

# partial review

by Andres G. Diez



## Relax, Mr. Padilla, Relax

Senator Padilla, in his recent speech delivered at the Manila Bay Breakfast Club before its members, made himself very clear in his denunciations against the armed goons, with PC officers support, that made the last election the "bloodiest and the dirtiest".

To include PC officers in his charges for corrupting our elections is a very serious matter that he should not condone. He should see to it that they are tried before the military court of justice. If there are witnesses. To accuse is one thing. To prove is another. If Senator Padilla sees no way by which the political crimes committed can be prove! in any court, I personally believe that, for the peace of his conscience, it would be wiser for him to keep quiet about all that happened.

If it is true that those who terrorized the elections by committing a hundred murders are goons, who are they? By whom were they hired?

Who were the PC officers that he said supported the goons?

Senator Padilla should know that it is not he alone who is eager to have them prosecuted and penalized to the limit of the law.

- The moros are eager.
- The Igorots are.
- The Visayans, Bicolanos, Tagalogs are.
- The religious and sectarian organizations are.

So he has practically all the peaceful citizens of our country behind him.

With reference, however, to some killings and frauds being committed in our country every election campaign, one fact remains incontrovertible for guidance of Senator Padilla. And that is that those who commit them, either by their own free will or by inducement of others are fools. Or imbeciles. Or stupid. Or Mr. Padilla may have other descriptions for them.

One hundred fools or more that emerge from the earth inhabited by 33 millions of free people only represent an infinitesimal portion. And can not be avoided by even the enactment of the severest of laws.

- Mr. Padilla should understand that.
- All Liberal critics should also understand the same.

To blame President Marcos of the crimes committed by the fools is out of order.

Foul. Mean. Brutish. Unjust.

President Marcos campaigned for the candidates of his party. He appealed to the electorate for support on the basis of the achievements of his administration. He did not incite anyone to kill another. No President can ever think to be unlawful.

- Not even Mr. Padilla, if he becomes one.
- Not even Roxas.
- Not even Osmeña.
- Not even Villareal.
- Only the Octopus of Mindanao can.
- Only Mao Tse Tung can.

Therefore, out of respect to the high position that he occupies, it is expedient that Mr. Padilla learns to temper his language against President Marcos who is easily his Sire in all respects.

- In law.
- In imagination.
- In bravery.
- In love of country.
- In administrative wisdom.
- In personal behaviour.
- Also, perhaps, in other matters.

While it is a privilege of a citizen in a democracy to criticize anyone in public service for any wrong done, the same privilege exacts the critic to exercise prudence and always the best of manners.

Senators and good manners are presumed to be synonym, eh, Mr. Padilla?

## Airstrip Alongside Friendship Highway

Seven airstrips alongside the projected Friendship Highway in different regions of the country have been programmed for construction. They will be located in the vicinity of Claveria (Cagayan), Abuyog (Leyte), Himayan (Leyte), San Francisco (Laguna), Cuevas,

(Agusan), Balabag (Davao) and Licum (Zamboanga del Sur).

The plan to construct these airstrips simultaneously with the Friendship Highway was approved by President Marcos last Nov. 29. Aside from serving as emergency landing fields, the airstrips will also serve as driers for palay, places for public meetings and athletic meets, and as stations for motorists and buses.

## Jan. 1-7 Declared Bo. Community Dev. Week

Field workers of the Presidential Arm on Community Development in the Central Luzon have been enjoined to help barrio people in the celebration of Community Development Week on January 1-7, 1968, Malacañang was informed recently.

Director Rosendo Marquez of the I CID Area made this appeal to all field workers in the area upon receipt of the presidential proclamation declaring the first of January as Community Development Week.

In the proclamation, the PACID assigned the job of all activities and program in the observance of the week.

Director Marquez also added that all provincial governors, city and municipal mayors and barrio captains are enjoined by President Marcos to give fitting observance of this week in order to foster among the people the spirit of community development thru self-help, and thus encourage them to become active participants in the development of the country.

President Marcos, it was pointed, made the proclamation in recognition of the value and significance of community development in improving the lives of barrio people.

## Rizal Day Committee on Lecture Created



Dr. Jose Rizal

Malacanang announced the creation of the Lecture Committee which will coordinate all lectures to be given in connection with the commemoration of Rizal Day on December 30.

