

# Credit for the Barrios

THE development of the rural areas where 80 percent of the people live depends to a large extent on the amount of capital that is available for production.

With the administration's focus this year on the barrio, there seems to be a deliberate campaign on the part of government agencies to make credit available to farmers. The barrio development fund, administered by the PACD but personally supervised by the President, does not exactly perform the role of financier. The ₱2,000 that go to every barrio wishing to develop itself may be regarded as an initial boost to what the barrio people want, like an artesian well or a community project.

The government by itself obviously cannot correct what has always been regarded as the root of economic inequality — the concentration of financial resources and economic power in the urban centers or in the hands of the wealthy few of the country.

President Marcos himself has called for the decentralization of economic power through a system whereby the masses can avail themselves of the means to production, namely, capital. To be sure the President is not referring to the system of usury that has

long endured in the countryside and has for so long worked so iniquitously against the broadening of economic opportunities. He has in mind actually the rural banking system that is spreading throughout the land, providing the needed capital to enhance agricultural production.

Today there are some 40 rural banks all over the country. It is acknowledged that without the participation of the rural banks the people and the government through the Agricultural Productivity Commission would not have achieved the objective of rice sufficiency. Other areas of agricultural production — such as corn, fish, poultry, and livestock — are affected in a very positive way by the presence of rural banks in the vicinity.

More rural banks are needed all over the country. The President has asked the Central Bank, the Development Bank of the Philippines and all the financing institutions to extend all available assistance to enable rural banks to increase their resources and facilities.

More credit for the rural areas will indeed accelerate national development which is very much talked about these days. **PM**

## tips for the homemaker

### THE PERFECT HOSTESS

Home and hospitality should be simple to be genuine. Entertain as a matter of course. No ostentation, no undue work.

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*The hostess should make it a point to receive her guests without them looking around for her. She should make sure that each guest knows at least someone in the room, or is introduced to other guests, so as to make him feel at ease and comfortable.*

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Don't grunt and snort and strip your gears over problems in marketing and planning. This makes your guests uncomfortable.

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*Mix your guests as you would your menu, mixing the introverts with the extroverts, thus providing listeners for the extroverts and life to the silent and sedate.*

If you want friends to enjoy coming to your house, don't press them to spend the night when it is obvious they are yearning to go home.

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*A smart hostess makes it a point to listen, as well as talk. She draws her guests out on interesting conversation instead of chattering constantly herself. Avoid talking about three things: diseases, domestics and descendants.*

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Prepare good food for your guests. Don't leave the matter to your servants, unless you know they are thoroughly competent.

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*If you don't have a maid, by all means don't invite more than you can handle. And don't apologize for the shortage of servants, beers or canapes either.*

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A comfortable place to sit and relax is one of the first requirements for a pleasant party. Provide for these.

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*Start serving cocktails or appetizers as soon as the first guest arrives.*

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As long as you are thoughtful and considerate you have nothing to worry about. If your guests are comfortable, all will be well.

# GROWING



# TOWNS

In not more than 250 words, write about the growth of your town, emphasizing efforts at self-help, developing local resources, creating jobs and income opportunities for the community.

Send pictures, too.

We will pay for the most exciting articles and published them with the author's byline and photograph.

**THINK POSITIVE!**