

Gene E. Balferrazo

**FROM
THE
HILLTOP**



Preponderance of Fragmentation
(Second of a Series)

Editor's Note: In the preceding installment the writer discussed the implications particularly on the political aspect on the current issue pervading on the reported 'partitioning' of the province of Camarines Sur: discussions of which being timely should ensue and follow the trend of awareness and vigilance which is indispensable to democratic growth.

The Augury of a Bright Future- The incoming provincial administration from the governor-elect Manding Cledera and his entourage of provincial board members are as a whole a component group of neophyte politicians whose assumption into office beginning January 1 deserves the commendation of the people whose desire for change had unalterably voted a straight Nacionalista administration - a stretch of four (4) long duration years from 1963 up to 1971.

The mandate of the electorate being on the landslide scale give credence to the pragmatic essence of natural consequences as useful results of ideas in a process giving validity to truth itself thus the rising tide of new elite generation seeking the favor of public office anchored on the incentive of hard work and more on the political exigency to cultivate and win the people's esteem thru performance.

The governor-elect Manding Cledera for his part is a seemingly calculating vintage of a man possessing both the willingness and the give-and-take hard-core sacrifices to serve the people. In this regard it is expected then of the other members of the provincial board not only to coordinate and cooperate but to impart for the duration of their tenure while in office the best that could be had by way of exemplary deeds and if need be to rise above the considerations of self-aggrandizement.

Project Study and the welfare Program- Even as the last election promises have long been stilled - the people's welfare should not escape meticulous attention. The small fries or low-salaried employees in the varied government (provincial) services in order to make both ends for body and soul meet affected harshly by the ever rising prices of prime commodities - should be tended to with a gradual salary and wage increases as the essentials of financing will warrant. After all it is the small fries who toil day in and day out the uneasy monotony of the day's labor.

The growing communities in the rural areas should have the long-sought feeder roads; those lame and dangerous coconut and outdated wooden bridges should be replaced by concrete culverts and cemented bridges in order to minimize the year-long repairs which by nature cut-out the bulk of maintenance and repair outlay. Good feeder roads and as much as good bridges are necessary adjuncts to the continuous flow of commerce. Given the proper focus and initiative - the rural areas will thrive in material abundance.

The school building program, too, now that pre-fabricated units are adequately available should replace those dilapidated school nipa and bamboo shanties that had borne the brunt of the typhoons and in line with the rice proficiency program hundreds of unirrigated ricelands can be extended the advantages of irrigation by developing more irrigated areas into productive zones.

Board Member Emilio Tible Jr Speaks- As almost anyone should know Board Member Emilio Tible is a bona fide protégé of Congressman Felix Fuentebella and who steadfastly utilized the weight and influence to insure Tible's victory in the NP convention. But as events did turn out - the delegates by a twist of sympathy and fate voted a majority for Manding Cledera's nomination in the third and final balloting.

Relevant to the burning issue that may crop up on the heels of the reported move of Congressman Fuentebella to 'partition' Camarines Sur into three (3) provinces - Board Member Tible as reported in a local weekly (not this) made known his stand against: the political fragmentation of this premier province.

Certainly no right thinking member of the new provincial board should ever sign his own *passport to exile* in the future diminutive province of New Camarines Sur eminently bordering the mining province of Camarines Norte.

For making bold his stand against the political 'fragmentation' of this premier province - Board Member Emilio Tible Jr. deserves this famous accolade by Emma Lazarus' - Inscription on the Statue of Liberty at New York Harbor -

Give me your tired, your poor,
Your huddled masses, yearning
to brighten free,
The wretched refuse of your
teeming shore.
Send these, the homeless,
tempest tossed to me:
I lift my lamp beside the
golden door.

(To be continued)

Cagayan; Baguio City; Tarlac; Tarlac; Daet, Camarines Norte, Puerto Princesa, Palawan; Kalibo, Ak'ran; and Dumaguete City.

This is only the beginning. Chairman Licares is determined to open a DBP branch in every province to give full meaning to the policy of the DBP of rendering service to the entire country.

