

## The Land Bank, Southern Rhodesia.

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The "LandBank Act 1924," "to establish and regulate the management of a land and agricultural bank for the Colony of Southern Rhodesia," was promulgated on the 15th August last by Government Notice No. 20, 162S. The bank came into being on that date, and the following constitute the board:—Mr. A. W. Redfern, to act as Manager; Messrs: H. G. Macdonald Huntly, John Richardson, H. S. Hopkins and E. C. Pulbrook. There are 57 clauses and 3 schedules in the Act.

For the purpose of the Act, a farmer is defined as a person who "devotes his attention to farming in the Colony of Southern Rhodesia, either exclusively or together with some profession, business or other occupation."

The Act provides that one member of the board shall retire annually; he may, however, unless removed or disqualified under the provisions of the Act, be re-nominated. No member of the House of Assembly may be a member of the board. The manager is to be the chief executive officer of the bank and will preside at all meetings. The salaries and allowances of the manager, the members of the board and of the bank staff, and all other expenditure incurred by the bank, are to be paid out of its funds. The members of the board (other than the manager or his deputy) are to be paid three guineas a day for each day or portion of a day upon which they are engaged upon the business of the bank. No member, however, is to be paid more than £200 in one year, exclusive of travelling and subsistence expenses. No advance may be made to any company or society in which any member for the time being of the board is directly or indirectly interested as director, manager, shareholder, or member other than as a member of a co-operative agricultural society or company.

The business of the bank, subject to the provisions in the Act specifically prescribed, is set out in section 16 thus:—

- (a) to advance money to farmers on mortgage of land within the Colony of Southern Rhodesia;
- (b) to advance money to, and to guarantee the performance of, contracts by co-operative agricultural societies or companies;
- (c) to advance money to farmers holding land from the Crown under the document known as "Agreement of Purchase";

(d) to advance money on note of hand to farmers owning land in the Colony; and generally to make all such advances and do all such acts as the bank may, by this Act or any other law, be authorised to make or do.

The limit of the advance on note of hand is £ 250, and the security, besides the note of hand, will be a note made in the Deeds Registry against the entry relating to the land owned by the borrower. Such an advance, which must be repaid within three years, will ordinarily be made in respect of unencumbered land on receipt of a promissory note signed by the owner, provided the land is in the opinion of the board not of less value than £ 500. If there exists a first mortgage over the land, two sureties approved by the board will be required to countersign such promissory note.

Advance may be made by the bank for all or any of the following purposes, namely :-

(a) improvements, in which term shall be included farm buildings, fences, dividing fences, tanks and other structures for the dipping (or spraying) of stock in accordance with law, tanks, silos or other contrivances for the making or storing of ensilage, the clearing of land for cultivation, the blocking of sluices, dongas and water courses and the planting and maintenance of live hedges to prevent denudation of soil, or any other essential works for the prevention of erosion as approved by the board, the planting of trees, orchards, vineyards, sugar-cane, coffee, tea and other perennial crops, the building of dams, the sinking of wells or boreholes, and the construction of hydraulic rams for raising water from flowing streams or the construction of windmills or other devices for raising water from wells or boreholes ;

(b) the purchase of stock or plant of all kinds and of agricultural requirements generally ;

(c) the discharge of existing liabilities on land or, in special circumstances, any other existing liabilities ;

(d) the payment of costs, incidental to the sub-division of land held in undivided shares ;

(e) the establishment and promotion of agricultural and rural industries including, in addition to other such industries; fibre, tobacco, cotton, dairy and like industries, and the cultivation, sale and exportation of fruit;

(f) the construction of irrigation works and work forming part of an irrigation scheme;

(g) the purchase of land for any of the purposes described in paragraphs (a), and (e) of this section by a person or group of persons whose financial resources are deemed adequate to carry on a purpose described in any of those paragraphs.

(h) the carrying on of farming operations generally, provided that advances made for this purpose shall be limited to advances made in terms of paragraph (d) of section sixteen of this Act.

