

An Example of Usury Within the Chinese Community: An Account from Wagga Wagga, 1923–1927¹

華人社團內部高利貸之一例：澳洲三位華人 1923–1927 年捐銀²

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Due to a lack of sources we have seen little on how transactions were made among the Chinese communities overseas. This source from Wagga Wagga, New South Wales, is precious and sheds important light on this subject. It gives an account of donations made by three Chinese men (the source calls them “three brothers”) to the Chinese community in Wagga between 1923 and 1927.³ The yearly average amount of their donations was between \$16.9 and \$20.9. The denomination of this money is unclear. Australian currency in the 1920s was in pounds, shillings and pence, and there were twenty shillings to the pound. The document does not indicate the occupation of the three persons, but according to McGowan’s study on the Chinese in Wagga Wagga, they were most likely market gardeners, or possibly labourers.⁴ The annual wage of a labourer was between 30 and 50 pounds, and that of a market gardener between 50 and 100 pounds. If the denomination of the donations was in pounds, the donations of the three Chinese were around one-fifth to one-third of their annual income. If in shillings, as suggested by Dr Kuo Mei-fen, then the donations, as a percentage of salary, are much less.

As the document indicates, these donations were made under various names. These include the day that the deity Guandi opened his seals, his birthday, his sons’ birthday and, as Guandi had as many as two birthdays, the three brothers were to pay \$3–4 for each birthday. To this list was added donations to the Qingming festival and clothes shop (unidentified). No examples of donations made by the Riverina Chinese towards relieving natural disasters or other similar events in China in the 1920s have been found. However, James Wong Chuey – who had substantial business interests in Wagga and nearby Junee, and was a prominent supporter of the Sze Yap Society, a founder of the Chinese Masonic Lodge in Sydney, and a prominent supporter of Dr Sun Yat-sen – may have made donations to the Nationalist party, the Guangdong government and other causes, and other like-minded men may have done the same. Willie Shai Hee, a Riverina-based relative of James Chuey, had substantial business interests in Guangdong province and built two homes there in the 1920s. The donations recorded in this document, however, were used to finance charitable and ceremonial activities connected with the temple and Chinese Masonic Lodge in the Wagga Wagga Chinese community. By the 1920s the Chinese community in the Riverina, and elsewhere in much of rural Australia, was in decline and many of the remaining single Chinese men were old and sometimes poor and in need of help. The lodge was important in providing this assistance. In Wagga Wagga the number of Chinese people, including women and children, would not have been more than a hundred, and some would have been descendants of Chinese–Australian marriages, where the traditional ties were less strong.

The donations recorded in the document were paid upfront by Foon Kee, a Chinese herbalist in Wagga Wagga, for four years on behalf of the three brothers. Foon Kee sent the account below to the three brothers asking for arrears. The account came into being

¹ The authors are very grateful for advice and assistance received from Professor Yen Chingwang, Dr Lai Chi-Kong and Dr Kuo Mei-fen.

² 感謝顏清煌、蔡志祥、黎志剛和郭美芬仔細閱讀文件原文及我們的初稿並提出重要意見。文件的數字是花碼，感謝顏清煌和蔡志祥教授仔細核對數字。

³ The original letter is in a private collection in Wagga Wagga and its provenance is unknown. It has been reproduced in Barry McGowan, *Tracking the Dragon: A History of the Chinese in the Riverina* (Wagga Wagga and Sydney: Museum of the Riverina and NSW Migration Heritage Centre, 2010), pp. 48–49.

⁴ McGowan, *Tracking the Dragon*, pp. 10–22.

because the three brothers did not have enough cash to pay their obligations. If we compare the final amount for donations of \$50 per year with the actual arrears appearing on the account, a huge discrepancy emerges, of between four and six times. This means that the shop owner was charging interest of 400 to 600 percent on the arrears, which were in the nature of a private loan. On average this means that interest rates of about 100 percent per year existed within the Chinese community. The interest rates of the Australian banks at the time could not have been higher than 10 percent, but to obtain a loan required a mortgage of property or a financial guarantor. Both were beyond the capability of the three brothers. Thus to borrow within the Chinese community became the only option. Interest accumulated on interest, so within the four years the arrears was \$1216. The evidence for what we believe was usury can be found at the end of the document, the account of the last year, 1927. The donations towards the Day of Guandi Opening His Seal and to the Qingming Festival were consistent with that of the earlier years, but because these two donations were made before the final account, there was no discrepancy between the donations and final arrears, meaning no loan was made. The three brothers were probably about to leave the district, but we have no way of finding out where they were going.

