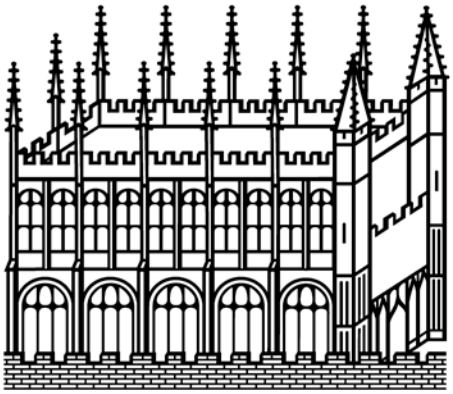

A GOOD DAY'S WORK:

THOMAS WHITE I.C.S.

AN ANTHOLOGY

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THIS little book has its origin in the two-fold desire of friends to twine a wreath of appreciation and affection round the noble but too fragmentary column of a life cut short, and to extend the range of influence as a living force for good of a character of charm and sterling worth.

Students of human nature have often echoed the wish for more biographies of "obscure persons" — of persons, that is, whose names have never become known to the general public, but who have yet succeeded both in making a great success of life themselves and in influencing others who may have greater opportunities. Such careers are not merely interesting to the psychologist, but inspiring to all who are striving to do their duty but can see little fruit thereof. 'Twere pity that such influence should be confined to the circle of acquaintances of

one who lacked not genius but length of days, who possessed a charm and power of personality that convinced his friends of his capacity to transcend all "obscurity," and to rank among the foremost servants of the Empire.

The main interest of this sketch lies in the work accomplished by Thomas White as a member of the India Civil Service, in which his enthusiasm, efficiency, and versatility found full scope and due recognition from rulers and ruled alike. The spirit of the service, the British conception of the responsibility of Empire, may be read in the letters which describe his sympathetic endeavours to promote in every way the best interests of the people of Bengal at a time when sedition was rife and gratitude stifled by the work of the babu agitator. Yet, amid all the anxieties of the situation, we find a sane and healthy attitude maintained, and an interest in the things of the spirit and of the wider culture which testifies to a well-balanced and high-endeavouring temperament.

Thomas White

Thomas White was a man so well worth knowing that it has seemed worth while to give his fellow countrymen a chance of knowing him generally, and his more immediate acquaintances the opportunity to know him better.

I

"Mine Own Romantic Town"

WHEN Thomas White ended his school career in July 1901, at once the dux of the school and its champion athlete, it was generally considered that no finer all-round product had left Stewart's College for many years; and the headmaster, W. Wallace Dunlop, Esq., M.A., writes: "No former dux of Stewart's College possessed in a greater degree the respect and esteem of his class-fellows, the staff, and the headmaster than Tom White." There is a theory that abnormal brilliance at school rarely presages a career of unusual distinction, but this idea gains no support from a view of White's subsequent record. He remained ever an "Admirable Crichton" among his fellows of whatever rank they might be: never hustling, never fussy, he ever gave one the impression of perfect competence and efficiency. Withal his manner was so pleasant and winning that he was universally liked as well as admired. It was curious to

note how common among his associates was the habit of predicting for him a brilliant political career; and, at the last, the burden of his superiors' letters is the same—regretting the loss of a personal friend and of a brilliant colleague who "would have risen to the highest places."

White had about six years' schooling at Torphichen Street, and as many at Daniel Stewart's College. His parents spent the summer of each year at Balerno among the Pentland Hills; and when, towards the close of his first full session at Torphichen Street, the time of the annual migration arrived, it was proposed to withdraw him from school, which would have entailed his forfeiting the prize of which he was then assured. So impressed with the boy and his work was the headmistress of the school that she offered to see him to the station every evening after school if only he could be left to complete the term, and qualify for the prize.

Tom began his career at Stewart's as he closed it, with brilliant success in all his classes,

and a win at the school sports. In 1901 he took Honours Leaving Certificates in five subjects, and in the intervening years "a quick mind and hard work made him an unapproachable first." After sitting his last examination at Dacca in 1907 he reflected: "I have had my fair share of examinations, and am not sorry to have done with them, though in old days I had a fighting enthusiasm for sitting them. Doing examinations successfully is an art, and it came naturally to me from the first. I got my first fairly big examination when I was twelve, for a Heriot Bursary, and did not work for it. You ask mother about the struggle she used to have to get me to come in from play in the evenings and 'study' a little. However, Thomas came out the second on the list, and began to be interested in this form of warfare. At Stewart's in the now non-existent class XIII., aided by a splendid memory, he went on steadily coming out first until one day he was beaten, and it dawned on him that it might be as well to do a little work on the night before the examination. Since then he has always

worked hard, right up to the hour of the examination, and though at times the strain was great, his obedient brain was always calm and collected, and his robust health was the main factor in his success."

Tom was one of that rare class of men who work better in the morning than at night. Even in his most hard-working student days he rarely worked after 10 p.m., though he might rise at four or five. And when he rose thus early, his mother would rise also, make tea for him, and sit beside him knitting. Home influences and associations were for Tom ever the sweetest and best, and in the devotion of the members of the family to each other he learned the lesson of unselfish thought for others. From his father he derived one other supreme benefit—the habit of absolute thoroughness in whatever he undertook. Besides "scooping the pool" in the subjects of the ordinary curriculum at Stewart's, Tom distinguished himself in such "extra" subjects as drawing and shorthand. To singing and music he could not give the time required to develop fully his natural

gifts, a good voice and a remarkably fine ear, which enabled him to reproduce new tunes on a single hearing.

In athletics, as in his studies, he showed some versatility. His favourite race was the "100," but he could beat his contemporaries at any distance up to the "quarter." Rugby is the fashionable variety of football in the Scottish schools, and Tom duly played in the College XV., but during the luncheon interval "Soccer" found greater favour with the boys, perhaps naturally, as the playground was of ash; and under both codes Tom played a creditable game. Living at Balerno in summer, he was not favourably situated for cricket practice, but in his only recorded match he distinguished himself by taking a hot catch at mid-on. Of all out-door games golf was probably his favourite at the time he left school; and as he also cycled, he had, on entering the 'Varsity, a fair grounding in athletics as well as in matters scholastic.

It was to his training at the meetings of the College Literary Association that White always

ascribed his ability in public speaking. The Association is open to former and present pupils, and White's introduction to it was only accomplished when he had reached the highest class in the school. He was going footballing one Saturday afternoon, when the President, as White himself said in grateful retrospect, "hauled me in by the cuff of the neck." In 1902-3 and in 1903-4 White was Vice-President of the Association, and, in the following year, President. From 1906, the date of his sailing for India, he was an Honorary Vice-President.

Among the subjects of papers read by him at the Association are *Scott* (in a symposium on *My Favourite Poet*), *Heroes and Hero Worship*, and *Imperialism*. In the last case, in place of a written essay, he gave a stirring but thoughtful address, holding a few notes in his hand, but making no reference to them. He had carefully thought out the treatment of the subject, and perhaps even his diction. At least, there was no semblance of faltering; and this speech, made before he was

twenty-one, was perhaps the most impressive of his appearances at the Association. In extempore speaking he had few rivals among the members; but it was to his personal popularity more than to his oratory that he owed his success in three several years in mock elections to "Parliament," the "Town Council," and the "School Board."

The Scot is generally a rather enthusiastic patriot, and Tom acted up to the national reputation for loyalty. From the age of six or seven he had dabbled in verse, and on leaving Stewart's College he dedicated the following ode to his old school:—

ODE TO DANIEL STEWART'S COLLEGE

Dear walls beloved with a love that grows
With each new winter's fleeting snows,
Dear towers that the clearer in beauty shine
As each morn wraps you in light divine,

Dear halls that speak with a sigh that tells
Of years long past, youth's dreams and spells,
Old haunts more sweet to this longing heart
With the widening gulf that doth us part,

Thomas White

Life's morning bells here sweetly chimed,
Youth's glorious sun its heaven climbed.
How full my cup of schoolboy mirth!
The joys each lengthening day gave birth!

Ah, these are hours for ever fled
On Time's rude pinions swiftly sped,
But long as life by Time is bound
I'll hold these precincts holy ground.

The impression made by Tom at Stewart's College can be gathered from one or two of the many tributes from old schoolmates: "Somehow Tom combined in himself all the qualities of 'gentleman' with those of 'man' in the most robust sense." Another writer says: "He seemed to carry with him such an atmosphere of true, simple, gentle manliness as to win one's unconscious admiration on the spot, and arouse a yet deeper flood of conscious admiration in his absence." And a third: "When I do have . . . a glimpse of a future, glorified and ennobled by the patient striving that is genius, it is the example of Tom that inspires it. There are some men that one can live for and really call Master . . . Tom was one of these."

It was believed by his friends that Tom, on

going to the University, could take First-Class Honours in any subject to which he might turn his attention; but in selecting Classics for his Honours group he was probably following his own inclinations as well as the prompting of interest with a view to the India Civil Service examination. Unlike many, perhaps most, students he had a clear notion of what he was aiming at, and how best to secure it. He mapped out a course for himself which combined the maxima of educative value and of utility "for examination purposes," the leading groups being Classics and Economics.

In the Winter Session of 1903-4 he was among the first five in each of the four classes he attended, and in the short Summer Session following he won medals in the Economic and Historical courses conducted by Mr Clark and Mr Heatley respectively. In October, after an extremely keen competition with the Honours Class Medallist of the preceding spring, he won the Vans Dunlop Scholarship in Economics of the value of £300. About the same time he was awarded the Gray Prize

for an essay on "The Bearing of the Problem of Exports and Imports on our National Prosperity," the peroration of which is quite worthy of reproduction at a time when Tariff Reform seems to be losing its Imperial reference and justification, and to be coming to be no more than an effort to find in Protection a panacea for social and economic ills:—

"We neither can nor must ever return to the vicious old Protectionist system which prevailed before 1860. But amid adverse and alien conditions thrust upon us by the less enlightened and more selfish policy of other nations, conditions under which the streams of trade and industry are diverted from their natural channels, with resulting disadvantages and injuries to the whole trading area, the maintenance of our national prosperity may demand that we sacrifice our foreign to our colonial trade—though it be the greater to the less, yet it is the decreasing to the increasing—that we exclude foreign and stimulate colonial imports, and that we generally develop a British Empire within which Free Trade will

ultimately reign, and in which the trade and industry of each member shall be adapted as far as possible to the needs of the whole Empire. Under such an ideal, the bearing of our imports and exports on our national prosperity would assume a character and an importance it has never yet known. For would not our exports and imports then be both the outward symbol and the main pillar of our Imperial prosperity? The ideal is a great one; not indeed so great as that which it seems now compelled to displace—the ideal of a free-trading world in which all the puny contrivances like tariffs, bounties, duties, prohibitions, etc., would be things of the past. But it may yet be the means to that end; and if this be impossible, it is worthy to be an end in itself."

The next winter White completed his Honours course in Classics, and duly graduated in April with First-Class Honours, which set him free to pursue on his own account, in Edinburgh and at Pitlochry, the almost unlimited course of study which in 1905 was

still, though for the last time, open to Indian Civil Service candidates.

In the social side of University life Tom scarcely took a prominent part: he never became a prominent member of the Union or the Students' Representative Council, but he held office both in the Classical and in the Economic Society, where he made many friends. He also took part in one or two Union debates, and was asked to represent Edinburgh in an inter-University Debate at Glasgow.

Tom's habit of early rising and his faculty of concentration enabled him, while working nine hours a day, to indulge in physical exercise, to keep himself well informed on all subjects of national or local importance, and to do some reading. Golf and cycling were his main recreations during his University days. He would sometimes rise at four or five to play on the Braids with his father or with a friend who did not find the hour too early, and he never allowed a day to pass without having some out-door exercise. His favourite cycle run was by Hermiston and Kirknewton; his favourite

walks by Colinton Dell and by Granton Harbour and the shores of the Firth. Living on the north side of the town, he found it inconvenient to appear very often at Craiglockhart; but he spent many a Saturday afternoon in watching the great 'Varsity Rugby XV. of the opening years of the century, and on the rare occasions when he did participate in an Inter-Class match his speed and pluck made it evident that he could have been a great "three-quarter," had he only had time for regular practice. He himself regretted later that he had not played regularly; but even *his* time was limited, and he reflected that he had not missed many chances.

Tom was a member of the Dean United Free Church, where his influence is gratefully remembered. He did good work of permanent effect in the Sunday School and elsewhere; but he did not drift into church activities, like so many young men, merely from his own inertia and the importunity of others. He undertook work only which he deemed useful,

and he gave to it his best of head and heart. When an old classmate, not a very intimate friend, had to retire to a sanatorium owing to chest trouble, Tom was one of the few students who used to visit him—and Tom was not one who did not put a proper value on his time. Many keen students would be generous with their money rather than with their time; but Tom, though he lived at the other end of the town, was a frequent visitor at the sanatorium—and no cheerier or more helpful could have been found. At meetings of the Sabbath Morning Fellowship Association he read at various times papers on *Life*, *Time*, *Healthy-mindedness*, and the hymn *Nearer, my God, to Thee*. These essays furnish the best record of the central principles upon which he based his scheme of life, and some extracts will help us to a better understanding of the man.

Even in the earliest of his papers, that on the hymn *Nearer, my God, to Thee*, three ideas are emphasised which were dominant forces in shaping his life: first, the conception of the

function of the Teutonic peoples, and especially Britain, for "the harmonising of the nations" "to put on the armour, and lead the rest of the world to God"; second, the thought that "Nearer, my God, to Thee" is not a mere contemplative aspiration, but involves an active endeavour of the individual to bring the world nearer to God—"We may either in our moments of quiet meditation cry out for the living God, or do our little share in drawing the world nearer to God"; and, third, the view that the study and love of nature provides one among many ways by which man may come closer to God—"As we sit, mayhap, on a rock by the shore under the cloudless canopy of a starlit sky still all ablaze in the west with the crimson radiance of the new-set sun, we may instinctively feel that we are breathing a purer atmosphere, and cry out "Nearer, my God, to Thee": perhaps, as we reflect on the last verse of the hymn, we may think of the time when we too shall lay down the burden of this life so like the turgid restless sea, and, all toil and trouble spent, receive in exchange a

fairer life symbolised by the calm, clear expanse of sky above us."

His summers at Balerno had had their due effect on a thoughtful and imaginative nature; and, in his country walks and cycle runs, it was his usual practice occasionally to rest and "feel a few minutes' poetry," as he expressed it. His heart was made for love of animate and inanimate, for love of the lower and of the higher creatures. As he gave of his best, so was he qualified ever to view most sympathetically, and thus to derive the greatest benefit from, all that met him. He saw God in the outer world even more immediately than in the written word, and Nature always cheered and refreshed him.

The essay on *Time*, the least striking of the Fellowship papers, lays stress on an idea which must occur to every one who makes an estimate of such a life as White's own. "But while we thus grant that human life, as measured in human time, is something comparatively brief, it is not, after all, the time-measurement that is most important, but the contents of it. Time

may be fleeting and brief, but it is not too fleeting or too brief to enable us to play our part in the great world-drama. We speak of 'glorious life' and 'fullness of life,' and so try to express its magnificent possibilities and opportunities; and the world's greatest heroes have been mostly men who drained life and time to the dregs, and so attained to some of these possibilities."

In the paper on *Life*, White traces through an abundance of literary allusions the ideas of "mystery" and "battle" as the most prominent in man's view of his own existence. "The antidote for the mystery, which is sufficient for most men, is simply the old one of faith in the guidance of an ever-watchful and all-powerful Providence," in support of which Lord Kelvin's declaration is quoted that it would be impossible to understand this world without the conviction that there is a God at the back of it all. The essay proceeds to a more satisfying conclusion: "Yes, but the guiding hand is something more than all perfect: it is controlled by a heart of love; and here we

reach a final definition of life, and one that sums up all definitions. Life is love towards God and our neighbour, which gives happiness to men, says Christ; and Himself was the first and supreme exemplar of the gospel of love. God played the first and most tragic act of all when He yielded His son to Calvary; and who knows but that He feels that man is making tardy efforts to further the work. . . . Thus . . . we come round, through all the philosophies to the old, old truth that the great highroad to human welfare is the old highway of steadfast welldoing amid all the limitations of life. For it would be idle to deny that life has its limitations. The setting or the background is given us irrevocably, and we cannot change it. But the human artist has it in his power to fill into that background a masterpiece of beauty and power, or to disfigure it with a scrawl or a caricature!"

Here, as in the *Heroes* paper, White quotes a favourite fragment of Goethe, Carlyle's "marching music for mankind":—

Edinburgh

The future hides in it
Gladness and sorrow ;
We still press thorow,
Naught that abides in it
Daunting us—onward.
And solemn before us,
Veiled, the dark Portal,
Goal of all mortal :
Stars silent rest o'er us,
Graves under us silent.
While earnest thou gazest
Comes boding of terror,
Comes phantasm and error,
Perplexes the bravest
With doubt and misgiving ;
But heard are the voices,
Heard are the sages,
The world and the ages :
Choose well ; your choice is
Brief and yet endless.
Here eyes do regard you
In eternity's stillness.
Here is all fullness,
Ye brave, to reward you.
Work, and despair not.

"Now we have left far behind the fear and doubts which clouded our opening sentences. We have swallowed up the mystery of life in its grandeur and possibility: the battle of life no more dismays, but is almost welcome to the

soldier's heart, yearning to fight the good fight; while the poet promises the fuller life that shall succeed this limited life, and be its crown and reward. Listen to the following beautiful language of Longfellow: 'To-day, to-morrow, every day, to thousands the end of the world is close at hand. Yet why should we fear it? We walk here as it were in the crypts of life. At times from the great cathedral above we can hear the organ and the chanting of the choir. We see the light stream through the open door when some friend goes up before us, and shall we fear to mount the narrow ladder of the grave that leads out of this uncertain twilight into the serene mansions of the life eternal?' With such hope we shall then take farewell of life thus:—

'Life, we have been long together,
Through pleasant and through stormy weather.
'Tis hard to part when friends are dear;
Perhaps 'twill cost a sigh, a tear.
Then steal away, give little warning,
  Choose thine own time,
Say not Good-night, but in some brighter clime
  Bid us Good-morning.'"

