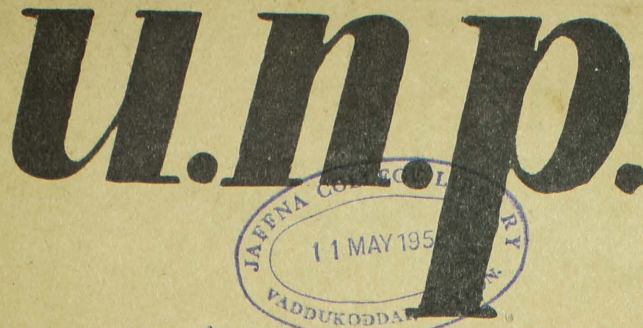
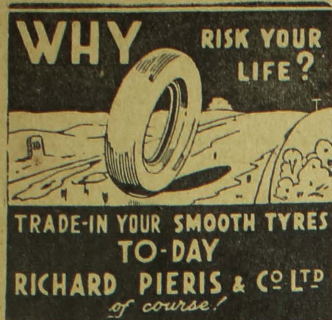


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# Ceylon's Economic Conditions Today Finance Minister's Statement In Parliament

IN pursuance of an undertaking to the House of Representatives given by the Finance Minister a month ago, a comprehensive statement on the economic conditions prevailing in Ceylon today was made on Tuesday last. The year 1952 has been a difficult year not only for Ceylon, but also for many of her neighbours in South-East Asia as well as countries so far away as Australia and New Zealand. "It is true," he said, "we have lived in 1952 beyond our present means, but not beyond our present means plus the reserves we accumulated in better days. These reserves, however, cannot last for ever nor should they be allowed to fall below a certain danger limit."

In conclusion he said that during the period of the Six Year Plan and ending with the current financial year, Ceylon had spent a sum equivalent to Rs. 5,500 million (approximately) and that 80 per cent. of this unprecedented expenditure had been spent on social and utility services and on the development of the national wealth.

"We have borrowed no money from abroad; we have received no loans from the World Bank; we have received no gifts from America, as all our neighbours have," declared the Finance Minister.

"In the 1953-54 financial year," he warned, "we intend to take such measures as will reduce Government's over-all cash deficit to such a figure as will not cause too severe a reduction of our external assets."

## CONDITIONS IN CEYLON

Our external assets were Rs. 766.7 million on the 31st March, 1953. It is the reduction of these assets, the cause of this reduction, and the ways and means of reducing the rate of decline which has caused us some anxiety. In 1952 they fell by nearly 30 per cent. These assets rose to a maximum of Rs. 1,208.6 million in January, 1952, from Rs. 913.3 million in the first quarter of 1948. Conditions began to change in the second quarter of 1952, and since then there has been a rapid fall.

Some of the causes for the decrease in our external assets are:

- (1) the decline in the prices paid for our exports;
- (2) the rise in the prices paid for imports;
- (3) the transfer of monies abroad; and
- (4) Government's overall cash operating deficit.

## EXPORTS AND IMPORTS

The income derived from exports declined by 21 per cent., i.e., from Rs. 1,904 million in 1951 to Rs. 1,502 million in 1952. Import prices, on the other hand, averaged 8 per cent. higher in 1952 than in 1951. The price of imported rice, the largest single item in the import bill, was 38 per cent. higher in 1952 than in 1951. The value of imports also increased from Rs. 1,559 million in 1951 to Rs. 1,702 million in 1952. The trade surplus of Rs. 345 million in 1951 became a trade deficit of Rs. 200 million in 1952, and the index of the terms of trade for the year as a whole was 75 as against 104 in 1951 and 105 in 1950. Appendix "A" shows the totals of our balance of payments figures for 1950, 1951 and 1952. Appendix "B" gives the balance of trade figures, shewing a trade deficit of Rs. 70 million from October, 1952, to March, 1953.

The fall in our export prices and the higher prices of imports, which were chiefly responsible for the decline in our external assets, were due to factors outside Ceylon's control. The Rubber-Rice Agreement with China has, however, stabilised

for a time the price paid for our sheet rubber above world price, and the price we have to pay for a portion of our rice imports, below world price. We have also attempted, by the fixing of ceiling values for imports and by the imposition of increased import duties, to exercise control over the value and volume of imports that come into Ceylon. I should like, however, to mention that of the Rs. 1,700 million worth of articles imported in 1952, Rs. 1,400 million represented essential imports, such as food, clothing, building materials, chemicals, vehicles, etc. Of the balance Rs. 300 million, almost Rs. 200 million represented semi-essential imports.

There has been an increase in the year 1952 of the remittances of monies abroad as a result of the relaxation of Exchange Control measures in September, 1951, during the boom period. Stricter measures were again imposed last year. As a result of the new regulations, the flow of money abroad is now down to the level prior to September, 1951.

## OVERALL CASH DEFICIT

The next item is the overall cash deficit. This does not mean a Budget deficit. In the 1952-53 Budget the estimated expenditure chargeable to revenue exceeded revenue by only Rs. 35 million. In the 1951-52 Budget revenue exceeded expenditure by about Rs. 3 million. The overall cash deficit in 1951-52 was, however, Rs. 291.6 million, and in 1952-53 we are endeavouring to keep it at Rs. 200 million or less. "Overall cash deficit" means the excess of disbursements by the Government over its receipts from the public, or the difference between current plus Loan Fund plus other expenditure by the Government minus revenue and other receipts. The Ceylon Government was not faced with any serious overall deficit in the first four financial years of the Six-Year Plan. In the first three months of 1952 we had an overall cash operating surplus, i.e. we were able to meet all our expenditure chargeable to current revenue, from loan funds and other outlays of Government, such as advances to corporations like the Agricultural and Industrial Credit Corporation, entirely

from our current revenue. In the 1951-52 financial year too we would have closed with a deficit, which would have been a safe deficit of Rs. 200 million, were it not for extra expenditure amounting to Rs. 94 million which we had to incur by way of supplementary estimates in the last two months of the financial year for financing our food subsidy bill owing to an increase in the price of rice. The food subsidy bill voted by Parliament in that Budget was Rs. 161 million, but the year closed with an expenditure of Rs. 255 million on that account.

## DEFICIT FINANCING

It is obvious that one of the factors causing a fall in our external assets is the overall cash deficit. Deficit financing is not only justified, but even necessary in a developing economy. Ceylon cannot keep on accumulating foreign exchange reserves while she is strain-

ing to finance her development programmes. Unfortunately, there is no way to set down a formula for what is the right amount of such financing and what would be excessive. Though Ceylon has indulged in deficit financing to finance her social and economic development programmes, she did not incur such a heavy deficit until the 1951-52 financial year, and in that year too, were it not for the sudden rise in the price of rice and our desire not to raise the price of rice and other foodstuffs to the consumer, the deficit would have been kept within the figure of Rs. 200 million. The Central Bank in its recent report states that the "deficit is being used to finance present consumption at the expense of the development that Ceylon vitally needs. The most important element of Government consumption expenditure was food subsidies." It states further that

(Continued on page 2)

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## NEWS IN BRIEF

### PITIGALA,

**THE** Alutgama-Migama Co-operative Transport Service Society Limited has obtained a route licence to operate a regular bus service between Alutgama and Pahekanuwa via Warapitiya in place of the existing Cab Service operated on this route by this Society which is the only one of its kind in the Western Province. This Society started three years ago, with a capital of Rs. 17,000, has also obtained a route licence for regular Cab Service on a new route, Pahekanuwa-Keerantidiya-Beruwala. Both these services are expected to be started by about the end of May.

