

TCT - STORIES

Source: Excerpts from “*Quiet Achiever: The Life and Times of Tan Sri Dr Tan Chin Tuan*” (TCT refers to Tan Chin Tuan)

Responsibility of the Rich to help the Poor:

TCT had little respect for those wealthy Indians who callously drove in their limousines past people starving to death, en route to fashionable restaurants serving eighteen-course meals. It was in stark contrast to Australia with its spirit of generosity. Restaurant meals in the Antipodes were capped at four shillings and sixpence and food was carefully rationed so that everyone received his fair share. The Calcutta experience inspired compassion in Tan Chin Tuan toward those of little means and an acceptance of the responsibility of the strong and powerful to help the weak.

Forbidding nepotism:

Tan Chin Tuan’s management style immediately made its mark by forbidding nepotism. The bank needed to quickly hire and train staff to fill many vacant positions. Traditionally, directors would send their sons to the bank for jobs. TCT put a stop to this. As he later recalled an interview with the magazine, *Euromoney*:

“When I was quite junior, I was aware that some of the staff were dissatisfied because they feared that a director’s or a senior officer’s son was likely to be treated preferentially. This was not the fault of the former management. It was simply the perpetuation of an old Chinese tradition. But this made the more promising bank officers feel that they might do better to seek other pastures. To set a good example, I therefore did not allow my son or my brother to join the bank. It was a painful decision.”

- *The Tide in Life of Tan Chin Tuan, October 1982*

This act of leadership extinguished any grumbling from the other directors and thereafter, all new employees were carefully screened and hired on the basis of competence, not connections.

Integrity:

One branch in Malaya sent in a proposal for a \$30,000 loan from a man, who had a house worth \$50,000, which he had offered as security. TCT was upset to learn the branch was proposing to charge an excessive 18 per cent per annum on the loan, when it already had the home as collateral. “He’s happy to pay it” was the response from the branch manager, eager to make as much interest for OCBC as possible. “But I’m not happy to receive it,” TCT replied. “Reduce the rate to 12 percent.” Reluctantly, the branch manager obeyed. He telephoned the customer and said somewhat ambiguously, “My managing director wouldn’t approve it.” The borrower

misinterpreted the branch manager's comment and thought he had been rejected. He grew angry. "He wouldn't approve the loan?" he asked in disbelief. "No," said the manager, "he wouldn't approve the interest rate. He said it was too high."

Tiger Tale:

Another memorable member of the Kambau estate was Lim Teck Swee, who excelled in the understanding of wild animals. On one occasion, TCT and Lim were walking with the workers when a tiger suddenly appeared on the path. TCT immediately took aim with his gun, but Lim snatched the gun away. Grabbing his umbrella, he quickly opened and closed it several times. To the amazement of all, the tiger fled, frightened by the benign weapon. Lim turned to his young employer and explained the importance of assessing risk in life. He cautioned, "You must learn to distinguish the ferocious from the harmless, and good tigers from bad."

"Good" tigers feared man. "Bad" tigers attacked. When a man-eating tiger had taken a man from the village, Lim organized a search party. He insisted upon walking in front; a tiger in possession of human prey was dangerous. The group followed the trail until they saw evidence of a man having been dragged in to the swamp. Lim quickly produced several powerful firecrackers, throwing them into the jungle swamp. As he hurled the flashing thunder sticks, Lim stepped backwards, in anticipation of a tiger attack. But the explosions had the desired effect; the tiger was frightened away, allowing the party to retrieve the body of the man.

Lim declared he would kill the tiger within three days. He built a hideout in the great cat's territory and waited. Using a puppy as live bait, he lured the tiger to the trap and shot it. Lim was the nearest thing to a gamekeeper than an estate devoted to rubber could appropriately employ. TCT paid him a salary, plus all the desired game he hunted. The meat was retailed in the village and a percentage of the proceeds presented to Lim. The meat from the wild boar was worth considerably more than the wages that Lim was paid each month. For Tan Chin Tuan, it was a pleasure employing such a talented man, who not only provided the plantation with food and profit, but a considerable amount of excitement.

