

in other words, lies the agricultural age. Even yet the broad valleys undulate with rich harvests, as far as the eye can see from any hill-top; and outside Manila there is scarce a factory chimney in the land. But there are the plantation houses in the midst of the verdant fields, the feudal villas nestled around them, the curfew of the parish spire, and its matin call, beginning and ending the day: not the stentorian whistle at the works! And before them lies the new age, the industrial, with its strife and clangor, its hurlyburly sweeter and struggle for the things of this world—its forgetfulness and disdain of the pastoral gods. They would turn back—and who can blame them?—but cannot. They must go on, and all but dare not. But, clinging to the emblems of their faith, remembering

kindnesses and generousities of the Pharaohs that had once sunk quite out of mind, they do go on, first to the travail in the wilderness.

No one now recalls their prototypes in America, it was a century ago. They were New Englanders, the men of Massachusetts the most reluctant among them. For then Massachusetts bloomed with corn, instead of thrumming, as nowadays, with factories. And then there was but one church, the Congregational, which could discipline the heretic Unitarians with ostracism; and the spires of this pioneer church rose in the midst of farming villages, and the church was the state. There was no class upon class, no war of tongues and creeds, no palatial residence upon the hill, no thundering mill half-way down, where the river runs, no

Irish, Frenchies, wops and bohunks, so necessary for the mill, but only necessary for it, quartered in disreputable poverty on the other side of the tracks!

It is there that charity, a condescending charity, must be practiced.

Well may Governor Stimson stipulate that money and machines are not ends in themselves, and well may Filipino leaders feel they should not be. No, they are not ends in themselves, the merest glance at social America today proves it. They are the tangibles of progress, that restless but questing journey men make in life, and must always make, with every aid at their command, as the stars must always pursue their ceaseless revolutions—because there is an urge in the soul to do so. C'est la guerre.

Black Chiffon

By MRS. A. BROAD

In the first installment of this Manila romance, published in September, Selma Warburton, left by the untimely death of her husband with an only daughter and only a little life insurance money, slaves in an Escolta shop in order to use the money for her daughter's education in an exclusive school in America; and upon the return of the finished young creature to Manila, with noble self-effacement Selma at last succeeds in getting her married off to a most eligible wealthy young army officer. In this installment it is Selma's turn.

While the newly weds honeymooned in Baguio, Selma sat in her apartment and waited—waited for people to come and call.

The wedding had been an unmitigated success: The arch of iron, formed by twelve brother-officers of the groom, holding their bare sabers above the slowly-advancing young couple; the reception at the Manila hotel; the toasts and speeches; Betty's grace and charm when, with her husband's saber, she had cut the wedding cake; and finally, the glowing reports in the

society columns—the flashlight of the ensemble. Precious pearls were these upon which to hang the film of memories: Selma's very soul had feasted.

When Betty and her husband returned from Baguio, Selma was still at the apartment on the boulevard. The leave from the Emporium had not yet expired, she had another two weeks. Betty insisted that she go and visit with them, out at Fort McKinley. Selma hesitated. Betty's love was so young, . . . young people wish to be alone. But her loneliness at the apartment at last proved too great. Nobody came to call. So she packed a trunk, gave Antonio instructions about the care of the apartment in her absence, and went to Fort McKinley.

There would be just ten days!

How restless it was to toll on the cozy bougainvillea-clad porch of the bungalow where Betty and Albert lived. It was a small bungalow, the ordinary officer's quarters, but it afforded a fine view of the parade ground and the slow yellow Pasig beyond. It was refreshing to lie there and have no worry, no preoccupation; just to lie still and thank fate for the kind turn

things had taken. Yes, she really liked it here at McKinley. The people were congenial; that is, the young lieutenants and their wives, the only ones she knew as yet.

The exception was Colonel Wells, he who had given Betty away. He had called, and then had invited Selma for a ride, and they had driven to Manila and back. She who had not received any attention from a man for many years was delighted beyond words. But—a few more days and she would have to go back to work; this ideal life could not last forever. She could not long take advantage even of her daughter's kindness; she would pack on Saturday, and return to town Sunday afternoon, and she had already written the Emporium that she would be at her post Monday morning.

