoga philosophers, all pretend to find in the Upanishads some warranty for their tenets, however antagonistic in their bearing. The same applies to the numerous sects that have existed, and still exist in India. Their founders, if they have any pretension

to orthodoxy, invariably appeal to some passage in the Upanishads in order to substantiate their own reasonings. Now it is true that in the Upanishads themselves there is so much freedom and breadth of thought that it is not difficult to find in them some authority for almost any shade of philosophical opinion. The Old Upanishads did not pretend to give more than "guesses at truth," and when, in course of time, they became invested with an inspired character, they allowed great latitude to those who professed to believe in them as revelation. Yet this was not sufficient for the rank growth of philosophical doctrines during the latter ages of Indian history; and when none of the ancient Upanishads could be found to suit the purpose, the founders of new sects had no scruple and no difficulty in composing new Upanishads of their own." The genuinely original Upanishads numbered ten, but new compositions were gradually added until the total has reached an aggregate of 200 or more. Although it is probable that the Upanishads were largely the work of Kshatriya writers who chafed under the pedantic scholasticism of the Brahmins, the names of their authors are unknown. This absence of accredited authorship was much in favour of their being regarded as Revelation, 'Sruti' (things 'heard from God,' and not merely 'Smriti' (things 'remembered.' The Vedas, the Brahmanas, with the Aranyakas and Upanishads, all are regarded by Hindus as revealed Scriptures, while the Sutras and the Puranas, which belong to the Rationalist and the Puranic ages respectively, are not ordinarily held to be divinely inspired. Such a division is in conformity with the practice observed in almost all religions. The earliest sacred books are invariably supposed to be in some way or another of superhuman origin, or at least to have been framed by divine inspiration. They are anterior to clearly recorded history, and the mystery incidental to their age invests them with the halo of divinity. Those of a later and a more historical period, have, however, the character of more purely human documents. The time and circumstances of their origin are more clearly known, and they are accordingly not invested with that odour of sanctity which is the privilege of the mysterious and the antique. We are speaking, be it noticed, of purely religious books; such epics as the Mahabharata and the Ramayana, while equally, if not more, hazy in their origin than the early sacred books of the Hindus, yet on the whole appertain to secular literature, and have therefore no claim to be regarded as Revelation. The light they throw upon religion is great indeed, but in their original form at least, they were not primarily didactic or religious.

III.—Caste.

The rise of the caste-system must be ascribed to the period we are now describing. Even in the Vedic age the priesthood tended to become a special profession, although priestly families contained members of other professions, and although the priests themselves—the Rishis of the Rig-Veda, often served in their own persons as warriors, and lived freely in the world amongst their kinsmen. This tendency to

specialization became an accomplished fact—the epic age, as with the elaboration of religious ceremonial, the priesthood became more and more a special class, separated from the bulk of the people by their superior knowledge and sanctity. The knowledge required to adequately perform the now complicated ceremonial of the sacrifice rendered necessary the study of a life-time, particularly as in the absence of writing the whole mass of religious lore had to be laboriously committed to memory. The priests themselves could be the only teachers, and whom would they be so likely to instruct as their own sons? Hence a growth of the hereditary principle amongst the priesthood, and the idea, gradually developed that the Brahmins—who being the superior class of priests gave their name to the priesthood as a whole, were a distinct and a superior race. At the same time there appears in the newly formed territorial states of the Gangetic valley, a new warlike nobility, the cream of the fighting Aryan race, who assumed the name of Kshatriyas. The priesthood and the warrior class for a long time formed together the great ruling class. The King was a Kshatriya and the priest and nobles served him in their different capacities. As this class-

Growth of a priestly caste.

And of a separate Warrior caste.

The Vaisyas form the remainder of the Aryan Community.

The Sudras chiefly of non-Aryan race.

formation became more rigid, the name Vaisya, (settler) at one time applied to the whole Aryan race, was appropriated by the great body of the Aryan people, chiefly free peasants and merchants. A fourth class was then found to include all non-Aryans and the descendants of mixed marriages between members of the Aryan and non-Aryan races. This fourth division of the people was known as the Sudra caste. The Sudras were mostly artisans and labourers, performing menial services, and they occupied the lowest scale of the social ladder. The gulf between the three Aryan castes and the Sudras was the greatest gulf of all: in fact in some districts, such as Lower Bengal after its conquest and settlement in the next Age—the great division between the Aryan classes and the detested aborigines was practically the only division for quite a long period of history. This gulf between the races was expressed by giving to the three Aryan castes the appellation of 'Twice-Born' and to the Sudras the opprobrious term of 'Once-born.'

The fourfold division of castes which we have enumerated, that division which the Laws of Manu regard as primitive and fundamental, was only rigidly carried out in the great Middle-land, that tract of Northern India where flourished the Gangetic kingdoms of the Epic Age. By the time that the Hindu civilization spread southwards, a variety of new castes had been added and the old fourfold division was soon forgotten, even where it had formerly existed. Enough has been said to show that the basis of caste division was mainly racial and professional. The first three castes were distinguished from each other by profession, and all three were at first distinguished from the lowest caste by race.

The fourfold division limited in its applications.

With the progress of Hinduism, the principle of caste division as a method of social organization became more rigid, birth became the supreme test, and the multiplication of professions resulted in a multiplication of castes, the members of each being sternly prohibited from changing either the one or the other. But this pernicious system was the growth of future times: at present caste was a new principle and as yet hardly an evil principle. What marked the Epic Age was simply a division of the people into a few main groups according to their prevailing occupations. The same mild class division existed in most of the kingdoms of mediæval Europe. "In the Epic Period the body of the people (except the priests and soldiers) still formed one united Vaisya caste, and had not been disunited into miserably divided communities as at the present day. The body of the people were still entitled to religious knowledge and learning, and to perform religious rites for themselves, just like Brahmans and Kshatriyas. And even intermarriage between Brahmans, Kshatriyas and Vaisyas was allowed under certain restrictions. However much, therefore, we may deplore the commencement of the caste system, we should never forget that the worst results of that system, *the priestly monopoly of learning, the disunion in the body of the people, and the absolute social separation among castes,* were unknown in India until the Puranic times." Much interesting information bearing on this matter may be gleaned from the literature of the period. Thus the White Yajur Veda enumerates a number of professions followed by the body of the people, Vaisyas and Sudras; but as yet these professions did not form distinct castes, and the members of each were not separated from each other by rigid caste barriers. The upper classes, priests and warriors, enjoyed some special caste privileges, such as exemption from taxation, but they were not yet separated from the main body of their fellow citizens by an insurmountable wall of caste superiority. Brahmans, Kshatriyas, and Vaisyas ate and drank together, intermarried, and received the same religious instruction, all possessed the right of sacrifice and all alike wore the Yajnopavita or sacred thread, which came into use during the Epic Period. A passage in one of the Brahmanas shows that persons born in one caste or community might enter into another. Another shows that men not born Brahmans might become Brahmans by their reputation and their learning. And although the Sudra does not seem to have been admitted to sacrifice, yet in one of the Upanishads we find a Brahman imparting knowledge to a Sudra, accepting presents from him, and taking his daughter to wife. Such a tolerant interpretation of caste privileges would have been absolutely impossible a few centuries later, when the hereditary principle had once become inexorable.

The pernicious caste system of later times as yet unknown,

In the Epic Age caste barriers were often ignored in practice.

IV. Social Life, &c.

Socially, the chief difference between the Vedic and the Epic Periods is the greater refinement and culture which characterises the latter. The rough warrior

settlers of the Punjab had changed into the cultured citizens of prosperous kingdoms. The royal courts were thriving centres of learning and the kings themselves its patrons. Such a king as Janaka encouraged public discussions on religion and philosophy, and gathered round him the wise men of all the neighbouring kingdoms. The reign of law and order had begun; executive and judicial officers maintained order and administered the law. Walled towns were springing up on all sides, and wealth was rapidly increasing. "The wealth of rich men consisted in gold and silver, and jewels, in cars, horses, cows, mules and slaves, in houses and fertile fields, and even in elephants." Gold, silver and other metals were in constant use.

Growth of Refinement,

What, however, is of the greatest interest in a study of early Hindu civilization, is social organization and the points in which the men of ancient time differed from their descendants of later centuries. The chief social feature of this age is of course the rise of caste, a subject of such importance that it has claimed a special section for itself. Hardly a less interesting subject is the position of women. Here the customs of the Epic Period show but slight change from those which marked the Vedic Age. The absolute seclusion of women was still unknown. The Brahmanas contain many passages showing the high esteem in which women were still held. They were considered as the intellectual companions of their husbands, as their helpers in the journey of life and the partners of their religious duties. They moved freely in society, frequented public festivities and sights, inherited and possessed property, and often distinguished themselves in science and in learning. The position of woman in these early times does not compare badly with that of her sisters in early Greece and Rome, and it was not until the religion of the Hindus became debased in form, until their society lost its freedom and elasticity in Puranic and Mohammedan times, that the position of women was degraded to a lower level. Conformably with the high esteem in which women were held, marriage was not regarded from such a one-sided point of view as it afterwards came to be, child marriage was unknown, women in the upper classes at least had some share in the choice of husbands, and widow remarriage had the distinct sanction of the sacred books.

Position of Women.

When speaking of the social constitution of the Vedic Age, we remarked upon the prevalence of flesh-eating. This custom still continued in the Epic Period, when animal food, along with various kinds of grains, formed the staple diet of the people. In view of the claims of modern vegetarianism it would be interesting, although of course fruitless, to enquire whether man for man the Hindus of to-day are physically as strong as their flesh-eating ancestors.

Flesh Eating.

We conclude this section with a striking picture, given by Dutt, in his "Civilization in Ancient India," of life such as it was lived by the citizen of Hastinapura or Ayodhya three thousand years ago. The account is of course based upon contemporary literature. "The towns were surrounded by walls,

beautified by edifices, and laid out in spacious streets—which would not bear comparison with the structures and roads of modern days—but were probably the finest of their kind in ancient times. The

A Picture of Society in the Epic Period.

King's palace was always the centre of the town, and was frequented by boisterous barons and a rude soldiery as well as by holy saints and learned priests. The people flocked to the palace on every great occasion, loved, respected, and worshipped the king, and had no higher faith than loyalty to the king. Householders and citizens had their possessions and wealth in gold, silver and jewels, in cars, horses, mules, and slaves, and in the fields surrounding the town. They kept the sacred fire in every respectable household, honoured guests, lived according to the law of the land, offered sacrifices with the help of the Brahmans, and honoured knowledge. Every Aryan boy was sent to his school at an early age. Brahmans and Kshatriyas and Vaisyas were educated together, learnt the same lessons and the same religion, returned home, married and settled down as householders. Priests and soldiers were a portion of the people, intermarried with the people, and ate and drank with the people. Various classes of manufacturers supplied the various wants of a civilized society, and followed their ancestral professions from generation to generation, but were not cut up into separate castes. Agriculturists lived with their herds and their ploughs around each town: while holy saints and men of learning sometimes lived away in forests to add, day by day, to that knowledge which was the most cherished heritage of the Aryans."

V. Religion and Learning.

By the close of the Brahmanic period a new religion had completely replaced the old. The central feature of the change was the vast additional importance given to sacrifice and purification. In the Vedic Age sacrifice was a natural and spontaneous mode of expressing pious worship and adoration. But in the period to which the Brahmanas belong sacrifice is elaborated for its own sake: the sacrificial ceremonies assume an abnormal importance and become absurdly complex. The vanities of sacrifice were now numbered by hundreds and yet the most rigid adherence to set forms of word and movement was required from the priests. "Every sacrifice, every act, every movement is laid down and described in the Brahmanas, and no departure is allowed." It is plain that superstition was increasing and veneration of the sacrificial ceremonies themselves was replacing veneration of the gods.

Growth of Sacrificial Ceremonial.

Meanwhile the alteration in the conditions of national life, together with the growth of the priesthood, was responsible for changes of belief. The Brahmans found in Brahmanaspati, "the Lord of Prayer," a special god for their order. Then by a further step Brahman, the sacred being, was evolved and became the highest divine power. Thus we have a deity whose basis is no longer one of the phenomena of nature, but one of a more

Changes of belief. (i) Evolution by the priesthood of more spiritual conceptions of the deity. (ii) Growth of popular theology.

spiritual character than any of the original Vedic gods. And yet, despite the growing reverence for Brahman, monotheism did not for the people at large take the place of polytheism. The old Vedic gods survived, although with inferior prestige and power, and as time went on, the popular religion embraced quantities of new gods, many of them derived from the aboriginal population, until in the Puranic age the Hindu gods came to be numbered by millions!

The position the old gods held in the new system was practically that of Satellites to Brahman. Invocation and sacrifice to them was retained, but their character and attributes had undergone change. The doctrine of transmigration was coming into prominence, and the heaven of Indra was substituted for that of Yama. But souls were only regarded as abiding for a short period previous to regeneration in this heavenly abode. It is difficult to reconcile the emphasis laid by the Brahmans upon the minutiae of ceremonial with progress in higher theology. The evolution of the conceptions of Brahman, and Atman, the world-soul, seems wholly incompatible with the growing crudities of the popular faith and the endless and trivial ritual by which it was being supported. We must, however, suppose that the Brahmanic priesthood recognized the lower ideals of the people and distinctly catered for them without purposely seeking to raise their own

The Brahmans, by merit and position, the natural leaders of the people.

position and prestige thereby; the imputation of interested motives to actors on the stage 3,000 years ago is always perilous. Nor is there reason to doubt the sanctity and honourable intentions of the priesthood as early as the Epic Age. They had achieved their position by superior merit, and being the brain-power of the people were entitled to leadership in matters intellectual and spiritual. This position involved abnegation of earthly pomp. The Brahmans in order to retain spiritual pre-eminence gave up all claim to sovereignty. No Brahman could be a king, nor for the present did they rise above a position of equality with the great Kshatriya caste. Again, there is no doubt that the Brahmans at this time practised temperance and self-denial in their lives. Asceticism was gaining ground, and the four-fold division of a Brahman's life, now beginning to be observed, included a period of total severance from the world, during which the desires of the body could be completely curbed and the soul left free to attain perfection by intense contemplation.

Besides setting an example of unworldliness and religious sanctity, the Brahmanic priesthood deserved due praise for the services it rendered to the cause of learning. Learning in ancient India was invariably connected with religion. Literary culture naturally grew up first among the Brahmans, as it was their duty

Progress of learning.

to preserve and hand down the sacred books which formed the chief literature of primitive Hindu civilization. Thus it naturally fell to the Brahmans to collect and arrange the early Vedic hymns. Next, the development of ceremonial, as has been noticed above, led to the compilation of further Vedas. Finally, the change from the old religion to the new was responsible for the copious commentaries, called Brahmanas,

which the priests of the Epic Age composed to explain the old, and to harmonise the old with the new. Though the Kshatriyas deserve commendation for their share in the bold speculations of the Upanishads, it must have been the Brahman speculations on the nature of the deity which made these studies possible. In the case of the two great epics also, just as they were completed in after years by Brahman intellects, so their origin may probably be attributed to Brahman art in the Epic Age. Respect for Brahmans is, for instance, inculcated in the Mahabharata, and instances can be quoted from the poem of warriors being punished for not showing proper respect to priests. To this age also belongs the beginning of astronomy as a regular study. The Rig Veda contains traces of only the most elementary astronomical observations, but the literature of the Epic Period indicates a considerable progress in this science. The Lunar Zodiac was arranged about this time, and must have been the work of the Brahmans, inasmuch as astronomy was studied, not for its own sake, but for its importance in regulating sacrifices and religious rites. The sciences of Logic, Etymology, Numbers, and Prosody, amongst others, are mentioned by a writer of the period, and it is not too much to believe that a beginning was already being made in all those branches of learning which were destined to reach such a high level in the civilization of ensuing centuries. Of all this learning the Brahmans were the head and soul; and whether they wrote and taught at the courts of kings, at the regular Brahmanic settlements for higher education, the Parishads, or in the sylvan retreats where learned priests gathered eager students round them, equally in all cases they justified by results the high position they had obtained in the social system. The value of classes, and of institutions, must not be judged by their feebleness when in decline, and just as the mediæval priesthood performed invaluable services in Europe before other classes became enlightened; so the Brahmans served ancient Hindu civilization well by performing functions which no other class was yet capable of performing. Above all they must be credited with having lit the lamp of learning in India at a time when the West was still in barbarism and darkness, ages before the birth of Greek civilization or the foundation of Imperial Rome.

CHAPTER III. THE SUTRA OR RATIONALIST AGE,
800-327 B.C.

That epoch of Hindu History which succeeded the Epic or Brahmanic Period is generally known as the Sutra Period or the Rationalist Age. While there can be little doubt that the special characteristics which mark it off from its predecessor became prominent about 800 B.C. there is less consensus of opinion about the later limit of the period. Buddhism arose in the 6th century B.C., but did not become the supreme religion in India until the reign of Asoka in the 3rd century. The Buddhist period proper may then with reason be dated from the 3rd century B.C. and not before. But while the characteristics of the

Limits of the period, Rationalist Age no doubt survived until the great 3rd century expansion of Buddhism, another important consi-

deration intervenes to demand a break in the 4th century B.C. This consideration is the fact that what may be called the historical period proper begins with the growth of Magadha and the invasion of Alexander in the 4th century. Isolated dates may no doubt be ascribed with certainty to an earlier period, but it is only from about the time of Alexander that a historical narrative of any community becomes possible. Hence it will be most convenient to conclude our account of the Sutra Period on the eve of Alexander's invasion, and afterwards to preface the history of the Buddhist Age by a brief narrative of Alexander's meteoric descent on India.

I. Characteristics of the Sutra Period.

The most striking characteristics of the period are expansion and enterprise, together with the assiduous cultivation of reason and utility. The Aryan colonists now penetrated into the remotest parts of India, and carried Hindu civilization to the very south of the peninsula. The enterprise which prompted this expansion showed itself also in the more enduring conquest of literature. The verbose and pedantic works of the last epoch were now condensed into serviceable manuals, and the Sutras thus composed testify to the practical sense, the utilitarian bias, of the age. A number of sciences, old and new, were eagerly studied and works written to elucidate them. Grammar was raised to the position of an independent science. Systems of philosophy were elaborated which had the greatest influence upon Indian religion and thought. Finally there arose on the soil of India that noble faith of Gautama Buddha, which, though of slow and insignificant growth at first, was yet destined a few centuries later to be eagerly welcomed throughout the East, until it became the religion of a third of the human race. Colonization and conquest, the extension of Aryan civilization in India, together with great literary enterprise and far-reaching religious changes; these are the keynotes of the period, and they mark it out as one of the most brilliant in the long roll of Hindu history.

II. Political Features of the Period.
Hindu Expansion.

Before the end of the Epic Period the Hindus had, as we have seen, conquered and settled the expanse of country, stretching from about Delhi to North Behar. While there can be found in the Brahmanas and other literature of the time stray notices of more remote lands, Southern Behar, Malwa and Gujarat, yet the number of Hindu adventurers and colonists who penetrated to these non-Aryan districts can have been but small, and Hindu civilization in the Epic Age was practically confined to the great Aryavarta of the North, that tract extending from the Doab to Behar, conquered, and in the main peopled by the Aryan invaders. But in the Sutra Period, the Hindu conquests rolled on and spread the circle of Aryan civilization wider and wider, until by the beginning of the Buddhist period the greater part of India proper had come under Aryan rule or influence. A complete and connected account of these events is, of course, impossible, owing to deficiency of records, but contemporary literature and the observation of

Expansion of Hindus towards the south.

foreigners supply us from time to time with interesting pieces of information. Thus in a 6th century work of Baudhayana, India is divided into three portions—(1) Aryavarta, the true home of the Aryans and the most highly esteemed part of India. (2) Most of the Punjab,* Sindh, Gujarat, Malwa and the Deccan, with South and East Behar. The people of these districts were of mixed origin by the fusion of Aryans with aborigines. (3) The least esteemed part of India, comprising Orissa, part of Bengal, some of the Punjab, and most of Southern India. These three grades probably denote three different stages of the Hinduizing processes. The passage affords striking testimony to the rapid expansion of Aryan civilization which had taken place after the close of the Epic Period. Coming to the fifth century we find a powerful Andhra kingdom occupying the Deccan as far south as the River Krishna. It was about this time that Herodotus wrote his monumental history, in the third book of which he testifies to the greatness of the Hindu peoples, and their flourishing condition. From other sources it seems certain that the whole of Southern India had been Hinduized by the 4th century at least, and the three kingdoms of the Cholas, Cheras and Pandyas already founded. The conquest of Ceylon, although its authentic date is hidden beneath a mass of legend, cannot have taken place much later

than this. Thus before the conclusion of the Ration-
alist Age a complete chain of Hindu or Hinduized States was spread over the Peninsula from its northern to its southern limits. It must not, however, be supposed that this expansion took the same form as the conquest of the Gangetic basin several hundreds of years before. The present process was not so much a conquest by the sword or a ubiquitous settlement of Aryans, as a gradual and peaceful Hinduizing of the tribes that peopled the peninsula. "It was a social rather than an ethnical revolution. The aborigines were not hunted down and slaughtered wholesale, or even dispossessed of their land, but, coming under the influence of a stronger race, they learned to adopt its civilization and religion." Particularly was this so in the south and centre of India. The Dravidian races who inhabited these parts had attained a considerable civilization of their own, and were living in towns according to a settled form of government. What happened then was a conflict of civilization, and the triumph of the Aryan, the stronger civilization of the two. But in many parts the population remained almost entirely Dravidian, and retained their own special languages (as they still do in Southern India) along with much of their own religious belief. Sanskrit never took the place of the Dravidian languages of the south, nor did the Hindu religious system take a really firm hold of Southern India until after Buddhist times. And it is easy to see that before this was accomplished the contact of the Hindu with the aboriginal faith had resulted in the adoption by Hinduism of many non-Aryan deities, superstitions, and forms of ritual.

* The Punjab should properly belong to Aryavarta, but the earliest home of the Aryans in India seems to have fallen so behindhand in development, that it came to be lowly esteemed by orthodox Hindus.

While the processes at work in the newly Hinduized countries south of the Vindyas can only be thus roughly outlined, we are fortunately able to picture more accurately the political condition of the Hindu peoples in Aryavarta, particularly in the later years of the period. Little can be learnt about the more important kingdoms during the early Sutra period, but when the curtain rises in the 7th century considerable changes in the States-system are found to have taken place since the close of the Epic Age. The northern plain and the north-west of India from Gandhara (near Peshawar) to Ujain in Malwa was occupied by sixteen great countries, either monarchies or tribal republics.

- The chief monarchies were:—
- (1) Magadha, now known as Behar, a country only slightly colonized in the Epic Age, but now gradually obtaining paramount power. Rajagriha was the early, Pataliputra the later, capital of this kingdom.
 - (2) Kosala, with which we have already become acquainted in the last period.
 - (3) The kingdom of the Vamsas or Vatsas, south of Kosala. Its capital was Kosambi on the Jumna.
 - (4) Avanti, still further to the south, in the modern Rajputana, with Ujain as its capital.

Among the twelve other States which complete the list, there figure certain names with which we are already familiar—the Kasis, soon about to lose their power and independence, the Kurus and Panchalas, sadly diminished in importance since the Epic Days, and the Videhas, now one of the eight confederate clans of the Vajjians, but formerly the important kingdom of Janaka, the scholar and philosopher. This Vajjian confederation is important because it included the powerful Lichchavi clan, whose chiefs, now about to be related in marriage to the kings of Magadha, were destined to be ancestors of the kings of Nepal, of the Mauryas and of the great Gupta dynasty. Its capital, Vesali, situated somewhere in Tirhut, was at this time a great and flourishing place.

From about the year 600 a considerable amount of information about Magadha, Anga, Kosala, Kasi, and Vesali is supplied by the Jain, Buddhist and Brahmanical books combined, while the rest of the country is left in almost total darkness. Kosala had now incorporated the ancient kingdom of the Kasis, and was regarded as the premier State of India, a position which however, it soon yielded to Magadha. The early lists of kings in the case of Magadha alone can claim any historical reality. The first Magadhan monarch of whom anything important is known is Bimbisara, the fifth of the Saisunaga line. He is credited with the annexation of Anga, a small kingdom on the eastern frontier of Magadha, and he may with reason be regarded as the founder of the Magadhan Imperial power. During his reign Gautama Buddha seems to have

Political condition of Aryavarta.

Prominent kingdoms in the 7th century.

Growth of Magadha

The Saisunaga Line.

Bimbisara about 519-491.

The
Bengal Chamber of Commerce.



ROYAL EXCHANGE, CALCUTTA.

THE BENGAL CHAMBER OF
COMMERCE.

THE HISTORY OF A GREAT
INSTITUTION.

THE story of the growth of Calcutta and the great expansion of its business is a fascinating one. The last hundred years have witnessed the transformation of the trading station, established by stubborn Job Charnock, into a flourishing city that now controls the vast trade of a huge province and has developed into the capital of India. Every year has seen the resources of

Bengal increase and multiply, and the commerce of Calcutta grow in volume and importance. The ever-mounting trade figures of the last fifty years are eloquent of the enterprise of Calcutta merchants and the rich resources that lie behind the prosperity of the city.

The period when the business interests in Calcutta first combined for organization dates back to 1838, when what was styled the "Calcutta Chamber of Commerce" was established. Very little is known of this Association. There is, however, on record a letter, dated December 1833, addressed to

the "Merchants of Calcutta," calling on them to state their views with regard to a proposal to compile a half-yearly statement of the imports into Calcutta. It is very possibly this letter which inspired the creation of the Calcutta Chamber of Commerce, which was destined to merge after a few years into the Bengal Chamber of Commerce. Twenty-five firms subscribed to this letter, and only one of these firms—Messrs. Gillanders, Arbuthnot & Co.—exists to-day under the name it then bore. Messrs. Mackenzie, Lyall & Co., though not among the signatories of

the letter, also carry on business to-day under the same name and style as in 1833. Although there is no written record of the work done by the Calcutta Chamber of Commerce in its nineteen years of existence, it must have clearly brought home to the merchants of Calcutta the practical value of organization.

In 1853 the Bengal Chamber of Commerce came into existence, and the Calcutta Chamber ceased to be, after doing its work in serving as the foundation for the more vigorous institution.

When the Bengal Chamber of Commerce was founded in 1853 it had a membership roll of 86 Calcutta members and eighteen mofussil members. The Committee that was charged with the construction of the new Chamber was composed of the following gentlemen:—Mr. J. J. Mackenzie, of Messrs. Mackillop Stewart & Co.; Mr. W. W. Kettlewell, of Messrs. Kettlewell, Drabble & Co. (now Messrs. Kettlewell, Bullen & Co.); and Mr. D. Mackinlay, of Messrs. Gillanders, Arbuthnot & Co. At the special meeting on 14th May 1853, when the Chamber finally took shape, a special vote of thanks was accorded to Mr. W. W. Kettlewell for his work in connection with the project. The following gentlemen constituted the first Committee of the Chamber:—Mr. J. J. Mackenzie, President; Mr. D. Mackinlay, Vice-President; Mr. David Cowie, Mr. J. S. Elliott, Mr. W. W. Kettlewell, Mr. C. B. Skinner, and Mr. J. P. Mackellayan.

THE PRESIDENTS.

The list of Presidents who have held office since Mr. J. J. Mackenzie first presided over the deliberations of the Chamber make a distinguished roll.

Mr. Mackenzie held office from the 1st May 1853 to May 1855. He was succeeded by Mr. David Cowie, who held office for three years, from 1855 to 1858. Mr. D. Mackinlay, of Messrs. Gillanders, Arbuthnot & Co., held the position for two years, from 1858 to 1860, and he was succeeded by Mr. J. N. Bullen, of Messrs. Kettlewell, Bullen, who acted as President from 1860 to 1861, from 1862 to 1863, and from May 1864 to May 1866. Among other leading merchants who have held the position of President are:—The late Mr. F. Schiller, of Messrs. Borradaile, Schiller & Co., who was President in 1866. The late Mr. R. J. Bullen Smith, C.S.I., of Messrs. Jardine,

Skinner & Co.; the late Mr. George Yule of Messrs. Andrew Yule & Co.; the late Mr. J. J. Keswick, of Messrs. Jardine, Skinner & Co.; Mr. H. B. H. Turner, C.I.E., of Messrs. Turner, Morrison & Co.; the late Mr. Robert Steel, C.S.I., of Messrs. R. Steel & Co.; Sir Alexander Wilson, of Messrs. Jardine, Skinner & Co.; Sir James L. Mackay, G.C.M.G., K.C.I.E., of Messrs. Mackinnon, Mackenzie & Co.; Sir Patrick Playfair, K.T., C.I.E., of Messrs. Barry & Co.; Sir Allan Arthur, K.T., of Messrs. Ewing & Co.; Sir Montague Turner, K.T., of Messrs. Mackinnon, Mackenzie & Co.; the Hon. Mr. E. Cable, of Messrs. Bird & Co., and the present President, the Hon. Mr. A. A. Apcar, of Messrs. Apcar & Co.

The first Secretary of the Chamber was Mr. T. M. Robinson, who only however held office for a year, and he was succeeded in May 1854 by Mr. H. W. I. Wood, who held the appointment for thirty years, retiring in 1884. Mr. Wood was succeeded by Mr. J. F. Rutherford, who after only a few months' service was unfortunately removed by death. Mr. S. E. J. Clarke was then appointed, and he remained as Secretary of the Chamber for eleven and a half years until his death in January 1897. Mr. Clarke's connection with the Chamber will long be remembered as a fruitful one. Great activity was then displayed in all directions, and the influence of the Chamber was widely felt.

In 1897 the present Secretary, Mr. W. Parsons, who had been Assistant Secretary for the previous five years, was appointed, and the scope of his work is sufficiently indicated by the many important questions that the Chamber has of late years taken up and the splendid results achieved for the commercial community.

THE WORK OF THE CHAMBER.

In reviewing the work of an important institution like the Bengal Chamber of Commerce, it is of course only possible to give a mere outline and only to indicate the very great influence it has exerted on the fortunes of the Province. Lord Curzon, himself a wonderful organizer, was not slow to recognize the great work done by the Committee, and he gave an idea of the value he attached to its influence at the memorable dinner held on the 12th February 1903 to celebrate the Fiftieth Anniversary of the Chamber of Commerce.

During the course of the Viceroy's speech, probably the most business-like and inspiring oration from the commercial point of view ever delivered by an Indian Viceroy—he took occasion to outline the many reforms that he contemplated, particularly those touching on commercial matters.

He then took the country into his confidence with regard to many big schemes, for the commercial advancement of India, schemes that are now being realised. And, in making the occasion the medium for his pronouncements, he paid a well-deserved compliment to the influence and importance of the Chamber. He referred to the creation of a Department of Commerce, which has since been firmly established, and the great help afforded him by the Chamber of Commerce in the matter. The Viceroy was insistent on the fact that the Government machine needed the business element to vitalise it: "After an experience of four years in this country, I do not hesitate to say that we are trying to run this Empire with a staff that would be considered inadequate in a second-class European kingdom. We came here as traders, we developed into conquerors, and long since we were turned into administrators. But now the Government of India are expected to be much more. We are required to be up to date and to know everything about agriculture, commerce, emigration, labour, shipping, customs, the application of science to every form of production, the secrets of coal, iron, steel, salt, oil, tea, cotton, indigo and jute. The fact is that we have not yet expanded to the needs of the new situation. You cannot in a moment take a race of specially trained administrators and expect them to develop the capacities of the merchant. Gradually, but surely, we shall make things right. I am the last man to propose the multiplication of posts or the creation of sinecures. We must have special departments and special men over them to deal with special jobs, instead of allowing technical subjects to be dealt with at the end of a day's work by a tired-out civilian."

For this hearty appreciation of the business needs of the community, Lord Curzon was heartily applauded. "Already," he went on to say, "in my time we have done a good deal in this respect. We have placed education and archæology under expert heads. We

have brought out mining experts to inspect our mines. We have imported a Government architect to purify our egregious taste. We have created a Department of Agriculture with an Inspector-General at its head, and we now propose, with the aid of the munificent donation that I recently received from a wealthy American gentleman, Mr. Phipps, to unify in one place all the various departments of scientific investigation in connection with agriculture."

The creation of the Pusa Agricultural Station, with its expert staff and its splendid machinery for conducting agricultural experiments, has since been completed, and its value to the commercial community is beyond all doubt. One more matter in which the commercial world is under a debt of gratitude to Lord Curzon is the creation of the Railway Board. He referred to this project also at the Anniversary Banquet: "I have long had my eye on railways, and it has always been my hope, before I leave India, to do something to introduce a more commercial and a less departmental element into their administration." There can be no question that the Railway Board, composed as it is of practical and experienced men, will bring Indian railways more into touch with the needs of the community.

Although Lord Curzon in his historical speech dealt with the broadest aspects of commercial life, it is significant that he dwelt at length on the needs of Calcutta itself. It must not be forgotten, and the Bengal Chamber of Commerce have shown themselves alive to the matter, that Calcutta is the port of a great Province, and that as commerce progresses, the city in all its aspects must be made adequate. An unclean city, of evil repute among the nations, would have a terribly bad effect on trade, and it is for this, if for no higher reason, that the Bengal Chamber of Commerce has devoted so much attention to the question of improving the city. In the speech made by Lord Curzon he eloquently pictured the Calcutta of the future, while touching realistically on the imperfections of the present city. "There is," he said, "the vast and unsettled problem of the interior of the city, the congested areas that skulk behind a fringe of palaces, the huge palpitating slums. What are we going to do with them?" Then in answer to his query he outlined the

objects of the Calcutta Improvement Scheme. So wonderfully did the possibilities of Calcutta appeal to the imagination of Lord Curzon that he said: "sometimes, when I contemplate the possibilities, the enormous possibilities, of this place, I almost feel—you may regard it as a strange ambition—as if when I laid down the post of Viceroy I should like to become Chairman of the Calcutta Corporation. . . . Perhaps, if I were Chairman of the Municipality, I should exact rather large conditions. I should require ten years of office, sufficient cash, and a free hand. Give me those commodities and I would undertake to make this city the pride of Asia and a model of the Eastern World. I would open out all your crowded quarters and slums. I would employ electricity as the universal illuminant. I would have a splendid service of river steamboats, for it is astonishing to me how little use is made of the river by the ordinary residents of Calcutta. I would have all the quarters of the town connected by a service of suburban railways or electric trams. . . . Long after I have gone I shall study the records of your proceedings and shall never cease to regard it as a pride that for a number of the hardest working years of my life I was a citizen and a son of this great imperial city."

It is needless to say that this inspiring speech of Lord Curzon's made a great impression. It brought vividly before people the condition and the possibilities of Calcutta. The Chamber of Commerce has always been keenly aware of the necessity of improving the city, but this direct appeal went far to stimulate interest in those who were perhaps somewhat indifferent to the physical needs of the city. The value of the Chamber of Commerce to the community, apart from its unique position as the Parliament of Commerce, rests on its vigilance for the public interest. It has served faithfully in this direction in keeping the necessity for the improvement of Calcutta before the Government and people. The special commercial problems of the city are the condition of the river and wharves, the railways and railway stations, and the state of the communications generally. It is a vital matter though that the health of the city should be guarded.

Plague has for years claimed its thousands of victims. Besides hampering trade with foreign countries, the terrible mortality has affected disastrously the labour market. The gravity of these contingencies has not been lost on the Chamber of Commerce, and it has done valuable work in urging preventive and special measures against the spread of the disease. Its powerful voice has been raised again and again in protest with great effect.

The Chamber has earned the gratitude of the community not only for laying public needs before the Government, but by its dignified defence of public interests. Not only in mercantile matters has it proved itself the champion of the public welfare, but in political and imperial affairs it has stood out strongly and made the weight of its influence felt. It would be difficult to give in detail the many occasions when it has conspicuously opposed or supported the Government, but its record has been a triumphant one, until the Bengal Chamber of Commerce has come to be recognized as a very considerable factor in the government of the country. When the enormous interests involved are considered and the great strides that the business of the Province has made, this is hardly to be wondered at. When the merchants of Calcutta were first impressed with the utility of combination the trade of Calcutta was insignificant compared with what it is to-day. Tea was almost unknown, and when the Chamber was founded, the great jute industry of Bengal was just struggling into existence, and the value of jute exported did not amount to more than 12 lakhs of rupees a year. Bengal has now thirty-four mills with an estimated annual output valued at about 12 crores of rupees. The coal industry during the last fifty years has come into existence and assumed big proportions, and on all sides the industrial activity has developed and increased enormously. It is difficult to believe that fifty years ago India had but one short line of railway, twenty miles in length, open for traffic. There are now about twenty-six thousand miles open. The tonnage of ships arriving in Calcutta in fifty years has risen from 411,715 tons a year to 4,533,648 tons.

Bombay Chamber of Commerce.

HISTORY records the fact that the Bombay Chamber of Commerce was established on the 22nd September 1836, under the auspices of Sir Robert Grant, who was then Governor of Bombay.

Menzies & Co., Ritchie, Steuart & Co., MacVicar, Burn & Co., McGregor Brownrigg & Co., and Firth & Co.

These firms met in solemn conclave and formulated certain rules and regulations which, in the main, are in

involving their common good; to promote and protect the general mercantile interests of this presidency, to collect and classify information on all matters of general mercantile interest; to obtain the removal, as far as such a



MEMBERS OF THE BOMBAY CHAMBER OF COMMERCE.

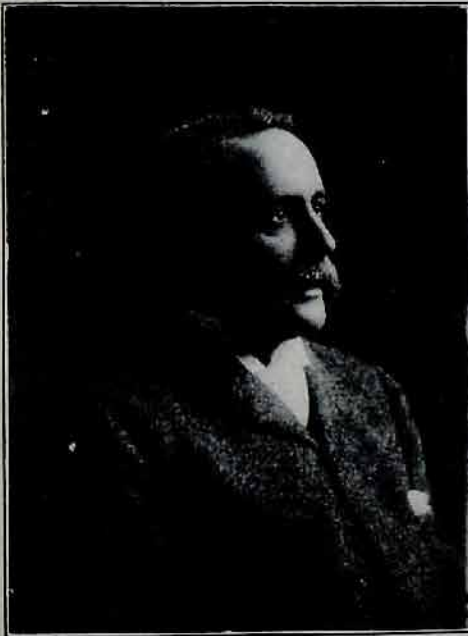
The European mercantile firms that were in existence at the time, and which lent their support to the establishment of the Chamber, were few in number, among them being Messrs. Skinner & Co., William Nicol & Co., Duncan, Gill & Co., Leckie & Co., Gisborne,

existence at the present day. Regarding the principal functions of the Chamber, the rules say:—

“That the object and duties of the Chamber shall be to encourage a friendly feeling and unanimity among commercial men on all subjects

Society can, of all acknowledged grievances; to receive and decide references on matters of usage and custom in dispute, recording such decisions for further guidance, and by this and other means, to form a code of practice for simplifying and facilitating

ties were happy in their selection when they appointed Mr. Kennedy to act as Inspector-General of Police, Bombay Presidency, in 1901. He filled the post for sixteen months, leaving it in 1902 when he was again placed on special duty to prepare an important Police re-organisation scheme affecting the whole force of Bombay Presidency proper. Having sent in his report, he reverted to Poona for a time. When Lord Curzon's Police Commission visited Poona in 1903, Mr. Kennedy was chosen for special duty as the representative local member. On return from leave he acted as Police Commissioner, Bombay, in 1904 for six months. Next



MR. ROBERT GREIG KENNEDY.

he acted for the second time as Inspector-General of Police for two months and received his promotion from the grade of District Superintendent to that of Deputy Inspector-General of Police.

During the time he was District Superintendent of Police, Poona, the Jubilee Murders of 1897 occurred when Mr. Rand, I.C.S., and Lieutenant Ayerst were murdered on their way back from an entertainment at Government House, Ganeshkhind. Mr. Kennedy was in charge of the Police enquiries in this case which ended in the arrest of the culprits (the now notorious Chapekar brothers and others) who paid the extreme penalty of the law.

Mr. ROBERT GREIG KENNEDY, Public Works Department, India, Chief Engineer and Joint Secretary, Irrigation Branch, Government of the Punjab, was born in Leith, Scotland, in 1851. Trained at R. I. E. College, he was appointed on the 1st October 1873 to the Public Works Department and employed on irrigation works in the Punjab; he was appointed Executive Engineer in October 1881, and transferred to Baluchistan in October 1884. He returned to the Punjab in August 1890, was appointed Superintending Engineer in February 1898, Chief Engineer, Bengal, in January 1903, and Joint Secretary to the Government of the Punjab (Irrigation Department) in March 1904. He is author of a Report on Irrigation in the United States and Irrigation Hydraulic Diagrams.

Mr. CHARLES AUGUSTUS KINCAID, I.C.S., Judge of the District Court, Poona, and Agent for the Sirdars of the Deccan, was born in the year 1870, educated at Sherborne School, and passed out of Balliol College, Oxford, under the old rules and came to India towards the end of 1891. Mr. Kincaid was attached to the office of the Commissioner of Sind, Karachi, till August 1892. He has served as Assistant Collector and Magistrate in Hyderabad (Sind), Shikarpur, Karachi and Satara, between 1892 and 1897. He was sent in June 1900 as Judicial Assistant to the Political Agent, Kathiawar, and remained there till he was gazetted to his present position in May 1905. Possessing an observant mind and literary taste, Mr. Kincaid published an interesting book called "The Outlaws of Kathiawar" in which an opportunity was afforded to those who wished it to gain an insight into the lives of the people of that district. Mr. Kincaid is Agent for the Sirdars of the Deccan, and also the Political Officer as well as Judge acting between the Bombay Government and the Deccan Hindu aristocracy, who swore their allegiance to the British at the fall of the Peshwa's Government in the year 1817, A. D.