Although little is known of Foon Kee, he may have been connected with a large store of the same name in late nineteenth and early twentieth century Melbourne. The proprietor of this store was one of the important leaders of the Sze Yap Society in Melbourne. A question arises as to Foon Kee's authority in assuming responsibility for these payments and exacting the contributions from the brothers. Generally the headmen in the twentieth century were not as powerful as those in the nineteenth century. However, their position in the Riverina may have been different, as almost all the Chinese people lived in the Chinese camps established in the major Riverina towns, such as Wagga Wagga, and would have been beholden to the headmen, who tended to be the leading Chinese storekeepers in the towns – and Sze Yap members as well. As such they would have had substantial influence over the poorer Chinese men living in the camps. More than likely, Foon Kee was a headman in this tradition.

由於資料的缺乏我們至今很少看到華人社團內部經濟的具體情況，Wagga Wagga 的這份資料因此彌足珍貴。資料記載了三位華人（文件稱“三兄弟”）在 1923 年至 1927 年中捐銀的情況。他們平均每人每年的捐銀是 16.9 元到 20.9 元之間。此“元”應該是澳洲通貨，但到底是哪個單位呢？麥區文曾在 Wagga 附近的扭蘭打埠收集到一個匾，上面記錄著洪門會會員入會所交的會費（“扭蘭打埠信士進洪門來館底開列”）。⁵ 這個叫做“館底銀”的會費是每人一鎊零一元，“元”在此是先令，因此 Wagga 這個檔裡的“元”也應是先令。⁶ 文件沒有指出這三人的職業。據麥區文對 Wagga Wagga 華人歷史的研究，他們最可能是菜農（market gardener）。當時工人的工資每年不過 30-50 鎊，菜農的收入在 50-100 鎊之間。

如文件所示，這些捐銀的名目繁多。關帝開印要捐銀，關帝誕辰要捐銀，關帝的兒子關平誕辰要捐銀，而關帝竟有兩個誕辰，都要捐銀。還要加上清明和“進衣行清”（待考）。我們不清楚這些捐款流向何方。但這些有規律的、每年六度的捐銀對澳洲四邑華人社會來說應當有相當的代表性。

這些捐銀是由 Wagga 的 Foon Kee Chinese Herbs 先代支、最後算帳的，因此有了眼前這份清單。文件最後的落款為“寬”。據郭美芬，同時期墨爾本一家知名的華人商號為“寬記”，其英文名字正是 Foon Kee。墨爾本的“寬記”是墨爾本四邑會館的重要領袖之一。如此看來，Wagga 的 Foon Kee 有可能是墨爾本“寬記”在 Wagga 的分支，或者有相當關係。看來“寬記中藥店”為三兄弟墊支了四年的捐銀，而到最後算總賬。如果將每年的應捐銀和三兄弟實際欠銀比較起來，我們看到其差距居然有 4.22 倍到 5.89 倍之多。這就是說，寬記中藥店為自己四年的代支（等於私人貸款）所收的利息是本銀的 400-500%。如果平均算起來，華人內部貸款的利息大約是每年百分之百。當時澳洲銀行的利息不會高於 10%，但由於需要財產抵押或擔保，這三兄弟無從籌起，因而只能在華人內部私人貸款。

⁵ “Subscription board for members of the Hung Men Society,” kept in the Cottage Museum, Narrandera.

⁶ 感謝郭美芬指出這裡的“元”應是“先令”，而非“鎊”。

四年利滾利下來，三兄弟最後欠債 1216 先令（243 鎊），這等於每人欠債 81 鎊，大約是三兄弟四年收入的四分之一上下，不可謂不重。推斷捐銀和 實際欠銀的差距是華人內部貸款高利貸的証據可見最後一年（1927）的數字：關帝 開印和清明捐銀與每年捐銀數目相當，但因為是最後結清前的捐銀，捐銀數與實欠 數相同，沒有差距。三兄弟很可能是要離開，但是要去雪梨還是要回唐則無從查考了。