**Andawala-Ladduwa Rural Development Society** has constructed six wells for the use of the villagers and steps are being taken to start the construction of latrines which have been a long-felt necessity for the villages served by this Society, which has obtained a Government grant for this purpose on the basis of Rs. 50 and a bag of cement for each latrine constructed.

**The Parent-Teacher Association** of the Government School, Andawala, has built a new wing to the existing buildings of the school with funds collected by this Association

and the work of this building is half completed. The Government has promised a grant of Rs. 3,400 for the remaining work which include the construction of the roof and cementing the floor, but the Head Teacher, Mr. D. C. Kulasekera stressed the inadequacy of this amount at the meeting held recently to celebrate the 13th anniversary of the school. Mr. M. D. Banda, Minister of Education, who presided at the meeting, has sent Mr. T. D. Jayasooriya, Deputy Director of Education, to make a further report on this matter to the Minister.

**Free Ayurvedic Dispensary** organised by the Alutgama Town Council was opened by Mr. Wilson de Silva, J.P., Proctor, Kalutara, before a large gathering. In outlining the various benefits of a free dispensary, Mr. de Silva thanked the Chairman of the Alutgama Town Council, Mr. A. Albert Peiris, for having organised that dispensary.

**Mr. P. A. Cooray, M.P., Kalutara,** declared open a new cinema hall, named Essemahal, at Alutgamweediya. The owner, Mr. S. M. Athas, gave a reception to all those present and "Aladdin and Wonderful Lamp," the first picture was shown free of charge.

## Ceylon's Economic Conditions Today

(Continued from page 1)

### CONCLUSION

"in 1952 if subsidies had been eliminated, the budget deficit, and the expansion of credit, could have been reduced correspondingly, and external assets would not have been used to support a level of consumption that the country could not afford."

### FINANCIAL YEAR 1952-53

We have therefore not only effected economies in expenditure by the reservation of expenditure on items for which money was voted by Parliament and by the imposition of a surcharge on income tax and import duties on luxuries, but also attempted to keep the food subsidy bill within manageable proportions by reducing it to Rs. 161 million. In spite of Government's Eight-Point Programme announced in September, today's expenditure, both from current revenue, from loan funds and other outlays, exceeds revenue and the proceeds from real savings, and gives rise to an overall cash deficit of such proportions as to cause a drain on our external assets.

For the financial year 1952-53 the Appropriation Act made the following provision:

Revenue	Rs. 904.2 million
Expenditure chargeable to Revenue	Rs. 948.3 ..
Expenditure chargeable to Loan Funds	Rs. 379.2 ..
The approximate revenue for the first six months of the financial year is	Rs. 435.3 ..
The approximate expenditure from revenue for the same period is	Rs. 413.5 ..
The approximate Loan Fund expenditure for the same period is	Rs. 72.3 ..

The Government is possessed today of food-stocks, both ashore and afloat, which it has paid for worth Rs. 140.8 million and sufficient to meet consumer demands for four months. The Government hopes that with the measures already taken, and such other measures as may be taken if necessary, the overall cash deficit at the close of the current financial year will not exceed Rs. 200 million.

I should like to mention in conclusion that during the period of the Six-Year Plan and ending with the current financial year, Ceylon has spent a sum equivalent to Rs. 5,500 million (approximately) and that 80 per cent. of this money has been spent on social and utility services and on the development of our national wealth. This unprecedented expenditure has been met from our own resources, by taxation, by loans raised from the peoples, and by the utilisation of our external assets. We have borrowed no money from abroad; we have received no loans from the World Bank; we have received no gifts from America, as all our neighbours have. It is true we have received capital aid under the Colombo Plan which so far has amounted to about Rs. 18 million, and for which we are very grateful.

The time seems, however, to have come when the pace at which we have used our resources has outstripped our resources themselves. We could not immediately call a halt to the development and welfare schemes that had been started. A beginning was made with ceilings placed on subsidies and the other economies effected in the current budget. We have now to take stock of our present position, think afresh, and plan for the future according to our capacity to spend. It is true we have lived in 1952 beyond our present means, but not beyond our present means plus the reserves we accumulated in better days. Those reserves, however, cannot last for ever, nor should they be allowed to fall below a certain danger limit.

All the countries I have mentioned have had to make severe restrictions on their welfare schemes. The Government of India has completely removed food subsidies from her budget, and Australia and New Zealand have reduced their subsidies vote. New Zealand fixed it at £16 million, which was 7.5% of her revenue for the year 1952-53, while ours is 14%. It is apparent therefore that the South-East Asia countries and their neighbours, who lived on the crest of a boom occasioned by the high prices paid for the commodities these countries produced, such as rubber, tin, wool and jute, have now had to effect severe economies owing to the collapse of that boom and the fall in prices. Ceylon was no exception.

In the 1953-54 financial year we intend to take such measures as will reduce Government's overall cash deficit to such figure as would not cause too severe a reduction of our external assets.



# NO MORE BREAD AND CIRCUSES

By Stanley Morrison

HOW is the Government going to meet the grave financial crisis facing the country? It would appear now that there is no alternative to either the total or partial abolition of the food subsidy, which would save the revenue a sum of Rs. 161 millions—a tidy sum badly needed for the development of the resources of the country if the rapidly rising population is to be found employment and if the Government is to be able to have fresh sources of revenue to draw upon in the future. This should be the paramount consideration, namely, the welfare of the rising generation, their schooling, their standards of living, and the necessity to provide them with employment when they finish their schooling.

But how will the people take a reduction or abolition of the food subsidy? Will they squeal, or will they tighten their belts and face up to it manfully? This is the real test of independence. Are the Ceylonese people willing to adopt a policy of austerity as the heroic British people have done for the past thirteen years? If the Ceylonese people are not willing to grind their teeth and bear up with a little hardship, then they are not fit for independence. Then what they need is a dictatorship. A people unfit for self-rule deserve only a dictatorship. They are unfit to elect their rulers if they are not willing to endure a little hardship to assist the government they themselves have elected. It is true that everybody is being asked to pay for the wrong budgetary policies of the past. But these were not the mistakes of the present Government. The care-free, spendthrift policies of the years 1948-51 were the responsibility of the previous government. It is true the present Finance Minister was the Finance Minister of the previous government. But he alone despite his incurable optimism, cannot be blamed for those mistakes. Those mistakes were the collective responsibility of that government, if collective Cabinet responsibility means anything. So it is futile at this late hour to put the blame on one man and refuse to co-operate with the Government. Besides, the financial crisis is primarily not the fault of the Government. The rot started with the American synthetic policy when synthetics were deliberately used to depress the price of natural rubber. This policy continues with unabated vigour, despite all the warnings of the financial pundits. While the U.S.A. drives a hard bargain when it comes to protecting her wheat farmers, she has continued to show a callous disregard for the plight of the hundreds of millions in South-East Asia whose standards of living depend on the price of rubber. Malaya and Singapore, too, like Ceylon, are faced with a grave financial crisis. But even now the U.S.A. does not show any inclination to recognise the right of the natural rubber producers to a guaranteed economic price on the lines on which the U.S.A. has given her own wheat farmers a guaranteed price for their wheat. There is one economic policy for the wheat farmer and another for the rubber producer.