The Hon'ble Mr. RICHARD AMPHLETT LAMB, C.I.E., I.C.S., J.P., Commissioner, Central Division, Bombay Presidency, was born at Poona, in 1858, and received his education at Highgate School, London. He passed into the Indian Civil Service in 1877 and two years later came out to India and was appointed Assistant Collector, Poona. The large district of Khandesh was his sphere of work for the seven years commencing from 1880 as Assistant Collector and afterwards as Forest Settlement Officer, and from March to May 1886, he was on special duty with the Khandesh-Baroda Boundary Settlement Commission. His services being placed at the disposal of the Govern-



ment of India in February 1887, Mr. Lamb was sent to Burma as Deputy Commissioner, serving in the districts of Mergui, Amherst, Ava, Ye-U and Sagaing, he received the Indian medal, with clasp Burma 1887-89. On his return from leave in 1892 he served as Collector and District Magistrate in various districts of the Bombay Presidency, including Satara, Kanara, Kolaba and Poona; he was also the Political Agent for the States of Aundh Phaltan, Janjira and Bhor. While at Poona he was Chairman of the Plague Committee and the Chief Authority in connection with plague, and for his public services Mr. Lamb was decorated in May 1900

with the Kaiser-i-Hind Medal, First Class. In November of the following year further honour was bestowed on him when he was appointed Companion of the Most Eminent Order of the Indian Empire. He was Collector and District Magistrate of Ahmednagar between 1899-1904, and during a part of this time was on special duty in connection with the rectification of the frontier between the Bombay Presidency and H. H. The Nizam's dominions. In 1904 he was appointed Secretary to the Government of Bombay in the Revenue and Financial Departments. He is an Additional Member of the Bombay Legislative Council. On account of his keen



Right Rev. GEORGE LEFROY.

interest in motoring Mr. Lamb has been unanimously elected Chairman of the Western India Motor Union.

The Right Rev. GEORGE ALFRED LEFROY, D.D., Bishop of Lahore, was born in County Down, Ireland, in 1854, his father being the Very Rev. Jeffrey Lefroy, Dean of Dromore, son of Chief Justice Lefroy, of the Queen's Bench, Ireland. He was educated at Marlborough, and Trinity College, Cambridge, and took a first class in the Theological tripos. He was ordained in the year 1879, and joined the Cambridge Mission in Delhi the same year. His whole Pastorate career has been spent in India, and after

twelve years' labour he became head of the mission which he had served from the beginning—the United Society for the Propagation of the Gospel and Cambridge Mission. He was enthroned Bishop of Lahore in 1899.

Lieutenant-Colonel, FRANCIS BACON LONGE, R.E., Surveyor-General of India, is the eldest son of Robert Bacon Longe, Esq., of Spixworth, Paile, Norfolk, and was born at Yarmouth on the 31st October 1856. He received his early education under a private tutor in Normandy, and subsequently entered Cheltenham College, from which he passed direct into the R.M. Academy, Woolwich, at the end of 1873. In 1876, having passed his examination for the Royal Engineers, he received a commission; was kept one of a batch of Cadets who were at Woolwich five full terms; he was, however, offered a commission in the Royal Artillery, but refused, his great ambition being to get appointed to the Survey of India, hence he volunteered for service in India and succeeded. On his arrival in Bombay, in January 1879, he received orders to report himself to the Commanding Royal Engineer at Jellalabad, Afghanistan, and immediately proceeded there, but on arrival was posted to the Kurram Valley Field Force under Lord Roberts. He, therefore, returned to Peshawar, marched to Kohat and joined the 7th Co., Bengal Sappers and Miners, to which he was posted. He was almost immediately ordered to make a road survey from Thall to Alikhel, and when the force advanced to Kabul he was deputed to continue the work to that place. Having completed this within a day of the arrival of the first troops at Kabul, with great accuracy, he was recommended for an appointment in the Survey Department, and was posted to it as a Supernumerary Assistant Superintendent. In 1880, after working in Kabul for some months, he accompanied the Field Force to Kandahar, and surveyed there till the withdrawal of the troops in 1881. He was employed in Mysore and the United Provinces till 1885, when he was sent to Calcutta as Personal Assistant to the Surveyor-General. The same year he was sent

to Suakin in charge of the survey party attached to the force under Sir Gerald Graham, and on his return was given charge of the South Maratha Survey, till he was appointed, in 1886, in charge of No. 15 party working in Baluchistan. On his return from England in 1888, he was appointed to No. 21 party surveying, in Upper Burma, the Kachin Hills and Shan States till 1896, when he was appointed Assistant Surveyor-General at Calcutta. The following year he was deputed as Survey Officer with the Burma-China Boundary, and on his return proceeded to England owing to ill-health. In 1900, he was appointed



Deputy Surveyor-General, and two years later acted as Surveyor-General. In 1904 and 1905, was on deputation as a member of the Indian Survey Committee, and the same year was appointed Surveyor-General of India. For his "War Services," Lieutenant-Colonel Longe received the Afghan Medal and three Clasps, the Kabul-Kandahar Bronze Star, the Egyptian Medal and Clasp, and the Egyptian Star—as well as the Frontier Medal and Clasp for service in Burma, and was several times mentioned in Despatches.

The Reverend, WILLIAM ARTHUR GRANT LUCKMAN, M.A., Canon and Senior Chaplain, St. Paul's Cathedral, Calcutta, was

born in England in 1857 and is the eldest son of the Reverend W. G. Luckman, Bath, England. Mr. Luckman took his M. A. at Keble College, Oxford, and was Assistant Master at St. Columba's College, Rathfarnham, near Dublin, and at Yarlet Hall Stafford. He came to India in 1883 and was appointed Head Master of the Boys' High School at Allahabad, a post he continued in till March 1887 when he was appointed Junior Chaplain of St. Paul's Cathedral, Calcutta. His next incumbency was at Nainital in 1891, again at St. Pauls in 1893, St. Johns, Calcutta, for the year 1894, Cathedral 1897. He was made a Canon in 1900.

Lieut.-Col. ROBERT SMEITON MACLAGAN, R. E., Executive Engineer, P. W. D., Punjab, was born at Rurki, North-West Provinces, India, in 1860, and is the son of late General Robert Maclagan, R. E., who was for some years Chief Engineer, P. W. D., of the Punjab.

Lieut.-Col. Maclagan was educated at Haileybury and Woolwich R. M. A., and received his commission in February, 1880, after which he served three years in England. He came to India in 1883 and joined the Military Works Department in March of that year as Assistant Engineer, was transferred to P. W. D., Pun-



jab, in August 1883, was promoted to Executive Engineer in May 1894

and to Under-Secretary to the Government of Punjab in May 1902 and two years later to his present position.

Lieut.-Col. Maclagan has seen considerable active service. He served in the Black Mountain, North-West Frontier in 1888 as Assistant Field Engineer, in Miran Zai in 1891 as Field Engineer, and again in the 2nd Black Mountain Expedition in 1891, also in Waziristan in 1894, and in the Tochi in 1897 as Field Engineer, and in the South African War in 1900.

Colonel RODERICK MACRAE, M. B., I. M. S., Inspector-General of Civil Hospitals, Bengal, is the second son of the late John Macrae, of the Macraes of Glenshiel, and was born at Lochalsh, Rosshire, Scotland.

He was educated at the Royal Academy, Inverness, and the University of Edinburgh, where he graduated with distinction in 1873. He entered the Indian Medical Service in 1875, and after passing through Netley arrived in India in November of the same year.

He was first posted to the Presidency General Hospital, Calcutta, where he did duty for six months, and in May 1876 was appointed to the medical charge of the 32nd Pioneers at Umballa. In November 1876 he was ordered to Meerut to take charge of the 5th Bengal Light Infantry with which regiment he marched from Meerut to Bhagalpur. He remained at the latter station until the outbreak of the Afghan War in 1878 when he was posted to the Field Force in the Kurram Valley. He was present during the operations in the Kurram valley until April 1879, when he was appointed to the charge of the 2nd P. W. O. Goorkhas then in the Jellalabad Valley, where they continued to serve for some months. He returned with the Regiment on the conclusion of the first phase of the Afghan War and was with them during the "death march" through the Khyber Pass when some hundreds of deaths occurred from cholera. He again accompanied the Regiment to Cabul after the "Cavagnari Massacre" and was present at the affair in the Gugdulluck Pass, and accompanied Sir Charles Gough's column to the relief of

Sherpur in December 1879. While the force remained at Cabul he was



present at various operations in the Kohistan, Logar, and Maidan valleys. In 1880 he joined the 28th Punjab Native Infantry at Cabul. On the withdrawal from Cabul he was among the officers present in the "historical tent" outside Sherpur in which the throne of Cabul was made over to the late Abdur Rahman.

On return to India he was thanked for "excellent services in the field" and was offered the Garrison Surgeoncy of Chunar. He took over charge at Chunar early in 1881, and took "private affairs leave" in India from 10th July to 31st December 1881. Early in 1882 he elected for civil employ, and on the 27th April of that year was appointed Resident Surgeon at the Medical College, Calcutta. In December he was appointed Civil Surgeon of Jalpaiguri, and during 1883 and 1884 was successively Civil Surgeon of Jalpaiguri, Rajshahi, Shahabad, and Alipore, in the 24-Parganas. On 23rd November 1884 he went on furlough for two years. On return from furlough in November 1886 he acted as Civil Surgeon of Saran and Nadiya for short periods, and became Civil Surgeon of Shahabad in April 1887, where he remained until February 1891, when he went to Champaran, from which district he again went

on furlough for one year and eight months in April 1892. On return from furlough in December 1893, he first acted as Health Officer, Calcutta, then became Civil Surgeon of Gaya on 30th January 1894. During a cholera epidemic in the Gaya Jail, Colonel Macrae gave Mr. Haffkine his first opportunity of testing in a scientific manner his system of preventive inoculation for cholera. It was during the same epidemic that he proved for the first time the agency of flies in the diffusion of the disease which had only previously been suspected. In May 1896 he went on six months' leave on urgent private affairs, and returned to India as Civil Surgeon and Superintendent of the Medical School, Dacca, in November 1896. He remained there till June 1901 when he again went on furlough and returned to India in November 1902. He was appointed Civil Surgeon, 24 Parganas, and Medical Inspector of Emigrants, and subsequently Civil Surgeon of Hazaribagh. His services were placed at the disposal of the Government of India, Home Department, from 3rd April 1904, and he was appointed Inspector-General of Civil Hospitals, Central Provinces, with rank of Colonel.

From 12th December 1904 to 20th February 1905 he was in military employ, and on 12th February was promoted Colonel, and appointed Inspector-General of Civil Hospitals and Sanitary Commissioner, Burma. On the 11th September 1905 he was appointed Inspector-General of Civil Hospitals, Bengal.

He is the author of various papers on "Preventive Inoculation in Cholera," Flies and Cholera Diffusion; Salol in Cholera, Cataract, Litholapaxy, &c.

Mr. JOHN MOLESWORTH MACPHERSON, C.S.I., Secretary to the Government of India, Legislative Department, was born in Calcutta on the 8th August 1853. He is the eldest son of the late John Macpherson, M.D., of the Indian Medical Service, who served for seventeen years in Calcutta and was well known in private practice.

Mr. Macpherson was educated at Westminster School, London, and

was called to the Bar, Inner Temple, in 1876. The same year he was appointed Advocate of the Calcutta High Court, and in December 1877 he was appointed Deputy Secretary to the Government of India, Legislative Department. After officiating some six times as Secretary he received the permanent appointment in December 1896. During his long career he has served under six different Viceroys. Mr. Macpherson has written a valuable legal work, which is in its 7th Edition, entitled "Macpherson's Law of Mortgages in British India." He has compiled in six volumes "Lists of British Enactments in force in the Native States." The decoration of C.S.I. has been conferred on him as a recognition



of his distinguished services in the Legislative Department of the Government of India.

Mr. Macpherson is a member of a family that holds a notable record in the history of India. His grandfather, a well-known Aberdeen Professor, was the adopted son of Sir John Macpherson, who was Governor-General of India in succession to Warren Hastings. He did not come to India, but his two brothers were in the service of the East India Company. Mr. Macpherson's father had six brothers in India, among whom was Major S. Charters Macpherson, C.B., who was instrumental in putting down the practice of human sacrifices. Major

Macpherson acted as Political Agent to the Maharajah of Gwalior during the anxious period of the Mutiny, and the weight of his influence helped considerably to induce the Maharajah to cast in his lot with the fortunes of the British. Other uncles in the Indian services were: Mr. Wm. Macpherson, who became Judicial Secretary to the India Office in London; Hugh Macpherson, M.D., who became Deputy Surgeon-General, rising to a high position in the Indian Medical Service; General R. Macpherson, of the Commissariat Department; and Sir Arthur Macpherson, Judge of the High Court of Calcutta and afterwards Judicial Secretary in the India Office.

His grandfather on his mother's side was the Rector of Merville, Ireland, being the younger brother of Sir Thomas Staples, *Bt.*, of Lesson, Ireland.

Mr. Macpherson married Edith, daughter of the late General C. W. Hutchinson, R.E.

Mr. STUART LOCKWOOD MADDOX, Esq., M.A., I.C.S., Director of Land Records and Agriculture (Bengal), was born on 3rd June 1866, and is the younger son of the Revd. R. H. Maddox, B.D., Rector of Kirkheaton (Eng.). Mr. Maddox graduated as Master of Arts (Oxon.), and joined the I.C.S. on 31st October 1887, arriving in India on the 23rd November of the following year. He married the elder daughter of the late Brigade-Surgeon-Lieutenant-Colonel C. J. W. Meadows, I.M.S., in February 1897. His first appointment was that of Assistant Magistrate and Collector, posted to Gaya, and he became Joint-Magistrate and Deputy Collector, 2nd grade, in November 1894, obtaining his next step to the 1st grade four years later, in March 1898. He was at home on leave of absence for about twenty-one months from March 1900 to November 1901. On his return to duty Mr. Maddox became Magistrate and Collector of Durbhunga, one of the most important districts in Behar, and after holding that appointment for rather over a year, he was selected for his present appointment in Calcutta in February 1903, having previously officiated as Director of

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this department from December 1899 to March 1900. Mr. Maddox also



served for seven years in the Land Revenue Settlement of the important district of Orissa from 1892 to 1899 and as Director of Agriculture he is *ex-officio* Secretary of the Bengal Provincial Agricultural Association.

The Director holds charge of two departments, one being that of Land Records, including Settle-

ments, and the other, Agriculture, and is assisted by a Deputy Director and two Assistant Directors in the latter branch, and a Personal Assistant in the former. The Department of Land Records and Settlements under the control of the Director, includes supervision of maintenance of the records-of-rights, and of the larger Settlements of rents and land revenue throughout the province of Bengal.

The Agricultural Department, also under the Director's control, receives from Collectors of Divisions forecasts of all crops, and these are compiled by the Director and regularly published for public information, and are of much value to trade generally. In addition the Government Farms, and the large farms under the Court of Wards, are under his supervision and management, and for these purposes he has a staff of four itinerant Overseers and Resident Overseers at the farms, and these, with the Deputy Director and the two Assistant Directors, all of whom are selected for their expertness in agricultural matters, form the staff of the Department. As the Government of India has recently sanctioned a grant of 20 lakhs of rupees per annum for the development of the Provincial Agricultural Departments, there is every prospect of expansion of work and increased usefulness before the Bengal Agricultural Department.

Mr. JOHN HUBERT MARSHALL, M.A., Director-General of Archaeology, son of F. Marshall, K.C., of the Inner Temple, was born at Chester in the year 1876, and was educated at Dulwich College, and at King's College, Cambridge. He was a foundation scholar in Classics at King's; won the Porson Prize for Greek; took a double first in the Classical and Archaeological Triposes; and, after taking his degree, was elected to the Prendergast and Craven University Fellowships. He afterwards became a student of the British School of Archaeology at Athens, and followed up his antiquarian studies among Continental Museums and in the Nearer East, where he was associated for some time in the exploration of Crete. Mr. Marshall married in 1902 Florence, younger daughter of Sir Bell Longhurst, and was appointed in the same year to the general direction of the Archaeological Survey of India.

Mr. WILLIAM MAXWELL, I.C.S., Deputy Director-General of



Post Office, India, was educated at Belfast Methodist College, Royal University of Ireland, and Trinity College, Dublin. He was appointed, after examination, to the Indian Civil Service in 1889; arrived in India 3rd December 1891; and served in Bengal as Assistant Magistrate and Collector, was appointed Joint Magistrate and Deputy Collector April 1897, Officiating Postmaster-General, Bombay, in October 1900, and Deputy Director-General of Post Office of India in March 1903.



Mr. WILLIAM STEVENSON MEYER, C.I.E., I.C.S., Secretary to the Finance Department, Govern-



Mr. JOHN HUBERT MARSHALL.

ments, and the other, Agriculture, and is assisted by a Deputy Director and two Assistant Directors in the

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ment of India, was born in February 1850, and was educated in London at the University College School and University College. He is a graduate of London University.

He passed into the Indian Civil Service in 1870 and came out to India, to the Madras Presidency, in 1881. He has filled various district appointments, from Assistant Collector to Collector and District Magistrate in Madras, and has also been Under-Secretary to the Madras Government, Deputy Commissioner of Salt and Excise, and Secretary to the Madras Board of Revenue, both in the separate Revenue and the Land Revenue Branches. Between the years 1896 and 1901 he was for the most part em-

ployed as Deputy Secretary to the Government of India in the Finance Department, his services in this capacity being rewarded by the bestowal of the C.I.E. In 1902 he was placed on special duty for the redistribution of District and Sub-Divisional charges in Madras, and later in the same year was appointed Indian Editor of the new *Imperial Gazetteer*. He received his appointment as Financial Secretary to the Government of India in January 1905. Mr. Meyer, in spite of his official duties, has found time to write interesting and suggestive *brochures* on Roman History, and was for several years Chairman of the Board of Examiners in History and Economics in

the Madras University. Mr. Meyer's office is one that demands wide experience.

Mr. PETER WILLIAM MONIE, B.A. (Oxon.), Under-Secretary to Government, Political, Judicial and Legislative Departments, Bombay, was born at Rothesay, Bute, Scotland, in 1877, and educated at Glasgow University, and Balliol College, Oxford. He came to India in 1900 and served as Assistant Collector in the districts of Ahmednagar, Khandesh, Ratnagiri, Satara and Sholapur; and as Assistant Judge at Satara.

Colonel JOHN WILLIAM AKERMAN MORGAN, Inspector-General of the Indian Civil Veterinary Department, is the eldest son of the late Captain Edward Morgan, R.H.A. He was born in 1856; educated at Bath and took his diploma at the Royal Veterinary College, London, in 1877. Joining the Home Service he was attached to the Privy Council office for a year and then served in both the Zulu and Afghan Wars. Coming out to India he was appointed Superintendent, Horse Breeding Operations, Bombay, in 1892; and Inspector-General, Civil Veterinary Department, Simla, in 1901. Married September 20th, 1899, Constance, daughter of the late John Fester, Esq., Thorne Hall, Yorkshire. He is a very keen sportsman and has shot nearly every variety of big game to be found in India, Burmah and the Himalayas. He has also owned and raced some of the best Arabs and country-breds in India; amongst the latter that very high class mare "Evensong," which he bred himself.

Mr. WILLIAM BERNARD MACCABE, M.Inst. C.E., F.I.C. (*Lieutenant, Calcutta Port Defence Volunteers*), Chief Engineer to Calcutta Municipality, was born in Ireland in 1864, and is a son of Sir Francis MacCabe, late Medical Commissioner of the Local Gaol Board for Ireland. He was educated at Dublin University in the Engineering School, and on taking his degree in 1889 was employed on the new Limerick Water Works and on the construction of various Railways. In 1891 he entered the

service of the Dublin Corporation in connection with the Drainage Scheme and served for two years. In 1893 he was appointed Engineer-in-Chief of the Dublin Water Works and various other municipal undertakings. He received the appointment of Chief Engineer to the Calcutta Municipality in July 1903, and arrived in Calcutta in October of the same year to enter upon his duties. The water-supply and drainage schemes of Calcutta are both on a great scale and present many difficult problems. The conditions to be faced in a city that is partly European but mainly Indian are obviously complicated, and the Municipality has to deal with questions that are



Col. J. W. A. MORGAN.

hardly thought of elsewhere. The filtered and unfiltered water-supply to the enormous population of Calcutta is a matter of increasing difficulty and one that is constantly being subjected to the severest criticism. There are under consideration big schemes that should make the water service complete, and they involve heavy work and the highest technical skill. The drainage of a city subjected to seasons of tropical rain has naturally to be treated in a different way to that of a city subject to ordinary conditions, and the work of a Chief Engineer is difficult and of necessity often experimental. It is hard to imagine a Municipality that makes so many demands on the resources of its engineering staff.



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The densely crowded native quarters, the crooked and ill-designed streets, and the thousands of insanitary bustees make the work of the municipal officers one of great difficulty. Mr. MacCabe energetically threw himself into the work of reorganizing and reconstructing his department, and the fruition of his schemes will be hopefully looked forward to. Mr. MacCabe was made a Member of the Institution of C. E. in 1902. Before arriving in India he devoted much time to the study of chemistry in its relation to Engineering. He studied under Sir Chas. Cameron, C.B., M.D., Health Officer and Public Analyst for Dublin, and Professor J. E. Reynolds, F.R.S. This special knowledge should prove of particular value in his present work. Mr. MacCabe entered the Artillery Company of the Calcutta Port, Defence Volunteers and has served as a Lieutenant since November 1903.

Lieut.-Colonel R. D. MURRAY, M.B., I.M.S., Inspector-General of Civil Hospitals, was born in



Ross-shire, Scotland, on the 30th August 1851. He was educated at the Aberdeen and Edinburgh Universities, taking his M. B. degree with honours at the latter. He joined the Indian Medical Service in 1875 and remained in military employ to the 31st March 1876. On the 1st April 1876 he

was appointed Civil Surgeon of Chittagong, and held charge till 1880. He then served as Civil Surgeon of Rajshahi and Bhagalpur, and in December of 1882, he was appointed to Calcutta, where he acted as Resident Surgeon of the Medical College Hospital for five months. He next acted in turn as Civil Surgeon of Mozufferpur, Burdwan, Jessore and Nadya, and returned to Calcutta in 1884. In 1886 his services were placed at the disposal of the Military Department for employment in Burma. For his good services there he was mentioned in Despatches and received the Burma Medal with clasp. Next year he was promoted to Surgeon-Major, and in 1887 he returned to civil employ under the Government of Bengal. He was appointed First Resident Surgeon at the Presidency General Hospital and Superintendent of the Presidency Asylums. In 1888 he served as Civil Surgeon of Champaran, and in 1890 as Civil Surgeon of Gaya. In 1892 he was appointed Civil Surgeon and Inspector of Factories at Howrah. In 1895 he officiated as Professor of Surgery at the Medical College and *ex-officio* first Surgeon to the College Hospital, being confirmed in that appointment on the 19th August 1898. He was promoted to the rank of Lieutenant-Colonel on the 31st March 1895, and in 1900 he was selected for promotion to the administrative grade. On the 1st April 1904, Lieutenant-Colonel Murray's services were placed at the disposal of the Government of India, Home Department. He served as Inspector-General of Civil Hospitals for the United Provinces and also as Principal Medical Officer of the Lahore Division. On January 17th, 1905, he was appointed to officiate as Inspector-General of Civil Hospitals, Bengal, and on 29th March was appointed Inspector-General of Civil Hospitals in the United Provinces of Agra and Oudh.

Lieutenant-Colonel Murray has contributed many valuable articles to the Medical Journals, "Scarlet Fever in India," "Fifteen Months' Surgical Practice at the Pilgrim Hospital, Gaya," "Scrotal Elephantiasis, a new operation "Colopexy" for Prolapsus Ani, and papers on malarial fever, figure most promi-

nently among these contributions. He has had a wide experience of medical work in India from many points of view, and he combines with his knowledge a fine capacity for organization.

Colonel HENRY DACRES OLIVIER, R.E., A.M. INST. C.E., Agent,

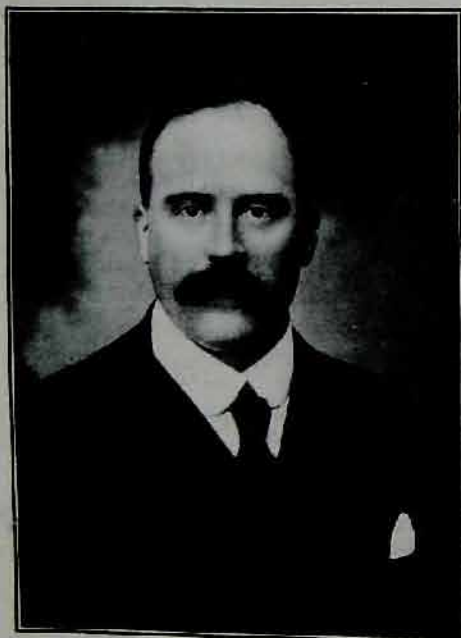


Bombay, Baroda and Central India Railway, is the son of Rev. Henry Olivier, and was born at Potterne Manor House, Wiltshire, in 1850. He received his education at Haileybury and Cheltenham College, after which he entered the Royal Military Academy in 1869, and two years later received his Commission in the Royal Engineers. He came out to India in 1874, joining the Public Works Department in 1875. From 1878 to 1880 he was employed in Baluchistan, where he took part in both the Afghan campaigns, being attached to Sir Donald Stewart's staff. He was subsequently appointed Executive Engineer and Deputy Consulting Engineer for Railways. In 1885 he was engaged on the Soudan Railways and in 1887 appointed Under-Secretary to Government in the Public Works Department. In 1894 he was appointed Agent to the Bombay, Baroda and Central India Railway Co. He retired from Government employment in 1904. Col. Olivier takes a keen interest in

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Volunteering, being Commandant of the B-B. & C. I. Railway Volunteers, and has also been on occasions a member of the Bombay Improvement Trust, Bombay Chamber of Commerce, and Bombay Municipal Corporation. He still keeps up an active interest in games and athletic sports and devotes much of his leave to travel and sport.

Mr. HUGH WILLIAM ORANGE, C.I.E., Director-General of Education in India, was born in Berkshire, England, in 1866. Son of Dr. W. Orange, C.B., of Broadmoor. He was educated at Winchester College, and New College, Oxford. Was Junior Examiner to the Board of Education, London, from 1893 to 1902, and while holding that position was Private Secretary, from 1898 to 1902, to Sir George Kekewich, K.C.B., Permanent Secretary of the Board of Education, London, a chief whose term of office was marked by many far-reaching changes, and who was pre-eminent for his public services in the cause of education. Mr. Orange received his present appointment, March 6th



1902. In January 1906 he received the decoration of C.I.E.

Mr. JOHN ALEXANDER OWENS, Presidency Postmaster, Calcutta, was born in India in the year 1851. He left the country as a child and received his earlier

education in England. He returned to India some years later and completed his course of study in this country. On their completion, he joined the Postal Department of



the Government of India, as a junior in 1868. Five years later, in 1873, he became a Divisional Superintendent of Post Offices, and for nineteen years served in the various grades of Superintendents in different divisions in the Bengal and Behar Postal Circles, and also as Personal Assistant to the Postmaster-General, Bengal. In 1892, Mr. Owens was appointed Presidency Postmaster at Bombay, after he had officiated as Assistant Director-General, and Deputy Postmaster-General on four occasions. In 1893 he was transferred to Calcutta as Presidency Postmaster, and has since held this substantive appointment at the General Post Office, Calcutta. The mercantile and general public of the metropolis of India owe to Mr. Owens' initiative, the introduction of the local hourly delivery system, by which collections and deliveries of mails are made hourly between 6 A.M. and 9 P.M. daily, except on Sundays, he having introduced this valuable reform in the year 1897. During Mr. Owens' lengthy service he has at various times officiated as Postmaster-General of the Bengal, Madras, and the United Provinces of Agra and Oudh

Postal Circles, and has seen many changes and innovations for the better serving of the Public in Postal matters successfully effected.

Sir ALEXANDER PEDLER, K.T., C.I.E., F.R.S., Director of Public Instruction, Bengal, was born on 21st May 1849. He was educated at the City of London School and the Royal College of Science. He joined the Educational Department in 1873 and was appointed Professor of Chemistry at the Presidency College, Calcutta. In 1875 he officiated as Meteorological Reporter to the Government of Bengal in addition to his own duties. He held this appointment till 1890, officiating on various occasions as Meteorological Reporter, and Principal of the Presidency College, Calcutta. He held the joint appointments of Professor of Chemistry and Meteorological Reporter from 1890 to 1895, when, after returning from furlough, he in 1896, was appointed Principal of the Presidency College. He officiated as Inspector of Schools on several occasions, and on January 3rd,



1899, was appointed Director of Public Instruction, Bengal. He was a member of the Educational Conference (Imperial) in 1901 and was on special duty with the University Commission from 9th February 1902 to the 9th June of the same year. In 1904 he served on

the Committee appointed to inquire into the financial condition of European schools.

In 1904 he was appointed Vice-Chancellor of the Calcutta University. Mr. Pedler was granted the C.I.E. decoration in 1901 and was made a Fellow of the Royal Society in 1892. He has made many valuable contributions to Journals on Chemical, Scientific and Educational matters, and has been prominently connected with the Asiatic Society of Bengal. He has been a member of three Government expeditions sent to observe total eclipses of the sun in Sicily, at the Nicobar Islands and at Viziadrug.

In January 1906, he was Knighted for his long services in the Education Department.

Mr. RICHARD CHICHELE PLOWDEN, District Superintendent of Police, Simla, was born in



the Mutiny year, at Nagpore. He is the youngest son of the late Mr. George Augustus Chichele Plowden, H.E.I.C.S., Chief Commissioner of the Central Provinces. Mr. Plowden received his education at Cheltenham College and at King's College, London. Returning to India in October of 1875, Mr. Plowden entered the Punjab Police Service in 1878. Fortune seems to have smiled upon him, because within six months from the time he joined the force, he was

called to active service, having been made Commandant of the Road Police, Kohat District, during the Afghan War. As Transport Officer he served in the Khyber, Cabul, Candahar, Peshin, from April 1880 to February 1882, returning to the Punjab in the same year. Mr. Plowden in 1885 served as Assistant District Superintendent of Police at Quetta and in Baluchistan, where he also officiated as Assistant Political Agent of the Bolan Pass. He was made a Magistrate of the 1st Class and a Justice of the Peace. Returning to the Punjab in 1889, Mr. Plowden was put in charge of the Police Training School when it was in its infancy in 1892. The districts of Dera Ghazi Khan and Peshawar, which abound in dangerous fanatics and criminals of a very bad type, were his next spheres of activity. These appointments show the high estimation in which Mr. Plowden was held as a practical Police Officer. In 1896 he invented the handcuff which is now in general use in many of the Punjab Districts. For a period of two years Mr. Plowden was in charge of the Criminal Identification Bureau at Phillour and also in charge of the School, where he codified the orders and introduced a new and more practical system of instruction. Mr. Plowden was appointed District Superintendent of Police, Simla, on February 20th, 1904, and was transferred to Delhi on its becoming vacant in August 1905.

Mr. NEVILLE GEORGE PRIESTLEY (*Lieutenant-Colonel, Simla Volunteer Rifles*), Agent, South Indian Railway, was born in March, 1861, and was intended for the medical profession, but the death of his father, who was in the service of the Indian Government, compelled him to abandon the idea of studying medicine and to take service in the Traffic Department of State Railways. He began his career on railways in December, 1879, and in October, 1884, was appointed Division Superintendent on the Rajputana-Malwa State Railway, and continued in that position, varied with periods of duty at headquarters, till December, 1897, when he was selected by the Southern Mahratta Railway Com-

pany for the position of Traffic Manager.

In September, 1900, he was called up to Simla to fill the position of Under-Secretary to the Government of India in the Railway Department.

During the winter of 1902-03, Mr. Priestley was associated with Mr. Thos. Robertson, C.V.O., the special Railway Commissioner who was brought out from England to report on the working of railways in India, and assisted him in procuring



the information for, and in preparing, his report, at the end of which duty in April 1903, he took his first long leave to Europe.

In the summer of 1903, when on leave, Mr. Priestley was deputed by the Secretary of State to report on the organisation and working of Railways in America. His report is well known, and it is not necessary to refer to it here further than to say that it showed Mr. Priestley to be an official who was intimate with the practical working of railways, and who held broad and progressive views. Subsequently, when Mr. Robertson's report was under consideration by the Secretary of State for India, Mr. Priestley was placed on special duty at the India Office in connection with it, and on formation of the Railway Board he was, on February 8th, 1905, appointed its first Secretary. In the interval between his return from furlough in October

1904, until the creation of the Railway Board, Mr. Priestley filled the office of Traffic Superintendent, E. B. S. Railway.

In addition to his arduous railway duties, Mr. Priestley has, for some 30 years, taken an active interest in the Volunteer movement and holds the rank of Lieutenant-Colonel. While Under-Secretary to the Government of India, he commanded the Simla Volunteers for two years during 1901 and 1902, and, on his return to Simla as Secretary of the Railway Board, he was again asked to take the command but was obliged to refuse on account of pressure of business.

Mr. HENRY ADOLPHUS BYDEN RATTIGAN, B.A., Barrister-at-Law, Legal Remembrancer, Punjab, is the son of the late Sir William Rattigan, M.P., K.C., and was born at Delhi in October 1864. After being educated at Harrow: he proceeded to Oxford (Balliol), where he took his B. A. degree in 1888, and was admitted at Lincoln's Inn in the same year.

Returning to India in 1889 he was enrolled as an Advocate at the Chief Court of the Punjab and High Court, United Provinces. In May 1900 he was appointed Additional Judge, Punjab Chief Court, and in November of the same year



Legal Remembrancer and Secretary to the Legislative Council of

the Punjab. In 1902 and 1904, he officiated as Judge of the Chief Court, and in October 1905 he was appointed 2nd Additional Temporary Judge of that Court.

Mr. HUGH DAVEY RENDALL, I.C.S., was born at Great Rollright, Oxfordshire, in December 1872,



the youngest son of the Rev. Henry Rendall. He was educated at Rugby (1886-91) and Trinity College, Cambridge (1891-96), almost a year of the latter period being spent at the coaching establishment of the late Walter Wren. He obtained honours in the Cambridge Classical Tripos, and in 1893 passed the Indian Civil Service Examination. Arriving in India the following year, he spent five years as Assistant Collector and Magistrate at Ahmedabad and Godhra, afterwards becoming Assistant Judge, Satara, and Joint Judge, Ahmedabad. The special duty of drafting the Famine Report for the Bombay Presidency claimed Mr. Rendall's services in 1903, after the completion of which he became Under-Secretary to the Government of Bombay in the Judicial Department. Ill-health soon compelled him to take long leave, and on his return to duty in April 1905 he occupied temporarily the post of Registrar to the High Court, Bombay, during the absence of the permanent incumbent. He is now

stationed at Rajkot as Judicial Assistant to the Agent to the Governor in the province of Kathiawar.

Mr. FREDERICK TRAHERNE RICKARDS, Deputy Agent, Great Indian Peninsula Railway, is the second son of the Rev. Robert Francis Bute Rickards, one-time curate of Harberton, near Totnes, Devonshire, in which parish the former was born on January 8th, 1849. Some eight years afterwards, the Rev. Mr. Rickards became vicar of Constantine, near Falmouth, whither the family moved, and remained till the death of the Vicar in 1874. The Rickards family is of Welsh extraction, the earliest extant record being the will of Henry Rickards, *alias* Fermour, dated 1465. Collins' Peerage (5th ed., p. 374) contains under the head of Fermour Earl of Pomfret, the following notice.

"That the name of the family was anciently wrote Ricards, *alias* Fermour, appears as well from the authorities as from the last will and testament of Thomas Ricards, *alias* Fermour, whose mother was the daughter and heir of the family of Fermour, and his father, Ricards of Welsh extraction, by tradition in the family."

The family resided in Radnorshire, the branch from which Mr. F. T. Rickards is descended being derived from Robert Rickards, vicar of Llantrisant, 1767, whose second son, Robert Rickards, grandfather of the subject of this sketch, came to India in 1785, and rose to be a member of Council in the Bombay Presidency, retiring to England in 1811.

Mr. Rickards received his education at Exmouth, and afterwards at Kensington Grammar School, and Mr. Scoones' establishment for candidates for the Indian Civil Service. He came to India in the Government Telegraph Department, his service dating from November 1870, and he joined the B.-B. & C. I. Railway as Secretary to the Agent in August 1886, became Agent of the Indian Midland Railway in May 1895, and on the amalgamation of that line with the Great Indian Peninsula Railway, was made Deputy Agent of the combined system.

The Hon'ble Mr. Justice LOUIS PITMAN RUSSELL (*Lt.-Col. Bombay Vol. Artillery*), High Court of



Judicature, Bombay, is the third son of Mr. John Alexander Russell, of 32, Pembroke Gardens, London, W. His public school education began at Rugby in 1862, and in 1868 he proceeded to Trinity College, Oxford. From the University he went to the Inns of Court, and after three years' study of the law was called to the Bar as a Barrister of the Middle Temple, on January 26th, 1875. Nearly three years later he settled in Bombay, where he practised in the High Court till the end of 1898, when he was appointed a Puisne Judge. On the death of Major G. W. Roughton in 1889, Mr. Justice Russell accepted the Colonelcy of the Bombay Volunteer Artillery, and went to England in command of the Indian Contingent which attended the Coronation.

The Hon'ble Mr. Justice STEPHEN GEORGE SALE, Judge of the High Court, son of the late Rev. John Sale, was born in Barisal, Backergunge, in the year 1852. His father was a well-known Missionary, who laboured for many years with marked success in Eastern Bengal, and by reason of his knowledge of the conditions prevailing

in that part of the country and the circumstances of its inhabitants was appointed a Member of the famous "Indigo Commission" by Sir John Peter Grant, Lieutenant-Governor of Bengal.

The subject of this sketch studied at the Regent's Park and University Colleges, London, and graduated from London University in 1874 with the degrees of B.A. and M.A. In 1876 he was called to the Bar, and in the same year came to India, becoming an Advocate of the High Court, Calcutta. Devoting his efforts mainly to the Original Side of the Court, in due course of time he obtained a leading practice. In 1893 Mr. Justice Hill was forced to discontinue his work on the Original Side owing to ill-health and Mr. Sale was appointed to act in his place. Two years later his appointment was confirmed on the resignation of Mr. Justice Norris. As a Judge he has been continuously engaged on the Original Side of the Court.

In 1895 Mr. Justice Sale was employed in introducing rules for the trial of commercial cases after the model of the procedure pursued in the English Commercial Courts. Similarly in 1898 he framed a scheme for modernizing the practice of the Calcutta Small Cause Court which is now in successful operation.

His attention has also been directed to the revision and amendment of the general Rules of Practice of the Original Side of the High Court. Some important changes have been made which, it is believed, will enable the Court to deal more rapidly and efficiently with its ever-increasing volume of work.

In 1902 Mr. Justice Sale presided on the Committee appointed by the Government of India to inquire into and report on the working of the office of the Administrator-General of Bengal.

As regards Educational affairs, he is an active Member of the Governing Bodies of the La Martinière Schools, the Bruce Institution, and the Bethune College for Indian Girls.

In 1896 he was invited by the Lieutenant-Governor, Sir Alex. Mackenzie, to act as Arbitrator for the settlement of certain disputes be-

tween the Governors of the Doveton College concerning the management of that Institution.

Mr. FRANCIS GUY SELBY, M.A., Principal of the Deccan College, Poona, was born in 1852. He was educated at Durham School and Wadham College Oxford taking his Degree in 1875. Two years later he came to India as Professor of Logic and Moral Philosophy at the Deccan College and has been connected with it all these years, except during the short period that he was Principal of the Rajkumar College, Kathiawar, reaching his present position in 1890. Among the educated people and the students of the Presidency, Principal Selby is very well known for his outspoken nature, his devotion to duty, as a man of his word and a strict disciplinarian. Possessing these and many other sterling qualities of heart and head, it is but natural for him to expect his students to be imbued with the same. He has written his name in the history of the education of the youth of this Presidency, by the deep interest he takes in their intellectual, moral and physical well-being. Even those not directly connected with the



Deccan College have had the benefit of his valuable advice, and if evidence were wanting in this direction, it is

only necessary to refer to the address delivered by Principal Selby at the Annual Gathering in 1905 of the Students' Brotherhood, Bombay, which deals with many things of vital interest to students and is full of practical wisdom and information valuable to students.

Hon. Mr. Justice HENRY LUSHINGTON STEPHEN, Judge of High Court, Calcutta, since 1901. Born 2nd March 1860. Educated at Rugby and Trinity College, Cambridge (LL.B., 2nd class, Law Tripos). Called to the Bar, 1885; practised on South Wales Circuit, 1886-1901; Lieutenant-Colonel of the 1st Battalion, Calcutta Volunteer Rifles. Publication: "Law of Support and Subsidiences, 1880; Editor, 14th Edition of Oke's "Synopsis" and 8th Edition of Oke's "Formulist"; Editor of State Trials, Political and Social, 1899.

Mr. RICHARD SHEEPSHANKS, B.A., I.C.S., Deputy Secretary to the Legislative Department, Government of India, was born in the year 1871 at Bilton, Yorkshire, and was educated at Winchester and St. John's College, Cambridge. He was appointed to the Indian Civil Service after the examination of 1894, and arrived in India, 27th December 1895. He first served as an Assistant Magistrate and Collector at Muzaffarpur for two years, and, after serving in various subdivisions, was appointed Under-Secretary to the Bengal Government, Financial and Municipal Departments, in May 1899, which positions he filled for about two years. In the year 1901 he was appointed Registrar of the High Court, Calcutta, and in January 1905 was appointed to the Legislative Department.

The Honourable Mr. HENRY ALEXANDER SIM, C.I.E., F.R.G.S., belongs to a family that has in the past been intimately connected with India. His grandfather was General Sim of the Madras Engineers, and his grandfather on his mother's side was General Fraser, who was Resident of Hyderabad for some fifteen years.

Mr. Sim was born in Madras in 1856, and is the son of the late Mr. J. D. Sim, C.S.I., of Surrey, who was in the Madras Civil Service,

and was a Member of the Council of the Presidency.

He was educated at Cheltenham College, and, passing into the Indian Civil Service, he left England for India in 1878. His first few years were spent in the ordinary routine of a Civilian's life. He was then attached to the Forest Department under Sir D. Brandes, who had been deputed by the Government of India to re-organize forest work in the Madras Presidency. He acted as his Private Secretary for a short time, and was then appointed District Forest Officer of one of the largest forest districts in the Madras Presidency, where he remained for some two or three years settling and organizing



MR. RICHARD SHEEPSHANKS.

the forests of the district. He was then made Sub-Secretary to the Board of Revenue, with which department he remained connected for several years. He also acted as Collector and as Judge, and was eventually appointed Private Secretary to the Governor of Madras, Sir Arthur Havelock, from 1897 to 1901.

After a varied career in the several branches of the service, he was appointed a Member of the Board of Revenue and to the Madras Legislative Council. Mr. Sim is a prominent Freemason, is a Past District Grand Warden of Madras, and has received other Masonic honours.

