Gandhiji on Trusteeship Management

An anthology of Gandhiji’s Thoughts on Trusteeship Management

with

An experiment on the concept

by

Shri Vijay Merchant

Foreword by: Dr. P. B. Gajendragadkar

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INTRODUCTION

Gandhiji uttered a caution as early as 1942: "I see coming the day of the rule of the poor, whether that rule be through the force of arms or nonviolence," and counselled trusteeship management as an effective alternative to class Conflict.

Conscious as he was of the limitations of the capital class in the country, he added: "It is perfectly possible for an individual to adopt this way of life without having to wait for others to do so. And if an individual can observe a certain rule of conduct, it follows that a group of individuals can do likewise. It is necessary for me to emphasize the fact that no one need wait for anyone else in order to adopt a right course. Men generally hesitate to make a beginning if they feel that the objective cannot be had in its entirety. Such an attitude of mind is in reality a bar to progress".

Shri Vijay Merchant is a leader in industry who has chosen to adopt this way of life without waiting for others to do so. He calls it an experiment, though virtually it has tremendous significance and could be a beacon for others. Shri Merchant acts as he does out of a deep-seated conviction, not as a public relations measure, for he seeks no returns save the satisfaction of having done the right thing.

We at the Centre feel that his experiment can become a movement and if it did, it would change the shape of things to come in industry so radically that India could still assume leadership in an otherwise bedevilled world. We are deeply obliged to Shri Vijay Merchant for acceding to our request to put his thoughts on paper and communicate his experiment to others. The earnestness of his feelings will be felt by anyone who reads his story.

We are grateful to Dr. P. B. Gajendragadkar for his valuable foreword to this publication. It has far more than prefatory significance, since he has become a rallying point for those who are groping for a more meaningful way of life.

Grateful acknowledgement is due to the Navajivan Trust for their permission to reproduce excerpts from Gandhiji’s writings.

Bombay, 1-6-1969

C. M. Shukla, President
FOREWORD

I have great pleasure in accepting the invitation of the Indian Centre for Encouraging Excellence to write a foreword to Vijay Merchant's account of his Experiment in establishing harmonious relations between employer and employees. In modern times, no country can be prosperous and strong unless it is wedded to industry and technology. Productivity in all economic spheres of life is the key to progress of any country, because it leads to the creation of more opportunities for jobs, leads to prosperity and enables common men and women of the community to enjoy life, liberty and happiness. On the ultimate analysis, social stability and progress depend upon economic stability and progress, and those in turn depend upon productivity.

Economic productivity necessarily postulates sincere and honest cooperation between employers and employees. Industrial harmony, which creates an atmosphere of responsiveness and thereby generates productivity-mindedness amongst the employees, and makes employers conscious of their obligations to their employees, is thus indispensable for the economic progress of the country. The Experiment which Vijay has described in the present brochure is an earnest endeavour made by a devoted social worker in the field of industrial life. The words used by Vijay in describing his Experiment are simple and direct; but the facts disclosed in the narration of the Experiment are eloquent and full of ethos. That is why it gives me great pleasure to introduce the present account of Vijay's Experiment to all progressive citizens and particularly to citizens who are engaged in the task of evolving formulae and solutions for ensuring industrial harmony in the economic life of our country.

Search for industrial harmony necessarily poses the question of social equality and economic justice. The concept of social equality is not difficult to define and the means to achieve social equality are also not difficult to determine. But the concept of economic justice is somewhat difficult to define, and there is a difference of opinion as to the means to attain it. Marx believed that economic justice, in the true and full sense of the term, cannot be achieved
without class conflict; and some trade union leaders genuinely believe that for
the healthy development of trade union movement, class conflicts are
inevitable and strikes and lock-outs are absolutely essential.

Gandhiji, on the other hand, took a radically different view. In regard to the
concept of economic justice, Gandhiji seems to share, in substance, the Marxist
view. “What exactly do you mean by economic equality?” Gandhiji was asked at
the Constructive Workers' Conference during his tour of Madras in 1946. His
reply was that economic equality of his conception did not mean that everyone
would literally have the same amount; it simply meant that everybody should
have enough for his or her needs. So the real meaning of economic equality,
said Gandhiji, was: "To each according to his need". Gandhiji also said that that
was the definition of Marx and he presumably saw no reason to differ from it.

Flowing from this concept of economic justice or equality, Gandhiji deduced
the theory of trusteeship. The great exponent of ahimsa and love that he was,
he did not tolerate the idea of the inevitability of class conflict and the
indispensability of strikes and lock-outs. He thought that if the employers and
industrialists treated themselves as trustees, the problem of evolving industrial
harmony and making economic justice a reality could be solved non-violently on
the strength of the doctrine of love.

Supposing India became a free country, said Gandhiji, "all the capitalists will
have an opportunity of becoming statutory trustees. But such a statute will not
be imposed from above. It will have to come from below. When the people
understand the implications of trusteeship and the atmosphere is ripe for it,
the people themselves, beginning with Gram Panchayats, will begin to
introduce such statutes. Such a thing coming from below is easy to swallow;
coming from above it is liable to prove a dead weight." Vijay essentially
believes in the philosophy of Gandhiji and the Gandhian approach to the
problem of industrial harmony.

The account given by Vijay in the present brochure in respect of his Experiment
shows that Vijay and Miss Kusum Bhatia, who has assisted Vijay in this noble
endeavor, are inspired by the spirit of social justice. Indeed, the account dis-
closes the fact that Vijay's sense of ethics is fully alive. The Experiment covers a wide field of efforts sincerely made to establish harmony between the employer and his employees and to make both the employer and the employees conscious that ultimately they are human beings and their relations must be regulated as such. How unsophisticated common men are endowed with a sense of ethics and morality is shown by the incident of the workman who wanted to pay off all his debts before he died. How a complex and embarrassing social and sociological problem can be tackled is shown by the example of a workman who had undergone a sterilization operation and to his dismay found that his wife had conceived. These are small incidents; but the spirit of social service which is so eloquently disclosed in handling these small situations is truly consistent with the Gandhian way of life. "We give", says Vijay, "because we want to give; not because we expect any return." That is the spirit of the Bhagwad Gita and it is that spirit which has inspired the whole of Vijay's Experiment.