If the people of Ceylon will take the trouble to understand this fact about the rubber industry, it will assist them to bear up under any hardships the Government now

finds it necessary to impose. And it is not rubber only that has brought about the Government's present plight. The raising of the price of wheat means that more money has to be found for that commodity. Thanks to the China Pact, the rice problem is not so serious as it would have otherwise been.

But apart from all other considerations, the people must realise that money is badly needed to finance the many development projects under the Five Year Plan. It is absolutely imperative to go ahead with these projects; if the standard of living of the whole population were not to fall to catastrophic levels in the next five or ten years, as a result of the enormous increase of population.

It must be borne in mind that with the birth-rate at 200,000 a year, most of the children born this year will be looking for jobs fifteen years hence. Meanwhile, the 200,000 children born in 1945 will be looking for jobs in 1960—seven years hence.

Where are these jobs going to come from if the Government does not plan well ahead for the development of the resources of the country? Instead of blaming the Government for what happened in the past, would it not be more in keeping with our independent status if the people put their shoulders to the wheel and helped the Government out of its difficulties? I am not talking through my hat, because I myself am the father of a large family and the increased price of rationed rice is going to make a big hole in my financial resources, which are by no means those of a rich man. However, I am taking a sensible view of the Government's position—a government which you and I helped to elect with a triumphant majority. It is no use squealing today. Even the U.N.P. Government cannot make bricks without straw.

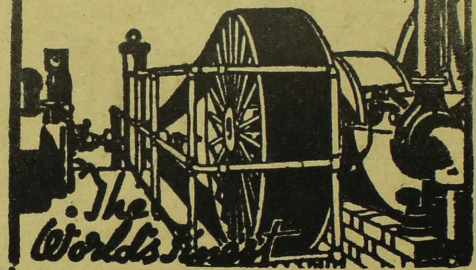
Nevertheless, the Government, on its side, has a grave duty to perform if it wishes to have the co-operation of the public. That duty primarily consists in ruthlessly putting down all corruption and waste of public funds. Everybody knows that corruption is rampant throughout the whole public service. A crook-proof Anti-Bribery Bill is badly needed. And once this Bill is enacted no man, however influential, should be saved from its gullotine, if found guilty. The greatest foe of Democracy is Corruption, and unfortunately the Government have not yet given the public the impression or conviction that it is determined to suppress corruption without fear or favour. If Anti-Bribery Legislation is not passed before the presentation of the next Budget, then the people will not respond to the Government's appeal for co-operation. And if Corruption continues to flourish, then Communism will prosper in this country. A thoroughly disillusioned and disheartened people will turn to Communism as a cure for a Democracy built on austerity for the majority and corruption for the privileged minority. These are hard facts which the Government must face. And another fact which the Government must face is the appalling losses with which State projects are run. Of course, State-run industries have earned a most unenviable reputation for crass inefficiency and bureaucratic interference and a colossal waste of public money. And on top of this public burden it has just been revealed that the State Farms have almost all been run at a loss. Now, no people will endure austerity if the Government continues to tolerate this appalling liquidation of public revenue on State-run industries and farms. Austerity for the public connotes efficiency and the elimination of corruption on the part of the bureaucracy.

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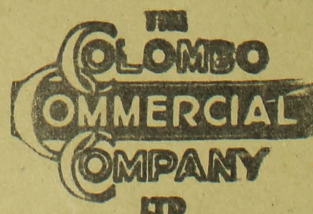


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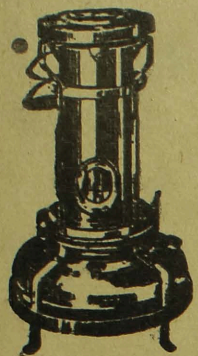


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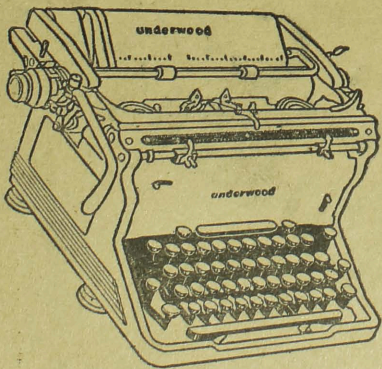
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## HAPPENINGS IN INDO-CHINA

By Quintus Delilkhan

THE Viet Minh appear to be having their own way in Laos, and they now command territory which is almost half of Indo-China. What does this victory mean to the Communist cause and to the rest of the nations of South-East Asia?

It is a matter for concern to the whole democratic world that there should not be a new basis of Communist power created in Asia. But this is exactly what is happening at the present time. The French Government appears to be paralysed into inactivity. France has been playing a losing game in Indo-China for a number of years. Her system is tainted with too much of the old colonial ideas for countries which have now become very much enamoured of the idea of freedom.

The position amongst the people of South-East Asia seems to be that if the old regimes are to continue, it is better to make a change. The great hold of Communist propaganda in most democratic countries is that it offers the chance of a change in the existing order of things. People who have lived under democratic regimes which have allowed them full scope for their powers generally cannot deny to the peoples of South-East Asia the desire if not for attaining at least approximating by definite strides a substantial measure of freedom.

But the position with the old imperialism which still survive in some parts of South-East Asia is that their reforms always fall short of the expectations of the peoples who are under their care. It is no doubt very irksome for the peoples of some territories to see their neighbours free whilst they are subjected to foreign rule. There is no doubt that Indo-China would long ago have been swallowed up by Communism if there had been no French Army to stand up against this danger. But people have no stomach for such favours. The desire to be free in their own country appears to have acquired a new force in recent years. It is generally realised that imperial powers have retained the substance whilst giving the shadow to their dependents.

The present position is a calamitous one for not only Asia

but the entire democratic world. The Communist influence is not likely to be contained only within Indo-China. It is bound to spread over areas which lie in its neighbourhood. It must not be imagined, after so much experience of Communist methods, that the Korean situation is being settled to allow the democratic nations a widespread truce which will enable them to live in peace. Communist world strategy requires that there should be a relaxation of tension in order that fresh gains might be made elsewhere.