Edinburgh

An unsympathetic critic might be inclined to consider the essay little more than a mosaic of quotations, and yet the spirit that sought from philosophers and poets to learn what they had made of life, and that steadily selected the best, and could so well justify the choice, is surely as deserving of credit in a youth of twenty as would have been any pretensions to convey new and startling messages to mankind. White had originality and imagination as well as the critical faculty, and this is evident in his essays; but the most striking feature of his papers is their earnestness, sincerity, and direct value for the practical conduct of life.

The most characteristic of all the essays is perhaps that on *Healthy-Mindedness*, one of the chief distinguishing qualities of its author. The healthy-minded, according to him—and the description applies well to himself—are those who "have a hopeful disposition which is reflected in their cheery presence; perhaps they may have seen farther into things, and seen that there is no cause to be despondent; or perhaps, if there is aught to fear, they feel

strength to fight, and, like strong men, glory in the combat; they always see the silver lining of the cloud"; but, avoiding shallow optimism as well as desponding pessimism, they maintain among the struggles and convulsions of human life an attitude described by the three-fold precept—Labour, Pray, and Wait. "The sound-minded man can never be a narrow-minded man. . . . In mutual intercourse with his fellows he will put the best interpretation on their actions; he will endeavour to see their position before he begins to criticise. . . . He will try to see the good of all their efforts, and to view things in their true proportion. . . . But when in addition to this the words "healthy" and "holy" are seen to be one, and both to mean the state of being "whole," a new significance is given to the old words. Health of body, dependent on and supporting health of mind, health of mind closely akin to and dependent on holiness of soul—there you have the whole nature of man interrelated, there you have the ideal of manhood propounded."

In these quotations may be traced much of

White's working philosophy of life—the ideal of *all-round* excellence—the Hellenic ideal spiritualised in the light of Christianity, and the maintenance therefore of an interest in all that concerns the life of man : a strong belief in the interaction of body and mind, and the power of the will over the condition of the body ; and the conviction that some good is to be found in everyone, and the resolve to find it in all with whom he came in contact.

In these papers there may be no startling novelties of thought or expression, but they are all the fruit of his own experience. None of it is preaching without practice, and none of it without value for the actual conduct of life. The best of our knowledge of life is already expressed in hackneyed aphorisms ; but, just because these appear to be platitudes, we fail to appreciate their significance for our own life, and the thoughtful among us rediscover them for ourselves, and endeavour to bring them home to others. It was thus that the well-worn subject of *Sowing and Reaping* drew from White what is artistically the best of his essays.

Thomas White

After a descriptive passage, the first of many word-pictures of country life in his letters and papers, he considers how each generation reaps the fruit of the labours of all its predecessors. "Every hour of patient study and deepest thought, every dream of every poet, and every aspiration of every philosopher have woven themselves into the tissue of our present intellectual attainments and capacities, and thinkers to-day start with the accumulated thought of generations. . . . We are the beneficiaries of every protest against evil, every restraint of evil passion, every suffering for the right, and every high disinterested effort of the millions who have lived before us, each of whom has grafted his own little shoot of goodness upon the great ever-growing tree of righteousness." Similarly to future ages we stand in the position of sowers, and "as the effects of no action, however apparently small, are ever completely lost, who can tell how far the influence of a noble life, whether in high station or lowly sphere, may penetrate and spread? Thus must we, to the best of our

endeavour, sow the seeds of every virtue, that the sum-total of good may not decrease but increase in our keeping, and the race go on from height to height till

> "While the races flower and fade
> Prophet eyes may catch a glory,
> Slowly gaining on the shade,
> Till the people all are one,
> And all the races blend in choric
> Hallelujah to the Maker,
> 'It is finished: man is made.'"

The second part of the essay deals with the individual life, the sowing of acts and habits in youth, the reaping of character and destiny in later life. "Every one is chained irrevocably by his every act and thought. Everything a man does becomes part of the tissue of his life and self. Viewed in this light, the little acts of every day assume a new importance. They are not done with and over, when they appear to be: not a series of separate independent units having no connection with our whole subsequent nature and character. All are incorporated, and the man himself, his personality as philosophers

call it, is the product of all his previous experience, and the still-changing product of an ever-widening and deepening experience." The men who are disappointed in life are those who expect to reap where they have not sown; and if there appear to be cases in which virtue seems to be ill rewarded according to worldly criteria, yet religious and poetic thought unite in testifying belief in a final adjustment of the harvest to the sowing. The essay quotes several opinions as to reaping in eternity, and concludes: "Whatever form of operation the law may take, men will ever believe that lives of holiness and goodness and truth will receive their due reward; and the devout imagination will picture the final great harvest scene when the Master Reaper will go forth to garner His world harvest; and, surveying all the plains of life, will note standing out, may be, from their neighbours, shining fields of a hundred fold; and these will be of those who sowed good seed in their sojourn on earth, who, in the words of Henry Drummond, 'lived life on the top storey,' and, to the best of their power,

served to the end their generation and their God."

In the paper on *Heroes and the Heroic in History*, read to Daniel Stewart's College Literary Association on the eve of his departure to India, he sided with Kingsley in opposing Carlyle's view of heroism as unduly limited to surpassing intellect and the understanding of the deepest secrets of the world. "Carlyle's heroes were men of genius, but genius and the heroic are not synonymous terms. . . . Etymologically the word comes direct from the Greek ἥρως, which is the same as the Latin *vir*, and 'vir' means a man of courage, principle, or honour—one, in fact, who deserves the name of *Man*. Heroism, traced back to its original source, means 'manliness'; and this is still the dominating idea in the word. . . . I wish Carlyle had concluded and crowned his volume with an essay entitled 'The Hero as Man.' For, amid all differences of race, colour, creed, intelligence, there is this situation common to all: every one launched into a jarring world, ignorant of

its origin, its purpose; the mystery of life pressing in upon him; deeply conscious of his human limitations and needs; many things strange and incomprehensible to his young human intellect; many things to rack—it may be in many cases to break—those wonderful little engines, the hearts of men; an unending conflict between right and wrong, between truth and falsehood, a *proelium anceps* in which victory does not obviously incline to the side of truth and right; so much waste of life and futility of labour; so many incongruities, uncertainties, positive miseries and griefs; everything that makes 'the still sad music of humanity.' 'What is it all but a trouble of ants in the gleam of a million million of suns, what but a murmur of gnats in the gloom, or a moment's anger of bees in their hive?' Yet what an unequalled situation for the production of heroes, for the development of men! Could a better be imagined for eliciting the best in humanity, *audax omnia perpeti?* . . . And what is the hero but the man who everywhere and always, in any line of life, in any

climate, steers a gallant course over Life's tempestuous seas, who ever takes a fierce pleasure in baffling its quicksands and weathering its storms; the man who reveres, almost loves, Duty; the man, in short, who is most a man."

And as regards hero-worship, White felt that while "it is well that before we crown them as heroes we should test them thoroughly and exact a superlatively high standard," yet "if in our estimates of mankind and of individual men we must err by excess or by defect, I should prefer to err by excess with Carlyle, and when a hero appears in mortal guise upon our little planet, to reverence and even to love him."

Not merely in the peculiar use of the expression as applied to many cheery athletes, Tom was a *hero* to his schoolmates, a pattern of manliness to them all.

In the course of August 1905 he was examined by the Civil Service Commissioners in Latin and Greek, Roman and Greek History,

French, English History, English Law, Political Science, Political Economy, Logic, and Moral Philosophy. The age limit is 22 to 24, and Tom was successful at his first attempt in gaining a good place, his best work being naturally in economics, in which only two men scored higher marks than he.

The Home (Class I.) and India Civil Service examination is perhaps the most thorough test of scholarship that exists in the Western world. Each year an average of ten men secure First-Class appointments in Government offices at home, and fifty accept places in India, as a result of the examination. Those who elect to go to India spend a preliminary year at Oxford, Cambridge, or elsewhere, and are then further examined in the native languages, law, and history.

White's natural bent predisposed him to prefer active life in India to office work in England; and his experience of life in London, that "wilderness of brick," being confined to his visits for the purposes of the examinations, left a very unfavourable impression on him,

and did not tend to divert him from his original plan of going to India.

The preparatory year at Balliol College, Oxford, was an experience of a vastly different nature, and English University life proved thoroughly congenial to him, despite some restrictions which, however necessary or desirable in the case of boys fresh from school, might well be dispensed with in the case of those who are already Honours Graduates. He was fortunate in his College, Balliol, under Caird, being one of the few which really welcomed Civil Service probationers whose stay was limited to a single year.

In his first term he not unnaturally took things easily, entering thoroughly into the life of the place, in which the social element plays so much more important a part than it does in the Scottish Universities. He devoted his forenoons, as far as was possible, to work, but for a time found that he averaged no more than three hours a day. Canoeing was the first novelty in the way of exercise that attracted his attention and won his favour, but he did

much walking, cycling and riding. The riding lessons he declared to be "the cheapest seven-and-sixpence worth we get at Oxford." He also witnessed with joy the defeat of the Oxford XV. by Edinburgh University and Edinburgh Academicals, and, among other notable matches, that with the New Zealanders. During this term there was also the excitement of a General Election, and Tom duly voted as a member of the General Council of the University of Edinburgh. On Sundays he attended, as a rule, Mansfield Congregational Chapel, where he was surprised at the length of Principal Fairbairn's sermons, which he averaged at fifty or fifty-five minutes. He also heard several of the most famous Anglican preachers, but more than any of these he admired the sermons of the Rev. Stopford Brooke, whom he heard at Manchester College, and of whom he wrote later from India with pleasant recollections.

In the second term he set himself to work hard, so as to be able to give more time to the delights of an Oxford summer. Though he played some Rugby football for his College,

he had, apart from the riding lessons which he took in preparation for a test at Woolwich, rather less exercise and less company than before. He still, however, kept in touch with every side of student life, and *inter alia* spoke at the Arnold Society, and ran along the towing-path encouraging the College eights in the "Torpids." "I should have liked," he wrote to his sister on 28th February, "to stay in College, considering I am just to be one year here, though it does not much matter, as by means of football, the debating society, and generally *having a go at everything*, I have come to know most of the men of my year."

The Summer Term, naturally enough, he enjoyed more than its predecessors. He rose at half-past six, and worked for an hour and a half before breakfast, the early start enabling him with a good conscience to devote much time to two new sports, punting and tennis, in both of which he became proficient, and took great pleasure. Tennis he considered a good game, but "not a patch on golf," which always remained his favourite exercise. Further

riding lessons he postponed till his return to Edinburgh, but both on foot and on a bicycle he contrived to explore much of the neighbouring country.

He left Oxford with great regret, for he had found it possible there to work well and to play well, to make new friends, and to acquire new interests. "Even in a brief year Oxford threw its spell over me, as it has done over so many; and I am very thankful to have come under it." He took from Oxford all the best that that ancient seat of the wider culture has in her power to bestow: he took from her nothing of the arrogance which her enemies ascribe especially to "the sons of Balliol." Handsome, frank, and engaging he had ever been, and a very pleasant smile assured one of his cheery and lovable nature: and the slight gain in confidence of manner which Oxford gave him was no more than sufficient to correct a shade of diffidence or nervousness which his modesty had previously occasioned in his appearance in strange company.

Edinburgh

It was about the beginning of June that Tom bade farewell to Oxford, and, after a week's riding at Woolwich, he returned to Edinburgh. A few days later, in the house of a College friend at Currie, he for the first time met and spoke to a young lady whom, as he declared, he had known all his life and admired at a distance as both travelled in to school and later to the University by the sauntering little Balerno Branch train. Picnics among the Pentlands provided opportunities for ripening the intimacy to which both were predisposed; and though hard steady work for the final India Civil Service examination, the three weeks spent on it in London, and a farewell visit to relatives in Aberdeenshire intervened to prevent frequent meetings till the end of September, this did not loosen one whit the chain which was drawing them closer together, and they made the most of the month which was left before his departure for India, revelling in what he calls the "poetry of life," looking forward to a union the most suitable to all earthly seeming, yet not to be fulfilled on earth: a pledge for little time,

yet for all eternity, of a mutual and ennobling love. Amid scenes they had loved since childhood they rambled in fair weather and in foul—on the slopes of Dalmahoy or in Lymphoy woods, by Clubbiedean, Glencorse, Harelaw, and Torduff, or farther afield exploring Tweedside and the land of Scott, and roaming up the side of one of the Eildons Three.

Delight in nature, a home-loving sentiment and pride, and now romantic associations with the happiest days of his life rendered Pentlands and Eildons trebly dear to Tom, and made his sacrifice to India the greater. Such sacrifice in the service of the Empire may not be altogether rare, but few men possess so many of the best things of life, and, possessing them, appreciate and value them; and, valuing them justly, forgo them at the call of duty. With the lapse of time his thoughts of home were to grow ever the fonder: but he never regretted his choice, and never turned back from the day's work. The spirit in which he began his life-work—and in which he continued to the end—is to be read

in these words written from London after enjoying "the poetry of life." "What I am doing now is the prose. And the change, so rapid from poetry to prose, is apt to be rather depressing. But why complain? Old Father Time is already speeding on to the day when the poetry shall return and be all the sweeter for the interval of prose."

To the Magazine Evening at Stewart's College Literary Association, in the winter of 1907-8, Tom contributed a note which may well conclude the account of his career at home:—

REVERIE: Christmas, 1907.

"I am dreaming to-night, and my fancy bears me to a fair old city by a wide blue firth of the far North Sea. It is a city fair among all the cities of the world, and its streets and its palaces have a beauty all their own. On one side it looks down to the sea: but eastward, southward, westward, it is guarded by the everlasting hills—proud seat of Arthur, Salisbury,

Thomas White

Blackford's black mass, backed by the long low line of Braids, flanked in their turn by the shapely, breezy Pentlands; Torphin and Corstorphine, which two keep a wakeful watch in the west. A city of hills, sitting queen-like among them, whilom raising its head proudly o'er them. Yet, withal, a rain-sodden, storm-swept, wind-driven city, unkind often to strangers who enter within her gates, yet moulding by her rigours her own sons to a sturdy manhood which bears them through the trials of many a shore and many a clime. A city with a long proud story of lofty deeds and valiant men, for not in vain has that frowning mass of battlemented rock, its ancient citadel, gazed down upon each swiftly-passing generation, and summoned it to dare. Once a city of kings and queens, crowns and courtiers, councils and parliaments; a city once the leader of art and literature; still a fond home of culture and of intellect, proud of its ancient College, its teachers, and the sons it has sent forth to the world's furthest bounds to conquer or to die. A city of students and books, a scholar's ideal

abode by reason of its beauty, its associations, and tranquil life. For 'tis not a city where the pulse of life beats wildly and restlessly, but a reposeful old city, clinging to its treasured past, slow to adopt new ideas, though eagerly anxious to live worthily of its name and fame. And to-night it is Christmas Eve in that old city, and the bells of its many churches are pealing out the sweet old message of peace and goodwill to the warring tribes of men: and the winds, whistling through the closes of the Old Town, and sweeping along the crescents of the New, seem to waft it to me even thus afar. The roofs have donned their winter garment of snow, and above in that dark northern sky the stars are clear and near. The air is fresh and keen, bitingly keen, but each snell draught is fraught with the tingle and glow of life to the sturdy people who proudly pace the streets of this queen of cities. And among them I see many faces of old and tried and valued friends, and with them to-night I traverse the old ways, and relive old days in school and college, at work and in play. And perhaps, for aught I

know, some of them too may wonder wistfully whither have gone departed comrades, and how life is using them, and may breathe in their behalf the old Christmas message, and dream of some future Christmas Eve when there will be no absent guests at the Christmas table, no name unanswered at the roll call. And to the thought of all such friends in mine own romantic town I breathe a fervent Amen. And from this far Eastern land with its glaring scorching sun, its jungle and dry parched plains, its mysterious fanatic peoples, this land of regrets, alone to-night in the small bungalow round which the jackals are howling, I return the message o'er the waters' waste to mine own city and my trusted friends, and devoutly wish them one and all a Merry Christmas and a glad New Year."

II

"The Little Sahib"

THE story of White's life in India is best told in the words of his own letters. These, as the work of a philosophic Scotsman in this most introspective of ages, are filled with personal reflections which enable us to trace the development of the writer's personality—a development consciously watched by White himself. As says *The Lady of the Decoration* (a book much admired by White): "At home, hedged in by conventionality, custom, and the hundred little interests of our daily life, we have small chance to see ourselves as we really are; but in a foreign land, stripped bare of everything in the world save *self*, in a loneliness as great sometimes as the grave, face to face with new conditions, new demands, we have ample chance to take our own measurement." Nothing, however, could be less morbid than his self-judgment; even solitude did not impair his singularly equable faculty of appreciation and

criticism. And the whole process of development, he believed, was ordered to a certain lofty end, which he did all in his power to further. Such a faith it is unnecessary now to forgo, for though we know not to what realms a disembodied spirit passes, yet it is unnatural to believe that eternal stagnation is its portion hereafter. India was the "finishing school" for White in this life.

And there is another aspect of the matter. An Indian career was White's deliberate choice, because it was there that he saw the greatest need and the greatest opportunity for the exercise of the courage, the genius, and the sympathy of an imperial race. The Empire appealed to him less strongly on the side of pride of dominion than on that of the sense of responsibility and of duty towards others. Strong and resolute, White belonged to the class of men from whom empire-builders come; and were all the builders of equal moral force, the edifice would indeed be securely founded.

