

his family should he die while the policy is still in force. Many policies carry disability benefits. An insured person is sure that his family will not be a burden upon society. In case of extreme financial distress before the policy matures, he can pledge his policy and get a loan on that security. He is, therefore, placed in a position where he can look toward the future with more confidence than he could otherwise; he becomes an optimist rather than pessimist or one who is indifferent.

Such a man is obviously a valuable element in society because his tendency will necessarily be progressive, if not aggressive in the good sense of this term, and because he is more apt to be efficient in his undertakings. In fine, he becomes real force ready to join in the common task of producing wealth. The fact that he has to pay a premium or a tax at certain appointed periods makes of him a thrifty man and teaches him how to be punctual in meeting obligations. For life insurance is an agency for the assistance of the economically weak, an enterprise for the mutual good of the nation.

This moral effect is so obvious and the consequences that follow it are so clear that I need not speak at length about them.

As to the social implications of life insurance, they have been wonderful and far reaching. The preventive work the life insurance companies are now performing in order to meet social needs—their attempt to assist in the reduction of dependence and poverty caused by avoidable sickness, preventable accident and premature death.

They are attempting to apply existing scientific knowledge in the reduction of accidents and in the treatment of preventable diseases; they educate policy-holders in personal hygiene; they attempt to secure wise and sound health legislation; they work for the passage of laws appropriating funds for better housing, particularly for workmen's homes, for loans for the construction of adequate water supplies, sewerage plants, better means of transportation and other forms of public utilities and necessities.

Over forty-five insurance companies are offering periodic health examination to policy-holders. You can understand the value of such periodic health inventory. The Metropolitan Life Insurance Company of New York studied 6,000 policy-holders thus examined and found out that there was a saving of 18% in the expected mortality. Some industrial insurance companies offer nursing service to policy-holders; many have published health literature to educate policy-holders in personal hygiene. A Japanese company, among other activities, is making a special effort to combat tuberculosis.

The investments of life insurance companies consist of mortgage loans, stocks and bonds, policy loans, collateral loans and bank deposits.

The Peseta

By MRS. LYLE MARTNER

It was beggars' day in Malolos. The air was hot and steamy and the mendicants had been unusually insistent that morning, it seemed to me, as I sat on my shady veranda giving a centavo to each of them till I had exhausted my supply.

I never had the courage to give her the usual centavo, but just as one gives a larger tip when a haughty but efficient waiter serves one, so I always gave her an extra coin. She had so impressed the neighbors with her superiority that she had quite a rent roll where no other

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They had come by twos and by threes, in bunches and singly. First the old man who looked so comical with the short-legged stool strapped to him, ready for him to sit upon instead of upon his heels; then the old woman with the coconut spoons and dippers to sell, but who expected a pittance whether or not she sold anything; and the old man who played badly a few tunes on a rather good violin, while the little boy who accompanied him sang; and lastly the old woman who had been burned and wore padded tennis shoes tied upon her crippled feet—holding out her stumps of hands.

Somehow she was a little cleaner, a little more intelligent than the others, and so evidently considered herself an aristocrat of beggars that

beggars ever dared go.

I had just sent her away when Nell Westou came up the steps and exclaimed, "Why Edith! Aren't you ashamed of yourself? You are encouraging them in begging from honest, hardworking people! Don't you know that many of them are gathering money for hale and hearty sons and daughters who could support them in comfort?"

It was so evident that she was quoting Mrs. Cadman that I could not suppress a smile, for Nell herself had been in the islands but a few weeks.

"Yes, I know," I answered, "but I don't know who are the really needy ones and I have been taught that it is better to give to ten worthy ones than to turn away one really hungry person. There are no homes or help provided by the government, and there's but little organized charity, so it seems to me the fairest way is for each to give a little. It isn't a very heavy tax after all."

"You are just encouraging them in laziness!" she snapped.

"Really, it seems to me a hard way for some of these frail and crippled ones to get a living; surely they would rather work if they could," I answered.

"Then why don't they work?"

I laughed.

"Sure enough! Will you give one of them work?"

"How absurd you are! They could find work if they wanted it. Now I'll go back to my work; for I don't believe you would provide for me if I should turn beggar, so I'll dig into those examination papers and earn my bread and butter."

"Just come around if you go in for begging and I'll give you a double portion of bread—but no butter. However, according to my neighbors, I'll be the one to go begging!"

"You will have to earn all I ever give you. You can make me a pan of your delectable rolls right now," she concluded, with a placating smile, and tripped down the road as peppy as the newly-arrived that she was.