Save in such instances as are specially provided for, no advance will be made except upon first mortgage of land or upon a mortgage, which shall rank as concurrent with any such first mortgage. The board will in every case decide on the special facts whether an advance for the redemption of a prior mortgage or charge will be sanctioned.

For the present, advances will not be made in cases where the object of the advance is purely to defray an existing bond the terms of which are not onerous and which has not been called up.

Applications for an advance must be made in a form prescribed by the board. The form may be had from the office of the Land Bank; P. O. Box 269, Salisbury, or upon application to a magistrate. Ordinary advances to farmers will be limited to \$3,000 or 5,000 in the case of particularly, large agricultural works approved by the Governor. Until the extent of the demands on the funds of the bank can be more accurately ascertained, individual advances in excess of £ 2,000 will be made only in exceptional cases.

No advances on the sole security of the land will be made for an amount exceeding 60 per cent. of the fair agricultural or pastoral value of the land, together with 60 per cent. of the value of the improvements to be effected. An advance made on the security of land will only be made on land permanently occupied and either beneficially cultivated or used for grazing stock. No advance upon the security of Crown land will exceed 50 per cent. of the amount already paid as part of the purchase price, but the board may advance an additional amount up to 50 per cent. of the value if improvements have been made since the agreement of purchase. Advances made under this heading have to be repaid within ten years upon such terms and conditions as the board may determine. Other advances have to be repaid in half-yearly instalments within a period determined by the board, but not in excess of thirty years. The rate of interest will be fixed by the board and it may be increased or reduced at the discretion of the board, but no alteration will be made in regard to advances already granted. The present rate of interest is 6 per cent,

on loans referred to in clauses (a), (c) and (d) of section 16. The form of mortgage bond for securing an advance against the security of the mortgage will be transmitted by the bank to a valuator appointed under the Act.

Clauses 33 to 39 deal with advances to co-operative agricultural societies and companies.

Loans approved of have to be taken up within three months.

Clause 40 stipulates that no advance by the bank for such purposes as buildings, dipping tanks, fencing or silos will be made until the completion of the work.

Clauses 43 to 46 deal with remedies of the bank against defaulting debtors and ensure that the advance is used for the purpose for which it was made. Provision is also made for such inspections as may be deemed advisable.

The covenants constitute the first schedule of the Act and set forth the conditions governing the granting of loans. The principal conditions are as follows :—

(1) Instalments of principal and interest must be paid regularly on due dates.

(2) The mortgagor must keep in good and substantial repair and condition all buildings and other improvements erected and made upon land mortgaged.

(3) The authorised agent of the bank shall at all times be at liberty to inspect such buildings and improvements.

(4) Should the mortgagor fail to keep any buildings and improvements in good repair and condition, the bank may, although it is not obligatory upon them to do so, undertake any such necessary repairs or work at the cost and expense of the mortgagor.

(5) Insurance of buildings, etc., shall be effected by the mortgagor and the policies ceded to the bank as collateral security.

(6) In case of default by the mortgagor in respect of any regulations laid down by the bank, the bank may call up and compel payment of all principal, interest and other moneys owing, whether otherwise due or not.

(7) The mortgagor must cultivate and manage the lands hypothecated in a skilful and proper manner and according to the rules of good husbandry.

Within two months after the end of the year, a statement will be published in the *Gazette* showing the assets and liabilities of the bank, and also a profit and loss account for the preceding year. The board is required to publish monthly in the *Gazette* a complete list of mortgages and securities accepted during the preceding month and such other information relative to the accounts, reports and statements as the Minister of Agriculture may require.

Each Magistrate, Assistant Magistrate, police officer or other official of the public service may be required by the board to report on cases submitted to him and generally to act as agent of the bank.

The costs and fees for preparing a mortgage bond or pledge have to be paid by the applicant in accordance with a scale of charges laid down, and also all charges in connection with the valuation and inspection.

(The Rhodesia Agricultural Journal, Vol. XXI. No 5, Oct. 1924.)