Most of the India Civil Service men embarked

at Tilbury on 2nd November on the *Macedonia*, and after an uneventful voyage reached Bombay on the 23rd, proceeding thence by rail to Calcutta, a forty-three hours' journey. After three days in the capital, White went on by rail and steamer to Barisal in the district of Bakarganj, in the new province of Eastern Bengal.

His account of the journey to his first station contains a lively narrative of a conversation with the only other first-class passenger on the steamer: "In the course of the forenoon I spoke to the Zemindar or landed proprietor, who, I saw, was anxious to initiate an acquaintance, and found his conversation interesting and at times amusing. He was very keen to explain that the village huts belonged to the 'lower class peoples,' the agricultural or *cultivated* classes, who were to be carefully differentiated from himself, a landholder, who had been to Calcutta on business, and possessed a 'family residence' some two miles distant from Barisal, the seat of his business. This was interesting, and I found that he knew, or

pretended to know, the Government officials in Barisal. Save for a pronounced tendency to inquisitiveness, which I baulked by answering in Hindustani, unintelligible alike to him and to me—I had been at the language just four days—he was quite a good sort, and spoke English rather well, considering the calibre of the words he attempted to handle. Later in the day he described his talk with me as an 'engagement in conversation,' and hurled the word 'colloquially' about frequently, till, at last, I understood that 'kolokeely' was not Hindustani or Bengali. Finding him very deferential, I pumped Bengali at and from him for about an hour, and felt that I had made some progress with the language. We lunched together at 12.30—the cook called it breakfast—and he was so very obviously pleased at lunching with a sahib, that I had to resist a powerful double tendency to laughter and vanity. I ordered ginger-beer to drink. It was new to the Zemindar, and he inquired whether it was a 'good drink.' I answered in the affirmative—wrongly as the event proved—

and he too felt it incumbent upon him to order a bottle, which he succeeded in consuming by a process of choking."

Barisal is situated in the Ganges delta 193 miles east of Calcutta, and has a population of about 14,000, the European residents numbering fifteen to twenty—enough to maintain a Club. The district is so much intersected by branches of the river that long journeys cannot be performed on horseback, and a launch has generally to be requisitioned. At first White was rather disappointed at being assigned to the new province instead of coming under the Governorship of Sir Andrew Fraser; but he at once discovered compensating advantages, one of which is instructive as to his attitude towards his life-work. "It is the richer province: *the less developed, and therefore requiring more work.* The hill station, Shillong, is one of the best in India. The heat here is never so violent as in the western part. . . ." In a subsequent letter he congratulates himself on having been

sent to the province where work is most strenuous.

The recent creation of the province of Eastern Bengal, by severing it from the western part, had been exceedingly unpopular; and it is generally acknowledged now that, though division was necessary for administrative purposes, the line of severance adopted was arbitrary and unsuitable, and that the measure was sprung upon the natives without allowing them a chance to be heard. The partition thus afforded a great opening to the disloyal Bengali students, who have been educated in democratic Western ideas, and seek to apply them at once and to rule India without foreign aid. The *Swadeshi* (*i.e.* own-country) movement is an endeavour to do without the foreigner, and particularly to use Indian-made goods whenever possible — a policy which results occasionally in forcible measures that recall the "Boston Tea Party," the destruction of imported manufactures. The cutting-up of the old province of Bengal provided these patriots with the war-cry,

Barisal

"*Bande Mataram*," or "Hail, Motherland," a laudable sentiment in itself, but one which, in the mouth of the Bengali, is merely a defiance of the Englishman; and White was not two days in Barisal before he was greeted with this salutation.

Barisal itself in 1906 was a place of some notoriety—"the provincial centre to which delegates, including Banerjee, came last summer to discuss what attitude towards the partition they were to take up in the forthcoming Congress at Calcutta. It was here that huge meetings were held, that crowds escorted Banerjee in the streets or rather street. Here Gurkhas and special police were stationed; here, finally, in the office of the Collector's bungalow . . . the Collector fined Banerjee two hundred rupees for contempt of police orders." And though by November matters appeared to be quieter, and the *Swadeshi* movement at an end, this was but a lull in the long period of disquiet.

White's own position was that of "Assistant Magistrate and Collector," or, as the natives

had it, he was "The Little Sahib," and the Collector "The Big Sahib." His most immediate duty was to perfect himself in speaking the language (Bengali), and thus his first month in India was naturally a somewhat slack time.

Preparation for his Departmental examination in May, training as a volunteer, the charge of the gun-room, and attendance in Court to watch the proceedings, left him abundance of time for sport. The record of cricket, badminton, and billiards in these early days might tend to provoke the idea that the Imperial Government of India is conducted by a few sahibs who go out to dance and hunt and practise athletics. Yet little can be done till the young civilian has acquired a conversational mastery of the language; and even the athletics help to bring him at once into touch with the natives, as in White's case, when he played football and hockey with the Oxford Mission boys, whose sportsmanlike behaviour surprised and delighted him. "If the Christian missionaries achieved

nothing more than this, I would support them."

The second week of December was spent by the Collector and White in "camp," travelling by the launch, and sleeping on it at night. At one of the sub-divisions White inspected the school, and also examined the books of the Sub-Registrar, "trying all the while to conceal a colossal ignorance of the whole thing," but learning enough to be sure that he would know next time.

During the ensuing Christmas festivities Tom, though by no means narrow-minded, and an advocate of temperance rather than of total abstinence, remained a strict teetotaller, and gave sufficiently good reason therefor. "A peg now and then would do no harm, but the difficulty is that, if you are known to take a peg at all, you are frequently offered one, and have always to be declining. Once it is known you are T.T. you experience no further molestation."

The round of dissipation — tennis, golf, dances, garden-parties, and the like—which

made up the Christmas week, was diversified one day by something which promised more excitement—a leopard hunt: "We all got up trees, and the natives tried to beat the leopard out of the jungle. But he was crafty, and had cleared out between the time the natives saw him and we got there, so we had just to come down from our perches and return sadly home."

On resuming work after the New Year, White was employed in verifying and inspecting the Treasury Registers, and also did some Court work, finding the cases at once trivial and extremely difficult—trivial because "litigation is the breath of the people's nostrils," and every petty grievance is avenged by bringing a lawsuit; difficult, because the charges are "faked," the witnesses bought, and the newly-arrived civilian unskilled to sift the false from the true.

Getting directly into touch with the people he held to be one of the chief conditions of successful administration; and to promote this end in Barisal he helped to resuscitate the native Recreation Club, which had fallen on

evil days through lack of encouragement. "So you see I am beginning to get into the inside of things a bit, and am becoming less of a mere particle floating on the surface."

White maintained an interest in home affairs, and while his enthusiasm for India was awakened, he remained a staunch Scottish patriot. Amongst other papers he saw *The Scotsman* sometimes at Barisal, and always read the Edinburgh letter in the Calcutta *Englishman;* and in his letters he commented occasionally on political affairs at home: while his admission to the Royal Economic Society enabled him to keep up a connection with his favourite subject. Even more characteristic of his home-loving but not home-sick disposition are his frequent references to the poems of W. H. Ogilvie—also a lover of Scotland and of rural scenery, especially by the silver Tweed and on the Borders, a master of melodious verse full of reverence for the past and sympathy with old romance. Of him White says: "I think it is his adjec-

tives which appeal most to me, and when W. H. Ogilvie is on ground I know, he seems always to use the epithet which sums up all the appropriate qualities of an object or scene for my own mind and sense, and conveys a lasting impression of truth and reality." Local sentiment was doubtless a factor in his great admiration for Scott and Stevenson—like him, loyal sons of "the old grey city"; but Robert Louis Stevenson was so far a kindred spirit in his brave, healthy, open-air view of things that he must have appealed to White apart from the powerful element of sympathy provided by "intimate and loving acquaintance with Swanston, Colinton, and the country round the 'Cauld Stane Slap'"; and in Scott too the qualities he admired were such as he himself possessed in a very high degree—"patriotism, romantic sentiment, catholicity, industry, unparalleled grit."

Yet there is no depression or regret in Tom's references to the old country: he is ever looking forward, and ever hopeful. At the same time as Ogilvie's poems and the "Vailima

Letters" he read "Lord Curzon in India," and found it inspiring. "Success in India is largely a matter of temperament, I think. There is not much room here for the man who is easily depressed or easily disgusted with his work. It is always responsible, and usually difficult. This I have found out even already. To do it well takes the very best that is in one, and takes it all. I am only learning yet, and I suppose will be to the end; but the more I learn and see, the more wonderful does the government of India appear to me." On another occasion he turns immediately from discussing a poem of Ogilvie's to declare his prime desire and object to be "a busy life beneath India's scorching sun, spent in trying to mould the minds of a few of its teeming millions to a higher view of life." And his reason for preferring the active to the contemplative life shows some change in his intellectual position. Theories, philosophies, and creeds are propounded only to fade: what really endures is work well done for the sake of human kind. "This *humanitas* is the permanent basis of social service. I am a firm

believer in the power of individual personality, and this power can only be diffused by mixing with and toiling for one's fellow-travellers to the unknown goal." Tom later expressed pleasure in hearing of a "restatement in the light of modern knowledge" of Christian dogma, though, when he wrote, he had not seen enough of *The New Theology* to express satisfaction with Mr R. J. Campbell's "restatement." "Christianity on its works' side still makes (and of this, I think, there will be no shaking) an irresistible appeal; and on this ground I would continue my adherence to the Christian Church . . . The Church is still the greatest organisation for social service in the land, and it savours of presumption and indifference, I think, to withhold our aid merely because we are (sometimes painfully) conscious of the defects in its organisation."

In the middle of February—just after he had abandoned tent life for a bungalow shared with another officer—his Treasury work came to a close, and he was able to devote more

time to work for his "Departmental," and to an essay on Co-operative Credit Societies, which he was preparing for the Edinburgh University authorities in justification of his tenure of the Vans Dunlop Scholarship in Economics. The Civil Account Code, which had to be prepared for the Departmental examination, he describes as "one of the most deadly books I ever had to swot." Court work continued to be fairly heavy, and on 25th January he passed his first sentence of imprisonment, sending two Brahmins to gaol for a fortnight for contempt of Court in refusing to obey a summons.

Even before he left home he had expressed the hope that he would be able to turn his favourite study to good account by specialising in the conditions of native agriculture; and the Economic essay provided him with this opportunity.

The state of the Muhammadan cultivators in the plains of north-eastern India—the hopeless victims of extortionate Hindu money-lenders—

had at once struck him as one of the gravest economic problems of the country; and the device of Co-operative Credit Societies, originated in Germany in the middle of last century, and already introduced into Western Bengal, seemed an appropriate subject for investigation. He immediately set about gaining information on the subject, and communicated with the Registrar of these Societies in the western province, Mr W. R. Gourlay, a brother Scot.

The initial capital for these Societies is advanced by Government, by native landholders, or by some central bank; and on this interest is paid—perhaps 6¼ per cent. The Society is composed of the inhabitants of a single village, or of several adjoining villages; and the members, in their own interests, admit those only whom they deem trustworthy. An entrance fee is charged, and loans are made to the poorer *raiyats*, to be repaid in a year—generally after harvest, with 12½ per cent. interest, as compared with 25 per cent. to 70 per cent. required by the native money-lenders (*mahajans*). The money lent must be applied to the object for which it is sought—

generally agricultural operations or improvements; and a committee of five supervises the working of the Society. The profits go to form a reserve fund, and increase the capital of the Society. The object is not merely to give an incentive to the cultivators to improve their lands, free from the fear that all will be swallowed up by the moneylender, but also to educate the people in managing their land, and in the spirit of co-operation. No selfish end is sought by Government in promoting this scheme, as the land-tax in Bengal, fixed by the Permanent Land Settlement of 1788, may not be increased.

When, on 21st January, White had a three-hours' interview with Mr Gourlay in Calcutta, his enthusiasm for the work was raised to the boiling point; and when Mr Gourlay promised to ask that White might accompany him on a tour of inspection for about a month, Tom was highly delighted at the prospect that such work might keep him off the Bench. "I could not get anything more to my liking, and, as far as

I know, no one else has struck out on this path." "Deciding the people's quarrels is doing good, but I should much prefer doing them some more positive kind of benefit; and it is not too much to say that the salvation of the Indian cultivator is involved in the fate of these Credit Societies." From this time he ever displayed the greatest enthusiasm for the scheme, and the banks he founded remain a lasting memorial to the ability and sympathy which he brought to the work.

Changes at Barisal had been so frequent that the departure of the Judge, which was expected at that time, would have left Tom the oldest resident officer in Barisal—after three and a half months' service. After seeing the Collector on to the steamer, White reflects on the "procession of sahibs, great men some of them, who have fared to and from India, and given their best energies to the elevating of its teeming millions. It is a wonderful piece of government—242 millions governed by two thousand white sahibs at the most. A few

slackers and rotters there are, of course, as always; but in all the services—and the Indian Civil Service is an easy first among them—there is a kind of *noblesse oblige* to do one's best. On this alone depends Britain's retention of India." For himself, his ambition was "to go right to the top rung of the ladder in my profession, and have it said of me at the end of the day that I have done a good day's work."

A much more strenuous period began with the advent of the new Collector at the beginning of the hot weather in March. The reputation preceded him of being "keen on work himself, and making other people work too." On arriving at Barisal, Mr Hughes-Buller at once began to justify his reputation, and Tom, whose duties had just been increased by his appointment as Club secretary, a post likely to provide a useful business training, could now realise his ambition "to live a full life, and to do a good day's work." The Collector took White into his confidence in regard to the political and administrative measures adopted in view of what is euphemistically known as the "unrest

in Bengal"—which is now mentioned for the first time in the letters, and mentioned only to be dismissed as greatly exaggerated by the home papers.

Besides confidential work and the trouble of managing a Club 3414 rupees in debt, a share had to be taken in the administration of a district of three million inhabitants—a heavy criminal district too, which provided an abundance of Court work. Among other employments in which White was employed was the examination of sites for houses, and (in the absence of the doctor) the charge of the gaol. "I released a man on Friday who had done eight and a half years. Fancy, I was running about playing 'footer' at Stewart's when the Judge here sentenced him; and now, eight and a half years later, I write the order for his release!" Again, he visited a place in the country two and a half miles from Barisal to examine into a land dispute, and his favourable reception in a place where agitators had within a week been calling for the extermination of the *Feringhees*, and the implicit confidence in

his verdict shown by the natives, contributed to the conviction that "India at present is a country intended to be ruled: it simply could not rule itself; and it almost seems to have been given to Britain as a test of her political and governing genius."

Whenever a spare moment was found from his official duties, the work for the Departmental awaited him—Civil Account Code and other "deadly" stuff—which caused more general reading to be entirely abandoned for the time; and all the while the weather was hot enough to cause Europeans to change their clothes three or four times daily—uncomfortable, but not unhealthy.

The first stage of Tom's apprenticeship was now over, and a few days after Mr Hughes-Buller's arrival, Collector and Assistant were working from 6 a.m. to 10 p.m.; and as each had confidence in the other they met a very anxious and trying situation strongly and cheerfully. Is it a wonder that the life of a Collector in Bengal in a time of unrest appeared to him on better acquaintance "one

long strenuous worry," and that the news of the appointment of an old classmate to the headmastership of a school in the south of Scotland aroused a momentary longing for "April in Scotland, when the days are lengthening and the evenings are sweet, when sun and shower press hard upon each other, and the scent of the woods is fragrant and keen"? Yet still "sweating and sticky, trying to work for an ungrateful people, away, and to be a life-time away from the hills and moors" he loved, White's zeal for the service rarely fell in temperature, and never fell far.

It is immediately after quoting as his own more deeply than he can say, the sentiment of W. H. Ogilvie's *Bowmont Water*—

"I tried the spots in order,
Where the brightest sunbeams fall,
But the land upon the Border
Is my own land after all;
And I would not take the glory
Of the whole world's golden sheen
For the white mists down the corrie
And the naked scaurs between:

And my heart a shrine has sought her
That will last her little day,
At the foot of Bowmont Water—
Bowmont Water—far away."

that he writes: "But often as the thought of the quiet sequestered life comes over me, I always push it aside. In spite of some longings which will and must recur, I dearly love my service and the fighting life it means. It is a case of pitting one's health and strength, energy and brains, life and power, against country and climate, work and worry, stress and strain, nay, here in Bengal the very people we want to serve. But the battle appeals to me, and if I am permitted, my ambition shall be to serve India thirty or thirty-five years before Scotland calls me home for the last time. The Magic of the East is beginning to touch me, now when I am beginning to know the people, and to speak their language, and mix with them." And if this way of life deprives him for a time of many of the best things of life, yet "if ever any judgment is passed on my life's work, either by my fellow-

men or by a higher Being, possibly the man who was forced ever to be grinding at the mill may not be so severely judged as others who may possibly (even in my opinion) have lived a more living life and developed a fuller personality, which is what I call the man."

Possibly, too, the renunciation of such self-development (in spite of appreciation of its value) in the service of others and the pursuit of a lofty altruistic ideal will count for more in the estimate of God and man than the richest fruits of a contemplative life less strenuous and less self-sacrificing.

It was at this time that Tom wrote home his first fairly elaborate analysis of the situation in India as he saw it:—

"Doubtless you have read a great deal about the agitation in Bengal. While the alarmist accounts I used to read in the home papers are greatly exaggerated, there is undoubtedly an agitation. Only last week we had a ring-leader here, Bepun Chandra Pal, urging the people to drive the *Feringhees* out (he is even

said to have suggested the advisability of murdering us all in our beds). Yet, strange as you may think it, we are not in the least perturbed, and go on playing rackets, tennis and hockey exactly as if nothing were happening. For whatever people rises and expels us from India, it will certainly not be the Bengali babu. The sight of fire-arms is about as much as the ordinary Bengali can stand, and he seems to think that every sahib can shoot pretty straight, and that rifle bullets are things to be avoided.