Vijay will not claim that this Experiment itself can achieve Gandhiji's dream of trusteeship. Many more steps will have to be taken by those who believe in the said theory and who want to achieve Gandhiji's dream through his doctrine of ahimsa. But surely the Experiment is the first step in that direction and as such it deserves to be appreciated by all progressive citizens. It is in this spirit of warm appreciation of Vijay's Experiment that I have readily agreed to write this foreword. The Indian Centre for Encouraging Excellence must be congratulated on publishing this Experiment.

P. B. Gajendragadkar

Bombay, 18th March 1969
**CHOICE BEFORE CAPITALISTS**

They (zamindars and talukdars) must regard themselves, even as the Japanese nobles did, as trustees holding their wealth for the good of their wards, the ryots. Then they would take no more than a reasonable amount as commission for their labours. At present there is no proportion between the wholly unnecessary pomp and extravagance of the moneyed class and the squalid surroundings and the grinding pauperism of the ryots in whose midst the former are living. If only the capitalist class will read the signs of the times, revise their notions of God-given right to all they possess, in an incredibly short space of time the seven hundred thousand dung-heaps which today pass muster as villages, can be turned into abodes of peace, health and comfort. I am convinced that the capitalist, if he follows the Samurai of Japan, has nothing really to lose and everything to gain. There is no other choice than between voluntary surrender on the part of the capitalist of the superfluities and consequent acquisition of the real happiness of all on the one hand, and on the other the impending chaos into which, if the capitalist does not wake up betimes, awakened but ignorant, famishing millions will plunge the country and which, not even the armed force, that a powerful Government can bring into play, can avert.

*Young India, 5-12-1929*
CAPITAL AND LABOUR

At the request of Sheth Kasturbhai, the agent of the Raipur Manufacturing Company, Gandhiji performed the opening ceremony of a crèche for the benefit of the infants of the mill-hands working in the company's mills. The building was erected at a cost of Rs. 25,000. Gandhiji in declaring the institution open said:

"My connection with the labour of this place is not of yesterday. It is as old as my first coming to this city, and so I make bold to tell you that you have not yet done your part towards your labouring population. In some cases the labourers have not been provided with even the primary amenities of life. There are exceptions, however. Some mill-owners have made some effort in the direction, and the present one is an instance in point.

In the West there is still a watertight division between the employer and the employees. I know it is impertinent to talk of our ideal, while the curse of untouchability still stalks through the land. But I should be untrue to myself and be failing in my duty to you, if I did not place before you what I regard as the highest ideal. The relation between mill-agents and mill-hands ought to be one of father and children or as between blood-brothers. I have often heard the mill-owners of Ahmedabad refer to themselves as 'masters' and their employees as their 'servants'. Such loose talk should be out of fashion in a place like Ahmedabad which prides itself on its love of religion and love of ahimsa. For that attitude is a negation of ahimsa, inasmuch as our ideal demands that all our power, all our wealth and all our brains should be devoted solely to the welfare of those who, through their own ignorance and our false notions of things, are styled labourers or 'servants'. What I expect of you therefore is that you should hold all your riches as a trust to be used solely in the interest of those who sweat for you, and to whose industry and labour you owe all your position and prosperity. I want you to make your labourers co-partners of your wealth. I do not mean to suggest that unless you legally bind yourselves to do all that, there should be a labour insurrection. The only sanction that I can
think of in this connection is of mutual love and regard as between father and
sons, not of law. If only you make it a rule to respect these mutual obligations
of love, there would be an end to all labour disputes. The workers would no
longer feel the need for organizing themselves into unions. Under the ideal
contemplated by me, there would be nothing left for our Anasuyabehns and
Shankarlals to do; their occupation would be gone. But that cannot happen
until there is a single mill hand who does not regard the mill in which he works
as his own, who complains of sweating and overwork, and who therefore nurses
in his breast nothing but ill-will towards his employers.

"And where is the difficulty?"

"As our experience gradually broadens we are beginning to see more and more
clearly that the more we give to our workers, the more we stand to gain. From
the moment your men come to realize that the mills are there’s no less than
yours, they will begin to feel towards you as blood- brothers. There would be
no question of their acting against the common interest and the need for having
a heavy supervisory establishment over them.

"I do not wish to detract from the merit of these efforts of yours, but I ask you
whether any well-to-do man would care to send his children to a crèche like
this. Our endeavour should be to bring about a state of things under which
there would be no occasion for a mill-hand's baby to be torn from the mother,
and where a factory-hand's child would receive the same opportunities for
education that our own children have”.

Young India, 5-12-1929
SO-CALLED INCONSISTENCIES

I have some very persistent correspondents who put posers before me. Here is a specimen letter from one such correspondent:

Whenever economic troubles arise and whenever questions have been put to you on the economic relations of capital and labour, you have put forth the theory of trusteeship which has always puzzled me. You want the rich to hold all their property in trust for the poor and expend it for their benefit. If I ask you whether this is possible, you will tell me that my question arises from a belief in the essential selfishness of human nature and that your theory is based on the essential goodness of human nature. However, in the political sphere, you do not hold such views without, at the same time, losing your faith in the fundamental goodness of human nature. The British claim the same trusteeship for their domination of India. But you have lost faith in the British Empire long ago, and today there is no greater enemy to it than you. Is it consistent to have one law for the political world and another for the economic world? Or do you mean to say that you have not lost faith in capitalism and capitalists just as you have lost faith in British Imperialism and the British? For, your trusteeship theory sounds very much like the Divine Right theory of kings which has been exploded long ago. When one man, who was allowed to hold political power in trust for all the others and who derived it from them, misused it, people revolted against it and democracy was born. Similarly, now when a few, who ought to hold the economic power in trust for the others from whom they derive it, use it for their own self-aggrandizement and to the detriment of the rest, the inevitable result is the deprivation of the few of the means of economic power by the many, i.e. the birth of Socialism.

Hitherto violence was the only recognized means to attain anything good or bad. When violence is employed even with a view to achieve good, it brings evil in its train and compromises the good achieved. Now I take it that your definite contribution to the world lies in your having successfully demonstrated the efficacy of another means namely nonviolence which is superior to violence and
does not poison human relations. Therefore, my fondest hope is that you should fight and end the present economic order non-violently and help to create a new one.