*The Imperial Preference.* Sugar manufacturers in the realm of the British Empire are much interested in the principle of Imperial Preference. All industries in the commonwealth are more or less concerned about it. While the Labour party was in power under the leadership of MacDonald, this principle was signally rejected and ignored, but with the election of Stanley Baldwin, of the Conservative party, this principle, proposed by the Imperial Economic conference in 1917, is once more regnant. Mr. Amery, Secretary of the Colonies has announced that the new Government will carry out the resolution of the Imperial Conference. This resolution in substance acclaims the fact that the time has arrived when all possible encouragement must be given to develop Imperial resources and especially to making the Empire independent of other countries in respect to food supplies and raw materials.

An Australian exchange believes this will be of undoubted value to Queensland especially, which has always a considerable quantity of sugar to export. That will be true of other colonies. The Empire Producers' Association has been making earnest efforts to encourage a solidarity among all producers and such associations, like the Australian Sugar Producers' Association, have been co-operating with this international organization because the impact of financial advantage has too often outplayed Imperial loyalty and the aim has been to avoid weld the two into a composite working agreement.

Under the previous Baldwin Government it was proposed that for a period of ten years the Dominion preference on sugar should be fixed or constant, say £4 5s. and 6d a ton or one-sixth of the duty of 2-3-4 pence a pound (£25 15s. and 4 pence per ton). The British enjoyed a preference of one-sixth of this duty under the former government, but the late government reduced it to 1-1-4 pence a pound or £11 13s. and 4d. a ton, and then gave preference to the colonies of one-sixth of this amount. If the present government will go back to the old preference, Queensland feels that there will be at least 2 pounds additional return for every ton. The West Indies that give Britain nearly its entire crop will, according to the best authorities, profit still more.

The sugar producers point to the United States as a shining example of what a great nation can do for its dependencies. Cuba is put forth as the result of preferential duties that have so materially shaped her sugar destiny. Hawaii and Porto Rico, and the Philippine islands all demonstrate the impact of preference and the placing on a high plane of an industry that must absolutely see the proper outlets with no high walls to scale lest it be disqualified before even a start is made. This is what the Imperial Preference principle aims to promulgate.

For the year 1923-24, the West Indies produced about 1,60,000 tons of sugar, Demerara 95,490 tons, Mauritius 2,01,500 ton!, Natal 1,80,463 and India 35,00,000 tons. The latter country consumes its sugar and has to import from Java. From these figures it will be seen that the colonies can supply the needs of the British Empire if some arrangement can be made whereby these sugars can receive preference, and, in turn, British manufacturers are to have a market for their wares. Sir Philip Lloyd Greame, Chairman of the conference, is quoted as believing that the Imperial Preference Principle is going to become a permanent one and that every part of the Empire will fall in line with this imperial policy.

(Extract from the Louisiana Planter and Sugar Manufacturer Volume LXXXIV, No. 5 31st January 1925).

*The World's Wheat Markets.* Wheat prices are the resultant of supply and demand of wheat in the great markets of the world, the chief are those at London, Liverpool, and Chicago. The prices of wheat cannot be predicted from a knowledge of conditions in any one locality. The whole of the conditions affecting the supply and demand over the wheat belt of the world must be known to forecast the probable trend of wheat prices.

Cables are continually passing between these great wheat markets and all parts of the world. News regarding the condition of the wheat crop in the various regions of the world is received daily. On receipt of such information as a drought in Canada or the United States, failure of the monsoon in India, abundant falls of rain in Australia and Canada, a plague of locusts in Russia, or the outbreak of fungoid or insect pests in any wheat-producing country, the prices of wheat immediately rise or fall according to the relative importance attached to the news. The effect is to concentrate the price-determining influences in these world's markets.

Modern transportation, which enables the grower in Australia, Argentine, Canada, or India to send his wheat to London or Liverpool, and cable communication, which has eliminated the time element in the receipt of news, have resulted in the whole world becoming dependent for prices on these great markets, where grain traders, dealers, and speculators in wheat buy or sell according to their requirements or according to their estimates of the probable world supply and demand.