That blustery Saturday morning, while she was busy laying her things out for the packing, Betty rushed into her room.

"Mother! Did I tell you or not that we are going to a dance tonight? Down at the Officers' club."

Selma smiled.

"Well, you could go yourself—now that you have somebody to take you, dear. I'll stay home, I guess."

"Oh, no! If you don't go, Mother, I'll not go either! But why not, Mother?"

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Subscribed and sworn to before me this 24th day of September, 1927
(Sgd. N. Quilon, Acting Superintendent, Inspection Division,
Manila Post Office)

"Why should I go to a dance, child? I have been to a dance for eternities. Who would dance with a woman of forty-four, anyway?"

Betty threw rescuing arms about her mother. "You don't look it! You don't look it!" she urged. "Please come, Mother! I want to show you off! And who will dance with you? Well, I know jolly well the Colonel will!"

"Colonel Wells? Just because he took me riding once or twice?"

But Betty stood her ground.

"Colonel Wells asked Albert particularly if we were coming to the dance!"

Selma paled, then warmed with color.

"You are sure, Betty?"

"Albert told me! And if you know what else he said—Albert, I mean?" She bent and whispered. "He said Colonel Wells is smitten with you, Mother!"

Selma endeavored to make the business of packing cover her elated confusion, but Betty rammed on.

"Mother, wear that peach georgette; it must look stunning with your brown eyes. And I'll wear mine, and we'll look just like sisters. My! but we'll have a good time."

Selma kept seeming to be busy.

"You'll come, Mother, won't you?" Betty asked again. And Selma had decided.

"Yes indeed, darling, I'll go! It will be my last dance for some time. Now, with you married and I in Manila alone, I cannot go to dances—nor do I care."

"But you can come here to us any time there is a dance," Betty reasoned.

"I might—sometimes."

Then Betty left her, left her to the musings the chatter had provoked.

So Colonel Wells was interested in her! He was a handsome and gallant officer, a widower for several years.

Selma looked at her dresses, spread out before her.

The peach georgette? No, she could not compete with Betty. The silver lace? He had already seen her in that. No, not the silver lace. She would wear her black chiffon. Dignified, reserved, demure, yet infinitely becoming was black—with a huge crimson rose on her shoulder. The effect against her slightly gray hair would be good, very good.

Selma resolved to look her best, and felt young and happy—her heart brimming with expectation. And that evening she did look divine, and knew it.

The great hall of the Officers club was decorated with green fronds and multicolored Japanese lanterns. The entire post had put in an appearance. At least so it seemed, but Selma saw immediately that Colonel Wells had not arrived yet. A dinner party, no doubt. The band was playing a fox-trot, and Albert swung away with Betty. Selma found a window seat sheltered by the drooping fronds: from this coign of vantage she could observe the wide club verandah and the people coming up.

Only one or two women were wearing black; all the others glistened in bright shades, quite unbecoming to the older ones. Well, how glad she was she had decided upon black! The crimson rose imparted a sufficient glamor of color to her somber magnificence, setting it off brilliantly.

Another party arrived, Colonel Wells among them. Just as she had surmised, a dinner party of ten; and now he was whirling past her with his hostess. How unbecoming the green gown on the poor sallow woman! That some women had no idea of the effectiveness of dress, Selma could not comprehend. Here was Betty again, in the arms of Captain Martin now. How sweet she looked in her rose tulle! Yet even she, with all her twenty years and her bloom and radiance of happiness—even she had to be careful. How a pale green would deaden the luxuriance of her delicate coloring, set off by the deep blue eyes and dark hair!

Perhaps, after all, it was a good thing that some women did not have taste in clothes: it gave others a chance.

The band struck up a waltz, the first of the evening. Selma was fanning herself, with her black-plumed fan; her feet were unconsciously

beating the measure of the waltz on the hardwood floor. She saw Colonel Wells detach himself from a group of officers across the hall. He came toward her, almost hurriedly.