I see no inconsistency in my treatment of capitalism or imperialism. My correspondent has been led into a confusion of thought. I have not talked or thought of what Kings, Imperialists or Capitalists claim and have claimed. I have talked and written of how capital may be treated. And then, it is one thing to make a claim, and another to live up to it. Not everyone like me (say) who claims to be a servant of the people becomes that by the mere assertion. And yet all would appreciate persons like me, if we were found to be living up to our claim. Similarly would all rejoice if a capitalist were to divest himself of exploded long ago. When one man, who was allowed to hold political power in trust for all the others and who derived it from them, misused it, people revolted against it and democracy was born. Similarly, now when a few, who ought to hold the economic power in trust for the others from whom they derive it, use it for their own self-aggrandizement and to the detriment of the rest, the inevitable result is the deprivation of the few of the means of economic power by the many, i.e. the birth of Socialism.

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who claims to be a servant of the people becomes that by the mere assertion. And yet all would appreciate persons like me, if we were found to be living up to our claim. Similarly would all rejoice if a capitalist were to divest himself of exclusive ownership and declare himself to be in possession as a trustee for the people. It is highly probable that my advice will not be accepted and my dream will not be realized. But who can guarantee that the socialists’ dream will be realized? Socialism was not born with the discovery of the misuse of capital by capitalists. As I have contended, socialism, even communism, is explicit in the first verse of the Ishopanishad. What is true is that when some reformers lost faith in the method of conversion, the technique of what is known as scientific socialism was born. I am engaged in solving the same problem that faces scientific socialists. Trusteeship, as I conceive it, has yet to prove its worth. It is an attempt to secure the best use of property for the people by competent hands.

_Harijan, 20-2-1937_
CAN YOU AVOID CLASSWAR?

Q. If you will benefit the workers, the peasant and the factory hand, can you avoid class war?

A. I can, most decidedly, if only the people will follow the non-violent method. The past twelve months have abundantly shown the possibility of non-violence adopted even as a policy. When the people adopt it as a principle of conduct, class war becomes an impossibility. The experiment in that direction is being tried in Ahmedabad. It has yielded most satisfactory results and there is every likelihood of its proving conclusive. By the non-violent method we seek not to destroy the capitalist; we seek to destroy capitalism. We invite the capitalist to regard himself as a trustee for those on whom he depends for the making, the retention and the increase of his capital. Nor need the worker wait for his conversion. If capital is power, so is work. Either power can be used destructively or creatively. Either is dependent on the other. Immediately the worker realizes his strength, he is in a position to become a co-sharer of the capitalist instead of remaining his slave. If he aims at becoming the sole owner, he will most likely be killing the goose that lays the golden eggs. Inequalities in intelligence and even opportunity will last till the end of time. A man living on the banks of a river has any day more opportunity of growing crops than one living in an arid desert. But if inequalities stare us in the face, the essential equality too is not to be missed. Every man has an equal right for the necessaries of life even as birds and beasts have. And since every right carries with it a corresponding duty and the corresponding remedy of resisting any attack upon it, it is merely a matter of finding out the corresponding duties and remedies to vindicate the fundamental elementary equality. The corresponding duty is to labour with my limbs, and the corresponding remedy is to non-co-operate with him who deprives me of the fruit of my labour. And if I would recognize the fundamental equality, as I must, of the capitalist and the labourer, I must not aim at his destruction. I must strive for his conversion. My non-co-operation with him will open his eyes to the wrong he may be doing.
Nor need I be afraid of someone else taking my place when I have non-co-operated. For I expect to influence my co-workers so as not to help the wrong doing of my employer. This kind of education of the mass of workers is no doubt a slow process, but as it is also the surest, it is necessarily the quickest. It can be easily demonstrated that destruction of the capitalist must mean destruction in the end of the worker and as no human being is so bad as to be beyond redemption, no human being is so perfect as to warrant his destroying him whom he wrongly considers to be wholly evil.

_Young India, 26-3-1931_

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Q. What is the difference between your technique and that of the communists or socialists for realizing the goal of economic equality?

A. The socialists and the communists say they can do nothing to bring about economic equality today. They will just carry on propaganda in its favour and to that end they believe in generating and accentuating hatred. They say, 'when they get control over the State they will enforce equality'. Under my plan the State will be there to carry out the will of the people, not to dictate to them or force them to do its will. I shall bring about economic equality through non-violence, by converting the people to my point of view by harnessing the forces of love as against hatred. I will not wait till I have converted the whole society to my view but will straightway make a beginning with myself. It goes without saying that I cannot hope to bring about economic equality of my conception, if I am the owner of fifty motor cars or even of ten bighas of land. For that I have to reduce myself to the level of the poorest of the poor. That is what I have been trying to do for the last fifty years or more, and so I claim to be a fore-most communist although I make use of cars and other facilities offered to me by the rich. They have no hold on me and I can shed them at a moment's notice, if the interests of the masses demand it.

_Harijan, 31-3-1946_
ECONOMIC EQUALITY

"What exactly do you mean by economic equality?" Gandhiji was asked at the Constructive Workers' Conference during his tour of Madras.

Gandhiji's reply was that economic equality of his conception did not mean that everyone would literally have the same amount. It simply meant that everybody should have enough for his or her needs. For instance the elephant needs a thousand times more food than the ant, but that is not an indication of inequality. So the real meaning of economic equality was: "To each according to his need". That was the definition of Marx. If a single man demanded as much as a man with wife and four children that would be a violation of economic equality.

"Let no one try to justify the glaring difference between the classes and the masses, the prince and the pauper, by saying that the former need more. That will be idle sophistry and a travesty of my argument. The contrast between the rich and the poor today is a painful sight. The poor villagers are exploited by the foreign government and also by their own countrymen—the city-dwellers. They produce the food and go hungry. They produce milk and their children have to go without it. It is disgraceful. Everyone must have a balanced diet, a decent house to live in, facilities for the education of one's children and adequate medical relief". He did not want to taboo everything above and beyond the bare necessaries, but they must come after the essential needs of the poor are satisfied. First things must come first.

_Harijan, 31-3-1946_
DOCTRINE OF EQUAL DISTRIBUTION

Working for economic equality means abolishing the eternal conflict between capital and labour. It means the levelling down of the few rich in whose hands is concentrated the bulk of the nation's wealth on the one hand, and a levelling up of the semi-starved, naked millions on the other. A non-violent system of government is clearly an impossibility so long as the wide gulf between the rich and the hungry millions persists. The contrast between the palaces of New Delhi and the miserable hovels of the poor labouring class nearby cannot last one day in a free India in which the poor will enjoy the same power as the richest in the land. A violent and bloody revolution is a certainty one day, unless there is a voluntary abdication of riches and the power that riches give and sharing them for the common good. I adhere to my doctrine of trusteeship in spite of the ridicule that has been poured upon it. It is true that it is difficult to reach. So is non-violence difficult to attain. But we made up our mind in 1920 to negotiate that steep ascent. We have found it worth the effort.

