

369 5670

UBCHEA ARCHIVES  
COLLEGE FILES  
RG 11

*Yenching*  
*Financial records*  
*re Student loan fund*  
*1931-1941*

General Gamble Students Loan Fund Report

	<u>Dr.</u>	<u>Cr.</u>
1. Total Receipts from March 1928 to May 1931		LC\$11,225.71
2. Total Amounts Repaid by Students		3,421.17
3. Total Amounts of Interest Received from Students		130.13
4. Total Amount of Outstanding	LC\$14,849.06	
5. Total Amount Overdrawn		71.85
	-----	-----
	LC\$14,849.06	LC\$14,849.06
	=====	=====

*S. C. Hall*  
June 8, 1931

Class of 1928

BORROWED

\$ 90.  
50.  
80.  
50.  
100.  
75.  
90.  
100.  
100.  
100.  
50.  
25.  
100.  
50.  
50.  
100.  
60.  
100.  
30.  
100.  
100.  
100.  
50.  
100.  
75.  
50.  
100.  
40.  
100.  
2215.00  
221.50  
2436.50

REPAID


\$ 45.  
30.  
0  
59.66 finish  
0  
90.16 finish  
107.50 finish  
55.  
100.  
120.53 finish  
61.33 finish  
28.52 finish  
80.  
59. finish  
20.  
24. sickness  
76.25 finish  
120.92 finish  
34.96 finish  
121. finish  
105.  
112.02 finish  
61.31 finish  
120.44 finish  
89.26 finish  
60.48 finish  
85.  
43.16 finish  
90.  
2010.50

This class should have paid back a minimum of \$145. each.

No. of members	29
No. of finished payment	17
Should have finished	3
Excused	1
Delinquent in payments	8
Total borrowed	2215.00
Guarantee fund	221.50
Total owed	<u>2436.50</u>
Amount paid	2010.50
Amount due	<u>426.00</u>

No. who have paid nothing 2

All students in this class should have repaid their loans by August 1930. Hence all who have not finished payments are delinquent.


  
Chairman of the Committee.

June 8, 1931.

REPORT ON THE GENERAL LOAN FUND, YENCHING UNIVERSITY.  
June 1, 1931.

CLASS OF 1929

<u>Borrowed</u>	<u>Repaid</u>	This class should have paid back a minimum of \$85 each.	
\$100	\$15	No. of members	19
150	45	Finished payments	2
50	59 fin.	Excused	2
100	30	Delinquent	15
185	100		
100	117.59 fin.	Total borrowed	2501.00
81	30 excuse	Guarantee fund	250.10
100	0	Total owed	2751.10
100	85	Amount paid	999.59
200	80	Amount due	1751.51
140	20 excuse	Amount due now	1615.00
200	31	Amount repaid	999.59
95	47	Total am't in arrears	615.41
150	90		
50	35	No. who have paid nothing	1
175	80		
150	65	This class has refunded their loans regularly except few of them.	
175	65		
200	5		
<u>2501.00</u>	<u>995.59</u>		
250.10			
<u>2751.10</u>			

  
Chairman of the Committee.

June 8, 1931.

# REPORT ON THE GENERAL LOAN FUND, YENCHING UNIVERSITY.

June 1, 1931.

## CLASS OF 1930

<u>BORROWED</u>	<u>REPAID</u>	This class should have paid back a minimum of \$25.00 each.	
\$ 50.	10.	No. of members	26
140.	0	Finished payment	3
120.	29.10	Excused	4
150.	0	Delinquent	19
100.	0 jobless		
40.	46.16 finish		
200.	5.		
190.	0 sickness		
80.	40.	Total borrowed	\$3250.00
180.	15.	Guarantee fund	325.00
25.	28.95 finish	Amount owed	3575.00
100.	0 sickness	Amount paid	415.44
200.	10.	Total amount due	3159.56
100.	25.	Amount due now	650.00
180.	0 jobless	Amount repaid	415.44
100.	15.	Total am't in arrears	234.56
200.	10.		
240.	35.		
185.	0	Number who have paid nothing 9	
260.	0		
80.	20.		
40.	22.		
100.	25.		
80.	10.		
60.	69.23 finish		
50.	0		
3250.	415.44		
325.			
3575.			

This class seems to be very well in their repayments.

  
Chairman of the Committee.

June 8, 1931.

REPORT ON THE GENERAL LOAN FUND, YENCHING UNIVERSITY.  
Dec. 1st, 1931.