The next venue of Communist strategy is Indo-China, and there can be no doubt that it is a prize worth gaining. Rice has become a political weapon under the existing conditions of world shortage. Indo-China will provide the bases for operations underground, by the subtle methods of Communist infiltration, into Siam and Burma. It is very clear that the gains to Communism would be tremendous if its power is established in such a great rice-producing territory. The situation in Korea has become difficult. The U.N. troops make any kind of success problematical in that area. Communism finds a more productive field in Indo-China where there would be great gains if it could spread out amongst peoples who have either very little power of resistance or are discontented with the present order of things.

The French have a very difficult decision to make. They can quit the field and it would then be a virtual expulsion. The morale of the believers in democracy would fail badly. They would see that democratic powers are in retreat everywhere. Their position is that they do not know how they stand under weak democratic global action and it is better to make some kind of understanding possible with the enemy who is at their doors. Communism has skilfully played upon the sentiment of nationalism of these peoples, but when Communism arrives its ruthlessness wipes out all nationalism. When will the democracies decide to afford global protection to the peoples who are hoping that their action would be adequate to prevent the skilful and highly successful manoeuvres and increasing gains of Communism. We are definitely now facing a new and powerful Communist menace in South-East Asia.

## Indigenous Medicinal Farms

THERE is a herbarium attached to the College of Indigenous Medicine in Colombo for the purpose of identification of medicinal plants used in the preparation of ayurvedic medicines. An extent of about four acres has been planted and the Department of Indigenous Medicine has been in communication with the Department of Agriculture with a view to establishing herbaria in different parts of the Island. A large quantity of drugs and other ingredients required by the practitioners of ayurvedic medicine for the preparation of medicines is imported into this Island every year. If arrangements could be made for the establishment of herbaria, whence adequate supplies of reliable drugs could be made available considerable savings could be effected.

### COMMISSION'S RECOMMENDATIONS

The Commission of Indigenous Medicine in their report published in 1947 refers to the establishment of medicinal farms. The following is an extract therefrom:

"Ceylon has a variegated climate — warm plains in the low country,

temperate hills and valleys in the uplands; wet and dry zones and different types of soil. Large tracts of land now lying waste in different parts of the Island may be utilised for the cultivation of drugs. It would be possible to grow satisfactorily not only local herbs but also other plants of foreign origin. Such an enterprise would provide the people of Ceylon with genuine drugs at reasonable prices and also enable the State to profit thereby."

### EUROPEAN SCIENTISTS' VIEWS

Baldeus in his description of Ceylon wrote:

"Ceylon is sufficiently provided with medicinal herbs and they cure all distempers with green herbs, in the use whereof their physicians are better versed (by experience) than many of our pretending churgeons. God Almighty having provided remedies suitable to the distempers of each country."

Paul Hermann who was in the Island from 1672 to 1679, a serious student of Botany, details a list of medicinal herbs he found in Ceylon and describes their uses. Of diseases of the eye, Hermann says that the Sinhalese enumerate it; thus indicating the progress made by the indigenous physicians who practised the Ayurvedic Medical Science.



## Ceylon—A Second Chicago?

MANY of us know what Chicago is famous for other than the importance it holds as a cattle centre. It's said to be the centre of planned murder and so much for Chicago and we are not to be blamed for Chicago being so. But why call Ceylon a second Chicago and this, when we have to shoulder the blame. From time to time our homeland has been described as the "Pearl of the Indian Ocean"; "The Pearl of the East" and by various other similar terms and it is in us to judge whether we really do justice to these terms.

A dip into past history will reveal to us the way judgment was meted out for murderers, thieves and others who disregarded the then law that ruled this Island and it will also be able to understand to ourselves the life the people of ancient Lanka led in spite of the fact that our predecessors were little civilized than ourselves as we are today. Today, we are living in a "modern" world and today it could fairly be said that more murder and thuggery is rampant than those "good old days" and is this due to civilization or what is really meant by civilization? Today our country is sunk into an abyss of darkness brought about by robbery, thuggery, murder and suicide. In the olden days it was "an eye for an eye" policy and that form of judgment though crude in method, to a very great extent settled affairs. But in this modern world of ours we seem to be very lenient where judgment is concerned. For instance, a criminal, apart from the special instance of being sent to the gallows when sentenced to a few years of prison life he is provided with all the necessities of life (he must naturally be) from a daily bath to a weekly cinema and of course he is forced to learn some sort of job while undergoing a prison term but once he comes out he immediately takes to his former reputed career, exception being only a few. No one is to be blamed but can we allow this sort of thing to happen always. Definitely no.

Ceylon has rightly been called the "Pearl of the East" not because murder is common but because of the key position it holds in the Indian Ocean, because it is the gateway to the East and because it is a very beautiful island which statement is amply justified by the mere fact that more and more foreigners are streaming daily to enjoy the beauty of our island, which beauty most of us have not cared to see or enjoy. This is our own nature and no one can alter it except time alone. But the question at issue is whether we are doing justice to the fame our Island has already achieved or are we at all proud of the fact that our Mother Lanka has been called the "Garden of Eden." If any true patriot of this country is really proud of this fame, if anyone of us is really a citizen of Ceylon, then we must at any cost see that we maintain the prestige of Lanka. If everyone of us can unite and lead a better; & can unite and lead a better and noble life as preached by Lord Buddha, Prophet Mohammed or Jesus Christ and do good and abstain from evil, then everything is to a very great extent settled.

Ceylon definitely needs more Psychologists. Psychology or the understanding of the human mind is a very helpful science and this can solve many of the problems that we confront. This does not at all mean that we are blind to what is happening and neither is the Government silent over it but let us put more pep to accelerate our progress to help those already branded as murderers. I.R.C.s and such others so that they be good citizens sooner than they expected. Then we will have less trouble with those who may come in the future to get themselves branded either to be called jail-birds or criminals. The terms themselves are awe-inspiring but not so as the statement "Ceylon—a second Chicago."

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Friday, May 8, 1953

### THE PUBLIC MUST BE INFORMED

WE deeply regret to note that the vital importance of keeping the public informed of the Government's policy on so important a matter as prices and methods of distribution of its staple food does not seem to receive the attention it deserves. In the result there are all kinds of different ideas being discussed. A series of unconnected news stories from different angles have been published in the popular Press. Ministers too have made references to the subject but they made no definite statement, excepting the most recent statement by Sir Oliver Goonetilleke on the question of the restriction of the activities of the rich who are addicted to throwing expensive parties at the big hotels. The public believes that the Government is going to remove the subsidies on rice. The public also believes that they will not be allowed to have the noon day meal of rice in the small hotels and restaurants—which they now frequent. We know that the latter is definitely not so—but the public is confused.

Now, what exactly is the decided view of the Government nobody seems to know. We understand that a deputation saw the Government at very high level and was told that no restrictions will be placed on rice meals of the middle and working classes of the country but that rice would not be served in the big hotels. Most informed political commentators are equally ignorant of what is going to happen next. We wish to point out that this is a dangerous situation and that we suffer grievously from these rumours being twisted for the purpose of rousing the people's hatred against the Government.

In a recent Village Committee election there was a

landslide against the U.N.P. in some areas. One of the contributory causes was the L.S.S.P. propaganda that the U.N.P. was going to increase the price of rice and decrease the ration. In the absence of an authoritative statement and a decided line of policy the U.N.P. propagandists themselves felt that it was a dangerous subject on which to make a definite statement.