*Speculation and "Futures"* In Liverpool and Chicago extensive trading is done in what are known technically as "Futures" or "options". Wheat is bought or sold for future delivery. The "future" is a contract for the future delivery of wheat without reference to specific lots, made under the rules of some commercial body in a set form by which the conditions as to the unit of amount, the quality, and the time of delivery are fixed, and the determination of the total amount and the price is left open to the contracting parties.

The persons who buy and sell wheat on these exchanges are usually wheat-dealers, millers, and professional speculators. The speculators are divided into two classes, "bulls" and bears. The "bull" speculator buys wheat for future delivery. He takes the risk of a fall in price in order that he may make a profit from a rise in price. The "bear" speculator short sells wheat, i. e., he sells wheat for forward delivery at a fixed price. He does not own wheat at the time he sells, but he expects to be able to buy it in the market at a lower price before the expiry of his contract.

The market becomes "bullish" and strong when reports of crop damage are recorded, when droughts threaten to affect the world's wheat supply, or when any factors operate which tend to diminish the world's wheat supply. On the other hand, when reports of favourable rains, favourable crops reports, increased wheat shipments are received, the market becomes "bearish" and weak.

The operator who sells in a speculative deal may settle the contract on the day of delivery in two ways:—

- (1) By delivery of the wheat,
- (2) By buying the same quantity of wheat on the same exchange

If he buys wheat on the same exchange his operations are settled through the clearing house. Only the difference in the cash cost of the two transactions is paid.

The great cereal market of the United States is located in the building of the Chicago Board of Trade. On the floor of the Grain Exchange are the "wheat," "corn," and "oat" pits, where trading in cereals is conducted.

*Function of speculation.* It is sometimes stated that speculation at the great grain exchanges determines prices regardless of the law of supply and demand and that high prices for commodities are often caused by the operation of speculators. Such an idea is erroneous, for the freer the competition between the buyers and sellers the more minutely is price regulated by demand and supply. Nowhere is the competition between buyers and sellers keener and freer than on the world's great grain exchanges.

By studying closely and accurately balancing the many intricate factors controlling supply and demand, the grain speculators are able to make fairly accurate estimates of future prices. The speculators buy and sell on their estimates of probable future values.

The most successful speculators are those who get first hand information, and their success is dependent on the accuracy of their estimates. The best facilities for securing early and reliable information are to be found where speculation has been highly organized.

A committee of the British Association for the advancement of Science in 1900, as a result of an investigation into the effect of "futures" on the prices of wheat and cotton reported that the prices of commodities subject to dealings in futures were lowered both by the reduction of risks and the diminished cost of handling the commodity: "Futures" increase the frequency of price fluctuations, but decrease the range of these fluctuations.



According to Dodlinger, "Speculation is the fly-wheel which imparts to the modern commercial machine a motion so uniform that all its parts operate continuously and simultaneously. As men produce and consume, as well as exchange, according to comparative prices, it also directs production and consumption in commodities into the most advantageous channels".

The effects of speculation are, therefore, beneficial to the community. Speculators are the men best equipped for securing and interpreting news of variations in supply and demand, and a price is determined which, with slight local variations, prevails throughout the world. Speculation lessens fluctuations in price, for the short seller "keeps down prices by short sales and then keeps them strong by covering purchases."

The objection to speculation lies in the fact that a group of individuals may secure control of the market and manipulate it as they please. Manipulation may be made either from the "bull" or the "bear" side, but "bear" manipulations are rare. A successful "bear" manipulation consists in selling a commodity short in sufficient quantities to lower the price and to cover these contracts at the low price. A sufficient volume of short sales will depress the price, but the price will immediately rise again when the "bears" commence buying.

Attempts to manipulate the "bull" side of the market are more common. "Bull" manipulations may result in corners. A successful corner results when the market is over-sold, that is when the "bulls" have secured a considerable portion of the supplies and have induced so much short selling that the supplies in the market are insufficient to cover the volume of short contracts within the required time. Though successful corners in wheat were made in Chicago by Hutchison in 1888, and Leither in 1898, they are now almost impossible of accomplishment owing to the magnitude of the purchases which must be made, and because of the fact that when prices rise rapidly enormous supplies are rushed into the market from unexpected sources.