As of today, the DBP has an extensive network of branches and agencies. It has a total of 19 operating branches and 27 agencies. The conversion of 5 existing agencies into branches and the approved establishment of a new one in Baguio City which are now being implemented will bring the total number of branches to 25 but will reduce the number of agencies to 22. These offices are distributed among the different regions: Luzon, 11 branches and 5 agencies. Visayas, 7 branches and 6 agencies; and Mindanao, 7 branches and 11 agencies.

Naga is one of the DBP's two branches in Bicol region. It started in 1955 with Mr. Augusto Tambunting serving as its first Manager. Since that time, the following have served as Manager: Mr. Anatalio T. Viray, 1956 to 1960; Mr. Anselmo Alovera, 1960 to 1962; and the incumbent Mr. Augusto D. Alvarado, 1962 to present.

At the time it was opened in 1955, Naga Branch had an investment of P5.5 million spread over the entire Bicol area. Because the area it served was too large for the branch to service, other provinces were taken off its territory and transferred to other branches which were subsequently opened.

Today, Naga Branch serves Camarines Sur and Camarines Norte. The Branch maintains an agency office in Daet, Camarines Norte to accent the emphasis on service to borrowers by bringing its facilities nearer to its clients in this area.

Within its area of operations, the Naga Branch offers the following banking services: Medium and long-term loans for agriculture, industry, real estate construction, low-cost homes, savings deposits; time deposits; administration of trust investment funds such as Coconut financing fund and sales and servicing of Progress Bonds.

The Naga Branch can be considered as one of the principal investors in the local economy of the two provinces it serves. As of November 30, 1967, loan investments of the Branch amounted to P16,011,463.84 broken down into agricultural loans of P8,580,876.36 (53%); industrial loans of P4,411,240.35 (27%); and real estate (housing) loans of P3,019,347.13 (20%); or a total of P16,011,463.84.

Agricultural loans of the branch have been channeled principally to the production of the traditional major crops of the region. These are: Coconut, Palay and Abaca.

The Branch is trying to encourage farmers to diversify agricultural production through the planting of new crops that can be grown in the region. Aware that the success of any attempt to diversify farming will depend on educating farmers, educational drives are being conducted by agricultural experts of the Branch. Fiestas and meeting of farmers are taken advantage of by Branch personnel for campaigns of this sort.

While agriculture remains the primary area for the lending operations of the Branch, industrial growth is a primary concern. Naga Branch has been relatively successful in promoting industrialization. This may be gleaned from the fact that 27% of its portfolio is in industrial loans.

Seeing how important capital formation is to the process of

Latest Announcement

Red Cross Board of Directors, Camarines Sur-Naga City chapter at its meeting on December 20, 1967 modified the Prizes for the Red Cross raffle benefit scheduled for December 31, 1967 due to the poor sale of tickets. Individual and Group Agents failed to cover their respective goals or quotas because of the effect of Typhoon "Welming" which wrought damage and caused suffering to the people of Camarines Sur and Naga City.

The Prize approved and modified are as follows:
1st Prize - One (1) Single Bed "Sylcon Cathay"
2nd Prize - One (1) Zenith Sewing Machine
3rd Prize - One (1) Radiola Transistorized Radio with crystal mike
4th Prize - One (1) "Whelers" Round Wall Clock
5th Prize - Ten (10) Consolation Prizes at P5

AGENTS PRIZES:-
(Individual)
For selling the First Prize P 75
For selling the 2nd Prize 50
For selling the 3rd Prize 25
(Group)
For selling the First Prize P75
For selling the 2nd Prize 50
For selling the 3rd Prize 25

Board of Canvassers will compose the following: Dr. Joaquin I. Perez, Chairman, Dr. Magno V. Jamito, Vice-Chairman, Mr. Domingo A. Escalante, Mrs. Emily P. Bichara, Mr. Benito Manalo, Mrs. Irene Mariano and Mr. Elio Reyes, members.

