## Haphazard Studies in the English Language

The University Dictionary which is sold by the Manila Daily Bulletin at two pesos the copy, contains an essay on Common Errors in English by Dr. Farquson Johnson that will be run in installments in this department, commencing with this issue. For it is at once interesting and instructive; indeed, the editor of the Journal, benefited by it greatly in his own diction, has seen nothing comparable to it anywhere. For this essay alone, he would not part with his own copy of this convenient English vocabulary at any price—unless he might, for the pittance at which it sells, obtain another. Dr. Johnson's pages fairly glow with linguistic erudition, as the student will observe. But the original was proof-read carelessly, and the errors which therefore appear in it have here been corrected. Where there are references to the main vocabulary, etc., any standard English dictionary may be consulted.—ED.

any. Often improperly used for "at all," as in "He cannot swim any," "She does not learn any." Such usage should be avoided. "He any." Such usage should be avoided. "He is not any better" is permissible, though most writers prefer "no" to "not any." anyhow, anyway. These colloquialisms appear to be strongly intrenched in American speech, though chieffed to by cortain writers. In

though objected to by certain writers. In formal diction they are replaced by "in any event, at any rate," etc.

any manner of means. Used improperly for "any means." It is a redundancy, owing a certain popularity to its alliterativeness. any place. "Are you going any place?" should be "Are you going anywhere?"

Anywhere anywhere Unprecessary varients.

Unnecessary variants anyways, anywheres.

anyways, anywheres. Unnecessary variants of anyway, anywhere.

apt. Frequently misused for likely and liable. "He is apt to fall" should be "He is liable to fall," or "likely to fall." Apt is correctly used when the meaning to be conveyed is "inclined or disposed customarily."

appreciate. A common error is to "appreciate or passon highly" which is an impossibility.

a person highly," which is an impossibility, since to appreciate is to set a true value on, to estimate justly. In the sentence quoted "esteem" should be substituted for "appreciate" ciate.'

The word is also now used with the meaning "to rise or increase in value" and is widely applied to prices of commodities, real estate,

etc. In this sense it is the opposite of "depreciate," and this use is well established.

apprehend. Do not confuse this word with comprehend, as is so often done. Look up these words in the main vocabulary of this dictionary and compare their meanings.

approach. Incorrectly used to mean to address, petition, or appeal to, as in "The police-

men approached the council for more pay,' which should be "petitioned."

Approach is being used to imply bribery or underhand methods; as, "Meanwhile the senators were approached by a powerful lobby." One can approach a subject by suggesting it, or approach a person in any sense involving bodily proximity.

aqueduct. Be sure to sound the final t in pronouncing this word. So many times it is erroneously omitted by those who should know better

Arab. Pronounced Ar'ab, not A'rab. arabic. Mispronounced a-ra'bic. Should be

ar'a-bic rctic. The first hard c sound is often wrongly omitted. The proper pronunciation is ark'tik.

area. Pronounced a'rea, not a'ri. aren't. Colloquial contraction of "are not,"

but undesirable. argue. Should be distinguished from dispute. To dispute is to disagree. To argue is to adduce reasons. We may dispute a bill, but adduce reasons.

do not argue it. Argue is properly used in the sense of manifesting by inference; to imply.

Arkansas. Mispronounced Ar-kan'zas. It is Ar'kan-saw according to the law of that State. arraign. Prepositions are often wrongly used with this verb. A man is not arraigned at a court, but in a court, at the bar, before a judge, on indictment, for crime, upon his arrest

rticles. In every sentence clearness of meaning is the first requisite. Too much attenarticles. tion cannot be paid to the correct use of articles, upon which the meaning often depends.

"The president sent for the secretary and treasurer" may mean that he sent for one or two persons. If two persons are intended, all ambiguity would be removed by saying "the secretary and the treasurer.'

secretary and the treasurer."

artist. A much-abused word with which the "doctor" and the "professor" can sympathize. Properly applied to those who practice the fine arts, its use has been commonly extended to include "artists" in hair dressing, on the tight-rope, and at the soda fountain, and the bootblack "artist" barber's hop. The original artists now prefer to be called painters, sculptors, etc., rather than share the glory of the tors, etc., rather than share the glory of the term with its modern claimants.

as . . . as so . . . as. The former is used in affirmative statements—"I am as good as he,"

the latter in negative propositions—"She is not so young as you." This distinction, however, is too frequently overlooked.