Any Government has from time to time to make decisions which may sometimes be unpopular but there is a great principle that the public must be considered not as an enemy but as a friend. If one keeps one's secrets from one's friends then one has no right to expect one's friends to stand loyal and true. What is true of individual behaviour is true of the relations between the Government and the people. On our part we have implicit faith in the good sense, courage and fortitude of our people but we cannot strain that high quality beyond its limits.

Food is the primary concern of any Government and all human activity is largely influenced by this factor. It is not only an army that marches on its stomach and this is the consideration which our high officials may seriously consider before they advise the Government to take irrevocable steps. In any event a clear-cut decision is urgently needed and the public must be vigorously and clearly informed of the facts without delay. With all the resources at the Government's command it would be a tragedy of lost opportunities if this process of imparting information is not competently handled. The public is at present bewildered by conflicting stories. What exactly is Government's policy in this matter? No one seems to know the correct answers. It is, therefore, a matter of the utmost importance that the position should be retrieved.

This is one subject on which we strongly feel the Party should be consulted before grave decisions are made. A Party General Meeting cannot be summoned for anything more important than this great problem.

## Registration of Trading Establishments

THE total number of trading establishments registered in the Island is 47,879, that is, 1,961 under the Companies Ordinance and 45,918 under the Business Names Ordinance, said Mr. R. G. Senanayake, Minister of Commerce and Trade, in reply to a question raised in the House of Representatives. The Government has offered special facilities to Ceylonese on the import trade by opening a register of Ceylonese, in the Department of Import Control. Advantage of this facility has been taken by 1,536 Ceylonese, consisting of 164 companies, 833 firms and 539 individuals. Already steps have been taken to reserve to Ceylonese the import trade with Germany, Japan and China. At present it is the intention of Gov-

ernment to reserve to Ceylonese any "new" trade that may arise in the future. It is also proposed to improve the competitive position of Ceylonese vis-a-vis non-Ceylonese in business by making credit facilities available for the former.

A careful watch is maintained to prevent Ceylonese licence-holders selling their licences to non-Ceylonese and whenever such cases are discovered their licences would be cancelled. Within the purview of the "Ceylonization policy" it is learnt that trade with Russia and her satellite States—Poland, Bulgaria, Rumania, Czechoslovakia, Hungary as well as Austria and Yugoslavia will be included and regulations to enforce control of trade with them will be gazetted in due course.

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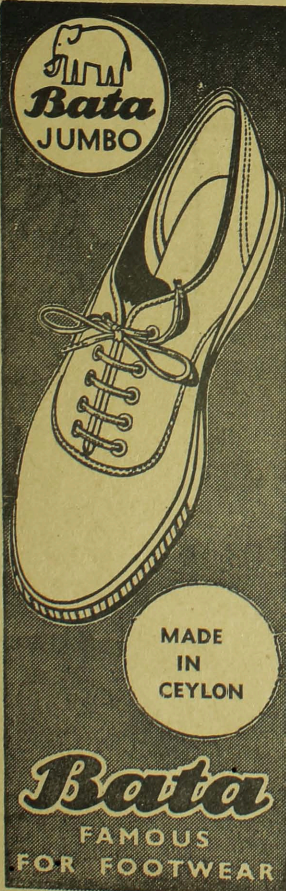
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# Political Equality in A Democracy

By Eardley Gunasekera

EXPERIENCE has shown us that the figurative equality of men, in mind, body and achievements cannot be seriously maintained as the foundation of democratic faith. Even Aristotle considered it as the most injurious of fallacies, positive to transmit democracy into the hands of oligarchy or tyranny. From the biological point of view too men are and have always been unequal; and society can never aspire to be homogeneously composed that every citizen makes as important a contribution to its corporate life as every other.

To govern society on merely biological grounds would stifle all our defectives and recalcitrants, except however in the case of extreme offenders who have themselves refuted the sanctity of individuality. democratic instinct revolts from any such drastic physiological decimation. We respect and adore human life not because it is founded on the fear at the physical extinction of an organism, but because it is the activating force of an animate biped and the quintessence of an individual creature. In these circumstances, therefore, we must acquiesce in disease and poverty, accident and tragedy however distasteful.

The religious interpretation of life would connote the integument of a soul and a democracy in this light would be religious. It may be supposed that there has never been a time in the history of Christianity when the equality of souls was not a fundamental article of faith.

Doctrines of equality were not confined to Christianity for philosophers throughout the ages have wrestled with the problems arising from the inequalities of men and more particularly upon the anomaly of slavery. Ulpian, one of the greatest of Roman jurists anticipated Rousseau in stating that by the Law of Nature all human beings were born free while by the Law of Nations some were reduced to slavery. Unfortunately Ulpian did not have a following for a considerable section of the Roman jurists did not make any distinction between the Law of Nature and the Law of Nations. When in the era of Christianity the Law of Nature became the Law of God it accepted slavery as an inevitable institution of society. Nevertheless, it was on behalf of Christianity that Wilber-

force and his supporters attacked and demolished slavery thus exterminating it from entire world.

The abolition of slavery was made possible a hundred years before the Puritan congregations had made the junction between Christian and political equalitarianism. In this way the seemingly incomprehensible soul of theology and philosophy grew to be the familiarly known Common Man of democracy and in this spirit the universe began to look to the future for new openings and avenues instead of brooding and lamenting on bygone beatitudes. It is this Common Man, the man that is you and me, who shares, participates and formulates the organisation of good government both of himself and his companions. In this end, therefore, we look not only for personal dignity but some degree of sagacity which equips him for rule. But in the days of Athenian and Roman democracy the intellectual aristocracy had underestimated the capabilities of the Common Man that today it is realised that he may have the faculty for impartial judgment and practical sagacity far more suited to the working of a democracy than the individual with the educational qualification.

Mental brilliance has been a misnomer and the academic man will always bear testimony to the fact that it may be no relation to true discernment and he also knows that mere learning and book digesting would cloud the issues at stake in a democracy.

The most valuable reward of wisdom would be to balance and weigh, sift the relevant from the irrelevant and pronounce clear judgment in any situation. This feature is not characteristic of superb brains only because it is found on many occasions in humble and mediocre men.

However, too much importance should not be attached to the Common Man in society because there has been a tendency in these times to magnify his potentialities because there are moments when he depicts his shortcomings and becomes the victim of emotion. It is necessary, therefore, that in our contributions towards a Democracy we must be willing to estimate and gauge the worth of those contributions not so much from the point of view of the academic qualifications attached to the person, who gives them, nor should we on the other hand accept completely as authentic and infallible the "word" of the Common Man.

## Popularity of Indigenous Medicine

274,700 Patients Treated Last Year

AT the opening of a new Municipal Ayurvedic Dispensary at Price Place, Colombo, the Finance Minister said that as indigenous medicine was used by the greater part of the population in Ceylon and that it was the duty of the legislature to make the best in that system of medicine available to the people. He observed that the best in the two systems—Western and Ayurveda—should be merged and made as one system of medicine.