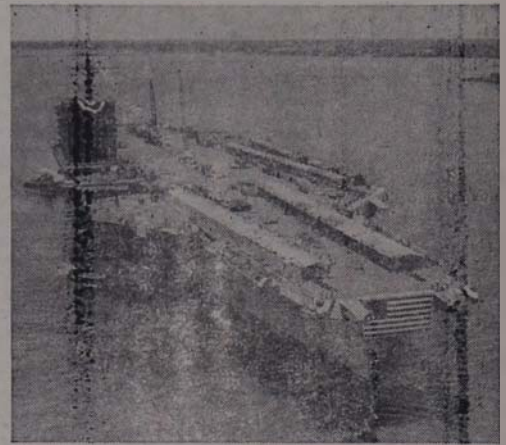
The committee is headed by Carmen Guerrero Nakpil, chairman of the National Historical Commission. The members are Teodoro F. Valencia, Jorge Revilla of the Knights of Rizal; Galo Ocampo, director of the National Museum; and under-secretary of Public Works Felix Codilla.

The series of lectures will en-

The Friendship Highway, whose construction has been scheduled will connect by one single road Luzon, the Visayas and Mindanao. It will start in Laoag City and end in Zamboanga City.



**CARRIER CHRISTENING**—"I christen thee John F. Kennedy," says Caroline Kennedy, daughter of the late U.S. President, as she breaks the traditional bottle of champagne on the hull of the new aircraft carrier. Watching the ceremonies at Newport News in Virginia are President Johnson, John Kennedy and Mrs. Kennedy. In an earlier address to the crowd of 15,000 in attendance, Mr. Johnson expressed the hope that "the carrier's years will be years of peace."



**KENNEDY AFLOAT**—Tugs push the aircraft carrier John F. Kennedy into the James River at Newport News in Virginia following christening ceremonies. The 61,450-ton vessel will undergo further outfitting. It measures 315 meters in length and is the largest nonnuclear carrier ever built. When completed in 1968, it will carry a crew of about 5,000 men.

## Storage-Warehouse Construction and Coconut Farmers Loans Available at DBP

Responding to the representations of people engaged in the rice and corn industry and anticipating the warehousing needs of the country resulting from increased harvest of these staples, the DBP wishes to announce that it will finance 100% the construction of storage-warehouse or construction of an annex to an existing storage-warehouse or rice mill cararin following substantially the standard plan prepared by the DBP for the purpose.

The term of payment is 5 to 10 years in equal quarterly or semi-annual amortizations counting from the date of last release at 7% interest per annum. Release shall be made in installment as funds are needed and as construction progresses after perfection of necessary documents. Interest on partial releases are payable quarterly.

Generally, this type of financing is available to rice producers, traders and millers who are RICOB members although preference will be given to producers who undertake scientific farming practices such as seed

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LEGAL NOTICES

LEGAL NOTICE

Republic of the Philippines
COURT OF FIRST INSTANCE OF CAMARINES SUR
10th Judicial District
OFFICE OF THE PROVINCIAL SHERIFF
City of Naga
D.M.G., INCORPORATED, Plaintiff,
-versus-
CLARO VERDADERO, Defendants.
ALIAS EXECUTION CASE NO. 141551
City Court of Manila, Branch VI

Pursuant to Sec. 1, Rule 74 of the New Rules of Court, Notice is hereby given that the estate left by the Late Juanito Salao, who died intestate on Dec. 14, 1966, consisting of two parcels of land denominated as Lots "C" & "D", Psd- 47393, and covered by TCT. No. 2433 has been the subject of an Extra-judicial settlement by his Heirs, namely: Adelina Paular, the surviving widow, and the children, Efren, Rizal, Roy, Daisy, Mario & Myrna all surnamed Salao, who are still minors, but represented by their mother and as natural guardian, Adelina Paular, the deed was acknowledged before Not. Pub. Rosendo Barra-medra per Reg. No. 1188; Page No. 41; Rook No. XXXI; S. of 1967 on Dec. 28, 1967, at Calabanga Cam. Sur.

Notice of Public Auction

Whereas, by virtue of the Alias Writ of Execution issued by the City Court of Manila, Branch VI, dated the 23rd day of November, 1967, by the Hon. Judge Amado G. Roan in connection with Case No. 141551 commanding the Provincial Sheriff of Camarines Sur or any of his lawful deputies to make effective the sum of TWO HUNDRED EIGHTY 33/100 PESOS (P280.33), Philippine currency, together with interest of twelve per cent (12%) per annum on P280.33 until the date of payment, and the sum of P52.00 for costs of suit, plus the sum of P50.00 as attorney's fees together with the sheriff's fees and expenses incident to this execution which D.M.G., INC., the plaintiff hereof, recovered in the City Court of Manila on the 21st day of December, 1965 against Claro Verdadero, the defendant hereof; Whereas, upon indication of the plaintiff, the Provincial Sheriff of Camarines Sur ex officio, through the undersigned Deputy Provincial Sheriff, on December 28, 1967, levied upon and attached all the rights, title, interest, dominion and participation that the defendant Claro Verdadero has or might have in and over the following real property with all the improvements thereon, to wit:

Pub. Dec. 30, 1967; Jan. 6, 13, 1967.