但是這筆由“捐款”而生的高利貸到底有沒有還清？據郭美芬的研究，1920 年代的華人領袖對澳洲華人社會的影響與十九世紀已經不可同日而語。對 1927 年即將離開 Wagga 的三兄弟來說，四邑會館和它屬下的“寬記”有沒有能力迫使三兄弟去付清這筆欠款尚屬疑問。從這份清單留在 Wagga，而不是隨著欠債的還清而隨著三兄弟去往他鄉或回唐看來，“寬記”的主人很有可能並沒有實現他所放的高利貸，有可能甚至沒有機會將此清單交給三兄弟。

Transcription and translation

This is a transcription and translation by Li Tana of the original document, which is held in a private collection in Wagga Wagga. The document's provenance is unknown. A copy of the original has been reproduced in Barry McGowan, *Tracking the Dragon: A History of the Chinese in the Riverina*, pp. 48–49.

Translation (translator's notes in round brackets)	Original Chinese text
Mengguang 蒙光 (company name with a seal). [Previous] account was closed on 22 of Lunar January 1923, 12th year of Minkuo (Republic). Account started from 23 March 1923.	蒙光 1923 年民国 12 年正月二十日截计妥收完式 【月】二十三日起计
23 March – donations for “xingqing yin 行清銀” made on behalf of: Song Jun \$2.5 Song Xin \$2.5 Song Sheng \$2.5 Total of three donations: \$7.5	三【月】二十三日代支捐行清銀 松君捐銀 2.5 元 松斡捐銀 2.5 元 松勝捐銀 2.5 元 三共该 7.5 元
23 May – the birthday of Guan Ping (the son of Guangdi) Three brothers of Song Jun, Song Yi, Song Sheng were to make three donations, \$3.5 each, and the total was \$10.5.	五【月】拾叁日关平圣诞 松君松斡松勝兄弟三名共三份每份派銀 3.5 元， 三共该 10.5 元
24 June – the birthday of Guangdi Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$4 each, and the total was \$12.	六【月】二十四日关帝宝诞 松君松斡松勝兄弟三名共三份每份派銀 4 元，三 共该 12 元
14 July – donations to clothes shop(?) Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$2.5 each, and the total was \$7.5.	七【月】代支捐建衣行清 松君松斡松勝兄弟三名每人捐銀 2.5 元，三共 该 7.5 元
13 September – birthday of Guandi Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$4 each, and the total was \$12. The total account of this year was \$209.	九【月】十三日关帝诞 松君松斡松勝兄弟三名每份派銀 4 元三共该 12 元 是年合共该銀 209 元

Translation (translator's notes in round brackets)	Original Chinese text
<p>1924, the 13th year of Minkuo 22 January. Guandi opens his seal. Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$4 each, and the total was \$12.</p>	<p>1924 年民国十三年正二十日关帝开印 松君松焮松胜兄弟三名每份派银 4 元三共该 12 元</p>
<p>3 March – Qingming festival Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$2.5 each, and the total was \$7.5.</p>	<p>三【月】初三日清明行清 松君松焮松胜兄弟三名每人捐银 2.5 元, 三共该银 7.5 元</p>
<p>13 May – birthday of Guan Ping (the son of Guangdi) Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$4.3 each, and the total was \$12.9.</p>	<p>五【月】拾三日关平圣诞 松君松焮松胜兄弟三名每份派银 4.3 元, 三共该银 12.9 元</p>
<p>24 June – birthday of Guangdi Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$3.9 each, and the total was \$11.7.</p>	<p>六【月】二十四日关帝诞 松君松焮松胜兄弟三名每份派银 3.9 元, 三共该银 11.7 元</p>
<p>14 July – donations to clothes shop Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$2.5 each, and the total was \$7.5.</p>	<p>七【月】十四日进衣行清代捐 松君 2.5 元松焮 2.5 元松胜 2.5 元, 三共 7.5 元</p>
<p>13 September – birthday of Guandi Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$4.3 each, and the total was \$12.9.</p>	<p>九【月】十三日关帝诞 松君松焮松胜兄弟三名每份派银 4.3 元三共该银 12.9 元</p>
<p>The total account of this year is \$303.9</p>	<p>是年合共该银 303.9 元</p>
<p>1925, 14th year of Minguo 22 January – Guandi opens his seal Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$4 each, and the total was \$12.</p>	<p>1925 年民国十四年正【月】二十日关帝开印 松君松焮松胜兄弟三名每份派银 4 元三共该银 12 元</p>
<p>13 March – Qingming festival Three brothers of Song Jun, Song Xin, Song Sheng were to make donations of \$7.5.</p>	<p>三【月】拾三日清明行清代支捐银 松君 2.5 元松焮 2.5 元松胜 2.5 元, 三共 7.5 元</p>
<p>13 May – birthday of Guan Ping (the son of Guandi) Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$3.9 each, and the total was \$11.7</p>	<p>五【月】拾三日关平圣诞 松君松焮松胜兄弟三名每份派银 3.9 元, 三共该银 11.7 元</p>