Fighting for Justice:

One stranger who benefited from Tan Chin Tuan's acute sense of justice and fairness was Wong Lai Fatt, a Malaysian vegetable seller. While reading the paper one morning in October 18, 1972, TCT came across the story about Wong who had pleaded guilty to killing a loan shark, Cheng Peng Fun.

Cheng had forced Wong's wife into several acts of prostitution to recover \$120 which Wong owed him. Even after the debt had been repaid, Cheng wanted Wong's wife to continue to earn money for him. Accompanied by two men, Cheng went to Wong's house to proposition Wong's wife and, in Wong's presence, tried to rape her. In desperation, Wong stabbed Cheng with a kitchen knife, killing him.

Although Wong was a complete stranger, Tan Chin Tuan felt compassion for the man and his desperate situation. He contacted R.C. Hoffman, managing partner of the Kuala Lumpur firm of

Allen & Gledhill to appeal the case. “If the report is accurate, I think you will agree with me that the defendant was apparently trying to defend his wife from being raped by a scoundrel who had driven them into ignominy, and the four-year prison sentence is unwarranted.”

The case was a difficult one. Wong had pleaded guilty and his conviction was appealed. Furthermore, the time for lodging an appeal had passed. On TCT’s insistence, Hoffman brought the case to the personal attention of Malaysia’s Chief Justice, Tan Sri Ong Hock Thye, who allowed an appeal to be filed out of time. On appeal, the three-man Federal Court quashed Wong’s conviction.

Afterwards, in a letter to TCT, Chief Justice Ong Hock Thye wrote:

“I am much obliged to you for calling my attention last month to the case of Wong Lai Fatt, which escaped my attention altogether when it was reported. I am more than grateful to you in that you have, in spite of being such a very busy man, not been content just to say, ‘What a pity’ and let it at that.”

TCT responded:

It has made me very happy to see the miscarriage of justice so mercifully rectified, although I neither know nor have ever set eyes on the defendant.”

A profoundly grateful Wong wrote to Tan Chin Tuan.

“Due to my having received not much education, I am unable to use all the words to express the deep gratitude in my heart for your kind deed. All I can do is to say ‘thanks’ and give my respect to you and to all philanthropists who have bestowed kindness on others without expecting to be rewarded. May I extend my best and sincere wishes to you and to all beneficent people. May all of us with a kind heart be rewarded by their good deeds.”

Championing Education:

In the early post-war years, TCT sent staff to Australia and England to upgrade their banking credentials. On their return, these young men helped train their colleagues. As he preferred his employees to remain in Singapore, TCT soon set up a training school and hired Wilfred Stanton, the former principal of the Midland Bank’s training school, to run it. To encourage the British banker to work in Singapore, Stanton was furnished with an attractive house in Holland Hill, part of which was used for the classrooms. The programme taught new skills to employees, as well as subjects that would advance their careers. The curriculum included typewriting, bookkeeping, shorthand and, naturally, banking and securities courses. The bank advanced the students money to pay the subsidized course fees, with the loan written off if they passed their examinations. TCT kept a watchful eye on his staff, encouraging and promoting those who excelled and moving the less talented to other positions to leverage on their individual aptitudes.

Dealing with the Robinson Strike:

A potential strike at the Robinson department store was a case in point. The managers had caught two sales girls stealing and planned to sack them. Two rebellious unions were vying for the employees' support and each demanded that if the store didn't take the girls back it would strike. The managers had been unable to make headway with the union and turned to TCT for help. As chairman of Robinson & Company, Tan Chin Tuan's logic was simple, but effective. "If they strike, we'll close down the store. If the unions prevent us from firing staff caught stealing, the employees will continue to steal until there is no stock left. So we might as well shut our doors now."

TCT reiterated his intention to close the store in a meeting with one of the more radical union leaders. Admitting that common sense should prevail, the union withdrew its threat to strike. Now operating in an atmosphere of mutual respect, there was little trouble with the union afterwards.

Several years later, the same union chief was detained for being a communist. After serving a period in detention, he was permitted to leave for Britain to study law, on the proviso that he never return to Singapore. Tan Chin Tuan gave him some financial assistance and even provided an overcoat to keep the unionist warm in damp and rainy England. Although they had once clashed, TCT felt no animosity between them, considering the union leader not an enemy, but merely an adversary.