NOTICE

Pursuant to Section 1, Rule 74 of the Rules of Court, notice is hereby given that ILDEFONSO A. NAVAL, of legal age, Filipino, widower, resident of Magarao, Cam. Sur who alleged to be the only and exclusive legal heir of the late Spouses Agripina Avila who died on April 28, 1944 and Guillermo Villaseñor who died sometime in 1904, intestate, executed an Affidavit of Adjudication at Libmanan, Cam. Sur on the 2nd day of December 1967 adjudicating unto himself all the intestate estate left by decedents which are located in the municipalities of Libmanan, Cabusao, Magarao and Sipocot, province of Cam. Sur; and in Daet, province of Camarines Norte.

The Affidavit of Adjudication was subscribed and sworn to before Notary Public Jose G. Borromeo at Libmanan, C. S. on October 2, 1967, per Doc. No. 144; Page 37; Book 10; S. 1967.

Pub. Dec. 30, 1967; Jan. 6, 13, 1967.

In accordance with law, this notice of auction sale will be published in the BICOL STAR, a weekly regional newspaper published and edited in the City of Naga, having a wide general circulation in the Bicol provinces including the province of Camarines Sur, once a week for three consecutive weeks, the first publication to take place at least twenty (20) days before the date of the auction sale. Likewise, for the same period of time three copies of this notice will be posted on three different public and conspicuous places in the municipality of San Fernando, Camarines Sur where the foregoing described real property is located; another three copies of same will be posted in the City of Naga, (one at the Bulletin Board at the Provincial Capitol) where the auction sale will be conducted.

Prospective bidders or buyers are hereby enjoined to investigate for themselves the title of the property and the encumbrances thereon, if there be any for their own interest. Done in Naga City, this December 28, 1967.

FOR THE PROVINCIAL SHERIFF EX OFFICIO:

By ANGEL LL. BORJA Deputy Prov. Sheriff

Pub. Dec. 30, 1967; Jan. 6, 13, 1968.

selection, pest control, fertilization, etc., and to traders and millers who are already in the rice and corn trade. Collaterals shall consist of a first mortgage on unencumbered real estate (site of warehouse) and insurable improvements thereon. Documents needed for this type of loan are the following:

- 1. Certification that applicant is a bona-fide member of the RICOB;
2. Title, or other evidence of ownership to land;
3. Tax declaration, tax receipts and other government imposts for current and previous years;
4. Location Plan;
5. Audited Financial Statements; and
6. Estimated income and expense statement.

Building constructed out of this loan are to be insured as may be required by the Bank. The warehouse must be bonded.

Also, in order that farmers with existing coconut loans whose plantation were devastated by typhoon "Welming" could immediately rehabilitate their farms, the DBP is extending additional loans to farmers who were victims of typhoon "Welming", subject to the following conditions:

- 1. That the amount of additional loan shall be the difference between the new loan value of the land as reappraised and the balance of the account;
2. That the loan value shall not exceed 80% of the prospective appraised value of the land;
3. That the additional loan shall be used to rehabilitate the farm and promote auxiliary projects, such as poultry, piggyery and planting of cash crops;
4. That the additional loan may be repaid beyond the unexpired term of the principal loan, provided that it does not exceed 10 years;
5. That the rate of interest shall be the current rate on agricultural loans; and
6. That if the original loan is in arrears, a satisfactory arrangement shall be made for a new plan of payment prior to or simultaneous with the granting of the additional loan.

LEGAL NOTICE

Notice is being given that the estate left by the deceased Porferio Imperial has been extrajudicially partitioned by the heirs, namely, Magdalena E. Imperial, Alejandro Imperial, Jocelyn Imperial and Remedios Imperial affecting the property located in San Isidro, Pamplona, Camarines Sur designated as Lot 1945, Pls-773-D under Tax Declaration No. 5649 and valued at P1,420 with an area of 1,421 square meters more or less.

The instrument was executed before Notary Public Felixberto Racadag, Jr., of Naga City and recorded as Doc. No. 5; Page 32; Book No. 1; Series of 1967.

Pub. December 30, 1967, January 6 and 13, 1968.

NOTICE OF SETTLEMENT OF ESTATE

An affidavit of Adjudication executed by Florentina Alivarvar as exclusive heir of the late Severino Alivarvar and Antonia Monte, covering a parcel of land situated in San Antonio, Milao C. Sur containing an area of 8,0236 hectares, declared under Tax No. 3256 with a portion thereof of 3.5761 Has. thereof being hereby confirmed to have been sold to Ildefonso Tirones. Said affidavit bears Doc. No. 79; Page 99; Book No. III, Series of 1967 of the Notarial register of Notary Public Gavino Celso.

