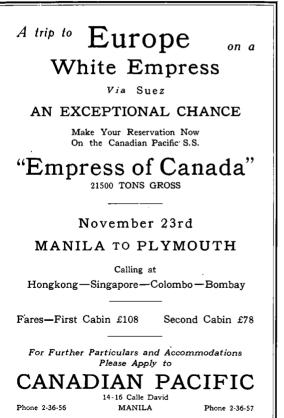
## The Mambunung Blesses the Harvest

Little known, and that with small respect, since they are a pagan folk, the best agriculturists in the Philippines are the Igorots of Mountain province; and experts in the art and science of farming often have not been content to pronounce these hardy mountaineers the best farmers in the Philippines, but have declared them to be the best in the world. For they have converted sterile mountains into the most fertile fields, first terracing the slopes with walls and then building up the fields with loam from and then building up the fields with loam from the valleys. They have perfected the art of making compost out of every superfluous straw, so that all built he very grain itself goes back into the soil. Finally, aside from sed selection, which they know well, they have devised for their terraced fields a most ingenious and (ully adequate system of artificial irrigation and drainage.

All their farming is done by hand, women working with the men and a natural division of labor being practiced. The men build and repair the walls and tend the ditches, the women plant and tend the fields, and all, men, women and children, busy themselves with the harvesting.

These stocky Igorots have a religion strikingly like that of the North American Indian. Evil spirits are propitiated, good ones supplicated. There is special reliance upon Kamundian, the Great Spirit. Before the yellow grain is cut, an old medicine man blesses the fields.

You O Kabigat and Bugan You, O Kabigat!" so prayed he, "Living in the sky, your dwelling-You who feed us all, and give us Rice and abba in abundance, All we need for our existence.



"You, O Kabigat and Bugan! Bless the cutting, bless the harvest!

"You are He who in your goodness Long ago has made these paddies: You have plowed them, you have worked them! Bless them then, O bless the rice fields, Planted here in endless paddies, Sai gwara kai-ñgad-ñgadanyo-So that we your name may honor!

"You, O Thunder, mighty Speaker! From your heights above, don't harm us: Don't lay waste our burthened rice fields! —Iango! Here is good tapoei! —Iango! Here's rice wine to please you! Come, and let us drink together! Come, protect us! Come and give us Long and happy lives, and riches!

So it is that Father Claerhoudt, a Belgian missionary priest, says the mambunung of the village of Bokod on the headwaters of the Agno river, blesses the fields before the ripened grain is cut. He describes the mambunung, whose office precisely corresponds to that of an Indian medicine man, as a man of great age, "a tall fellow, surpassing all the other tribesmen by at least a head," who was born in Bokod and learned in all its traditions. Also, the mambunung "knew about sickness and other evils; he knew not only the causes of such ills, but also their remedies. He possessed a valuable storehouse of exorcisms, mysterious and all-powerful; he conversed with Kabunian, the Divinity; with the ghosts on Mount Polak, and with the spirits

that dwelt in the sky, the water, and the fire." It is to the ancestral manes, the ghosts on It is to the ancestral manes, the ghosts on Mount Polak, that the *mambunung* dadresses his supplication—asking them not to speak angrily in the thunder and deluge the ripened fields with untimely rains, but to drink the tapoei, rice wine, and mingle with the people friendily. "All the women, about to help (in the cutting of the rice), were sitting in a circle round the flag, and one step farther on toward the field sat the thin mambunung, his tall body doubled over a jar of rice wine." Ending body doubled over a jar of rice wine. his prayer, he dipped up the wine in a coconut shell and held it high aloft, proffering it to the demigods, the people's ancestors, the ghosts of Mount Polak.

ount Polak. "The field first to be harvested must be bless-told his flock. "The ed," the mambunung had told his flock. field first to be harvested must be exorcised!"

So, on the highest point on the wall round the field, the mambunung planted a warrior's spear from the head of which floated a taboo cloth; and none then could enter the field without incurring the wrath of the gods, save those our incuring the wrath of the goal, save those who were of right to help with the cutting. These waited for the blessing of the field, the exorcism of evil spirits, and then got out their sickles. But the mambunung's sorcery is not quite ended; do not enter yet!

"The mambunung kept silence for a mo-ment, threw a few pebbles into the field, and proceeded:

"'Sikajo ay makadaga— You who founded all these fields here, Bless our harvest, bless the cutting! —Iango! Here is tapoe!! —Iango! Here is rice wine!'

After which Pokchas (the owner of the field) took a swallow of the rice wine. Then the cup passed round from lip to lip, and the people began to cut the rice.