He is keenly interested in Indian philosophy and religions, and has given much study to this fascinating branch of Indian research.

Mr. Sim has recently had the honour of being appointed an additional Member of the Viceroy's Legislative Council.

Mr. JOSEPH SLADEN, B.A. (OXON.), Officiating Secretary to Bombay Government, General, Educational, Marine and Ecclesiastical Departments, was born at Allahabad, India, in 1866 and educated at Charterhouse and took his B.A. degree at Balliol College, Oxford. On arrival in India in 1888 he was appointed Assistant Collector, Ahmedabad, where he remained for a year and a half, and in 1890 he was sent to officiate as Assistant Political Agent, Kathiawar. The following year he went to Sind as Assistant Collector and remained there for nine years. During more than five years of this period he held the post of Assistant Commissioner in Sind and Sindhi Translator to Government, and for two years acted as Collector, first of Shikarpur, then of Karachi, where he was also Chairman of the Port Trust. He was Municipal Commissioner, Bombay, for a few weeks in 1900. Returning to the Presidency proper after furlough in 1902 he was Collector of Surat for a year and ten months, leaving that post in 1903 for his present one. The family of Mr. Sladen has given more than one member to the Indian Civil Service. He is the elder son of the late Joseph Sladen, who came to India in 1856 in the Bengal Civil Service and was District Judge at Bareilly at the time of his death in 1887. The younger son, Mr. F. F. Sladen, I.C.S., is in the United Provinces. The subject of our sketch was an energetic member of the Sind Volunteer Corps and rose to the rank of Captain before he left the province.

Mr. JOHN SANDERS SLATER, the Administrator-General of the Bombay High Court, is in the prime of life, and yet his career in India has been quite a varied one.

Born on the 21st of March 1859, in London, he is the second son of Robert Slater, Esq., for many years the General Manager of the Union

Bank of London. After he had received his early education at the Royal Naval School, New Cross, Mr.



MR. JOHN SANDERS SLATER.

John Slater joined Trinity Hall, Cambridge, in October 1877 and graduated B.A. in 1881. He joined the Inner Temple in October 1879, and was called to the Bar in June 1882. At first it was his intention to practise in the Admiralty Court; and accordingly, with a view to qualify himself for this special branch of law, for a time he read in the chambers of Mr. (now the Hon. Sir) T. T. Bucknill. He also spent a considerable portion of his earlier vacations in the practical study of modern ship-building at Glasgow. About a year after being called to the Bar, Mr. Slater joined the Western Circuit and attended the Assizes on that Circuit as well as the Sessions at Bristol and Dorchester. In 1886 he resolved to come out to India to practise as a Barrister and arrived in Bombay on the 11th of February 1887. He had practised at the Bombay Bar for about one year, when on Principal Wordsworth, the then Principal of the Elphinstone College, proceeding on furlough to England, Mr. Slater was appointed, with the special sanction of the Secretary of State, to act for him as Professor of History and Political Economy. This appointment he held for a year and a half, during which he lectured in the College and also continued to carry on his

legal practice in the courts. In 1889, when the late Mr. Kashinath Trimbak Telang was elevated to the Bench of the Bombay High Court, Mr. Slater was appointed to take his place as Government Professor in the Government Law School, Bombay. During his connection with this School Mr. Slater worked hard and earnestly in furtherance of its interests and succeeded in raising it to a high level of efficiency. Among his many valuable services to the School the most important was that he gave a permanent habitat to the Library of the Law School and made it accessible to every law student. Previous to this, the Library—or whatever semblance of it there was—had been in a state of complete chaos. It was Mr. Sanders Slater who made repeated representations to the Government and ultimately obtained for the Library its present splendid rooms on the ground-floor of the Elphinstone College building. He further moved the Government to sanction the amount of over Rs. 2,000 to be spent on purchasing important works for the Library. He also secured from the Government an annual grant to provide for a librarian and for the purchase of the latest works on law as occasion may arise. Thus the present and the future students of the Bombay Government Law School owe a deep debt of gratitude to Mr. Slater for the many facilities that he has placed at their command in the prosecution of their studies.

In 1891 and 1894, Mr. Slater was appointed to act for Mr. C. P. Cooper, who was then the Chief Presidency Magistrate and Revenue Judge. Ultimately, on Mr. Cooper's retirement, Mr. Slater was confirmed in this appointment on March 28th, 1895. Since then, until September 1905, he held the post with great credit to himself. In addition to his duties as the Chief Presidency Magistrate and Revenue Judge, Mr. Slater acted also as the President of Marine Courts of Enquiry held in the Presidency town. He was also Judge of the Court of Survey held under the provisions of the Merchant Shipping Act; Chairman of the Committee of Visitors of the Common Gaol and House of Correction; Chairman of the Managing Committees of the Government

Workhouses and of the David Sassoon Industrial and Reformatory Institution; one of the Visitors of the Colaba Lunatic Asylum; a Fellow of the University of Bombay, and a Justice of the Peace for the Town and Island of Bombay.

From August 1889 to January 1896 Mr. Slater held a commission as Lieutenant in the Bombay Volunteer Artillery under the command of Major G. W. Roughton, in which corps he acted as Adjutant for about five years. Besides the usual proficiency certificate Mr. Slater obtained a certificate for proficiency in tactics, passing the necessary examination in Poona. He resigned his Commission in January 1896, as his duties as Chief Presidency Magistrate might have clashed with those of a Volunteer Officer. Mr. Slater was gazetted Administrator-General of Bombay, and on his return to India after three months' leave to Europe on 22nd September 1905, entered upon the duties of his office.

Mr. Slater was married at Bombay on 25th October 1902 to Susie Wylie, eldest daughter of Mr. C. W. L. Forbes, I.S.C., of Auchranatie, Aberfeldy, N. B.

MR. EDWARD GOWER STANLEY, Under-Secretary to the



Government of India, Executive Engineer, Public Works Department, was born in 1865 at Lucknow. He

was educated in England at the Warwick Grammar School, received his professional training at the R. I. E. College, Coopers Hill, and his practical training at the Bristol, Avonmouth, and Portishead Docks.

Mr. Stanley came out to India in 1887 as an Assistant Engineer and was posted to the Secunderabad Division, where he was employed on Military Works.

In October 1891 he was transferred to Burma as Personal Assistant to the Superintending Engineer, Mandalay, and subsequently held charge of that and the Thayetmyo Divisions.

He was permanently promoted to Executive Engineer in January 1897, and called upon to act as Assistant to the Chief Engineer and Under-Secretary to the Government of Burma in February 1898, which appointment he held with slight interruptions till April 1903, when he was made Under-Secretary to the Government of India.

Mr. ALBERT EDWARD SILK, M. INST. C.E., was born at Gravesend, Kent, in 1862, and was educated at the Grammar School, Cranbrook, and the Royal Indian Engineering College, Coopers Hill. He was appointed to the Public Works Department as an Assistant



Engineer on the 1st October 1882, and after undergoing a course of practical training on the Guilford

and Surbiton and Maidstone and Ashford Railways, he arrived in India in November 1883. Although trained as a Railway Engineer, Mr. Silk was posted on arrival in India to the Irrigation Department of the Government of Bengal. From 1883 to 1890 he worked on the Orissa Canals, and from 1890 to 1892 on the Sone Canals. The life of an irrigation officer is an arduous and anxious one, and after eight successive irrigation seasons, Mr. Silk's health was so impaired that it was decided to transfer him to the Darjeeling Division of the Public Works Department to prevent a complete breakdown. While Mr. Silk was on furlough in 1893 he was placed on special duty to examine and report on the Sewerage system of Berlin, where the sewage farm system of disposal had been so successful, with a view to its introduction in Bengal. He also reported on the Waterworks system of that city. On his return to India at the beginning of 1894 Mr. Silk was appointed Engineer to the Sanitary Board, Bengal, and later on in the year, Sanitary Engineer, Bengal, and Secretary to that Board. In 1895 Mr. Silk was selected by the Corporation of Calcutta to officiate as their Engineer for six months during the absence of the permanent incumbent. While on leave in 1898 Mr. Silk was again placed on special duty to study the then recently discovered biological systems of sewage disposal, and on his return to India the Government of Bengal directed the construction of an experimental septic tank in the Presidency Jail, Calcutta; this experiment, under Mr. Silk's careful attention, has led to the adoption of this system of sewage disposal in many of the large Mills, Factories and Works in the vicinity of Calcutta, and it is not improbable that it will eventually supersede the objectionable trenching system now in vogue in Municipalities in Bengal. In 1900 Mr. Silk was nominated by the Government of Bengal to be a Commissioner of Calcutta and a Member of the General Committee of the Calcutta Municipality, and since then he has been prominently connected with the Corporation, having on two occasions, in 1901 and 1903, acted as Chairman; and his expert knowledge of, and long

experience in sanitary work have proved of the highest value. The head-works of the Howrah Waterworks were constructed from designs by Mr. Silk as were also the Berhampore Waterworks, and on his advice several of the other Waterworks in Bengal have been extended and improved. Mr. Silk now holds the rank of Superintending Engineer in the Public Works Department, and is a Member of the Institution of Civil Engineers, Fellow of the Royal Sanitary Institute, and a Fellow of the Calcutta University, which latter honor was conferred on him in 1904.

Mr. RICHARD HUGH TICKELL, Executive Engineer, Punjab



Irrigation, was educated at Coopers Hill, and came out to India in 1881. First served for nine years in Central India in the Roads and Military Works Branches of the P. W. D.

The design of the Daly College at Indore and the Mhow Water Works were the principal works on which he was employed. Joining the Punjab Irrigation Department in 1890, he served on the Western Jumna, Multan and Bari Doab Canals and surveyed the Ghuggur Canals. His services were lent to the Native States of Kotah and Jhallawar from 1896 to 1901. The New Palace at Kotah was built by him as well as many other handsome buildings; most of these were designed by him, such as the

New College and Crosthwaite Institute at Kotah, and the Kemball Library at Jhalrapatan. His designs were selected for first prizes in two open competitions. He designed and commenced a Water-Supply Project for Kotah City. Every available site for Irrigation Projects were reported on by him, and designs for a large number of the most important of them prepared; a programme for the complete protection from Famine of the two States being made out by him. He partly constructed 50 miles of the Kotah-Bara Railway and received the thanks of Political Agents and of the two Durbars on several occasions. Rejoined the Punjab Irrigation in 1902, and served on the Bari Doab Canal. In 1903 was posted to the Swat River Canal in the N.-W. F. Province. In 1905 Mr. Tickell was put in charge of the Upper Swat Canal Project, the boldest of all of Mr. Benton's splendid projects, and the work was completed in seven months after a survey over the most difficult ground yet suggested for a canal in India.

The Hon'ble Sir CHARLES LEWIS TUPPER, C.S.I., K.C.I.E., was born in London on May 16th, 1848, and is the son of Capt. C. W. Tupper, late of the 7th Royal Fusiliers. Sir Lewis Tupper was educated at Harrow and Oxford, where he held a Corpus Christi College Scholarship. He passed for the Indian Civil Service in 1869 and came to India in 1871. While at Oxford he had the advantage of hearing Sir Henry Maine deliver the lectures which were afterwards published as the book entitled "Village Communities in the East and West;" a circumstance which has given a bent to his studies throughout life. Sir Lewis was originally posted to the United (then North-West) Provinces, but obtained an exchange to the Punjab, because he thought that the settlements proceeding there might give him an opportunity of prosecuting his studies in the early history of property and society. He obtained the opportunity he sought, and as Assistant Settlement Officer, took up the subject of Punjab Customary Law, on which he published a book in three volumes in 1881. The leading belief which underlies this,

and all or nearly all of his published writings, is that the ideas, customs and institutions of mankind are a fit subject for scientific examination, and have been evolved in an orderly sequence, which becomes more and more capable of precise statement as scientific comparison of ascertained facts proceeds. Sir Lewis began his work on Punjab Customary Law in 1873; in 1874 he officiated for the first time as Under-Secretary to the Punjab Government; and in 1875 he acted as Settlement Officer, Rohtak. He returned to the Local Secretariat in August of that year, and in September 1878 was appointed to officiate as Under-Secretary in the Revenue Department of the Govern-



ment of India. He stayed with the Government of India for 3½ years, and officiated for a short time as Secretary in the Revenue Department. He was also on special duty for about five months in connection with the Bengal Rent Bill. In 1882 he returned to the Punjab, having accepted the offer of the Junior Secretaryship to Government then just created. From 1884 to 1886 he officiated as Secretary to the Punjab Government, to which post (subsequently raised to a Chief Secretaryship) he was permanently appointed in 1888. Meanwhile in 1886 he had begun his second work, "Our Indian Protectorate" which applied to the Indian substitute for International Law, that is to say, to the rules and

principles determining the relations between the British Government and its Indian Feudatory States, the same methods which had guided his examination of Punjab Customary Law. "Our Indian Protectorate" is even more a study of the evolution of forms of Government than an historical explanation of the growth of Indian Political Law. Sir Lewis finished this work while on furlough in 1890-92, and during the same period he delivered various public lectures at the East India Association, the Indian Section of the Society of Arts and elsewhere, the most important paper being one on "The Study of Indian History" read before the Society of Arts. He returned to India as Chief Secretary, Punjab, but was soon afterwards placed on special duty in the Foreign Department, which occupied him for two years. In 1897 when again on furlough, Sir Lewis gave further lectures on "India and Sir Henry Maine" and "Early Institutions and Punjab Tribal Law." On return he was appointed Commissioner, Rawalpindi Division, and two years later Financial Commissioner of the Punjab; and this post he still holds. He has been a member of the Punjab Legislative Council (except when away from the Punjab) since 1898, and (with the same exception) Vice-Chancellor of the Punjab University since February, 1900. He has several times been appointed an Additional Member of the Legislative Council of the Governor-General, and in 1905 he held for six months the appointment of temporary Member of the Governor-General's Council. He is President of the Punjab Law Society. As Vice-Chancellor, he has delivered Convocation addresses on "English Jurisprudence and Indian Studies in Law" (January, 1901), "Indian Constitutional Law" (December 1902), and "The Study of Literature" (December, 1904).

In 1875 Sir Lewis married Jessie Catherine, daughter of Major-General Johnstone, C.B. Sir Lewis was made a C.S.I. in 1897 and a K.C.I.E. in 1905.

Sir FREDERICK ROBERT UPCOTT, K.C.V.O., C.S.I., M.Inst. C.E., Chairman of the Railway Board, Government of India, was born, August 28th, 1847, at Cul-

lampton, Devonshire; educated at Sherborne School, Dorset, and King's College, London; served his



Sir F. R. UPCOTT.

articles under J. M. Martin, Civil Engineer, and passed the examination in December 1868 for the Public Works Department of India, joining the service in that year as Assistant Engineer.

He was posted to the Railways then being started in India by the State and was appointed to the Indus Valley Railway, on which he served eight years. On its completion he was sent to the North-Western Railway, where, in 1879, he earned the commendation of the Government of India for railway services during the Afghan War. Passing through the various grades, he was made Engineer-in-Chief of the Sind-Sagar Railway, and was specially commended by the Secretary of State for the rapid construction of that line, including the Victoria Bridge over the Jhelum river. He was in 1894 promoted to Chief Engineer and commenced the Assam-Bengal Railway, being afterwards transferred to Madras as Consulting Engineer and Railway Secretary to that Government. In 1896 he became Director-General of Railways and two years later Secretary to the Government of India.

He was created Companion of the Star of India and delegated to the International Railway Congress at Paris in 1900. From 1901

to 1905 he held at the India Office, London, the post of Government Director of Indian Railways, and was also member of the Council of the Institution of Civil Engineers, and was selected (by the Secretary of State) in 1905 to be the first Chairman of the Railway Board inaugurated by Lord Curzon.

He served for twelve years in the Volunteer force and retired in 1901 with the rank of Lieutenant-Colonel.

Mr. CHARLES HENRY WEST, C.I.E., Personal Assistant to the Adjutant-General in India, is the son of the late Charles Henry West, Merchant. Born 20th April 1859. Entered the service in the year 1876 and served in Civil Departments of the Punjab until 1880, when he joined the Adjutant-General's Department. Served in the Burma Campaign; medal and clasp, 1886. In the year 1888 he married Agnes Lingard, daughter of the late Charles Murphy of the Survey of India Department. Mr. West was appointed March 19th, 1906, Assistant Secretary,



Government of India, Army Department.

Mr. WALTER HERBERT WOOD, Member of the Indian Railway Board. Mr. Wood, previous to his coming out to India, was General Manager of the Hull and

Barnsley Railway, England. He was appointed by the Secretary of State for India first member of the Board



and entered on his duties in March 1905.

Mr. JAMES TISDALL WOODROFFE, born at Glanmire, County Cork, 16th March 1838, is the eldest son of Very Rev. John Canon (dead), Woodroffe. Married 1863, Florence, youngest daughter of the late James Hume, Barrister-at-law and Senior Presidency Magistrate of Calcutta. Educated at Trinity College Dublin. University Scholar (Mathematics), 1858; B.A. 1859; Senior Moderations; Gold Medalist, Ethics and Logic; Barrister, Inner Temple, 1860; advocate of late Supreme Court, Calcutta, 1860; Officiating Advocate-General, Bengal, 1892-93; Additional Member of H. E. the Governor-General's Legislative Council, 1899-1900; Advocate-General of Bengal, Calcutta, 1899-1904; made K. C. S. G. by His Holiness Leo XIII, for service rendered to the Catholic Church in India.

Mr. TREVREDYN RASHLEIGH WYNNE, C.I.E., A.-D.-C., Colonel, Bengal-Nagpur Railway Volunteers, Member of the Railway Board, was born at Brighton in 1854 and was educated at Brighton College and the Royal Indian Engineering College, Coopers Hill. He is the son of Llewellyn Wynne of Mold,

Flintshire, Wales. In 1874 he joined the Public Works Department as an Assistant Engineer, and he has been connected with the construction and control of Indian Railways since then, and has acquired a unique experience and knowledge of their working. After being engaged for some thirteen years in the construction of various State Railways, Mr. Wynne retired from Government service in 1887, and was subsequently appointed Agent and Chief Engineer of the Bengal-Nagpur Railway. It is in connection with this fine line that his name will be chiefly remembered in the Railway history of India.

During the period that he held this appointment the whole of the present system of the Company, about 2,000 miles, was constructed and worked under his direction. He was instrumental in bringing the Bengal-Nagpur Railway into Calcutta, and he has made this Railway notable for its enterprise and good management.

Mr. Wynne's reputation as a Railway expert was by no means confined to India. In 1902 his services were requisitioned for China to reorganize the concessions of the Engineering and Mining Company in Northern China. This work necessitated his residence in China for two years, and during that time he travelled a great deal in Manchuria. It was on the eve of the crisis that plunged Russia and Japan into a disastrous war, and Mr. Wynne had hardly completed the journey to Russia across the much-discussed Siberian Railway when war broke out. Mr. Wynne stayed some little time in Russia, and then again in 1904 returned to India. When Mr. Robertson, the Special Commissioner appointed by the Government of India, completed his famous Report, the whole subject of the control of Indian Railways was under consideration. As a result of the report the new Railway Board was appointed, and Mr. Wynne was selected as one of the three Commissioners. The Government of India have written as follows regarding the scope of the Board:—

"The conception of a Railway Board is not new, it has been advocated and considered on various occasions for many years past. Its central idea is that there should

be a body of practical business men engaged with full authority to manage the railways of India on commercial principles, and freed from all non-essential restrictions, or needlessly inelastic rules . . . There are two distinct classes of duties with which the new authority will have to deal. The first is deliberative and includes the preparation of the railway programme and the greater questions of railway policy and finance affecting all lines . . . The second class of duties is administrative, and includes such matters as the construction of new lines by State Agency, the carrying out of new works on open lines, the



Mr. T. R. WYNNE.

improvement of railway management with regard both to economy and public convenience."

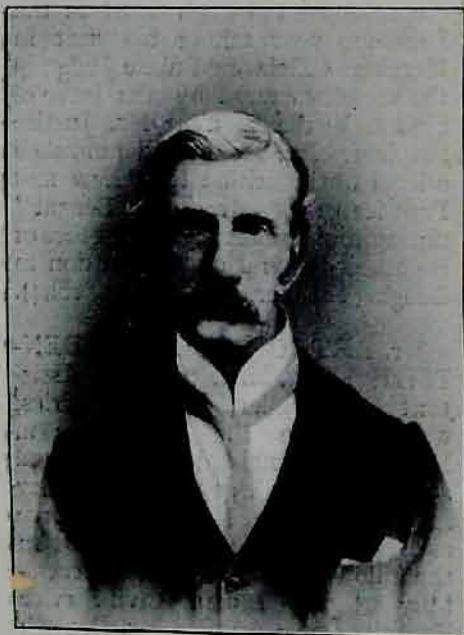
It will be seen that the duties of the Commissioners cover an enormous field, and their responsibilities are of the widest. The success of the development of course depends on the personnel of the Board, and, as it is at present constituted, it should infuse vitality into the railways and bind them into an intelligent federation. Mr. Wynne has always been an enthusiastic Volunteer. In 1888 he raised the Bengal-Nagpur Railway Volunteers. Col. Wynne was appointed in 1891 an Honorary A.-D.-C. to the Viceroy, and was created a C.I.E. on the 1st January 1903.

Mr. HERBERT HOLMWOOD I.C.S., J.P., Officiating Judge, Calcutta High Court. Born in the year 1856 at Lee, Kent, and educated at Uppingham. He went up for the Indian Civil Service Competitive Examination in 1877, and passing, after the usual probation, arrived in India in December 1879. He was posted to Bengal and served as Assistant Magistrate for some years, rising to Joint Magistrate and Deputy Collector in 1890, in the same year being appointed Inspector-General of Registration. In November 1894 Mr. Holmwood was confirmed as District and Sessions Judge at Gaya, in which capacity he served first at Bhagalpore in 1893. He went to Patna as Judge in 1902 and afterwards to the 24-Parganas, till the year 1905 when he was appointed to officiate as a Puisne Judge of the Calcutta High Court from January to June of that year. He was placed on special duty in September of the same year to serve on the Committee appointed to deal with the revision of the salaries of Ministerial Officers. He rejoined the High Court in the following year taking his seat in March as Officiating Puisne Judge in the vacancy caused by the leave of absence of the Hon'ble Mr. Justice Stephen. Mr. Holmwood published a legal work entitled the "Law and Practice of Registration in Bengal" during his incumbency of the office of Inspector-General of Registration in Bengal (Thacker, Spink & Co., 1894).

Mr. ARTHUR WILLIAM DENTITH, I.C.S., M.A. (Cantab), Assistant Comptroller, India Treasuries, was born in the year 1874 in Hampshire, England, and educated at Dulwich College, and at Trinity Hall, Cambridge. He took his degree as Bachelor of Arts in 1896 and in the following year competed successfully at the Indian Civil Service Examination. In 1898 Mr. Dentith passed the second and final examination and came to India at the end of the same year. He was first posted at Dacca as Assistant Magistrate and Collector, subsequently serving as Sub-Divisional Officer at Gobindpur and Giridih, then as Joint Magistrate at Midnapore and Alipore, and in 1905 was appointed to his present post as Assistant Comptroller, India Treasuries. In 1902 he took his M.A. degree.

Professional.

Mr. WILLIAM GORDON LYNCH COTTON, M. INST. C.E., M.S.A., son of the late Colonel Hugh Cotton, Cumbermere, Cheshire, joined the Indian P. W. D. in 1866, being posted to Delhi. As early as 1870 he was appointed Executive Engineer of the 4th grade, and two years later Assistant Secretary to the Government of India. In 1873 he officiated as Under-Secretary. That same year he was posted to



lowed these special duties, and in 1881, Mr. Cotton was appointed an Executive Engineer, 1st grade. On return from furlough in 1884 he officiated as Superintending Engineer. In 1889 he was appointed Superintending Engineer, Bhagalpore Division, and the same year was granted leave for two years to count for pension. He retired on pension in 1891. Aside from his profession, Mr. Cotton was gazetted a Magistrate in 1868, was elected Member of the Society of Arts in 1870, and an A.M.Inst. C.E. in 1874. He joined the firm of Oldham Brothers, Civil Engineers, in 1890, becoming Sole Proprietor in 1895. From this he retired in 1902 to become a Consulting Engineer. Since 1891 he has been Consulting Engineer to the Administrator-General of Bengal. He prepared the working plans and supervised the construction in 1894-96 of the large premises on Dalhousie Square erected by the Standard Life Insurance Company.

Mr. LESLIE WARLOW HARRY, member of the firm of Messrs. Orr, Dignam & Co., Solicitors, of Calcutta, was born in London on the 12th August 1866. He was educated at University College School, London, and at Lincoln College and Brasenose College, Oxford, being late Exhibitioner of Lincoln and late Scholar of the last-named College. At Oxford he took Honours in Classical "Moderations" and "Greats," and after graduating B.A. in 1889 proceeded to the degree of M.A. in 1892. In the meantime, in 1889, he had entered into articles with his uncle, Mr. Thomas Webster, formerly Fellow of Trinity College, Cambridge, at

that time practising as a Solicitor in London, and in 1891 had his articles transferred to Messrs. G. F. Hudson, Matthews & Co., a well-known City firm. He passed his "Final" in 1892 and was admitted as a Solicitor of the Supreme Court in 1893. After practising for a short time in London he came to India in 1895 to join the firm of Messrs. Orr, Robertson and Burton, and in 1904,



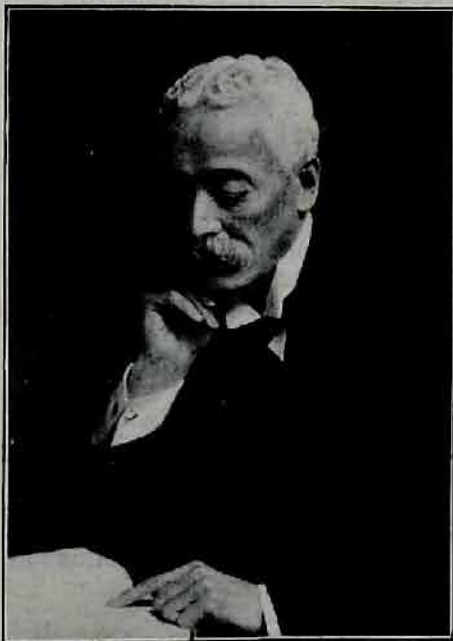
the 2nd Circle for special duty in connection with the erection of the Naga Bridge, and later, in November, being transferred to Bengal, rendered service on the famine works, for which he received the thanks of the Government. For services rendered in connection with the famine in Madras, in 1877 he received the thanks of the Madras Government. Promotion fol-

lowed upon the amalgamation of his firm with that of Messrs. Dignam & Co., a new firm was then established under the name of Messrs. Orr, Dignam & Co., and he joined as one of its members.

Messrs. LOVELOCK & LEWES, Chartered Accountants, No. 25, Mangoe Lane, Calcutta. The firm was founded early in

retired owing to failure of his health. Mr. Forbes is an advocate of the High Courts of Calcutta and Allahabad and of the Court of the Judicial Commissioner of Oudh. He is a large landed proprietor in Mussoorie and a great many residences in that station are his property. He has taken considerable interest in the improvement of that hill Sanitarium and is one of the founders of the New Race Course and Polo Ground.

Mr. CHARLES PIFFARD HILL, Barrister-at-law, is the youngest son of the late James Hill, Merchant of Calcutta. He was born at Calcutta on the 15th December 1841, and proceeded to England for his education, and later to Germany. He pursued his University career at Corpus Christi College, Cambridge, where he held a scholarship. While at the University he became Captain of his College Boat Club. Mr. Hill's University studies were marked with distinction. He took a Senior Optime Degree in the Mathematical Tripos in the year 1864. After leaving College he commenced to read for the Bar and was called by the Society of the Inner Temple in April 1867. For some years he practised in England, joining the



old Home Circuit and the Surrey Sessions. Mr. Hill returned to India in January 1871 and was enrolled in the same month as an Advocate of

the Calcutta High Court, where he has since practised.

Dr. NANABHAI NAVROSJI KATRAK, born in December 1858, is a well-known Bombay Medical Practitioner, a Justice of the Peace, an Honorary Magistrate, and a prominent member of the Bombay Municipal Corporation Standing Committee. He was Vice-President of the Grant Medical College Medical Society, and an Examiner in Materia Medica in the Bombay University. Is author of "Materia Medica of India" and their therapeutics, a book containing a complete list of Indian drugs. Receiving his education in the Elphinstone High School, he established a debating Society, which flourished as long as he remained there. During his career he carried off several prizes and eventually joined the Grant Medical College, and distinguished himself by winning several scholarships in Medicine and Surgery. Shortly after passing his I. M. & S. degree he was appointed Special Medical Officer for the Cholera Epidemic in 1883. He joined the Grant Medical Society, of which he was made Secretary, and introduced a system of discussing important subjects, and afterwards wrote a paper on Fever which was considered attractive by all the Medical faculty. He contributed three papers towards the Indian Medical Congress held at Calcutta which were much approved of, and also took a keen interest in social and political questions. In his own community Dr. Katrak is one of the reformers and takes a keen interest in the advancement and progress of his own people. He is connected with many institutions having for their objects advancement, social, moral and physical, and is always ready to serve the city and its people. Dr. Katrak was elected a candidate for a seat in the Municipal Corporation, and succeeded in securing the Fort Ward. From the beginning he was known to be painstaking and did his best as a member of the Corporation to look to the sanitary condition of Bombay. In 1896 he was elected a member of the Standing Committee, and in 1899 its Chairman. During the plague epidemic he took a prominent part, and persuaded

many people to be inoculated, having himself set the example. He is a man highly respected by



his own community and the public for the useful work he does in his private and public capacity.

Sir BHALCHANDRA KRISHNA, Bombay. A man of great activity, kindly, genial, quick to sympathize with the sufferings of the poor, and never sparing himself in the service of his country, Sir Bhalchandra may be truly said to occupy, in some respects, a unique position in the public life of Bombay. Ever since he established himself here as a medical practitioner, now twenty years ago, after resigning his appointment as Chief Medical Officer and Durbar Physician in the Baroda State, he has steadily risen in his profession and is justly regarded as the "prince of practitioners" and a leader of the Hindu community. Although he has always enjoyed a very large professional practice, he has yet found time to associate himself with institutions working for the public good. In 1889 he was returned to the Municipal Corporation, as the representative of the Girgaum Ward, subsequently being placed on the Standing Committee, and was later appointed Chairman of that body, a position he held for three successive years. As the scope of

his usefulness gradually widened, he was unanimously elected President of the Corporation for 1898-99.

Sir Bhalchandra was born in the year 1852, at Palaspe near Panvel, and is the third of four brothers, all of whom have more or less distinguished themselves in public life. After passing the vernacular course, he entered the Elphinstone High School, while the late Mr. Kirkham was Principal, and it was in this Institution he acquired the principles of regular and methodical work, to which he is indebted for his success in life. In 1869 he joined the Grant Medical College, and in 1873 passed his L. M. in the first class and carried off the Sir Jamsetjee Jeejeebhai Gold Medal and the Charles Muirhead prize.

After leaving College Dr. Bhalchandra accepted the appointment of Assistant Surgeon in the J. J. Hospital, and was soon afterwards transferred to Bandra. Promotion came quickly, and he was appointed as Assistant Surgeon in charge of the Hospital at Palanpur, a post of considerable responsibility and trust. Palanpur in those days did not differ much in points of education and progress from other districts. The people had no faith in the English system of medicine and were reluctant to take advantage of the facilities placed within their reach by the State, and consequently it was an exceedingly difficult and delicate task for Dr. Bhalchandra to inspire confidence in a people grossly ignorant and superstitious and inclined to regard English medicine with suspicion and distrust. Tact and judgment were necessary qualifications, and it is no exaggeration to say that these, combined with his innate sympathy contributed, in a considerable degree, to the rapid popularization of English medicine in the Palanpur State.

A more difficult task, however, lay before him, *viz.*, that of maintaining his relations with the Political Agent on the one hand, and the Durbar on the other, and to steer clear of the factions in the State. He was eminently successful in keeping himself in good favor with both, until domestic bereavement, and chiefly the unsuitability of climate, rendered it necessary for him to seek a change from the scene of his

early labours. Sir W. G. Hunter, his old Principal, readily offered to entertain his services as a teacher in the Vernacular Class at the Grant Medical College, but the Surgeon-General could ill spare him from Palanpur. At last Dr. Bhalchandra succeeded in his efforts and was transferred to Bassein. He did not retain this appointment for long, as he was appointed Principal of the Vernacular College of Science, started by the late Raja Sir T. Madhav Rao, the then enlightened Dewan of Baroda. The institution had, in its initial stage, to work under adverse circumstances, but under the wise guidance of its able Principal, it soon overcame all obstacles, and won the approbation of Mr. Melville,



the then Agent to the Governor-General. Finding the work entrusted to him too arduous, Dr. Bhalchandra applied to the British Government for permission to revert to his permanent appointment; but Her Highness Maharani Jamnabai Saheb exerted her influence with the Agent to the Governor-General and Raja Sir T. Madhav Rao, to retain him in the service of the State, with the result that his duties were reduced and his salary increased. Both Mr. Melville and Raja Sir T. Madhav Rao held him in high esteem and, on the retirement of Dr. Cody, he was appointed to the highly responsible post of Chief Medical Officer and Durbar Physi-

cian. This opened a career of greater usefulness to him, and his name has become a household word in Baroda and the neighbouring districts as an ideal physician. Although, it is now nearly twenty years since he severed his connection with Baroda, he still continues to act as Consulting Physician to many of the Native States in Guzarat and Kathiawar.

In the year 1885 Dr. Bhalchandra came to Bombay and established himself successfully as a private practitioner. He was nominated a Fellow of the Bombay University in 1887, and was subsequently elected a Syndic in medicine for two successive years. He was one of those who fought so strenuously for the raising of the status of graduates in medicine, and the substitution of the degree of M. B. for L. M. & S., and under the able leadership of the late Mr. Justice Ranade, succeeded in getting the vernaculars introduced into the curriculum of the M. A. examination. The Senate of the University showed their appreciation of his services by unanimously electing him in 1901 as their representative on the Local Legislative Council (to which he had already been once previously nominated by Government in 1897), and he was elected a Dean in medicine in 1904.

Neither was the Government behind other bodies in recognising his worth and merits. They nominated him a J. P., a fellow of the University, and in 1897 a Member of the Local Legislative Council, and it was during his first term of office that the Bombay Improvement Trust Bill was passed. In company with Sir Pherozshah he played no insignificant part in the elimination of some of its objectionable features. Government showed their further appreciation of his services by the bestowal of a Knighthood on him, an honour the significance of which can be best understood in the light of the fact that he was the second recipient of that distinction amongst the Hindus in the Presidency, the first being Sir Mangaldas.

The Educational Department resolved some few years since to introduce alterations in the orthography of the Marathi reading series, which, in the opinion of competent Marathi scholars, were

unreasonable and uncalled for. A Committee was formed to combat the proposed changes with Sir Bhalchandra as its President, and a strong memorial against the action was submitted by him to the Government with the result that the proposals were abandoned.

His services in connection with the Hindu Calendar Reform Committee of which too he is the President, have been equally valuable and meritorious. It was through his influence and exertions aided by those of his colleagues on the Committee, that the movement proved a complete success.

Sir Bhalchandra is 55 years of age and has yet before him, let us hope, a long span of years of continued usefulness.

Messrs. LOVELOCK & LEWES, Chartered Accountants, No. 25, Mangoe Lane, Calcutta.

The firm was founded early in 1873 by Mr. W. A. Browne, who was one of the pioneers of Accountancy in India. In 1880 the Institute of Chartered Accountants was incorporated and Mr. Browne became a member.

Mr. A. S. Lovelock, A.C.A., joined Mr. Browne in 1880 and became a partner in April 1881, the firm being styled "Browne & Lovelock."

Mr. J. H. Lewes, A.C.A., who had been practising in London, came to Calcutta in February 1883 as an assistant of the firm and became a partner in May 1886, the name of the firm being changed to "Browne, Lovelock & Lewes."

Mr. W. A. Browne retired from the firm in May 1889 and established himself in practice in London. The name of the firm was then altered to "Lovelock & Lewes" and it has since remained unchanged. In June 1889, the firm removed from Commercial Buildings, where the business up to that time had been carried on, to No. 25, Mangoe Lane, in which house they have remained up to the present.

Mr. C. H. Coates, A.C.A., and Mr. E. W. S. Russell, A.C.A., who had been assistants of the firm from April 1892 and June 1891 respectively, became partners in May 1900.

In November 1903, Mr. A. S. Lovelock died suddenly on the eve of his retirement after 30 years of work, amid widely-expressed testi-

mony to the esteem in which he had been held, and to his personal powers of attraction.

Mr. A. H. Lewes, B.A., A.C.A., and Mr. R. R. Griffith, A.C.A., who had been assistants of the firm since 1897, became partners in May 1905. The Staff consists of 5 Partners, 10 European Assistants (all of whom with 2 exceptions are Chartered Accountants) and 49 Native Assistants.

Mr. FRANKLIN MARSTON LESLIE, B.A., (*Captain, 2nd C.V.R.*), Solicitor, of the Firm of Leslie and Hinds, High Court, Calcutta, son of the late Sheppard John Leslie, Solicitor, High Court, Calcutta, was born at Dum-Dum, near Calcutta, 9th September 1868, and educated at Doveton College, Calcutta. Matriculated Calcutta University, December 1882. Passed First Examination in Arts, Calcutta University, in March 1885, and obtained Morgan Testimonial Medal in English Literature in that year. Graduated B. A. with Honours, Calcutta University, from Presidency College, March 1887. Enrolled Solicitor, High Court, Calcutta, June 1893. As a Volunteer has served for 20 years and is now a Captain



in the 2nd Battalion, Calcutta Volunteer Rifles. Was granted the Long Service Medal in March 1906. As a Freemason is I. P. Master of Lodge Defence, No. 2839 E. C., Wor. Master of Lodge, East India

Arms No. 3080 E. C. (1906 A. D.), P. Z. of Royal Arch Chapter Hope, No. 209 E. C. (1906 A. D.) Also 18th K.T. and K.M. and M.M.M. Mr. Leslie married Helen, daughter of Henry Bawn Addis, M. INST. C.E., on the 13th April 1895, and has issue two sons and two daughters.

Mr. CHARLES NORMAN MANUEL, Solicitor and Vakil, Calcutta.



This well-known Calcutta lawyer was born in the year 1846 and educated at the Doveton College in the same city. He was admitted an Attorney and Solicitor of the High Court at Fort William in Bengal in the year 1871, and as a Vakil of the same Court in 1886. He is a member of the firm of Manuel and Agarwalla. Mr. Manuel has a very high reputation in Criminal Court practice to which he has largely devoted himself, though he has not neglected practice on the Original Side of the High Court. In the Criminal Courts, he is known as a most successful pleader and his practice is very large. He is one of the leading lawyers in that line in Calcutta.

Mr. KALI NATH MITTER, C.I.E., Solicitor and Vakil of the High Court, belongs to a Kulin Kayastha family. He was educated at the Hindu School and Presidency College, and after finishing his education became articled to

the late Mr. E. H. Sims, Solicitor, Calcutta. He was enrolled as an attorney in July 1868 and entered into partnership with Mr. Sims, with whom he continued until 1873, when he began to practise on his own account. He was admitted as a Vakil of the High Court on the 27th July 1872.

In 1893 he was joined in his practice by Babu Deva Prasad Sarbadhikary, M.A., B.L., and they have continued together since under the name of Messrs. Kally Nauth Mitter and Sarbadhikary. He is a member of the British Indian Association, of which he has been elected as one of the Vice-Presidents, and was for 23 years an elected Municipal Commissioner of Calcutta, in which capacity he took an active and prominent part in the settlement of most of the momentous matters which were brought up for discussion during that period. He with several others, owing to some misunderstanding with the Local Government, resigned his seat in the Corporation. While a Municipal Commissioner he was appointed by Government to serve on committees appointed to consider the desirability of the introduction of the Octroi system; and that of the amalgamation of some portion of the suburban area with the town area, and in consequence of his intimate knowledge of Municipal affairs, Sir Rivers Thompson nominated him as a member of the Legislative Council of Bengal, in which capacity he served for two years, during which period the Municipal Act of 1888 was passed. He was one of the joint Secretaries of the Albert Victor Permanent Memorial Fund which was made over to the Government and became the nucleus of the Albert Victor Hospital at Belgatchia, and he has recently been appointed by Government as a member of the Committee for organising a paying Ward in the Medical College Hospital for the benefit of the Indian public. He is also a Governor of the Bhagawan Dass Bogla Marwari Hospital. Sir Alexander Mackenzie, the Lieutenant-Governor of Bengal, appointed him a Member of the Calcutta Building Commission under the presidency of the Hon'ble Mr. Justice Trevelyan, as a result of the labours of which Commission

the existing Municipal Act, so far as the Building Regulations are concerned, was passed. He has been a Presidency Magistrate for many years and is a leading member of the Kayastha Sabha which makes social reform on strictly Hindu lines its object.

For his various and meritorious services he received the decoration of C.I.E. in 1901.

Mr. ALFRED ERNEST MITCHELL, M.A. (Oxon), was born at Edgbaston, Warwickshire, in 1869, and is the second son of Bruce Mitchell, Esq., and grandson of William Mitchell, whose name is a household word as the inventor of the J pen. At the age of 11 he went to school at Vevey in Switzerland where he remained for a year and a half. From thence he went to Uppingham School whose head master was then the celebrated Dr. Thring. On leaving Uppingham he went to reside in Paris for the purpose of acquiring a knowledge of the French language. He subsequently matriculated at Oxford and went to Merton College, and in 1892 he took honours in the school of Jurisprudence. Shortly after he was articled to Messrs. Morgan, Price & Mewburn, of 33, Old Broad St.,



London E.C., and after qualifying as a Solicitor in 1894 he remained on at their office until the latter portion of 1896 when he came out to Calcutta to the firm of Messrs. Morgan & Co. in which firm he became a partner

in January 1903. He is athletic and took several prizes at Uppingham for gymnastics, and he figured a good deal on the running track at Oxford, taking most of his College events. For the last two years of his course he represented Oxford against Cambridge in the cross country running. He is a very keen fly-fisher.

Messrs. MEUGENS, KING & SIMSON, Chartered Accountants, 102, Clive Street, Calcutta.



MR. MARC MEUGENS.

