

# 負債是奴隸



欠債 切莫 就還 有賬

THE HAUNTING HAND OF DEBT.



JUST before I left Nanchang one of my Chinese friends died. He had been a Manchu official but when the monarchy was overthrown had lost his position, money, home—everything. And to eke out an existence he had prevailed upon his son to hire himself out as a teacher to a foreigner in the city. When the old gentleman passed away they were living in straightened circumstances, occupying one room in a tumble-down shanty and eating only two meals a day—sometimes but one.

Preparations for the funeral, however, were made on a most elaborate scale. A huge coffin was purchased, a friend's house was borrowed and decorated with beautiful red and white scrolls and banners, and as acquaintances came in to pay their last respects every one of them was served with a bowl of noodles (*mien*) and other refreshments. When the funeral party started to the cemetery, trumpeters were hired to precede the procession; pall bearers were secured and ricksha pullers were hired in large numbers for the guests. Of course all of this cost much money, but what of it? Did not the departed merit a respectable funeral? And so the son burdened himself with a debt that would take a lifetime to repay.

On another occasion one of the boys in our Y. M. C. A. school was married. His father was a poor cloth peddler with a family of five to support. He was never able to earn more than a dollar a day. His income usually averaged around sixty cents for twelve or fourteen hours of hard work. Yet when

are profligate yet they are the most thrifty people on the face of the earth. Paradoxical? Yes, because there are such extremes between the wealthy and the poor, and between individuals in the same class. The average man is thrifty because he has to be. He must make every garment, every bit of food, every piece of fuel go the limit. I have seen children in a dozen parts of China gleaning sticks, stubble and straw from the fields for fuel. I have seen old women following the barrow of the coal man to pick up one or two small lumps that might jolt out of the sack. On the other hand I have seen students, so poor that they could scarcely make both ends meet, borrow money to feast their friends at the time of the Dragon Boat festival or when one of them was about to leave home. The price of the banquet would set them back three or four months.

The system of borrowing money in China becomes a vicious habitual circle. Rates of interest are almost as exorbitant as in India. Good intentioned people are often caught in this miasma of debt by their generosity or their desire to "put on front" or to "save face."

But much of the misery that comes from thriftlessness is due to gam-

# Thrifty Wasters

Chinese people profligate and saving, in "ferrying-across" generation, turn to the Association's "getting-ahead" program to dodge usurers

By Frank B. Lenz

his son married the girl whom the elders had selected, the father borrowed a large sum of money at 12 per cent interest. Three years later this man came to me for a loan saying his creditor would wait no longer.

Extravagance! Waste-fulness! Theodore Roosevelt told us that one of our national sins was wastefulness. But we have a bountiful supply of goods as compared with China. Her people

bling which is one of China's three worst social vices according to Yung Tao, a Peking merchant. This terrible habit has fastened itself upon the country until it is a national evil. It finds expression in a dozen different ways. One of the commonest forms is seen among street boys who have developed a game that is played by snapping coins at a distant point. Ma jong is one of the worst. Every foreigner in China knows that "sparrow" and "fan tan" are in this class. Gambling leads to debts—of honor—but more likely of dishonor for it is only a step from the gambling table to a "deal" on the part of an official who sells his vote or his country. The newspapers tell openly of the big amounts paid as bribes in the recent presidential election.

Extravagance in dress and food—silk clothes when one should wear cotton—"an automobile appetite on a ricksha pocketbook"—lotteries—opium smoking and smuggling—drinking—these are the habits that knock thrift into a cocked hat in China. Still an-

(Continued on Page 286)



儲蓄生利如種稻  
成麥之有收  
每月儲洋五元  
則三十年後本  
利可有三千七  
百十五元

WATCH YOUR MONEY GROW

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## Thrifty Wasters

(Continued from Page 261)

other reason why people do not save is because there are few facilities for saving. No agencies have been developed. The modern bank is a new and comparatively unknown institution. Few co-operative enterprises financed by bonds have been tried. China is in her "ferrying across generation" or transition period from the old individual principle to the modern co-operative system and because of the confusion and trouble people do not know which way to turn for economic relief. They know they must have money but how to get it and save it is the problem.

The Young Men's Christian Association was the first organization to tackle the problem of developing thrift in a business-like way. Last year the National Committee at Shanghai projected a plan that was taken up enthusiastically by nearly a dozen of the leading cities of the country.

Charles C. Shedd, industrial secretary of the Hankow Y. M. C. A., writes: "During the five days of the thrift campaign we held forty-three lectures in sixteen different places with a total attendance of 12,405. In addition nearly 60,000 pieces of thrift literature were distributed and about 700 copies of thrift charts in Chinese dress were exhibited in schools, banks, shops, factories and churches.

"To conserve the interest and provide convenient facilities for savings we opened 'Saving Information Bureaus' in our buildings at Wuchang, Hankow and Chiaokow. We also arranged with a Chinese bank to send men at regular times to receive or pay deposits. We encouraged the use of the Chinese Postal Savings and other reliable plans."

ONE of the most striking features of the national campaign was the part played by Governor Feng Yushiang, the Christian general, who, in 1900, was among the Boxers who slew and burned the entire missionary body in Paoingfu in 1900. As these acts were being committed he heard the words of a timid missionary girl pleading that the lives of the innocent ones might be spared, and they stuck in his mind. Twelve years later he heard Dr. John R. Mott in Peking speak on the Christian life, was converted and later baptized. He immediately began talking with his troops and converting them until today there are nearly 10,000 Christians in his army. There have been Christian generals and admirals in the world before this, but never before has there been such devotion, efficiency, soberness and earnestness on the part of so large a body of troops—Cromwell's Ironsides not excepted.

But to return to the story. When G. H. Colé, secretary for visual instruc-


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