I had given a few more centavos which I found tucked away in my sewing basket, and a

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few cups of rice to others, and turned away as many more—with a half-guilty feeling which ever I did—when upon looking toward the railroad station I saw old blind Julian and his emaciated wife, Felisa, wending their way down the path toward me.

They had always appealed to my sympathies. I never refused them, but that morning the sight of them irritated me.

I called the house boy to interpret for me, and told them that I would give them a peseta if they would never come again. They agreed, took the money and went away mumbling a blessing or an imprecation—I could not tell which.

It was a great relief to feel that they would bother me no more. "Why can't I buy them all off, one by one?" I asked myself. I resolved to do it.

A week went by, bringing another Friday, another beggars' day. I had again taken my work to the veranda, but was sitting idly watching the pink flowers of the cadena de amor falling in a shower to the floor, as a brisk breeze shook the vines. A few beggars had received their coins as usual when I saw Julian and Felisa coming toward the house.

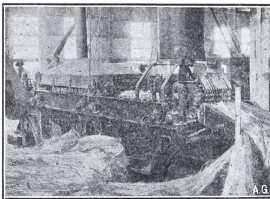
"Why did I expect them to keep a promise?" I asked myself. "I'll have Simeon tell them what I think of them!"

Nevertheless, I stepped into the house to get their customary allowance, but when I returned they had gone by without stopping. I sat down with a strange feeling of fatigue.

"The heat is becoming unbearable, I think I'll go to Baguio early this year," I said to myself.

I went to the kitchen to give the cook a forgotten order, but he had gone to market. I looked around and saw some dish towels that were turning gray. I pulled them down with more energy than the act required and put them into a pan of water ready for him when he should return. It seemed to me that I could not stand that cook another day.

Just then Tom and Nancy came up, asking me the old question, "What can we do, Mama?"



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"Play beggar!" I answered rather sharply. Nancy's chin began to quiver, but Tom cried, "Come on. That will be fun!" Off they went, coming back soon dressed in old clothes, each with a bag in one hand, holding out the other and whining the mendicant phrases they had learned in true beggar fashion.

Feeling somewhat ashamed of my impatience, I played with them awhile and then sent them to eat sugar cane, which is a delightful and prolonged occupation.

I saw the two old people going back toward the station, which seemed to be the place from which they appeared and disappeared as if by magic.

I tried to take a siesta, but their image haunted me.

"What is the matter with me?" I wondered. "Isn't it better to give them a peseta at one time, saving both them and me time and bother?" Still I felt discontented with myself. At last I thought to myself, "You are a lazy, moral coward. It is up to you to settle this matter once and for all. Either give cheerfully to all, or investigate and give only to those who are worthy, or else, take your neighbor's advice and turn all away."

I decided to do some investigating, and not try to buy my peace with a peseta.

On the following beggars' day, I called the two old people and questioned them. I found that they could speak Spanish and a little English, so that we could understand each other quite well. Their story of children who had all died when young, of brothers and sisters who had died, leaving their offspring to be brought up as servants in other people's houses, of illness, and of a small property, which had been fraudulently taken from them, was confirmed by people who had known them for many years.

Time went on. I gave them their portion with others whom I found were actually destitute, and some of whom I was not sure.

I soon learned to turn away without a qualm those who were impostors, such as the man who came three times asking for money to help

bury a child, but who gave a different name each time; also he had moved each time.

I often talked to different ones but oftenest to Felisa and Julian, as they frequently stopped to tell me that they were keeping the peseta to get something special, anything from a fish on fiesta day to a blanket.

One day Felisa came alone. Questioned about Julian, she told a sad story of a fall, a broken arm, and fever. I went to the house where they lived, in a dark, damp but rather clean corner of the lower part of a nipa house owned by some people from their town. There I found Julian, his arm crudely bound up, suffering from pneumonia. He had had no doctor because there wasn't money enough; neither was there any one to care for him while Felisa went to beg.

I provided some milk and broth, but he could drink but little of either; I also fetched a blanket to put over him, and then called upon the municipal health officer to look after him.

The next morning when I went back I found that he had died very early that morning, and a few neighbors were preparing him for burial. A carpenter was making a coffin from boards that had been given to them. Felisa was lamenting that she could not pay for musicians for the funeral, saying over and over that if she only had the money that those villains robbed them of she could have a very fine funeral for him.

She had a handful of small coins, that those who came in had given her for the funeral, but it wasn't enough to provide a band.

