

Charles S. "Charlie" Salmon's Philippine Career Outstanding

His motto the story of the little black hen: confidence in opportunity yielding to hard-seeking is his life formula

The occasion of a man's departure from Manila with his family, for a trip around the world during the rest of the year, is a good time to say something about him. So this is a good time to say something about Charles Schofield Salmon, general agent of the Insular Life Assurance Company, a director of the American chamber of commerce and one of its former vice-presidents. He left Manila a few days ago with Mrs. Salmon and their daughters Frances, Emily and Dorothy for an extended itinerary of travel from which he plans to get back to Manila with Mrs. Salmon and their daughter Dorothy in December. Meantime, Frances, graduated from Central School high school, is to enroll for college work at Duke University and Emily is to enroll at Syracuse University.

Another daughter, Charlotte, the eldest, is Mrs. Henry L. Beaty of Hackettstown, New Jersey. Hackettstown is Salmon's home town. He was born there June 20, 1878; he volunteered there, to soldier in the Philippines; he married there, December 17, 1908, Miss Mary Wade; mail reaches him there when he is on furlough from the Philippines; there the banking he does in America is done.

Not every substantial man maintains the old home ties, but every man who does is substantial; it evidences faith in present and future to remember past friends and friendships.

Salmon came to the Philippines as an enlisted man in Company F, 26th U. S. Volunteer Infantry. With some 600 casuals, this regiment came to the islands on the transport *Grant*, formerly the battleship *Mohawk*, which reached Manila October 24, 1899, and went at once to Iloilo to disembark the troops. Here, February 26, 1901, Salmon received honorable discharge and began as a bookkeeper in the Iloilo office of the old Pacific-Oriental Trading company, where he was made manager the next year. Major Wm. H. Anderson and Leon Rosenthal are among the oldtimers in Manila who were connected with this company at Manila. The Iloilo office was closed July 1, 1903. Outside of hours, Salmon had been writing insurance for the New York Life company. This he continued to do. He had also, in 1902, imported a modern rice mill from Scotland and started it operating at Capiz, one of three such mills that were the first modern ones operated in the islands; for many years Smith Bell & Co. operated one of them at Calumpit.

Upon leaving Iloilo in 1903, Salmon went to Capiz to live, and to operate his rice mill. This business he abandoned in 1906 to join the China Mutual life insurance com-

pany as agent, and in 1907 was made this company's general agent. Three years later, in 1910, the Insular Life Assurance Company, first of the local companies, was organized and Salmon made its general agent under a 10-year contract. With this company, for which he drew many of the important papers, including policy forms, Salmon is now working on his third 10-year contract as general agent. His office is among the better organized agencies in Manila; his company had ₱5,322,096 of life insurance in force in 1915, and ₱33,995,524 in 1932 protected by investments in the islands and throughout the world in such securities as are authorized to be bought with insurance funds by Philippine law.

Salmon's motto of business is illustrated by the black-hen homily reproduced on this page from a framed copy that hangs on his office wall. To this he has led many a flagging solicitor, to hearten him with a reading of it. In 1913 he had such an agent, a good one too easily discouraged. Salmon told him to pick out any region of the islands himself, and he would go there with him and wager that within 30 days more than ₱100,000 of new business would result. The man chose the Baliuag district in Bulakan. He and Salmon topped ₱100,000 in a month. Soon he was blue again, being a gay free spender. This time he made it harder: on a similar dare from Salmon he chose Cabanatuan. But again, in the agreed time, ₱100,000 was topped.

"Always go by the black hen's doctrine," Salmon chided him. He never had to be told again, and he became one of the most productive agents the company ever had; he wrote a high volume of business and it was of the best sort, the kind that stayed on the books. "Write me an incorrigible optimist, like the little black hen," says Salmon.

He is a man of fundamental faith and invincible energy, would be a better way of putting it. This



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fundamentalism embraces insurance. That he sells a commodity in which he deeply believes is evident in his personal insurance, ₱235,000, and in the large policy on his life carried by his company. That he is a man of invincible energy is evidenced by the many failures among things he has tried, failures that have left him undiscouraged. They began in Iloilo. In his early years there he had 30 carromatas on the streets for hire, rigs, horses and harness. An epidemic of surra left him just rigs and harness, taking every horse.

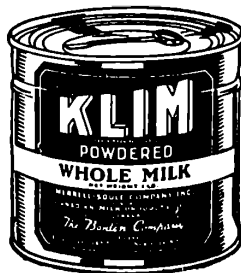
Then the rice business at Capiz, impractical against Chinese competition, nearly strapped him of capital. Now he has a moving picture house at Bacolod, which took years to get on the black side of the ledger and still presents difficulties enough.