So... as, in negative sentences, conveys an impression that one of the persons or things compared possesses some characteristic in a considerable degree, as in the sentence, "Mary is not so good looking as John." Here it is implied that John has a high degree of good looks. This suggestion is lacking when as... as are used.

as far as. Used interchangeably withisforas," except that the latter prevails wmanphasis is to be laid upon the degree oih as implied in the phrase. The rule applies? to as great as, as long as, as soon as, etc.

side. Sometimes misused for apart. Prof. J. S. Blackwell writes, "Aside, in the sense of separately, as a subject of thought, is an Americanism, and is unknown and altogether un-exemplified in correct and classical English." In spite of which Dr. William Mathews boldly uses "aside" and says: "Words have a potency of association aside from their significance as representative signs."

asperse. Often confounded in meaning and use with detract, defame, slander, and calumniate. "Asperse" has a meaning all its own; it fixes a moral stain on the character. If we speak slightingly of our neighbor, we asperse him, though we may not defame, slander, or calumniate him. The correct use of "asper-sion" is seen in the words of Steele: "Let those who may be apt to raise aspersions upon our family please to give us an impartial account of their own, and we shall be satisfied."

astonish. Do not confuse this word with surprise. When Mrs. Blank discovered her surprise. son taking a glass of milk from the cupboard late at night, she said she was surprised. Having studied the dictionary, he replied, "No, you are astonished; I'm surprised." Look up the definition of these words in this dictionary

at and in. "At" is less definite than "in" and may indicate mere proximity to a place. It is proper to use "at" before the names of small towns, foreign cities far remote, and houses. "In" should be used before the names of the great geographical or political divisions of the globe, countries and large cities; as, "He teaches in Paris; she sings in New York." "At" should be used before the number of a street and "in" or "on" before the name of the street; as "The officer was found at 427 Jay Street." "At" and "in" may often be used interchangeably, as, "He was

# Philippine National Bank's Present Position

Press verbosity has obscured the actual situation of the Philippine National Bank to an extent which justifies a statement of salient facts regarding it.

The reorganization act went into effect January 1, 1925. The bank's total profits from that date to June 30 this year have been \$14,701,000, distributed according to law: Reserve for redemption of circulating notes, \$\mathbb{P}3,500,000\$; surplus, \$\mathbb{P}6,176,000\$; to the government on surplus, \$\mathbb{P}6,176,000; to indebtedness, \$\mathbb{P}5,025,000.

At the time of reorganization, to enable the

bank to adjust its bills receivable to a sound basis, with bad accounts written off, the government cancelled the bank's indebtedness to it in the sum of about \$\mathbb{P}62,000,000, capital and deposits, reorganization providing, however, for the redemption of this debt with future profits. To date, \$\mathbb{P}\$5,025,000 has been so redeemed, and the amount remaining to be balanced off is \$\mathbb{P}\$57,000,000.

The bank is a heavy taxpayer, paying some P800,000 annually in taxes on its circulating notes, deposits and capital, and in income taxes.

Last year the bank's net profits were well over two millions, and a better showing has been made during the first half of this year, net profits for the six months being \$1,584,000—to surplus, \$\mathbb{P}396,000\$; to the government (included in the \$\mathbb{P}5,025,000 above), \$\mathbb{P}1,188,000.

More than 50% of the bank's business is with the sugar industry, whence derives the bulk of its profits. Its loans to sugar planters approximate \$\mathbb{P}25,000,000\$; those to sugar mills (as industrial capital, used in the main to build the five bank sugar centrals in Negros), \$\mathbb{P}29,000,-000. Four and a half years ago, when the reorganization act took effect, this latter sum stood at P48,000,000; during  $4^{1}/_{2}$  years, that is to say, the mills have repaid the bank P19,000,000. As the stockholders, Filipinos, pay the bank, they increase their paid-up shares in the mills.

Both the loans to sugar planters and to sugar mills are classified apart from agricultural loans, yet in effect they do aid agriculture materially and directly. Since February it has been the bank's policy to undertake no new obligations in sugar, owing to this commodity's position in the world markets. No loans for new centrals are made, nor loans for planting additional cane areas not connected with any existing central. Crop loans are made, on the other hand, to maintain the existing mills at their maximum capacity during the grinding season.

It is said that this arbitrary restriction of the sugar industry (so far as the National is con-

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born in or at Paris." "At" is used after the

born in or at Paris." "At" is used after the verb touch; as, "The vessel touched at Queenstown." Either may be used after the verb arrive; as, "They arrived at or in Liverpool." In the phrase, "Where am I at?" born in Congress, "at" is redundant and unnecessary. "In the South" is to be preferred to "at the South," though there is authority for the latter. Say, "He is at home," not "to" home—a common error.

t all. This phrase is unobjectionable though

at all. This phrase is unobjectionable, though usually superfluous. "I saw no birds at all" would suffer no loss by the deletion of "at all," but the latter phrase is sometimes a convenient addition and is used by some writers.

cerned) is based solely on the bank's judgment that sugar loans are extraordinarily hazardous while sugar is selling at such low prices. As to the other banks, there is effective supervision through the bank examiner; the government has means, in short, of making its restriction policy

Tolling the planters' crops 40% to 50%, sugar centrals in the Philippines, on the long-term milling contracts they have, are faring satisfactorily during the present period of market depression. But the planters aren't doing so well at their end of the industry. Renters particularly are in a bad way, while a small profit still remains to the owner-planter who is a thrifty manager. While the present governmental policy continues in force, production of centrifugal sugar in the Philippines will be quite effectively limited, in so far as banking can control the situation and the government's fiat can be enforced.