I looked up the leader of an orchestra who lived nearby, who had at one time been a pupil of mine. He agreed to come with three others for a very small sum. I slipped a few coins into Felisa's hand, to insure the needed amount, so the funeral was a very beautiful one after all.

I was careful to avoid telling my neighbors what I had done.

Felisa seemed very grateful, and almost gay when she learned about the orchestra and counted the money—finding a little more than enough.

On the following beggars' day I was surprised when Felisa took from the bag which she carried



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a bulky package and told me that it was in memory of Julian.

Upon opening it I found a brightly decorated cup and saucer with the word *Recuerdo* upon it.

She begged me to accept the poor gift! "I am ashamed," she repeated over and over again, "because it is so poor."

"The little piece out of the saucer will not show when you set it on the shelf," she said. I assured her that it was a very fine present, and thanked her as best as I could; but inadequately I felt, compared to her own fluency.

"It is so little, and the saucer is broken. There's a piece out of it, but that is the only reason why I could get such a nice one *muy barato*—for one peseta."

Ah, my peseta! Some day that cup shall adorn a home for the destitute in these islands.

Governor Stimson approved two bills October 25 which had been passed by the legislature the previous day. One provides that the insular tariff on imported sugars and tobaccos shall be automatically that of the United States. It had not been changed since 1909, and meanwhile somewhat higher duties had gone into effect in the homeland. From now on, whenever the American tariff respecting sugars and tobaccos is raised the insular tariff will conform to the change without further action of the legislature.

The other bill created positions for ten more judges of land courts in order that the lands bureau and registration offices may expedite action upon applications for public land, for the survey and registration of private lands, etc. There are about 115,000 applications for land pending in the lands bureau, and they concern some 2,600,000 hectares of the public domain. Out of 215,243 applications for land filed with the bureau in 24 years, 38,863 have been approved and patents have been issued to 23,363 applicants. Comparison will indicate how far the work is behind. From January 1 to September 30, the number of applications filed was 850.

Why Baseball Should Be Revived in the Schools

It is too bad that with the introduction of other outdoor games in the Philippine public and private schools, baseball, introduced by the American soldiers and sailors and popularized by the early American teachers, should have been allowed to decline. Unless the right sort of interest is taken in



Castmiro

reviving the game, the islands will soon forfeit leadership in baseball in the orient, either to China or Japan. In those countries baseball grows constantly more popular, as it should here. Other games have their merits, of course, but there is that about baseball which makes its players proficient in other games too; so that, whatever stress may be laid upon the other games, baseball need never be neglected, much

less abandoned.

This paper will discuss baseball from the viewpoint of men of an elder generation who are, because of their position either in public life or in teaching, responsible for the training of Philippine youth. Their long neglect of baseball has deprived the game of recruits; though the islands can still muster a few good teams, the teams are made up of veterans; and though there is one first-baseman, Regis, whose skill is that of an American major-leaguer, he has been twenty years in the game and must soon give it up.

There aren't enough young pitchers, nor

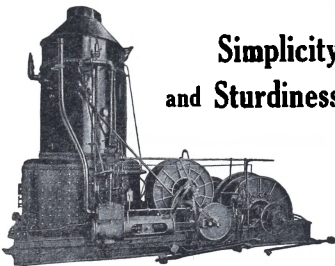
catchers, nor fielders; and league playing is confined to Manila.

Instead of this situation, that which ought to prevail is a league in Manila, an interprovincial league and an international league—this last playing scheduled games through the season in China, Japan and the Philippines. Baseball, properly encouraged, could be the means of encouraging inter-island travel; if Cebu, Iloilo, Leyte and Negros had the teams they could have and these league with Manila, when games were to be played in Cebu, Iloilo, Bakoled and Tacloban many fans would take advantage of the opportunity to go and see the games and tour the Bisayas. Nothing could be more efficacious in drawing the two regions, Luzon and the Bisayas, socially together than first rate baseball.

Out of such teams material could be culled to match against China, Japan and Hawaii and to tour the United States; and again, the social advantages would be tremendous. Prowess in baseball elicits the admiration of another element, and on the whole a better one, than prowess in boxing. It attracts no better element than tennis, but it does attract a larger element, while it is a less remarkable feat for an agile people, like the Filipinos are, to develop a star tennis player than it is for them to develop a star baseball team. In the past, baseball has done its part, and in the future it can do even more, in destroying the inferior complex that still affects the islands to their detriment. Tennis helps, boxing helps likewise, as do other sports and other activities, but baseball is first among them all.

There are obvious reasons for this. The Filipino can excel in baseball, in the orient, and

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