This firm was started in September 1880 by Mr. Marc Meugens, who was joined by Mr. F. St. Aubyn King on 1st January 1884, the firm being thus "Meugens & King." In June 1892 Mr. Anstruther Frank Simson, C.A., of Edinburgh (who came out to India in 1886 and had established himself as an Accountant in Calcutta) and Mr. Edward Mortimer Shand, C.A., of Glasgow (who came out originally to Rangoon to the firm of Messrs. Binny & Co. but joined Messrs. Meugens & King's Rangoon Branch in 1890 as an Assistant) were admitted partners, and the name of the firm became "Meugens, King & Simson, Calcutta," "Meugens, King & Shand, Rangoon." The firm in Calcutta has been carried on from that time up to the present under that name. In 1904 the Rangoon business was given up. Mr. Shand died in October 1901 and Mr. F. St. Aubyn King in June 1902. Mr. A.

F. Simson retired in 1904 and Mr. Marc Meugens in September 1905, and the following partners were admitted in place of those retiring:—

Mr. E. E. Meugens, A.C.A., 1st July 1902.

Mr. G. P. Neison, A.C.A., 1st March 1904.

Mr. H. W. Hales, A.C.A., 1st July 1905.

The firm now consists of—

PARTNERS.

Mr. Edward Earle Meugens, A.C.A.

Mr. Gordon Percival Neison, A.C.A.

Mr. Herbert Walford Hales, A.C.A.

ASSISTANTS.

Mr. Walter Percy Daniel, A.C.A.,

Mr. John Woodhouse Thurston, A.C.A.,

Mr. Edward William Viney, A.C.A.,

Mr. Wallace Powell, A.C.A., all of whom are Members of the Institute of Chartered Accountants in England and Wales, and a Native staff of over thirty in number.

Khan Bahadur MUNCHERJEE COWASJEE MURZBAN, C.I.E., F.R.I.B.A., M.INST.C.E., was born in July 1830, and is one of the oldest



and most distinguished of Indian Engineers. He served the Government of Bombay in many capacities throughout a period of 36 years, and for seventeen years, prior to his retirement, was Exec-

utive Engineer of the Presidency city of Bombay. On the Corporation of the City offering him the appointment of their Chief Executive Engineer, he left the service of Government to take up that



DR. STEPHEN OWEN MOSES.

appointment. He was President of that Corporation in 1891. He served the Municipality for nearly eleven years, retiring in 1903. Mr. Murzban has left his mark on Bombay. Many of the Public buildings which adorn the City were constructed under his supervision, some of them being from his own designs. His work in carrying out Fancy Fêtes for charitable purposes, and the Bombay Exhibition of 1904 were much appreciated by the public of Bombay. In Salsette he has established a new town which is called "Murzbanabad," after him. He is a Justice of the Peace and a Fellow of the Bombay University. He was appointed Sheriff of Bombay for the year 1905-06.

Dr. STEPHEN OWEN MOSES, L.R.C.P., L.F.P.S.G., Calcutta, is the youngest son of the late Mr. Owen Moses who was in the firm of Messrs. McIntosh Malloy and Dallas, Solicitors. He was born at Calcutta in the year 1853 and educated at La Martinière and St. Xavier's Colleges in the same city. For a

time Dr. Moses was employed in the Emigration service, taking several voyages in charge of emigrants to the West Indies and Natal. Leaving this employment he proceeded to Scotland and pursued his medical studies at Glasgow where he qualified at the Royal College of Surgeons and also at Edinburgh. He practised for four years at Aberfeldy, Scotland, till the year 1880, when he returned to India and commenced practising at Calcutta. After a practice in India extending over 23 years Dr. Moses went to Europe and took a special course of study in Dublin. He has long been in attendance at the Home for the Aged kept by the Little Sisters of the Poor at Lower Circular Road, Calcutta.

Dr. JOHN EMMANUEL PANIOTY, Surgeon, Colonel, late 3rd C. V. R., son of the late Demetrius Panioty, C. I. E., Assistant Private Secretary to successive Viceroy from Lord Lytton to Lord Elgin. Dr. Panioty was born at Calcutta on the 5th October 1856, and educated at St. Xavier's College, Calcutta. He passed the Entrance Examination of the Cal-



cutta University in the year 1872, and the First Examination in Arts at the same institution three years later. He was then enrolled as a student at the Medical College, Bengal, and in the year 1878 passed

the first examination for the degree of M.B. He then proceeded home, and was enrolled as a student of St. Thomas' Hospital, London, and later of St. Mary's College, London. He obtained the diplomas of Licentiate of the Royal College of Surgeons, Edinburgh, Licentiate of the Royal College of Physicians of Edinburgh, and Licentiate of Royal College of Physicians, London, in 1882. He held the post of House Surgeon at the Hospital for Women at Soho Square, London, from April to September 1883. Before proceeding to India, he was granted a certificate as Public Vaccinator, and shortly after his arrival was appointed Surgeon Superintendent in charge of emi-



MR. ARTHUR CHARLES PAYNE.

grants from Calcutta to Surinam (Dutch Guiana), and in April 1884 Surgeon Superintendent in charge of returned emigrants from there. His next appointment was as Officiating Resident Surgeon with private practice of Park Street Dispensary, and was confirmed in that appointment in 1887. He was next transferred to the Chandney Hospital as Resident Surgeon with private practice, which appointment he resigned in 1899, and in 1896 he was appointed Medical Officer in charge of the Licensed Measurers' Department, Bengal Chamber of Commerce, which appointment he

still holds. Joined the C. V. R. in 1890, and was appointed to the Cadet Battalion, then known as the 2nd C.V.R. Appointed Surgeon-Captain, 1894, Surgeon-Major later. On the disbanding of the Corps, which was then known as Cadet Battalion, 3rd C. V. R., he was retired with the rank of Surgeon-Lieutenant-Colonel and permission to wear the uniform of the Corps. Member of the British Medical Association and Honorary Presidency Magistrate, Calcutta, and Life Member of the National Association for Supplying Female Medical Aid to the Women of India "The Countess of Dufferin's Fund."

Mr. ARTHUR CHARLES PAYNE, M.S.A., Architect, Bombay, was born in the year 1867 in London, and was educated privately in England and Germany and the South Kensington Art Schools. On the completion of his education he was articled to Mr. Frederick Thos. Pilkington, of 24, Russell Square, W. C. He remained with Mr. Pilkington for nine years. In 1896 Mr. Payne started in practice at 74, Regent Street, London, and several buildings were erected from his plans and under his supervision. In 1900 he came to Bombay and started to practice at his present address. He is the Architect for the Orient Theatre Company, Limited, The Gaiety Theatre, and The City of Bombay Buildings Company, Limited.

Messrs. PAYNE AND COMPANY, Solicitors and Notaries Public, were established in 1868 by Mr. Henry Wood Payne (in practice at the present time in London) who was joined in partnership in 1869 by the late Mr. Joseph Jefferson, then carrying on business in Bombay, the partnership continuing for eleven years, till 1880 when it was dissolved. In 1881 Mr. Reginald Gilbert replaced Mr. Jefferson, and the title of the firm was altered to Messrs. Payne and Gilbert. Another change of title was made in 1884 (on the occasion of the Honourable Mr. Rehimtula Mahomed Sayani being admitted to partnership), and again in 1899 to Messrs. Payne, Gilbert, Sayani & Co. In 1885 Mr. H. A. H. Payne joined the firm while his father, Mr. H. W. Payne, retired. Twice again the title changed—in 1900 to Messrs.

Payne, Gilbert, Sayani and Moos when Mr. N. H. Moos became a partner; and in 1903 when the firm amalgamated with Messrs. Framji and Dinshaw (following the death of Mr. Sayani and the retirement of Mr. Gilbert) to Messrs. Payne & Co. Mr. H. A. H. Payne, the present senior partner, was born in 1862 at Calcutta and was educated at St. Peter's College, Radley, and King's College, London, matriculating at the University of London while there. In 1885 he was admitted as Solicitor to the Supreme Court of Judicature in England and at once proceeded to Bombay where he has been practising in the above firm ever since. He was admitted a Notary Public in 1900.



MR. H. A. H. PAYNE.

Mr. Payne holds the following offices:—

Chairman of the Westralia Mt. Morgan Syndicate; Chairman, Sirdar Carbonic Gas Company, Limited; Chairman of the Western India Motor Company, Limited; Director of the Leopold Spinning, Bleaching and Manufacturing Company, Limited; Messrs. James Greaves Mills Company, Limited; the Empress Spinning and Weaving Company, Limited; Messrs. Howard and Bullough Mills Company, Limited; the Connaught Mills Company, Limited; and the Kohinoor Mills Company, Limited; the Orient Theatre Company, Limited.

Messrs. Payne & Co. act as Solicitors to all these concerns.

Mr. HENRY HAMILTON REMFRY, Solicitor, Notary Public and Patent Agent, is senior member of one of the oldest legal firms in India. He came to Calcutta in February 1863, and, after serving his articles, passed successfully and was admitted as a partner in the business in which his father had years before been senior member. That firm was originally styled Grant, Remfry & Rogers and up to the time of Mr. Grant's retirement he held the Government Solicitorship. Early in his professional career Mr. Remfry evinced a great interest in Industrial Law. In five and thirty years he has worked up a Patent Agency business which has now a commanding position with accredited agents of standing in every quarter of the globe. A large proportion of the Patents granted in India for years past have been obtained through Messrs. Remfry & Son, the style under which the business is now carried on.

Mr. Remfry is a member of the Calcutta Christian Schools Society and since its start has identified himself with the Y. M. C. A.



Besides this he is a member of numerous societies, scientific and otherwise. His work "On the Codification and improvement of Law in British India" is often quoted. He is also the author of

a brochure on "Inventions Likely to Pay in India." A forthcoming work by him is entitled "India from a Business Point of view."

Mr. WILLIAM THEODORE MELVILL ROBERTSON, son of Alexander Robertson, Esq., J.P., of Tweedmouth House, Tweedmouth, Northumberland, born 24th July 1862, educated at St. Edward's School near Oxford and at Lincoln College, Oxford. Admitted Solicitor of the Supreme Court of Judicature in England in 1887 and Attorney of the High Court of Judicature at Fort William in Bengal in 1887. Arrived in India in April 1887 and joined the then firm of



Barrow & Orr, Solicitors, afterwards becoming a partner in that firm's successors, Orr, Robertson & Burton, which firm and the firm of Dignam & Co. were amalgamated in the year 1904, and of the firm Mr. Robertson is now one of the two senior partners. Married in March 1891 to Katherine Allie Hunter, daughter of William King Hunter, of Wellfield House and Stoneshiel Hall, Berwickshire, and has one son, Alistair William Manisty Robertson, who was born in the year 1893.

Mr. CHARLES EDWARD BALDWIN SEAL, M.R.C.S. (Eng.),

L.R.C.P. (Lond.), (*Captain, Northern Bengal Mounted Rifles*), was born in the year 1864 at Leigh Delamere, Wiltshire, and educated at University College, London, whence he qualified. Mr. Seal took his diploma in the year 1888. He practised at home for some three years till in the year 1891 he came out to India to set up practice in the Tea districts. After some years spent as a medical practitioner in Sylhet and the Terai he came to Darjeeling in 1897 where he has ever since practised. Mr. Baldwin Seal takes a considerable interest in Volunteering and is Captain of A. Squadron, Northern Bengal Mounted Rifles. He is a Municipal Commissioner of Darjeeling. He is also a prominent Brother of the Craft, being Past Master of Lodge "Mount Everest," Darjeeling, the Mark Lodge "Yeatman-Biggs" and Past First Principal, Mount Everest Chapter.

Mr. THOMAS ROBERT STOKOE, Barrister, was born at Peckham Rye, Surrey, December 24th, 1833. His father, Richard Stokoe, was a Doctor. He went to school at Shooter's Hill, near Woolwich, and afterwards to Wellingborough Grammar School, and was then articled to his uncle, John Stokoe, at Hexham in Northumberland. He was admitted as a Solicitor in England in 1855, and after serving for some time in the office of the Under Sheriff of Cornwall, he came out to India early in 1857 to the firm of Judge, Judge and Watkins. During the Mutiny he served for some time as a Trooper in the Bengal Yeomanry Cavalry. From 1862 to 1869 he was a member of the firm of Judge, Watkins and Stokoe, at which time he returned home and read for the Bar, being called at the Inner Temple in January 1872. He returned to Calcutta in January 1873, where he has been practising ever since.

Doctor JOSEPH HEINRICH CHARLES SCHULTEN, PH. D., Calcutta. Dr. Schulten is a native of the German Empire, and was born at Muenster, Westphalia, on the 5th August 1865. He pursued his studies at the Universities of Muenster and Erlangen in Germany, which occupied five years of his life. For the next two years he served as

Assistant to Professor Dr. J. Koenig, and took his degree as Ph. D. at the University of Erlangen. Dr. Schulden arrived in India in the year 1892 in connection with Indigo, and was engaged in pursuits connected with this industry till 1901, when he opened an Analytical and Consulting Laboratory in Calcutta at 12, Mission Row. The business growing rapidly, Dr. Schulden removed to larger premises at 11, Clive Row, Calcutta, the Mission Row Laboratory proving too small for the work entrusted to him. Three well-qualified Assistants are employed under Dr. Schulden at Clive Row, two of these being fully qualified European analytical experts. Dr. Schulden carries on the business of an Analyst and Reporter on all commercial, agricultural and technical products, manures, etc. He gives expert evidence in legal cases and imports pure chemicals and scientific apparatus. He is a Member of the "Deutsche Chemische Gesellschaft," Berlin,

(the German Chemical Society), also of the "Vereinigung Deut-



Dr. J. H. C. SCHULDEN.

scher Nahrungsmittel Chemiker." He has published several valuable works, among them "Beitrage zur Kenntniss fester Loesungen," Erlangen, 1895; Series of Essays on Manures and their action, composition and use. Also Essays on value of soil analysis and on technical questions.

Mr. WILLIAM WITHALL, Solicitor, Partner in the firm of Orr, Dignam & Co., Solicitors of Calcutta. Mr. Withall was born in the year 1865 in England, and educated at Beaumont College. On leaving College he came out to India in 1885, and was articled to Mr. Dignam in Calcutta. On the completion of his articles, he became an assistant to the firm of Dignam, Robinson & Sparkes, and then a partner in the continuing firm of Dignam & Co., which firm in 1904 amalgamated with that of Orr, Robertson & Burton, under the name of Orr, Dignam & Co.



for the work entrusted to him. Three well-qualified Assistants are employed under Dr. Schulten at Clive Row, two of these being fully qualified European analytical experts. Dr. Schulten carries on the business of an Analyst and Reporter on all Commercial, Agricultural and Technical Products, Manures, etc. He gives expert evidence in legal cases and imports pure chemicals and scientific apparatus. He is a Member of the "Deutsche Chemische Gesellschaft" Berlin, (the German Chemical Society), also of the "Vereinigung Deutscher Nahrungsmittel Chemiker." He has published several valuable works, among them "Beitrage zur Kenntniss fester Loesungen" Erlangen, 1895; Series of Essays on Manures and their action, composition and use. Also Essays on value of soil analysis and on technical questions.

Prof. WILLIAM HASTINGS SHARP, M.A., Professor of Logic and Moral Philosophy, Elphinstone College, Bombay, was born at Masulipatam, in the Madras Presidency, in the year 1865. His school days were spent at Marlborough,



and he joined Trinity College, Oxford, subsequently securing a 1st class in Classical Moderations and a 1st class in *Literæ Humaniores*. His first experience as a teacher was gained in England, where he was a schoolmaster from

1888-1891. He was next selected to fill the chair of the Professor of Logic and Moral Philosophy in the Elphinstone College, Bombay, where he arrived in 1891 and began his work. He has acted as Principal of the Deccan College, Poona, in 1899 and 1902-3; and as Principal of the Elphinstone College in 1901 and 1905. Professor Sharp is a Fellow of the Bombay University, and has twice served on its Syndicate.

Mr. THOMAS ROBERT STOKOE, Barrister, was born at Peckham Rye, Surrey, December 24th, 1833. His father, Richard Stokoe, was a Doctor. He went to school at Shooter's Hill, near Woolwich, and afterwards to Wellingborough Grammar School, and was then articled to his uncle, John Stokoe, at Hexham in Northumberland. He was admitted as a Solicitor in England in 1855, and after serving for some time in the office of the Under Sheriff of Cornwall, he came out to India early in 1857 to the firm of Judge, Judge and Watkins. During the Mutiny he served for some time as a Trooper in the Bengal Yeomanry Cavalry. From 1862 to 1869 he was a member of the firm of Judge, Watkins and Stokoe, at which time he returned home and read for the Bar, being called at the Inner Temple in January 1872. He returned to Calcutta in January 1873, where he has been practising ever since.

Mr. WILLIAM HENRY ARDEN WOOD, M.A., F.C.S., F.R.G.S., Principal of La Martinière College, Calcutta, eldest son of the Rev. J. Wood, M.A. (Oxon.), was born in England in 1858. He was educated at Manchester Grammar School, whence he proceeded with a Brackenbury Scholarship to Christ Church, Oxford, at which College he had previously won an open Junior Studentship. After taking his degree in the Honour School of Natural Science in 1881, Mr. Wood was for a time Private Secretary to the Hon'ble Auberon Herbert, formerly M.P. for Nottingham, and was subsequently Assistant Master in Grantham Grammar School. In 1885 Mr. Wood came out to India as Senior Assistant Master in La Martinière College, and in 1889 he became Principal of Victoria College, Cooch Behar. In 1892 Mr. Wood returned to La Martinière as Principal.

La Martinière is one of the oldest endowed schools for boys of European

descent in India, and old Martinière boys are to be found occupying important and responsible positions, not only in India, but in most other parts of the world. The success of the school in games is well known. During his tenure of office at La Martinière



Mr. Wood has reorganised the educational system of the school, and by introducing the Cambridge University Local Examinations has brought its work into touch with work of the same character in England. Mr. Wood has taken an active part in work connected with University education. During the last twenty years he has examined frequently for Calcutta and the Punjab Universities. He is a Fellow of Calcutta University, and was elected a member of the Provisional Syndicate appointed after the passing of the Indian Universities Act. He was also one of the original promoters of the Calcutta University Teachers' Association, which now numbers among its members the professorial staff of the leading University Colleges, and was its first President. Mr. Wood has devoted much attention to geography as a science, and desires to see the subject take its proper place in University education in India, as it is now doing in England and America. He has published "A Short Geography of Bengal" (G. Bell and Sons, London), and "A General Geography for Schools in India" (Macmillan & Co.), which has been several times reprinted.

Commercial & Industrial.

A. AGELASTO & CO., merchants, Calcutta. Established in 1867 by the late Augustus Agelasto. The present partners are John Negro-ponto, Mrs. J. Agelasto and E. C. Apostolides. Messrs. Agelasto & Co. carry on a large Import business, principally in Manchester goods, but also in Continental and London merchandise.

Mr. EMMANUEL C. APOSTOLIDES (*Lt.-Col., Calcutta Light Horse*), is the resident partner in the above firm. Mr. Apostolides is Greek by birth, having been born in Sparta. He was educated partly at Athens, but proceeding to London at the age of sixteen completed his studies in England. At home he became associated in mercantile pursuits with Messrs. Agelasto & Co., in the export trade, and came out to India in the year 1880 to join their export branch and finally entered their piece-goods department. He was admitted a partner of the firm in 1903. At the present time he is entrusted with the management of their whole local business, which is extensive, and embraces the whole of India. Mr. Apostolides was nominated Consul-General for Greece some five years back. He is well-known in Calcutta as a thorough all-round sportsman and throughout his Indian career he has taken the keenest interest in volunteering. Within a short time of his arrival in the country he had taken up the movement seriously and first attached himself to A Company of the Calcutta Volunteer Rifles. When the Calcutta Mounted Infantry was formed in the year 1882 Mr. Apostolides was among the first to join that body. When this body developed

into the Calcutta Light Horse Mr. Apostolides became a Sergeant in that crack volunteer corps. His energy in Volunteering matters was rewarded with a commission in 1895. He passed through the various commissioned grades till he rose to be Major in 1902, and on the departure of Col. Henry he obtained the rank of Lieutenant-Colonel and the command of the Calcutta Light Horse in which he had served so long and well. He possessed the V. D. for long service. Mr. Apostolides displays the same energy and interest in all forms of Indian



Mr. ARTHUR STUART ANDERSON.

sport; he is the Honorary Secretary of the Calcutta Polo Club, which was founded in 1862, and is one of the oldest Polo Clubs in existence in the world. He is an

active polo player to the present day, and takes great interest in the fixtures as well as in racing, hunting and all forms of exercises of this nature.

Mr. ARTHUR STUART ANDERSON, of the firm of Anderson & Co., stock and share brokers, was born in Glasgow in the year 1852. He was educated at the Glasgow Academy and served a short apprenticeship in that city before coming to India in 1873 to join the firm of D. T. Shaw & Company. From '81 to '83 he was associated with George Henderson & Company, and since has conducted his own business.

Hon'ble Mr. A. A. APCAR, C.S.I., President of the Bengal Chamber of Commerce, was born in Calcutta in 1851. He is the son of the late Alexander Aratoon Apar of the well-known family that founded the firm of Apar & Co., so widely known throughout the East. Mr. Apar was educated in England and came out to India in 1869 to join the firm of which he is a partner. He has actively associated himself with public life in Calcutta, finding time from his important business duties to interest himself in many movements. As a member of the Chamber of Commerce he was for many years on the Committee of that body. He has held the important office of Vice-President, was President in 1903 and 1904 and re-elected for 1905 and 1906. For three years he has been a Member of the Council of the Lieutenant-Governor of Bengal. He has been a Member of the Calcutta Port Commissioners, and has shown the highest ability in the public service. The commercial life of Bengal naturally has claimed much of his attention.

The firm of Apcar & Co. has wide interests and many ramifications. Messrs. Apcar & Co. are actively interested in coal mines near Asansole and very largely in jute and the carrying trade of this port.

Mr. Apcar is very well known to the general public of Calcutta in his position of, practically, the leading sportsman. He is a Steward of the Calcutta Turf Club and has always taken the keenest interest in racing. On the Turf he has been remarkably successful, having four times won the Viceroy's Cup: in 1884, 1891, 1903 and in 1904. There are also many other leading events standing to his credit. Throughout his career his name has stood for all that is best in sport, and he is conspicuous among the sportsmen who have done much for racing in India. He is also keenly interested



MR. A. A. APCAR.

in cricket and for a long time has been a member of the Calcutta Cricket Club. Mr. Apcar is the Consul for Siam.

Mr. Apcar was appointed Sheriff of Calcutta in December 1905, and received the decoration of C.S.I. in January 1906.

MR. ARATOON GREGORY APCAR, of the firm of Messrs. Apcar & Co., was born in Calcutta on Nov. 4th, 1827. He is a son of Gregory Apcar of the original firm of A. and G. Apcar, which was established in Bombay in the early part of the Nineteenth Century, by the two brothers Aratoon and Gregory Apcar.

In 1826 the brothers transferred the firm to Calcutta and since then it has developed considerably. There are now two partners in the business, Messrs. Aratoon Gregory Apcar and the Hon. Apcar Alexander Apcar, C.S.I. The firm, besides its shipping business, is largely interested in Jute and Coal. They are the agents for the Seebpore Jute Manufacturing Company, which employs about 5,000 hands, and are the proprietors of the four China Steamers; "Lightning," "Catherine Apcar," "Aratoon Apcar," and "Gregory Apcar." Messrs. Apcar & Co. are also proprietors of the Albion Foundry, Seebpore, and of Apcar & Co.'s Collieries at Charanpore and Sitarampur. The control of this extensive business naturally demands the closest attention and ability. As already mentioned the original partners were Aratoon and Gregory Apcar. On the admission of the four sons of the senior Aratoon Apcar into partnership, the name of the firm was changed to "Messrs. Apcar & Co." Mr. A. G. Apcar was admitted a partner in 1852, and is now the senior partner of the firm. He has two sons, J. G. Apcar, Barrister, and Gregory Apcar in the firm, and two daughters.

BANK OF BENGAL.—This Bank, which occupies in Bengal a position analogous to that of the Bank of England at Home, was founded as far back as 1st May, 1806. It was then called the "Bank of Calcutta," but no Charter was granted until the 2nd January, 1809, when its name was altered to the present designation. This Charter was renewed on 29th May, 1823, and in 1839 a new Charter was granted. The next Charter was under Act IV of 1862, which was amended by Acts VI of 1862 and XIX of 1870. The Act of the Legislature under which the Bank is now constituted is the Presidency Banks Act (XI of 1876), and this Act enabled the Government to sell its shares and surrender its power to appoint three of the Directors of the Bank; it also limits the liability of the shareholders, provides that there shall not be less than six nor more than nine Directors, and defines the business that the Bank may carry on. The Capital of the Bank when first started in 1806 was (sicca) rupees fifty lakhs, of which Government held stock to the nominal value of ten lakhs (sicca) rupees. In 1836 the amount

of the shares was reduced from Rs. 10,000 to Rs. 5,000 each. Several changes in the amount of the Capital were made from time to time, until in 1876, the Capital was reduced by the withdrawal of the Government as Shareholders, to Rs. 2,00,00,000, and the shares to Rs. 500 each, at which figures they now remain. When the Bank was first established it enjoyed the privilege of circulating its own notes, provided that its total liabilities to the public never exceeded the amount of its capital of fifty lakhs of rupees, but in 1823 this limit was removed and the Bank allowed to issue notes up to two crores in all, and though on one occasion the amount was exceeded the average note circulation was about one crore and sixty lakhs of rupees. Under Act XIX of 1861 Government withdrew the right of issue from the Bank and created the Paper Currency controlled by the State. On the 1st March, 1862, the Government Treasury was transferred to the Bank and its Branches, and in 1866 the Public Debt Office followed, and the management of these two important public departments has remained with the Bank since. At first the necessity for building up a Reserve Fund does not seem to have been realized by the Directors, and it was not until Mr. Hardie became Secretary and Treasurer in 1872 that he made it his business to build up this Fund, as between then and 1888 it rose from 15 lakhs to 54½ lakhs of rupees and now stands at Rs. 132,00,000. In 1861 the Bank had no branches in the mofussil, but on the issue of the new Charter, and the advent of the Government Treasury business, branches were opened, and at the present time the Bank has seventeen branches: situated at Agra, Akyab, Allahabad, Benares, Burra Bazar (Calcutta), Cawnpore, Dacca, Delhi, Hyderabad (Deccan), Jalpaiguri, Lahore, Lucknow, Moulmein, Nagpore, Patna, Rangoon and Serajunge. In 1867 the Bank opened an Agency in Bombay, and though this was resented by certain Shareholders of the New Bank of Bombay, and a memorial presented to Government in 1868 praying that the Agency might be withdrawn, the prayer was not granted, and the Bank of Bengal still retains its Agency in the Western Capital. On only one occasion, namely, for the half year ended the 30th June, 1834, has no Dividend been declared,

and this arose through a fraud being practised on the Bank, whilst on all other occasions Dividends averaging about 10% have been paid, rising on one occasion to 21½% (in 1836). As a consequence shares in the Bank are a very favourite investment, and the price of a 500-rupee share now stands at about Rs. 1,340 to Rs. 1,346. In 1874 the Bank opened a Gratuity and Pension Fund for Members of its Staff, and it may be added that the Bank have always treated their deserving servants liberally. The first Board of Directors was constituted in 1808, and consisted of Henry St. George Tucker, President, William Egerton, Richard Waite Cox, nominated by the Government; and Alexander Colvin, John Palmer, George Tyler, James Alexander, John W. Finon, and Maharajah Sookmoy Roy, elected by the Shareholders on the 15th December, 1808.

In 1876 the Government relinquished their interest in the Bank and their right of nomination, but since then two or three Government officials of standing have invariably sat on the Board, which at present is composed as follows:—Messrs. A. B. Miller (Official Assignee and Official Trustee of Bengal), President; J. M. G. Proffit, Vice-President; H. Bateson, R. H. A. Gresson, W. R. T. Aitken, J. C. Shorrocks and H. T. Hyde (Administrator-General of Bengal). The first Secretary and Treasurer of the Bank was Mr. J. W. Sherer, C.S. He was succeeded in 1809 by Mr. W. Morton, C.S., then came Mr. Henry Wood, C. S., in 1815; Mr. Charles Morley, C.S., 1816; Mr. W. H. Oakes, C.S., in 1821; Mr. C. T. Glass and Mr. W. H. Oakes in 1822; Mr. Glass again in 1823; Mr. J. A. Dorin, C.S., in 1826; he being relieved in 1828 by Mr. Glass who acted until Mr. Dorin's return in 1829; and Messrs. Richard and George Udny, C.S., in 1830. Mr. George Udny resigned in 1839, and Mr. Thomas Bracken, a gentleman of considerable mercantile experience, was appointed. The Government Directors protested against the appointment being withdrawn from the Civil Service, and the allowance paid by Government towards the Secretary's salary was stopped. In 1847 Mr. Bracken was succeeded by Mr. Charles Hoze, and in 1851 Mr. (afterwards Sir William) Grey, C.S., was appointed, and he was the last of

the Civilian Secretaries with the exception of Mr. W. Maples who acted for one month only in 1854. In 1854 Mr. J. B. Plumb, the Deputy Secretary, was promoted Secretary, and on his resignation in 1859, the Directors brought out from Scotland Mr. George Dickson, Secretary of the Caledonian Banking Company, to fill the important appointment. He retired in 1872, having during his term of office greatly enlarged the scope of the Bank's work, and earned the highest encomiums from the Directors. He was succeeded by Mr. Robert Hardie, whose management was an eminently successful one, and during his incumbency the Bank Dividends averaged over 9%. Mr. Hardie was succeeded in February, 1887, by Mr. (now Sir) W. D. Cruickshank, the present Secretary and Treasurer, under whose able management the important interests entrusted to his charge are steadily adding to the prosperity of the Bank. For the year 1904 the Dividend was at the rate of ten per cent per annum, the sum of Rs. 7½ lakhs was added to the Reserve Fund, and 1½ lakh to the Pension Fund. Though the Bank of Bengal was founded in 1809, no report was ever issued until the end of 1856, but from that date half-yearly reports have been regularly issued to the Shareholders. The Bank of Bengal has always and justly held a very high place in public esteem, its records show a career of singular prosperity, due to the ability with which it has been controlled, and the high character of its staff affords the most satisfactory guarantee of continued success.

Sir WILLIAM DICKSON CRUICKSHANK, Kt., C.I.E., Secretary and Treasurer of the Bank of Bengal, has had a long and honourable career in Bengal and in Burma. During the whole of his service in India he has been associated with the Bank of Bengal. He was born on June 6th, 1845, and is the son of the late Mr. John Cruickshank of Forres, N. B. In his twenty-first year Mr. Cruickshank joined the service of the Bank, and his abilities soon marked him out for rapid promotion. After two years he was made Inspector of Branches, and a year later was given charge of the Agency at Rangoon. In 1876, after ten years' service, he was entrusted with the duties of Deputy Secretary,

and eleven years later became Secretary and Treasurer, which position he has occupied ever since.

Mr. Cruickshank's period of service covers some of the most interesting periods in Indian financial history, and as Secretary and Treasurer of the Bank he has a post of heavy responsibility with which the prosperity of India is intimately connected. The periodical reports of the Bank of Bengal are the best testimony of the admirable management of that institution.

Mr. Cruickshank has always taken an interest in sport. He was one of the founders of the Tollygunge Club in 1895 and has been its President for ten years. He has done a good deal of Masonic work in Burma and Bengal, and in the latter Masonic district is



past Deputy District Grand Master. He has carried the grand Masonic principle of charity, into his daily life, and among the numerous Charities in which he is interested, he is one of the Governors of the Marwari Hospital. The Government of India rewarded his arduous career of useful work by making him a Companion of the Indian Empire in the year 1903, and in 1906 he received the Honour of Knighthood at the hands of H. R. H. the Prince of Wales.

BANK OF BOMBAY.—The Bank was originally established in 1840. Mr. S. M. Edwardes, I.C.S., in his history of Bombay,

states that the *Times of India* of April 15th in that year, remarked that "the Bank of Bombay opens for business this day, three years and nearly four months having elapsed since the first subscription to it, and after surmounting a series of such difficulties and obstacles as we believe no similar Institution ever encountered before, and such as we may safely predict, no Institution for the public good will encounter again."

The Bank was started with a capital of 50 lakhs of rupees, of which Government subscribed three lakhs, and was incorporated under Act III of 1840. Owing to the great demand for shares the capital was increased to 52½ lakhs. The privilege of note issue was granted to the Bank to the extent of two crores of rupees, but when the present Government Department of Paper Currency was inaugurated in 1862 the right of issue was withdrawn, an arrangement being made, by way of compensation, whereby the Bank received charge of the Government Treasury and Public Debt Office, which it still retains. The Bank has now no connection with the Currency arrangements of the country.

Owing to heavy losses incurred during the disastrous liquidations following on the period of enormous speculation which distinguished Bombay during the years 1861 to 1865, popularly remembered as "the time of the share mania," the Bank was reconstructed early in 1868. Since then its career has been marked by great prosperity, and it is now a strong influential Institution, worthy of its position as the leading Bank in the Western Presidency.

The Government ceased to be a shareholder in 1875, and in 1876 the Presidency Banks' Act was passed, under which the Bank is now constituted and regulated, and by which its sphere of activity is confined to India.

Its capital fully paid up, amounts to Rs. 1,00,00,000 and the Reserve Fund, accumulated mainly from profits, now stands at Rs. 87,00,000 or 87 per cent of the capital, and is all invested in Government or other authorised public securities, at low rates.

The Capital and Reserve Fund combined represented 24 per cent of the average of the total deposits for the year ending 31st December 1904, and with the Cash Reserves maintained constituted an exceptionally high degree of protection to depositors.

Government transact their ordinary Banking business through the Bank—their balance at the Head Office is maintained within fairly well-defined limits, the practice being to replenish it when it falls below a certain limit from the Government Reserve Treasury, and to transfer thereto accumulations beyond a certain point. At the Branches, the Government Deposits consist mostly of the Cash



MR. JAMES BEGBIE.

Balances maintained for ordinary Local Treasury requirements, but at two Branches, under special arrangements, the Bank also undertakes the remittance of surplus revenue collections to Head-Quarters in Bombay. Besides conducting ordinary Banking Accounts, and receiving at interest deposits fixed for various periods not exceeding twelve months, the Bank receives deposits on the principle of the Savings Bank. This system was introduced in 1896 and has met the Banking needs of large numbers of the community for whom the Post Office Savings Bank is too circumscribed. The nature of the Bank's

investments is strictly limited by the Presidency Banks' Act, which was designed to attain a high standard of liquidity. The Banks can purchase only Government Securities, Guaranteed Railway Stock, and Debentures of public bodies issued under the authority of Government, and can advance only against these securities, and bullion, goods, and Bills of Exchange or endorsed Promissory Notes. In the case of the last of these securities there is a limit, comparatively low for an important and wealthy centre like the capital of Western India, placed on the amount which can be advanced to an individual or firm, which also applies to the discount or purchase of Bills. In addition, all advances and discounts are restricted by the Act to a period of three months. The Bank maintains Branches at Ahmedabad, Akola, Amraoti, Broach, Karachi, Poona, Sukkur, and Surat. A statement of its affairs is published weekly. Formerly the Bank's rate of interest was subject to severe fluctuations and at times reached a high level. In recent years the range of the rate has been narrowed and the maximum lowered. To some extent this may be attributed to the larger amount of funds now controlled by the Bank, but the main reason is to be found in the altered circumstances of the Currency system of the country, one important result of which has been the removal from the money market of the embarrassments induced by an unsettled sterling exchange. The recent flourishing state of the balance of trade has also assisted in bringing about lower charges for interest. The Dividends paid by the Bank have gradually risen from an average of 7½ per cent for the decade ending 1879 and 9 per cent for the next ten years, to 10½ per cent for the period 1890-99, and 11½ per cent for the past five years. These later results are noteworthy, as they have synchronised with lower rates of interest and discount than in previous years. While gradually increasing its Dividends, the Bank has not been unmindful of the duty it owes to itself of steadily adding to its Reserve Fund. No doubt that policy will be continued in view of the sustained growth of its business.

The present Board of Directors consists of:—

Mr. S. M. Moses (Director of Messrs. David Sassoon & Co., Ltd.), President.

The Hon'ble Mr. C. H. Armstrong (of Messrs. Lyon & Co.), Vice-President.

Mr. Ahmedbhoj Habibbhoj, (Merchant).

Mr. Tribhovandas Vurjevandas (Merchant).

Mr. Bomanjee Dinshaw Petit (of Messrs. D. M. Petit, Sons & Co., &c.).

Mr. John Fairclough (of Messrs. Ewart, Latham & Co.).

Mr. H. Courtenay Wright (of Messrs. Wallace & Co., &c.).

Of these Mr. Ahmedbhoj Habibbhoj enjoys the distinction of having been a Director continuously since 1868.

The Executive Officers are:—

Mr. James Begbie, Secretary and Treasurer.

Mr. Robert Aitken, Deputy Secretary and Treasurer.

Mr. A. G. Watson, Inspector of Branches, and

Mr. R. A. Don, Chief Accountant.

Mr. JAMES BEGBIE, Secretary and Treasurer of the Bank of Bombay, has had a large experience in Banking. He was for some years associated with the Commercial Bank of Scotland, and in November 1881 joined the service of the Bank of Bombay at the Head Office, Bombay. He served in different positions in the Branches of that Bank until he was made Inspector in 1890. He was entrusted with the duties of Deputy Secretary and Treasurer in 1897 and two years later became Secretary and Treasurer, which position he still occupies. Since he became Manager the business has steadily expanded, and the Bank now holds a very strong position.

Mr. ROBERT AITKEN, Deputy Secretary and Treasurer, Bank of Bombay, was born in 1863 at West Linton, near Edinburgh, in Scotland. He joined the Bank of Scotland at the early age of 16 years and left it in 1885 to enter the service of the Bank of Bombay as an Assistant Accountant at the Head Office. His previous experience proved very

useful, and he was appointed Agent in 1888 and acted in that capacity at various branches in India during a period of nine years. In 1897 Mr. Aitken was selected as Inspector of



Branches, and in 1900 he entered upon the duties of his present position of Deputy Secretary and Treasurer.

THE BENGAL COAL COMPANY, LIMITED.—This Company holds the premier place in the Coal Industry of India, not only in point of long standing, but also as regards the annual output of its collieries. Formed in 1837, the Company's works at Palamow were partly destroyed by the Mutineers in the memorable year 1856-57, and the machinery thrown down the shaft by the rebels in their attempt to wreck the mine is still as they left it. The Company's seal of 1843 is carefully preserved in the Calcutta Office, forming an interesting link between the past and present fortunes of the Company. Another memento of the troublous times of the Mutiny is in the shape of a curious piece of Artillery found at the Palamow colliery, a gun or cannon made from a length of old iron piping hooped at both ends with iron rings and provided with a touch-hole, and this unique field-piece is most carefully preserved in the Company's possession.

The steady growth of the Company may be gauged from the fact that whilst in 1856 a capital of 16 lakhs

of rupees was considered sufficient for its requirements; now in 1905 a capital of twenty-four lakhs of rupees is found requisite. Similarly has the popularity of the Company steadily advanced, and the published reports of the Directors for the year ending 31st October 1904 disclosed that besides paying a dividend of 12 per cent, a bonus of 8 per cent is also available to the Shareholders who received the handsome return of 20 per cent on the face value of their shares, whilst the shares of the nominal value of Rs. 1,000 each are quoted at Rs. 4,500, thus emphasising the value in which they are held by the investing public. Some idea of the extent of the Company's operations is illustrated by the fact that their sales of coal and coke for the year 1st November 1903 to 31st October 1904 aggregate the large sum of over 56 lakhs of rupees, whilst in land, machinery, buildings and plant generally, the Company has over half a crore of rupees invested. The Bengal Coal Company owns and works some twelve collieries and has a monthly output of 60,000 tons and a labour force of upwards of 10,000 daily, under the supervision of thirty expert Europeans. The area of the Company's properties exceeds 40,000 acres. In India the Company supplies its produce very largely to Railways, Steamships, Mills and other coal-fuel using Industries, and also ships very largely to all the Eastern Ports; and they have lately had built for their own coal carrying business the fine Steamer *Sanctoria* of 6,300 tons, which is now running on the Company's business.

Mr. H. H. MACLEOD, father of the present Superintendent, was managing the Company for 15 years (1876-1890) and his services were very instrumental in building up the prosperity of the Company. In 1890 he was succeeded in this appointment by Mr. C. W. Gray, and on the latter's death in 1901, Mr. H. Macleod, who has been associated with the Company since 1886, was appointed Superintendent. Mr. H. Macleod was educated at Watson's College, Edinburgh, and also at Dulwich College, London, and came out under covenant to the Company in 1886. He is a Member of the Indian Mining Association, and is the Chairman of that body for the current year 1905-1906.