"Naturally it is extremely difficult to know how to treat such an agitation. Some advocate treating it with the scorn it deserves, and urge that as a result of such treatment it will wither and die. But as long as we educate the youth of the country as we are bound to do, it seems to me that so long will agitation and—to call it what it really is—sedition continue also. That things should continue as they are seems very undesirable. Large meetings and inflammatory speeches; cipher telegrams flying about from official to official; anxiety here and

misapprehension at home; occasional outbreaks and riots; such a state of things cannot go on.

"There is the opposite policy of sternly crushing the agitators. Curb a seditious native press run by disappointed and discontented babus; punish with exemplary sentences a few of the ringleaders; display some military force, if only as a 'demonstration'; in a word, show by firm rule that we are rulers and mean to continue so. I do not at all know how such a policy would pay, for it never seems to have been tried here. What we have to do is to rule India—this is best for India itself—and not to be punctiliously careful that all our methods are those applicable to the self-governing democratic Western peoples. Such is my view at present, and it may be modified considerably as my acquaintance with the country grows longer."

This cautiously expressed view was modified later only by the intensification of White's belief that the problem was immediately urgent, and called for strong and resolute action on the part of the authorities. And

the continuance of cowardly outrages in India even since his death seems to point in the direction of tempering our long-continued mercy with a greater degree of rigorous justice. It is not enough to rule by ordinance and legislation: there is need of a show of force and determination behind the law. If applied at once, the policy of strong executive action may not require to go beyond the stage of "demonstration"; but, if delayed, it must be the more severe when it does come, and must leave a bad impression of alternating coercion and conciliation.

Tom's health and cheerfulness suffered not at all in India; and, in reporting his perfect fitness in a much maligned climate, he reverts to his beliefs as to the interdependence of the healthy mind and the healthy body. "I have a theory that *feeling* any kind of weather is a matter determined not by physical causes or processes only or mainly. The body, after all, is only a conductor to the mind, which is the man; and it is according to the attitude

adopted towards all things by the mind that comfort or discomfort is experienced. . . . To be healthy, think yourself healthy. Natural vigour and health of mind is a chief predisposing cause of health of body." Again, over a year later he wrote, "I ascribe my own good health to my equably serene and happy temperament. The heat out here does not worry me much, because I never *think* about it."

In the middle of April, White's official life was brightened by a trip to the Sunderbuns to see the progress made with the reclamation of land there. Sunderbun scenery he admitted to be beautiful, but it suggested quietism and repose, and could not compete with the majestic and aspiring "hills of home." The voyage in the *Lorna* was not a mere holiday, however; it afforded an opportunity, such as he had lacked of late at Barisal, for working for the Departmental.

White's next adventure, in the same week as the Sunderbun trip, illustrates an aspect of

sahibhood of which he had hitherto had little personal experience. "On Thursday last I was sent on a 'diplomatic mission' to the biggest Muhammadan family in the district, the Nawab of Shaistabad. An escort met me at the landing *ghat*; fireworks discharged to announce my landing; four bearers bore me in state in a *palki* to the house (I shall not call it a palace, much as I feel tempted); and the old Nawab (about 80) and I had a long talk. I think I impressed him favourably."

The time for the first Departmental at length arrived, and White proceeded on 4th May to Dacca, the capital of the province, where he and three other candidates were the guests of the Commissioner. An outbreak of rioting in the neighbouring district turned the examinees for a time into "private secretaries and A.D.C.'s to the Commissioner, despatching telegrams *en clair* and cipher, copying letters, writing reports." The loyal Muhammadan population had been irritated by Hindu agitators, and had in places taken the law into their own hands, and looted Hindu temples.

Unrest was prevalent throughout the province, and on White's return to Barisal another fortnight's anxious work had to be accomplished before the officials could claim a victory over the forces of disloyalty and sedition. Despite the efforts of agitators, no disturbance took place in Bakarganj, and this immunity was not secured without the exercise of much strength and diplomacy by the Collector and his confidential assistant, who had on occasion been putting in twelve hours' work a day.

A quieter fortnight followed, during which the long-expected permission to tour in Orissa with Mr Gourlay was accorded to White, first for a fortnight and later for three weeks. No time for this could have been more suitable. The agitators had become despondent; they had met their match even in points of law. White's old fondness for political science stood him in good stead, and made him a useful auxiliary to his Collector, since both were of one mind as to the conditions of government in Bengal, where the subtlety of the native

calls for the exercise of all the intelligence and strength of the ruling race.

With the Departmental well over, and with the Barisal agitators silenced, it was naturally to the economic essay that Tom turned his attention; and for the essay first-hand inspection of the credit societies of Western Bengal was all-important. Beyond the immediate object, too, the grant of three weeks' leave "on deputation" foreshadowed the later employment of White himself in such economic work as he found pre-eminently congenial. Considering his recent experience—a share in political secrets and in a political triumph after a month's fighting—and his immediate prospects, Tom's comment is very natural: "Altogether I consider myself an extremely lucky young man. The fact is strange that after six months in the country, when an assistant magistrate is supposed to be working away at petty cases, I have been having a share in all the biggest affairs of State in the district. I thank the Bengali agitator for it."

It was from Puri, the sea-coast town which seems destined to become the "Brighton" of Calcutta (although 313 miles distant), that Mr Gourlay and White set out in June to inspect the Credit Societies of Orissa. Looking out on the sea, and fanned by the ocean breezes, Tom found himself cool as he had not been since February. The famous Jagannath temple, two miles distant, he cycled round, but no infidel is allowed to enter. It is one of the favourite shrines for Hindu pilgrims: "the priests fleece them of large sums, and the man who has been to Jagannath returns with a kind of cane umbrella to his native village an honoured man thereafter."

The inspection of a number of societies in fine open country, which afforded Tom a welcome opportunity of travelling on horse-back and the novelty of an elephant ride, provided material for his essay, and increased his enthusiasm for the scheme. In dealing with the natives he learned some Hindustani, which he found easier than Bengali; and what odd moments he found he spent on book-keep-

ing. With Mr Gourlay he laid out a golf-course for Puri, hoping that with the development of the station as a great holiday resort, the links too might become famous. In his admiration for the administrative capacity and general abilities of the Commissioner of Orissa and of Mr Gourlay, White patriotically discovers "why Scotsmen do well here. It is very simple. They come out to work, and not to hunt and bridge, while they have also a larger sympathy with the people."

Another Society near Midnapur he intended to inspect with an old Edinburgh class-mate and fellow civilian, A. K. Jameson, who was stationed there; but impassible roads prevented the visit from bearing fruit for the essay.

On 1st July White was back in Calcutta awaiting word from head-quarters to recall him to Barisal, or to grant an extension of leave to tour in Behar, "the garden of India," in the north of Western Bengal, a part untouched by the disaffection prevailing in the south-east of the province. "It is one of the delights of

Indian life that you never quite know till the last moment what you are going to do or where you are going to go" ; but Tom's luck held good again, and he was allowed to wander off once more to Champaran in the extreme north-west of Bengal, adjoining the United Provinces, and, in clear weather, within sight of the Himalayas. In Bettiah, the most important sub-division of this district, and one of the finest in Bengal, White inspected a dozen banks. On this trip he was again accompanied by Mr Gourlay, who had been transferred from Puri to Motihari; but White went alone to some of the banks: and his Hindustani was sufficiently good to carry him through, especially as he knew all the terms used in connection with the Credit Societies.

On one occasion, when touring alone, he looked into a native school, where he found twelve or fifteen little boys doing their lessons, and distributed quarter-anna pieces among them to their great delight. During another outing, the ponies of his two guides attacked each other and their riders savagely, and White's own

pony bolted when he dismounted to intervene. After bathing and binding up the wounds of the men, he was compelled to set out on foot in the heat of the day, till met by a native leading back his own mount. Even so the pony had been badly bitten, and had to be ridden slowly under a mid-day sun, so that the adventure was an extremely unpleasant one, though it had no serious consequences.

Of the indigo planters of Behar, Tom carried away a favourable impression as keen sportsmen and good livers, "much rougher diamonds than the 'Varsity trained civilians who come to India, with great power over their native labour, good men withal, with not much philosophy of life, with whom one could get on well if they did not ask him to eat, drink, or play too much, and allowed him time for more serious work than theirs can be, with some leisure for liberal studies."

Tom reached Calcutta once more on 15th July after "five weeks full of rich experiences," having seen new countries and met men of

different races, and gained generally in *savoir faire* as well as in knowledge of a more special character. Hearing at Calcutta that he had passed his first Departmental, he at once resolved to clear the second in October or November—not a very common achievement; and, with a view to this, to rise at five, should conditions at Barisal permit. As the essay was also despatched from Calcutta, the second Departmental remained the only occasion of "swotting," apart from the regular course of official duties—the last piece of work to be done to satisfy examiners.

And so the end of the hot weather finds Thomas White an Assistant Magistrate with second-class powers,[1] expecting ere long to leave Barisal for a lonely sub-division of his own; and, as he says, "retaining the bloom of the Pentlands and the Eildons, still the same cheerful person I ever was, in the very best of health, keen on my work, anxious to learn, with sometimes, in the evening, a longing for

[1] That is, power to award sentences of six months' imprisonment.

the sight of an old face, and the sound of an old voice, and the presence of an old scene."

The outstanding event of White's remaining weeks at Barisal was the visit of the Lieutenant-Governor, Sir Lancelot Hare, the arrangements in connection with which were wholly entrusted to him. This involved dealings with all sorts of people and all sorts of business; ten addresses were prepared for presentation; means of locomotion had to be provided—horses, a motor, and a steamer, which latter unfortunately drew too much water to be always available; decorations had to be supervised, and attention paid to commissariat details; and six hundred invitations were issued in the vernacular. White, as well as the Collector, accompanied His Honour in his journeys about Bakarganj, and everything passed off without a hitch. As the vernacular press reported: "Our Assistant Magistrate, Mr T. White, sahib, undertook with much diligence the work in connection with the coming of the Lieutenant-Governor. By his thought and

efforts the fine District School Hall, the scene of the durbar, was beautifully decorated."

Meanwhile Mr Hughes-Buller was pursuing a strong policy against the *Swadeshi*, and though White did not resume the confidential work, of which he had lost the threads during his absence in the western province, he was of assistance to the Collector in many ways. One morning they turned out at 4.30 to catch an unlicensed procession, "but our presence prevented it from appearing. . . . You cannot conceive anything more insolent than the young Bengali towards people who are sweating out here to make a nation of them."

In place of the confidential work, White was now engaged in measures of constructive administration, which required a variety and extent of knowledge that would task the abilities of capable Englishmen many years older than the young civilian on his first station. Besides trying cases, his chief employment was in preparing the Collector's files—one of which, for example, concerning the construction of new Court Buildings, involved

considerations of the acquisition of land, erosion of rivers, architectural designs, etc. He was called on one afternoon for an opinion as to an oil pump for dredging in the Sunderbuns, just after expressing his views on a knotty point of law. Tom had already discovered that "India is a country, and mine is a service in which a man must know many things different in themselves"; and his recognition of the limitations of his knowledge was followed in each case—for example in book-keeping, in architecture, and in physical science—by attempts to remedy the defect.

White's final examination was also drawing nigh, and during the last period of his stay in Barisal, he enjoyed several restful week-ends on the river with Mr and Mrs Hughes-Buller in the launch *Lorna*. "Loyalty to my chief," he writes, "is one of my cardinal principles; but few men can evoke it in the degree in which Hughes-Buller does." White often worked ten hours a day to help the Collector, and was willing to work twelve. He did not leave Barisal without the hope that some

day he would be again associated with Mr Hughes-Buller in even more responsible work. What the Collector on his part thought of his Assistant we may gather from an extract of a letter from him fourteen months after White had left him: "He was, of course, only learning his work; but every one was struck by the remarkable aptitude he displayed, and the quickness with which he grasped a situation. I used him largely as a personal secretary, and found that in a very short time I could trust his judgment to no small degree. Everything he did was characterised by his strong sense of duty and honour. . . . Experienced officers who had seen Tom and his work described him to me as one of the ablest officers who had come to India during the last ten years. There can, I think, be little doubt that, had he been spared, he would have attained a position of the highest eminence in the Indian Civil Service . . . His loss is an irreparable one to this Government. It is of such as Tom White that the makers of the Indian Empire are made."

Barisal

Tom's new appointment is thus reported in his last letter from Barisal: "You may have read in the newspapers about riots in a district called Mymensingh. These have been agrarian risings quite as much as *Swadeshi* outbursts. The Muhammadan cultivators are terribly in debt to oppressive Hindu landlords, and Government has resolved to free them by starting Agricultural Banks on a large scale. And, with what I personally feel inclined to call much temerity, it has been decided to put me in charge of this scheme for two years at least, till it is matured a little. Gourlay is coming for two months or so, just to give me a start; and then I am to be alone. . . . I I think it wonderful how things are all mapping out for me. Some people would call it luck; but I have too much gratitude and too much faith for this. There is one verse in the hymn, *The Sands of Time are Sinking*, which I always loved, and ever will—

"'With mercy and with judgment
My web of time He wove,
And aye the dews of sorrow
Were lustred by His love.

I'll bless the hand that guided,
I'll bless the heart that planned
When throned where glory dwelleth
In Immanuel's land.'

"Not much in the way of verse, perhaps, but, to my mind, replete with a supreme philosophy. The thought is peculiar to no creed or religion, except that which sees such a marvellous system in the universe, and perhaps in the course of an individual life, that it refuses to ascribe the system and the scheme to chance or fortune, and believes in a guiding hand behind it all. Meanwhile, I feel the responsibility of the work which has been given me, and must try to make the most of it. Having selected a line of my own, I must try to do decently in it; and Agricultural Banks in India are not the easy matter one would think."

In the beginning of September, "the bad month, when things are drying up," White left Barisal, and, after two days in Dacca, reached Mymensingh on the 6th, proceeding on the 9th to the subdivision of Jamalpur, where Mr Gourlay and he were to commence operations.

III

"White of Mymensingh"

NORTH of Bakarganj is Dacca, and to the north of Dacca there stretches away to the Garo Hills and the confines of Assam the largest district in India, that of Mymensingh, some of whose out-lying sub-divisions have no European resident save the sub-divisional officer in charge. It was in these lonely sub-divisions that White was to do his best work: it was in them that he hoped to labour for four or five years at arduous out-of-door "settlement" work, looking after his banks the while. It was to efficient and sympathetic work there that he trusted for the supreme reward of having his name linked with that of the district as "White of Mymensingh."

The first sub-division visited by Mr Gourlay and White was that of Dewanganj, where they lived "in a two-roomed bamboo bungalow far removed from any other white people, going

out among the people, ascertaining their indebtedness, cycling over roads never intended to be cycled upon, over ditches, fields, headrigs, through pools of water and mud, and twisting round tree-roots, daily getting wet, muddy, sweaty and tired, but withal happy. It is pouring just now (5.20 p.m.), and the view of the country outside is dreary (to some it might be depressing); and sitting here, after doing twenty miles in the heat, away from everything and everybody, I feel that I have indeed surrendered much. But I would do the same again, and make once more the same fateful choice, for if a man's aim in life be to spend his days in making others happy, there is no career in the world which gives him such opportunities as the I.C.S."

White had not been long at Dewanganj when he received an invitation to be the guest of the Lieutenant Governor for the *Puja* week at Shillong, the hill station, where he had already for some time intended to spend the holiday, occasioned by the Hindu festival. Leaving Dewanganj on the 11th of October, White

steamed up the Brahmaputra for two days, and then motored up from Gauhati to Shillong, a rise of not much less than a mile in a journey of sixty miles, as Gauhati is little above sea level, and Shillong 4908 feet. Good roads were an exhilarating introduction to a holiday after months of jungle plains. "The scenery of a hill country always appeals to me, for somehow one never appears to get the same view twice. . . . I feel much of the old Celtic rapture and poetry of feeling in the presence of the 'great black hills.'"

As a member of the house party, White had his first and only experience of Indian society on a large scale, and he enjoyed it thoroughly. The real loneliness of Indian life in a distant sub-division he had still to experience when Mr Gourlay left Dewanganj at the end of the month, but Shillong compensated for much. "Shillong is a delightful place, cooler at present than a summer's day at home; cold water to drink (it is a year since I had it), and cool keen fresh air to breathe, no mosquitos, and sleep at night without the mosquito net;

cold in the mornings, necessitating overcoats and thick underclothing. At present much European society—about two hundred members in the station, including the *élite* of the province. *Puja* time is a universal holiday, with offices closed, and one continual round of amusements: games, *e.g.*, golf, cricket, races, tennis, dances, balls, dinners, breakfasts, picnics, garden-parties, etc., etc. It is the gayest week I have ever spent.

"I am not sure that Indian 'society' is not more sensible than home society. For one thing it is less exclusive, being drawn from many classes who meet on more equal terms. It is more frank and open in its talk than home society. In India every one knows every one else (after a few years), and conversation is mostly about mutual acquaintances; critical, but not, I think, unkind or spiteful. Then, Indian life is gayer than life at home: why, I am not quite sure. Only slightly, I think, due to a desire to compensate for the penalties of exile by a maximum of enjoyment in the land of regrets; for the exile does not appear to press hard upon the

great majority of the people out here. . . . Conditions of life in India tend to promote gaiety. We live so much more in the open. Doors and roofs in India are not the integral part of the house equipment they are at home. Here the Englishman's house is not his castle. He is perpetually changing it, for one thing: it is ever at the service of friends who may be 'passing through'; the doors are always open. (Dear me, when I think of it, fancy having to have a door opened for you, and have it closed again behind your back! I shall suspect my friends of having some sinister intentions on my life when they treat me so at home!). Then one may go anywhere. In galloping over a field you do not require to be wondering constantly whether you are trespassing in private policies. Result — you may roam where you choose. Again, family segregation and seclusion is not nearly so strict. . . . And I am not sure that such a state of things is not more advanced than one under which a community is rigorously divided up into families, standing on terms more or less distant with

each other, though I should not for one moment appear to be advocating a relaxing of family bonds. Again, in India every one (the exceptions are rotters) develops a liking for outdoor sports; and for engendering good feeling and friendship I know nothing better. Such are a few of the characteristics of Indian society, which, like the philosophic Scotsman I am, I have been studying this week."