The public is cordially invited to witness the Grand Draw on December 31 at 12:00 Noon at the Alatco Terminal compound, Naga City immediately after the Eddie Alanis Show.

Rail-Skates . . .

Limited trains stop only in the population of Sipocot.

These five "railroad" towns have a combined population of nearly 160,000. The area produces copra, abaca, palay, citrus, fish from fishponds, bananas, vegetables, poultry, cattle, minerals and even "azucenas" in commercial quantities. When the Philippine National Railway trips are cut by landslides, floods, derailments or breakdown of engines and coaches, which are frequent, the people of this area are completely isolated. Products rot, the sick die for lack of medical attention and peace and order break down.

In view of this urgent need to supplement the infrequent and unreliable service of the Phil. National Railways, necessity invented the "rail-skates". Of course, it is a dangerous means of transportation, but everybody, including government officials, would rather take a chance than do nothing at all. Even the Archbishop of Nueva Caceres did not hesitate to ride a "rail-skate" when he paid a pastoral visit to one of the Barrios of Ragay.

The order of General Manager Jimenez, to prohibit the use of "rail-skates" on the PNR railway line and to confiscate them will economic development, the DBP recently embarked on a nationwide program to tap savings through the sale of Progress Bonds.

Naga Branch is deeply involved in this program. Proceeds from bond sales are channeled to finance worthy agricultural and industrial projects within the Branch's territory.

The Branch is endeavoring to induce more and more people to take advantage of its credit facilities. The branch is prepared to extend credit for projects in the agricultural sector that will either increase the productivity of existing farms, developed uncultivated agricultural lands, establish new industries or expand existing ones, and finance the construction of low-cost houses for the homeless.

To accomplish these goals, Mr. Augusto D. Alvarado, present Manager of Naga Branch, is mobilizing the entire Branch force consisting of 57 personnel to embark on a program of project-promotions. Farmers, producers, entrepreneurs in Camarines Sur and Camarines Norte - in short, all those who need long-term financial assistance as well as technical help from the DBP - are being encouraged to consult the DBP Naga Branch.

certainly cause plenty of hardship on the 160,000 inhabitants of these "railroad" towns. The PNR should, therefore, take immediate steps to increase the frequency of local trips in the area. But even this will not solve the problem completely.

For a lasting solution, the construction of the so-called "Quirino" Highway is imperative. This project has been in the planning stage since the time of the late President Elpidio Quirino. The Macapagal administration poured hundreds of thousand pesos into the project, thru the EEA, but nothing tangible was accomplished.

The present administration released P45,000 for this project last year, but the sum likewise accomplished nothing except the clearing of a stretch of less than three (3) kms. from the Sipocot bridge to Barrio Gaongan, with no sub-grading whatsoever. Under present engineering procedures in the Bureau of Public Highways, no amount of appropriation and release can complete the project in the foreseeable future. It is important, therefore, that this proposed "Quirino" Highway should be made a part of the proposed Japan - Philippine Friendship Highway, which will save about 100 kms. or at least 2 hours' travelling time from the present circuitous route thru Labo and Daet, Cam. Norte, and will develop the entire rich northern region of Camarines Sur and the southern tip of Quezon province.

Export Industry . . . be expected because of the destruction brought by about by typhoon "Welming", especially in the Bicol region.

At the same time, he called for a way to determining possible changes which would insure more vigorous export trade in the coming years.

The President also discussed with his financial advisers possible increased financing for other projects, such as airports, the proposed Farmers' Market and the proposed Tondo reclamation project.

Bacong Eligible . . . cidad sa pagcandidato para alcade sa Nov. 14, 1967.
Nin huli ta ma-apekar si Medroso, con siring baco pang final an decision can juzgado de primera instancia digdi. An hapot can iba iyo: Sitsay an ma-tucan na alcade sa Calabanga mientras yaon sa apclacion an caso? Sitsay an majurar como alcade sa Enero 1, 1968, sa lunes, nin huli ta an decision can juez na bacong elegible na mag alcade si Medroso pipicungular sana can 26 caning bulan na ini?