

Sailing the Sulu Seas

Elsewhere in this section we describe briefly some of the vacation trips which can easily be made by anyone with a few days or a few weeks to spare. These trips would be a delight to many Philippine residents, as well as to tourists. Some of us live in the Philippines for years without "seeing the Philippines first."

One of these trips is the steamer voyage to the Sulu Seas. We describe a few of the interesting ports the ships call at on this round-trip below, starting with Cebu, one of our newly-chartered cities.

CEBU

The city of Cebu, the capital of Cebu province, is situated on the island of the same name. It is the first port of call, after leaving Manila and is reached on the third day out.

From a historical point of view, Cebu has a prominent place in the history of the Philippines, Spain and the civilized world. It is the cradle of Catholicism and European civilization of the archipelago.

Cebu was the landing place of Magellan April 7, 1521, after his voyage from Spain by way of the Straits that bear his name. Legazpi followed him 43 years later and Cebu was used as headquarters and capital until Manila was established and headquarters moved there.

There are many points of historical interest. On the Plaza is Magellan's cross erected in 1521. Several historical churches reminiscent of the days of the Spanish will prove of interest to the visitor. The most imposing is the Cathedral with its vaulted nave and gorgeous altar: The most interesting is San Agustin with its celebrated statue of the Santo Niño, situated in its own compound and across the Plaza. The small wooden statue of the Santo Niño (Holy child) also called the Black Christ may be seen in the church. Legend says, it was left by Magellan with the natives who venerated it and gave it to the priests with Legaspi. Another story is that it was found in the net of a fisherman and that although he threw it back in the seas several times it always reappeared in his net.

A delightful ride from Cebu along palm bordered roads, leads to Talisay Beach, where by some freak of nature a great underground stream of cool water is found within a short distance of the sandy beach. A delightful swimming pool has been built there.

COTABATO

The port of Cotabato is the capital of the province of Cotabato. This province is a large undeveloped store house of natural wealth and resources that have been scarcely touched. Capable of growing rice to feed the entire Philippines, its vast areas are undeveloped as yet. Its size is

about equal to that of the state of Massachusetts and Rhode Island combined, its population less than 200,000 compared to their 6,000,000.

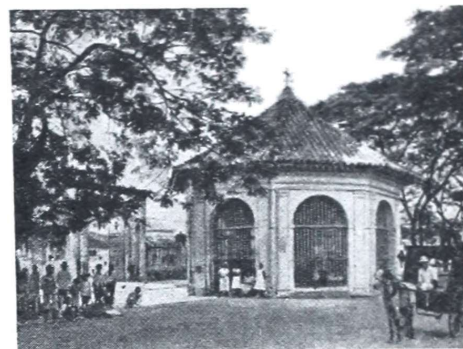
The town lies half an hour steaming time from the mouth of the Mindanao River in



Coconut Groves along the beach

itself an intensely interesting trip. There are two markets the most interesting, across the river, reached by a ferry.

From the Constabulary barracks on the highest knoll above the town a panorama of the wide plain with the river winding thru it and the high mountains to the north may be seen. Mt. Dapayungan to the north crowns the sky line, while the highest peak in the archipelago, symmetrical Mt. Apo arises out of the haze to the west.



Kiosk protecting Magellan's Cross, Cebu

In the village of Timoka a short auto ride from Cotabato a very old church built by the Spaniards may be seen.

DUMAGUETE

Dumaguete is the most important port on the island of Negros and is the capital of the province of Oriental Negros. The harbor presents a typical tropic appearance from the sea, with its wide crescent shaded beach fringed with palm trees. Silliman Institute, the great educational center of the Visayas with its wide campus and attractive buildings is located here. In the nearby village of Luzuriaga, is an old church on a gently sloping hillside and a short distance further are the great groves of Boco and Dauin. The village of Sibulan on the outskirts of the town has an interesting church facing the plaza.

JOLO

Jolo is the capital of the Province of Sulu and is situated on the island of Jolo. Jolo is a tropic paradise removed from the rest of the world, where Moro life goes on much as it did in the days when the Spaniards first came. It is the home and capital of the Sultan of Sulu (the only sultan under the American Flag) who nominally holds sway and maintains his court while the affairs of the government are administered by a civil governor appointed by the President of the Philippine Commonwealth. The island is inhabited almost entirely by Moros, who live by fishing and tilling the land. High mountains lift themselves in the center of the island, providing beautiful scenery of a diversified character. The town of Jolo was formerly a walled city and the old wall and gates still remain as evidence of warlike days.

Foremost among the interesting sights is the Chinese Pier most picturesque and ramshackle structure extending out into the bay for half a mile. The large Chinese

(Please turn to page 46)

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composed of men who are highly trained in real property law, contract law, the law of wills and succession, insurance law, etc., and act as agents of buyers and sellers, and mortgagors and mortgagees in helping them to close real estate transactions. They receive, for example, a deed from a seller, with the former's instructions to deliver the deed when the escrow officer has received a certain amount of money for the account of the seller. From the buyer the escrow man will take the specified amount of money, with instructions to deliver it to the seller when the title insurance company can issue its policy of title insurance showing the title to the piece of real property in question to be in the buyer, free

and clear of all liens or encumbrances.

This is the simplest form of real estate deal. It is, of course, "duck soup" for the escrow officer. Unfortunately for his peaceful existence, however, many property transactions are not so simple. Sometimes three or more pieces of property are traded back and forth. Encumbrances existing are to be paid off, or assumed, or transferred. Fire insurance must be transferred to new owners, or cancelled and new policies obtained. New encumbrances must be obtained, and recorded in their proper order.

As a usual thing, clients do not know how to write instructions to the escrow department which will embrace all of the elements involved in even the simplest deal. The escrow officer must himself write these instructions, and get them signed. Strangely enough, he prefers this situation. It is when attorneys or real estate brokers unfamiliar with modern methods of handling property deals undertake to write long, involved and utterly useless instructions that he tears his hair.

When the escrow department has obtained all of the instruments necessary to comply with instructions received from all parties to a deal (usually buyer, seller, and mortgagee), it then records these instruments with the County Recorder, and the policy of title insurance is issued. Then funds are paid to whomever is entitled to receive them under the terms of the escrow instructions. Usually funds are paid to the seller, to the real estate broker for his commission, and to the former mortgagee. The deal is then marked "closed."

It is impossible to glean from the foregoing even an inkling of the enormous importance of the services rendered by title insurance companies in real estate transac-

tions. Without them, it is safe to say that real estate "booms" in many localities would be impossible. Through the use of their facilities, real estate brokers are relieved of the tedious details of their transactions, and are left free to consummate sales. Even their commissions are paid directly by the title companies—one of the best features about title companies, from the brokers' point of view.

There are no institutions in the Philippines which resemble title insurance companies. It is argued that they are not needed here, because of our system of registering titles under the Torrens System (Act 496). Under this system, an insurance fund is provided, out of which are paid losses to buyers or mortgagees resulting from certain specified failures of title. We italicise "specified"—many of the most frequently-encountered failures of title are not insured against under this system. Besides that, many restrictions hedge about recoveries from the insurance fund, even in ordinary cases.

In the next issue of the Journal we expect to outline in our opinion how the Land Registration Law is defective.

Sailing the...

(Continued from page 39)

population is housed here in homes built on the high piles, being born, living and dying without leaving the place. It is a world of its own tiny shops, stores, houses and homes all jumbled together and on top of each other.

In down town Jolo, there are splendid examples of old Spanish houses, including the Customs house built, as usual, around a court, with overhanging second stories. The old wall which once defended the city, is still to be seen in parts of gates and other defences.

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