On the 24th of October White was back at Dewanganj, where Mr Gourlay joined him on the 26th, returning to his own province three days later. Mr K. C. De, the Registrar of C.C.S. for eastern Bengal, visited Dewanganj the same week, and registered six banks, to which 17,000 of the 32,000 rupees allocated by Government had been distributed by Mr Gourlay and White, to be repaid in eight yearly instalments, with interest at 6¼ per cent. *The lowest rate charged by* native money-lenders about Dewanganj was 37½ per cent., and in some cases *the rate was over* 100 *per cent.* "As a result of our erection of six banks this

week, about eighty families are quite free from debt to-night, a position they have not been in for years."

On Saturday, 2nd November, White rode over to Baksiganj, seven miles away, with six constables, as a demonstration to check any serious development from strained feelings prevailing there between Hindus and Muhammadans: and later, in accordance with his recommendation, additional Muhammadan police were sent to Baksiganj.

On his return to Dewanganj he painted the companion picture to that of Shillong: "Here again quite alone—the nearest European is twenty-six miles off by a road impossible to cycle—in a two-roomed bungalow, the dak bungalow intended for officers on tour, and therefore equipped with two tables and three chairs, with no bread in the house at present, surrounded by thousands of fanatical Muhammadans and crowds of scheming perjuring Hindus. . . . I am not unhappy. I knew such loneliness and privations were in the day's work when I engaged to take it up, and I had

calculated the cost. I have work than which none other could be more congenial to me."

Fresh from the ride to Baksiganj the impression of the unrest among the natives would be strong upon him, and a reference to Mr Keir Hardie's description of Mymensingh as a city in a state of siege, leads him to proceed: "Not that Keir Hardie's word is worth the paper it is written on. Only a man of tremendous understanding and political sagacity could come out here, and, after a few days' residence, express opinions and offer solutions of problems which all the services of India with their experience, knowledge, and ability find very difficult of solution. And Keir Hardie appears to be a man of no great understanding, without an instinct of statemanship, without even the political gift of keeping silence, blest only with confidence in his own powers of judgment, and a corresponding contempt for those of his betters. I have no wish to misjudge the man. He deserves great credit for the way in which he has risen. But can you wonder that officials, who have toiled

in the plains throughout the hot weather, and toiled harder than people work at home in summer, are annoyed, to say the least of it, when a man who knows nothing of their life and work comes out at the beginning of the cold weather, and from a self-given superior point of view criticises their labours. And moreover his speeches are dangerous, and if anything does happen in India as the result of them, it will not be Keir Hardie who will have to face the crisis, but the men who have given their best to India, and are still giving it amid increasing difficulties."

Tom's first fortnight spent without seeing a white face was cheered by an encouraging letter from Mr Gourlay, which helped him "to go on trying to do with all my strength my small part in the stupendous work."

For this period Tom professedly had "no news"; but, as a matter of fact, he organised two more banks, and opened negotiations for a third; wrote to Government for more money, and to his great delight obtained 3000 rupees from a local landowner. He also paid 247 village policemen their quarterly pay of 15 rupees,

"and generally acted the 'rex' in this little world. . . . Am beginning to imagine that I have quite an influence with the people here, many of whom never saw a white man before. In acting the 'paternal despot' it is difficult, but very necessary, to hold the balance skilfully between the fatherhood and the despotism. In India, personal influence and personality count for a tremendous deal. . . . Centralisation, uniformity, and co-ordination are of course necessary to a certain extent in all government, and a mind trained in European political thought is apt to attach excessive importance to them. . . . 'Trust the man on the spot,' and don't treat him like an incapable fool, and keep him sitting all day in his office writing to his superiors."

At Dacca on the 20th of November, Tom completed his last written examination—a feat rarely accomplished within twelve months of landing in India. He also played some football and billiards, and, before returning to Mymensingh, took a few days' casual leave to

do some shopping in Calcutta, and see civilisation again. In the hope of seeing his old colleagues and friends, he took Barisal on his way from Dacca to the Western capital, and he returned from Calcutta to Dewanganj by Goalundo and Jagannathganj.

His Calcutta purchases included Christmas gifts to be sent home, and in transmitting a copy of Sir Alfred Lyall's verses, he speaks of his "Land of Regrets" as "the best and final portrayal of the thoughts and feelings which at times creep over all thoughtful officers who have ventured 'Eastwards"—feelings, however, which, as White showed, can be successfully combated by the earnest and active official :—

"Thou hast racked him with duns and diseases,
And he lies, as thy scorching winds blow,
Recollecting old England's sea-breezes
On his back in a lone bungalow ;
At the slow-coming darkness repining
How he girds at the sun till it sets,
As he marks the long shadows declining
O'er the Land of Regrets !

"Let him cry, as thy blue devils seize him,
O stepmother, careless as Fate ;
He may strive from their bonds to release him,
Thou hast passed him his sentence—Too late !

He has found what a blunder his youth is,
His prime what a struggle, and yet
Has to learn of old age what the truth is
In the Land of Regret."

On his return to Dewanganj, White was able to taste the fruits of a vegetable garden which it had been one of his hobbies to cultivate. With golf (on very rudimentary links) and flute-playing—at times to an audience of fifty natives, at times merely "in competition with the jackals"—White was making the most of the limited possibilities of Dewanganj in the way of recreation, when he had to set out again for the still troubled subdivision of Baksiganj to start seven or eight banks there with an additional 28,000 rupees secured from Government.

At Baksiganj White was nineteen miles from the nearest European at Jamalpur, and his only companions in addition to six servants (bearer, cook, butler, kitchen-boy, messenger, and groom) were his pony and his terrier. He had renewed acquaintance with tent life, which in the cold weather he found most enjoyable. Few climates, he believed, could equal an

Indian cold weather, quite chilly in the morning and evening, and not oppressively hot during the day.

"I live here what is in some ways almost an ideal life. The work is in an unexplored field, and is intensely interesting. It concerns human beings, and therefore has that human interest without which no work could attract me. I am in daily contact with Bengal Muhammadan peasants in large numbers, also to a certain extent with Hindu money-lenders. My work touches them at a vital centre, the universal problem of ways and means, and there is no doubt of the manner in which the good can be done. For example by contrast, the doubtfulness of education, at least as presently given, makes me rather hold off from educational work. My work also is on lines for which I am qualified by my training: I do sometimes apply Political Economy to it. I am collecting a lot of interesting, and, I believe, new information, and shall be in a position to write a good thesis (for D.Litt.) on 'An Economic Experiment in Bengal,' or some such subject.

Thomas White

"In the mornings I go out to a village, riding or cycling. Yesterday I cycled sixteen miles, to-day thirty. . . . I sit down under a shady tree, and the people sit round. My bicycle is a novelty and a mystery. The people bring me a few eggs and a cocoanut. I suck three or four raw eggs (strong evidence that my digestion is in no wise impaired) to the amazement of the people, and drink the fruit of the cocoanut. . . . Then I get to business, and write down the economic and financial conditions of each man who will consent to be a member of a bank, and accept the joint responsibility which membership involves. I humour the people by cracking jokes with them, and we part usually the best of friends. I get back to my tent about 1 p.m., tub, and have breakfast, and a half-hour's rest. In the afternoon I usually arrange for the people of another village to come to me, and I do the same with them. In the morning, when not working, I go for a stroll, westwards always, and gain peace from the lovely sunsets which are daily just now. Before and after dinner

I read or write, and tumble in usually about 10.30.

"It is a very healthy life, well balanced, giving scope alike to my physical and mental energies. If it has any drawback (and I am not sure that it is such) it is that my work is too much with me. Partly owing to the climate, partly owing to the very nature of my work (*Hakim* the people call me—judge or ruler), partly owing to the energy I spend on it, I have little opportunity of indulging in hobbies, or rather of following minor pursuits. But this peculiarity rather than drawback will follow me all through my service. The Indian Civil Service takes all the energies of the man who would do his work well."

On the completion of a year's work in India, Tom indulged in an estimate of his own development. Physically he found himself as fit as ever, without a day's illness, less lissom than of yore, yet, with a little training, still able to "do the hundred in little over eleven." Mentally, the acquisition of new knowledge had

been mainly in theology; yet there was "immense development, far surpassing any other year"; by making good use of great opportunities, taking an interest in everything and finding good in all, he had gained in "ability to understand a problem, to grasp a situation, in general *savoir faire* . . . a wider catholicity, and a kindlier tolerance."

Tom spent the Christmas week in Calcutta as the guest of the U.F. minister, and there among other friends he met Mr and Mrs Hughes-Buller and Mr Gourlay. The holiday itself was unexciting, but on the way to Calcutta he had an adventure calculated to alter in some measure his views of the people of Bengal. On the platform at Goalundo in the darkness a Bengali shot Mr Allen, Magistrate of Dacca, in the back at a range of two yards as he had just passed him to enter the train. Mr Allen staggered into the carriage where White was, and two Europeans attended him throughout the night. "Picture to yourself a railway carriage in a desolate hole of a station, and

within it the wounded man ; without absolute barrenness, and, so far as they were allowed to approach the carriage, which was run into the siding, a crowd of helpless and apathetic or sullen faces, while the assassin escaped away in the darkness."

On the return journey White spent a night little more cheerful at Mymensingh. The Collector, whose guest he was, was taking measures against rioters who had torn down the notices offering a reward for the discovery of the assassin of Goalundo, and that night forty Bengalis were arrested between 11 and 3.30.

As is not unnatural after these experiences, Tom's first letter of 1908 is in a strain somewhat different from his usual. He now understands for the first time the meaning of the word dastardly: the Bengalis are treacherous and cowardly to the utmost limit, but they are gaining courage to insult and scorn the European population, whose life is thus made "one unceasing day of anxiety and worry."

Meanwhile he is among a loyal Muhammadan people, but after dusk in a hostile country he travels with a revolver. This letter he describes a week later as the gloomiest he ever wrote, and the memories of the Goalundo night, which came back in full haunting force on his return to his jungle home, as making a cloud in his sky which would take some time to vanish.

His loneliness accentuated by this feeling, he received favourably the suggestion that he should, at the end of twenty-five years' service in India, embark on a political career at home; and one of the reasons he gave in favour of such a course was that thus on the platform or in the House he might "find a useful part in supporting the Government of India against men like C——, and the wandering firebrand M.P. like Keir Hardie, and impudent adventurers like N——. They are allowed far too much rope at present." Later on he returns to the charge, and writing from Mymensingh that in spite of all the drawbacks, he is "head over ears in love" with the service, he says

that "prejudiced six-weeks' observers tell you that the official Europeans are overbearing and insolent, and treat the natives like dirt under foot.

"I have been in Bengal now for fifteen months with eyes very wide open to observe, and . . . the courtesy and consideration of all our officials, their splendid loyalty to the traditions of 'sahibhood', their unwearied toil and endeavour for the benefit of the people heaven has placed them over, are such as you cannot imagine." Tom himself gave the schoolboys of Dewanganj a football, and coached them at the game; and he knew of many in the service who made similar use of their spare moments in trying to teach the Bengali manly sports, and to invoke in him the spirit of sportsmanship. His experience all went to show that European officials were ever ready to listen patiently to complaints and endeavour to have justice done, would strive to secure appointments for promising native youths, the product of our own education, and would sympathetically care for their native servants in any illness.

If indignant, however, Tom never became querulous, and in the same letter (23rd Feb.), he wrote, after spending six weeks without seeing a white face: "I like the Indian peasant, even the Bengali peasant. He will lie to you, and try to cheat you; but if you take him properly, and put your foot down, with him the *Hakim* is still the *Hakim*, whose word indeed must be obeyed, but who will give absolute justice, and is the person to be sought in every time of trouble. This is how we have ruled India for more than two hundred years now, and ruled it well. This is how we are forgetting to rule it at the present day."

"It is one of the most difficult problems on earth," he wrote later, "to mix and blend sympathy and authority: true, the people of India are awakening, and legitimately desiring a larger hand in the management of their lives and country. But to the best of my knowledge the keynote of the present administration is sympathy with its poor millions of husbandmen, sympathy with its educated classes in the

strange position in which they find themselves, sympathy with the growing aspirations after a national unity and greater measure of independence, though the former is not yet a speck in the political horizon, and will not be a factor worth reckoning for at least fifty years to come, if it ever does become such."

White himself had just the temperament required to deal with the natives. At Bahadurabad he "discovered one of the members of the bank taking money from other members, and had him up in front of me, and spoke with such excellent Hindustani to him, that in two minutes he was down on his knees at my feet in tears. One has to be strict with these people as well as kind to them. If you are weak and gentle with a Bengali, he immediately takes advantage of you; but if you just let him see that your word is law or you will know the reason why, you can get him to do anything. And the curious thing is that it is the men who are strict with them that they like. I am always very nice and polite to them when they do what is right, but the man

who has been doing anything he shouldn't keeps out of my way."

Six weeks' solitude produced no evil effects on White, though it contributed to confirm him in habits of introspection and self-analysis, such as are illustrated in the following passage (for the "egoistic" strain of which he offers the loneliness of jungle life as an excuse): "It has been more interesting than I can tell, very instructive to me, and I hope will do much for the good of the people. . . . This lonely life does not bore me in the least. I have plenty of work. I have time to read, and I can regulate my life entirely according to my own will. So far I am perfectly happy. Yet I am always equally happy in the press of men anywhere. . . . I feel to the full that I am Aristotle's πολιτικὸν ζῶον. Again, I live here (Baksiganj) an out-of-doors life, and can ride my fifteen miles a day with all the zest, the keen eye for nature, the pleasure in a racing gallop over the sward and in the company of my horse, of the pioneer or the huntsman. No one less appar-

ently of a quiet student. . . . But in the evening, when I sit down to my Homer or my Horace, my Bacon or my Emerson, there is uppermost, to the exclusion of all else, only the quiet student, absorbed in his books. . . . I am thankful really that it is as it is, for it gives my life fulness, and it sets me at home with all men, and is perhaps partly cause, partly effect of that vitality and grasp on reality which never leave me, and keep me ever in health of body and happiness of mind. I have no great intellectual power, but I have a slight capacity for seeing exactly what the moment or the event requires, and my sympathy with all men, and possibly a certain masterfulness in securing what I know to be a good end." A very good diagnosis of our "philosophic Scotsman," too modest as regards "intellectual power" perhaps, but on the whole showing clear insight and self-judgment.

Before returning to headquarters White founded several more banks, living alone in his tent the while. At Baksiganj he received much encouragement from the first success of his own

policy of interesting the *mahajans* in the new scheme of co-operation, a money-lender providing him with 1000 rupees at 12½ per cent., one-third of the rate he had been accustomed to charge.

When 15,000 rupees were sent to Baksiganj to start the banks there, "we had a job providing for its safe custody. There is a Zemindar's office here, and I put the money there in charge of the constables. Then the head constable got hold of a tremendous iron box, which nine Bengalis could not move at first. However, two stalwart constables and I made an impression on it, and I thought it as well to impress the natives by lifting up the end of it from the ground some six inches myself." It would be lowering the dignity of a magistrate in the eyes of the natives to do anything that belonged to the status of an inferior, but "it is also an advantage to be a big hefty man."

Almost immediately after he reached Mymensingh towards the end of February, White found himself temporarily gazetted to Jamalpur

as Sub-divisional Officer, *rex* over a kingdom of 6000 square miles and more than half a million subjects, or in their own expression, *ma-bap*, father and mother. This word occurs in a fragmentary piece of verse among his papers which seems to refer to days at Dewanganj, and which reveals alike the sense of privation and the brave endeavour to conceal it. (Compare the cheerful letter just quoted.)

It stood in the heart of the jungle, shut out from the distant view,
Lonely and lowly and humble, with its rooms in number but two ;
Hard and cold was its earthen floor, slender its bamboo walls,
But to-night when dream-voices are speaking, 'tis that little dak[1] bungalow calls.

. . . . .

Lonely the life and friendless, with none of my own colour near ;
But 'twas there for six months that I laboured, and still to me seems the spot dear.

[1] "Inspection bungalow for the use of inspecting officers when they go into the *mufassil*."

For I tried to think only of duty, the hundreds who needed my aid,
Debt-ridden Bengal peasants. Why, God, were such poor fools made?
For I was their *sahib-bahadur*, my word both their law and their hope.
Dared I complain of *my* hardships when such clasped my feet with "*ma-bap*"?

. . . . .

For this is the rôle of my country, the goal, yea the life, of her sons
Who leave home and kindred behind them. . . .

Before White left Baksiganj the people crowded round his tent, and told him they were sorry he was leaving, but glad he was to be their magistrate. And from a native who had worked under him at Barisal he received a letter congratulating him on his new appointment to "that much troubled subdivision which has been talked over throughout the civilised world", and assuring him of the confidence of his old colleagues that under his able administration things would thoroughly settle down.

As his friend and colleague, Mr Gourlay, afterwards wrote: "His name and face will

long be remembered by thousands of little Indian cultivators all round Dewanganj and Jamalpur, and the work that he did for them will long remain a monument to his memory."

In the Government Report of the Working of Co-operative Credit Societies in Eastern Bengal and Assam, Mr K. C. De, the Registrar, says: "The late Mr T. White, I.C.S., whose lamentable death is an irreparable loss to this movement, organised and supervised the Dewanganj group of societies." In the last paragraph of the same Report comes testimony from a higher source: "The Lieutenant-Governor would mention the high excellence of the work of the late Mr White, whose efforts in the formation of Societies in Jamalpur won for him the confidence and affection of all classes of the people of that subdivision."

Jamalpur is a fairly regular quadrilateral north-west of Mymensingh, and is divided into two parts diagonally by the Brahmaputra there flowing south-east. The town of Jamal-

pur is in the centre of the district, and north of it are Dewanganj (on the west bank of the Brahmaputra) and Baksiganj (on the east bank), with Nalitabari in the extreme north-west under the Garo Hills, and Sherpur between it and Jamalpur.