Indeed, at the root of this doctrine of equal distribution must lie that of the trusteeship of the wealthy for the superfluous wealth possessed by them. For according to the doctrine they may not possess a rupee more than their neighbors. How is this to be brought about Non-violently or should the wealthy be dispossessed of their possessions? To do this we would naturally have to resort to violence. This violent action cannot benefit society. Society will be the poorer, for it will lose the gifts of a man who knows how to accumulate wealth. Therefore the non-violent way is evidently superior. The rich man will be left in possession of his wealth, of which he will use what he reasonably requires for his personal need and will act as a trustee for the remainder to be used for society. In this argument honesty on the part of the trustee is assumed.

As soon as a man looks upon himself as a servant of society, earns for its sake, spends for its benefit, then purity enters into his earnings and there is Ahimsa in his venture. Moreover, if men's minds turn towards this way of life, there will come about a peaceful revolution in society, and that without any bitterness.
It may be asked whether history at any time records such a change in human nature. Such changes have certainly taken place in individuals. One may not perhaps be able to point to them in a whole society. But this only means that up till now there has never been an experiment on a large scale on non-violence. Somehow or other the wrong belief has taken possession of us that Ahimsa is pre-eminently a weapon for individuals and its use should, therefore, be limited to that sphere. In fact this is not the cause. Ahimsa is definitely an attribute of society. To convince people of this truth is at once my effort and my experiment. In this age of wonders no one will say that a thing or idea is worthless because it is new. To say it is impossible because it is difficult is again not in consonance with the spirit of the age. Things undreamt of are daily being seen, the impossible is ever becoming possible. We are constantly being astonished these days at the amazing discoveries in the field of violence. But I maintain that far more undreamt of and seemingly impossible discoveries will be made in the field of nonviolence. The history of religion is full of such examples.

If, however, in spite of the utmost effort, the rich do not become guardians of the poor in the true sense of the term and the latter are more and more crushed and die of hunger, what is to be done? In trying to find the solution to this riddle I have lighted on non-violent non-co-operation and civil disobedience as the right and infallible means. The rich cannot accumulate wealth without the co-operation of the poor in society. Man has been conversant with violence from the beginning, for he has inherited this strength from the animal in his nature. It was only when he rose from the state of a quadruped (animal) to that of a biped (man) that the knowledge of the strength of Ahimsa entered into his soul. This knowledge has grown within him slowly but surely. If this knowledge were to penetrate to and spread amongst the poor, they would become strong and would learn how to free themselves by means of non-violence from the crushing inequalities which have brought them to the verge of starvation.

_Harijan, 25-8-1940_
THEORY OF TRUSTEESHIP

Supposing I have come by a fair amount of wealth either by way of legacy, or by means of trade and industry, I must know that all that wealth does not belong to me. What belongs to me is the right to an honourable livelihood, no better than that enjoyed by millions of others. The rest of my wealth belongs to the community and must be used for the welfare of the community. I enunciated this theory when the socialist theory was placed before the country in respect to the possessions held by zamindars and ruling chiefs. They would do away with these privileged classes. I want them to out-grow their greed and sense of possession, and to come down in spite of their wealth to the level of those who earn their bread by labour. The labourer has to realize that the wealthy man is less owner of his wealth than the labourer is owner of his own, viz. the power to work. The question how many can be real trustees according to the definition is beside the point. If the theory is true, it is immaterial whether many live up to it or only one man lives up to it. The question is of conviction. If you accept the principle of Ahimsa, you have to strive to live up to it, no matter whether you succeed or fail. There is nothing in this theory which can be said to be beyond the grasp of intellect, though you may say it is difficult of practice.

_Harijan_, 3-6-1939

I am not ashamed to own that many capitalists are friendly towards me and do not fear me. They know that I desire to end capitalism, almost, if not quite, as much as the most advanced Socialist or even Communist. But our methods differ; our languages differ.

My theory of 'trusteeship' is no make-shift, certainly no camouflage. I am confident that it will survive all other theories. It has the sanction of philosophy and religion behind it. That possessors of wealth have not acted up to the theory does not prove its falsity; it proves the weakness of the wealthy. No
other theory is compatible with non-violence. In the non-violent method the wrong-doer compasses his own end, if he does not undo the wrong. For, either through non-violent non-cooperation he is made to see the error, or he finds himself completely isolated.

_Harijan, 16-12-1939_
STATUTORY TRUSTEESHIP

"You have asked rich men to be trustees. Is it implied that they should give up private ownership in their property and create out of it a trust valid in the eyes of the law and managed democratically? How will the successor of the present incumbent be determined on his demise?"

In answer Gandhiji said that he adhered to the position taken by him years ago that everything belonged to God and was from God. Therefore it was for His people as a whole, not for a particular individual. When an individual had more than his proportionate portion, he became a trustee of that portion for God's people.

God who was all-powerful had no need to store. He created from day to day; hence men also should in theory live from day to day and not stock things. If this truth was imbibed by the people generally, it would become legalized and trusteeship would become a legalized institution. He wished it became a gift from India to the world.

As for the present owners of wealth, they would have to make their choice between class war and voluntarily converting themselves into trustees of their wealth. They would be allowed to retain the stewardship of their possessions and to use their talent to increase the wealth, not for their own sakes, but for the sake of the nation and, therefore, without exploitation. The State would regulate the rate of commission which they would get commensurate with the service rendered and its value to society. Their children would inherit the stewardship only if they proved their fitness for it.

Supposing India becomes a free country tomorrow, all the capitalists will have an opportunity of becoming statutory trustees. But such a statute will not be imposed from above. It will have to come from below. When the people understand the implications of trusteeship and the atmosphere is ripe for it, the people themselves, beginning with Gram Panchayats, will begin to introduce such statutes. Such a thing coming from below is easy to swallow. Coming from above it is liable to prove a dead weight.