Frequent items appear in the Manila press about steps being taken to convert the National into an agricultural bank, the urge behind such statements not being readily apparent. In effect, it seems that the bank's commercial business derives directly from its agriculturalbank character. It markets large quantities of sugar in America every year, for the centrals it has financed; it has the proceeds to bring back to the Philippines, and does this through the medium of exchange. This is the basis of its business as a commercial bank.

Sugar loans aside, the National now has out on long-term agricultural loans nearly the maxi-mum share of its capital and surplus, 70%, which the law authorizes to be used in this way, the loans amounting approximately to \$11,300,000, and terms ranging from one to ten years. There are more demands, and the bank is preparing to make use of its legal privilege and float real estate bonds in the United States to meet these demands. The bank is authorized under the law to issue real estate bonds secured by existing loans and mortgages, the proceeds of the bonds to go into other agricultural loans. is the proposed next step in aid of Philippine agriculture.

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### A Pair of Land Act Secrets

The extracts of land law in the Philippines about to be quoted are from Act 3517, passed in the first session of the eighth Philippine Legislature and approved January 30, 1929. Secrecy veiled the course of the act here; if any section of the press was aware of what, was transpiring between the legislature and the executive (Stimson at that time), a discreet silence was maintained. The first news Manila had of the act came from Washington and announced that President Coolidge had given the act his approval. The islands' organic act required this. proval. The islands' organic act required this. The act purports to be an act to amend certain sections of Act Numbered Twenty-eight Hundred and Seventy-four, known as "The Public Land Act."

Legislation concerning the public domain in the Philippines now embraces four or five acts and is quite a muddle even to men of legal training and experience. Whether designed deliberately to do so or not (at least much of it), it confronts the pioneer homesteader with a problem beyond his ability to solve; he therefore has no security in applying for and attempting to develop a homestead, from which, by the device of the law's intricate procrastinations, he might, when improvements were made and crops planted, be summarily ejected.

In an early issue, a digest of the public-lands

legislation as it now stands in the law will be published, for the purpose of giving our readers as much light on the subject as possible. Mean-time, here are a pair of secrets belatedly divulged

in the complicated phraseology of act 3517:

"No member, stockholder, officer, representative, attorney, agent, employee or bondholder of any corporation or association holding or controlling under lease or otherwise agricultural land in excess of one hundred and forty-four hectares shall apply, directly or indirectly, for agricultural public land except under the homestead and free patent provisions of this act."
"Upon the final expiration of the lease, all

buildings and other permanent improvements made by the lessee, his heirs, executors, administrators, successors, or assigns (,) shall become the property of the Government."

A paramount reason for attempting a clarifying digest of the land laws of these islands derives from other conditions. The sugar industry pegged at its present position, and emigration drastically curtailed by exercise of the Federal police power, more than ever before it becomes imperative to establish settlers on the public domain, and to mitigate the poverty which restriction of industry and freedom of movement will entail.—Ed.