Holding that the best thing a S.D.O. can do at first is to tour round the sub-division and see as much of it as possible, White at once visited Nalitabari (twenty-two miles from headquarters) and Sherpur, besides his old banking quarters, and thus got a knowledge of the conditions and needs of the district obtainable in no other way.

As Sub-divisional Officer of Jamalpur, White held a wonderful position for a young man of twenty-four, for his work in bringing the ideas of progressive Western civilisation to bear in improving the condition of a stagnant race resembled nothing so much as that of the wise king of a primeval people. For many civilians, their days as S.D.O.'s are the most fruitful and useful of their service, and Tom had now the increased authority of a magistrate with

"first-class powers," so that in the distribution among the six courts under him of a monthly average of 150 cases, it was now the most important that were reserved for his own decision. Burglary and theft were the commonest offences on the list, but the charges were often fabricated and supported by false evidence: land cases were numerous, complicated cases of trespass naturally arising under a system where three owners may possess respectively ten, four and two sixteenths of an estate, and let the land severally to sub-tenants. Besides the judicial work, of which such cases are only specimens, and which often involved holding a court from 12 to 7, there was Treasury work to be done—passing all bills, and signing all cheques; there was further work in supervising the Agricultural Banks; the work of the Police was under his charge; he was Chairman of the Local Board, of the Municipality, of the School Committee, of the Dispensary Committee, a Controller of the Town Bank, President of the Fair Committee, etc., etc.: and he had also to

write long reports about agriculture, office procedure, and other matters, and "generally give my attention to the thousand and one necessities and petitions of the people, who come to me like children with all their grievances and problems."

A matter for which he won praise in the vernacular press was his proposal to apply the funds accruing from the Annual Fair in holding an Agricultural Show, in order to encourage more careful and up-to-date cultivation. The show was to be held on a small experimental scale in September 1908; and it was resolved that if this were successful, an exhibition on a larger scale would be arranged for 1909. As he also called and presided at a meeting to consider the question of reviving local industries, it is little wonder that he was popular with the *Swadeshi* leaders in the district!

"I am very often tired at the close of the day, but it is a man's work, and I have never asked of life more than this and the strength to do it. . . . I am as fit as of yore, and

more than ever before enamoured of the magic of the East, in spite of its trials, sometimes just at present, its dangers." Yet he would fain be watching the "rugger" match at Inverleith where, as he writes, Scotland is suffering her third defeat in an international. "But still I am happy, so cheer up, and don't let me make you downcast." A nice touch this last! If there is a longing for home, there is certainly no self-pity and no desire for pity from others; rather *he* is the one to comfort any who may be sympathetically depressed by his hard fate!

Though his time was pretty fully occupied, he managed to acquire some science, beginning with physiology. He also read with the keenest appreciation Mary Johnston's novels of early days in Virginia, the setting of which he found in many ways like that of his own life in India, and which attracted him also by their romantic sentiment. He had some duck shooting, but his exercise generally took the form of riding or golf, and, despite a slight

touch of fever, he kept very fit, and was never off duty.

The unrest in the province was again occasioning considerable alarm. A "conciliatory" and sympathetic policy was wasted on the babus, who misinterpreted its generosity as an indication of weakness, and were thus emboldened to further their campaign of violence. Jamalpur itself was not much troubled by feeling against the Government, but in reporting the shooting of a European missionary (from behind, as in the case of Mr Allen), Tom remarked, "I believe I am regarded as a sympathetic officer; and, by the sacred names of Duty and Honour, I will always try to do my best for the people, invite their co-operation, and treat them as brothers. But the time is yet far distant when we can beneficially step down from our pedestal as ruling race, and allow the prestige of Government to be attacked and diminished with impunity." As Robert Louis Stevenson said: "We must educate the parents in the interests of their great-grand-

children": and however much one may sympathise with the aspirations of the people of India, one must feel that a race which pursues its ends by bomb-throwing and murder presents very poor credentials as a pretender to constitutional rights. A reasonable capacity for self-control is surely an essential pre-requisite of self-government. Yet Tom was under no illusion as to the *ultimate*, though still unattained, end of our government of India—the education of the people into a capacity for self-rule. He quotes the words of Macaulay in 1833: "It may be that the public mind of India may expand under our system till it has outgrown the system: they may in some future age demand European institutions. Whenever it comes, it will be the proudest day in English history. It will indeed be a title to glory all our own."

White had only six weeks at Jamalpur before he was relieved by the S.D.O., who, however, was due to go home in June for four months' leave, when White should return to the subdivision. These six weeks added another department of the work of government

to those that Tom had mastered—that of the administration of justice, involving knowledge of the Law Codes and of judicial procedure.

A note on *Wages Statistics*, which he wrote at this time, he was informed by the Collector, "so impressed the Commissioner that he had sent copies of it to all the Collectors in the division, with the remark that it was of exceptional interest and importance"—another illustration of the supreme value of the study of Economics in modern government.

After a prolonged Easter holiday in the headquarters station at Mymensingh with some society and some sport, and after completing his last "Departmental", by passing his Hindustani oral examination at Dacca, White was appointed to the important subdivision of Kishorganj, the heaviest in all Mymensingh, till he should return to Jamalpur on the S.D.O.'s departure at the end of June. Meanwhile, at Mymensingh he was not idle, but learned details of administration and office work, which he should normally have acquired when he came out first.

Mymensingh

It was not till the 4th of May that White was sent to Kishorganj, where he did perhaps the hardest and most effective seven weeks' work, and where he certainly spent the most lonely period of his Indian career—forty-two miles from the nearest European at Mymensingh. He was often employed till after seven at night in trying cases; but even in the loss of time he would fain have devoted to more congenial employments he attempted to find some good: "There is an element in my nature of the dilettante, which is probably kept in check by hard pressure of official duty." It is a strange rôle for White to ascribe to himself—that of the elegant trifler; but he probably wishes merely to indicate the value of *enforced* concentration at times as a discipline for the man of many interests.

By the time he left Kishorganj he was beginning to feel quite a liking for the minutiæ and niceties of the law, in which he had hitherto found little pleasure. But though he could write in June: "My late-born enthusiasm for law has come to stay, and I incline to agree

with Burke's opinion that of all human sciences it quickens the understanding most," he still looked forward to economic duties in connection with settlement work in Mymensingh.

White's predecessor at Kishorganj had seen eight years' service, and had been called from his subdivision to the wider responsibilities of a Collectorship. He left "everything working smoothly and efficiently," and it was difficult for so young an official as White to keep things up to the same high standard, but he set to his task with the same earnest spirit that had sustained him throughout. As at Jamalpur, his work was largely judicial, giving him an opportunity of developing a side of his training which had long been subordinated to special political and economic duties. But the multiplicity of functions he had to perform in his subdivision occasionally provided an interlude with an amusing aspect: the tale is instructive, too, for the liberal-minded advocate of "the rights of the natives."

"One of my duties while in camp was to preside over a local Board election. This is

one of those attempts at self-government which supremely enlightened ideas have introduced among the peasants of India. Only one candidate had been nominated beforehand, according to the requirements. The electorate was just over 1600, and 10 per cent. must vote. I waited patiently for three hours, during which about 130 voters appeared. Learning that there was only one candidate, they all voted for him unanimously! I never saw anything which more resembled sheep following sheep. I was sorry in some ways that I could not collect the requisite 160, just to crown the amusing farce; but I had to declare the election failed, and will now have to nominate a member myself, with the Collector's approval. . . . I smiled to think that partisans of democracy in India would say that they understand and appreciate their civic privileges, and were filled with the responsibility of the suffrage."

This was the time of the bomb discoveries in Calcutta, and in Kishorganj there was a meeting of about 500 persons, in which the blood of

the rulers was called for. The people had come to believe that the Government of India was unequal to the primary duty of self-defence; and their attitude of defiance and scorn had not been met with promptitude and a display of strength. Disloyalty was being propagated by cunning and cowardly, half-educated and wholly-demoralised Bengali students, who had learned a little, and thought they knew enough to govern the country, after ridding themselves of European intruders by secret assassination. However strong, however popular, an officer might be, his arduous duties were bound to be more wearing, if the impression should be allowed to grow that Government was prepared to hazard the lives of its servants for the sake of abstract principles like the liberty of the press. Yet British patriotism and pride and loyalty to duty and service were sufficient motives to keep diligent and fairly cheerful at their lonely posts even men who fully realised the danger and critical nature of the situation.

"We have now reached a crisis in our

dominion over India, and the problem of duly and harmoniously blending concessions to popular development and demands with the resolute assertion of sovereignty and power is surely the most difficult which ever faced a responsible statesman. Infinitely more difficult than that which faced and conquered George III. and his advisers, for they were dealing with a British-born or British-descended people whose traditions, beliefs, and feelings they knew or ought to have known, while we are dealing with a vast congeries of Eastern peoples the dark workings of whose minds we have penetrated only surface-deep. . . . If I am picked off by bullet or bomb I ask you . . . to remember me only as one who loved his fellowmen, and found life pleasant, and lived ever in its rainbow lights and summer melodies more than amid its 'trampled roses and broken wings.'"

It was not without serious cause that so judicious an observer and self-possessed a man as White wrote thus—not for nothing that revolvers were always carried by European

officials. White evidently felt that it lay in his power to reduce the loneliness to some extent, for this letter concludes with the intimation that "it is probable now that I may come home for six months in the summer of 1910 instead of 1911. Four and a half years is really an unnaturally long period to stay out, and so far as I can see I shall be able to get away in 1910."

White's reading at this time ranged from the scientific primers of Huxley and Geikie to a critical monograph on his favourite Sir Walter, and to Tennyson's *Princess*, which pleased him as at bottom a really "domesticated man": "The true function of woman is to adorn a hearth and home by the use of her womanly virtues, to uplift and comfort toiling weary man, and to impress upon the mind of her children and his a tenderness and sympathy, a morality, perhaps a religion which contact with men alone can never give. To fulfil well this high calling she must be educated: therefore educate her well."

The amount of reading he accomplished in India is astonishing. He read the theological works of Confucius and of Sir Oliver Lodge, critical biographies of Gladstone and of Renan, the poetry of Horace and of Laurence Housman; the essays of Bacon and of A. C. Benson, and fiction by Cervantes and by Marie Corelli. This does seem rather omnivorous, but he was not as a rule within hail of a circulating library, and he discussed and criticised what he had been reading with sound sense and discrimination. He had a hearty admiration for Mary Johnston's books, and for *Audrey* he sketched an alternative conclusion, as he considered the author's version unnecessarily sad. A sad end in itself, however, he did not object to, and he admitted that the closing scene of *The Old Dominion*, "though inexpressibly pathetic and sad," was yet "beautiful and necessary." Of a novel of Joseph Hocking, on the other hand, he wrote: "It struck me as an unreal and unnatural painting from life by one who does not understand it, and perhaps thinks himself a little better than it. Certain

of the characters could only emanate from the pen of a clergyman, whose calling had effaced in his mind much of his manhood."

Apart from his work and the little reading for which he could find time, there was little at Kishorganj to interest one—little at least worth reporting to stay-at-home friends. There was less miscellaneous work than at Jamalpur; and heavy as the judicial work certainly was, Tom's liking for it steadily increased; his reading, scientific or general, he took pains to digest and discuss: he was living a full and useful life, but the strain of hard work, anxiety, and isolation was beginning to tell by the middle of June when he was relieved.

Reading between the lines of his letters, we find evidence of the depth of his longing for home, and of a struggle between homesickness and "grit". Once, after speaking of the terrible heat caused by evaporation in hot weather after heavy rains, he breaks off abruptly: "And when I think of you enjoying June in

the old country I—But I have not written a homesick letter yet; and as I have still two years to run at least, I cannot indulge this luxury now." Tom was persuading himself that he was not homesick; but, whatever the power of the mind over the body, the spirit can scarcely be hindered by mere will-power from moving where natural affinities and long-accustomed habits call. And the well-spring of poetry in him is so strong that "when he sits down after dinner to a good book, he forgets all the sordid details of the day's work, and, borne on the wings of the spirit and imagination, he has only a mind for the sublime and beautiful. The watery swamps of Bengal give way before the Pentlands' soft outline and healthy breeze; and the low-lying people of a low-lying land melt before the dark and true and tender people of the North."

Before taking up his duties at Jamalpur White had a few days well-earned rest in Calcutta, and even he, the old champion of country life, found that seven weeks in the

jungle made town life "appreciate." He enjoyed the visit despite the fall of nineteen inches of rain in four days, and the occurrence of a bomb outrage in the town. He was pleased to see the people of the metropolis really moved by this event, for Calcutta, protected by plenty of police and by the Gordon Highlanders, sees little of the sedition of which it is the headquarters, and sometimes fails to appreciate the real hatred of Europeans existing in Bengal, and the real danger to which the lonely *mufassalite* is exposed.

European society, shopping, reading, and attendance at the Presbyterian "kirk" (whose dogmatic beliefs he had in great measure outgrown, yet to whose services he felt that he would ever return), all pleased him in Calcutta; and on his return to Jamalpur he had an opportunity on a smaller scale of social intercourse in an occasional week-end at Mymensingh. Criminal work was much less heavy than at Kishorganj, and though there was much miscellaneous work, he could find time for more exercise than he had enjoyed of late.

He went once again into camp for a day or two in the familiar bungalow at Dewanganj, and then settled in Jamalpur itself till the S.D.O. should return in October.

It was arranged that White should then go on Settlement duty, which is "hard and rough, but all the top men are Settlement men, and I must lose no training." "It is the men who have done Settlement who are most useful afterwards. They know the people in a way other men don't." The Settlement of Mymensingh—the surveying of the district, recording of all rights to the land, fixing of rents, recording of all physical, natural, agricultural, labouring and trading features—in fact a modern and scientific "Domesday Inquest," necessitated in part by the shifting of boundaries etc., with alterations in the course of the river—was expected to take twelve years; and White hoped to be associated with it for four or five years, a duty which would enable him also to look after his banks, camping during the cold weather, and having an office at Mymensingh in the hot season. By 1910 "White of

Mymensingh" should thus be able to write a paper on the economics of rural Bengal that would win him his Doctorate of Letters.

Meanwhile, however, the judicial work was not unsatisfying, or, at least, White had reconciled himself to it for good reasons. Trifling and even ludicrous as many of the cases may appear to us, "nothing should be done by us to weaken or destroy this feeling of the all-sufficiency of British justice. It is one of the basic props of our *raj*. When the *raiyat* of India leaves the court, believing that the sahib is unwilling or unable to dispense justice between him and his neighbour, it will be a bad day for us. It may irk you to settle trivial disputes which should never come to court at all; but when you remember that according to Oriental ideas this is the main duty of the sovereign, on the efficient performance of which his prestige depends, you forget the irksomeness in your endeavour to act up to your calling. For three years the agitators have been telling the people to settle their own disputes by

arbitration in their villages, and not resort to the courts of the alien *feringhi;* and for three years they have been telling them in vain. And they will continue to tell them in vain so long as they know to expect from the sahib perfectly impartial justice dealt to the best of his ability amid lying witnesses and forged papers and obstructive pleadings.

"The weather last week was wonderfully cool for July. Perhaps it is that my house is on the river bank. The mighty Brahmaputra is more worthy of its name now than it was in the cold weather when I forded it so often on my pony. It is nearly half a mile wide here, and this is a narrow part of the channel. Returning from Dewanganj on Monday last I came through stretches which must have been over a mile wide, though this is a different branch of the river, the branch which is now getting all the water. The changeableness of Indian rivers sets us many a thorny problem. Coming down in the steamer you see huge pieces of the perpendicular banks tumbling in. The river, perhaps, flows where was a flourish-

ing village ten years ago. In its old bed, a 'char' has been formed by alluviation, on which is a village cultivating what is virgin soil. Government claims the latter, of course; and in this subdivision I have 2000 acres of Government estates, nearly all in the river bed.

"I love the Brahmaputra now almost as I loved the Tweed, for have I not lived on its banks and water for nearly a year now? Vastly different is it from the silver Tweed, but time and usage have made familiar its features, strangely alien at first. The wide expanse of water, sluggish and muddy though it be, is a relief to the eye amid the never ending plains. Its banks are bare of foliage, and there is no 'rippled fret and eddying fall.' . . . The moon is nearly full these days, and it is pleasant in the evening to sit after dinner looking down on the waters flowing darkly below. You hear the measured plash of the oars of the upcoming boat. From the opposite bank comes the cry of a belated traveller to the ferryman to come over for him.

"But there leaps a wavering flash of light-

ning, there is a rustle which increases in volume among the leaves in the tall trees in your compound, and a cool breeze suddenly sweeps along as if in haste to atone for the boiling windless day, and while you welcome it like a saving angel you must be careful to guard against a chill. The sky darkens with an ugly blackness, the breeze becomes a tornado, and you rush to close doors; lightnings chase each other gaily, and once the firmament appears to be cracking, and your house shakes to its foundations. Rain follows in torrents till the outburst is spent.

"Then the sky clears, the wind drops, the moon shines forth again more radiantly than before, and the night regains a deeper calm after its vented passion; and as you, wanderer from the North, lie down to rest alone in the mysterious East, your thoughts travel over the leagues of sea to a lovely July night at home where the fields are yellowing, and it is never dark just now, and your friends are enjoying themselves each in his and her own way, and you ask the question you so often ask, 'What

meaning did the stars hold within them when they drove you thus afar?' But if you have gathered some of the wisdom of the East you do not murmur or complain, but softly utter 'Kismet, Kismet,' and tumble off asleep, for you must be out for your ride by six in the morning and sit down to your desk by nine."