_Harijan, 23-2-1947_
TRUSTEESHIP—NOT A LEGAL FICTION

Love and exclusive possession can never go together. Theoretically, where there is perfect love, there must be perfect non-possession. The body is our last possession. So a man can only exercise perfect love and be completely dispossessed, if he is prepared to embrace death and renounce his body for the sake of human service. But that is true in theory only. In actual life, we can hardly exercise perfect love, for the body as a possession will always remain with us. Man will ever remain imperfect, and it will always be his part to try to be perfect. So that perfection in love or non-possession will remain an unattainable ideal as long as we are alive, but towards which we must ceaselessly strive.

Those who own money now are asked to behave like trustees holding their riches on behalf of the poor. You may say that trusteeship is a legal fiction. But if people meditate over it constantly and try to act up to it, then life on earth would be governed far more by love than it is at present. Absolute trusteeship is an abstraction like Euclid's definition of a point, and is equally unattainable. But if we strive for it, we shall be able to go further in realizing a state of equality on earth than by any other method.

Q. If you say that private possession is incompatible with non-violence, why do you put up with it?

A. That is a concession one has to make to those who earn money but who would not voluntarily use their earnings for the benefit of mankind.

Q. Why then not have State-Ownership in place of Private property and thus minimize violence?

A. It is better than private ownership. But that, too, is objectionable on the ground of violence. It is my firm conviction that if the State suppressed capitalism by violence, it will be caught in the evils of violence itself and fail to develop non-violence at any time. The State represents violence in a concentrated and organized form. The individual has a soul, but as the State is
a soulless machine, it can never be weaned from violence to which it owes its very existence. Hence I prefer the doctrine of trusteeship.

Q. Let us come to a specific instance. Suppose some artist leaves certain pictures to a son who does not appreciate their value for the nation and sells them or wastes them, so that the nation stands to lose something precious through one person's folly. If you are assured that the son would never be a trustee in the sense you would like to have him, do you not think that the State would be justified in taking away those things from him with the minimum use of violence?

A. Yes, the State will, as a matter of fact, take away those things and I believe it will be justified if it uses the minimum of violence. But the fear is always there that the State may use too much violence against those who differ from it. I would be very happy indeed if the people concerned behaved as trustees; but if they fail, I believe we shall have to deprive them of their possessions through the State with the minimum exercise of violence. That is why I said at the Round Table Conference that every vested interest must be subjected to scrutiny, and confiscation ordered where necessary—with or without compensation as the case demanded.

What I would personally prefer would be not a centralization of power in the hands of the State, but an extension of the sense of trusteeship, as, in my opinion, the violence of private ownership is less injurious than the violence of the State. However, if it is unavoidable, I would support a minimum of State ownership.

While admitting that man actually lives by habit, I hold that it is better for him to live by the exercise of will. I also believe that men are capable of developing their will to an extent that will reduce exploitation to a minimum. I look upon an increase of the power of the State with the greatest fear, because although while apparently doing good by minimizing exploitation, it does the greatest harm to mankind by destroying individuality, which lies at the root of all progress.
We know of so many cases where men have adopted trusteeship, but none where the State has really lived for the poor.

Q. You say that a Raj, a zamindar or a capitalist should be a trustee for the poor. Do you think that any such exists today? Or do you expect them to be so transformed?

A. I think that some very few exist even today, though not in the full sense of the term. They are certainly moving in that direction. It can, however, be asked whether the present Rajas and others can be expected to become trustees of their own accord. Force of circumstances will compel the reform unless they court utter destruction. When Panchayat Raj is established, public opinion will do what violence can never do. The present power of the zamindars, the capitalists and the Rajas can hold sway so long as the common people do not realize their own strength. If the people non-co-operate with the evil of zamindari or capitalism, it must die of inanition.

_Harijan_, 1-6-1947
**SOME QUESTIONS**

Q. From your writings, one gathers the notion that your ‘trustee’ is not anything more than a very benevolent philanthropist and donor, such as the first Parsi Baronet, the Tatas, and Wadias, the Birlas, Shri Bajaj and the like. Is that so? Will you please explain whom you regard as the primary or rightful beneficiaries of the possessions of a rich man? Is there to be a limit to the amount or part of the income and capital which he can spend upon himself, his kith and kin and for non-public purposes? Can one who exceeds such limit be prevented from doing so? If he is incompetent or otherwise fails to discharge his obligations as a trustee, can he be removed and called upon to render accounts by a beneficiary or the State? Do the same principles apply to princes and zamindars, or is their trusteeship of a different nature?

A. If the trusteeship idea catches, philanthropy, as we know it, will disappear. Of those you have named only Jamnalalji came near, but only near it. A trustee has no heir but the public. In a State built on the basis of non-violence, the commission of trustees will be regulated. Princes and zamindars will be on a par with the other men of wealth.

_Harijan, 12-4-1942_

Why should all of us possess property? Why should not we after a certain time dispossess ourselves of all property? Unscrupulous merchants do this for dishonest purposes. Why may we not do it for a moral and a great purpose? For a Hindu it was the usual thing at a certain stage. Every good Hindu is expected after having lived the household life for a certain period to enter upon a life of non-possession of property. Why may we not revive the noble tradition? In effect it merely amounts to this that for maintenance we place ourselves at the mercy of those to whom we transfer our property. To me the idea is attractive. In the innumerable cases of such honorable trust, there is hardly one case in a million of abuse of trust how such a practice can be worked without giving a handle to dishonest persons can only be determined after long experimenting. No one, however, need be deterred from trying the experiment for fear of the
example being abused. The divine author of the Gita was not deterred from delivering the message of Song Celestial although he probably knew that it would be tortured to justify every variety of vice including murder.

*Young India, 3-7-1924*
INHERITED RICHES

Q. How is it possible to earn lakhs in a righteous way? Jamnalalji, the merchant prince, used to say it was not. Moreover, however careful a rich man is, he is bound to spend more on himself than his actual requirements merit. Therefore, why not lay more stress on not becoming wealthy than on trusteeship of riches?

A. The question is apt and has been put to me before. What Jamnalalji could have meant was in the Gita sense that every action is tainted. It is my conviction that it is possible to acquire riches without consciously doing wrong. For example, I may light on a gold mine in my one acre of land. But I accept the proposition that it is better not to desire wealth than to acquire it, and become its trustee. I gave up my own long ago, which should be proof enough of what I would like others to do. But what am I to advise those who are already wealthy or who would not shed the desire for wealth? I can only say to them that they should use their wealth for service. It is true that generally the rich spend more on themselves than they need. But this can be avoided. Jamnalalji spent far less on himself than men of his own economic status and than even many middle class men. I have come across innumerable rich persons who are stingy on themselves. For some it is a part of their nature to spend next to nothing on themselves, and they do not think that they acquire merit in so doing.