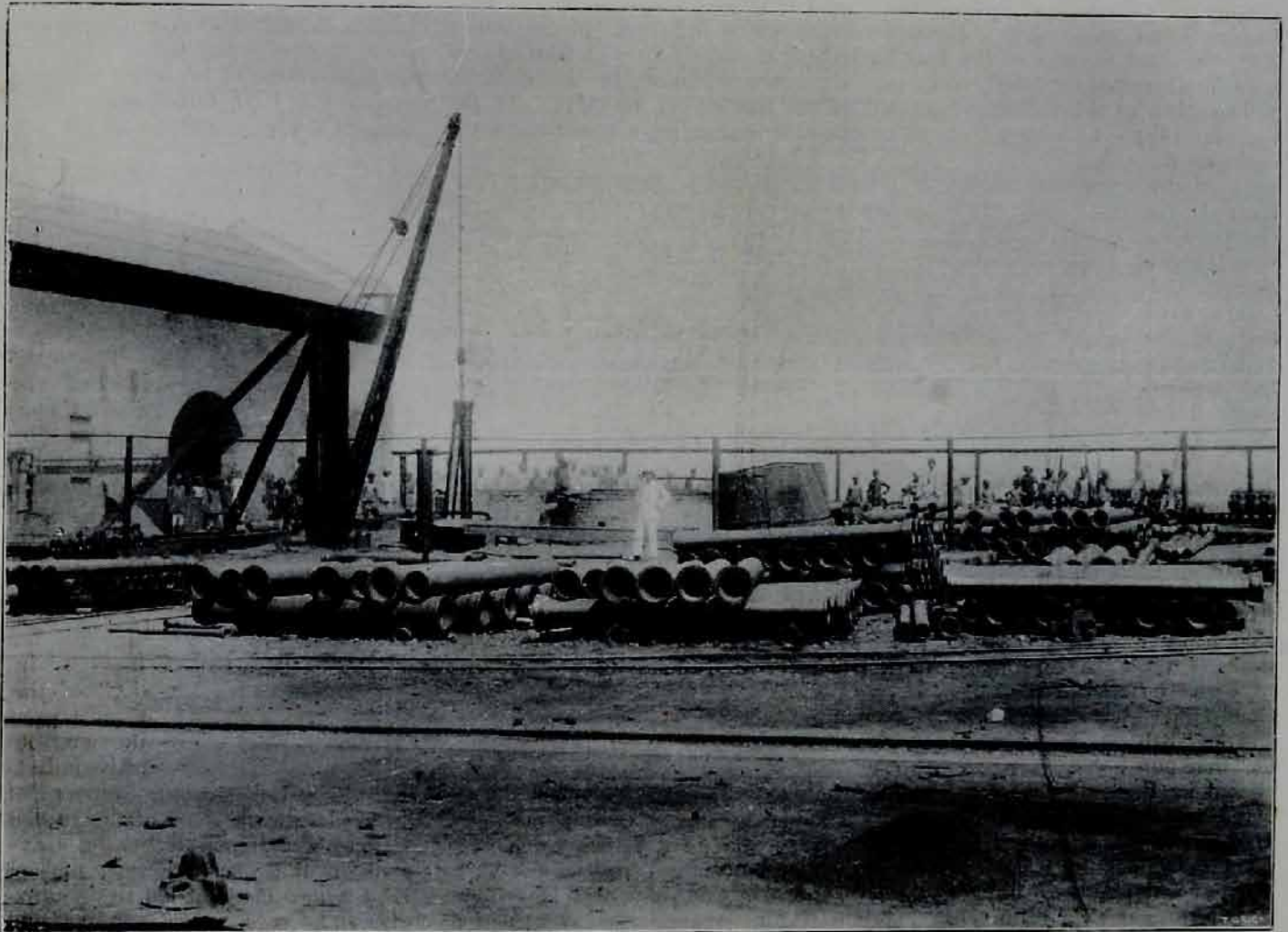
THE CYCLOPEDIA OF INDIA.

THE BENGAL IRON AND STEEL COMPANY, LIMITED, is the pioneer company of an industry which should in time undoubtedly add greatly to the wealth of the country, and develop its resources. At present their works are the only one turning out iron and steel made from indigenous materials in the country, and their manufactures are bought freely, being in quality fully equal to similar goods imported from England or

which it was obtained. Sustained perseverance and renewed untiring energy have at length overcome this difficulty and the Company now have ample labour of their own training, and are now well supplied with sufficient trained workmen to carry on their operations without hindrance on this score. The works are situated at Barrakur, Bengal, and give employment to many thousands of Natives under a staff of some fifty Europeans.

The Company also turns out over a thousand tons per month of castings, consisting chiefly of Railway pot sleepers, chairs, water-pipes and columns, and other cast-iron goods. The latest improved English methods are used in the casting of water-pipes, these being cast vertically in dry sand moulds and, being in every way equal to the imported articles, command a ready local market.

The addition of Steel Works to the



elsewhere. At its outset the Bengal Iron and Steel Company had many difficulties to overcome, notably the great difficulty in obtaining skilled, or even partially trained labour for the works, having to draw their supply from an almost purely agricultural class of labourer; and even this source was an unreliable one, depending, as it did, on the agricultural prosperity, or otherwise, of the rural districts from

The Company has a Capital of £400,000 sterling and has expended over this sum in plant, machinery, landed property, buildings, &c., and paid in 1904 a dividend of 6 per cent per annum on its Preference shares, and 4 per cent on its Ordinary shares.

The output of pig iron is about one thousand tons per week, which finds a ready sale throughout India, the Railway administrations being large buyers.

Iron Works was completed in June 1905, and steel of a good quality has been produced. The Company own extensive coalfields in addition to their other properties.

Messrs. Martin & Co are the Managing Agents in India, and there is a Board of Directors and Offices in London, Colonel Alexander J. Filgate, R.E., being the Chairman of the Home Board.

THE CYCLOPEDIA OF INDIA.

THE B. I. S. N. Co.—The commercial history of India would be very incomplete without mention of the British India Steam Navigation Company. So extensive are the operations of this Company that its influence extends to every port in the littoral of the East Indies, and to those of the East African Coast, the Persian Gulf, Burma, the Malacca Straits, as far north as Jepar, and as far West as London. It was incorporated in 1856, and although it has been in existence only a half century, it possesses a fleet of one hundred and twenty-four steamers. The aggregate tonnage of the fleet is over four hundred thousand tons.

The birth of the Company was in the year 1855. In consequence of a

desire on the part of the East India Company for a mail service between Calcutta and Burma, the "Calcutta and Burma Steam Navigation Company" was then formed by Sir William Mackinnon, the late Chairman of the Company. Two small steamers, the "Cape of Good Hope" and the "Baltic," were pur-

chased in England, and brought to India *via* the Cape of Good Hope. Under a contract with the Government a semi-monthly service between Calcutta and Akyab, Rangoon and Moulmein was then instituted. This was the beginning of a mail service, maintained for the Government by this Company, that has gradually increased until the annual mileage traversed under mail contract now exceeds one million miles.

In 1858 and '59 two more vessels were purchased by the Company, and trade was opened up with the ports between Calcutta and Madras. At the time such a service was considered impracticable of accomplishment by the Marine authorities. The practicability of it was however soon de-

monstrated by the energetic young Company, and simultaneously orders were given for more ships.

Sir William Mackinnon, Chairman of the Company, came to India in 1861-62 and inaugurated a general system of extension on the Company's lines. A coasting service was opened up embracing the whole of the Indian Coast, and contracts being entered into with the Indian Government, lines were run to the Persian Gulf and the Malacca Straits. Under these contracts the Company undertook to deliver the mail to the principal ports in these places on a schedule varying from a fortnight to six weeks according to the distance of the ports from Calcutta. At the time it was a large undertaking the

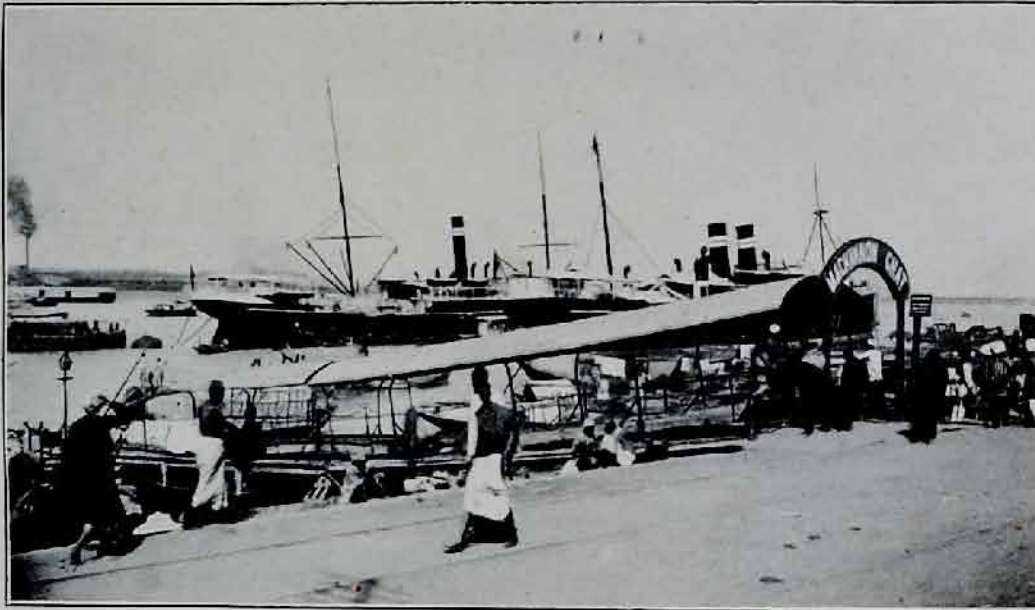
founded on a voyage from Rangoon to Calcutta in a great cyclone which swept over the Bay of Bengal; and in the same tempest four other steamers were driven ashore. Despite this series of disasters the Company maintained its contract service without break.

The part taken by the new steamers of the Company at the beginning of the Abyssinian campaign is worthy of mention. Nine of these had been requisitioned by the Government, and on arrival at Annesly Bay they were most opportunely able to render aid to the troops in a time of pressing want, by condensing water. Through oversight none of the other steamers utilized had been fitted with condensers, and the 30,000 gallons a day delivered by the steamers of the British India Company were just sufficient for troops and animals.

The opening of the Suez Canal in 1869 produced a revolution in the shipping trade of India. In this connection it is worthy of mention that the S.S. "India" of this Company was the first to arrive in Lon-

don with an Indian cargo. Proposals for further local extensions of the regular services were received by the Company in the year following, and in 1873 a new contract led to the introduction of several new mail lines and the doubling of the existing services. Simultaneously a monthly service between Aden and Zanzibar was inaugurated under arrangement with the Home Government. This line was subsequently extended to Mozambique, taking in several other East African Coast ports.

In times of famine and war, the British India Fleet has always been prominently to the front, and its prompt and expeditious service has earned many encomiums in official quarters. When the South African



MACKINNON GHAT, CALCUTTA.

Company was entering upon, and more steamers became at once a necessity. By the year 1863 therefore seventeen steamers flew the ensign of the C. & B. S. N. Company and four more were in process of construction. About this time under sanction of the Board of Trade, the name of the Company was altered to the "British India Steam Navigation Company."

The first serious reverses received by the Company were sustained in 1862-63, when the Steamer "Burma" was lost on the Madagascar Coast, fortunately without loss of life. The new steamer "Bussora" was lost on her maiden voyage to India, and the "Coringa" was driven ashore during a gale in Muscat Harbour. Within the year the steamer "Persia"

War broke out the Company was prompt to answer the Government's demand for steamers. Over twenty steamers were fitted up and despatched with troops in the remarkable time of from 8 to 18 days. This was accomplished despite the fact that many of the number had to be sent from Rangoon and Madras to Bombay to be fitted up. Twenty-three days after the first order was given the first steamer arrived in Durban, and how the situation in Natal was saved by the promptness with which the Indian Government was able, with the assistance of the British India S. N. Company, to despatch the troops, is a matter of history. During the troubles in China 37 of the Company's steamers were requisitioned for transport service and arrived in time to save the Legation. To make good the depletion it was necessary to charter 35 tramp steamers, mainly for the purpose of their great coal-carrying trade. Throughout all the regular mail and passenger services were thoroughly maintained.

More than 100 Agents are engaged in handling the business of the Company throughout the Orient at present. It may be fairly said in consequence that the advantages which trade has derived from the operations of this Company are inestimable.

The Managing Agents of the Company are Mackinnon, Mackenzie & Company, of Calcutta and Bombay.

The firm of Messrs. BIRD & COMPANY, Calcutta, Merchants, Contractors and Agents, was established in the early sixties, at Allahabad, the capital of the then North-Western Provinces, by Mr. Sam Bird, who was afterwards joined in business by his brother Mr. Paul Bird. For some years they carried on business as Contractors for the loading and unloading of goods at the stations on the East Indian Railway Co.'s system, and also at stations on the North-Western State Railway's line Ghaziabad to Lahore, from that centre. Transferring their Head Office to Calcutta later, the steady upward progress and the widening scope of Messrs. Bird & Co.'s business has resulted in this firm being now one of the leading firms in the metropolis of India. The present partners in the firm are: Sir Ernest Cable, (late Sheriff of Calcutta), Mr. Emile Moreau, Mr. W. Girard, J. E. McCabe and J. B. Strain.

The firm's offices in Clive Street are very handsome ones, being specially designed and built for coolness and comfort as well as for convenience, comfortably accommodating the large staff, both European and Native, employed therein. Messrs. Bird & Co., have large interests in the Coal Industry and exercise the management and control over coal mines having an aggregate output of one million tons per annum, and they export annually upwards of half a million tons or one-fourth of the total Export of Indian Coal. To meet the requirements of their large Coal Export business the firm have their own line of steamships, known as the "Bird Line," and their two turret deck steamships, "Florican," and "Flamingo," of over 6,000 tons each, are solely engaged in this traffic, and in addition to other steamers constantly under charter to the firm, Messrs. Bird & Co. are Managing Agents for many of the chief Coal Companies, and amongst them may be named the Burrakur Coal Co., Ltd, the Reliance Coal Co., Ltd., the Nawaghur Coal Co., Ltd., and the Lutchipore Coal Co., Ltd., a quartette of collieries hard to equal and impossible to excel anywhere in India.

In addition to the development of the coal trade of Bengal, Messrs. Bird & Co., have given much attention to the Jute Industry, and have considerable interests therein, the Mills belonging to the Union Jute Co., Ltd., the Standard Jute Co., Ltd., and the Clive Mills Co., Ltd., being under their direct control. Messrs. Bird & Co., are also the largest labour contractors in India, furnishing labourers to the East Indian Railway Co., the Eastern Bengal State Railway, the Government Salt Golahs, and for the handling of work at the Docks, as well as for many private enterprises, there being a force of some 25,000 labourers employed by them.

To the enterprise of one of the members of this firm the travelling public of India are indebted for the introduction of newspaper and book-stalls at many of the Railway Stations throughout India, an enterprise which whilst being much appreciated by travellers has also proved highly remunerative to its founder.

BLACKWOOD, BLACKWOOD & CO., General Merchants, have their offices at 12, Clive Street, Calcutta, and deal in all general merchandise.

They established themselves under their present name in 1883, previously to which they were known as Hobson Conner & Co., who were the out-come of the old-established firm of Ede & Hobson. The latter started business in the early days of the history of Calcutta and were one of the oldest firms established in this city.

THE EAST INDIAN OIL MILLS COMPANY—Managing Agents George Mifsud & Co. This Company was formed in February 1906 for the purpose of carrying on business in the pressing of Linseed Oil with the latest machinery available. The plant is of a very up-to-date order, making for that economy of working without which modern industries are impossible. The Works are established at Calcutta and are capable of dealing with some 30 tons of seeds daily. The oil produced by the first class machinery which has been laid down is very fine and clear and of excellent quality. The Company has large contracts to deliver oil pressed by them on behalf of the leading Indian Railway Companies. The promoter and founder of the Company is Mr. George Mifsud, who is a specialist in the subjects dealt with. The East Indian is now the leading up-to-date mill of this class in the East. Only Europeans of experience in the oil business are employed on the managing and engineering staff, but there is also a very large staff of natives employed in the various departments. No expense has been spared in the erection of the mill buildings and machinery, with a view to put it ahead of anything in this line in the East, and its full present output has already been contracted for. The venture has proved the striking success of the method of doing things well.



THE CYCLOPEDIA OF INDIA.

BURN & CO., Ld.

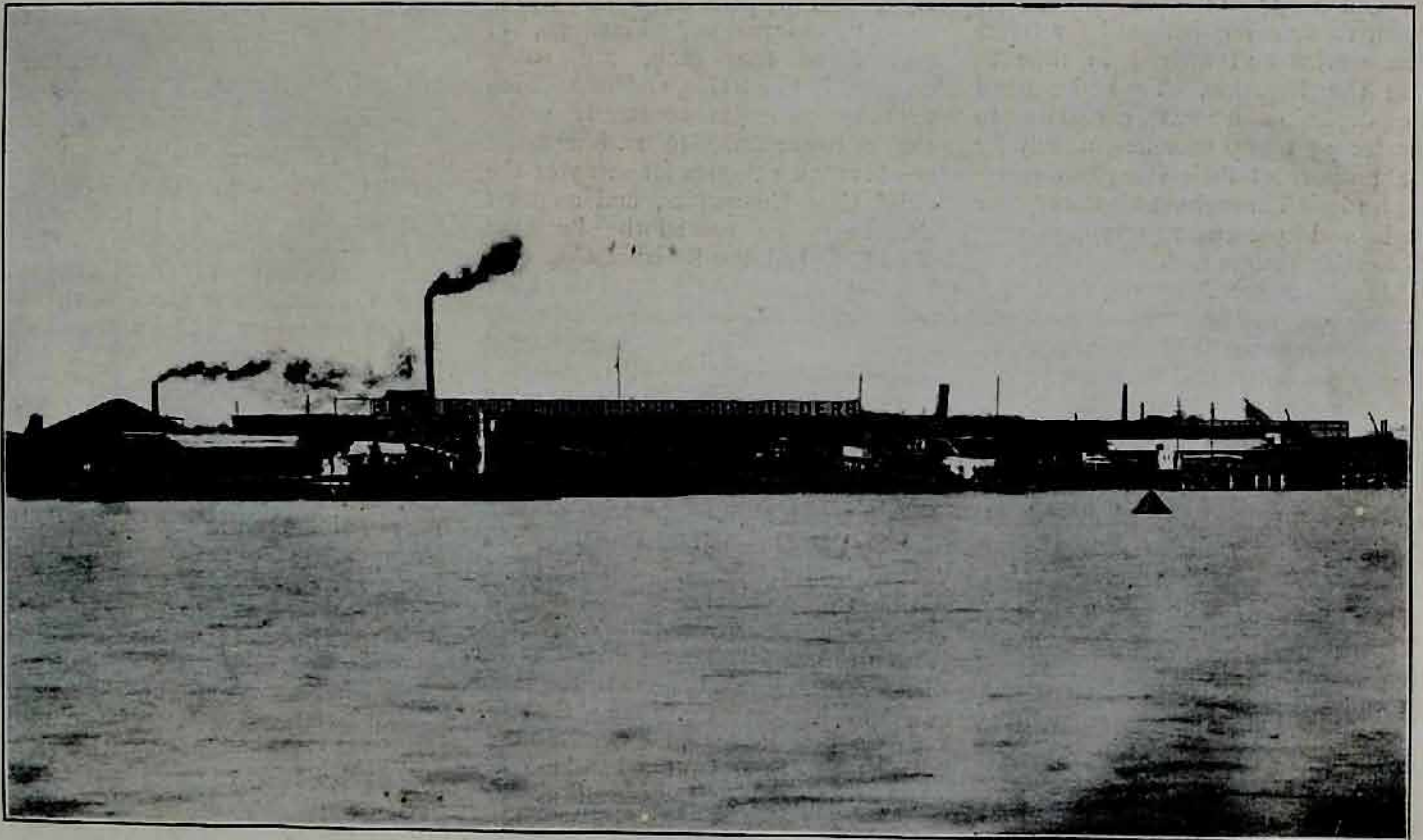
This old-established firm occupies the premier place amongst engineering concerns in the East, not only owing to its long existence, but to its established reputation for soundness and thoroughness in all its undertakings. The Company was founded as far back as 1781, and from that time onward it has gradually expanded until at the present time the workshops at Howrah, which are fitted with the most modern equipment, cover an enormous area, in keeping with the vast quantity of work produced there.

On Colonel Swinton's retirement the business was carried on by one of his foremen, a Mr. James Rolt; although how the firm was styled at that time is not recorded. The first mention of the name of Burn appears, however, in 1809, when Alexander Burn, an Assistant, became the head, and he with a Mr. Currie (also an old foreman of Mr. James Rolt) gave the concern the name of Messrs. Burn & Currie. This partnership continued until about 1831, when Mr. Currie left the firm, and his place was taken by Mr. William Burn (a brother of Alexander Burn), and Mr. James

changes occurred in the Principals of Burn & Co. owing to retirements and other causes incidental to business careers in India.

At the present time the partnership consists of Messrs. J. Gillespie, W. R. Steele and A. Whyte.

In 1895 the business of Messrs. Burn & Co. was converted into a Limited Liability Company, this step being necessitated by the tremendous growth of the firm who were then supplying a big demand for their manufactures and who had contracts of great magnitude entrusted to them. In fact, it was a natural growth. There were



WATER FRONT TO THE RIVER HOOGHLY.

The history of the firm is most interesting, for it practically contains the records of the beginning of industrial enterprise in India.

The founder, Colonel Archibald Swinton, was an active service veteran, who, on his retirement, devoted his energies to the business for a period of twenty years, ultimately retiring to Bath, England, where he is reported to have died in 1804, although old records mention that he was of Kimmerghame in Berwickshire.

Mackintosh, with the style of Messrs. Alexander Burn & Co. In 1833 the names of the partners in the firm are given as William Burn, John Gray, and James Mackintosh. Alexander Burn's name not being mentioned it may be inferred that he had retired by that time. In 1849, a Mr. Henry Burrows became a partner; the next addition to the firm did not take place until 1854, when Mr. D. Anderson, Architect, joined the firm, and from that time various minor

many new concerns formulating in India which required up-to-date plant and machinery, and Burn & Co. through their own merits secured a large percentage of the work, which they carried out in every case to the complete satisfaction of the owners, in spite of the fact that much of the work was on a far greater scale than had ever been undertaken before that time in the East.

There are now many branches of the firm established in other

THE CYCLOPEDIA OF INDIA.

parts of India, the chief of which are at Bombay, Raneeunge, Jubulpore and Rangoon, besides

storage capacity. Here will be seen rows of gas and oil engines, forges, mills, and presses of all sorts,



INTERIOR OF DRAWING OFFICE.

representatives with head-quarters at London, Glasgow, Singapore and the Straits Settlements.

Yet another adjunct to this extensive concern is the Commercial Dock at Howrah where vessels registering a tonnage of 1000 tons have been built. In addition to this the Company possess a dry dock where repairs are rapidly and efficiently carried out to larger steamers.

The Company also have large brickfields and tile works of their own at Alipore and Durgapore near Calcutta, from which they supply the materials and ornamentations for a great number of India's finest public and private buildings.

The chief industry carried on by Burn & Co., Ltd., however, is their Iron Works at Howrah. These are the largest in Bengal and cover an area of over thirty-five acres, though even this large space has been found insufficient to meet requirements, and the enlargement of the majority of their workshops and stores is continually found necessary.

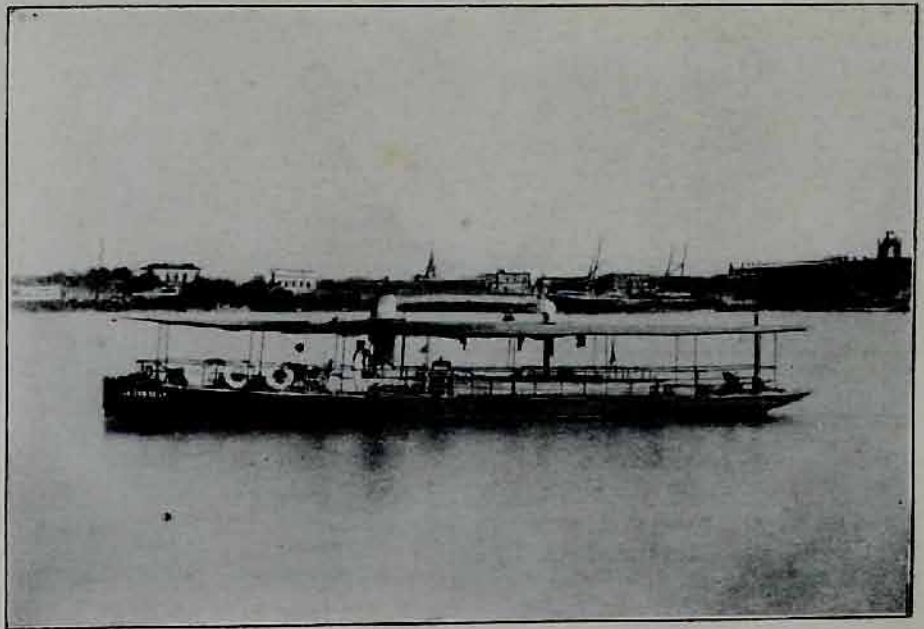
The main warehouse alone has an area of over 18,000 square feet, and this is fitted with a wide gallery, which materially adds to its

machine tools, and fittings of all kinds appertaining to electric and gas lighting plant, etc., etc.

To facilitate the speedy despatch or receipt of bulky goods the Company own private sidings, connected with the East Indian Railway and the Bengal-Nagpur Railway, which run right through the warehouses, where overhead cranes travelling the whole length of the buildings speedily deal with every operation.

These sidings, acting in conjunction with the two jetties on the Hooghly river front (both of which are equipped with hydraulic and steam cranes) minimise both time and labour, and allow consignments to be transported in every possible way to all parts of the East.

Electric power is generated by a Parson's steam turbine and is transmitted to most of the machines used in the workshops, consisting of saw mills, carpenters' shops, girder shops, blacksmiths' shops, a machine shop, and a foundry. Careful to see that the details of organisation, by which the main structure is guided, are perfect, Messrs. Burn & Co.'s drawing office is replete with every appliance pertaining to good draughtsmanship, and this is secured by the services of selected Europeans who have received their training in the work-



STEAM LAUNCH BUILT BY BURN & CO., LTD.

In fact, Burn & Co., stock everything, and every kind of thing needed for structural or engineering work, by modern industrial methods.

shops and offices of British firms whose names are closely connected with engineering history.

A complete and well-selected

THE CYCLOPEDIA OF INDIA.

library of books of reference upon engineering and other cognate subjects, the works of authorities on different subjects, is a notable addition to the department, making it as complete as it is possible to be.

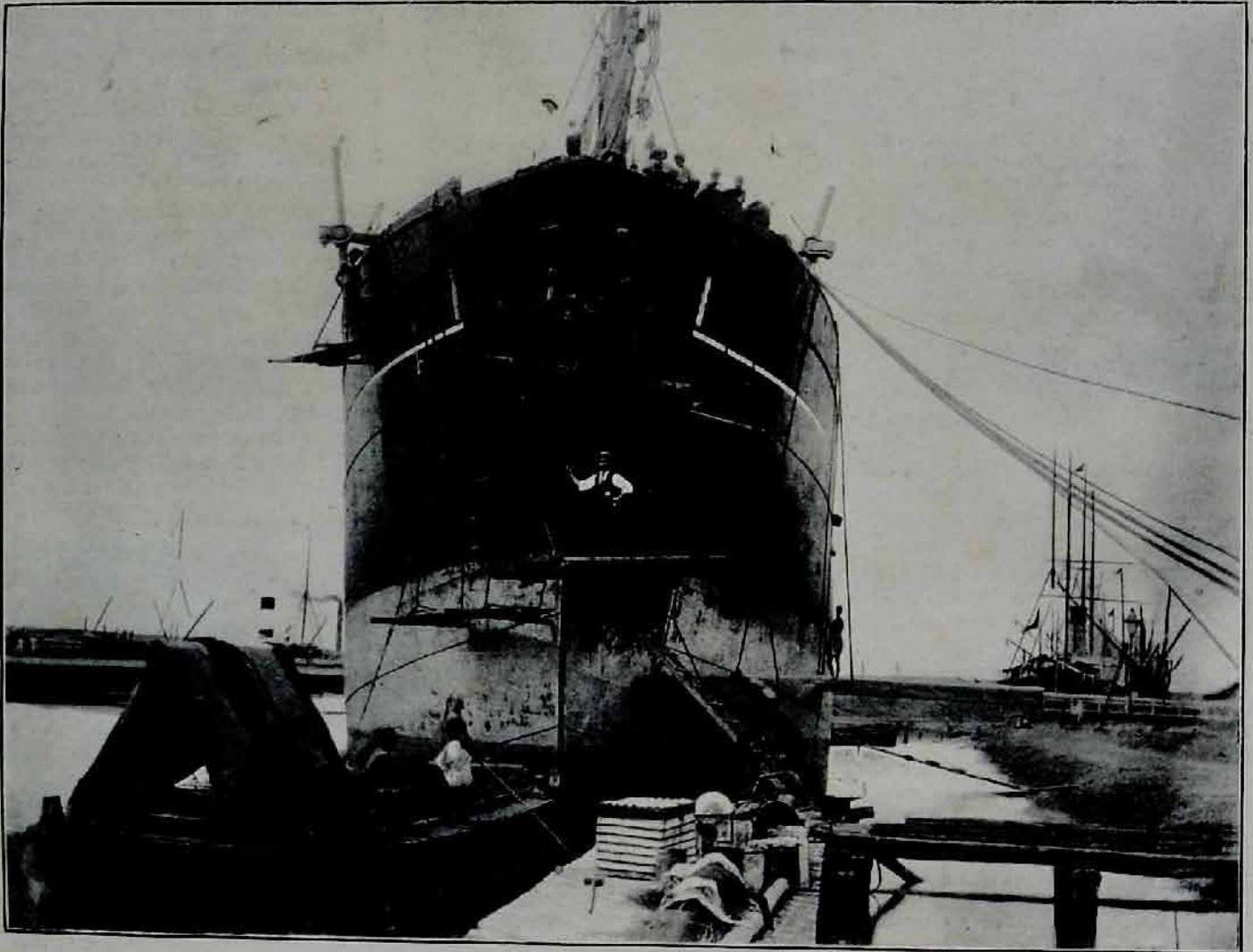
The foundry is capable of turning out both brass and iron castings up to twenty tons weight, whilst the machine shops contain every machine that the inventive genius of man has devised to save labour

of India that quite as good work can be done in India as in Europe or America; and the rolling stock built by them for the passengers of the Bengal Provincial Railway, and their broad gauge covered goods wagons built for the Eastern Bengal Railways are proof of their capabilities to turn out this kind of work in the best style, as regards material and workmanship.

Steel bridge work is one of the

facture many machines and devices which are helping to develop the resources of the country. The "Boomer" Hydraulic Press, is one of them, being specially constructed to meet the requirements of the up-country jute trade, its pressing capacity being 500 to 600 bales of jute daily.

From the ship-building yards are turned out pontoons, cargo-boats, steam and electric launches



SHIPPING REPAIR WORK.

and ensure a maximum of efficiency in the making of the most intricate and delicate pieces of work equally as well as the coarsest.

In all there are some 150 machines ranging from planing and milling machines down to special tools and plant for the manufacture of railway points and crossings.

In railway carriage building Messrs. Burn & Co. have practically convinced the Railway authorities

Company's many specialities and Messrs. Burn & Co., Ltd., have given ample evidence of their ability to execute the highest class of bridge work, for they have never yet been surpassed by competitors from Europe or America. In girder work and the manufacture of cast iron roof spandrels they hold an equally high reputation.

Messrs. Burn & Co., Ltd., have acquired the patents of, and manu-

and all kinds of water craft. One of the latest productions is a large steel pontoon having a superficial area of 96,000 feet, made for the Bengal-Nagpur Railway. A large percentage of the jute flats used in the trade left these slips, where new keels are laid as fast as the completed boats can be launched.

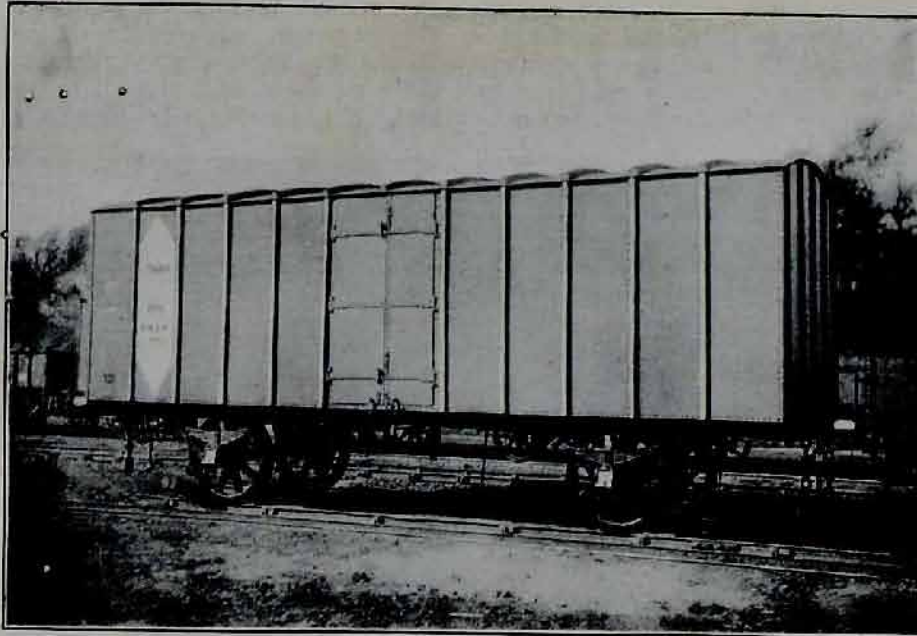
The pottery works belonging to Messrs. Burn & Co. established at Raneeunge and Jubbulpore are

THE CYCLOPEDIA OF INDIA.

famed all over India, and at these places are made not only works of utility but works of art. Stone-

efficiency at which the firm continues; and no expense is spared when new improvements are justi-

It now remains simply to glance at the wide range of structural work carried out by Burn & Co.'s Civil Engineering Department. They have left an abiding mark upon Calcutta in the works of public utility they have erected. The Ochterlony Monument was built by them, the Post Office, the old Race Stand, the Bengal Club, and the old United Service Club, the Lieutenant-Governor's residence at Belvedere, and the noble mansion of the Mullick family at Seven Tanks, are all Burn & Co.'s work. They built St. Andrew's Church and the Free Church, St. Thomas' Church, and the Free Church in Wellesley Street, Dr. Duff's Free Church Institution, the Bishop's College, the Metcalfe Hall, and the Great Eastern Hotel. For the Corporation of Calcutta they built the fine Municipal Market in Lindsay Street, and they constructed a large portion of the Drainage System of Calcutta, laid the Tramway System, and constructed the Howrah Water Works. The Calcutta Jetties were, with one exception, all constructed by Burn & Co., and the entire town of Jamalpore on the East Indian Railway was built by the firm. Amongst factories the Barnagore



SPECIAL TYPE JUTE-CARRYING WAGON.

ware glazed pipes, fire bricks, and fire clay come under the former heading, whilst under the latter category are included terra-cotta ornaments, and encaustic tiles for floors and roofings, etc.

It is impossible to enumerate here a list of the articles dealt with by the firm (Messrs. Burn & Co., Ltd.), but the most important consist of jute presses, oil mills, sugarcane mills, light, portable and permanent railways, fittings and plant for railway construction and purposes generally, brick-making plant, soorky and mortar mills, corrugated iron structures, etc., etc. The two oil storage tanks (each of which is 90 feet in diameter and over 38 feet in length with a storage capacity of half a million gallons) built by Messrs. Burn & Co., Ltd., for the Standard Oil Company at Budge-Budge show that size is no detriment to their undertaking any kind of work they are called upon to do. In fact almost everything in which steel, iron, and wood, are utilized, comes within the scope of this old-established firm, whose products are scattered all over India and the East, as standing evidence of their efficiency.

A visit to the Howrah Iron Works will show the high state of

fied, to ensure keeping up to date. It is largely owing to the care and attention bestowed to the details of their business, that Messrs. Burn & Co., Ltd., maintain



RANEGUNGE POTTERY. SAMPLES OF ORNAMENTAL TILES, ETC.

the leading position in the engineering and kindred trades in the East.

Jute Mills, the Bengal Cotton Mills, the Budge-Budge Mills, and Messrs Ralli Brothers' Jute Press Houses

THE CYCLOPEDIA OF INDIA.

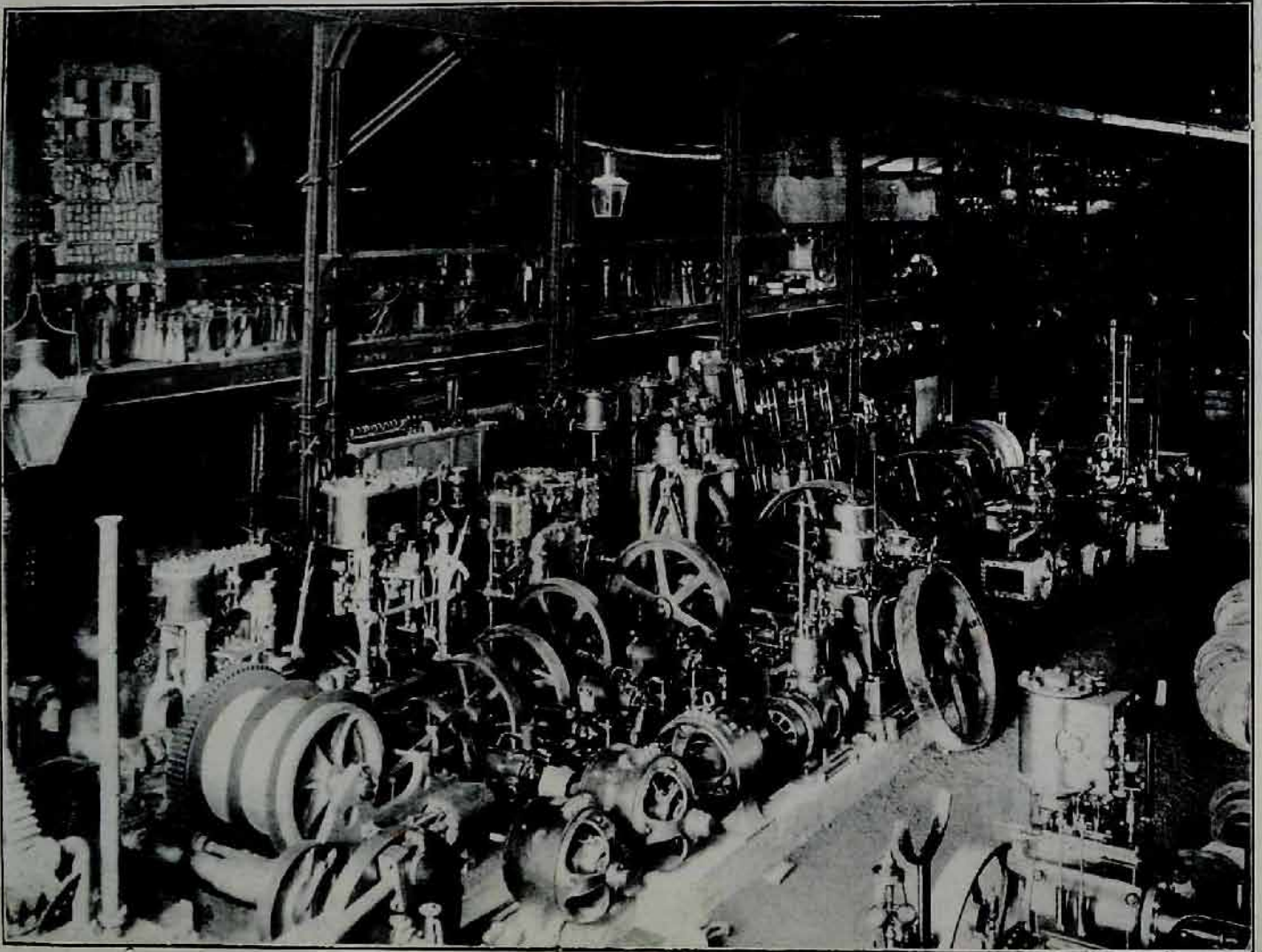
at Cossipore are each examples in their line of Burn & Co.'s work.

The Old Oriental Bank (now the Calcutta Chamber of Commerce) is one of Burn & Co.'s structures. The roofing of the High Court and its ornamental iron work in the beautiful Gothic windows is also from their works.

In fact, it would require a space, quite equal to the whole of this volume, in which to enumerate the various buildings, etc., which Messrs. Burn & Co. have erected from time to time, and we sincerely regret that we are unable to make even a passing reference to the many Railways they have con-

as an indication of the excellent work done in that direction.

Altogether, Messrs. Burn & Co.'s business is far too large and too varied to attempt a description on paper. One must visit their Works to thoroughly understand their vastness, and the more one sees, the more one is able to re-



MACHINERY STORE GODOWN.

The Medical College Hospital, the Calcutta Madrasah, and Bethune Institution were all designed and built by the Firm.

Armenian Ghât, once on the river bank but now well inland, is another instance.

structed for the Indian Government. Irrigation is another branch of their work which must also be left out of this sparse review, and we need only mention two canals, *viz.*, Tribeni on the borders of Nepal, and the Mon Canal in Burma,

cognize that only years of conscientious work and good management could have possibly brought the firm to the high state of efficiency in which it exists at the present time.



THE CYCLOPEDIA OF INDIA.

Mr. JOHN CAIRNEY BUCHANAN, Resident Manager, Norwich Union Fire Insurance Society, Calcutta,



was born in Glasgow in 1872 and has been actively connected with Insurance since finishing his schooling at Larchfield Academy, Helensburgh, Scotland; his first experience having been gained in the County Fire Insurance Office, Glasgow, in 1889. Leaving that Office he gained further experience in the Equitable Fire and Accident Assurance Company and in the City of Glasgow Life Assurance Company, ultimately migrating to the Norwich Union Fire Insurance Society, Glasgow Branch, in 1894. In October 1899 Mr. Buchanan came out to Calcutta to take charge of the "Norwich Union's" interests there under the Agency of Messrs. Kilburn & Co. In February 1902, when the Society opened out its own Branch Office in Calcutta, to control its agencies in that city and in Northern and Southern India and in Burmah, he was appointed Resident Manager in charge. Mr. Buchanan is a Member of the Committee of the Calcutta Fire Insurance Agents' Association, and for two years past has been a Member of the Management Committee of the Young Men's Christian Association. He is also enrolled in the Calcutta

Light Horse Volunteers, and is a prominent member of the Calcutta Rowing Club.

DAVID CORSAR BLAIR was born in Dunblane, Scotland, in 1861. He was educated in that district and began his business career in 1878 in the house of Messrs. James Finlay & Co., Merchants, Glasgow. Eight years later he came out to Calcutta for Messrs. Finlay, Muir & Co., of which firm he is now one of the Managers. He is a Member of the Committee of the Bengal Chamber of Commerce and of the Indian Jute Mills Association, and on the latter body he served as Chairman in 1899-1900. He is also the Chairman of the Calcutta Hydraulic Press House Association.

