

No. 4 Jen Tien His Li,
Ho-pei,
Tientsin, China
Mar. 7th, 1918

Dear George

A number of matters are in need of a bit of attention: First, and before I forget it, will you please ask Mr. Hawxhurst to wrap up and send me by mail a new pocket size check book of the Falls Church Bank.

Second, I enclose herewith a check for \$30 made out in your name, which I will ask you to cash and hand the money to Miss Emma Reed-as her annuity from my mother's estate for this year. Last year the matter was overlooked until the autumn, but I sent a check direct to Miss Emma in the latter part of September. I suppose she received it all right, but I had no acknowledgement. Please let me know when you write, if she got it.

Third, I have received a note from Rev. R. A. Castleman in regard to a share in the Old Baptist Church property on Board Street. I heartily approve of the purposes the Episcopal Church has in mind for the property and I should be very glad to make over to the Episcopal Church my share in the place, provided the others concerned are of the same mind. As there would be considerable delay in sending me the necessary papers for the legal transfer, I would suggest that the Episcopal people take immediate possession-so they may put the place in repair, and the formality of the papers may come later. There is another possible obstruction to the signing of papers until the war is over. I have taken out naturalization papers in China and am recorded by the Chinese Board of Interior as a Chinese citizen, but I believe the American government does not now recognize the expatriation of Americans while the country is at war. The American Consul General here has advised to let the matter rest until the war is over.

So far as matters in general are concerned, it makes not a particle of difference whether the American government acknowledges my expatriation or not, but the signing of papers in the presence of the American Consul-General might make the situation a little awkward for him. The trouble is, of course, that the American Congress just overdid itself a bit in making a law which the American government has no right, power or authority to enforce, as, - in most instances, - she has not authority at all to act in other countries and forbid other nations from accepting into citizenship whomever they please. A test case would make a laughing stock of the American Congress. Of course I am a Chinese citizen now and any interference on the part of America would meet with a polite request to "stay at home and mind your own business" from the Chinese government. Well, we'll hope the war will soon come to a close and we may then do all things in a more normal way.

Fourth, please find out how big a loan I could make on my Falls Church property and under what conditions and at what rates. The property is not bringing much income, but the time does not seem favorable to sell out. Now, if I could get the use of some of the value of the property, I could invest it very profitably in commercial dealings to net the 30 or 40 percent per year. There is a great opportunity in the line of import and export out here. I have many friends engaged in the business who could employ my money with theirs at a small commission and without any special care on my part, to bring me very satisfactory profits. One of these friends started about three years ago with a capital of only \$20; he now has a capital of \$10,000. This man is returned student from America, a nephew-in-law of our local commissioner of police and brother in-law of one of the Y.M.C.A. secretaries. To conservative Americans this may sound almost fabulous, but there are literally hundreds of instances of similar nature.

I supposed our little village bank is not acquainted with international credit systems and might not be prepared to do anything in that line. The system is usually this; a loan is not actually made for any definite amount, but suppose I wish to purchase goods in America: I request the bank to honor my orders up to a certain amount and give my property, etc as security. Suppose the security is worth \$10,000; I order goods to the extent of \$8,000 and send the company a time draft to be collected at the end of say, three months. If I am able to realize on the goods within that time, I send the money to the bank to meet the draft, but if I do not send the money in time, the bank pays the \$8,000 when the time draft is due and charges to me with interest until the amount is repaid. If the repayment is not made within a specified period or reasonable period, the bank forecloses on the security to recover the amount paid out on my behalf. This plan, you see, saves borrowing a large lump sum all at once. I may trade to the full extent of my security but never have a debt at the bank at any one time or more than perhaps two or three thousand dollars. It is simply a plan whereby, against good security, the bank guarantees payment if necessary, and so business credit is made safe.

The local branch of the International Banking Corporation (American Bank) here has suggested that I make such arrangements thru Riggs National Bank, if possible. They, the International Banking Corporation, will advance me

money here against the guarantee of a bank in America near my property and Riggs happens to be their special correspondent in Washington City. I shall write to Riggs and see where I can get the most favorable arrangement, but I should like to know what I could possibly do in Falls Church.

Mrs. Tripp has just come in from a neighbor's house where there has been a regular vaccination bee. Our baby and four others were vaccinated at the same time.

Our home has turned into a temporary church. This great new part of Tientsin, River-North (Ho-pei), has a population of several hundred thousand people. There are perhaps something over a hundred Christian residents here, but not a church within several miles in other sections of the city. Many, of course, can't attend regularly at such great distances, some grow a bit luke-warm and many who might be brought into the church-not yet Christians-are not brought in because of lack of a church. There has been talk for about a year of organizing a union Chinese Christian Church here, so now we have actually started by meeting in our sitting room. We can crowd in sixty or more, but we have got to seek larger quarters pretty soon. We have met only two Sundays so far. The Tientsin Christian Union—all the churches have put the responsibility on me and one other gentleman to get it started, so we are mighty busy, but we shall increase our working force gradually as those interested come in.

Best regards to you and yours.
Percy B. Tripp

Source: Mary Riley Styles Library
History Room
"Tripp, Percy B."-hanging file