"May I have this dance, Mrs. Warburton?" She rose very slowly, enjoying the moment. Did they see her, these women—those stuck-up officers' wives who had hardly returned her greeting?—did they see her, and that Colonel Wells was asking her for a dance? She had not danced for many years, but of the brilliant days of her early womanhood there still remained the memory of social successes, and with them her addiction to the dance.

They spoke not—completely carried away with the sweeping syncopation. And over her milk-white shoulder the crimson rose trembled with color and life. Selma's draped evening beauty



The Author, whose pen name is Henry Philip Broad.

was voluptuous. The dance was encored; then he led her back to the window. Would he leave her now, and go on dancing with the younger women: would her moment of ineffable triumph pass with the moment, merge into her merely monotonous existence?

He sat down next to her.

On the floor, couples were dancing again: the band was playing a tango. Betty, in Albert's arms, flashed by.

"Don't you dance the tango, Colonel Wells?" asked Selma. "I hear you like the modern dances."

"Don't you?" he asked.

"I am an old woman. . . ."

"You—an old woman? Now, that's a good one! And what am I, pray, if you are an old woman?"

She smiled, pleased with his sincerity.

"But a woman is always much older than a man. And then, Colonel, am I not a captain's mother-in-law?"

"You are indeed! And . . . you don't . . . look it!"

His voice trailed off; genuine emotion was added to sincerity.

Selma was perfectly conscious of the dowagers and their whispers. Well, this was her last chance—she'd show them. She leaned back, disclosing a perfectly clad small foot—and lazily fanning herself.

"So I don't look it? But . . . how do I look, Colonel?"

It took him by surprise, and he stammered. "Why—why, Mrs. Warburton . . . you . . . you are the best looking woman in the whole club, your own daughter not excepted!"

"You optimist!" And a slap with the fan was his reward. How inexpressibly sweet it was to hear his words! Let the women exchange glances as they would. What did it matter? What did anything matter? This evening was hers—hers alone!

But the heat was growing suffocating. Her face was bathed in color: no more than he was she in complete control of her emotions. She heard him say something about refreshments, a pineapple punch for which the club was celebrated. No, no refreshment. But wasn't it awfully hot in here—just awfully!

"Yes; let's go for a stroll in the gardens."

"Fine!" she agreed. "Let's."

The tango had died out in a burst of tenebrous reverberations. Selma rose, and the whole assemblage saw them as they walked down the broad steps of the verandah into the moonlit gardens. And this was just what Selma had hungered for: now the world would know what a success she was. Strolling down the wide stairs, on the arm of this frank admirer, the black chiffon set off her figure to great advantage; and it was a figure that could dare the gesture. At her shoulder bobbed the crimson rose. As the band resumed playing, and the couples their dancing, her name was upon every lip!

On the porch of the bungalow, Selma sat waiting for Betty and Albert to return from the dance. The night was bright and still, with a stillness known only to the tropics. It was past midnight, but she was neither tired nor sleepy. Betty and Albert would be back soon. She would sit up and wait for them, and tell them—tell them the news. On her shoulder still perched the crimson rose, its silken petals

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slightly crushed from his arm on her shoulder as they had walked home from the club. Now she sat, ears straining; from the parade ground, a fresh breeze drifted in; from the club, snatches of lively music. How surprised Betty would be—and Albert no less! And tomorrow it would be all over McKinley as well as Manila. Selma revelled in her conquest. What would the women say—what wouldn't they, some of them? For Colonel Wells had asked her to marry him, and she had accepted. But with unending surprise and rapture in her heart.

"Do you mean it, Colonel? Marry me? But I'm not of your set—I'm a working woman!"

Then he had taken her in his arms, there on the walk under the stars—the firmament looking down on them.

"You are the finest woman in the world!"

he had said. "For me the only one!"

"Have it your way, then!" she had laughed, lifting lips quite as eager as his, bent down to her. And that was how the rose got crushed. And then he had kept holding her very close to his side as they walked, and crushed it all the more. So that it was very disreputable at last—but then it didn't matter anymore! Now it would be just a keepsake. Musing happily and waiting for Betty, she unpinched it, pressed it to her lips, and held it in her lap. A firm and regular step grew ever fainter in the distance—quite on the other side of the grounds. She was already learning to know it. Life was beginning again. How still the night, how bright the watching stars. And not another blue Monday in the horologe!

