

born in or at Paris." "At" is used after the verb touch; as, "The vesse! touched at Queens-town." 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.

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.

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A Pair of Land Act Secrets

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 felt.

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 agricultural-bank 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 maximum 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. This is the proposed next step in aid of Philippine agriculture.

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. 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.

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. Meantime, 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.

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

AREA IN HECTARES AND POPULATION OF PHILIPPINES PROVINCES

Provinces	Commercial Forest	Non-Commercial Forest	Cultivated Land	Cogon and Open Land	Total	Population	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	382,025	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	258,770	
Ambos Camarines.....	45.2	333,996	19.5	143,836	22.0	162,541	12.5	92,121	738,409	271,347	
Antique.....	10.8	28,250	17.7	46,535	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	583,380	
Batangas.....	10.3	33,960	19.5	64,005	34.1	112,290	36.0	118,375	328,930	340,195	
Batanes.....	13.5	2,590	21.1	4,050	18.7	3,587	46.7	8,939	19,166	8,214	
Bohol.....	21.4	85,000	4.2	16,740	27.3	108,790	43.7	173,774	397,824	359,600	
Bukidnon.....	45.4	454,980	3.3	33,233	2.2	21,660	28.6	287,123	1,002,589	47,811	
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	21.7	96,130	44.2	195,800	442,890	292,496	
Cavite.....	9.3	11,215	8.2	9,895	40.7	48,815	41.8	50,251	120,176	157,347	
Cebu.....	4.6	23,000	7.2	34,345	43.0	208,015	44.5	214,780	483,553	857,410	
Cotabato.....	78.7	1,960,530	1.6	39,685	0.6	14,130	2.9	72,640	2,491,580	169,191	
Davao.....	65.0	1,260,502	25.5	494,622	5.5	106,567	1.5	29,183	1,938,874	119,304	
Ilocos Norte.....	31.0	103,717	12.5	41,845	19.6	65,570	36.9	123,755	334,887	218,951	
Ilocos Sur.....	7.2	38,339	7.9	1,860	59.6	68,263	38.8	44,355	114,478	217,410	
Iloilo.....	61.4	644,180	0.6	41,790	27.5	145,398	55.5	292,990	528,360	508,272	
Isabela.....	15.4	28,836	21.7	6,968	18.5	193,860	19.5	204,460	1,049,468	112,965	
Laguna.....	65.4	412,890	4.1	25,970	1.5	67,878	26.6	49,740	1,869,998	195,371	
Lanao.....	1.0	926	6.1	5,554	54.4	49,330	38.5	50,730	631,701	94,946	
La Union.....	50.0	388,860	6.1	47,518	26.3	205,026	17.0	132,444	778,295	597,995	
Leyte.....							100.0	3,626	3,626	283,613	
Manila.....	49.0	499,296	13.4	136,456	1.7	17,761	34.5	351,975	1,019,424	73,822	
Mindoro.....	47.9	127,902	0.2	515	3.1	8,244	2.7	7,214	266,770	198,981	
Misamis.....	56.8	949,095	0.7	11,339	3.3	54,389	39.2	654,950	1,669,773	250,023	
Mountain.....	35.6	190,823	34.5	184,947	12.1	64,944	17.8	95,157	535,871	227,636	
Nueva Ecija.....	79.2	724,190	0.7	6,420	3.2	29,590	16.9	154,070	914,270	35,819	
Nueva Vizcaya.....	47.3	383,205	2.3	18,505	19.3	155,925	30.0	242,740	809,375	397,325	
Occidental Negros.....	51.2	252,305	6.2	30,730	18.3	89,920	24.1	118,573	492,618	215,541	
Oriental Negros.....	88.1	1,282,585	4.2	61,607	2.8	40,260	4.4	64,038	1,455,321	69,061	
Palawan.....	9.2	19,555	13.0	27,755	49.7	105,975	28.1	59,872	213,157	257,641	
Pangasinan.....	18.1	91,026	18.0	90,895	36.8	185,333	26.2	131,754	503,496	567,644	
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	380,211	
Sorsogon.....	28.4	167,287	9.2	53,862	24.3	143,349	36.9	217,222	588,966	178,362	
Sulu.....	25.1	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	122,022	
Tayabas.....	14.9	45,382	21.8	66,505	24.5	74,940	38.8	118,275	305,102	211,596	
Tarlac.....	51.2	536,480	14.8	160,755	11.8	128,500	18.5	201,255	1,086,505	172,022	
Zamboanga.....	79.9	1,320,233	3.9	65,132	1.9	31,906	4.8	78,924	1,653,197	147,991	
Zambales.....	39.3	144,595	14.2	52,228	10.9	40,277	34.8	128,210	368,039	83,620	
Total.....		54.5%	16,120,190	9.1%	2,704,602	12.5%	3,719,465	18.7%	5,548,838	29,629,600	10,350,640

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