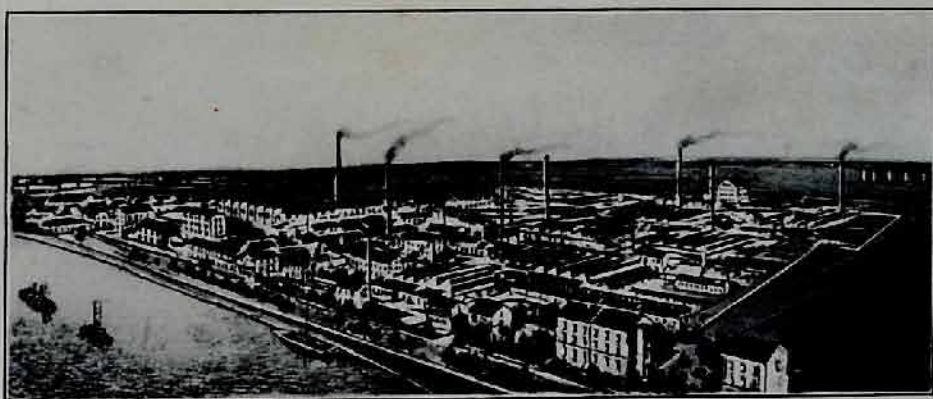
ALEXANDER CLASSEN & CO. are General Merchants and Exporters and have their head office at 5, New China Bazar Street, Calcutta, where they established themselves in 1897. They deal principally in jute, linseed, wheat and gunnies and have a branch in London under the name of Classen & Co.

Alexander Classen, the sole proprietor, was born in Berlin in 1869,

CARRITT, MORAN & COMPANY. The firm of Messrs. Carritt & Co. was started in 1875, and the original members were Messrs. Thomas and Alfred Carritt. The partners to-day are Messrs. A. C. S. Holmes and M. Trevor. For the past 30 years they have acted as brokers in tea and general country produce of every description. At present Messrs. Carritt & Co. are general produce brokers only, their tea business being worked under the name and style of Messrs. Carritt, Moran & Co. Messrs. Carritt took over the tea business of Messrs. Moran & Co. in 1902, with Mr. T. Moran as a partner, and since then the firm has been worked, in respect of tea only, under the latter title.

don firm, on his own account in 1893, under the title of Hussey-Jones & Co. In 1895 he started the firm of Alexander Classen & Co. in Cologne, Germany, and in 1897 the present place of business in Calcutta. Mr. Classen is a Director of various Banking and Industrial concerns in Germany.

Mr. Ernest Grueber, Manager of the Calcutta house, has filled that office since 1897, having served



CASELLA WORKS AT MAINKUR, NEAR FRANKFORT ON THE MAIN.

and was educated at University College in that City. After completing his education he acquired commercial practice in several houses of business, both in the Fatherland and in England, and opened the Lon-

don firm for three years in the London firm from 1894, and previous to this for three years with a firm of General Merchants in Hamburg. He was born in Germany and there educated.

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CHARTERED BANK OF INDIA, AUSTRALIA AND CHINA, BOMBAY. This well-known and popular Bank has been established in Bombay 50 years and is the oldest Eastern Exchange Bank in existence. Incorporated by Royal Charter over half a century ago, it stands high in the esteem of the mercantile community, and is one of the soundest institutions of its kind in the East.

The Head Office is situated in Threadneedle Street, London, and in addition to Branches in Hamburg and New York, it has 25 branches throughout India and the Far East.

The management of the Bombay Agency is under the control of Mr. George Miller, who has been a well-known figure in Bombay circles for many years. Mr. Miller's earlier experience of Eastern Banking was acquired in the Straits Settlements and China. Like many of his colleagues he hails from North of the Tweed. He is a useful member of the Committee of the Chamber of Commerce, Chairman of the Exchange Banks' Association, and a Director of the Bombay Telephone Company and the Standard Life Assurance Company.



CHARTERED BANK OF INDIA—BOMBAY.

The handsome premises of the Bank in Esplanade Road, Bombay, are an ornament to the City and a monument of the Bank's prosperity.

Its financial condition is evidenced by the following figures—

Capital ...	£800,000
Reserve Fund ...	£875,000
Reserve Liability of Shareholders ...	£800,000

which amply justifies the prominent position it holds in all circles, commercial and otherwise.

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED. When first established in 1861 the Commercial Union Assurance Company, Limited, was mainly designed to be a fire office, for the advantage of the mercantile community, but shortly afterwards it was found beneficial and opportune to establish life and marine branches, the accident department only coming into operation as recently as the year 1900. The Company therefore does business in four departments, namely, Fire, Life, Marine and

Accident and Fidelity Guarantee and holds an eminent position in all four sections, whilst in its Fire department it is surpassed by none. The career of the Company has been an unbroken record of commercial prosperity since its commencement, whilst since 1885 its chief and most substantial successes have been gained. One triumph has led to another, and the remarkable results of its trading in the past few years may be looked upon with intense satisfaction not only by the Shareholders of the Company but also by those responsible for the magnificent results obtained by their judgment and foresight. The Company has a capital of £2,500,000 and its total annual income exceeds £2,800,000. The Head Office occupies three large buildings in Cornhill, London, and in the City and West End it has three branches. The Company's Branches at Home are spread widely throughout the United Kingdom and Ireland, as they are established in Liverpool, Isle of Man, the North of England, North Midland, Midland, Eastern, South Western, and West of England; in Edinburgh, Dundee and Glasgow for Scotland; in Cardiff for Wales, and at Dublin and Belfast for Ireland. Abroad they are established at all of the leading cities and towns throughout the civilized world, and in Calcutta, the chief office for India, the Company's affairs are guided by a strong board of Directors. Since the extension of the Company's operations to India in 1869, their Indian business has made rapid and sound progress in all its sections, and the Commercial Union stands out as one of the leading Assurance concerns in the East. The Manager and Underwriter in Calcutta is Mr. C. L. Fyffe and the local board of Directors consists of Messrs. A. G. Apar, Wm. Bleeck, J. G. Dean, and C. Jenkins, thus guaranteeing that the interests of the Company are carefully watched and safeguarded. The fusion of the Hand-in-Hand Fire and Life Insurance Society with the Commercial Union Assurance Company has recently taken place, and the combination of these two Companies is a most powerful one, and there can be no doubt that the arrangement will prove a profitable one for the Shareholders of the proprietary Com-

pany, the purchase being attended by no increase of Capital. The Hand-in-Hand was the oldest Fire office in the world, dating back to 1696, whilst even its youthful Life department commenced operations in 1836, and though by its amalgamation with its latter day contemporary, its time-honoured name will disappear as a separate institution, the partnership thus entered into will doubtlessly prove a profitable one to all concerned. That the Commercial Union Assurance Company is a progressive one, the report published by the Directors for 1904 amply bears out, as in all four of its departments the amount of the funds have been largely increased after duly providing for all contingencies likely to arise, and the year's working showed the substantial underwriting profit amounting to almost £590,000. The shareholders of the Commercial Union have for some time past been enjoying a 40 per cent dividend, and for the year 1904, even this liberal return was exceeded, the dividend for that year being 45 per cent.

Mr. DAN CURRIE was born in Banff, Scotland, in 1852, and for six years studied law in Elgin and Edin-



burgh before setting out for India, where he arrived in 1874 and joined the firm of Messrs. Macneill & Co., in Calcutta, with whom after 22 years'

service he was made a partner in the business. He has had more than 30 years' experience of Indian business conditions and is a man whose opinion carries great weight in the commercial world. He has performed useful public service on the Calcutta Port Commission, and has especially identified himself with the working of the Jetties and Wharves and the management of the Finance and Establishment Committees. He has been an active Member of Committee of the Bengal Chamber of Commerce, and his energy and wide business experience have made his services particularly valuable. His many business connections with the tea industry have led to his interesting himself in the development of the tea trade. Since 1903 he has acted as a member of the Indian Tea Cess Committee. The Committee have done excellent work in developing new markets, and the future promises a wider field for exploitation. The developing and fostering of the demand for tea in America and on the Continent is being taken energetically in hand, and in this way the planter will be relieved of the continual fear of overproduction. The business men who have the matter in hand are well equipped for the work, and the results that have followed discriminating expenditure are hopeful.

The bad years of overproduction and consequent hardship among the planting community taught a lesson that is being vigorously applied. The imposition of a tax of 100 per cent by the Home Government on tea has hardened the resolve to thoroughly exploit foreign markets. Mr. Currie's business ability has proved of great service to the Cess Committee.

WALTER NEVE CRESSWELL & CO., Merchants and Commission Agents, Elphinstone Circle, Bombay, are manufacturers of Aluminium ware at Byculla and all kinds of metal hollow ware, and are also General Importers of Continental and English-piece goods. The firm was established by Mr. W. N. Cresswell, the sole proprietor, in 1889.

Mr. Percy Willets Cresswell, Manager for Bombay, was born in Staffordshire, England, in 1871 and was educated at Brewood in that county. He joined the Birmingham Joint Stock Bank in 1887, where he

remained till 1892 and then came out to Bombay to take up his present appointment. Mr. Cresswell is a Lieutenant in the Bombay Volunteer



MR. F. W. CRESSWELL.

Rifles. Mr. F. W. Cresswell fills the office of Assistant Manager.

Sir ERNEST CABLE, Kt.—The history of modern Calcutta offers few personalities of such interest as Sir Ernest Cable. He was born in Calcutta in December 1859, and was designed for a public school education in England. Owing, however, to unfortunate delicacy of health he was forced to return to India after a stay of six years at home. He was then sent to a private school in Mussoorie and graduated at the Calcutta University, where he studied with a view to entering the Public Works Department. It was as well for the future commercial prosperity of Calcutta that Mr. Cable decided that the strenuous mercantile career presented more attractions than the Public Service. He first gained a sound knowledge of business in the firm of Ashburner & Co., and on the closing of that firm he joined Messrs. Lyall, Rennie & Co. It is, however, in regard to his connection with Messrs. Bird & Co., that his name has become so well known. Bird & Co. under the management of the late Paul Bird had already raised its head high among the many great Calcutta business houses, and its development of the mineral resources of Bengal had attracted marked attention. Mr.

Cable thus found a field well prepared for his energies, and his keen intelligence combined with a cool and undeviating prescience instilled new fighting force into an organization already famous. The recent adventures of Messrs. Bird & Co., with regard to the Jute and Coal Industry, are sufficiently well known and would be out of place in an article dealing strictly with a personality. Their interest in this connection is chiefly due to the fact that they are the outcome of Mr. Cable's energies, and point to the fact that Calcutta may well watch with interest the future of a man, who has already accomplished so much before his fiftieth year.

Sir Ernest Cable's public career has also been of exceptional interest. He has served on Committees of the Chamber of Commerce, and on various



Government Commissions. He was appointed a Member of Council of the Government of India from May 1903 to May 1905. On the 20th December 1904, Mr. Cable had the honour to be appointed Sheriff of Calcutta.

Sir Ernest Cable is a fearless public speaker, and his utterances, especially of late, have commanded wide-spread interest, the more especially as they always have a direct bearing on the commercial prosperity of India, in which cause he is something more than an enthusiast. He is one of the few whose speeches bear translating into type.

He has business relations with Egypt and many other parts of the world.

He had the honour of Knighthood conferred upon him by H. R. H. the Prince of Wales on the occasion of his visit to Calcutta in January 1906.

BANK OF CALCUTTA, LD.
Established in Calcutta on the 1st January 1895 with a subscribed Capital of Rs. 15,00,000, of which Rs. 500,000 consists of 5,000 6% preference shares of Rs. 100 each, fully paid up, and 10,000 ordinary shares of Rs. 100 each, but with only Rs. 50 per share called up, making a total of Rs. 10,00,000 paid-up capital, this Bank commenced its business but a decade since. The success of the venture was assured from the outset, as a strong and influential Board of Directors had been formed, and the Management entrusted to the hands of one of Calcutta's most capable Bankers, and a comparison between the first half yearly report by the Directors, dated 4th July 1895, and the latest dated 19th January 1905, fully bears out the sanguine anticipations of the promoters and founders. The Bank of Calcutta was founded more especially to meet the want of a strong and purely local Institution, and this has been met by this Bank, the bulk of its business being in the financing of local industries and trades. Even in the choice of its habitation, this was held steadily in view, premises being secured in Clive Row, one of the chief business centres, adjacent to the large Native Bazaars, in which a great part of the business of Calcutta is done; and that this choice of a site was a judicious one, is more than borne out by the fact that other Banks are finding it advantageous to bring their institutions into closer touch with the bazar, by opening out Branches therein, an idea which a few years ago would have met with derision at the hands of old time Managers. The building up of a substantial Reserve Fund has been a marked feature in the Bank's progress from the commencement, and in the first half year more than half of the net profit earned was placed to this Account. Each succeeding half year, the handsome profits earned have allowed of the same policy being pursued, with the result that by the 31st December 1904 the Reserve Fund stood at over Rs. 17,50,000 or over 75% above the called-up capital, and taking into account the uncalled capital of Rs. 5,00,000, also forming a

reserve fund of itself, the potential Reserve Fund equals the remarkably high percentage of 225% on the called-up capital, or, in other words, the Bank has an available reserve of over two and a quarter times the amount of its paid-up capital. That this sound and strong financial position has been attained in the short space of ten years, itself a record in Banking circles, and one which has hitherto never been achieved by any Bank in the East, testifies strongly to the careful and shrewd manner in which the Bank's operations are conducted; and the Bank has reaped largely from the advantage it has enjoyed of having Mr. David Yule's (its Chairman) intimate knowledge of Calcutta industries and local trade requirements, at its disposal since its foundation. The shareholders have received a steady dividend of 5% per annum on the ordinary shares and the holders of the preference shares the guaranteed return of 6% per annum since the commencement of the Bank's operations, and the present market quotations of Rs. 107 for Bank of Calcutta 6% Prefs. and of Rs. 107 for the Ordinary shares shows the estimation in which the public hold these shares as a medium for safe investments. The Bank is now being absorbed by the Mercantile Bank of India. The Bank of Calcutta from the nature of its close financial connection with local industries and trade requirements, and by assisting in their furtherance and extension, distinctly occupies a unique position in Banking circles in India.

Mr. DANIEL WILLIS PETER KING, Managing Director of the Bank of Calcutta, was born at Dover in 1853, and after being educated for the Royal Navy joined the Railway Clearing House, London, in 1868. In 1870 he was selected by the London and North-Western and Great-Western Railways in connection with the auditing of their joint accounts. He joined the Delhi and London Bank in London in 1875, and in January 1878 he came out to India in the Bank's service. On various occasions he filled the office of Acting Manager, Calcutta, and in 1890 he was appointed Manager. In 1894, Mr. King left the Delhi and London Bank, and joined the firm of Messrs. Andrew Yule & Co. and in the following year, in connection with Mr. David Yule, started the Bank of

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Calcutta. He was the Agent and Director until 1903 when he took the office of Managing Director. Mr. King has been a partner in the firm of Messrs. Andrew Yule & Co. since 1902.

He has identified himself actively with the business history of Calcutta, and was an active supporter of Sir David Barbour's currency scheme of 1893. Apart from the important and responsible position that he holds as Managing Director of the Bank of Calcutta he is interested in many enterprises and branches of industry. He is a Director of coal, jute, ice and paper companies, and is concerned in many large tea companies.



Mr. D. W. P. KING.

Mr. King is a very active and capable business man and intimately acquainted with the commerce of Bengal. His training and experience have admirably fitted him for the many important enterprises that he assists to control. The jute trade of Bengal is one of the first importance, and Mr. King has been prominently associated with its progress. The financial management of tea companies needs considerable knowledge and experience, and in this direction Mr. King's business ability has found full play. The conditions of commercial life in India demand the keenest attention and unvarying energy, and Mr. King is possessed to the fullest degree of these business qualities.

THE COMMERCIAL BANK OF INDIA, LIMITED. Originally known as the Commercial and Land Mortgage Bank of India, Limited, the Bank was established on 12th October 1885, in Madras, with a Capital of Rs. 2,00,000 and carried on business in that city for some years. In 1895, the expansion of business necessitated an increase in the Authorized Capital of the Bank, and it was increased to Rs. 25,00,000 and again in 1896 to Rs. 40,00,000. In the latter year it was also deemed advisable to open Branches and make an alteration in the style and title of the Bank, and its designation was then changed to that of "The Commercial Bank of India, Limited," and under this name the Bank has since continued business. In 1900 the Head Office of the Bank was transferred from Madras to Calcutta, and besides the Calcutta Office, the Bank has branches in Karachi, Lahore, London, Madras, Rangoon and Rawalpindi and Agents and Correspondents at most of the leading trade centres throughout India. During the earliest years of its career, the Bank's operations met with the full measure of success anticipated, but some large failures and a lock-up in land and industrial ventures caused for a time a serious set-back in the Bank's earnings and general progress. Since the present management took into its keeping the interests of the Bank, the prosperity of the Bank has steadily resuscitated, and its affairs have been put upon a sound financial basis, a reduction of ordinary share Capital has been made, and the Directors' Report for the year ending 31st December 1904 showed the payment of a dividend of 6% on the Preference shares, and the substantial sum of Rs. 40,000 placed to a newly started Reserve Fund, whilst nearly the same amount was carried forward—results which augur favourably for the future well-being of the Bank. With the return of confidence the Bank should do very well as its Branches are most aptly situated to secure business and to serve the public usefully and extensively.

Mr. REGINALD MURRAY, the Chief Manager of the Bank, was born in London, in the year 1845, and was educated at Rugby. He commenced his banking career in the Chartered Mercantile Bank of India, London and

China, and came out to India in that Bank's service in 1870, becoming a Manager in 1876, and during the next seventeen years, until 1893, managed several of the Bank's Branches in the East. Resigning that service, in 1893, Mr. Murray embarked in business on his own account, in the firm of Messrs. Sinclair, Murray & Company, and was connected with this Firm until 1897, when he was offered and accepted the appointment of Manager to the Commercial Bank of India, Ltd. One of the first duties which devolved upon him on joining his appointment was to open the Branch at Calcutta and on the transfer of the Head office of this institution



from Madras to Calcutta in 1900, he became the Chief Manager of the Bank, of which he is now also a Director. Mr. Murray is a leading authority in commercial circles on financial and banking subjects, and during his lengthy Indian experience of thirty-five years has acquired a profound knowledge of commercial matters, trade and finance. He is also a Director of the Standard Life Assurance Company's Calcutta Branch.

CUTLER, PALMER & COMPANY, Calcutta, Wine Importers, is the oldest firm of the kind in India. It was established in London in the year 1815, by Mr. George Henry Cutler. On his death he was succeeded by his brother Mr. Frank Cutler, who established a branch in Bombay in 1842. In 1862 Mr. Charles Palmer,

the late senior partner, was instrumental in reconstructing the firm, and shortly afterwards, under his direction, the Calcutta Branch was established.

The interests of the firm in India are under the direction of Mr. F. G. Wallis-Whiddett, who is well and favourably known in all the Presidencies of India in connection with the business. Mr. Wallis-Whiddett was born in Gravesend, Kent, in 1870, and after a private education came to India in 1888. He joined the firm of Cutler, Palmer & Company at that time, and has retained the connection ever since. For several years he was Chairman of the Wine and Spirit Association of Calcutta. In Masonic circles, Mr. Wallis-Whiddett is known as Past Master, "Star in the East" Lodge, No. 67, E.C.; Past D. G. S. Deacon, Bengal; Past Provincial Registrar, K. T., Province of Bengal, and as a member of the 18th Degree.

BURK BROTHERS, Leather Manufacturers of Philadelphia, started their Calcutta Branch in 1898. The export figures of skins shipped to the United States in 1904 by this agency alone were four and one-half million, representing a monetary value of six million rupees. The firm is the only one in India, of the many dealing in skins, that does its own buying. Its members are A. E. Burk, C. D. Burk, and H. Burk, Jr. The main offices of the business are at 409, Arch Street, Philadelphia. Its factories number three, two of which manufacture glazed kid at 930 and 940, Bodine Street, and a third which manufactures patent leather at Camden, N.J. The Calcutta branch was inaugurated by Mr. J. T. Gilman, who likewise managed it until 1900. Since that time the agency has been ably directed by Mr. F. S. Dowling.

Sir **SASSOON J. DAVID**, J. P., was born in Bombay in 1849 and was fortunate enough to receive in his boyhood the best education obtainable. While still a young man he proceeded to China, where he was appointed a partner in the firm of Messrs. E. D. Sassoon & Co. He worked for several years in the Far East, gaining experience of trade and commerce in the various Treaty Ports, and then returned to Bombay, where, after the death of his father-in-law, Mr. Elias

David Sassoon, he started his own business and became a very active competitor with older concerns in the China trade. His ventures succeeded so well that in a few years he became the leading cotton-yarn merchant in Bombay and gained a position of influence among the local mill-owners and opium merchants. He is also the most prominent figure among the Jewish Community of India. In cotton mill management Sir Sassoon J. David has been particularly successful, a notable case being that of the David Mills, which were in a hopelessly indebted condition in 1901. He put in Rupees fifteen lakhs in the concern, individually, by buying up new shares to that extent, abolished the old commission on production, substituting therefor a commission on profits, and 1903 saw a complete rehabilitation of the mill, with a dividend of 6 per cent. The Standard Mill is another flourishing local concern of which he is principal proprietor. But the cares of mill management and an intimate acquaintance with the affairs of his business in Calcutta, Hongkong, Shanghai, and Japan, as well as in Bombay, by no means absorbs all Mr. David's quiet ener-



gies. He is Chairman of the Mill-owners' Association, and is representative of that body on the Improvement Trust Board. He

is a member of the Municipal Corporation and serves on the Standing Committee of the same. Besides this he is associated either as Chairman or Director with over a dozen public companies. It has also fallen to Mr. David's lot as Sheriff of the city during 1905 to fulfil duties a good deal more active than those usually associated with this ancient and honourable office.

He was instrumental in collecting a large sum of money for the relief of the sufferers from the Punjab earthquake, and took a prominent part in the arrangements for celebrating and commemorating the visit of T. R. H. the Prince and Princess of Wales to Bombay, especially in connection with the establishment of a museum in Bombay for permanently commemorating the Royal visit. The honour of Knighthood was conferred on him at the hands of the Prince of Wales on the 14th November 1905. He has shown his loyalty and public spirit by offering a statue of the Prince of Wales to the city of Bombay to be erected on a prominent site in the Fort. He has been chiefly instrumental in the inauguration of measures in co-operation with the Bombay Improvement Trust for the relief of overcrowding among the poorer classes and mill-hands. His unobtrusive but liberal-minded charities in private life have done immense good in all directions, while all public movements requiring aid have always met with a liberal response from him.

THE DELHI AND LONDON BANK, Ltd. Originally designated the "Delhi Banking Corporation." The Bank was founded as far back as 1844 at Delhi; that city was then, as at the present day, one of the largest trade centres of Upper India. Sixty-one years ago Delhi was the capital of the Mahomedan Power in India, and it speaks much for British enterprise and pluck that a Banking Institution should have been established, in what was, in those far-off days, practically an independent Native State, with only commercial treaties and self-interest to bind it in its relationship with the English, as represented then by John Company. In the dark

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days of 1857, the Head Office of the Bank was situated in Delhi, and when the Mutiny spread from Meerut, and the bulk of the mutinous regiments made for Delhi as their rallying centre, Mr. Beresford was the Manager of the Bank there, and he, with his wife and five children, were amongst those of the European community who fell victims to the mutineers. Of Mr. Beresford's family but two sons survived, who were afterwards educated and started in life by the Bank, one son ultimately joining the Bank's service, and the other the Indian Army. Apparently, owing to the outbreak in Delhi, the Bank's Head Office was removed to Lucknow in 1857, and during the memorable siege of the Residency there, Mr. Parry, the General Manager, was one of those beleaguered therein. In 1865 it was found desirable to remove the Head Office to London, and at the same time the title of the Bank was changed to that of the "Delhi and London Bank, Ltd.," and under this style it has since continued. In India the Bank has branches at Delhi, Lucknow, Mussoorie Simla, Karachi and Amritsar, besides that at Calcutta, and is thus in touch with most of the leading trade centres of the country. The premises occupied in all these places, with the exception of the last two named, are valuable freehold properties belonging to the Bank. From its lengthy connection with the East, the Bank has a wide reputation, and has weathered successfully more than once tempestuous times in financial circles in the past, and has steadily held its place in the estimation of the public, its affairs being at all times carefully managed and its interests thoroughly safeguarded both by its Home Board of Directors and its several Local Managers.

Mr. EDWARD JAMES WRIGHT, the present Manager of the Calcutta Branch, was born in the year 1860, and educated at Brighton College, Brighton, and St. Andrews, Scotland. On completion of his education, Mr. Wright commenced his banking career, in the Bank of Scotland, St. Andrews. In 1883 he came to India in the service of the Chartered Mercantile Bank of India London and China, and in 1894 accepted an appointment in the Delhi and London Bank, Calcutta.

THE DEUTSCH-ASIATISCHE BANK was founded in Berlin and

Shanghai in the year 1889, the founders being a very powerful syndicate of financial houses and banks in Berlin Frankfort-on-Main, Hamburg, Cologne and Munich, connected with German commercial interests in the Far East. With a view of further strengthening and consolidating the Bank's business relationship with China, and at the same time securing a share in the financial business between India and China, the Calcutta Branch was established in October 1896, this being the only branch in India, the other Branches being all in China, with the Head Office in Shanghai. In Europe, the Bank is established at Berlin, and from that City the Board of Directors control the operations. The Bank's interests are chiefly connected with China, though since the establishment of the Calcutta Branch, a considerable amount of business has accrued in financing the opium and cotton trades requirements between India and China.

In the German Settlements, in the Shantung Province of the Celestial Empire, the Deutsch-Asiatische Bank is the financial representative of the German Government, and it is to the good offices of this Bank that the Chinese Government has of late years been able to obtain the large loans it required. The greater part of the indemnity paid by China to the Allied Powers after the attack on the Legations was paid through this Bank. The development of Railways, Collieries, and Mining industries in the Far East, in favour of German concessionaires, is naturally of much interest to the Bank, and the construction of the Shantung Railway, opening out the Colliery districts, was greatly aided by the financial assistance given by the Bank to the undertaking.

Mr. MAX GUTSCHKE, the Manager of the Calcutta Branch, came to India in 1898 as an Assistant in the Bank, and became Accountant in the same year and Sub-Manager in 1900, obtaining his present appointment of Manager in January 1902, his long Continental Banking experience eminently fitting him for the responsible position he now holds.

Sir CURRIMBHOY EBRAHIM. His genial nature and genuine sympathy with the people of Bombay and Cutch have gained for Sir Currimbhoy Ebrahim a high place in Native estimation. He is the illustrious

representative of the Pabaney's who are the most prosperous and the foremost amongst the Khojas. His father, Mr. Ebrahimbhoy Pabaney, was a leading merchant in Cutch Mandvi, who carried on an extensive business with Zanzibar and Bombay, and who also owned ships to carry his own merchandise and for the conveyance of trade. He died in Bombay in 1855, leaving three sons, of whom Mr. Currimbhoy, who was born in 1840, was the youngest and a minor, but who turned out the pluckiest and most richly gifted with talent, industry and sound commercial instinct, which often proved to him very profitable. He made very important commercial



connections with well-known centres of commerce. At the early age of 16, he established a firm in Bombay in his own name, and finding the trade with China in a flourishing and developing state he opened in Hong-Kong, in 1857, a firm in the name of his father, and subsequently opened firms in his own name at different commercial and industrial parts, namely, Shanghai, Kobe, Calcutta, Singapore and a number of agencies in different places. Perceiving the growing trade of yarn in China Mr. Currimbhoy took the agency of the Prince of Wales Mills, but as he wanted to found a Cotton Spinning Mill on a large scale and on new principles, he brought into existence, in the year 1888, the well known Currimbhoy Mills, and, as was fully

anticipated, they have worked most successfully even in bad times. Gradually he added more, and at present four Mills, aggregating in all 1,60,000 spindles, giving employment to no less than 5,000 workmen daily, are working under the agency of his firm. Mr. Currimbhoy, in order to have unadulterated cotton for his Mills direct from the field, established Pressing and Ginning Factories at Yeotmal and Katol in Berar, and his example will have to be followed by many mill agents in the near future.

Sir Currimbhoy is well known as a successful millowner and agent, and one whose services and advice are keenly sought after by the Directors and Shareholders of many other concerns. He is still more famous for his extensive business in opium, cotton, tea, silks and other rich merchandise. His firm is the largest importing and exporting firm trading with the East. He is acknowledged to be the greatest merchant dealing on the largest scale in opium, and if the Government of India were to trace the enormous income from that drug which pours into their Treasury year after year, they would soon know that Sir Currimbhoy Ebrahim individually is their largest indirect contributor. Mr. Currimbhoy has fully succeeded in establishing a sound reputation both as a commercial and social Khoja leader and a respected Bombay citizen. In appreciation of his merits, the Government made him a Justice of the Peace, in 1883, a time when only those were made Justices of the Peace, and that too in a very limited number indeed, who had not only won the respect and admiration of the people, but whose character and quality had the high approbation of Government. In further appreciation of his commercial success and skill, the Government made him a Trustee of the Port of Bombay.

The very admirable trait which lies in Sir Currimbhoy's character is the spirit of charity which he has nobly displayed from his early age. He leads himself and guides many others in the road of charity. He is never fussy nor fond of show. The first flow of his charity was in his own native place. His charities have been very useful to the poor and needy. He has always been one to ameliorate and raise the social and educational status both of men and women of his community. He is not one of

those who believe in what is known as higher education. He is satisfied with a good and solid substratum of general and necessary education, and he encourages its employment in developing commerce and trade. In fact he is a great supporter of primary and religious education, which is greatly needed by his community, and with a view to carry out his aims, he established a Madrassa at Cutch Mandvi, and endowed it with a good building costing Rs. 20,000, where more than 50 boys are given religious and other sound training. Mr. Currimbhoy finding the female education in his native place in a backward state, through the lack of a school under female management, supplied this want, by establishing a Girls' School, in his father's name, without keeping any distinction for caste or creed, where about 150 girls receive their training under exclusive female supervision, and thus gave the first great impetus to female education in his native place. He also established Dharamsalas at Cutch Mandvi and Cutch Bhuj, costing Rs. 30,000. It was through his efforts and good advice that his brother Mr. Datoobhoy established a public hospital at Cutch Mandvi. These Institutions are put, by a private arrangement, under the Cutch Government, to be managed by them permanently, and are now held as a source of great welfare and comfort to the people of Cutch. At the time of the recent famines in Cutch, Sir Currimbhoy had grain distributed there at an exceedingly low price during that period. Besides the above and such other numerous charities in his native place, he has not forgotten Bombay. Amongst his various charities in the city the most prominent is the Currimbhoy Ebrahim Khoja Orphanage which he founded for his co-religionists with a donation of more than a lac of rupees, an institution which distinctly supplied a long-felt want for which Sir Currimbhoy has fitly earned the gratitude of the poor of his community. In this Institution about seventy destitute orphans are provided with free board, lodging and clothing, and are given systematic moral, physical, intellectual, and religious training, and after being sent out of the Orphanage, those who do not wish to go in for higher education are engaged by Sir Currimbhoy in different industries under his management. Thus these orphans are

also provided with the means of maintenance when they come of age. This Institution is put under the management of known members of his community under a trust deed, Sir Currimbhoy being one of them. It is placed on a very sound basis, and has proved to be of very great advantage to his community, and will act as a means of removing beggary and destitution. The private charities of Sir Currimbhoy at his native place, Bombay and elsewhere, are numerous and they amount to a very large sum. Sir Currimbhoy is never backward in offering his helpful hand to almost every charitable fund which is started in Bombay. The relief of the sufferings of the poor and needy from plague, famines and fire have always received from him solid aid.

But besides being charitable himself, Sir Currimbhoy is not less eager and keen to assist the successful administration of other charitable and public institutions in Bombay. He is one of the prominent members of the Mahomedan community and is a Vice-President of the Anjuman-i-Islam and the Mahomedan Educational Conference. He has been closely connected with the Madrassa of the Anjuman. He is a member of the Committee of the fund for providing medical aid to women of India, and is also Chairman and guiding spirit of many Khoja Charity and Benevolent Funds. He is one of the foremost Mahomedans in enlisting himself as a member of the Masonic Craft.

Sir Currimbhoy has also led his sons to take keen interest in the public welfare. His two eldest sons Messrs. Mahomedbhoy and Fazulbhoy are Justices of the Peace, and have held seats in the Municipal Corporation for a long time past. Mr. Fazulbhoy has been elected a member of the Standing Committee by the Corporation in appreciation of his sound knowledge of Municipal affairs, and a member of the Victoria Jubilee Technical Institute and of the Board of the Sassoon reformatory.

Sir Currimbhoy's name is associated with almost every important public movement in the city, and there is scarcely any such movement to which he has not contributed his time or money.

In appreciation of the excellent work done by him he was presented with addresses by the Anjuman-i-Islam,

which represents the Mahomedan community at Bombay, by the Khojas of Bombay, the Social Union, the members of the Masonic Craft, and from the citizens of different parts of India.

Messrs. GLADSTONE WYLLIE & CO., Merchants of Calcutta, were established in Calcutta in or about the year 1844, the firm originally being Messrs. Gladstone & Co., of Liverpool, England, who owned large and valuable sugar estates both in the West and East Indies. For many years the firm's Estates in India were managed by Messrs. Gillanders, Arbuthnot & Co., as Agents for the Liverpool firm, but in 1844 the firm of Gladstone, Wyllie & Co. was formed to more especially undertake the management of these estates, whilst also carrying on the business of General Merchants. The late Sir John Gladstone, father of the late Right Hon'ble William Ewart Gladstone, Premier of England, was a member of this old established firm, and the present partners are Messrs. George Evans Gordon, J. G. Dickson, J. R. Bertram and A. J. Dent. During the sixty years this firm has been in existence, its business has steadily grown and increased, until now it holds a leading position amongst the senior commercial houses of Calcutta, whilst its operations are wide and far-spreading. As Agents for Lloyds, the City Line of Steamships, and the Northern Pacific Steamship Company, the Firm is largely engaged in the shipping business of the Port of Calcutta, and as Managing Agents for the Sutna Stone and Lime Co. Ltd., they are also interested in the up-country trade. The Firm are Agents for the Liverpool Underwriters' Association, the London Salvage Association, and the National Board of Marine Underwriters, New York, and these with the Northern Assurance Company, Fire & Life, the Standard Marine Insurance Company, the Aachen & Munich Fire Insurance Company, with many others, testify to the large share the firm has in the Insurance business of Calcutta.

Mr. J. G. DICKSON, the Managing Partner, has been connected with

the firm for nearly forty years, having joined in 1866, and is an old resident in Calcutta. He is a Steward of the Calcutta Turf Club and takes a great interest in other sports also, being President of the Tollygunge Club and the Calcutta Football Club.

Messrs. GILLANDERS, ARBUTHNOT & COMPANY, Merchants, Bankers and Commission Agents, rank as one of the oldest firms in Calcutta in point of time, and as one of the leading houses connected with the trade of the Capital of India. Established as far back as the year 1820 by Mr. F. M. Gillanders in offices in Lyons Range, he was joined in business in 1824 by Mr. John Ogilvy, and the firm was then styled Gillanders, Ogilvy & Co. For nine years the partnership continued until 1833 when, on the retirement of Mr. Ogilvy, Captain Arbuthnot joined the firm. In the same year the title of the firm was changed to its present one, the name of Arbuthnot then replacing that of Ogilvy in the designation of the firm. In 1842 Mr. Murray Gladstone came out to India to assist in the management of the business.

In 1844 Mr. D. McKinlay came out and joined the firm, and on the formation of the Calcutta Chamber of Commerce, he was one of that body's first Presidents. The house of Gladstone is very strongly identified with this firm, as many members of the family, which gave to England one of the greatest statesmen of modern times, have been and are still connected with the fortunes of Messrs. Gillanders, Arbuthnot & Co. Amongst them are the names of Mr. S. S. Gladstone, at one time Governor of the Bank of England, and a Director of the P. & O. Company, and the East Indian Railway Company; Mr. Robert Gladstone, Chairman of the Mersey Dock Board, Mr. H. N. Gladstone, a son of the late Right Hon'ble William Ewart Gladstone, thrice Prime Minister of England, Mr. W. B. Gladstone, Mr. A. S. Gladstone and Mr. J. S. Gladstone, the last four named being still Partners in this historic firm, though residing at Home. In Calcutta the business is under the management of Mr. Henry Bateson, the Resident Partner, who has been connected with the firm since 1883, and is a Director of the Bank of Bengal, the Bengal Coal Company and the Darjeeling-Himalayan Rail-

way, and for some years a Member of the Committee of the Bengal Chamber of Commerce.

Messrs. Gillanders, Arbuthnot are the Managing Agents for the Hooghly Mills Company, Limited, one of the largest Jute Mills in Bengal, having a Capital of over thirty-seven lakhs of Rupees, and containing 905 looms. They are also Agents for the Société Générale Industrielle de Chandernagore and the timber business of H. Dear & Co., and several other Companies. Railway extension in India has received considerable impetus at their hands as they are Managing Agents for the Hurdwar-Dehra Branch Railway Company, Limited, and the Darjeeling-Himalayan Railway Company, Limited, and Agents for the Southern Punjab Railway Company, Limited. They are Agents for H. M.'s Ceylon Government and the British North Borneo Company, Limited, and are largely interested in Tea, Indigo and other indigenous Industries. Insurance agencies form a large department in the firm's operations, as they are Agents for eight of the largest offices carrying on this business in the East, while as Bankers and Financiers they successfully floated the Bettiah Raj Sterling Loan and other important undertakings. Messrs. Gillanders, Arbuthnot & Company's name is always in the front rank of those who desire to place Indian commerce on a level with that of other countries, and any undertaking promising to advance the material progress of the country, with which they have been so long and honourably connected, receives liberal support from them.

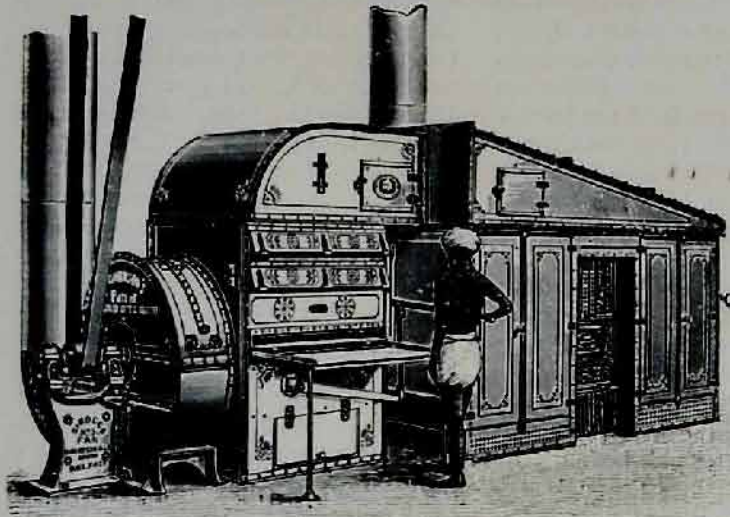
Mr. CECIL WILLIAM NOBLE GRAHAM, a member of the Firm of Messrs. Graham & Company, Calcutta, was born in the year 1872 in Renfrewshire, Scotland, and educated at Eton College, afterwards proceeding to Trinity College, Oxford. Deciding upon a commercial career, he became associated with the firm of Messrs. James Graham & Company of Glasgow in 1893, and in 1897 came out to Calcutta to his present firm, in which he was admitted a Partner in 1899. Mr. C. W. N. Graham is a Member of the Committee of the Chamber of Commerce and has represented his firm thereon since 1904.

THE CYCLOPEDIA OF INDIA.

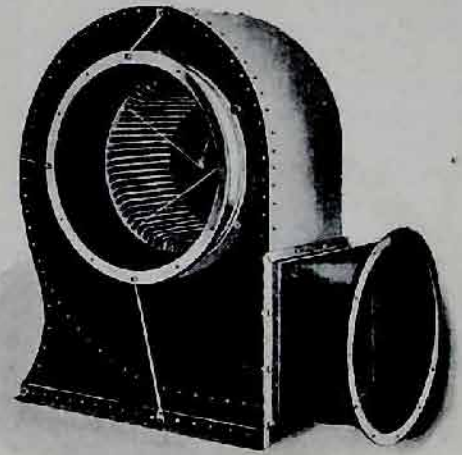
DAVIDSON & CO., LTD., Engineers, etc., Belfast, Calcutta, Colombo, &c., &c. Mr. Samuel Cleland Davidson, Chairman and Managing Director owning and operating the "Sirocco" Engineering Works, Belfast, are a firm which need no introduction in India. In connection with the tea industry Mr. Davidson's name has become a household word. At a time when the struggle against China teas was fiercest he was one of the strongest factor in popularising the Indian product: he was also one of the first to introduce commercially and to establish Agencies for the sale of Indian teas in Europe and America. As an inventor, his reputation is widespread,

his account of the sad appearance afforded by the shipping which strewed the banks of the Hooghly river near Calcutta, he mentions a large steamer which lay high and dry in the Botanical Gardens close to the famous Banyan tree. For two years he acted as Assistant Manager of an estate at Cachar and then became Manager of the one in which his father was interested. On the death of the latter in 1869 he bought the interest of his co-partner and became sole proprietor. He now found himself in a position to carry out some contemplated improvements in the primitive methods prevailing in the manufacture of tea. Before long he had replaced the

Limited Liability Company in 1898 under the name Davidson & Co., Ltd. Nothing is manufactured by the Company but Mr. Davidson's patented machinery, which in addition to that which handles the tea leaf includes the "Sirocco" fans, an entirely new type of centrifugal fan, and one which reverses in almost every detail, hitherto accepted principles. While in India Mr. Davidson was known as an ardent sportsman. As a polo player, huntsman, and foot racer he displayed that same enthusiasm and vigour which has brought him so far to the front in the business field. At the "Sirocco" Machinery Depôt, 2, 3, 4, 5 and 6, Lall Bazar, Calcutta, a complete stock



LARGE DOWN DRAIFT "SIROCCO" AND MULTITUBULAR STOVE.



"SIROCCO" CASED FAN

the famous "Sirocco" machines which cover every process of the manufacture of the tea leaf from the time of plucking to its packing, are entirely his inventions, and these machines are at present employed on almost every tea estate in India, Ceylon, Java, Russia and Natal.