Resumé of National Bank Farm Loans

1. The money set aside by the Philippine National Bank for loans to farmers in Luzon and other regions has not been wholly taken advantage of. This fund originally amounted to P2,000,000, was increased to P2,500,000, and in October 1927 was raised to P3,500,000.

2. The regions where sugar centrals have been established are the best prepared to secure agricultural loans.

3. The granting of loans is handicapped by the lack of Torrens titles. The bank grants loans only on lands provided with Torrens titles.

4. The absence of branches of the bank in provinces makes it both difficult and costly to grant agricultural loans.

5. The bank is handicapped by being a central organization.

6. There should be branches of the bank in the provinces to take care of agricultural loans.

Mr. Corpus said that it is the aim of the bank to establish these branches as soon as practicable. This, however, likely will have to wait until Governor General Stimson's bank expert has had time to make his report.

It was pointed out by Mr. Corpus that the P3,500,000 set aside for agricultural loans does

not include the long time loans granted through the several provincial branches.

From 1925 to December 1927, the existing agricultural loans averaged between P13,000,000 and P14,000,000, excluding the loans to the sugar centrals. Loans to farmers average between P6,000,000 and P7,000,000 annually.

Up to the end of December 1927, the agricultural loans, both short and long time, represent an average of 23.98 per cent of the total loans made by the bank annually. Loans to sugar centrals averaged 34.04 per cent annually, making a total of 58.02 per cent of agricultural loans.

The ability to absorb the money available as agricultural loans is to be found in the following statement:

Of the P2,000,000 originally set aside for agricultural loans, there was 9 per cent undisposed of at the time the amount was increased to P2,500,000. Of this latter amount, there was 4 per cent undisposed of at the time it was raised to P3,500,000. And up to the end of August 1928, there was 3.5 per cent of this P3,500,000 which remained undisposed of.

The 410 farmers who obtained loans from

this fund of P3,500,000 were divided as follows: Sugar men, 43 per cent; rice farmers, 37 per cent; coconut growers, 18 per cent; others, 2 per cent.

Agricultural loans granted through the branches of the bank since 1926 to August 1928 amounted to P1,973,000, divided among the provinces as follows:

Negros Occidental, 4 per cent; Nueva Ecija and Pangasinan, 28 per cent; Cebu and adjacent provinces, including Mindanao, 9 per cent; Iloilo, including Capiz and Antique, 22.8 per cent; Bicol region, 5 per cent; Tayabas, including Batangas and Laguna, 30 per cent; and other provinces, 1 per cent.—Summarized from the address of President Rafael Corpus of the Philippine National Bank to the Philippine Agricultural Congress, Manila, September 12.

STILL IN PROSPECT

As the *Journal* went to press, Governor Stimson's proposed remedial legislation to attract capital from America to the islands and to broaden opportunity for local capital was still in prospect. Those in favor of amendments to the corporation law had, however, captured front-page editorial position in the *Tribune*, and the *Herald* and *Tribune* both ran symposiums of leading opinion for and against. In short, a vigorous propaganda was in progress, which seemed very encouraging. At the same time, the revisionists and potential revisionists were somewhat dangerously divided in council, and the anti-revisionists were holding closely together.

Major General Frank McIntyre had arrived in Manila, to be a guest at Malacañang until after the adjournment of the legislature. His daughter, a popular Washington debutante, is with him. Of course his visit has great significance; as chief of the bureau of insular affairs and an oldtimer in Philippine matters his weight counts tremendously. This may make the prospects brighter; at any rate, there is justifiable hope until the final fall of the javalis. Mr. Quezon is out in the open, working desperately for revision of the corporation law. He rejects changes in the land law.

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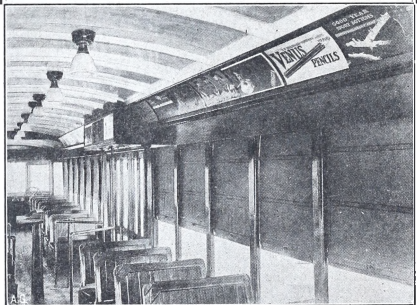
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