The same applies to the sons of the wealthy. Personally I do not believe in inherited riches. The well-to-do should educate and bring up their children so that they may learn how to be independent. The tragedy is that they do not do so. Their children do get some education; they even recite verses in praise of poverty, but they have no compunction about helping themselves to parental wealth. That being so, I exercise my common sense and advise what is practicable. Those of us, however, who consider it a duty to adopt poverty and believe in and desire economic equality may not be jealous of the rich but should exhibit real happiness in our poverty which others may emulate. The sad fact is that those who are thus happy are few and far between.

_Harijan, 8-3-1942_
RICHES NOT NECESSARILY IMPURE

Thus writes Shri Shankarrao Deo:

In the last issue of Harijan, in your article 'A Deplorable Incident', you say to the rich: 'Earn your crores by all means. But understand that your wealth is not yours; it belongs to the people. Take what you require for your legitimate needs, and use the remainder for society.' When I read this, the first question that arose in my mind was: Why first earn crores and then use them for society? As society today is constituted, the means of earning crores are bound to be impure; and one who earns crores by impure means cannot be expected to follow the mantram: because in the very process of earning crores by impure means the man's character is bound to be tainted or vitiated. And moreover you have always been emphasizing the purity of means. But I am afraid that there is a possibility of people misunderstanding that you are laying an emphasis here more on the ends than on the means.

I request you to emphasize as much, if not more, the purity of means of earning money as of spending. If purity of means is strictly observed, then, according to me, crores could not be accumulated at all and the difficulty of spending for society will assume a very minor prospect.

I must demur. Surely, a man may conceivably make crores through strictly pure means, assuming that a man may legitimately possess riches. For the purpose of my argument, I have assumed that private possession itself is not held to be impure. If I own a mining lease and I tumble upon a diamond of rare value, I may suddenly find myself a millionaire without being held guilty of having used impure means. This actually happened when Cullinan diamond, much more valuable than the Kohinoor, was found. Such instances can be easily multiplied. My argument was surely addressed to such men. I have no hesitation in endorsing the proposition that generally rich men, and for that matter most men, are not particular as to the way they make money. In the application of the method of non-violence, one must believe in the possibility of every person, however depraved, being reformed under humane and skilled
treatment. We must appeal to the good in human beings and expect response. Is it not conducive to the well-being of society that every member uses all his talents, not for personal aggrandizement but for the good of all? We do not want to produce a dead equality where every person becomes or is rendered incapable of using his ability to the utmost possible extent. Such a society must ultimately perish. I therefore suggest that my advice that moneyed men may earn their crores (honestly only, of course) but so as to dedicate them to the service of all is perfectly sound. तेन ल्येल भुंजीथा: is a mantra based on uncommon knowledge. It is the surest method to evolve a new order of life of universal benefit in the place of the present one where each one lives for himself without regard to what happens to his neighbour.

_Harijan, 22-2-1942_
An Experiment on the Concept of Trusteeship Management
by Shri Vijay Merchant

Can employers and employees be one in the present context of labour relationship? In these days of demonstrations, morchas, strikes, gheraos and bandhs, is it possible for an employer to meet the point of view of the employee to such an extent that the employees will call him as one of their own and treat him as a brother? After a three year "experiment" in a textile concern in Bombay—The Hindoostan Spg. and Wvg. Mills Co. Ltd.,—I come to the conclusion that it is definitely possible, provided (1) the employer believes in the philosophy of trusteeship advocated by Mahatma Gandhi (2) the employer realises that the employee is not merely a means of production but above all a human being first and always and (3) the employer is prepared to follow in the footsteps of Fr. Wincent Ferar and be more of a "Denara" (giver) and less of a "Ghenara" (taker). I have also been convinced that the employee does not merely want money—though who does not want money? The Thackerseys, the Tatas, the Mafatlals, the Singhanias and even the Birlas want money. The only difference is that while they want money, the employees need money.

The outlook of the average employer is that the employee gets what he wants through his registered Union, fights with the employer with all kinds of demands and resorts to strikes whenever he feels like it. So why give more than what he is legally entitled to? Another point of view of the employer is that the employee gets enough as dearness allowance and in any case quite a few members of his family also work and this adds to the total income. And what is his standard of life? Why does he then need more money? My answer to such employers is "Does the employee ever ask the employer how much he earns, how he spends his money and how many members of his family are earning?"

Why do we have to ask ‘this question of the employee instead of doing whatever we possibly can to relieve his difficulties and solve his problems of life? For a long time I have believed in this philosophy of trusteeship and
wanted to get very close to labour. In my own little way I tried to help individual employees and their families over a period of years. I continue to do so even now. This, however, did not take me far with my philosophy of getting close to the mass of labour working under my management.

Five years ago a young lady joined our mills as Family Planning Officer. After settling down in two years with her family planning work, she came one day and told me that her work was completed and only the follow-up remained. She wanted to do more constructive work. It was then that I told her of my philosophy of life. It was indeed a fortunate day for me because she not only shared this philosophy with me but, what was important from my point of view, she knew the line of communication. And it could not have been more simple, as she explained it to me. She said "let us look after all our workers and their families from economic, social and medical points of view, and our workers will treat you as one of them." Mind the words "Treat you as one of them." She did not want me to treat them as my own but the other way round. The difference is not superficial; it is very great.

And so for the last three years this "experiment" has been carried out with results which have been far beyond our expectations and our dreams. The workers treat me as one of them and consider me as their representative—not that of the management. In every possible way they cooperate with me in the various projects that have been carried out in the Hindoostan Mills. Voluntary blood donation, eye donation, family planning, zero defect programme, workers' welfare, patients' relief association, and various other projects have their blessings and support. Above all they have a feeling of security in their job and great confidence that irrespective of what may happen they will receive fair treatment and justice at the hands of the employer. They further know from the experience of other workers and their families that should anything happen to them while they are in service, their families will be looked after by the Company in as good a manner as possible.
The credit for this achievement goes to our Family Planning Officer—now designated as Health Officer. Miss Kusum Bhatia is a B.Sc. with Nursing and has added qualifications in Midwifery and Industrial Health.

She is not a doctor, but if there were a Doctor of Humanity award, she should be the first recipient. Her humanity has no limits. She will go to any extent to make the worker and his family happy and comfortable. She is the one who has collected at least six pairs of eyes from total strangers when she came to know that there had been a death in the family and blind people could be benefited. Her own eyes have been pledged to the Eye Bank of Maharashtra.

