

Manila's Baños—Milkfish—Industry

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other vermin; to kill or scare away fish-eating birds; and to assist in transferring young fish and catching those marketable, changing water in the ponds, repairing nets, and the rest of the daily routine. Wages are from 1 to 1.50 pesos a day, depending upon the locality; near Manila they are higher, and in outlying provinces they may be much lower.

Several small bancas and one or more large ones will be needed for transportation along the river and in the canals and ponds. The number will vary with the size of the establishment and the number of workmen. Large drag nets, or seines, will be needed for catching marketable fish. Small fine-meshed nets (panagap) are needed to catch hatirin; these nets are from 6 to 8 meters long and 3 or 4 meters wide. Large long-handled dip nets are used for many purposes, and several of the square dip nets (bitinan) will be needed when hatirin are caught. Small fine-meshed baklad are necessary for catching shrimps, or ulang and sugpo, and various kinds of crabs such as alimango and alimasag. All told these will cost from 100 to 200 pesos.

A large fish-pond system will need a motor boat to carry the fish to market, bring supplies, and make inspections. With a motor boat the owner can market his fish without delay and in first-class condition.

The number of fish per hectare in ponds stocked for market depends upon the condition of the pond. The usual practice is to overstock. Careful growers when making the final allotment usually put in 1,000 hatirin for each hectare of pond in good condition. A pond in excellent condition where everything is favorable, as the Ayala ponds at Macabebe, Pangasinana, can carry from 1,500 to 2,000 hatirin or garongin per hectare till ready for market.

Harvest time in baños ponds varies widely according to the management and also the locality. There are two plans in general use;

namely, harvesting once a year and harvesting twice a year. To say that the baños are marketed but once a year is a misstatement, since under this system they are really harvested from the end of May to the close of the rainy season in September. When the fish are taken from a pond it is drained and a new growth of lumut started unless the pond already has a luxuriant growth of algæ. It is then promptly restocked with the requisite number of hatirin or garongin, so that very little time is lost from the use of the pond. The baños harvested under this method weigh from 400 to 600 grams, with an average of 500 grams, and sell at from 25 to 42 centavos each, according to the state of the market.

Occasionally a few baños escape when the rest are harvested and remain uncaught for another year. By the end of the second year they will weigh between 1 and 2 kilograms. Such baños are called "laón."

When the owner follows the method of harvesting baños twice a year hatirin are placed in the pond during May or June and marketed from the end of September through the month of October. Then the pond is drained, the ground freshly prepared, and the pond restocked with garongin which are harvested in April and May. The baños reared under this method should reach a weight of 300 to 500 grams and sell for 20 to 35 centavos each.

The term *harvest* appears in the text: the industry is rated farming and is not taxed under the revenue law.—Ed.

Your Will

By MAX J. CAVANAUGH*

This would be a rosy world were it not for the worries some of us bequeath to the rest of us. Among worries that need not be passed on, and which cause more distress, more annoyance, more actual dollars and cents loss than any others, are those arising from the failure to make a will.

No man likes to think that after striving to build up an estate, it will be found after he has gone that he has been careless of his family's welfare. Yet, if he dies without making a will, he casts his property and the future of his dependents into the hands of the law, shackled by the inflexible, arbitrary statutes of the state in which he lives.


In most instances, men who fail to make wills also fail to inform themselves how the law will operate in the distribution of their own estates.

The court must charge someone with the burdensome and difficult task of administering

*Data derived from exchanges of the International Banking Corporation, Mr. Cavanaugh being in the Manila office.

an estate. If no will is left the family's welfare must depend largely upon the ability, experience and prudence of some near relative, appointed under statutory designation, who may or may not be qualified, or upon the public administrator.

These conditions and the results likely to follow are consistent neither with ordinary business judgment, nor with the love and consideration a man has for his family. No man deliberately intends them. They are, however, the certain consequences of neglect and procrastination. The right to make a will is a privilege the law gives to him who prefers to impress his own judgment and desires upon the disposition of the property his life efforts have accumulated or which has descended to him by inheritance. It assures him that his own wishes, and not the arbitrary and inflexible provisions of the law applicable to persons who die without a will, will govern the distribution of his property.




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Among the advantages he can secure through making a will are the division of his estate with an intelligent regard to the special needs of his family, the nomination of guardians for his minor children, the selection of the executor or executors to whose ability and discretion all of his accumulated property is to be entrusted, and the granting of powers for managing real estate and other property which will permit his estate to be conserved and handled in a business-like manner.