Pub. Dec. 30, '67; Jan. 6, 13, '68.

always adhered to two basic policies in the distribution of its loanable funds. These are:

- 1. To spread the benefits of its liberal credit to as many borrowers as possible within the framework of the established priority for project; and
2. To sow the development throughout the entire country and thus try to minimize great inequalities in welfare and economic conditions among the different regions or provinces.

The result of the first policy is at once apparent in the size of loans granted by the DBP. Loans of P5,000 and below constitute approximately 74% of the total number of outstanding accounts granted by the DBP.

The objective sought to be attained by the first policy is essentially socialistic in nature. It is undeniable that one of the fundamental aspirations of our society is to raise the great mass of our people from poverty and elevate them to the standing of middle class.

The second policy has given rise to the preoccupation of DBP of bringing its credit facilities to all the regions of the country. Service, therefore, has always been emphasized as a key factor in lending operations of the DBP. Service in the sense means, from the viewpoint of the DBP, bringing itself closer to its clients to a point where it can perform its operations efficiently and where it can be approached by borrowers with a minimum of effort and expense. This concept foreshadowed the establishment of a network of branches and agencies all over the country.

The first branches of the DBP were established along the idea of trying to keep a balance between two factors - maximizing the branch's capability to service as large a region and as many borrowers as is possible and optimizing the profitability of their operations.

Oftentimes, the objectives of service and profit do not coincide. They may require different or even conflicting plans of action. However, the rationalization of both factors was considered necessary in order to prevent dissipation of funds in operating expenses and, corollarily, to build up the resources of the DBP to keep it constantly in a position of strength to meet the ever-increasing demand for development credit.

The effort to harmonize the service and profit aspects led to the establishment of the

distance of 10 kms. over a 70 kms. stretch from Sipocot to Tagkawayan. There is no highway linking them. The only means of transportation is either by sea on the turbulent Ragay Gulf, which opens on the China Sea or the Philippine National Railway. The latter, however, runs only one local train a day, which stops in all these towns and their barrios, a long slow and tedious trip of at least five hours! So, if a barrio resident takes the train on a certain day, he has to wait until the next day for the return trip. There used to be two local trains, but the other train was cancelled by the PNR management for some unknown reasons.

The regular Bicol Express night trains stop only in the poblacion of Tagkawayan, Ragay and Sipocot. The Jay Bicol Express stops only in the poblacion of Tagkawayan, Del Gallego, Ragay, Lupi and Sipocot. The Mayon Limited and the Isarog (Continued on page 6)

earliest branches of the DBP in geographical centers of trade and commerce. Cebu City, Iloilo City, Bacolod City in the Visayas; Davao City and Cagayan de Oro City in Mindanao; and Ilagan, Isabela, Cabanatuan City, Naga City and Dagupan City in Luzon, were among the earliest sites of DBP branches. The growth of economic activities and investment build-up of the DBP in other places were invariably followed by the establishment of DBP branches in such areas. Thus in Luzon, another branch was opened in Legazpi; in the Visayas, branches were established in Roxas City and Tacloban City; and in Mindanao, five additional branches were opened - in Carabato City; Ozamiz City, Butuan City, Zamboanga City and General Santos, Cotabato.

When Gregorio S. Licaros took over (as Chairman of the DBP in 1966, he attempted a fresh approach to the problem of expanding the branch network of the DBP. The traditional method of waiting for an area to grow until it was in a position to financially support the operations of a branch was too slow to suit; the tempo of his program of accelerated development. He adopted the attitude that the DBP should be an active initiator of development.

This new concept either coincided with, or was pressed by, the important participation of the DBP in the agricultural development program of President Marcos' Administration. Under the national agricultural development program, the DBP, as the principal source of long-term loans in the country, is expected to make available its credit facilities to farmers in the rural areas. For the DBP, this meant the establishment of more branches or agencies even in areas where existing business conditions could not make operations of a normal-sized branch profitable. As in the past, the dilemma of service versus profit came to a head.

The issue was resolved by designing a new type of branch - the "compact" branch. The "compact" branch is similar to the regular branch in all respects except that it is leaner in personnel. It is therefore cheaper to maintain but is as effective as a regular branch in its lending operations.

The effectiveness of the "compact" branch was tested in Calapan, Oriental Mindoro where it was first set up. As the operations of Calapan Branch showed favorable returns both in terms of service and profit, the Board of Governors gave the nod to open more "compact" branches. Seven (7) new branches of this type were approved early in 1967 in the following places: Tuguegarao,

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