White's popularity with the natives went on increasing, and at this time he received from the *Swadeshi* leader in Jamalpur two fine bouquets of flowers. The absence of all disquiet in the district may justly be ascribed to the open manners and smiling face and the unrelaxing firmness of the officer in charge. White's appearance and the character it revealed must have helped him greatly in his dealings with others — European and Indian alike. As one who knew him well in India said: "It was only necessary to look at his strong self-controlled face to be sure that his heart and will were right, that his character rang true." And to all to whom goodness was pleasant and not terrible, White appeared no

less as the tender-hearted friend than as the firm-willed servant of the Empire.

The last of the series of letters we have been quoting has its text again in the contrast between Indian and home life; and the words of Kipling, which Tom had been reading—

"Ship me somewhere East of Suez, where the best is as the worst,
Where there aint no Ten Commandments, and a man can raise a thirst."

lead to a reflection on the morality and life of the East. "If staying in the swamps of Bengal, perspiring every minute till you drip in its damp heat; if working daily ten hours among a corrupt police, a litigious people, with a large criminal element among the men and a large immoral element among the women; if fighting at times, as now, with the cumbrous legal procedure of the West, a troublesome band of sedition-mongers and social upheavers; if, doing all this and more, your temper becomes a little soured, your views of life and man and the universe less rose-tinted than when you left

old Britain in your innocence, nay, even if your morality becomes relaxed, and you lapse into the ways of your neighbours, is it to be wondered at, or are you wholly to be blamed? For myself I have too strong a vein of poetry and romance in me, too firm a belief in a hand at the helm of all things, too stern a morality to lapse in thought or action; but it is in a tolerant and sympathetic spirit that you must read Kipling's account of Anglo-Indian life if you are not to rise from your reading with the idea that India is hell and Anglo-Indians its devils."

After further considerations of the basis of morality prompted by Indian practice as illustrated in frequent cases in the law courts, he comes to this conclusion: "My fit of doubting soon passed, and the beautiful image of love's young dream, of life's toils and triumphs, equally shared, of two twin souls, as in *The Land o' the Leal,* looking back on their long companionship and journey, and forward beyond the veil to a further union hereafter, brought me back to former notions. . . .

Mymensingh

"Life here goes on as usual. I was compelled to give a man three years last week, my maximum sentence so far (four years is the maximum I can give, being for two or more offences), and I realised the responsibility of taking three years off a man's life.

"The Muzafferpur murderer after a week's trial and two lengthy judgments, has been sentenced to death. His trial was a magnificent illustration of British justice. There was not a shadow of doubt about his guilt, and he might have been hung on the spot almost with perfect justice. But Government requested some one to defend; the judge refused to accept his full confession, and determined his guilt by other evidence proved against him; he spent a week in a trial which might have been concluded in a few hours at most. The High Court on appeal wrote a lengthy judgment, though the briefest was required. Altogether it was magnificent British justice, but one wonders whether it is not lost in the Indian mind. Yet, as I have told you so often, it is on our prestige and

reputation for stern unswerving justice, often tempered to excess with mercy, that our Empire hangs. . . .

"I am fit as of old, and am looking forward to my visit to Simla two months hence now. Yesterday was the first of August, and there would be an exodus to the sea and the hills and the moors at home. Often I long to be there, but of late, with my better acquaintance with my work, the people, and the language, a counter feeling has arisen and is growing, a feeling of a second home-hood and a strong attachment to this the land of my adoption; and, who knows, perhaps at the end of the day I shall be full of regrets to leave this my step-mother, even to return to my own mother in the far North Seas. But I hardly think so."

So ends the last letter written by Tom to the "Fair Old City by the far North Sea." Four days later he was drowned while bathing in a backwater of the Brahmaputra. He had swum a distance of about seventy yards when

he sank; but as this was well within his powers, cramp appears to be the only possible explanation. One other European happened to be in the station, and, with the native doctor, did all that was possible to bring him back to life. "There was no pain, no slowness. The angel came with appalling swiftness. He was not drowned. He swam out some way, turned, and was just at the bank when he went down without a word. Doctor says it was cramp going to the heart, and that he must have died at once."

In parts of Jamalpur the natives shut their shops on hearing the news; the anti-British newspapers expressed their regret and sympathy; in far Barisal flags were half-masted. The native Comptroller of the Co-operative Societies at Jamalpur voiced the sentiments of White's Indian colleagues, expressing their admiration of "his learning, his moral principles, his sympathy for the poor and helpless, his sympathy for the subdivisional people as an administrator"; and added: "Since his death I have been humbly praying to God that

his magnanimous, innocent, and pious soul find peace in heaven everlastingly, and that his soul, which is too good for this world of misery, may not revert here again." And in his native Scottish granite his European colleagues paid their tribute in the quiet little graveyard at Mymensingh where rests the little that could die of their well-loved fellow-worker.

And in the Pentlands and by the wide blue Firth it remains to learn the lessons and garner up the fruits of such a life and such a passing. When a "happy-starred, full-blooded spirit shoots into the spirit land," we, in our selfishness, rebel against Louis Stevenson's idea that life goes down "with a better grace, foaming in full body over a precipice, than miserably straggling to an end in sandy deltas."

"Miserable straggling" would never have described the life of Tom White, and the wonder cannot be subdued that he who could be spared so ill was taken, and the wastrel and the cripple left. And yet—the gain to the

spiritual world may not after all be the loss of this world, for till he loses it man never values aught aright, and influence deepens as admiration grows. As he passes from "the crypts of life" to the "great cathedral above," we must try to catch an echo of the "grand Amen" that links all perplexed meanings into one perfect peace." The thought of so much done—so briefly yet so well—will surely make others more careful stewards of their time: the very pathos of the disappointment of his earthly hopes drives home the example of absolute surrender of self: so little further advance in goodness could be made under human limitations, so fully and so evenly developed was White at twenty-five that years on earth could have added little—the pattern of manhood was already convincing, and acted, and will act, as an inspiration to many. The good day's work, the shining fields of an hundred fold, reward the immortals of the choir invisible; and it is for those who knew him to see to it that he lack not the joy of living again—

Thomas White

"In minds made better by *his* presence. . .
In pulses stirred to generosity,
In deeds of daring rectitude, in scorn
For miserable aims that end with self."

And perchance strangers, too, may come to appreciate, and to gain strength and courage from an introduction to

THE HERO AS MAN.

POSTSCRIPT

Being a Letter from Mr W. R. Gourlay, and a Note by Charu Chandra Choudhuri.

CALCUTTA, *the 30th March* 1909.

I AM very sorry that my work this winter has prevented me from taking up this matter as I would like to have done. I have jotted down below a few things which may be useful to you, and I have sent to Jamalpur for particulars about the memorial.

My first connection with White was in the beginning of 1907 when he wrote to me to say that he was about to write a thesis in connection with a scholarship in Political Economy which he held from the Edinburgh University, and he proposed to take up the subject of Agricultural Banks in India, a subject of which I have had some little experience. He was at Barisal then, and I sent him the necessary literature and asked him to come and see me in Calcutta on the first favourable opportunity. Shortly afterwards I met him on the house of the Rev. J. MacRae, the United Free Church minister in

Calcutta, and we at once became friends. I wrote to Mr Lyon, the Chief Secretary of his Province, and asked him to allow White to come to me in Bengal when I would be able to take him round the Province and show him what work had actually been done. He came to me in June 1907 while I was Collector and Magistrate of the district of Puri. I remember well meeting him at the station in the early morning and driving him down to my house on the sea beach. I was unable to go out into the district at once, and we spent a delightful week together bathing in the sea every morning and talking together in the evening on the subject of the economic condition of the cultivators in India. Then when I was free we set out together one evening to a place called Delang where we spent the night together in a small Government rest-house. The next morning we started off, he riding on my horse "Bahadoor" and I on a polo pony. We rode to Khurda, a distance of about fifteen miles, and inspected one or two little village banks on the way. The next day we went on to Bagmari,

and from there to Banki on the banks of the Mohanadi river. He was charmed with the scenery and with the people, and in fact with everything he came in contact with. Everything was so new to him, as his work in the past had been confined to headquarters stations, and he had not had much opportunity of coming in contact with the people of India. I remember particularly the first night at Banki when we sat out in long chairs under the wonderful Indian moon looking away across the Mohanadi river towards the blue hills on the opposite side. He told me of his home and his father and mother and family and his work at school and college and all he hoped to do in the future. We set off on an elephant next morning through the jungles and visited six little villages where banks were working, and then we retraced our steps again to Puri. He left me then and went on to his friend Nelson (or was it Jameson?) who was the Assistant Magistrate at Midnapore, and spent a few days there visiting the villages. I was transferred about this time to take charge of another

district in the far north-west of the province of Bengal. I picked him up at Mr MacRae's in Calcutta, and we travelled together to Motihari in Champaran. From there he went on to Bettiah and stayed with Mr Jack Lowis, the Manager of the Bettiah Raj, and spent a week inspecting village banks in the vicinity. Then he returned to Barisal in Eastern Bengal and wrote his thesis there. It was, I believe, very well received by Professor Nicholson in Edinburgh.

A month or two later I received orders to go to Mymensingh in Eastern Bengal to inquire into the relations between the money-lenders and the cultivators, and White was deputed to assist me. I met him at the house of Mr Nathan, the Commissioner of Dacca, and we travelled from Mymensingh to Jamalpur together. This was his first visit to Jamalpur. We lived in a little Government rest-house, and in the evening went over to dine with the Sub-divisional Officer in the house which afterwards became his home. It was a small house consisting of but three rooms with walls of matting, comfortable and cool, but very small.

Postscript

The next morning we started off at sunrise in a little country boat with a cook, whose services we had been able to procure in Mymensingh, and four other servants. We were in front in one boat and the servants and kitchen in another behind. We sailed up the old Brahmaputra all day and half the night, and when both of us were very sleepy the boatman came to tell us we had arrived at our destination. It was very dark, nothing to be seen except the mud bank of the river. I got out first to see whether there was any rest-house near at hand, and he stayed behind to bring on the baggage. I found the little house about a mile away, and succeeded in getting a light and rigging up two beds. White followed shortly afterwards but we had lost the kitchen boat on the road, and we both tumbled into bed very tired and hungry. This was our first introduction to Dewanganj, a place he must have often mentioned in his letters, as we spent nearly six weeks there.

When we awoke in the morning we found that our little mat house was not so bad at all,

and we set to work to make it comfortable. I attended to the house and furniture. There were two rooms, I occupied the one and had my office there, while he occupied the other where we also took our meals. He took charge of the garden round the house and he very soon cleared away the jungle and made what afterwards became quite a nice flower and vegetable garden.

From this centre we made daily trips amongst the villagers. White was always indefatigable in learning the language, and it was wonderful how he got on with the people and how quickly he learnt to converse with them. Most of our journeys were done in long narrow boats called "sarangas," with six oars on either side, a man at one end to steer and a man at the other end who was called the "sabaswala" (literally the man who says hooray), whose main duty was to lead the songs of which the boatmen sang the chorus, and to encourage the boatmen when they were getting tired. White always enjoyed picking out the different words of the song, and in a very short time used to join in with the boat-

men in the chorus. We were rowed for hours often in this way till we got to the villages where the trouble had been the greatest, and mainly through White's good nature and wonderful way with the people we gained their confidence in a very short time and learnt all their troubles.

After about six weeks' work we succeeded in drawing up a scheme for the purchase of the debts of about nineteen villages and for handing over the management of the collective debts of the village to a committee of the villagers. The rate of interest which was paid on the old debts was never less than 37½ per cent. per annum, and in some cases amounted to 200, 300, and even 400 per cent. The people learned to understand our scheme, and agreed to become jointly responsible for each other's debts, but I have no doubt that you have already got details of our work at Dewanganj.

When we had our scheme complete the Commissioner, Mr Nathan, came out and paid us a visit, and we took him to see some of our villages. After having discussed matters with

him, we went together to the seat of the Local Government at Shillong, telling the people that we would return after we had succeeded in getting the money from the Government.

Our way was first for eight miles across country from Dewanganj to Bahadurabad. We had our bicycles with us, and where it was possible to ride along the footpaths we did so. At Dewanganj we camped by the side of the Jamuna river until one of the Assam despatch boats arrived. The boat came in in the afternoon, and we were welcomed by some of the Mymensingh officials who were also travelling towards Shillong. There was only one cabin vacant on the steamer and we tossed for it. White won and reluctantly took the cabin, while I really had the coolest place, sleeping out on deck. We sailed up the river for two nights and a day, through the beautiful gates of Assam to Gauhati. Sir Lancelot Hare, the Lieutenant-Governor, had sent down his own motor car for White and the Mymensingh officials, who were to be his guests. As I was with my brother at Shillong, I did not

see very much of White there, but he enjoyed himself thoroughly and made friends wherever he went. We met again at Dewanganj about a fortnight later, and I left him there to pay out the money and take charge of the work.

I often heard from him. He wrote and told me every week what he was doing, but I never saw him again. The first news that I had of his death was a telegram in the papers. I went straight to Mr MacRae, and learned from him that the information was only too true.

I wish I could tell you more, but I hope these notes will interest you.

W. R. Gourlay.

NOTE BY MR CHARU CHANDRA CHOUDHURI.

During the short time Mr Thomas White was in the Sub-Division he endeared himself to the people by his kind and sympathetic treatment and even-handed justice. The chronic indebt-

edness of the cultivating classes especially appealed to him, and he interested himself greatly for the establishment of co-operative credit societies and banks amongst them and helped them in their distress by a judicious advance of agricultural loans. He was equally sympathetic towards the educated classes, with whom his relations were exceptionally cordial. To us, the zemindars, he was a real friend and guide, ever courteous, just and true. He was a perfect type of English gentleman, strong in his gentleness, just while merciful, and wise beyond his years. I have lost in him a sincere friend, and the service one of its best men.

The following telegram, which appeared in the papers immediately after his death, will show how dear he was to the public: "The news of lamentable death of Mr White, the most kind-hearted and popular S.D.O. of Jamalpur, drowning, reached here this afternoon. It has cast gloom over the whole town. Babu Charu Chandra Choudhuri and brothers closed their Chutchery. Hemanga Chandra Choudhuri, Municipal Chairman and School

Secretary, has closed those institutions. The local Honorary Magistrates closed their Courts as soon as the sad news reached them. This mournful news is in everybody's lips. Peace be to his soul."

CHARU C. CHOUDHURI.

[It is proposed by the Messrs Choudhuri Brothers to present a portrait of Mr White, to be hung, if the sanction of Government is secured, in the Court Room at Jamalpur.]

A sum of over four hundred rupees was subscribed by local officials and friends for the granite tombstone at Mymensingh, the contributors being as follows:—

R. NATHAN, Esq., C.I.E., I.C.S.
N. D. BEATSON BELL, C.I.E., I.C.S.
W. R. GOURLAY, I.C.S.
J. R. BLACKWOOD, I.C.S.
F. A. SACHSE, Esq., I.C.S.
R. R. GARLICK, I.C.S.
R. B. HUGHES-BULLER, C.I.E., I.C.S.
H. WALMSLEY, I.C.S.
A. J. CHOTZNER, I.C.S.
CAPTAIN HOGG.
JOHN JOHNSTON, I.C.S.
MAJOR LEVENTON, I.M.S.
E. HART, Esq.
W. L. SCOTT, I.C.S.
G. S. ODDIE, I.C.S.
J. HIGGINS, I.C.S.
R. K. COXE, Esq.

APPENDIX

"An Economic Experiment in Bengal"

WHITE'S own description of what was the most distinctive and permanent part of his work in India is found in the thesis he wrote as Vans Dunlop Scholar in Economics in the University of Edinburgh. Some omissions are made in the essay as quoted below, but the version fairly represents the work, and illustrates the mental and moral powers of the man. Professor J. Shield Nicholson, to whom as examiner the essay was submitted, writes of White :—

"I cannot remember any student who showed more steady and continuous progress. It was due partly to indomitable perseverance and pluck, but largely also to the fact that he had a mind capable not only of acquisition but of growth. The essay you have summarised shows very clearly that in India this mental growth had made great advances. . . . In itself the essay is very good : it displays in short compass

the essence of a movement which, if it succeeds, will probably benefit the masses of the Indian people more than any action on the part of the State. One of the great merits of the essay is the way in which full account is taken of the Indian conditions—there is no mere copying from European models.

"But better than the essay itself was the promise—a promise which, perhaps, no one could better appreciate than his old teacher. I was deeply shocked when I was told of his sudden death. I liked the man—it was a pleasure to talk with him—but it is the broken promise that to my mind is so lamentable."

THE ESSAY.

"AGRICULTURAL CO-OPERATIVE CREDIT SOCIETIES IN BENGAL."

After establishing the distinction between Eastern and Western conditions which make many of the principles of theoretical political economy inapplicable to India—the dominance

of custom and caste over freedom of contract and competition, and the consequent cheapness and immobility of labour—White shows that State enterprise and interference with trade and industry must be carried much farther when the peoples are centuries behind their rulers in civilization than they are under the conditions of Western democratic politics.

"But from what may be termed its very economic infancy, India also offers a valuable field for experiment; it is a crucible wherein economic ideas may be tested, and from which they may come forth with a wider certainty and universality of application. What has been termed the 'democratisation of credit,' 'the capitalisation of honesty,' has a splendid opportunity of being realised on a large scale in India, and it is the agency by which these will be achieved, namely agricultural banks or co-operative credit societies, which is the theme of this essay. . . .

Thomas White

"Of India's population of 254,000,000, more than 90 per cent. is occupied in agriculture, and small farming is the *régime*. The most important person in India is the humble peasant farmer or *raiyat*, with his small plot of land embracing very commonly not more than three acres. There are other persons and classes in India beside the *raiyat*, but beside him they do not count. The test of success in the governing of India is the welfare and advance of its millions of small cultivators. The advocate of small farming would find an unlimited field in India for his investigations, and his conception of a peasant proprietary might be modified by such a study.