Population

AREA IN HECTARES AND POPULATION OF PHILIPPINES PROVINCES

Provinces	Commercial Forest		Non-Commercial Forest		Cultivated Land		Cogon and Open Land		Total	Add 1.75% for each year since 1918
	%		%		%		%			
Abra	46.3	177,025	8.9	33,910	3.7	14,150	41.1	156,940	382,023	71,721
Agusan	86.5	961,830	6.7	74,965	5.2	57,935	1.3	14,595	1,112,146	44.358
Albay	41.4	165,550	25.4	101,604	29.6	117,994	3.4	13,724	399,637	7 258,770
Ambos Camarines	45.2	333,996	19.5	143,836	22.0	162,541	. 12.5	92,121	738,409	
Antique	10.8	28,250	17.7	46,555	11.7	30,625	59.5	155,819	261,849	159,644
Bataan	66.0	82,000	8.1	10,060	20.1	25,000	5.8	7,260	124,320	
Batangas	10.3	33,960	19.5	64,005	34.1	112,290	36.0	118,375	328,930	
Batanes	13.5	2,590	21.1	4,050	18.7	3,587	46.7	_8,939	19,166	
Bohol	21.4	85,000	4.2	16,740	.27.3	108,790	43.7	173,774	397,824	
Bukidnon	45.4	454,980	3.3	33,23	2.2	21,660	28.6	287,123	1,002,589	
Bulacan	30.4	79,393	14.1	36,765	43.1	112,470	12.3	31,965	260,813	248,863
Cagayan	49.8	387,983	5.8	44,578	25.9	201,253	17.1	134,056	778,813	199,938
Capiz	11.4	50,420	17.5	77,400	$\frac{21.7}{10.7}$	96,130	$\frac{44.2}{41.8}$	195,800	442,890	
Cavite	9.3	11,215	$rac{8.2}{7.2}$	9,895	40.7	48,815		50,251	120,176	
Cebu	$\frac{4.6}{78.7}$	23,000 1,960,530	1.6	$34,345 \\ 39,685$	43.0	$208,015 \\ 14,130$	$\frac{44.5}{2.9}$	$214,780 \\ 72,640$	483,553	857,410
Cotabato	65.0	1,260,502	25.5	494,622	$0.6 \\ 5.5$	106,567	1.5	29,183	2,491,580	169,191
Davao	31.0	103.717	$\frac{23.5}{12.5}$	41.845	19.6	65.570	36.9	123,755	1,938,874	
Ilocos Sur	31.0	103,717	1.6	1,860	59.6	68,263	38.8	44,355	334,887	218,951
	7.2	38,339	7.9	41,790	27.5	145,398	55.5	292,990	114,478	217,410
Iloilo	61.4	644,180	0.6	6,968	18.5	193,860	19.5	204,460	528,360 $1,049,468$	508,272
Laguna	15.4	28,836	21.7	40.544	36.3	67.878	26.6	49,740	186,998	
Lanao	65.4	412,890	4 1	25,970	1.5	9,090	7.9	50,730	631,701	
La Union	1.0	926	$\hat{6}.\hat{1}$	5,554	$5\hat{4}.4$	49,330	38.5	34,840	90,650	
Leyte	50.0	388.860	6.1	47,518	26.3	205,026	17.0	132,444	778,295	597,995
Manila	00.0	000,000		11,010	-0.0	200,020	100.0	3,626	3.626	
Mindoro	49.0	499,296	13.4	136.456	1.7	17,761	34.5	351,975	1,019,424	
Misamis	47.9	127,902	0.2	515	3.1	8,244	2.7	7,214	266,770	
Mountain	56.8	949,095	0.7	11,339	3.3	54,389	39.2	654,950	1,669,773	
Nueva Ecija	35.6	190,823	34.5	184,947	12.1	64,944	17.8	95.157	535,871	
Nueva Vizcaya	79.2	724,190	0.7	6,420	3.2	29,590	16.9	154,070	914,270	
Occidental Negros	47.3	383,205	2.3	18,505	19.3	155,925	30.0	242,740	809,378	
Oriental Negros	51.2	252,305	6.2	30,730	18.3	89,920	24.1	118,573	492,618	
Palawan	88.1	1,282,585	4.2	61,607	2.8	40,260	4.4	64,038	1,455,321	
Pampanga	9.2	19,555	13.0	27,755	49.7	105,975	28.1	59,872	213,157	
Pangasinan	18.1	91,026	18.0	90,895	36.8	185,383	26.2	131,754	503,496	
Rizal	37.6	87,520	12.1	28,130	14.4	33,600	36.9	83,591	232,841	230,205
Romblon	48.7	62,670	4.4	5,677	18.5	23,850	27.8	35,746	128,723	64,576
Samar	65.0	881,366	14.5	196,033	13.6	184,880	5.1	68,475	1,355,606	
Sorsogon	28.4	167,287	9.2	53,862	24.3	143,349	36.9	217,222	588,966	
Sulu	$\frac{25.1}{2}$	70,297	2.3	6,549	6.3	17,580	11.4	31,902	280,238	167,915
Surigao	73.3	548,406	3.0	22,260	5.6	41,825	1.4	10,610	748,251	
Tayabas	14.9	45,382	21.8	66,505	24.5	74,940	38.8	118,275	305,102	
Tarlac	$\frac{51.2}{79.9}$	556,480 $1,320,233$	$\frac{14.8}{3.9}$	160,755	11.8	128,500	$\frac{18.5}{4.8}$	201,255	1,086,505	
Zamboanga	39.3	144,595	14.2	$65,132 \\ 52,228$	$\frac{1.9}{10.9}$	$31,906 \\ 40.277$	34.8	78,924	1,653,197	
Zamoaics		144,000	11,2	02,220		40,411	J-1.U	128,210	368,039	83,620