He can also, through a will, safeguard the welfare of his family by postponing the date of final distribution of his property. This is accomplished by providing for the creation of a trust in the will, which is the legal manner of continuing after death the care and supervision which he himself now employs. It relieves his widow and children from the burden and risk of management and assures that his estate will be used in accordance with the purposes for which he built it up. Through a trust he assures the comfort, security and advancement of the persons dependent upon him.

Every prudent man will realize that some such plan is essential to the full protection of his family and his property.

Who Should Be Your Executor and Trustee?—The executor's duties are to probate the will, take possession of the property, ascertain the claims against the estate, pay those that are valid and reject any others, file income and other tax returns for the deceased and for the estate itself, secure appraisals of the property for inheritance taxes, use discrimination where the sale of assets is necessary, pay legacies, distribute the residue, keep legal records and make a final accounting to the court.

If the will creates a trust, it becomes the duty of the trustee to set up the trust fund, keep it safely and profitably invested and apply the income and principal as directed. The trustee also makes tax returns, keeps legal records, and renders periodic accounts.

These important duties demand special training and ability and large expenditure of time and effort. The modern executor and trustee is continually called upon for action which requires a practical knowledge of business, banking, investment, taxation and accountancy. He must be reliable, always available and financially responsible.

One further attribute is essential, which no relative or friend can possess;—namely, the certainty of surviving with the full capacity to function until the estate is settled and the trust administered.

A bank's life is continuous. It is not subject to sickness, loss of mental vigor, or death. It includes within itself trained individuals, each specially equipped with technical ability. The administration of estates is a part of its regular business and it is always available. Every step in the process of settlement is directed by men whose knowledge and experience embrace

that special part of the work. It has an impartial view-point and will not be swayed from businesslike procedure by self-interest or family disputes. Its accounts and acts are at all times under the supervision of its own auditors and those of the Government. Its responsibility is fixed. Its appointment saves the estate the heavy and unnecessary cost of surety bonds.

It is now almost universally conceded that the soundest and most economical method of administering an estate is through a bank, either acting as sole executor, or as co-executor in conjunction with some relative or friend.

A Will Should Be Frequently Reconsidered.—A will is far from being a static instrument and there are many events likely to occur which make a reexamination of it wise and necessary.

A birth, a marriage or a death may frequently cause radical changes in the effect of a will, and in some cases absolutely revoke it. Alteration in the size and character of your estate, the death or incapacity of the executor you have named, or a change in your conception of what is now expedient and prudent make it your duty to study your plan from time to time in the light of today's knowledge and experience.

Such consideration may persuade you that an entirely new will should be drawn. Perhaps it may be sufficient in its general terms, but you may wish to change the clause appointing your executor because of the belief that the experience and equipment of a financial institution are now essential to the efficient administration of an estate.

You can make this change and obtain this character of assistance for your estate without changing your will, merely by making a simple codicil, in which you name your Bank as executor or co-executor.

The Preparation of a Will.—A will is one of the most important legal documents you will ever make. No one without special training and knowledge of the law should undertake to write a will. It should be prepared by your attorney and executed under his supervision.

In selecting a Bank or Trust Company to act as Trustee or Executor under your will, it is desirable to choose one with a history of long and successful management—which history assures experience, conservatism and stability. It should be one where high standards, built up and maintained from generation to generation, guide and control the conduct of its business.

A director in *Bureaucrasie*—
"Why, the thousand pesos," said he,
Is a very small stake
For an hombre to make,
When his salary's six thirty-three!"

—P. A. H.

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Social Progress

Tito Armiendo
(Pronounced with crescendo)
Was very expert with the cue;
When tardy to dinner—
As often, the sinner!—
Said wife "He is playing". She knew.

A spouse quite obedient
And also expedient,
She kept his meals warm for his coming;
When he'd lost she could tell,
He was gloomy as h—,
But if he had won he'd be humming.

This makeshift existence
Kept up with persistence
Until, on an evening quite recent,
There was no wifey home—
(No use of a tome),
The man thought desertion indecent.

So, grasping his bolo
And striking out solo
(He learned wife had gone to his brother's),
He slew in his pother
His wife, dad and mother—
In the house at the time were no others.

But alas for such measures,
Which heritage treasures
When wives flout man's masculine honor—
Cops put him in prison,
The chair may be his'n—
The betting is odds he's a gonner!

There's a new notion growing,
Of America's sowing,
That women are more than men's chattels;
But ere it's entrenched
More homes will be drenched
With the gore of such one-sided battles.

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