Though occasionally pernicious practices arise from speculation, it is now generally admitted that speculation in "futures" is beneficial to the community in so far as it tends to keep prices steady, and to direct production into the most advantageous channels.

(Extract from the Journal of Agriculture, Victoria, of Jan. 1925.)

*Science and the Community.* In an address delivered in connexion with the recent celebration of the centenary of the Franklin Institute, Philadelphia, and published in the Journal of the Institute for November, Dr. A. D. Little directs the attention to the curious anomaly that although all the distinctive features of modern civilisation are due to discoveries made by scientific men, yet in no country in the world is the governing and directing power in their hands. It is an interesting but very familiar fact. Dr. Little, in his own engaging and energetic style, is only saying over again something that has been said by various eminent men of science for very many years. It is a fact that not more than 1,00,000 men throughout the world are creatively engaged in the advancement of science, and yet a list of those features of our modern civilisation which distinguish it from the middle ages would show that they are dependent upon these men and could not continue without them. Nevertheless, the opinions of scientific workers are not asked on the direction of the civilisation that their kind have built up, nor are their services considered worthy of any special reward.

At first sight this state of affairs appears to be fantastic. Dr. Little vividly illustrates the astonishing disparity between service and award in a modern community.

"It is incomparably more profitable to draw The Gumps for a comic supplement than to write 'The Origin of Species'. There is more money in chewing gum than in relativity. Lobsters and limousines are acquired far more rapidly by the skilful thrower of custard pies in a moving picture studio than by the no less skilful demonstrator of the projection of electrons. The gate receipts of an international prize fight would support a university faculty for a year."

All this is, of course, quite true, but the implications are a little doubtful. Is it suggested that Einstein should be paid more than the custard pie expert, or that the expert's income should be reduced below the level of that of a professor of physics? The custard-pie expert is paid directly by the public, for the amusement he gives them they pay him an immense income. But the professor of physics does not amuse them: for the most part he bores them, and they are in no position to understand that his work is of real importance to their lives and to the lives of their children.

There is another aspect of the general question, an aspect that Dr. Little has not touched upon. Granted that some scientific men possess great administrative ability and that they could play a very effective part in solving problems now left to the politicians, do we

want to use our scientific men as administrators? In the United States they are already employed in that way to a greater extent than is customary in Europe; but whatever the benefit to the American community, it is not clear that science in the United States has benefited by it.

Mr. Bertrand Russell has recently given it as his opinion that, in the United States, Einstein would probably have been made the administrator of a large university and, as a consequence never have had the leisure necessary to develop his generalised theory of relativity. Would that have been a gain? Was it gain that Newton should have become an industrious and conscientious Master of the Mint, seeing that he produced no more original work in science for the rest of his life? Newton's work in science certainly saved the labours of two or three generations of scientific men. It is difficult to say when the theory of relativity would have been hit upon if Einstein had devoted his time to other things.

It is not at all clear that a scientific man, as soon as he has proved himself to be of great value to science, should be immediately called upon to do something else, even though the something else should be of more immediate practical utility. Dr. Little informs us that American men of science are not in Congress. Well, they are presumably in their laboratories, which may ultimately be a better thing for the world. Nevertheless, it is desirable that so valuable a group should have a means of making the weight of its opinions effective

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(Nature dated 3-1-25).

*A New Social Order.* In the modern world wherever we turned, two remarkable efforts which were being made stared us in our face, - the one originating in various religious groups to seek the unity of mankind and the other, in the necessity of the working classes organising together on account of the development of modern machinery. There was a great gulf between these two movements which could be bridged by the one understanding the other and by the creation of an *economic order which would be* harmonious with their moral aspirations and religious ideals and no fellowship was possible or would endure unless it was based on the same level of culture. This implied the recognition by all nations of the right of all other nations to the economic means of a good life. The next thing was they must regard the technique for this purpose as the common capital of the human race and the surplus of one country must be placed at the disposal of other countries for their development and advancement.