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Said the little red rooster,
"Gosh all hemlock!
Things are tough.
Seems that worms are getting scarcer, and I cannot find enough.
What's become of all those fat ones is a mystery to me. There were thousands through that rainy spell,—but now, where can they be?"
The old black hen who heard him didn't grumble or complain. She had gone through lots of dry spells,—she had lived through floods of rain. So she flew up on the grindstone, and she gave her claws a what, as she said, "I've never seen the time when there were no worms to get." She picked a new and undug spot; the earth was hard and firm. The little rooster jeered, "New ground? That's no place for a worm." The old black hen just spread her feet; she dug both fast and free. "I must go to the worms," she said; "the worms won't come to me." The rooster vainly spent his day, through habit, by the ways where fat worms had passed in squads back in the rainy days. When night fall found him supperless, he growled in accents rough, "I'm hungry as a fowl can be. Conditions sure are tough." He turned then to the old black hen and said, "It's worse with you, for you're not only hungry, but you must be tired, too. I rested while I watched for worms; so I feel fairly pork. But how are you? Without worms, too, and after all that work?" The old black hen hopped to her perch, and dropped her eyes in sleep, and murmured in a drowsy tone, "Young man, hear this and weep: I'm full of worms and happy, for I've dined both long and well. The worms were there, as always,—but, I had to dig like hell."

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Wherever Groceries Are Sold

Charles S. "Charlie" Salmon...

(Continued from page 14)

In 1919 the Salmon-Dexter company was organized that dealt, until liquidated in 1925, in farm machinery for which too limited a market could be found. And the movie at Bacolod is recouping a loss of a good many thousand pesos in wet-golf courses that flourished and died too soon, while along the trail of trial and error is the Rural Transit company that finally fell to its major creditor, the Bachrach interests. Experience is a dear but thorough-going teacher.

An experiment still promising is the Puncan Plantation company growing rice on a large farm carved out of public lands in the jurisdiction of Caranglan, Nueva Ecija. When the city man goes into farming he must count the fun of it his main profit, but Salmon has another real compensation from his farm: the farm supports 184 tenant families.

Besides, the farm yields prime watermelons that cap the menus of frequent garden parties at the Salmons' home in Pasay, on calle Donada. Characteristically a good provider, life offers Salmon no better pleasure than that of banqueting his friends and proffering at all times open and generous hospitality. Army beans, young pig roasted on a spit over an outdoor fire—the Philippine lechon—and cold melon are among dishes served at the Salmons' home that are unsurpassed anywhere. This introduces the fact that Salmon is forever doing things for others, helping folk out in one way or another—hypersocialized individual that he is. How many subscription lists he has carried about town, getting friends to chip in to ease someone's hurt of fortune; for the demands of charity he has always had time and always put down his share or more. Thus he helped found Union Church Hall, for girls, and headed for a year the American Guardian Association of which he was a charter member and remains a contributing member.

Such leanings make Salmon a good club and church man, since what he joins he tries to help—his propensity to organize effective help is insatiable. The Salmons are members of Union Church, and Salmon, of course, active in financing its activities. Salmon belongs to the Elks here, the Polo club, Baguio country club, Wack-Wack golf and country club. He joined the masonic order in 1917, in Manila, and is past master of his lodge, St. John's No. 9. He is a member of the Oriental Council No. 1, R.A.M., of Luzon Chapter No. 1, R.A.M., of Far East Commandery No. 1, and of Nile Temple at Seattle.

A recent business venture of Salmon's is unique of its kind, his opening an insurance office in Honolulu for Insular Life. Earl Carroll, formerly a Y.M.C.A. secretary here, is in charge of this office. It has been usual for capital to venture from the west to the east. This office reverses the rule, sends eastern capital into the west. The primary objective is, of course, the Filipino population of Hawaii, where many Filipinos have made themselves prosperous enough to carry life insurance. In buying office equipment at Honolulu Salmon had a peculiar experience. The salesman with whom he closed the purchase he recognized at once as a man he had helped out of a difficulty 30 years ago at Iloilo. This the man himself recalled when Salmon gave his name to be written into the purchase order. Business proceedings stopped there, hurrying recollection of a forgotten act of friendship so overwhelmed the salesman that he couldn't make out the order until hours later, back at his desk.

The Salmons are wished a most pleasant world trip, from which they will be very welcome in Manila in December; when it will be time to fetch melons from the farm, light the lanterns in the mango trees and celebrate home-coming with a typical garden party. Meantime Edmund W. Schedler, assistant general agent, will be in charge of Insular Life's general agency; a young man who went from school teaching into insurance, with Salmon, and made good at once, with the enjoyable experience of rising from a salary of P300 a month to one of P20,000 a year with bonus.

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