The popularity of the indigenous system can be gauged from the fact that the number of patients treated last year totalled 274,700 and the daily queue at the Indigenous Hospital, Borella, averages over 800 in the out-patients' department. The number of in-patients during the year under review was 3,433.

Dr. R. B. Lenora, the Principal and Chief Physician of the Indigenous Hospital, has made certain recommendations in a memorandum to the Ministry of Health on the desirability of developing the indigenous system as to bring it into line with the Western system. Most of his recommendations have been accepted by the Minister of Health.

One outstanding point that is still under consideration, is the recommendation that in acute cases Ayurvedic physicians should use modern methods, that is the Western; and treatment with modern drugs and that these methods should be taught to students at the College of Indigenous Medicine.

A system of medicine that has stood the test of time in spite of neglect must have something good in it, otherwise a large percentage of the population will not resort to it in times of illness. The latest trend is that medicine should be treated as one science and that there should be a fusion of ayurvedic remedies and the Western system. But the question is, of these remedies which are the best remedies for certain diseases. They have got to plan for a new generation of doctors, that is a fusion that is enriched by a fusion of Ayurveda, Unani, Siddha and what not. In place of the one Ayurvedic or Indigenous Medical School a new medical school should be created with the fusion of the three sections of the science of healing, which should develop on its own lines.

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# Management of Small Business

By T. M. G. Samat

SMALL business plays a vital role in our economy and the more efficiently it functions the better its impact on the community. It can be said that although a country's political set-up governs the financial policy the financial structure itself has a definite impact on the political scene. Is management of small business run on sound lines?

Now it follows that in the changing pattern of social conditions it is vital to achieve a unified outlook towards the purposes of methods and philosophies of accounting as regards small business. It will be conceded that the size of a business is relative to each outstation or village and what is small size for Pettah may be energy, activity and life for Maniyangana. While there are many small businesses which pay to get their accounts kept there are also any number of small businesses run by men without knowing a debit from a credit.

The importance of accounting aid for small business can never be overstressed. If no records are kept of purchases and sales the result would be not only loss of income tax but also non-inclusion in financial policy of the country provision for the preservation of incentives for expansion of small business. Doubtless a valuable service to Society would be the establishment of an association engaged in accounting aid in small business, the scope being dictated by an Act of Parliament. Information at intervals for small business is as much important as for the large business. While large business has the facilities to obtain this information small business has to depend on the bazaar usually the monopoly of a few.

What is the density of small business in Ceylon? How many are

classified under "kaddies". Are there more "shops" specialising in women's wear than "shops" engaged in Hardware? Regionally what areas have more shops and what areas have not? There is a wide field of investigation. The conclusion that might be reached is that small business has to judge a wide variety of trends, ideas and hopes; so that expediency and opportunism comprise the broad basis of the small business man in Ceylon. In the circumstances he should be given direction rather than allow him, like Don Quixote, to tilt at Windmills. Such a course is essential to the health and well being of the nation.

Large business in Colombo Fort owe their expansion to enterprise but character and ability of individuals was the deciding factor. What applies to the Fort with regard to character and ability goes for Pettah or any small town or village, if Lanka is to succeed in commerce as a nation. An essential need to establish character and ability is always of course a proper record of accounts of how the funds of the business have been used, what profits or losses have been derived, the extent of commitments undertaken in the ordinary course of business and so on. What right has anyone of us (whatever our political opinions) to build a better Lanka except on terms of character and ability. What will determine the future of any country is not how much dollars it earns per day or how large the favourable trade balance is but the character of men and women; and what spirit and outlook is manifest in the ordinary activities of daily life. It will be admitted that without character little else matters.

## Nationality—Its Basic Elements

By S. Sittraval

"NATIONALITY is a spiritual sentiment born among people who usually belong to the same race, reside in the same territory, speak the same language, profess the same religion, have a common history and tradition, have common political associations and common ideas of political unity," said one of the foremost political thinkers.

Therefore, Nationality is marked by special unity which distinguishes its members from the rest of the mankind. People living together in one place develop a uniformity of culture and experience. Once it has developed it continues to exist. Migration does not end Nationality. Jews developed Nationality by common residence. They have preserved their Nationality in spite of their dispersal. Therefore, common residence is essential to the growth of Nationality, but it is not essential for the continuance for national feeling.

Community of race is the most universal basis. Belief in a common origin is a bond of Nationality. Every Nationality has some history of which they are very proud. Intermixture of blood has become very common but still racial unity is one of the strongest bonds because it denotes further unities of common language, tradition and culture. The Scots and the English have the same race but different nationalities. In the United States of Ame-

rica, different races are forming one Nationality.

Those who speak the same language can easily understand each other and act together. Common language makes an exchange of ideas and sentiments easy. The Swiss speak three different languages. The Americans and the English speak the same language, but have different nationalities.

Common religion is an important basis of nationality. Other things being equal, religion is a strong incentive to national feeling. People possessing the same religion develop the national spirit more rapidly.

Political union, whether past or future, is one of the most marked features of Nationality. A nationality lives, because either it has been a state or it aspires to be a state. There is a cry of "one nationality, one state." This is called the right of "self-determination."

When Nationality has its own state it becomes a nation. The right of one Nationality to have a separate state—"self determination" should not be absolute because it may lead to dismemberment of the state. This right should be recognised only where there is no toleration. If the existence of one Nationality is threatened by the majority Nationality, the right of "self-determination" should be recognised.



# Defects In Russian Collective Farms

By D. L. Perera

ONE of the main subjects discussed at a conference of World Land Tenure Problems was the economic and social advantages of Co-operatives and small farms. A representative at this conference proceeded to point out the defects of Soviet collective farms in relation to the employment of machinery for agricultural purposes. It is evident that since the collectivisation of farming in Russia was a state enterprise, enforced by law as a Socialist form of organisation of farming, the Soviet peasantry, whose intelligence is considered the lowest judged by other European standards, was left with no choice but to labour in Socialist production schemes.

It must be noted that all collective farms had to carry out the Soviet post war five year plan (1946-50) for the economic rehabilitation and development of Russia. Labour was made easier by the introduction of tractors, combine harvesters, reaping machines and motor trucks but the peasants, working under the vigilant eyes of Party chairmen and Secretaries, through whom the Soviet state carries out its plans, may have known, that major benefits of their greater efforts for which they were forcefully engaged, accrued to the State. This is a serious defect.

Dealing with collective farms it is interesting to recall that the small type of machinery and use of horses employed by the Czechs contributed to a very large extent, the development of collective farms in the Soviet. A Russian leader on collective farming admits that he learned much from the Czechs whose methods he introduced in the Ukraine. The type of machinery used by the Czechs were later produced by Soviet Industry and issued to Russian peasants. Yet not all the peasants were anxious to develop their own allotments but depended on the income or produce allocated to them for services to the collective. The reasons for this indifference could be attributed to the fact that peasants, are taxed heavily.