Mr. Davidson was born in County Down, Ireland, in 1846, his ancestors, who were Scots, having settled in Ulster in 1628. He obtained his scholastic training at the Royal Academical Institute, Belfast. At the age of 15 he entered the office of Mr. William Hastings, a Belfast Civil Engineer, where he spent three years in acquiring a knowledge of surveying and engineering. His father having purchased a tea plantation in 1864 he was sent out to India to learn the business of growing tea. Mr. Davidson's arrival in Calcutta was only a few days after the terrific cyclone which devastated the country generally. In

wicker basket method of drying, and the "hand and feet" rolling manipulation, with mechanical devices for doing the work. The decided merit of the invention was apparent at once, but there was such prejudice in the minds of the planting community against doing away with the old Chinese methods, that it was not until the demand for teas from the Davidson estate had increased the prices for his products, that prejudice finally gave way. There came a demand for machinery such as he was using, and in 1874 he sold his property, and returned to Belfast to superintend its manufacture by Messrs. Combe, Barbour and Combe. In 1881 he organized the Sirocco Engineering Works, acting for some time as his own Draughtsman and Manager. At that time he employed only about a dozen hands: now it takes 600 hands and a large commercial and office staff, and eight branches, to handle the business. The business was converted into a

of all classes of spare parts and renewals, are maintained, in addition to a number of complete machines, Driers, Rollers, Sorters, Packers, and Fans of various sizes, from 5 inches to 60 inches in diameter.

Davidson & Co., Ltd., Calcutta are Sole Agents in India for the following well-known firms:—

Babcock & Wilcox, Ltd., Water-tube Boilers and accessories. E. R. & F. Turner, Ltd., Steam Engines. G. & J. Weir, Ltd., Steam Pumps, Condensers, etc. Unbreakable Pulley & M. G. Co., Ltd., W. I. Pulleys, Hangers, Brackets, etc., etc. Irwell & Eastern Rubber Co., Ltd., Mechanical Rubber goods. Samuel Osborn & Co., Mushet High Speed Steels, Files, etc. D. H. & G. Haggie, Steel Wire Ropes, Aerial Tramways. Scottish Asbestos Co., Ltd., Asbestos goods. The Ceylon Branch of Davidson & Co., Ltd., is at Forbes Road, Colombo.

Mr. WALTER THOMAS GRICE, Major, 1st Batt., Calcutta Vol. Rifles, a partner of the firm of Smith, Stanistreet & Company, Manufacturing and Pharmaceutical Chemists, was born at Yardley, near Birmingham, England, in the year 1868. His father was William Grice, an iron founder and engineer. He was educated at the Solihull Grammar School, and then apprenticed to Philip Harris & Company, Ltd., Chemists of Birmingham, with whom he remained for six years. In 1890 he came to Calcutta as Analyst for Smith, Stanistreet & Company, and in February 1900 became joint proprietor of the business with Mr. Charles F. Baker. He is a Fellow of the Chemical Society of England, to which he was elected in 1893, and a Member of the Pharmaceutical Society of Great Britain. Since his arrival in Calcutta, he has been identified with "F" Company, 1/C. V. R., joining in 1890 and successively promoted Lance Corporal in 1892, Corporal in 1893, Lieutenant in 1895, Captain 1900, and attaining his rank of Major in 1903. In 1898 he was made a Mason in "Lodge Humility with Fortitude," 229 E. C., of which he became Master in 1904. Mr. Grice was elected Master of the Calcutta Trades Association for the year 1905 and filled this important position with dignity and efficiency.

H. GLUCK & CO., Exporters of hides, skins and leather, Calcutta and London. Attracted by the business to be done with this country in the above commodities, Mr. H. Gluck founded this house in London a quarter of a century ago. This business was established in 1877. The partners at present are—Mr. H. E. Gluck, Mr. S. T. Huntley and Hon. W. T. O'Brien. At first the business was carried out by the aid of local Agents, but shipments growing in volume and value, necessitated the opening of an Indian branch of the London House. This was first located at Cawnpore, and started in the year 1895. It was subsequently found more convenient to have the Indian Headquarters at Calcutta, and the present Calcutta House was therefore opened in 1904, the Cawnpore Branch being closed. A Shipping House on the Western side of India being also found advisable, owing to the amount of business

which could be more conveniently transacted through that channel, a branch was at about the same time opened at Karachi. Messrs. Gluck & Co., do an extensive business throughout Europe, America, South Africa, Egypt and China, in hides and skins. In Egypt they have another Branch House. The firm sell direct to tanners and dealers throughout the world. Mr. E. A. Wild, their local Manager, has been identified with this class of business for 14 years. Commencing his business career at Leeds, England, he came to India in 1893 and gained his local experience first with Messrs. Cohn Bros. & Fuchs and subsequently, before taking up his present position, with Messrs. Gillanders, Arbuthnot & Co.

Mr. ADOLPHE GROSSMANN is the founder of the firm of Grossmann & Co., 2, Fairlie Place, Calcutta.

After matriculating at the Calcutta University he served his apprenticeship to one of the local mercantile firms, and in 1875 started business on his own account as a Broker in jute manufactures until 1880, in which year he established the firm of Grossmann & Co. in the export trade of jute fabrics.



Whilst on a visit to Europe in 1880, he had the honor and good fortune of becoming acquainted with the late Chevalier Julius de Goldschmidt, the confidential Manager of Messrs. S. M. de Rothschild's of Vienna, under whose

patronage Mr. Grossmann succeeded in establishing himself. The business of the firm has gradually increased in prosperity and now occupies one of the foremost places as exporters of jute fabrics and Hessian cloth (burlaps) to all parts of the Globe, being specialists in this line. The firm takes the first place amongst the shippers to Egypt, having exported last year about one-third of the total export trade in grain, sugar and cotton bags and also a leading place in the exports of burlaps to North and South America; considerable export trade is also done with the United Kingdom, Australia, South Africa, China, Japan, the Straits Settlements, Siam, Java, Burma, etc. The other partners are Mr. William Grossmann and Mr. James Grossmann, whose experience of jute fabrics extends for nearly a quarter of a century, and who are also active members of the firm. Mr. Adolphe Grossmann was last in Europe in 1901 and 1902, in which latter year Mr. William Grossmann visited the United States, whilst Mr. James Grossmann travelled for a period in Australia and New Zealand, extending the firm's business and returning in 1905. Mr. Adolphe Grossmann although in business about 28 years is still a comparatively young man and has had a remarkable and successful business career. He is one of the able representatives of his house and continues to retain an active and personal interest in his firm.

Mr. ANDREW STEWART HANNAH, Manager, Messrs. Harton & Company, Rope and Paulin Manufacturers, Calcutta, was born in the year 1864 at Manchester, England, and educated at the Vermont College, London. Mr. Hannah elected to follow a sea-faring life, and in 1882 was apprenticed to Messrs. Geo. Smith & Sons' line of sailing ships. On completing his indentures with them in 1888, he joined the B.I.S.N. Company's line, as fourth officer, and passing through the different grades in due course, became in 1897 a commander in this Company's fleet, his first command being the S.S. *Kerbela*. During the continuation of his service with this Company he held the command of several of their steamships, and during the South African Campaign was employed on transport duties, being on two occasions chief officer of steamers taking troops and stores to the Cape, the

tent which was presented by the people of India to Earl Roberts being committed to his care for transportation to South Africa. Captain Hannah also took on the guns saved from the wreck of the *Warren Hastings* off Mauritius. For his services Captain Hannah received from the British Government the transport medal. Retiring from the sea, after twenty years afloat, he undertook, in 1902, the Managership of Messrs. W. H. Harton & Co.'s business, and has ably filled that appointment from that date. Messrs. W. H. Harton & Company are a firm of very old standing, being the oldest rope manufacturers in India, their rope-walk at Ghosery being historic.

SCHRÖDER, SMIDT & COMPANY, Calcutta and Bremen, were established in 1862 by Johannes Schröder and Johann Smidt. The present partners are Johann Smidt, George Smidt and Herman Smidt in Bremen, and Heinrich Johannes Sanders in Calcutta. The firm deals mainly in general produce, such as rice, cotton, hides and skins, wheat and seeds, etc., also in English and Continental manufactured goods. In addition the firm has an Engineering and Electrical Department representing large continental concerns. It has also Insurance and Shipping Departments. The firm in India employs several thousand Natives. It has agencies at Bombay, Cawnpore, Delhi and Dinapore and sub-agencies at all principal stations throughout India.

Sir **JAMSETJI JEEJEEBHOY**, *Baronet*, was born of Parsee parents, in Bombay on the 2nd November, 1852. He was first educated at home under the able tutelage of N. H. Hamilton, Esq. Matriculating in 1873 he passed the First Examination in Arts from the Elphinstone College in 1875. Mr. Jeejeebhoy (as he was then) entered Government service in 1879 as Assistant Collector, Salt Revenue Department. After serving in several districts, he succeeded to the Baronetcy in 1898 and naturally resigned his post. Sir Jamsetji is the recognised head of the Parsee Community in India, and one of the leaders of the Native Community. The year of

his baronetcy also found him a member of the Bombay Municipal Corporation. The honourable and responsible position of the Sheriff of Bombay was held by Sir Jamsetji in 1899.

Sir Jamsetji is a Fellow of the Bombay University, a Justice of the Peace and an Hon. Magistrate. As a delegate of the Parsee Chief Matrimonial Court, and as the President of the Board of Trustees of the Parsee Panchayat, Sir Jamsetji has gained deserving popularity for his interest in all matters pertaining to the welfare of his own community. To be selected as a representative of Bombay at the Coronation of His Majesty the King-Emperor, Edward VII, was an honour of which any man might justly feel proud and this honour unique in itself, was bestowed on Sir Jamsetji by the Government of Bombay in 1902, and may be taken as a sure proof of the high estimation in which Sir Jamsetji is held by that Government. This note will not be complete without especial mention being made of the Sir Jamsetji Jeejeebhoy Benevolent Institution, which institution owes its origin to the philanthropy of the first Baronet and his consort Lady



Avabai, in 1849. The object of this institution is the education of poor and other Parsee children, and in mitigating the evils of poverty and the ills consequent on infirmity and

old age among the Parsee community. The institution has branches in different parts of India in which the aggregate number of children taught, free of cost, is about 2,500. Sir Jamsetji is President of this institution. As far back as 1869, Sir Jamsetji married Miss Gulabi, daughter of Mr. Rustomjee Ardeshir Wadia, since then the worthy couple have been blessed with one son and three daughters.

JAMSETJEE CURSETJEE JEEJEEBHOY is a grandson of



the first baronet Sir Jamsetjee Jeejeebhoy, K.C.B., and third son of the second Baronet, Sir Jamsetjee Jeejeebhoy, who died in 1877. Jamsetjee Cursetjee was born in Bombay in the year 1860, and was educated at Elphinstone College in that city and matriculated at Poona. He was for nine years one of the leading members of the local Municipal Council and is an Honorary Magistrate and Justice of the Peace, and a Member of the Poona Suburban Municipality. Jamsetjee Cursetjee is also a Trustee of the Parsee Panchayat and a Member of the Jeejeebhoy Trust. He married in 1882 Awabai Shapurji Dhanjibhai. The family name is a password for benevolence, liberality and loyalty. He has two sons and two daughters.

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Messrs. JARDINE, SKINNER & CO., (founded in 1841) is one of the oldest of the business houses in Calcutta. The present Partners in the Firm are Messrs. F.G. Steuart and W.A. Bankier, in Europe, Messrs. R.H.A. Gresson, and R. Jardine Paterson in Calcutta, and of these Mr. R.H.A. Gresson is the senior resident partner. Messrs. Jardine, Skinner & Company's head office is in Calcutta, and they are represented in London by Messrs. Matheson & Co., while Messrs. Jardine, Matheson and Co. represent them in China and the Far East.

Messrs. Jardine Skinner & Company's operations embrace most of the chief industries of Bengal, and their interests in tea, jute, coal and shellac are very extensive ones, whilst in insurance and shipping they are also largely concerned. The Firm are the Managing Agents of the Cachar and Dooars Tea Company, Limited, and the Bengal United Tea Company, Limited, these Companies having an area aggregating over 8,000 Acres. In jute, the Kamarhatty Company, Limited, and the Kankarrah Company, Limited, with a united capital of ninety-two lakhs of rupees, and running a total of over 1,700 looms and upwards of 3,000 spindles between them, are also under their management, and have so flourished as to render necessary large extensions to the first named Company. As Managing Agents for the East India Coal Company, Limited, and the Jherriah Coal Syndicate, Limited, Messrs. Jardine, Skinner & Company hold a leading position in the Coal industry of Bengal. For very many years the Firm has been closely connected with the lac dye and shellac trade, and own large factories at Buriaghat and Narghat at Mirzapore, in the United Provinces. The Insurance Department of the Firm's business is a large and important one as they are the General Agents for the Triton Insurance Company, Limited, and the Manchester Assurance Company with which is incorporated the Atlas Assurance Company, Limited, Managing Agents of the Eastern Insurance Company, Limited, and Agents for two Chinese Insurance Companies, the Canton

Insurance Company, Limited, and the Hongkong Fire Insurance Company, Limited. In connection with Shipping, Messrs. Jardine, Skinner & Company are the representatives in Calcutta of the Indo-China Steam Navigation Company, Limited, the Pacific Mail Steamship Company, the Occidental and Oriental Steamship Company and the Toyo Kisen Kaisha, the latter being a Japanese-owned line.

Mr. R. H. A. GRESSON, the senior resident partner, has been connected with the Firm since 1892, and is a Director of the Bank of Bengal, Chairman of the Triton and Eastern Insurance Companies, Chairman of the Indian Tea As-



sociation, Darjeeling and Dooars Sub-Committee, and a Member of the General Committee of the India Tea Association, and takes a prominent part in all matters connected with the advancement of the trade of Calcutta.

Mr. WILLIAM PATRICK JENSEN, Manager of the Insurance Branch of Messrs. Meyer, Soetbeer & Co.'s business, was born in the year 1873, and was educated in Germany. On completing the course of a German student's life, Mr. Jensen turned his attention to commercial pursuits, and in 1889 entered the office of a Hamburg

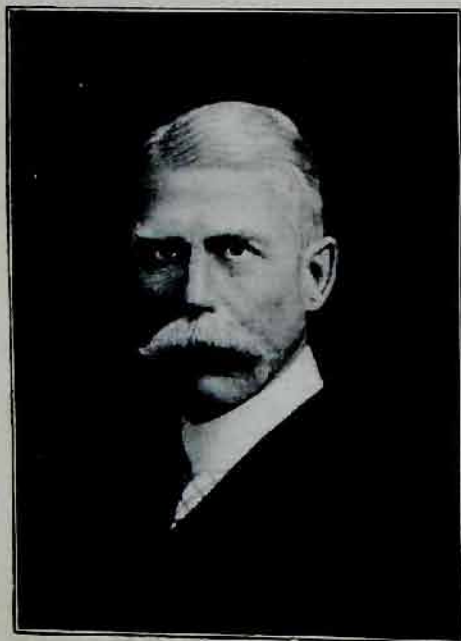
firm of merchants wherein he served for three years. Resigning this in 1892, he next joined an agency office in the same city, and in 1893 became an Assistant in the Head Office of Messrs. Meyer, Soetbeer, & Co. in Hamburg. Gaining experience in and knowledge of this firm's extensive business connections with India during the next five years, he was in 1898 selected for their Indian Branch, and came out in that year as Manager of the Insurance Department of their Calcutta office, and as the firm are Agents for the Gresham Life Assurance Society, London, the Union Insurance Company of London, and the Fire Insurance Company of 1877 of Hamburg, he has large and important interests committed to his care.

JULES KARPELES & CO., Merchants, Calcutta and London. This enterprising firm was founded in 1897 by Mr. Jules Karpeles, the well-known indigo expert, who was formerly a partner in Karpeles, Heilgers & Co., Merchants of Calcutta. Mr. Karpeles is of French extraction, and received his early training in Paris. He commenced his business career in Hamburg and subsequently proceeded to London, acquiring a thorough knowledge of the Indigo trade, in which he is now considered a very high authority. The original firm of Karpeles, Heilgers & Co. were very considerable buyers of Indigo, and the present firm is one of the largest Indigo buyers at present in India. Mr. Karpeles has not confined his interest in the Indigo business to buying and selling but has been responsible for the improvement of Indigo growing in India, and always actively engaged in furthering the interests of the local industry, both in the field and on the market. It was Mr. Karpeles who first recognised the danger from the production of synthetic indigo in Germany, and among other means of meeting the danger, promulgated the idea of introducing Java and Natal seed to replace the inferior indigenous varieties as a means of saving the indigo industry of Behar from extinction by the German product. He has been active in writing up this subject and in personally interviewing the Bengal Government and

the planters to explain the project. Besides his high reputation as an expert in indigo, Mr. Karpeles has acquired a considerable name in connection with fibres. He is the promoter of the Bengal Rhea Syndicate formed with the object of introducing Rhea, a fibre-producing plant of great value, as an auxiliary crop into the Indigo concerns of Behar, and about 3,000 acres of Rhea have already been planted and several Rhea factories are being built by the Rhea Syndicate.

ARTHUR MILFORD KER, General Manager of the Alliance Bank of Simla, was born in 1852 and educated at Harrow. Mr. Ker began his career in the British Linen Company's Bank, Edinburgh, in 1869, and after serving his apprenticeship for five years he joined the service of the Bank of Bombay and came out to India, in 1874, serving with that Bank in Bombay until 1880, when he joined the service of the Alliance Bank of Simla as Agent at Lahore.

Mr. Ker's services in his new sphere were greatly valued and recognised, and in 1891 he was appointed Manager of the Bank, having previously officiated for some time. He became a Director of the Bank in 1900.



He has been on the Directorate of the Standard Life Assurance Company for 20 years and has

given considerable attention to several Indian Industrial concerns in which he has interests.

He has devoted his 30 years in India to his work and business with the result that one has now only to point to the Alliance Bank to understand his sterling worth. The Bank has grown from a local institution to one that has many branches throughout India. Mr. Ker is a son of the late General T. D. Ker, of the Indian Army, a Mutiny Veteran and well known in his day in the Western Presidency of India. Mr. Ker married in 1881 Constance, daughter of the late Mr. P. Mitchell, C. I. E., and has one son, who is an officer in the Gordon Highlanders.

MR. CHAS. FREDERICK LARMOUR was born in Calcutta on 27th August 1852. In 1860 he went to England, where he was educated. After spending some time in Germany he returned to Calcutta in 1869, and entered the business of Messrs. C. Lazarus & Co., of which he is now joint proprietor with his brother, Mr. F. A. Larmour. Although Mr. Larmour has found the demands of business too exacting to devote much time to public life, he has made opportunity to interest himself in the Calcutta Trades Association of which he is one of the oldest members. In 1885 he was elected to the position of Master of the Association. In 1904 he was nominated by the Lieutenant-Governor of Bengal to a seat on his Council. Mr. Larmour has acted as a representative of the Calcutta Trades Association to the Calcutta Port Commissioners. He is a Director of the General Family Pension Fund, and also a Director of the Bengal Bonded Warehouse Association. For many years, Mr. Larmour was an active Volunteer. He held a commission in "F" Company of the Calcutta Volunteer Rifles, finally resigning in 1898.

He has been long connected with Freemasonry in Calcutta. He has three times been Master of his Lodge, and is a Member of the 30th Degree. He has the distinction of being a Past Grand Warden in the District Grand Lodge of Bengal. This makes up a fairly considerable array of public services in spite of the cares of a large business, that has been established for 85 years.

Mr. Larmour has devoted a good deal of his leisure to the absorbing

hobby of stamp-collecting. He is also an enthusiastic collector of rare china and porcelain, and possesses a valuable



collection. Mr. Larmour is an Honorary Presidency Magistrate, and is the oldest Past Master of the Calcutta Trades Association in India.

DIONYSIUS STANISLAUS LARDNER is the third son of the late John Joseph Lardner, Staff Officer, at the Tower of London, and Woolwich Dockyard, and was serving in the Control Department, with the rank of Major, at the time of his death in 1875. His father's services were well known at the War Office, and his advice regarding the equipment of troops proceeding abroad was much valued.

Mr. D. S. Lardner, was born on September 6th, 1861, in the Tower of London, in a house adjoining Queen Elizabeth's Palace, in which his parents lived from 1857 to 1868, when his father was transferred to Woolwich. Whilst residing at the Tower Mr. Lardner remembers the threatened attack of the Fenians on the Tower, the troops remaining by the guns, at the battery, situated directly at the back of their house, throughout the whole of one night.

Mr. Lardner also recalls the sincere friendship existing between his father and a late Viceroy of India, the Earl of Northbrook, who once a week was a regular visitor to their home at Woolwich, in connection with affairs at the War Office.

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The Earl of Northbrook and Colonel Penno of Woolwich were his mother's best friends after the death of Major Lardner in assisting her in her domestic bereavement and monetary troubles, she having been swindled out of her money, which was left by her husband in trust of a man who had always professed to be his friend.

Mr. D. S. Lardner was being educated for the Navy, but owing to these monetary troubles on his father's death, he entered the Merchant Service. He began his career at sea during September 1877, joining an old Tea clipper sailing ship at London as Midshipman apprentice, and was fortunate enough to obtain command of a



Government emigrant vessel nine years later in 1886. He retained his command until 1896, when, owing to his failing to obtain permission from the Marquis of Ripon, at that time Colonial Secretary, to allow his wife to travel on the vessel he commanded, he resigned in 1896 and settled in Calcutta, where he passed his examination as a fully qualified Marine Surveyor, and obtained a certificate to act as such from the Government.

He has had a wide experience, in the surveying of damage, and his services are retained as Surveyor to the following Companies:—

1. Peninsular and Oriental Steam Navigation Co., Ltd. 2. British India Steam Navigation Co., Ltd. 3. Asiatic Steam Navigation Co., Ltd. 4. Messageries Maritimes Cie. 5. The Union Steamship Co. of New Zealand. 6. Messrs. A. Currie & Co.'s Australian Line. 7. Messrs. Bullard, King & Co.'s South African Line, and some of the principal Coal Companies of Bengal.

He has also sat for a few years as a member of the Courts of Enquiry into shipping casualties, and as a nautical expert in shipping cases, in the High Court of Calcutta.

Many of Mr. Lardner's ancestors are men that have been well known in the literary world.

Reverend Richard Lardner, D.D., died January 17th, 1740, aged 85 years. Richard Lardner, Counsellor at Law, died April 1733. Reverend Nathaniel Lardner, D.D., who died on the family estate at Hawkhurst in Kent, July 24th, 1758, the author of several Theological Works, and buried in the then well-known Tindal's Burial Ground, Bunhill Fields, London.

Dionysius Lardner, D.C.L., of London, a well-known Doctor of Science, was Mr. Lardner's uncle, after whom he was named. He was known in the literary world by his Volumes of the Museum of Science and Art. He died in 1859. The present Solicitor-General at the Cape of Good Hope, Henry Lardner Burke, LL.B., M.A., of Lincoln, Oxford, K.C., is a great authority on literature and is a cousin of Mr. Lardner.

Mr. Lardner is a Member of the Constitutional Club, London, and also of the Institution of Naval Architects.

Mr. DANIEL MACFARLANE INGLIS, of Messrs. Finlay, Muir & Co., Merchants and Agents, Bombay, is a son of the Manse, born at Kilmours, Ayrshire, Scotland, and educated at Kilmarnock Academy. On leaving school in 1882, he entered the office of Messrs. James Finlay & Co., East India Merchants, Glasgow, and early in 1890 proceeded to the East in connection with the business of this firm. In 1892 he went to Karachi to take charge of the branch office of the firm there. He

is now Manager of the large business of the firm in Bombay.

Mr. Inglis is one of the two representatives of the Chamber of Commerce on the Municipal Corporation. He takes a keen interest in religious, philanthropic work and devotes much time in particular to matter relating to the Scottish community. He is an Elder and Session Clerk of St. Andrew's (The Scots) Kirk, and a member of the Committees of the Bombay Scottish Orphanage Society and the Bombay Scottish Education Society in which he has held most of the offices including that of the Chairman for a term.

THOMSON, LEHZEN & CO., Ltd., Merchants, Calcutta.—This firm was established in the year 1888 by Mr. J. H. Thomson (who had previously had many years' experience in the Calcutta Market as a broker in hides and skins) in partnership with Messrs. E. F. W. Lehzen and George Foster to carry on business in the export of hides and skins, a commodity which is particularly plentiful in India. Messrs. Thomson, Lehzen & Co. soon attained a leading position in this line of business and after seventeen years' successful working it was decided to convert the concern into a Limited Liability Company, which was accordingly carried out in the year 1905. The business of the Company is at present carried on by Messrs. O. Andersen & W. H. Thomson at Calcutta, and H. Barske at Hamburg. The Company does a very large export business in hides and skins with manufacturers throughout Europe and America. There are Branches at Cawnpore and Dacca, and the supplies of goods which they handle are drawn from all parts of India. Their large godowns and stores are situated in the Suburbs and are capable of storing great quantities of their commodities waiting for shipment. The Company is also large shippers of shellac and other products of India. There are over 1,000 operatives in the employ of the Company whose work is directed by a staff of eight Europeans. The Calcutta Partners are both thoroughly conversant with their line of business, having many years' experience behind them.

LIPTON, LIMITED

Sir Thomas Johnstone Lipton, Bart., K.C.V.O., the founder of this world-wide business, was born in



1850, in Glasgow, Scotland, his father and mother being Irish, coming from Clones, Co. Tyrone, whence they emigrated to the prosperous go-ahead Scotch city, and carried on a small provision business there. He commenced life at the bottom of the ladder, starting his business career, when but nine years of age, as an errand boy on 2s. 6d. per week, but whilst thus actively engaged during the day, he did not neglect his studies, as he regularly attended evening classes for some years afterwards. At fifteen that buoyant enterprise, indescribable energy, so characteristic in after years, made themselves manifest, and hearing of the possibilities of America he decided to test them for himself. Arriving as a steerage passenger in New York in 1866, he stayed there for about a month, and then went West, to South Carolina, where he worked in the rice plantations. Mr. Lipton's earliest trip to America was not financially a great success, though valuable from an educational point of view, and he received a good commercial training there, which was of much use to him in after life. Returning to Glasgow he decided on starting in business in the provision line on his own account, and

in 1876 rented a modest little shop in Stobcross Street in that city, and from this small beginning has since sprung up the enormous business which has been bought by a Company for two and a half millions pounds sterling twenty-two years after initiation. The phenomenal success which has attended Sir Thomas Lipton's commercial career may be ascribed to his indefatigable energy and perseverance, to the efficacy of bold and original advertising, and to two main principles which have guided him in his business relationships, the first being "never to take a partner," and the second always to decline a loan. As regards the former, it was at one time put about as a well authenticated fact that the redoubtable Parliamentary orator Mr. Biggar was a sleeping partner in the business, but this rumour had no foundation of truth in it, Sir Thomas Lipton being the sole proprietor of the business until he sold it to the Company in March 1898.

An instructive phase of Sir Thomas Lipton's business dealings has not only been the judgment exercised in selecting men, but also the fair treatment they have received at his hands. On several occasions he has triumphantly referred to the fact that no "strikes" ever disturbed the harmony of his relationship with his employees. But probably the best indication of good feeling between employer and employed, is the fact that to-day his fellow-directors and many of the chief officials and heads of departments were with Sir Thomas at Glasgow or elsewhere in the early days of the firm, and are now enjoying a share in its general prosperity. Like so many men at the top of the tree,

Sir Thomas has been asked for his recipe of success, and in reply he gives the following axioms. "Work hard, deal honestly, use careful judgment, do unto others as you would be done by, advertise freely and judiciously, give sound sterling value, and success is bound to follow. In 1889 the rapid expansion of the business necessitated the removal of Sir Thomas Lipton's head-quarters to London, where he established offices and warehouses in the City Road. In Bermondsey is the preserve factory, in Shadwell the wine and spirits vaults, in Old Street the coffee roasting factory, fruit gardens in Kent, and centres in Scotland and Ireland; whilst abroad there are warehouses and offices in Chicago, Colombo, Calcutta, Malta, St. Petersburg and Moscow; tea, cocoa, and coffee plantations in Ceylon; a network of branches and industries which practically touch the three Continents of Europe, Asia, and America. In recent years no industrial



LIPTON'S OFFICE.

undertaking has been more successfully floated as a Company than "Lipton Limited." The public

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knew the history and had watched the growth of the business, recognised the probity and shrewdness of its proprietor, and were anxious to possess a share in the concern. A capital of two and a half million pounds sterling was required, and no less than forty millions pounds sterling was readily offered; truly a record in Company floating.

The transference to the Company, whilst loosening somewhat the chains that bound Sir Thomas so tightly to his desk, did not liberate him entirely. He was not content with a sleeping partnership, not only did he maintain a large holding in the firm but he remained its controlling spirit. International interests, as we shall see, have since arisen to demand a considerable share of his time and energy, but only a slight experience at head-quarters is sufficient for one to recognise the fact that he still keeps his hand on the machine and regulates its pace. In the same year Sir Thomas received the honour of Knighthood at the hands of Her late Majesty Queen Victoria, and other social honours have followed and his Knighthood has since become a Baronetcy. Sir Thomas Lipton's private residence is Osidge at Southgate, one of the few old-fashioned residences surviving the growth of greater London.

In 1889 Sir Thomas was first induced to go into the Tea trade, his first purchase being no less than 20,000 chests of this commodity, and since then Lipton's Teas have become renowned throughout the civilized world. In order to abolish the middleman and thus bring the consumer into direct touch with the producer, he was induced to obtain many thousand of acres of land in Ceylon for the purposes not only of tea plantations but coffee and cocoa as well. In 1893 it was found necessary to establish closer business relationships in the great tea-growing districts of the East, and with this object Lipton's Calcutta offices were established. Beginning on a small scale and by keeping to Sir Thomas' maxim of giving "best possible value" the business in Calcutta has rapidly increased so that it is now the great tea-distributing centre to the Indian public, as well as doing a very large shipping business to London and elsewhere, notwithstanding

the keen competition there is in this trade. The same principles which characterized and made successful Sir Thomas Lipton's business in Glasgow and London are strictly adhered to and followed by the Indian branch of "Lipton Limited" and has given and is giving more than ever the same beneficial results both to the public and the Company. The space at our disposal does not permit our dwelling upon the worthy Baronet's strenuous attempts to "lift the cup," but these are historic, and though so far unsuccessful it may be safely predicted that if pluck, perseverance, and indomitable will are potential factors, Sir Thomas' ambition to bring back to England the "America Cup" will yet be attained.

Messrs. WALTER LOCKE & COMPANY, Ltd., is a striking example of what may be accomplished in trade in India in so short a time as a decade and a half. The premises of this firm are located on Esplanade East, facing the Maidan, adjacent to the handsome block of buildings erected by the



WALTER LOCKE'S BUILDING.

Government for the Foreign Office and Military departments. They have also branches at Lahore and Simla.

The business was started first in the year 1888, its scope being the importation and handling of guns and sporting goods. From the beginning, the firm showed a steady enterprise, and

remarkable success attended its efforts. It may be stated incidentally that it was the first firm to introduce into India a good sound gun within the 100 rupee limit. Likewise it was the first agency for Messrs. Slazenger & Sons, the large sporting goods manufacturers. Before long, other important firms rewarded the efforts of Messrs. Walter Locke & Co., and when the cycle boom made itself felt in India, they secured the agencies of such English makers as Lea Francis, Rover, Raleigh, Quadrant, Alldays and Onions, and Lucas, Ltd. Simultaneously they were appointed sole Indian Agents for Messrs. Elkington & Company, Ltd., the famous Silversmiths and inventors of Electroplate. Their display of Elkington's manufactures is the finest to be seen out of London.

A large department of the business is that devoted to Electricity. When Calcutta was first supplied with an electrical system, Messrs. Locke & Co. imported a staff of engineers and electrical experts and inaugurated the new department. The wisdom of this departure was early made evident, and now, in addition to being sole agents for such well-known firms as Rhodes, Wakefield, Bergthiel & Young, and Bensons, they are on the Government list of Electrical Engineers.

Still keeping abreast of the times, the firm took up the automobile and motor launch business, obtaining the agency for the Indian Motor Car and Launch Company. An automobile expert has charge of this department. Other important manufacturers whom they represent are the Ratners Safe Company, Kent's Water Meters, Goodlass Wall & Company, The Eagle Range Co., Sandow, Ltd., and The British Sport Co., Ltd.

Recently the firm acquired the workshops of the Calcutta Tramways Company near the Kidderpore Docks, and now conduct a Foundry and Constructional Engineering Works.

A large staff of workmen is employed in this work.

The Managing Director of Messrs. Walter Locke & Company is Mr. W. J. Bradshaw, one of Calcutta's leading citizens. The influential position of the firm is in no small measure due to the business ability and popularity of its Manager.

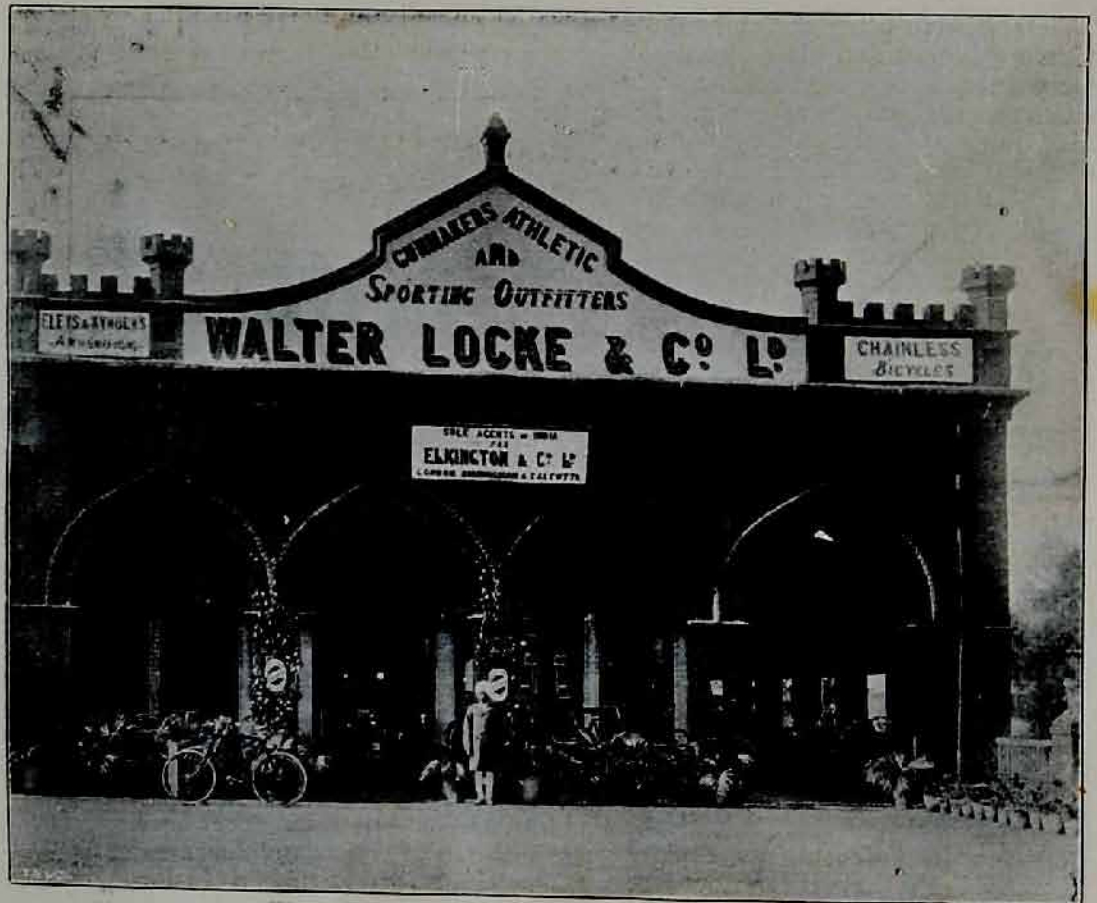
Mr. WILLIAM JOHN BRADSHAW (*Captain, Artillery Co., Calcutta Port Defence Volunteers*) ar-



work on the General Committee and various Sub-Committees. Naturally Mr. Bradshaw is attached to that useful body, the Calcutta Trades Association. In 1900 he was elected Master of the Association and he filled the responsible position with conspicuous ability. For some years he was an Honorary Presidency Magistrate, but has recently resigned, for the want of time to attend at Court. As a member of the Committee of the Sailors' Home, the Seamen's Institute and the Calcutta Free School he has done excellent work. He was a Governor of the Mayo Hospital and was appointed by Government to the new committee of the Calcutta Nurses' Association. He is also a non-official Visitor to the Presidency Jail and Alipur Reformatory. It must also be added that Mr. Bradshaw is a Member of the Central Committee of the Kalimpong Homes and is one of the Council of the Anglo-Indian Defence Association. As a Mason Mr. Bradshaw has had a distinguished career. He has been twice Worshipful Master of the Lodge

a Lodge for Officers of the Naval, Military and Auxiliary Forces. He was a Founder of the Lodge "East India Arms" for installed Masters and its first Senior Warden. He has passed through the principal chairs of "Rose Croix" and "K. T." and has had conferred on him the 30th degree. Mr. Bradshaw is a Past District Grand Warden of Bengal and is a Member of the Committee of the Bengal Masonic Association and the House Committee of the new Freemasons' Hall. He is a Member of the Cathedral Vestry, where his strong common sense has proved of value. In the world of sport, however, perhaps Mr. Bradshaw is known to the widest circle. He has always been an enthusiastic patron of anything savouring of athleticism, and his generosity as the donor of prizes for competitions is proverbial. He has from its initiation been an active Member of the Executive Committee of the Presidency Athletic Association; and football, hockey and cycling in Calcutta owe much to his initiative and energy. He has never spared him-

rived in India in 1885, armed with a good Birmingham training in business, as an assistant to the firm of Walsh, Lovett & Co. Three years later he established the firm of Messrs. Walter Locke & Co., Ltd., of which firm he is Managing Director, and the history of this business has been one of increasing success. Although essentially the man of business Mr. Bradshaw has engaged himself deeply in many civic interests. In 1886 he attached himself to that popular corps, the Calcutta Naval Volunteers, and, after passing through all the grades, he was elected an officer in 1892. On the Government converting the Naval Volunteers into the "Port Defence Volunteers" Mr. Bradshaw raised the Artillery Company attached to that corps. He is still an active and enthusiastic officer, and his energy and zeal have won him wide respect and popularity in Volunteering circles. Mr. Bradshaw was for eight years a Municipal Commissioner and has done a great deal of useful



"Marine" 232 E.C.; and a Founder, and second Worshipful Master and now Secretary of Lodge "Defence"—

self in this labour of love, and his organizing ability has vitalised many sporting clubs. In thus identifying

himself with the life of Calcutta in its many varying phases, Mr. Bradshaw has gained wide respect and universal popularity. The secret of his success has been a whole-hearted enthusiasm that carries everything before it and refuses to listen to the weak-minded plea of "My time is too fully occupied." He is a Birmingham man, having been born in that city on June 20th, 1864.

Messrs. MACNEILL & COMPANY, CALCUTTA.—This firm was established in 1872, its original founders being Messrs. Duncan Macneill and John Mackinnon. During the thirty-three years which have since elapsed, the Firm's increased business and more extended operations have led to a corresponding increase in the proprietary, the partners now being Messrs. John Mackinnon, Donald Fraser Mackenzie, George Lyell, Henry de Courcy Agnew and Daniel Currie.

Messrs. Macneill & Co.'s interests are wide ones, embracing as they do tea, coal, jute, oil, rope manufacturing, insurance, and inland navigation; besides these, which may be classed as major ones, they have minor ones, comprising a saw mill for making tea chests, and a printing press almost entirely employed in meeting their own requirements in these lines.

As owners of, and agents for, upwards of a score of Tea Companies and Estates, situated in Assam, Cachar, Sylhet and the Northern Duars, the Firm's interests in this great industry are indeed on a large scale, and the gardens under their control and management have an acreage aggregating over 25,000 cultivated acres, employing upwards of 31,000 coolies, and giving employment also to many Europeans as Managers and Assistants. In the year 1904 these tea estates yielded a crop of over 13 million lb. of tea, a total, which of itself shows the magnitude of the Firm's operations in this one industry alone. With the great progress that has marked the coal industry of Bengal during the past two decades, Messrs. Macneill & Co. are also closely associated, the three Companies in Bengal for which they are the Managing Agents, having in 1904 an output of 524,000 tons; whilst the more lately developed coal-

fields of Assam have also engaged their attention, the Company working in that province, and for which they are the Agents, having in 1903 an output of 242,000 tons of coal, while the quality placed the mineral much higher than any other Indian coal, and on a level with Welsh coal.

As Agents for the Assam Oil Company, Messrs. Macneill & Co. have very considerable interests in furthering the trade in indigenous petroleum, and in competing with the importation of American, Russian and Burma mineral oils in the Indian markets. In 1903 the Assam Oil Company's wells at Digboi in the Lakhimpur district of Assam produced the large quantity of two-and-a-half millions gallons of crude oil.

In the staple product of Eastern Bengal, jute, Messrs. Macneill & Co. are also concerned, being Agents for the Ganges Manufacturing Co., Ltd., which mill is equipped with 569 looms, half of which are for weaving heavy sacking and the balance for lighter fabrics. The Ganges Rope Company is yet another industry for which the Firm are Agents, and the plant employed for the manufacture of cables and ropes of all descriptions is capable of turning out 250 tons of the manufactured article per mensem. In Inland Navigation, Messrs. Macneill & Co. hold a leading position, and as Agents for the Rivers Steam Navigation Co., Ltd., they have under their control a magnificent fleet of steamers built especially for the passenger and freight trade between Calcutta and Assam and Cachar. The steamers of the R. S. N. Co., in conjunction with the I. G. N. & Ry. Co. run on the Brahmaputra River up to Dibrugarh in the N.-E., and on the Ganges up to Patna in the N.-W., and also in the Delta of Bengal, known as the Sunderbuns, and maintain a daily service between Calcutta and Cachar and a tri-weekly service between Calcutta and Assam. The fast daily mail service between Goalundo and Dibrugarh, and between Goalundo and Gauhati, run by the R. S. N. Co., and the I. G. N. & Ry. Co. is an innovation of late years introduced by Messrs. Macneill & Co., and in the matters of speed,

cheapening of freights, improved accommodation, and regularity of service, this Firm have led the way to the advantage of the planters and traders of the outlying districts of Assam and Cachar. In addition to the abovementioned services the R. S. N. Co. and the I. G. N. & Ry. Co. keep up daily communication between Goalundo and Naraingunge in connection with the Eastern Bengal State Railway, and between Goalundo and Chandpur in connection with the Eastern Bengal State Railway and Assam-Bengal Railway. Further, they work in agreement with these Railways and the Bengal Central Railway in respect of jute and general cargo, thus doing away with the necessity of the Railways having flotillas of their own to feed them. Still further, the R. S. N. Co. and the I. G. N. & Ry. Co. employ special fleets of steamers and cargo flats in bringing jute to Calcutta. Messrs. Macneill & Co. and the I. G. N. & Ry. Co. also run a tri-weekly service between Calcutta and Chandbally and Cuttack in Orissa.