The following are some of the many instances of our closeness to labour.

1) A roller coverer, after 40 years' service, retired from the mills. When I told him of the pension we would give him, he said: "Vijaybhai, there is nothing I want from you or the mills now. You have given me employment, and my children and grand children are working in the mills. All I want is your blessings." This was the first instance of a man who did not want anything from me. Four months after his retirement, he died. His body was taken to the crematorium via the mills. I was in the mill office. Along with 25 officers and approximately 150 workers I went to pay funeral respects to the dead body on the road. The funeral procession was halted and every one of us physically touched the feet of the dead worker to express our respects in the normal Hindu tradition. What impact this gesture on the part of the top management must have had on the workers can well be imagined.

2) A young lady worked in our Health Centre. Her husband was involved in a serious car accident outside the mills. He was in the hospital for two months where I visited him. When he was discharged from the hospital, the wife asked for three months' leave to look after her husband at home. That would have cost her at least Rs. 750/-. Instead of granting her leave, we housed her husband in our air conditioned room in the clinic inside the mills and his wife stayed in the mills during the entire convalescence. The husband stayed for four months and was looked after most efficiently by his wife who also did her normal work in the Centre. She was thus saved approximately Rs. 1000/-and
the husband got the best of treatment not only from her but from our Health Officer and the doctors attached to our Centre.

3) One of our peons had a damaged heart. An operation was carried out in a local hospital. The Health Officer and I visited him practically every alternate day. We were both present in the operation theatre permitted by the doctor to watch the delicate operation. His life was in the balance in the hospital for over one month. Then he was housed in our clinic for two more months. Today he is a member of the staff and enjoying good health. Neither the operation, nor the hospitalisation cost him anything and during the period of his absence from work his family was maintained by our institution.

4) Another worker, hospitalised for three months, was ultimately discharged because the doctors held out no hope for him and the worker expressed a desire to spend his last few days in his own home with family members round him. Five days after he reached home, he sent for the Health Officer. After visiting him, Kusumben rang me up late in the evening to say that although fully conscious and in good mood; his condition was getting worse every hour. He had expressed a desire to have all his dues paid to him so that he could pay off his creditors. What a noble idea on the part of a man who is spending his last few days on earth! The time keeping staff and the Labour Officer had already left the mills. The cashier was not prepared to hand over the amount because he did not know what the amount would be and in the absence of any authority did not want to make payment. On the phone I told the cashier, after making rough mental calculations, that a sum of Rs. 7000/- should be handed over to Kusumben and the final account would be rendered the next day. Considering the extent of the amount involved, Kusumben personally went again to his tenement and handed over the amount to the worker.

Next morning at 7 o'clock she received a call from his son to say that his father had, died early in the morning, a contented man because he had paid off his dues. Until midnight he had tried to gather all his creditors and paid off their dues. Only in the case of two, he was unable to do so because they were out of Bombay. He had also advised his son not to utilise a single rupee out of the
amount until both those creditors had also been paid off. Had we followed the normal procedure of making payment after all accounts were properly rendered, our worker would have died without paying off those who had helped him and his soul would not have rested in peace.

5) Recently, a worker was suffering from cancer. He was sent to the hospital for treatment. The doctor opened out his chest and then did not operate because the entire system had been affected and the doctor did not want that he should suffer pain at a stage when life itself was not going to be long. I met the doctor and he explained to me the exact position. I asked the doctor what I could do to help. He advised me to send the patient as early as possible to his native place in Uttar Pradesh so that he could breathe his last with his family around him. I requested the doctor to keep him in the hospital for 10 days so that I could make the necessary arrangements. "Ten days! After 10 days no arrangements will be necessary". I understood. But there was nothing I could do because in the month of May reservations are extremely difficult in all classes of the railway. Ultimately on the 7th day we sent him home on a first class ticket and also his brother with an attendant's ticket so that he could be reached safely. God was extremely good to him and he spent not a few days as the doctor had felt, but nearly two months with his family. In his last but one letter he thanked me for the treatment given to him and asked for his job to be kept vacant because he wanted to come back. He was not aware of his disease and was so hopeful right until the last. His last letter, written five days before his death, expressed his anxiety at the turn his health had taken, but wanted to express his gratitude for all we had done for him and his family. This letter we shall treasure always.

We have prevented at least two second marriages of workers, with the first wife living. We have advanced loans in genuine cases; otherwise workers would have paid as much as 75% interest to moneylenders. We have given free education to the children of our workers and in the case of technical education free books also. We have employed the widows and/or the children of workers who are dead. We have kept leprosy-burnt cases where the disease is
completely under control and therefore not contagious. We have married a
blind couple in the mills without the expense of even a rupee to them. We have
rehabilitated this couple in such a manner that they are able to look after their
two children without any sighted help. We have advanced grains to those
families who, because of serious illness and resulting loss of pay, have been
completely stranded and could not get a square meal. We have cured at least
three workers of their addiction to drink both by persuasion and by medical
treatment.

Even from the social aspect we try to help our workers. One case is
outstanding. A worker once brought his wife for examination. A cursory
examination convinced Kusumben that she was pregnant. Her husband had
undergone a vasectomy operation two years earlier. This was our first social
problem. Where there is society, there always will be social problems. We
could have run away from this problem by saying to the worker what the exact
position was and washed our hands of it. That would have been the easiest
course, but not a satisfying one. So we decided to face it. Kusumben wanted
my guide-line as to how such problems should be tackled. My conception of
family planning has always been three-fold. (1) To curtail big families (2) to
give families to those who cannot have children i.e., treat sterility cases and
(3) to keep the family unit together under all circumstances. Kusumben was
ready with a solution within 24 hours. I was to tell the husband in the presence
of his wife, our gynecologist and Kusumben that something had gone wrong
with our operation and that we were sorry for the embarrassing situation in
which we had placed the couple. This was the only way in which we could keep
the family unit together—by taking upon ourselves the responsibility for what
the wife had done. This was explained to the wife after she had confessed her
guilt. The wife was in tears when she realised that three members of the top
management in the mills were prepared to shoulder the responsibility for her
act. She was advised to go with her husband the next day when I would say my
"piece." The next morning the husband rang up Kusumben to say that no
conference was necessary because his wife had admitted her guilt to him. This
was sterling character. In spite of the ample protection which she had been
afforded, the wife confessed to her husband because she could not carry a guilty conscience, and place the responsibility on our shoulders for what she had done. The husband and the wife were interviewed by me. I complimented both of them on their strength of character—the wife for confessing in spite of the protection and the husband for completely forgiving the wife. In our country, unfortunately, we look upon character in its narrowest aspect. Character has a bigger profile and must be viewed as such and not just considered adversely because of a little blot here or there.