This presupposes prevention of waste of human resources arising from poverty, disease and delinquency. These evils owe their origin to the low income of the people. This might be due to the inefficiency on the part of individuals or of the community or to the exploitation of one set of people by the other. This latter was very much in evidence in the sphere of industrial production and agricultural pursuits. Professor Ward illustrated this point by narrating an incident he heard of certain villagers in the United Provinces. They were in a condition of considerable poverty, came to the agricultural department, got better seeds and grew bigger crops. The landlord came to know of this and raised the rents with the consequence that better seeds and improved technique were tabooed by the villagers for ever.

To improve the present state of affairs, there was an imperative need for changes in economic values and economics must no longer be based on a price and profit system but on the highest ethical principle that human life and spirit are worth more than material wealth. To secure a better and more humane social order, three things were necessary, viz., the prevention of social waste due to the race of industrialism, the maintenance of an adequate standard of living and the abolition of war, and the means were the following. The right to poor must be granted as the elementary right of every humane soul and people of culture should agree upon the maximum they will take and then live rigidly within that limit taking only that which is necessary for the health of their body, the health of their mind and the cultivation of their spirit and recognise their neighbours' right to share in their good life and in all that make the good life possible and young men must be taught to develop an economic structure based on justice and co-operation. All men must develop a mind for peace and substitute for the principle of hate, the principle of conquering evil by good, of removing force by spiritual resistance by subjecting themselves to the deeper, sterner and surer test of non-violence.

[Substance of a series of illuminating lectures by Professor H. F. Ward of the Union Theological Seminary, New York, delivered at Madras before very crowded audiences between November 27 and December 3, 1924.]

### **Washing.**

When washing clothes, three things should be kept in view (1) To get out all the dirt, (2) To keep the things in a good colour (3) To use nothing that will destroy the material,

Many washerwomen believe in putting clothes in soak before washing, which is a very good idea, that is, if they know what kind and colour clothes to put in.

The assortment of the clothes should be the first thing. It is not advisable to wash any and everything together. This should be the order of assortment. (1) Lace and collars should be together. (2) All underclothing together. (3) Shirts by themselves, if they are too dirty to be washed with the underclothes. (4) Sheets and pillow cases together. (5) Table linens by themselves. (6) Print dresses and aprons together. (7) Pocket handkerchiefs by themselves. (8) Flannels and stockings separately. Before you begin washing, just let me give you one word of warning about rubbing. Do not expend your strength in rubbing the skin off your hands and fingers, but in rubbing the dirt out of the clothes and do not rub the clothes crossways. Sometimes we find a piece of garment from the wash torn up in the worst way and when we examine it carefully there is dirt on some parts. Now why had that washerwoman been scrubbing so hard as to tear that garment. Instead of looking where the dirt is and trying to get it out, she goes wrecklessly as we may say and scrubs any way. That is a big failure on her part.

Again we sometimes find that a washerwoman complains that a dress or any other garment is not good because it washes out and does not wash well. Now let me say that the blame is often due to the washerwoman and not the cloth. Suppose we have a coloured dress, shirt, apron or any other article to wash and before washing right away we put it in soak for a day saying we are softening the dirt and then rub it the next day with any kind of soap and then burn or boil it; what kind of colour can we expect that garment to keep. It will be turned the very first time.

The soap has a great effect on the destruction of the colour of the article. Many people are fond of using blue soap on any and every article. This is a mistake: Blue soap should never be used on colours such as cream, pink, yellow, etc. In fact it should not be used except on coarse blue materials and white.

Now let us consider, our clothes are sorted out as had been said. We have the white ones in soak and during that time we can be washing the coloured ones. These should be washed in warm water in which soap is dissolved. By that I mean the soap should not be rubbed on then but should be melted in a little pan. This is done by cutting up the soap in small bits and putting it in a pan with a little water which should be placed on the fire to boil till the soap melts.