"In this connection the East may have something to teach the West—that there are other aims than the production of wealth, and other feelings and views of life than those afforded by its enjoyment. But the verdict of universal history is that the lot of the small farmer is hard, that he must obtain credit and must borrow, and that for various reasons he invariably sinks deeply into debt."

Agricultural Banks

After giving examples of this from ancient Greece and Rome, and from modern Europe, the essayist shows that the existence of a similar state of things in India has been recognised and striven against by its British rulers for over a century. The Co-operative Credit Societies movement is traced from Mr F. A. Nicholson's report to the Madras Government (1892-6) to the passing of a bill on 25th March 1904 for the constitution and control of such societies throughout India.

"Lord Curzon, speaking in Council on the measure, said, 'If these societies could be firmly established even in a hundred places in India, greater good, I venture to think, would be done to the people in these areas than by a decade of political agitation. . . . What a *raiyat* wants is the loosening of the bondage of debt which bows him down. Anything that will give him greater self-reliance, and teach him to look not only to the Government or to its officers, but to himself, will be to the good.' Since that date such societies have been in

process of formation all over India. In the western or old province of Bengal there are already 180 societies, nearly all working well. And the number is capable of indefinite expansion."

Regarding the movement in the light of an experiment in co-operation or communistic action so much lauded at the expense of individual "self-seeking" by the advocates of social solidarity in these days, no more auspicious unit could be found than the Indian village community with its sense of corporate unity and responsibility, and with its life and spirit so much more leisurely than those of the Western world.

"The basis of the Co-operative Credit Societies established in India is personal credit, and the value of a man's personal credit is assessed by his own village. The peasant has no other security to offer. There is his small plot of land, but this is probably already mortgaged, and he has no other property.

But experience in Western Bengal, at least, has shown that, to any lender who can examine into the circumstances, his personal credit is sufficient security. It is a principle of Hindu law that a man's son, or, failing him, his grandson, pays his debts after his death, and a stigma, which a Hindu village has the power of making very oppressive, attaches to the man who fails in any of his duties to the village as a whole.

"Why is it that till recently the security was insufficient to procure at a reasonable rate for the small farmer that capital which he so urgently required? There is money in India awaiting lucrative investment, and willing to be content with six per cent. per annum interest. On the other hand there is this vast quantity of labour calling for capital, and willing to give 18 per cent. or 25 per cent., or even more, for the loan of it. What is the explanation of the gulf separating these two demands? Why do they not rush in to satisfy each other? The difficulty is a practical one. Large regular banking institutions cannot stoop down. The absence of any real security of land or property

causes them to hold aloof. They cannot afford the trouble and expense of inquiring into the security of individual peasants; it would not be profitable for them to lend the trifling sums which it has been found are quite sufficient to enable the Indian *raiyat* to sow and reap a successful harvest. They cannot establish branches within even accessible distances of the cultivator. The expense of recovering the petty loans would more than counterbalance the profits. The *raiyat* on his part cannot approach the city banker. The two classes live in worlds apart, and the *raiyat* is perforce driven to the usurer, who is a local man, most probably of the same village, and can gauge the amount of loan with which each individual may be trusted, and can enforce recovery if need be by the imposition of more onerous terms.

"The Co-operative Credit Society is formed in the village for the purpose of enabling the *raiyats* to combine their individual credits into a joint village credit, and by this means and by co-operative effort to assist one another in obtaining capital for their agricultural opera-

tions. It employs that unerring knowledge which the people have of one another in estimating the credit of individual members, and visits with the opprobrium of the village members who fail in their obligation to it.

"This indicates the principles which govern the election of members of Co-operative Credit Societies. In Bengal one bank will usually suffice for one village. But in a very large village or a village divided into communities of population by race, caste, or religion, more than one bank may be required, and indeed is desirable. On the other hand, a village may be so small, or the number of members wishing to form a bank so few, that the village may require to be grouped with the next village for the formation of a society. In Eastern Bengal the societies have not flourished so well as in Western Bengal, probably because in that province the village life is not so complete, and large homogeneous villages are not so common. The essential feature is that the members of the bank must be known to each other, and must be under the scrutiny of one another. The

number of subscribers varies from 12 upwards. Banks with a membership of over 100 are the exception; memberships of between 20 and 80 are most common.

"We shall now assume that the requisite number of suitable persons in a village have applied to the registrar to have a bank formed in their midst, and that the application is granted. The next question that arises is 'Whence comes the initial capital of the bank?' The members on admission pay an entrance fee which, however, rarely exceeds one rupee, and is very commonly four annas, so that only a small sum is realised from this source. Moreover in a very small minority of village banks in India there is no share capital.

"The cultivators who desire to form a bank wish to borrow money, not to deposit it. Hence the initial capital requires to be borrowed, and is received from different sources. Adopting the principle of a well-known Scottish philanthropist, Government allows to the banks, free of interest for three years, a sum

equal to the amount deposited by members. Banks formed in villages situated on Government estates are frequently financed from the funds of the estate. Sometimes private individuals, both European and Native, come forward with loans, and it is significant that while three or four years ago individuals could not easily be induced to lend, even though they were guaranteed interest at the rate of 6¼ per cent. per annum, the registrar has now no difficulty in obtaining money for the institution of banks whenever he requires it. By means of village banks the credit of the *raiyat* has been organised and unified, and the record of the bank is so good that it will probably have its claims recognised by the money market. In some cases the *mahajans* themselves advance money to the banks, though as a rule they naturally do not regard its advent with favour, and in some cases the early progress of banks has been impeded by the opposition of powerful local money-lenders. The rate of interest allowed by the banks on borrowed capital is usually 6¼ per cent. per annum, though I have

known some instances where the bank has given a local *mahajan* 12½ per cent., the rate at which it ordinarily lends to its members, if capital was immediately and urgently required.

"The borrowed capital constitutes the liabilities of the bank, and in the event of failure, the members of the bank are responsible jointly and severally for the debts of the bank to the whole amount of their property. The respective advantages of limited and unlimited liability have often been argued by promoters of banks in Europe, and in accordance with the trend of modern thought the principle of limited liability has gained ground. . . .

"But the difficulty is not a serious one in India. There the only form of liability with which the people are acquainted is that under which they pledge their all. Limited liability is a creation of recent growth, and has not yet reached the masses of India. Hence it is in accordance with Indian tradition and practice that all Co-operative Credit Societies here have adopted the principle of unlimited liability.

"The opening capital thus secured, the bank

begins operations. The great majority of the banks being agricultural banks, the season when loans are most required is the late spring and early summer, when money is required for the purchase of bullocks for ploughing, for seed for sowing, etc., etc. No loans are advanced to persons who are not members of the society. This is natural, as the *raiyat*, who does not choose to pay the small entrance fee, and share along with his neighbours the risk of success or failure, deserves nothing from his co-villagers who have formed the bank.

"The loans which are made to members are usually small, surprisingly small to the European mind. In the banks which I visited the average loan ranged from 4 to 12 rupees. Loans of larger amounts, up to 80 rupees, were granted, but care was always taken that the issue of such did not unduly impoverish the capital of the bank. Every member on taking out a loan must bring two other members willing to stand surety for him.

"The purpose for which the loan is wanted must be stated. By interrogating the *raiyats*

I found that in addition to ordinary agricultural purposes, they required money sometimes to reclaim land, sometimes to pay rent, sometimes to pay off debts previously contracted to the *mahajan*, sometimes to celebrate a marriage, or to perform some other ceremony. . . . The Hindu performs his ceremonies regardless of cost, and in the event of a refusal to lend him money, would immediately revert to the *mahajan*, and fall into a worse plight than before. But when a loan is once granted for a specified purpose every precaution is taken to see that it is actually employed on that purpose, and any misapplication of the money by the *raiyat* is at once detected in the village and reported to the bank committee, which can recall the loan, or insist on its proper use.

"The almost universal rate which is charged by the bank to the borrower is 12½ per cent. per annum. This appears high to one acquainted with rates of money in European banks only, but the difference between it and the *mahajan's* rates already detailed is a sufficiently obvious

relief. It is exactly half the minimum charged by the money-lender, and is twice the rate paid by the bank for its capital.

"In its opening years the bank naturally aims at making as large a profit as possible in order first to pay off the loans it has contracted, and secondly to create a capital fund of its own. As will be shown later, the management expenses of the bank are practically nil, and the difference between the rates at which money is borrowed and lent constitutes the profits of the society. In time as the liabilities to outsiders are liquidated, and the bank accumulates an adequate capital of its own, it will be possible to reduce the rate of interest charged to members, and there are supporters of the movement who hope ere long to see the rate at which the *raiyat* can pledge his personal credit reduced to 6¼ per cent. per annum. But in India this will not be for some time yet.

"Another reason for maintaining what appears to be a high rate is the danger of making credit too cheap or facile to the *raiyat*, ready as he is to borrow in all circumstances.

While even for his own sake it is preferable that the *raiyat* should borrow twenty rupees from the bank at 12½ per cent. rather than ten rupees from the money lender at 25 per cent., such a state of things is obviously not to be encouraged. The banks secure to the *raiyat* a light rate of interest instead of a heavy rate, but this is only a step towards educating him so to handle ways and means that ultimately he will not require to borrow at all. In other words, a main object of the Co-operative Credit Society movement is to teach the *raiyat* to save. If year after year the *raiyat* borrows from and repays to the bank, the bank will not consider it is achieving its whole result. The result will only be achieved when the *raiyat*, whom the bank has freed from that debt, learns to save and to deposit his savings in the bank for the relief of his poorer brethren. In India with its spendthrift peoples, this will probably be the hardest object to attain; and in one of the banks I visited, founded in 1903, the *raiyats* seemed to be falling into the habit of borrowing and repaying every season, though, from con-

ditions of agriculture and prices, they must have earned some profits. The danger of unduly cheapening credit must be guarded against.

"We have now issued the loans. The period for which the loan is issued is usually one year. Most of the loans being agricultural, their objects are expected to be achieved and the money turned over within the year. But while this is so, the principle is that the money must be allowed to remain in the hands of the borrower till he has reaped the fruits of his enterprise. If it takes a man five years to obtain the full result of his labour, it is economically unsound and only hampers him to grant him a loan repayable at the end of the first year. Thus the duration of the loans issued by urban as distinguished from agricultural banks is usually longer. In the case of agriculture the payment of loans granted for the reclamation, irrigation, or other costly improvement of land cannot be exacted within one year. But in the case of the ordinary village bank in India the *raiyat* reaps his cold-weather harvest, which

is his principal one, in December, and, selling it in January, repays his loan to the bank in February or March. Accordingly the bank capital is turned over usually within one year, and the bank is careful to see that the loans are repaid immediately after the *raiyat* has sold his harvest.

"In the societies which I visited the proportion of loans outstanding was surprisingly small. The repayment seemed to constitute a sort of first charge on the *raiyat's* income, and the village saw that it was exacted. From the report on Co-operative Credit Societies for 1905-6 issued by the registrar, it appears that during the year 1732 loans were granted by registered societies; and of the loans outstanding only 129 were classed as 'overdue.' The sanctity attached by Hindu religion to the payment of debts probably contributes to some extent to this satisfactory state of affairs, and the readiness of repayment is an important factor in the success of the movement.

"Moreover the vicissitudes of the Indian climate are such as often to afford an adequate

excuse for inability to pay. A few days rain at the wrong time may make all the difference between a good and a bad harvest. If the rains are premature, flooded fields may make sowing an impossibility. The absence of rain at the opportune moment may leave only parched and scorched fields. Or for some other reason a cultivator may be genuinely distressed and have been prevented from gathering his harvest. In such cases repayment is not exacted, and the debt remains outstanding till the borrower reaps his next harvest.

"At their present stage of development, the working of Co-operative Credit Societies is elastic, and at any stage excessive rigidity of rules could only be injurious in a country like India with its great variety of climates and peoples and customs. There is no one omnipresent type of people's banks; and in India, in the words of Mr Gourlay, 'we do not wish to copy an institution, but to follow the example of Italy, and produce a new type, impressing upon it the stamp of Indian conditions.' . . .

Thomas White

"We have now followed the bank through its main annual operations, and must now consider what becomes of the profits at the end of the financial year. As already stated, these profits are the difference between the rates at which the bank borrows money from outsiders, and lends it to its own members, and they are naturally employed first in clearing off the more pressing liabilities of the bank, and secondly as a source from which the bank accumulates a capital of its own. But every bank also aims at the creation of a reserve fund which will increase its credit in the eyes of the investors, and be a safeguard against any mishap to or rush upon the bank. At present Indian banks can hardly be said to possess a reserve fund. Entrance fees as a rule are paid into the reserve fund, but their amount is so small as almost to be negligible. The banks just now require capital for loans, and after current liabilities are met, all the surplus is lent out in the following season. The banks work on their maximum of capital. Any benefit which would result from setting aside

small sums as reserve funds is more than outweighed by the necessity and importance of financing the members of the bank to the full extent to which they require it. But in time this will not be so, and a certain percentage of the annual profits will be added to the reserve fund which will then be invested in Government paper, or in some other subject of investment from which it can be at once realised if a run upon the bank takes place.

"This reserve fund is indivisible, and is the collective property of the bank as a whole. Members who retire from the bank cease to have any share in it, and, if by any chance the dissolution of the bank takes place, the reserve fund can only be devoted to some common object or work of utility in the village, determined upon by the majority of the members. On March 31st, 1906, fifty-seven registered societies possessed a total reserve fund of only 1110 rupees, thus showing once more the infancy of the movement. . .

"Such briefly is the function of the Co-

operative Credit Society and its method of procedure. We must now see how the machinery of the movement is actually worked. . . . The committee of management is furnished, ready made as it were, by the village *Panchayet* or council of five leading men, the main business of which is to regulate the issue of loans and take steps to secure their repayment.

"The books are kept by a man, very often the schoolmaster of the village, who can read and write and keep the very simple registers and ledgers required. These usually consist of a register showing the issue and repayment of loans, a register of deposits, if any, a cash book, and a personal ledger showing the transactions of each individual member of the bank. Often the only recompense for his labours which the accountant receives is the privilege of drawing a larger sum from the bank than other members, though in one bank I visited it was the custom to allow him 10 per cent. of the annual profits. Much depends on his honesty and capacity.

"As yet no councils of supervision have been

formed, and until the banks assume much larger proportions their existence hardly seems necessary. Even better than any such council is the fact that the members of the bank, residing as they do usually in one village, are in daily touch with each other, and thoroughly conversant with the state of the bank. Thus it is almost as easy to call a general meeting as it is to call a committee meeting. The banks are periodically visited by the registrar, and his close personal supervision is necessary to see that no deviation from principle leads the banks into dangerous paths.

"The organisation of the whole movement in Bengal is being slowly evolved. So far it may almost be described as experimental only. New banks are springing up in villages daily, for after three years' working the *raiyats* are beginning to gain confidence in the movement, and to perceive that it is not what the majority of them at first believed it to be, a plausible new scheme of Government for somehow robbing them of their money.

"But as yet the village banks do not work on as large a scale as the local money-lenders. Their total capital is but a very small sum compared with that of the *mahajans*, and in the province as a whole they are not yet strong enough to compete with their very powerful rivals, and in individual villages the bulk of the lending is still done by the money-lender, although in one village I was informed that the local *mahajans* had been compelled by the competition of the bank to reduce their rates greatly.

"So long as the banks are working, as at present, on a relatively small scale, there is not much doubt of their succeeding. But their real test will only come when their capital has accumulated till it becomes a force in the money market, when they can enter into a vital competition with other large holders of capital. If they survive this test, if by their strength and vitality they can successfully compete with their rivals and effect a cheapening of money in India for the benefit of industrial labour which requires it and can employ it

productively and profitably, then village banks in India may do for the *raiyat* what they have done for the labourer and husbandman in Germany, Austria, and Italy.

"This competition they will offer through large central banks, and it is the formation of a central bank which is at present engaging the attention of the registrar. Some village banks already have a surplus of capital; others, the vast majority, have not enough for their requirements. By the agency of a central bank, the surplus of the one bank can be employed to satisfy the need of the other, while in time the central bank will become a medium or connecting link between the individual societies and the outside market, when by virtue of its position and standing it will be able to borrow at low rates. . . .

"The movement has the support of a Government anxious to assist [the *raiyat*] in his efforts of self-improvement, yet aware of the dangers of assisting him to excess. Government aid of the movement is 'help towards doing without

help'; and at present in India, a country where in nearly all departments paternal government necessarily obtains, there is wonderfully little Government supervision and official patronage of Co-operative Credit Societies. It is a primary aspect and aim of the whole movement that it should be educative and spontaneous, and it was pleasing on entering a village to see how the members virtually 'ran' the bank themselves. Co-operation is the great lesson to be taught, and excessive State interference would only impair the value of the teaching.

"Similarly care is taken that no member of any society acquire a predominating influence in it. There have been instances in which richer members virtually subsidised societies, and retained the whole management in their own hands. Such a state of things is undesirable, and is a departure from the co-operative idea.

"The ideal in India is a population of village cultivators assisting themselves by their own efforts under the supervision only

of a paternal Government, to escape from their common bondage to the money-lender, to improve their agriculture, to strengthen their economic position, and to encourage thrift. It is the latest endeavour to raise the condition of the *raiyat*, and in conception is one of the noblest.

"The movement must and will be of slow growth like all movements touching the education of the people and striking at long-inherited traditions. In Germany, co-operative banks did not succeed rapidly till after the lapse of fifty years. I cannot do better than conclude with a quotation from one of Mr Gourlay's reports: 'For the first four or five years there will be little progress in India. It is useless to force on the establishment of societies till the interest has been aroused in the people. It would be easy to create societies by beat of drum; but we want to establish in India an institution which will be independent of Government, and which will stand alone. The education of the people will be an uphill struggle for many years to come. The rate of

progress will not be rapid for the first ten years, but at the end of twenty years I believe that we shall see the principle of co-operative credit thoroughly established and understood; and when that time comes there will be no necessity for Government to nurse the movement,"

THOMAS WHITE.

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