A recent probe into Russian affairs has disclosed traces of private prosperity. The engineers of the Five Year Plan, the task masters in collective farms, were revealed as cheats and thieves. Misappropriation of funds belonging to peasants, blackmarketing and speculation have all had its sequel in long terms of imprisonment of the offenders. Mechanisation, with forced labour, has definitely brought vast acres under cultivation but it has not bestowed prosperity on those who have toiled and laboured.

Blackmarketing in Soviet Russia is an admitted fact. Apart from the victimisation of peasants, there are others in towns and industrial centres who eke out an existence by underworld methods. The Soviet principle "He who does not work, neither shall he eat" seems hardly applicable to these men or is it that the state is reluctant to enforce it. Food seems to be the most important commodity traded in and the Russians were alarmed when some time back they discovered the American embassy in Moscow were importing a quantity of food much larger than its Russian rations—perhaps twice as large. The accusation was promptly levelled that the Americans were importing food and other goods for speculation purposes. This indicates that there is a shortage of good food or food itself in Soviet capitals and trafficking goes on. The Soviet state Capitalism policy with its large collectives worked by machinery has therefore failed to serve its purposes. The Soviet leaders now lament, that of the many defects in collective farms, labour discipline is still insufficiently strict and peasants on collective farms do not adopt a conscientious attitude to the work done in common. Very strange indeed.

Yet the Soviet proclaims to the world that the total income earned by a peasant farmer both from the collective and the household husbandry in which he engages is high and stable which ensures him a life of prosperity and culture. This is difficult to believe for if such was life Soviet leaders would not have had occasion recently among other things to draw public attention to the increase in the number of men wandering aimlessly in the streets of Moscow.



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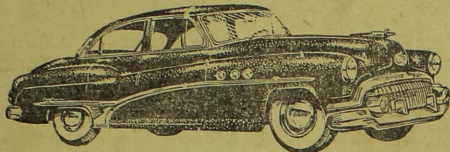
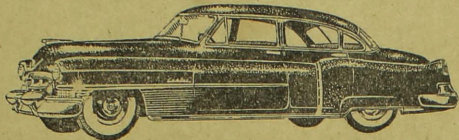
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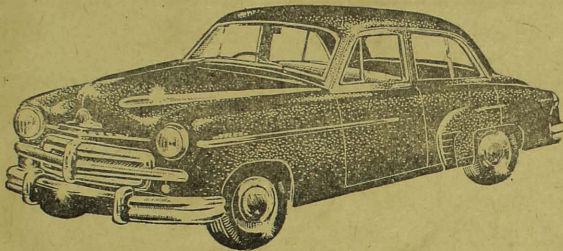
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### Sir John Lays Foundation Stone

THE ceremony of laying the foundation stone for the Hindu College for Colombo, at Ratmalana, was performed on Saturday by Sir John Kotelawala, at the conclusion of religious ceremonies connected with the function.

Sir John was garlanded by the President of the Hindu Educational Society, Mr. C. Nagalingam, Q.C., and conducted to the site in procession; where the members were assembled.

Mr. Nagalingam said that twenty years ago it was thought to be a folly to open a school solely for Hindu children for fear of segregation, but conditions had changed since. In welcoming Sir John, he said: "Sir John had a fairy touch. Whatever project he touched, it was accomplished. Sir John is the greatest landmark of the century in the Island."

#### SIR JOHN APPEALS FOR UNITY

"This country belongs to all of us and therefore equal rights should be enjoyed by all, whether Sinhalese, Tamils or Muslims", said Sir John.

If the Sinhalese imbibe the good qualities of the Tamils and the Tamils imbibe the good qualities of

the Sinhalese, if there are any, the younger generation of free Lanka will march in majesty, dignity and peace."

While stressing the need for unity and amity among the various communities in Ceylon, Sir John said that he was one who had strongly felt that Sinhalese, Tamil and Muslim children should go to the same cosmopolitan schools, knock against each other get to know each other and make lasting friendships which would weld the people of Ceylon into a unified nation.

"But the years have gone by and new ideologies have come in, some of which threw religion out," he said.

"But with the change of times and the fundamental changes in the educational policy in Ceylon—whether that decision is for good or evil we cannot say now the years to come and the generations which will come up only will show—with free education and with Swabhasa as the medium of instruction you are not one minute too early in starting the education of your Hindu boys."

"In the last days of my retirement I never dreamt that I would be sandwiched between the township of Kotelawalapura on the one side and Yalpanampura on the other. I shall pass my old age in happiness, I am sure," he added.

## Indigenous Catholic Art Exhibition

THE first Catholic Art Exhibition (Indigenous) was declared open by His Grace the Archbishop of Colombo yesterday at the Art Gallery. The exhibition consisted of over two hundred exhibits, the work of Mr. K. D. I. E. Perera of Lansigama (Marawilla), a Catholic youth who has already won a reputation by his productions which were on view at the Colombo Exhibition last year, when he was one among the few who were chosen to decorate Ceylon House. Earlier at an exhibition organized by the Jatika Kala Peramuna several of his paintings including some very fine specimens of sculpture were shown at the Art Gallery. He won the first prize for

religious paintings with the "Madonna of the Water Pot." This exhibition disclosed what this promising Catholic artist could do for the fostering of Catholic Ceylonese Art, which is surely a daring adventure! He gives new forms and creates new horizons in his productions which shows that this young artist is capable of discovering in the traditional forms of oriental art a new horizon which for him seems to be the Catholic ideal. He graduated from the Heywood Government Art School and is an enthusiastic member of the Jatika Kala Peramuna, and no doubt owes much to his good masters in Art who trained him.

## Japanese Television Contract

PYE LIMITED of Cambridge, who recently announced a £70,000 television contract with Belgium, announce that in competition with several manufacturers, including a number of American firms, they have secured the substantial Radio Tokyo Television Contract.

During the next few months, three Camera Chains and the associated Control Equipment, all of which will operate on the American TV Systems, will be shipped to Japan from Cambridge.

The Belgium contract, mentioned above, consists of the equipment for two complete Television Studios for the "Institut National Belge de Radio-diffusion" I.N.R.—the Belgium Television Service.

Here again, the contract was secured against strong competition from other manufacturers, including firms from Germany, Holland, France and America, and it is a great tribute to Pye that their equipment should have been chosen from so many other types offered.

One of the outstanding features of the equipment to be supplied to Belgium is that it will operate on both 819 and 625 line standards. This equipment will be the only one of its kind available anywhere in the world, and it will enable them to link up with either the French or the Dutch TV Services, only a simple switch being necessary to change-

over any unit from one system to the other.

The number of countries with their own television networks is increasing year by year, and other countries are expected to follow their example in the not too distant future. Already in most of the countries where TV Services have been established, Pye Transmission Equipment is in regular use.

