

(6) The capital structure of the PHHC was found sound.
 (7) However, there has been some delinquency in the payment of instalments and rentals.
 (8) There has been no provision made in the books of the Corporation for bad debts and they therefore do not reflect the true financial condition.
 (9) The operations of the PHHC are not carried out in a truly businesslike manner. It would be proper to preserve the autonomy of the management from outside interference, political or otherwise.
 (10) The salaries of some of the officials and of the employees and laborers of the PHHC are too low.
 (11) The Committee has included as an appendix to its report a valuable article, "Slum Clearance for Destitute Families", by C. M. Hoskins, and adopts his recommendations in this respect as the Committee's own.

(12) The PHHC could engage in the building of low-cost housing for rental purposes on a larger scale to accommodate low-income families which cannot afford to pay instalments toward the purchase of houses and lots.

(13) A reorganization of the present board of directors of the PHHC would be in order and a good set-up would include a representative of the President of the Philippines, representatives of the Department of Labor and the Department of Finance, an architect or construction engineer, two realtors, and a homeowner.

While a number of implied recommendations are included in the foregoing, a separate section of the Report, under the heading of "Recommendations", lists the following:

(1) That urban lands acquired by the Rural Progress Administration be turned over to the Philippine Homesite and Housing Corporation.

(2) That much of the idle land of the Diliman Estate be developed for leasing to the people who are now squatters in Manila and neighboring urban areas; that squatting in the Diliman area be prevented by forceful measures, but that certain areas be set aside for squatters to stay temporarily.

(3) That the procedure of issuing building permits be simplified and the building ordinances of Manila be immediately revised; that a National Building Code, applicable to all cities and towns be enacted as soon as possible, and a joint committee composed of members of the Philippine Society of Civil Engineers and the Philippine Institute of Architects be formed to draft such a code.

(4) That the area within the quadrangle in Quezon City bounded by North Avenue, East Avenue, South Avenue, and West Avenue, be developed immediately and be made available to all classes either for rent or sale instead of holding it in reserve for other government purposes.

(5) That a reappraisal of properties be made in accordance with market values so as to discourage speculation; profits should go to the PHHC instead of to middlemen.

(6) That not more than one lot be sold to an individual for residential purposes.

(7) That the terms and conditions of contracts be strictly enforced.

(8) That an adequate reserve be set up for bad debts, especially in the low-cost housing projects.

(9) That the management adopt a businesslike policy.

(10) That a thorough revision of salary and wage scales be made.

(11) That housing for destitute (as distinct from low-income) families be given consideration.

(12) That low-cost housing projects for rental purposes be undertaken on a larger scale.

(13) That the board of directors have as members two realtors and a homeowner, and merely political appointments be avoided.

Under "Special Recommendations", the Report lists:

(1) That the forthcoming ECA aid be partly spent in slum clearance in Manila and other populous centers, through the agency of the PHHC.

(2) That arrangements be devised for large land holders in Manila to exchange their holdings for other lands, through the offices of the PHHC.

(3) That the present substandard dwellings in the slum areas be demolished as the people inhabiting them are transferred to the housing presently under construction which, it is estimated, will take care of some 2,000 families.

(4) That all public lands in the cities, foreshore areas, reclaimed esteros and river beds, etc., intended for housing projects, be turned over to the PHHC for development, instead of disposing of them piecemeal to speculators.

(5) That veterans be given special consideration by the Government as to housing.

Under the heading "Closing Remarks", the Reports states that the Committee had to complete its work within two months, though the assignment deserved much more time, but that it had tried to live up to the tenets of the realtors' Code of Ethics which declares:

"Under all is the land. Upon its wise utilization and widely allocated ownership depend the survival and growth of free institutions and our civilization. The Realtor is the instrumentality through which the land resource of the nation reaches its highest use and through which land ownership attains its widest distribution. He is a creator of homes, a builder of cities, a developer of industries and productive farms."

"Such functions impose obligations beyond those of ordinary commerce; they impose grave social responsibility and a patriotic duty to which the Realtor should dedicate himself."

The Committee closes its Report by expressing the hope that it will help to improve housing conditions, especially for the under-privileged and the destitute.

FREEDOM! thou art not, as poets dream,
 A fair young girl, with light and delicate limbs,
 And wavy tresses gushing from the cap
 With which the Roman master crowned his slave
 When he took off the gyves. A bearded man,
 Armed to the teeth, art thou; one mailed hand
 Grasps the broad shield, and one the sword; thy brow
 Glorious in beauty though it be, is scarred
 With tokens of old wars; thy massive limbs
 Are strong with struggling. Power at thee has launched
 His bolts, and with his lightnings smitten thee;
 They could not quench the life thou hast from heaven;
 Merciless Power has dug thy dungeon deep,
 And his swart armorers, by a thousand fires,

Have forged thy chain; yet, while he deems thee bound,
 The links are shivered, and the prison-walls
 Fall outward; terribly thou springest forth,
 As springs the flame above a burning pile,
 And shoutest to the nations, who return
 Thy shoutings, while the pale oppressor flies.

Oh! not yet
 Mayst thou unbrace thy corslet, nor lay by
 Thy sword; not yet, O Freedom! close thy lids
 In slumber; for thine enemy never sleeps,
 And thou must watch and combat till the day
 Of the new earth and heaven.

—From William Cullen Bryant's "The Antiquity of Freedom" (1842).