The old established and powerful Atlas Assurance Company have entrusted their agency in Calcutta to Messrs. Macneill & Co., and in their hands the Indian business of the Company has been very prosperous. The affairs of the Assam Railways and Trading Co., Ltd., are also under this Firm's careful guidance and capable management. The Firm owns the Lakhimpur Saw Mills in Cachar, and do a large business in making tea chests and sawing timber. Messrs. Macneill & Co.'s enterprises are thus many and varied, and it is to the progressive spirit of such Firms as theirs, that the commerce and trade of India has attained the magnitude and importance it now holds, amongst the dependencies and colonies forming the British Empire.



THE CYCLOPEDIA OF INDIA.

Messrs. MARTIN & COMPANY, ENGINEERS AND CONTRACTORS, JACKSON HOUSE, CALCUTTA.—This Firm, founded in 1875, occupies a leading position amongst the Engineering and Contracting Firms, in India.

direction have been on a very extensive scale, their more recent works in Calcutta being the Drainage outfall suburban sewerage, and the unfiltered water-supply. Among other important water-supply works erected by the firm are those at Allahabad, Benares,

Cawnpore, Agra Cantonment, Lucknow, Meerut, Arrah, Berhampore, Srinagar (Cashmere) and Tansa Duct Works (Bombay). Architecture and building is a large department of Messrs. Martin & Co.'s business, their Chief Architect being Mr. Edward Thornton, F.R.I.B.A., and palaces and public buildings, mills and residences are now in course of erection by the Firm in different parts of the country, and of these, the Tipperah Palace built for His Highness the Maharajah of Tipperah, the Royal Insurance Company's premises, Dalhousie Square, Calcutta, and the Mysore Memorial at Kalighat, stand out prominently as buildings each of a type fully appropriate for the purposes for which it was intended and designed. The Mysore Memorial at Kalighat is an unique work of its kind, fully exemplifying the best traditions of Eastern Architectural Art and design.

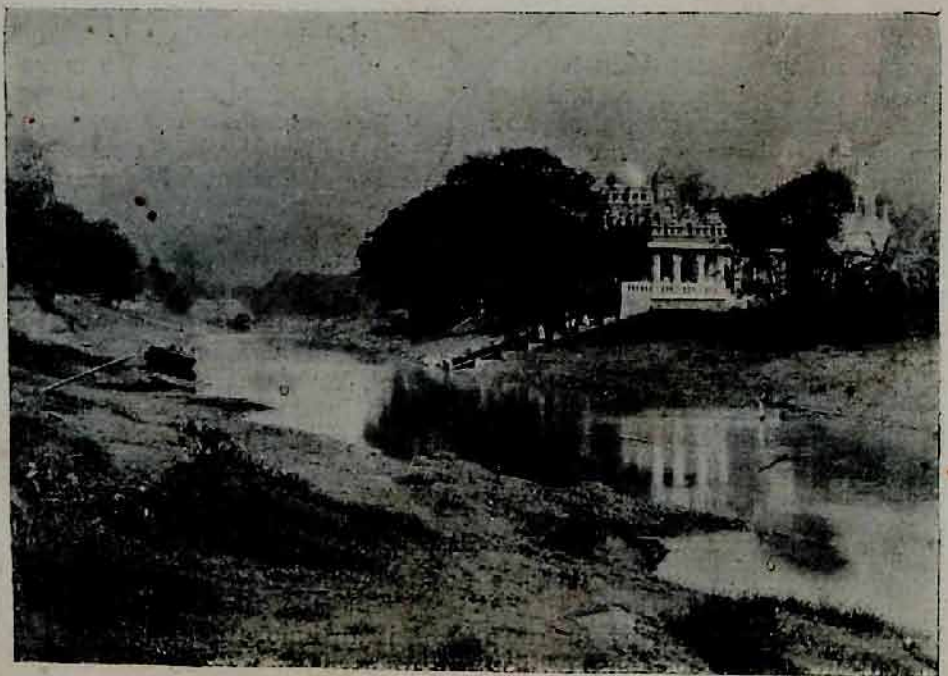
This temple was erected by the Government of Mysore in memory of the late Maharaja who died in Calcutta in 1897, and whose body was cremated on the spot where the memorial stands on the banks of Tolly's Nullah at Kalighat. The buildings include the temple, ghât, pavilion and gateway. The temple, pavilion and ghât were constructed from designs by their resident architect, Mr. Edward Thornton, F.R.I.B.A., from instructions given by the late Sir Sheshadri



MARTIN & CO.'S WAREHOUSE ON THE STRAND ROAD.

Established in the above mentioned year by Mr. Thomas Acquin Martin, now Sir Thomas Acquin Martin, Kt., the progress of the Firm has been one of steady prosperity, and the name of Messrs. Martin & Co. is synonymous with good work, enterprise and large undertakings. The present partners in this Firm are Sir Thomas Acquin Martin, Mr. R. N. Mookerjee, Mr. C. W. Walsh and Mr. Harold P. Martin, and the Firm's operations as Civil Engineers and Contractors extend from one end of India to the other, even to Cabul, in which city they were represented by Mr. Frank Martin, who resided there from 1895 until quite recently.

Messrs. Martin & Co. have constructed water-supply, drainage and similar public works throughout Bengal and other provinces, as well as in Native States; and in Calcutta and Bombay their operations in this



MYSORE MEMORIAL, KALIGHAT.

The Tea Industry of India.

Its Rise and Progress.

It was in 1780, when Warren Hastings was Governor-General, that Colonel Kyd, one of the earliest of Indian botanists, first planted tea seeds in the garden of his house near Calcutta. The existence of the indigenous plant in India was then unknown. Colonel Kyd received his seed from China. It was brought to him by the East India Company's vessels plying between Calcutta and Canton. The Company had determined, at the instance of the British Government, to make some experiments in tea cultivation in India. These experiments they entrusted to Colonel Kyd. Under his care the bushes flourished, notwithstanding the unfavourable climate. He reported the results to Sir Joseph Banks, who prepared a memorandum on the subject for the Governor-General. Sir Joseph suggested that the cultivation of tea should be seriously undertaken; and he mentioned Behar and Kuch Behar as districts where the bushes would be likely to thrive. From China in 1793 he sent plants and seeds to Calcutta. But the political difficulties which arose about that time kept the question in the background; and no immediate steps were taken to put his ideas into practice. There seems however to have been a feeling that an indigenous plant existed in the country. To decide definitely who actually discovered it is not easy. The records are conflicting: they have given rise to controversy; and opinions differ. What is clear is that between 1819 and 1825 the discovery was made. By some it is attributed to David Scott, who was the first Agent to the Governor-General in Assam. By others to one of the two brothers Bruce, who were Scott's contemporaries. In 1824, on the breaking out of the Burma war, C. A. Bruce was ap-

pointed by Scott to the command of a division of gunboats. His command was in Sadiya; and while there he is said to have sent specimens of the tea plant to Scott. He subsequently stated that he had been previously informed by his brother—Major R. Bruce—of the existence of the plant. On the other hand it is asserted that Scott had sent specimens to Calcutta as early as 1821. There is doubt as to whether Scott was himself in Assam proper prior to 1824. His specimens may however have been sent to him from some of the districts within his jurisdiction. But whether the credit belongs to the Bruces or to Scott, the fact remains that no immediate practical use was made of the discovery. The scientific adviser to Government at the time was Dr. Wallich, the Superintendent of the Calcutta Botanical Gardens. To him the plants and seeds were forwarded. But he was—as he afterwards admitted—sceptical as to whether the Assam shrub was really a *Thea*. He recognised it as a *Camellia*; but beyond that he was not prepared to go. As a matter of fact he appears to have been a little apathetic about the question. He apparently held the view that genuine tea could not be produced outside China.

In due course Captain Jenkins succeeded Scott in the Commissionership of Assam. Jenkins is believed to have been previously interested in the tea question. He made investigations; and, aided by Lieut. Charlton, he re-discovered the plant. He forwarded botanical specimens to Wallich, who was even then reluctant to admit that the plant was a genuine *Thea*. This was in 1834, or practically ten years after the original discovery by Scott and the Bruces. Lord William Bentinck was Governor-General. The East India

Company's monopoly of the China trade had come to an end in 1833. They had previously foreseen trouble in this connection, and were naturally anxious to obtain a new source of supply. Consequently they drew Lord William Bentinck's attention to the importance of introducing tea cultivation into India; and he announced his determination to do everything possible to acclimatise the best types of China plants. He appointed a Commission to examine the question, and to report on the localities best suited for China tea. The Commission deputed Gordon, their Secretary, to China to investigate and to bring back specimens. But soon after his departure they learned of the re-discovery of the Assam plant by Jenkins and Charlton. They hastily recalled Gordon, but subsequently changed their minds, and deputed him to China a second time. For Wallich appears to have been still unconvinced of the identification of the Assam plant. In consequence of his hesitation, the Governor-General appointed him and Drs. McClelland and Griffiths as a commission to report on the discovery. The three travelled through Assam, and they seem to have agreed that a genuine *Thea* had at last been found. But Wallich still favoured the China type; and he recommended the Himalayan districts as the most suitable for growing it. His colleagues, differing from him, supported the claims of Assam. But Wallich's view appears to have prevailed. Gordon brought plants and seeds with him on his return from China. The seeds were raised in the Calcutta Botanical Gardens; and in due course the young plants were sent, some to Assam, some to the Himalayan localities, and some to Madras. In the first and last named districts,

the experiments were unsuccessful. But in the meantime other experiments in the cultivation of the indigenous plant had been initiated in Assam by Captain Jenkins. These were fostered by Dr. Griffiths, and eventually samples of genuine Assam tea were produced. In 1839 the Assam Company was formed in London, with a capital of nearly a quarter of a million sterling. It was by no means successful at first. For about ten years most of its experiments seem to have ended in disaster. In fact at one time it was on the verge of liquidation. But gradually it strengthened its position. Its methods of cultivation and manufacture were reformed; and by about 1852 it began gradually to enter upon an era of prosperity. In the meantime other gardens were being opened out in all directions. By 1854 the exports of Indian tea to the United Kingdom amounted to 250,000 lbs. In the following year the indigenous plant was discovered in Cachar; and in 1856 Mahomed Warish found it in South Sylhet. The Jorehaut Company—a most successful undertaking—was constituted in 1858. And from that date the tea industry of Assam may be said to have been fairly established.

It is now necessary to turn to those Himalayan localities, the claims of which as prospective tea-growing areas had been urged so strongly by Dr. Wallich. As has been already indicated, the balance of opinion in the early days of Indian tea favoured the Himalayas. Not Wallich only, but other scientists—Royle, Superintendent of the Government Gardens at Saharanpur, and Falconer his successor for instance—were inclined to that view. Their anticipations were not realised, although it is not untrue that the China varieties do flourish in the cool hill climate. Naturally it was not foreseen that the strongly flavoured Assam indigenous teas would become popular with the consumer. There is therefore nothing surprising in the endeavour of the Government to produce teas precisely similar to those imported into the United Kingdom from China. Reference has been made to Gordon's mission to the latter country,

and to the stock which he brought back with him. Apparently these plants did not suffice; for a further supply was called for. To obtain it Mr. Robert Fortune was deputed by the Government to China in 1848. He returned to Calcutta in 1851, with a large quantity of seed, and upwards of 20,000 plants. While in China he had studied methods of cultivation and manufacture. On his return he visited Dehra Dun and the Kangra Valley, and reported upon the plantations there. His report was unfavourable. The Government was disappointed at the non-success of their efforts; and, but for the persistency of Dr. Jameson, who had succeeded Falconer at the Saharanpur gardens, they would have terminated their experiments. For it was just about this time that the affairs of the Assam Company were at the lowest ebb; and the prospects of tea cultivation in India were gloomy indeed. But Lord Dalhousie visited Kangra in 1852. He permitted the experiments to be extended by the cultivation of Holta; and he allowed Fortune to undertake a second mission to China. On his return Fortune again reported on the Kangra and Dehra Dun gardens; and he was forced to admit that some of his previous strictures were not justified. In fact he now went so far as to say that he had not seen better plantations in China. Nevertheless he still criticised, and for some time a controversy proceeded between him and Jameson. To follow it is not now necessary. But it was probably not without its value, for it doubtless contributed—as did most of the disputes concerning tea—to greater precision of investigation, and hence ultimately to better methods of cultivation and manufacture.

It has been already remarked that by 1858 the industry was fairly established in Assam. In 1861 the Indian crop reached the respectable total of 1,400,000 lbs., the bulk of which must have been produced in Assam. At about this time tea began to attract the attention of company promoters and speculators both in England and in India. The American Civil War was in progress; and fortunes were being made with

unexampled rapidity in India. The success of the Assam and Jorehaut Companies, and of a few private gardens, enabled exaggerated pictures to be drawn of the prospects before concerns with large capital. Land was recklessly taken up. Companies were hastily formed. Almost every day saw the constitution of a new company in Calcutta. Shares rose to an extravagant premium. Land was easily obtained by speculators; for the stringent waste land rules introduced by Government in 1854 were to a certain extent relaxed in 1861. Some of the promoters endeavoured to clear and cultivate the land. But in many cases large clearances were made without any adequate provision for labour. In others there was not even an attempt at cultivation. Enterprising promoters found it to be more profitable to persuade shareholders to invest in gardens which did not exist. As for example in Nowgong, where the manager for a London speculator was instructed by the latter to clear and plant a certain area of waste land for delivery to a Company to whom it had been sold as a tea garden. The inevitable sequence of all this wild excitement followed speedily. By 1866 the bogus Companies were generally collapsing. A strong reaction against tea set in. Shareholders sold out in frantic haste. The mania was succeeded by a panic. Shares which had been forced up to a heavy premium fell to nominal values. In fact the crisis became so acute that in 1868 the Government appointed a Commission to enquire into the state of the industry. The report of the Commission showed that the older gardens were generally flourishing. That is to say in those cases where they had not been damaged by the influence of promoters. But as regards several of the new concerns, the Commission intimated that in the general interest they should be wound up. From this period the crisis passed slowly away. That a severe blow had been dealt to the industry was evident. Considerable time elapsed before confidence was restored. But there was a gradual improvement; and by 1870 several new and ultimately prosperous con-

cerns—the Brahmaputra Tea Co., Ltd., and the Scottish Assam Tea Co., Ltd., among them—had been formed.

In the meantime production had been advancing, despite the depression. From 1,600,000 lbs. in 1852, the crop reached 8½ millions in 1867; and by 1870 it had risen to 13,300,000 lbs. The progress which had been made in the different districts is well illustrated by the proportion which each of them contributed to this total. From Assam, *i.e.*, the Brahmaputra Valley, 6,400,000 lbs. were derived; from Cachar and Sylhet 4,600,000 lbs.; from Darjeeling, Kurseong, the Terai and the Dooars 1,700,000 lbs.; and from Kumaon, Kangra, and Dehra Dun 600,000 lbs. Thus after about twenty years the Himalayan districts, of which so much was at one time expected, did not yield a crop of a million pounds. From 1870 to the present time the progress of the industry, so far as production is concerned, has been rapid. By 1880 an area of 208,492 acres was being cultivated; and the total yield was 41,025,025 lbs. Ten years later the cultivated area reached 344,827 acres; and the yield 112,036,406 lbs. The succeeding decade witnessed an even swifter advance. For by 1900 the area extended over 522,487 acres; and the production aggregated 197,460,664 lbs. The latest figures—those for 1904—show that the area now under cultivation is 524,517 acres; and that the total yield is 222,203,661 lbs.* Assam is, of course, by far the most important of the producing districts. With a cultivated area of 337,821 acres and a yield last year of 152,848,997 lbs., she is easily first. Bengal follows with an area of 134,668 acres and a yield of 53,885,829 lbs. Southern India comes next with an area of 33,322 acres, and a yield of 10,712,940 lbs. The development of the industry in Southern India has been marked, since cultivation was commenced about twenty years ago in Travancore and Cochin. Of all the Indian tea districts the Himalayan districts in the United

Provinces and the Punjab have exhibited the least tendency to expansion. At the present time their cultivated area is officially returned as 17,300 acres; and their production at 4,489,829 lbs. But as a large number of the gardens are of very small extent, and are in the hands of native cultivators, these figures may not be absolutely reliable.

It has been already remarked that the United Kingdom has always been the principal market for Indian tea. Perhaps, therefore, it may be of interest to trace briefly the progress of the tea drinking habit in that country. What seems so be the earliest record of the importation of tea from China into England is an entry in the books of the East India Company in June 1664 of a present of 2 lbs 2 oz. of *thea* having been made to the King (Charles II). The price was 40 shillings per lb. Two years later the Company made His Majesty a further present of 22½ lbs. at 50 shillings a pound. By 1677 the Company seem to have secured a supply for commercial purposes. Prices ranged from £ 5 to £ 10 sterling per pound. A heavy import duty of 5 shillings per pound and 5 per cent. *ad valorem* was levied in 1689. Naturally it discouraged consumption. But nevertheless in 1703 the imports amounted to 105,000 lbs; and the price had dropped to 16 shillings. From 1710 to 1810 the Company's sales aggregated 750,219,016 lbs., valued at £ 129,804,595. Of this quantity about 116 mils. were re-exported to other countries. In 1811 the quantity of tea consumed in the United Kingdom is recorded as being 22,454,532 lbs: in 1820 it reached 25,712,935 lbs; in 1830, 30,046,935 lbs.; in 1840, 31,716,000 lbs.; in 1850, 51,000,000 lbs.; in 1860, 76,800,000 lbs., of which a very small proportion was probably Indian. At a very early period in the history of tea the East India Company obtained from the British Government the right to be the sole importers. This privilege they enjoyed for nearly one hundred and eighty years, it being abolished as late as 1833.

One of the most striking features in the history of the Indian tea industry is the gradual displacement

of China tea by Indian in the United Kingdom. In 1866 China tea represented 96 per cent. of the total consumption, and Indian tea the remaining 4 per cent. From that time to the present the Indian proportion has been steadily increasing. In 1870 it rose to 11 per cent, and thence to 28 per cent. in 1880; to 52 per cent. in 1890; and to 59 per cent. in 1903. Ceylon teas first made their appearance on the London market in 1883. Of the total consumption they then represented one per cent. In ten years the percentage rose to 31. at about which figure it still stands. As regards actual weight the imports of China tea did not decline until after 1879. In that year they reached their maximum of 126,340,000 lbs. They have since so far contracted that in 1904 they did not much exceed 11 mil. lbs. And even before 1879 China tea failed to keep abreast of the growing demand. From the overwhelming proportion of 96 per cent. in 1866, it fell to 83 per cent. in 1876. By 1886 it reached 59 per cent.; by 1896 11 per cent.; and in 1901 it touched as low as 7 per cent.

These are extraordinary figures, and they furnish conclusive testimony of the energy with which Indian and Ceylon tea proprietors have pushed their product. They are of interest also as showing how the British public gradually realised the superiority of Indian teas over Chinese. The capture of the British market has been indeed a great triumph for the British planter. But like most victories it has entailed a sacrifice. As the consumption of Indian and Ceylon tea has gone on increasing, the average price has continued to fall. In 1881—when the consumption of Indian tea in the United Kingdom was just over 48½ million lbs.—the average wholesale price was 1s. 5d. per lb. By 1891 this had dropped to 10½d.; by 1901 it had reached 7½d.; and in 1904 it stood at 6½d. Many causes have contributed to this result. In a keen competition for a market, prices naturally decline, because the aggregate supply from the different competitors tends to exceed the demand. This has been the case as regards tea in the United

* These figures, although they are the official returns, should be, in the opinion of the Director-General of Statistics, reduced by about 2½ mils to allow for inaccuracies, underestimates, and so on. The total crop for 1904 is considered to be roughly about 219½ mil. lb.

The Jute Industry of Bengal.

THE history of the jute industry in Bengal is curious, inasmuch as the industry in its present shape is modern, while the plant from which the fibre is derived has been cultivated in the province from time immemorial. For very many years doubts existed as to the particular plants which yield the fibre. But a Commission, which was appointed in 1873 by the then Lieutenant-Governor of Bengal, settled this point beyond dispute. The Commission showed that the jute of commerce is yielded indifferently by two distinct species of *Tiliaceæ*, namely, *Corchorus olitorius* and *Corchorus capsularis*. The Bengali word *pât* includes both these plants, and also the fibres obtained from them. It seems that formerly there was considerable confusion as to the different Indian fibre-yielding plants. The same vernacular terms were employed to denote various plants, fibres and cloths, with the result that it is now difficult to determine which particular plant is intended by ancient writers. But for the purposes of the present brief account of the modern industry, a detailed reference to these points is unnecessary. For none of the Bengali words were adopted by Europeans to indicate the fibre obtained from *Corchorus olitorius* or *Corchorus capsularis*. The Europeans introduced a new title, "jute," the origin of which seems to be doubtful. Nor is it an easy matter to say when the term was first used. It is indisputable, however, that as far back as the middle of the seventeenth century, the European nations interested themselves largely in the manufacture of canvas and cordage

from Indian fibres. There were at that time factories and ropeworks at several places, chiefly on the Orissa seaboard, under the control of the East India Company. Reference is also made by a Dutch writer—Francis Valentyn—to factories at Palicol below Ganjam, and at Hooghly. But although it is almost certain that the fibre of *Corchorus* was used at these factories, there is no trace of the word "jute." Nor do the earlier travellers in India—e.g., Bernier, Fayrer and Sir Thomas Roe,—employ the term. The first mention of it appears to be in the "Commercial Index to the Proceedings of the late Board of Trade in 1796". It is there stated that jute had been sent to the Honourable Court of Directors on more than one occasion. In a despatch, dated 4th December 1800, the Secret Committee of the Court of Directors speak of *pât* and *sunu*, but not of *jute*. So that the word was not then in general use. But soon afterwards it seems to have become popular; and, so far as the Government correspondence is concerned, to have entirely superseded every other name for the fibre. The derivation of the word is, as has been indicated, somewhat obscure. But the generally accepted explanation is that the term *jute* is simply the Anglicised form of the Uriya *jhot*, and the ancient Sanskrit *jhat*. At least this is the derivation which has been accepted by the Government of Bengal. It is supported by the fact that the Europeans were first connected with jute in the Orissa district. The vernacular names for the fibre are multitudinous; every district has a special designation for almost each variety; and the same variety is called by different names in different districts.

Jute is cultivated in a large number of the districts of Bengal, and Eastern Bengal and to a smaller extent in Assam. Taking the latest available statistics, the principal Bengal districts are the following. The figures represent the number of acres which it is estimated were sown during 1905.—

Area of cultivation.		acres.	
Hooghly	.. 15,800	Bogra	.. 135,000
Howrah	.. 51,000	Pubna	.. 201,600
24-Parganas	.. 89,900	Dacca	.. 210,100
Nadia	.. 45,000	Mymensingh	.. 795,200
Murshidabad	.. 40,800	Faridpur	.. 134,000
Jessore	.. 41,300	Backergunge	.. 18,000
Rajshahi	.. 128,000	Tippera	.. 246,800
Dinajpur	.. 125,000	Bhagalpur	.. 17,900
Jalpaiguri	.. 108,100	Purnea	.. 269,000
Rangpur	.. 385,000	Malda	.. 31,600

In each of the other growing districts the area is below 15,000 acres. The total area under jute cultivation in the province is estimated for the current year at 3,144,600 acres, which is equivalent to about 98·3 per cent of the whole jute-growing area of British India. The total yield is estimated at nearly $8\frac{1}{2}$ million bales of 400 lbs. each. The Assam crop is relatively insignificant; the estimated normal area under jute being, according to the official statistics, 59,700 acres. But for the year 1905 the area sown was calculated at about 36,590 acres, with an estimated yield of about 82,800 bales of 400 lbs. The Jute Commission of 1873 published figures of area and yield which are interesting for purposes of comparison. In 1872 the total area under jute in Bengal and Assam was 925,899 acres, and the yield 13,568,485 maunds, or 2,713,697 bales of 400 lbs. In the following year the area was reduced to 517,107 acres, with a yield of 7,756,105 maunds, or say 1,551,221 bales of 400 lbs. Nothing further is needed to show the tremendous advance

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which the jute trade of the province has made during these thirty-four years.

A fibre closely resembling jute is produced to some extent in the Madras Presidency. It is generally known as Bimlipatam jute, and is derived from the plant *Hibiscus Cannabinus*. Recently it has realised prices equal, or nearly equal, to those obtained for ordinary jute. It is estimated that, for the current year, the crop may reach 150,000 or 200,000 bales of 300 lbs. each. A smaller crop—which, at the highest estimate will not exceed 20,000 bales this year—is also raised in the Kistna District, and is known as Kottapam jute.

Besides being used for fibre, the jute plant is utilised in numerous other ways in Bengal. Jute leaves and the tops of the plants are sold for use as a pot-herb. A vegetable soup is made from one of the varieties; and another variety is boiled, fried or curried in different ways. An infusion of the dried leaves is also used as a bitter tonic by Hindus.

There is no need to enter in detail into the methods of cultivation and harvesting. It will suffice to say that the plant seems to be capable of cultivation on almost any kind of soil, although on laterite and gravelly soils it does not flourish. On alluvial soils it gives a good return, but is most productive on a rich loam. Successful cultivation demands a damp climate, without excessive rain, and a high temperature, particularly in the early part of the season. The qualities most popular with spinners are those which are grown on high lands. Low-lying and *chur* lands, or embankments, produce the coarser and inferior kinds of fibre. Sowings commence about the middle of March, and extend to the end of April. The reaping of the crop depends of course upon the time of sowing. Generally, reaping begins about the end of June, and extends to the beginning of October. The methods of steeping the plant and preparing the fibre for the market are described by Dr. Leather, the Agricultural Chemist to the Government of India, in the

following notes on a visit to Naraingunge:—

“Plant cut from time of flowering until when fruit forms. Sometimes growing 3 to 6 feet in water, sometimes crop is almost in dry land. In the former case, boys dive down with a sickle and cut it off and build up the retting heap on the spot. If growing on dry land it is cut off and carried to water for retting. The cost of cutting comes to much the same in either case, for in the former the cutting takes more time, whilst in the latter extra labour is spent in carrying the plant to water. Boys take about ten or twelve seconds to cut three or four stems off in four or five feet of water. The stalks of jute are several feet in height. They are covered with leaves and grass to make them sink. The time given to retting varies apparently with the age of the plant. One man said if the plant is cut in flower, the fibre would be ready for stripping in thirteen or fourteen days. Another man, whose jute was cut after flowering, had steeped for twenty days, and it was then hardly ready. The hamlets generally are small and occupy little spaces of land which are just above the water. The cattle stand under sheds, while the land is under water and get no exercise.

“The stripping is carried on at the village site very largely, although some is also stripped in deep water. The man takes one or two (not more) stems, takes off all adventitious roots by running the closed hand down the stem, then gets hold of the fibre at “root-end” of both stems at once, and by passing the fingers along the stem, it is separated from the stem. It is then washed in the water to get most of the green bark away, and hung up to dry. Sometimes it receives a second washing, apparently when very little or very dirty water occurs at the village site. The leaves are not stripped off, but appear to rot under the water during the process of retting, almost entirely. The people say that stagnant water is the best and that retting takes place more quickly in it. As a matter of fact they have to use whatever water is nearest, for it would not pay to carry the whole plant far, and also, over a very large area, the land is simply covered by running water.”

From what has been written in the opening paragraph, it is evident that the modern industry may be considered, roughly speaking, as beginning with the nineteenth century. The plants from which the fibre is extracted had been known in the country from the time of the Mahabharata. But prior to the nineteenth century they were not very extensively cultivated in any of the Bengal districts. At the same time it must be understood that before the advent of the power-loom, the manufacture of gunny bags was a recognised part of the work of the Bengali

peasant. Indeed it is believed that a fairly large quantity of the fibre was produced in the seventeenth and eighteenth centuries, both for home consumption and for coverings for exported articles. There was also some demand for the manufacture of cordage. But there was no export of the raw material. The earliest mention of the export trade occurs in the records of the East India Company. From these it appears that in 1793 no less than 100 tons of *pât* were sent to England. The fibre was thought well of, a Committee of the Court of Directors estimating that 1,000 tons of it could be sold annually, at from £40 to £60 per ton. But shipments of this description were of course merely experiments. It was not until 1828-29 that the fibre appears in the official export statistics. In that year 496 maunds 30 seers, valued at Rs. 620-14-9, were exported to the United Kingdom. In the following year 2,293 maunds went to Great Britain, 127 maunds 20 seers to the United States, and 1 maund 26 seers to Batavia. The trade went on steadily from this point. During the year 1834-35 the exports to Great Britain aggregated 31,328 maunds 34 seers 14 ch., valued at Rs. 53,915-5 annas; while about 22 maunds went to Nova Scotia and North America. The progress of the trade during the fifty years 1833 to 1882, is well illustrated by the following table, which shows the average exports for each quinquennium:—

Average of five years.

	In cwt.
1832-33	11,800
1837-38	67,483
1842-43	117,047
1847-48	234,055
1852-53	439,850
1857-58	710,826
1862-63	969,724
1867-68	1,628,110
1872-73	4,858,162
1877-78	5,362,267
1882-83	7,274,000

During the ten years 1882-83 to 1891-92 the annual exports were:—

	cwt. (cool's omitted)
1882-83	10,349
1883-84	7,018
1884-85	8,369
1885-86	7,782
1886-87	8,307
1887-88	9,643
1888-89	10,555
1889-90	10,250
1890-91	11,986
1891-92	8,532

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From 1892-93 to the present time the following are the figures:—

	cwt. (000's omitted)
1892-93	10,537
1893-94	8,690
1894-95	12,977
1895-96	12,267
1896-97	11,464
1897-98	15,023
1898-99	9,864
1899-1900	9,725
1900-1901	12,414
1901-1902	14,755
1902-1903	13,036
1903-1904	13,721
1904-1905	12,875

Calcutta has always been the great centre of the export trade, although fairly large quantities of jute are also shipped from Chittagong. The fibre passes through a considerable number of hands before it is actually placed on board the export vessel. It is bought from the cultivators by local native dealers up-country. By them it is sold to a class of Calcutta dealers known as balers, who buy the jute in small packages termed drums, and have it pressed in Calcutta into compact bales weighing about 400 lbs. each. By the balers the jute is sold through brokers to the shippers, who in their turn resell it to dealers and spinners in Europe, America and elsewhere. The pressing of the bales is done by hydraulic presses, when the jute has been assorted and the "roots" * (cuttings) removed. There are about twenty hydraulic press houses in Calcutta, with a varying number of presses at each. Some of the largest are managed by joint stock companies, but a number are in the hands of private owners, who bale and press their own jute. From the press houses the jute is conveyed to the exporting vessel. It may be of interest to note that before the introduction of hydraulic power, the jute was pressed by wooden screw presses, worked by hand.

The affairs of the export jute trade are controlled by the Calcutta Baled Jute Association, which was

* It should be mentioned that in the jute trade the terms "roots," "cuttings," &c., have not their ordinary botanical signification. By the word "roots" is meant the lower woody portions of the stems of the plant; the "cuttings" are these portions when cut off.

formed in 1892, and of which all balers, brokers and shippers are members. No jute can be sold for export except on the Association contract; and the rules of the Association forbid the members doing business with any non-members. The United Kingdom is one of the greatest consuming markets; and, as is well known, Dundee is the most important jute-manufacturing centre in the United Kingdom. Germany and France and other European countries also take fairly large quantities. In fact the total exports to Continental Europe are about equal to, or perhaps a little in excess of, those to the United Kingdom. The United States are likewise large consumers, particularly of cuttings. Of the total exports for the year 1904-05, the United Kingdom took 40.1 per cent., Germany 20.1 per cent., France 10 per cent., Austria-Hungary 6.2 per cent., Italy 3.8 per cent., Spain 1.8 per cent. The United States came third with 15 per cent. The value of the exports for the year 1904-05 is calculated at Rs. 120 millions.

In an account such as this it is perhaps unnecessary to enter at length into the question of prices. But a brief summary of the prices realised during the past forty-five years may be of interest. In the early sixties the export trade began to assume large proportions, and in 1861 the average Calcutta price of raw jute per bale of 400 lbs. was Rs. 14-10 annas. At the end of each quinquennial period since, the following were the average values. The percentages in the second column show the variations rather more graphically than the figures of prices. They are calculated on the basis of the year 1873, the particulars for which are printed in italics.

Year.	Price per bale of 400 lbs.	Percentage of Increase or Decrease.
1865†	Rs. 17	94
1870	" 23 as. 3	128
<i>1873</i>	<i>" 18</i>	<i>100</i>
1875	" 19 " 3	107
1880	" 29 " 8	164
1885	" 19 " 8	108
1890	" 33 " 0	183
1895	" 33 " 0	183
1900	" 34 " 14	194
1905	" 43	238

All the causes of the abnormal rise during the year 1905 cannot be specified with absolute certainty. But there seems to be no reasonable doubt that the great development of the local manufacturing industry is one of the principal causes. It must also be remembered that the demand for jute from all consuming markets is steadily increasing, with the growth of the trade of the world.

It has been already mentioned that the fibres obtained from the native manufacturing industry. the different

fibre-yielding plants in Bengal have been from an early period utilised by the people of the province. The native manufactures resolved themselves into three main classes—cordage, cloth and paper. The first ranged from the thinnest twist to ropes sufficiently thick for hawsers. The cloth was of various qualities, adapted to the different purposes for which it was used. There was a thick closely-woven gunny, which was known as *gùn*, *tât* or *chat*. The different varieties of this cloth were used for packing seeds, sugar, rice and other produce. There was also a thin closely-woven fabric, which was common in parts of Maldah, Dinajpur, Rangpur, and among the Coch and other aboriginal tribes near the foot of the Himalayas. It seems to have been used for wearing apparel. There was further a third coarse variety, which was used for the sails of country boats, and for packing bulky articles. The weaving process is thus described by Babu Ramcomal Sen, in a well-known paper, which appeared many years ago in Vol. II of the Transactions of the Agri-Horticultural Society:—

"Seven sticks or *chaltie* weaving posts called *tanâ parâ* or warp are fixed upon the ground, occupying the length equal to the measure of the piece to be woven, and a sufficient number of twine or thread is wound on them as warp, called *tana*. The warp is taken up and removed to the weaving machine. Two pieces of wood are placed at two ends, which are tied to the *ohari*, *ohner*, or roller; they are made

† With the exception of the figures for the year 1905 these prices and percentages, and also those for gunnies which are given in a subsequent paragraph, are taken from the Government of India publication: "Variations in Indian Price-Levels since 1861, expressed in Index numbers" by J. A. Robertson, late Director General of Statistics.

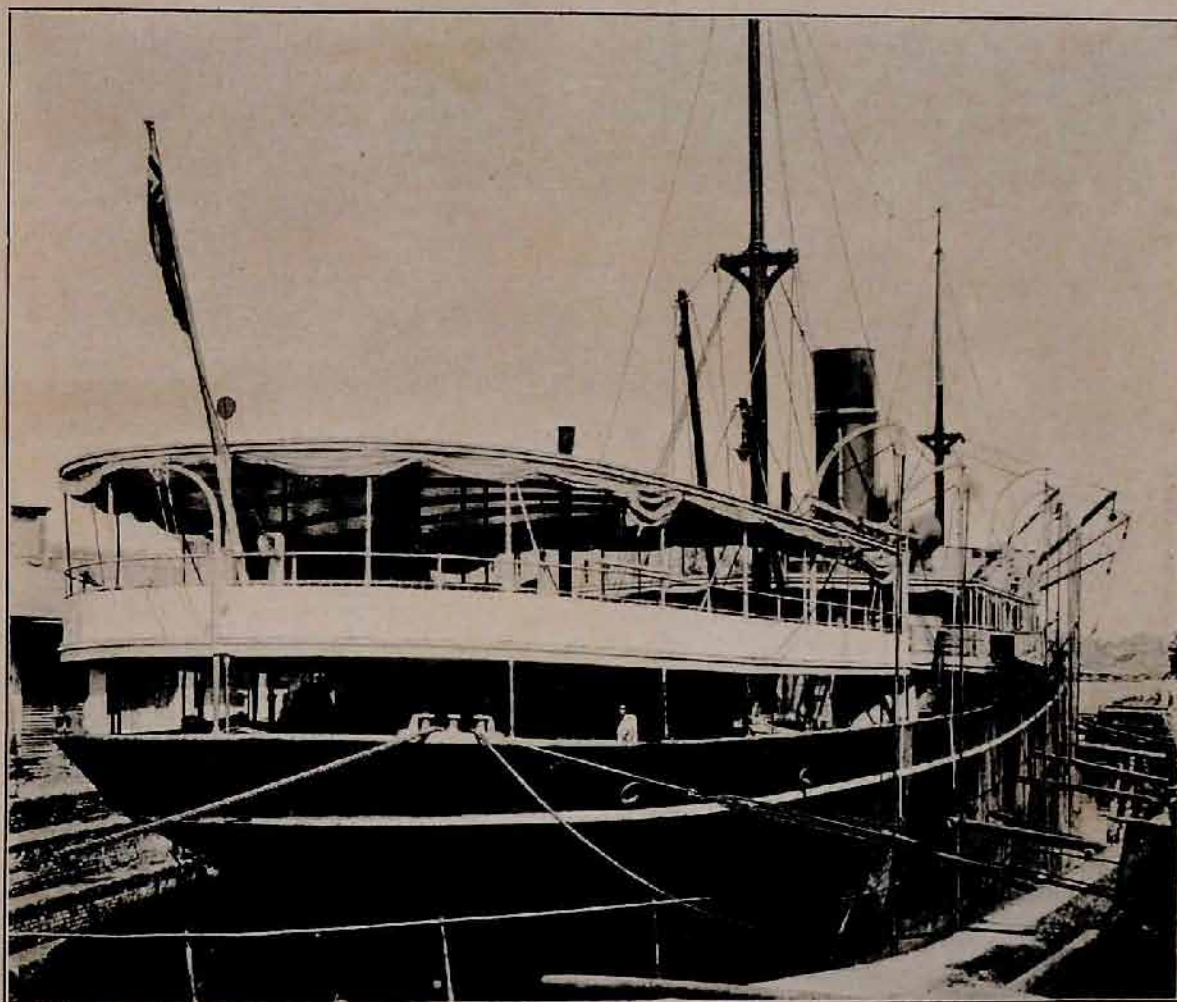
ADDENDA.

The BENGAL STEAM NAVIGATION Co., Ltd. This Company was registered at Rangoon on the 7th July, 1905, under the Indian Companies Act of 1882, with a capital of Rs. 10,00,000, divided into 1,00,000 shares of Rs. 10 each, to be held by Natives of India and Burma only.

Rahman, Merchant and Zemindar; Mr. Munshi Abdur Rahman, Merchant and Zemindar; Mr. Choudhury Abdur Bari, Zemindar, Government Contractor and owner of steam-launches; Mr. T. A. Raman Chetty, Money-lender and Merchant; and Mr. K. Basive Reddy, Zemindar, proprie-

at present of two very fine steamers, the S. S. *Tanglin* and the S. S. *Paknam*, with European Commanders, Officers, and Engineers. These vessels ply between Calcutta, Rangoon, Chittagong, and the Northern Coromandel Coast.

Among the organisers and prolo-



THE BENGAL STEAM NAVIGATION CO.'S S. S. "PAKNAM."

The present Directors of the Company are seven in number, as follows:—Mr. Abdul Karim Haji Abdul Shakur Jamal, Merchant and owner of several rice and cotton mills, proprietor of the Indo-Burma Petroleum Company; Mr. Munshi Mahommed Kalamiah, Merchant and Zemindar; Mr. Choudhary Faqur

tor of rice and cotton mills, and Money-lender.

The Company have three Agencies, namely, Messrs. M. David & Co., at Chittagong; Mr. Abdul Karim Haji Abdul Shakur at Calcutta; and Mr. K. Basive Reddy on the Northern Coromandel Coast.

The fleet of the Company consists

ters of the Company, Munshi Mahommed Kalamiah, the present Managing Director, took a very active part, at a sacrifice of his own interests. He receives no remuneration or advantage of any kind from the Company, but is devoting the whole of his energies to promoting the interests of this rising enterprise, and placing it on a sound

commercial basis. He it is who has brought the Company to its present position, and to him most of the credit of organisation is due, for he has worked very hard in the interests of the Company, and its patrons, the public. All the Directors of the Company are Chittagong Mahommedans, who have settled at Rangoon for the purposes of trade. In the initial stages of the enterprise much valuable assistance was given by the late Munshi Ihsan Ali, one of the principal organisers. He rendered substantial aid, more particularly in financial matters.

The chief object of the promoters of the Company is to facilitate trade interests, and to make due provision for the comfort of passengers who travel by their line, and at the same time to carry the merchandise entrusted to their charge with due despatch and at a minimum charge.



MR. A. K. H. A. S. JAMAL.

Since the Company started in 1905 there has been a great saving effected by the reduction of passenger fares and freight charges, of which passengers and merchants have reaped the benefit.

Although on account of the organisers of this purely *swadeshi* enterprise being Mahommedans, the present Board of Directors is composed entirely of Mahommedans; still, any Hindu, or Burman with the requisite qualifications is eligible, without prejudice, for a Directorship. By the death of Munshi Ihsan Ali, the Company lost its first and greatest benefactor; but the loss has to a great extent been compensated by the election of Mr. Abdul Karim Haji Abdul Shakur Jamal as President, and under his direction the enterprise is making steady and satisfactory progress.

GHOSE, SIR CHUNDER MADHUB, Vol. II, page 162, retired from the Bench in January 1907, and on the occasion of his retirement received valedictory addresses from all the three branches of the Profession—the Barristers (headed by the Advocate-General), Vakils, and the Solicitors of the High Court. This was the first occasion when all the three bodies of legal practitioners joined together in presenting addresses to a retiring Judge.

PAL CHOWDHURY, S. C., Vol. II, page 233, *add* at end, "Babu Satish Chunder Pal Chowdhury is also a Member of the Committee of Management of the British Indian Association and an Honorary Assistant Secretary of the Bengal Landholders' Association, besides being a prominent member of various bodies—political, literary, social or otherwise,—and takes a keen interest in all the public questions of the day."

ROY, KUMAR ROMENDRA NARAYAN, Vol. III, page 316, Deceased.

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