'At sunset Pokchas and the mambunung descended from the field and went to the village, descended field the find and white Oth is unage, followed by a long row of women bending under the enormous loads of their *Kaibangs*, their heavy baskets full of golden rice." The harvest festival resembles the primitive Grecian (estival to Dionysius, In Pokchas's

hut the village maidens had boiled big pots of last year's rice, "which they had pounded, sifted and cleaned." Dried pork was served for meat. With the harvesters gathered round, the mambunung squatted near the steaming rice and boiling meat and said a prayer:

"Kaladjo! Come ye all much nearer, All who at bakák have feasted Long ago and long before us!

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All modern treatises on economics contain

chapters dealing with insurance. By this fact

Teach us, pray, your supplication For the bakák of the harvest: Sikajo Bimaka-makak-The bakak of former ages! You who prayed and celebrated, Mandasakjoi inaakan-Please increase and make abundant All the feast to you we offer!

"Tep iañgo y aduto Here is food, and food delightful. You with us will eat this evening! Give us fortune, vouchsafe riches, That we mortals may more often To the harvest home invite you!

A somewhat astounding detail of the ceremony Father Claerhoudt so poetically and vividly describes is the blessing of the very utensils in which the food was prepared: "The mambunung smeared cooked rice over

the three stones on which the rice kettle had stood a-boiling, and proceeded:

" Chakadan, because you carry On your head the heavy kettle Where our rice is put to boiling, Eat you first, for you deserve it-For you keep the embers glowing And the boiling rice from burning!

"Then the mambunung took another handful of rice and smeared it on the shelf that hangs above the fire, on which the villagers lay their rice bundles to dry", and once more he cried out.

"Sikam sóo oodán pañg-ánka-You too, shelf, where dry the bundles, Eat this food first! And your watching Over fire and food neglect not."

In the same way he blessed the mortar in which the rice is pounded free from the hulls, and then the feast began; and wine, rice wine, as straight from Mother Earth as wine may come, passed freely round the circle. Next day the village was deserted: "Each and all were in the fields, excepting the emaciated old mam-In the neick, excepting the emacated out marn-burning. All day long he lay with his bony body stretched out in the refreshing shade of a mango tree near his hut. He alone was watch-ing over the village, and his dim eyes longingly followed the brown figures stooping in the pad-dies, that from the summit of the mountain descended to the river

The moral laws of the Igorots are, of course, very rigorous. To despoil a village while the inhabitants were in the fields harvesting would be a capital crime. It would mean a job for the headhunters.



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## alone, it seems obvious that it is the consensus of opinion among economists that insurance is intimately related to the economic life of man which is subject to uncertainty. And it cannot be otherwise, because insurance is so closely and against accidents and disability that may The Insular Life Assurance Co., Ltd. MANILA, P. I. ow rates iberal conditions ocal investments

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linked with important human endeavors in the economic field that we cannot escape from its influence. It is a device which modern business method considers essential for the proper development of industry and business, for it removes the economic consequences of uncertainty, the economic consequences of uncertainty, lessening thereby the social costs of risk. Thus, it has been poetically designated as the "maiden of commerce." Being a scientific scheme of taxation based on the law of averages to replace economic losses of almost every conceivable kind in so far as such losses may be reckoned in happen to us; we insure the education of our children, our old age, illness and un-employment. There is insurance against bad credit, loss of rent, strike, and crop failure. And there are com-panies which issue policies on the voice of a prima-donna. A company in Russia has been insuring individuals against economic consequences of political persecution. And who can tell what sundry risks will be insured in the near future to keep pace with the continuous and surprising progress the world is making in industrial capitalism?

Already there has been a talk in England and America of insurance against divorce and against twins.

The tremendous influence life insurance alone is exercising nowadays over the economic fabric of the world

An old adage says that "there is nothing sure in life but death," and for an insurance company to exist there must be the element of uncertainty This element is found, however, in the time of the occurrence of death or in the magnitude of deaths. What is, therefore, insured against is the time or magnitude of deaths by offering to remove the economic consequences of such uncertainty or, in other words, by replacing the monetary loss caused by the death of an individual

Life insurance has developed from the stage of fatalism, when it was no more than an attempt to reimburse individuals for losses incurred, to the present modern one based on statistical data, tables of mortality and scientific calculation of premiums. In life insurance the net premium is the joint product of the theory of probabilities, the experience of vital statistics and a calculation of rates of interest. (Seligman).

Modern life insurance with such scientific basis was bound to grow, it has grown and will continue growing. Its growth will naturally increase the role it plays in economics.

A man who carries a life insurance commensurate with his income, cannot but feel at ease. He is not very much worried about his future financial condition. If he carries an endowment insurance he is providing for his old age, and for