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# Religion and Social Change

By D. D. Colonne

TODAY we are in the midst of the most far-reaching social changes ever known to history. Yet today in all the process of social change, religion seems to be left out. It seldom comes into our discussions, even if it does, it comes as an afterthought but not as one of the potent forces which are producing social transformation. In the past, religion had always played a leading part in all process of social change and consequently had been a predominant factor in social progress. Protestant Reformation made the decisive break from the medieval world to modern. Democracy, which, judged by any standard of political evaluation, is the best. It is the outcome of a struggle for freedom of conscience in religion. Everywhere religion seems to be struggling for its very existence.

What does this mean? Does it mean that these changes in human society will ultimately cause the disappearance of religion? Is religion as the modern Communists assert, something that belongs to the primitive stages of history and which must fade away before the spread of knowledge and enlightenment? Any discussion on the effect of the changing world upon religion must answer these questions. There are three main grounds for believing that religion cannot disappear but it must necessarily undergo transformation.

## COMMUNISTS' EXPLANATION

Before entering upon any discussion on the subjective ground it is necessary to state the conclusion to which the psycho-analytical researches led Freud into. It is also noteworthy to examine the Communist explanation of religion as it fits in very well with Freud's theory. Communists believe that religion is a mark of human immaturity and Freud's theory is that religion is the result of the persisting of childish experience in grown up people, man invents religion as a fulfilment of a secret and unconscious wish for the security and happiness of his child-

hood and when he grows up also he retains this picture and these attitudes and emotions. Communists assert that this humble dependence on forces over which we have no control must vanish with the harnessing of the forces of nature. Further they believe that religion conceals from us the power we possess and it makes the masses willing to suffer patiently the privations which they have learned to be inevitable and to be humble and reverend towards their rulers.

Professor Otto in his famous book on the "Idea of the Holy", states that religion has a psychological origin in the structure of the human emotions and so showed that religion in some form or other was rooted in the universal nature of human consciousness. It must be admitted that there is something in the make-up of human beings which gives rise to religious feelings and religious ideas. All human beings experience the sentiments of awe and reverence which tend to find expression in an attitude of worship and adoration. Today we are so largely taken up with the effort to master the material world—with machinery and technique, with science and organisation that everything else seems subjective.

## MAKING OF A COMMUNITY

The problem of our relation to one another is the primary problem of practical life. This is the primary law of life; it is an inexorable law of nature as fundamental as the law of gravitation. It is out of this universal practical problem of human relationship that religion arises as science arises out of the practical problem of our relation to the material world. The practical problem is the making of a community where there is reverence and respect for persons. This is neither a scientific or an artistic business. We can make a community only in the sense that we can make friends and conditions of community are the conditions of friendship and without respect and reverence there can be no friendship. It is the function of religion to create and maintain the reverence and to train our hearts to do so. Only so far as this is achieved can there be a community of mankind in which all are united in freedom and treated as equals. It cannot be engineered or created by gifted individuals. It is this practical need of religion which form the third ground for believing that religion cannot disappear.

## Prorogation of Parliament

THE Proclamation by the Governor-General proroguing Parliament was read in the House of Representatives with effect from midnight of the twenty-ninth day of April, 1953, and fixing the seventh day of July, 1953, as the date for the next session.

Thus ends the first session (opened 10th June, 1952) of the second Parliament of Ceylon in the second year of the reign of Her Majesty Queen Elizabeth II.

The Speaker addressing the House said:

Before we go our separate ways I must thank hon. Members for the kind co-operation they extended to me during the first session of the second Parliament. I think during this time we have progressed on the right road to build healthy Parliamentary traditions. For this I must thank the Hon. Leader of the House and the Hon. Leader of the Opposition.

I will be away from Ceylon from the 30th May up to the end of June and the Clerk to the House will also be away with me. Now I wish hon. Members a very pleasant, happy and useful rest.

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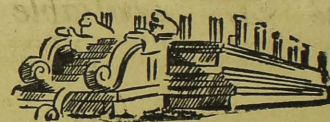
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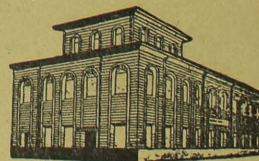


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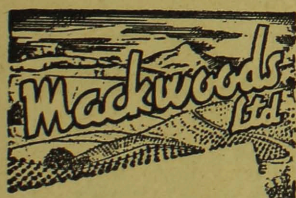
Polonnaruwa succeeded Anuradhapura as the Lanka capital, giving fresh scope to the Sinhalese genius for architecture and the shaping of masonry. It remained the capital from 769 until 1240, and must have been a civilized and beautiful city, with its topless towers, bathing pools, hospitals and its rice fields irrigated by the elaborate system of reservoirs on which Lanka was virtually dependant and which at the same time made it particularly vulnerable. All the splendour of Polonnaruwa we owe to its mighty King—Parakrama Bahu the Great. His life reads like an epic and he went from triumph to triumph. Like Anuradhapura, Polonnaruwa places before us an eventful story of our past. It is our rich National Heritage.

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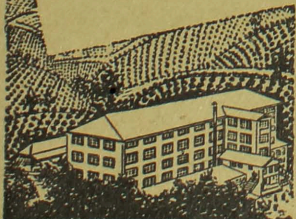


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THIS well-known Office commenced operations in Ceylon in the year 1906 and it can truly be said that the Association has pioneered Life Assurance in the Island. The very large volume of business that is now written by it is ample testimony of the goodwill shown to it by the insuring public. In the very early years it was apparent that Life Assurance on a very substantial scale had come to stay in Ceylon, and in 1913 the Head Office Board agreed to the erection in Ceylon of a building worthy of housing its activities. In 1915 the well-known land-mark the "National Mutual Building" was completed, and it remains today one of the finest modern Office Buildings in the City of Colombo.

The operations of this Association are spread throughout the Commonwealth and, besides having Branch Offices in all the capital cities of Australia and New Zealand, it has District Offices in practically every town of note in Great Britain and in South Africa, and in the East is represented at Bombay, Calcutta, Singapore, and Hongkong. Ceylon Branch is the central office for the control of the four establishments last mentioned.

The Association has been responsible for the introduction of some of the most important features of modern Life Assurance, and for many years has offered sound Life Assurance Contracts to the public for premiums well below the average, with full bonus rights, the figures of which have proved well above the average. This has been rendered possible by the careful selection of lives which has resulted in a favourable mortality experience, the marked economy of Management expenses and the cautious investment of funds. A Perusal of Financial Statements, will show that the security of the Association's policy contracts is above question.

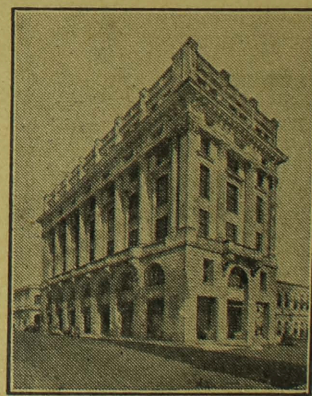
One well-known British Journal writes of the Association as follows: "The contracts of the Association are liberal to the Assured. Its premiums are low and its financial resources second to none. In a word the National Mutual of Australasia is an Office which can with confidence be recommended to intending assurers."

FOR PARTICULARS APPLY TO:

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Manager for South-Eastern Asia.

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