As soon as this cools it should be poured in the water for washing, and stirred till suds form, we then put in our coloured articles after putting in a little vinegar or ammonia. These help the cloth to keep its colour. These coloured articles should then be rinsed in lukewarm water and when we are quite sure that all the soap water has come out we may starch them, wet and hang them out carefully. When washing day comes round the starch should be prepared first so that the clothes may be starched wet,—this is the best way.

These coloured articles should not be perfectly dry then damped for ironing but should be taken up when they are two-thirds dry, folded up and left for about 3 or 4 hours before ironing. This should be done with a moderately hot iron on the wrong and then on the right side.

I am sure if we do this our coloured clothes must keep their colour.

We will now deal with the flannel or woollen articles. Sometimes we hear a husband quarrelling on his wife or washerwoman that she has spoiled his flannel pants, or it may be any other flannel or woollen articles, because it has shrunken, the colour changed, etc. Methinks I hear the wife saying it's not her fault the flannel is not good, and the rest of it. What she says may be true, but the washing may be the cause of all.

Now, suppose we have some flannel and woollen materials right wash, the first thing to do is this: Dissolve the soap as in the case of possible coloured articles—not blue of course. Get a heavy hand sud and a bucket brushing and shaking them, well send them in. These should not be scrubbed, but sob and squeeze in the palm of the hands till they are clean. You may say that cannot cleanse them but no flannel garment should be worn to that extent that it needs scrubbing. After rinsing in warm water they should not be wrung but squeezed between the palm of the hands to get out a little of the water. They should then be well shaken and hung on a clothes line and pinned. As in the case of coloured articles they should not be taken up before they are properly dried and folded as we would an iron garment. They should not be doubled up. These should be then wrapped in a clean bit of article and put down to soak for 3 hours, then ironed. If we do this, husbands and others will be quite pleased when their flannel pants, merinos, etc., come in from the wash, that is if the pressing is properly done.

Lastly we deal with the white ones. These are commonly done but even then sometimes we find that they are of a bad colour.

Many so-called washerwomen take a whole week to get out a few pieces of clothes and perhaps they may not be done properly. Let us contrast this with the washerwoman who knows what she is about.

She puts her white clothes to soak during that time she is attending to the coloured ones, when she has finished rings out these from the soak, scrubs them into another bowl of clean water to get out as much dirt as she can without soap and then puts them in the warm water for washing. She also puts in the water, washing soda and borax, to give the clothes a white colour. After washing properly, she puts them to boil. A kerosine tin can be used for this purpose. The boiling takes about 20 minutes. After this she rinses them, blues them, starches them right away and hangs them out. In this way she is sure of a good colour on her clothes and then the ironing can be done the next day.

In conclusion let me repeat a few points that ought to be remembered by all washer-women. (1) Assort your clothes before washing. (2) Do not boil or burn flannels. (3) Do not wring flannels nor woollen goods. (4) Do not boil or soak coloured dresses and lastly (5) See that the clothes are of a good white colour and free of all dirt before ironing.

(Extract from the Journal of Jamaica Agricultural Society  
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### The Indian Economic Position.

BY LALLUBHAI SAMDALDAS, C. I. E.

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#### *Inquiry into Agricultural Problems.*

It is but a truism to say that *the economic condition of a country depends largely on its industrial development.* When we talk of industrial development in this country, we sometimes fail to recognize the fact that agriculture is the staple industry of this country. The percentage of people living on agriculture proper and other allied industries is calculated by various authorities at something between 65 to 85 per cent, and therefore, in any economic enquiry that is undertaken it is necessary to give the first place to agriculture. Not only should a careful examination into the existing condition of agriculture and agriculturists be undertaken but serious attempts should be made to find out the means of improving the same. *The want of labour-saving machinery, the sub division of land into uneconomic holdings, the lack of cheap and easy credit, the absence of scientific knowledge of agriculture are the main reasons why agriculture in India is in so backward a condition.* *Any inquiry into agricultural problems will have to include an*