The husband was advised by me never to bring up this matter again whenever there was a misunderstanding with his wife in future. It is now two years since that happened and the wife has never complained that the husband has brought it up at any time. We helped the wife to get rid of her baby because, with the husband knowing it was not his child, the innocent child might have suffered perhaps at the hands of the "father." It would also have been branded "illegitimate". To me there are no illegitimate children; only illegitimate parents.

Our service did not end here. The neighbour who was responsible for the child was threatened by our Labour Officer with criminal consequences unless he left the neighbourhood within a month. Being mortally afraid of the consequences, he left in 17 days, not to be heard of again.

Over and above this, we have a Patients' Relief Association where all the accessories necessary during illness are given to workers at a nominal charge of 3 paise per day. Ice bags, hot water bottles, bed pans, thermometers, stretchers, wheel chairs, oxygen cylinders are some of the items.

Any worker whose family is prepared to work at home and produce or manufacture any item used in the mills is given an order at the same price at which we obtain it elsewhere. A sewing machine is provided absolutely free of charge at the Health Centre for the wife of any worker who may want to use it for her own purpose.

A fortnight back a one-year old niece of one of our workers died in the Kasturba Hospital.
Immediately the grandfather and the father were contacted at the Hospital and persuaded to make the eye donation. Since it was an infectious disease hospital in which the child had died, the body was brought to the mills, eyes removed by, Dr. K. Umashankar of Col. Sir Jamshedji Duggan Govt. Eye Bank and the body, anointed and decorated according to Hindu rites, was sent in our own cgr to the cremation ground. The grandfather 63 years old, who was at first hesitant to make the donation, turned round to me and while parting said with sentiment "Vijaybhai, thank God, you all helped me to take the right decision and my beloved grand-daughter has left something behind for humanity".

There are a hundred other instances which I could quote but space does not permit it. Humanity is a continuous process and must be carried on because there is no limit to such service just as there is no limit to humanity. It is not an area where after doing some service one can sit back and say "Now I have done it. My job is finished". Personal relationship with labour demands that the relationship be continued as long as labour and employers have joint work to do.

On January 26, 1969 we had our first anniversary of the Zero Defect Programme. This is a programme whereby each individual worker takes a pledge unto himself that in his own sphere of work he will do his very best to aim at zero defect.

The scheme has worked wonderfully well and our defects in all departments have come down considerably. What is most important, every Worker is conscious of the fact that defects in production reduce the productivity of the mills.

Three leaders of the Rashtriya Mill Mazdoor Sangh came up to me on the stage and said, "Vijaybhai, this is the work we are supposed to do. You are doing it for us". Then smilingly one of them asked, "Do you need a Union here?" My reply to this kindly gentleman was, "Yes, heed the Union and need it very much. It is because of your whole-hearted co-operation and inspiration that we have been able to successfully achieve what we have done. The words you have just mentioned will inspire us to do even more",
The RMMS is a most constructive Union and their representatives in the mills are genuinely interested in the welfare of the workers, because with all this personal touch and relationship with labour, their task has become an easy one and they have cooperated with us in every possible way. Rarely is there a grievance brought to our notice because we are giving to the Workers much more than the union normally would demand. We are extremely happy in our association with the Union and their representatives.

Will our workers ever go on strike? Yes, why not? To strike is the birth right of every employee. Has the employer ever tried to find out why people go on a strike? If he did, 9 strikes out of 10 of a local nature would be prevented or resolved. Two years ago our workers went on a strike over the bonus issue. They squatted in the mill compound and refused to work. I went to the mills and for nearly an hour addressed them in my ungrammatical Marathi. At the end of it I invited them to come and see my account books and find out if there was any item of expenditure which was incurred which should have been avoided. They went back to work the same day—an unprecedented thing in our mills then. The next day 24 of them, over a cup of tea, discussed the matter with me and all account books were placed before them. After 45 minutes of interrogation when every question was honestly and sincerely answered, all that they stated was, "Vijaybhai we have nothing more to ask. Will you give us some advance because Diwali is approaching?" This was readily agreed to. It was to be repaid in easy installments over a period of 5 months. After that there has never been a misunderstanding between us, let alone a strike.

Regularly we have festivals of a nature which will bring the families of the workers together. At least three such festivals are held every year.

Legal advice is given free to our workers in the matter of disputes with their landlords over tenancy or sub-tenancy. A Book Bank is provided for the children of the workers. Limited but adequate quantity of meals are given to workers at 60 paise per meal. To the members of the staff in unlimited quantity at 1.20 per meal. Accommodation is provided up to the level of Jobber by the Company.
where he has to pay Rs. 35 per month. The Company pays Rs. 5000 to the Government Housing Board.

What does all this cost us? Approximately Rs. 50,000 a year. We do not consider this an item of expenditure but a very good investment—investment in the goodwill of labour and tremendous internal satisfaction for us. Looking to our sales figure of Rs. 5 crores, this only works out to .01%. It is negligible. This is, of course, over and above our contribution to the Employees' State Insurance Scheme to the tune of nearly a lac of rupees.

When Dr. Chintaman Deshmukh visited our mills last year to see the implementation of this human experiment, the first question he asked was “Vijay, what is the return?” I said, “Sir, I do not know and do not care to know.” He immediately replied: ”But it can be calculated”. My answer was, ”Dr. Deshmukh, the day on which the type of service that we render to our workers and their families is calculated in terms of money, the grace and charm of what we do will be completely gone.”

We give because we want to give, not because we expect any return. We do not want to take back with the left hand what we give with the right. God has been good to us, and I have a firm belief that unless goodness is dispensed amongst those who are associated with our work, God will not keep that prosperity for long.

And yet I have not the least doubt that somewhere, somehow it all comes back to us. We human beings are sometimes un-grateful. Almighty God is never. What comes back to us from our workers and their families may not be visible; it may not go into our account books but I am sure it will be credited to the Greatest Of All Banks—The Bank of Humanity—which no Government can ever nationalise.