Translation (translator's notes in round brackets)	Original Chinese text
<p>24th June birthday of Guandi Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$4each, and the total was \$12.</p>	<p>六【月】二十四日关帝诞 松君松焮松胜兄弟三名每份派银 4 元, 三共该银 12 元</p>
<p>14 July – money to clothes shop Three brothers of Song Jun, Song Xin, Song Sheng were to make donations \$7.5.</p>	<p>七【月】十四日进衣行清代捐 松君松焮松胜兄弟三名, 共捐 7.5 元</p>
<p>13 September – birthday of Guandi Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$4 each, and the total was \$12. The total account of this year was \$302.3</p>	<p>九【月】十三日关帝诞 松君松焮松胜兄弟三名每份派银 4 元三共该银 12 元 是年合共该银 302.3 元</p>
<p>1926, the 15th year of Minguo 22 January – Guandi opens his seal Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$4 each, and the total was \$12.</p>	<p>1926 年民国十五年正【月】二十日关帝开印 松君松焮松胜兄弟三名每份派银 4 元三共该银 12 元</p>
<p>22 February – Qingming festival Three brothers of Song Jun, Song Xin, Song Sheng were to make donations of \$7.5.</p>	<p>二【月】拾二日清明行清代支捐银 松君 2.5 元松焮 2.5 元松胜 2.5 元, 三共 7.5 元</p>
<p>13 May – birthday of Guan Ping (the son of Guandi) Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$4each, and the total was \$12.</p>	<p>五【月】拾三日关平圣诞 松君松焮松胜兄弟三名每份派银 4 元, 三共该银 12 元</p>
<p>24 June – birthday of Guandi 3 brothers of Song Jun, Song Xin, Song Sheng were to make 3 donations, \$4 each, and the total was \$12.</p>	<p>六【月】二十四日关帝诞 松君松焮松胜兄弟三名每份派银 4 元, 三共该银 12 元</p>
<p>14 July – money to clothes shop Three brothers of Song Jun, Song Xin, Song Sheng donations was \$7.5.</p>	<p>七【月】十四日进衣行清代捐 松君 2.5 元松焮 2.5 元松胜 2.5 元, 三共 7.5 元</p>
<p>13 September – birthday of Guandi 3 brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$3.5each, and the total is \$10.5.</p>	<p>九【月】十三日关帝诞 松君松焮松胜兄弟三名每份派银 3.5 元三共该银 10.5 元</p>
<p>The total account of this year is \$301.5.</p>	<p>是年合共该银 301.5 元</p>
<p>1927, the 16th year of Minguo 22 January – Guandi opens his seal Three brothers of Song Jun, Song Xin, Song Sheng were to make three donations, \$4 each, and the total was \$12.</p>	<p>民国十六年正【月】二十日关帝开印 松君松焮松胜兄弟三名每份派银 4 元三共该银 12 元</p>

Translation (translator's notes in round brackets)	Original Chinese text
<p>22 March Qingming festival Three brothers of Song Jun, Song Xin, Song Sheng were to make donations of \$7.5.</p> <p>The two accounts was altogether \$19.5.</p> <p>From 22 February 1923, 2nd of Minguo to 3 April 1927, 16th year of Minguo the debt is a total of \$1216.5.</p> <p><i>This is to my three virtuous brothers Song Jun, Song Xin and Song Sheng</i></p> <p><i>Copied by your elder brother Kuan on 1927 16th year of Minguo 3 April</i> [Seal] Foon Kee Chinese Herbs Wagga Wagga</p>	<p>三【月】初二日清明行清代支捐銀 松君 2.5 元松焮 2.5 元松勝 2.5 元, 三共 7.5 元</p> <p>二期合共該銀 19.5 元</p> <p>1923 年民國十二年二月二十三日起計至 1927 年 民國十六年四月初叁日止合共該欠銀 1216.5 元</p> <p>松君 松焮 三位賢弟均此 松勝</p> <p>1927 年十六年四月初三日 兄 寬 抄單</p>