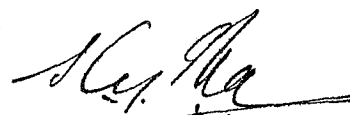
CLASS OF 1928

<u>BORROWED</u>	<u>PAID</u>	<u>INT. PAID</u>	<u>G. F.</u>	<u>INT. DUE</u>	<u>AMOUNT DUE</u>
\$ 90.	\$45.		\$ 9.		\$54.
50.	50.fini.	\$8.68	5.		
80.	0		8.		88.
100.	0		10.		110.
50.	50.fini.	4.66	5.		
75.	75.fini.	7.56	7.5		
90.	90.fini.	8.50	9.		
100.	100.fini.	11.76	10.	\$15.	
100.	100.fini.		10.	12.55	
100.	100.fini.	10.53	10.		
50.	50.fini.	6.33	5.		
25.	25.fini.	1.02	2.5		
100.	100.fini.	14.57	10.		
50.	50.fini.	4.	5.		
50.	20.		5.		35.
100.	24.jobless		10.		86.
60.	60.fini.	10.25	3.		
100.	100.fini.	10.92	10.		
30.	30.fini.	1.96	3.		
100.	100.fini.	11.	10.		
100.	100.fini.		10.	21.22	
100.	100.fini.	2.02	10.		
50.	50.fini.	6.31	5.		
100.	100.fini.	10.44	10.		
75.	75.fini.	6.76	7.5		
50.	50.fini.	5.48	5.		
100.	100.fini.	5.	10.	10.79	
40.	40.fini.	3.16	4.		G.F.4.
100.	90.		10.		20.
<u>2215.</u>	<u>1874.</u>	<u>150.91</u>	<u>221.5</u>	<u>67.55</u>	<u>397.</u>

No. of Members..... 29  
 No. of finished payments..... 23  
 Should have finished..... 1  
 No. of excused..... 1  
 No. of Delinquents..... 2  
 No. who have paid nothing..... 2

All students in this class should have finished their loans  
 by August 1930

Dec. 8, 1931

  
 H. Y. Tsao

Chairman of the Committee

REPORT ON THE SPECIAL LENDING, YOUNG LIFE SAVINGS FUND,  
Dec. 1st, 1951.

CLASS OF 1939

BORN YEAR	PAID	INT. PAID	C. F.	PAID UP
100.	55.		110.	110.
150.	55.		15.	110.
50.	50.fini.	10.	5. paid	
100.	50.		10.	50.
135.	100.		13.5	100.5
100.	100.fini	7.59	10. paid	
51.	50.excuse		5.1	50.1
100.	0.		10.	110.
100.	100.fini	14.20	10. paid	
200.	90.		20.	150.
140.	25.		14.	139.
200.	55.		20.	184.
95.	47.		19.5	57.5
150.	115.		15.	50.
50.	35.excuse		5.	30.
175.	100.		17.5	92.5
150.	75.		15.	50.
175.	95.		17.5	97.5
200.	10.		20.	210.
<u>2501.</u>	<u>1133.</u>	<u>24.79</u>	<u>250.1</u>	<u>1333.1</u>

No. of members..... 19  
 No. of finished payments..... 3  
 No. of excuses..... 2  
 No. of regular payments..... 6  
 No. of Delinquents..... 7  
 No. of who have paid nothing 1

This class has refunded their loans regularly except few of them

Dec. 8, 1951

*My Ma*  
 L. Y. Ma  
 Chairman of the Committee

REPORT ON THE GENERAL LEAN FUND, YETTING UNIVERSITY  
Dec. 1, 1931

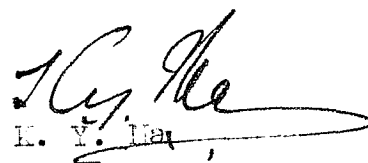
CLASS OF 1930

<u>BORROWED</u>	<u>REPAID</u>	<u>INT. PAID</u>	<u>P. P.</u>	<u>AMOUNT DUE</u>
\$ 50.	\$10.		\$ 5.	145.
140.	0. jobless		14.	134.
120.	29.10		12.	102.9
150.	0.		15.	165.
100.	0.		10.	110.
40.	40. fini	\$2.16	4. paid	
200.	5.		20.	215.
190.	0. sickness		19.	209.
80.	80. fini	7.47	8. paid	
180.	20.		18.	178.
25.	25. fini	1.45	2.5 paid	
100.	0.		10.	110.
200.	10.		20.	210.
100.	55.		10.	55.
130.	15.		13.	128.
100.	15.		10.	99.
200.	35.		20.	185.
290.	45.		29.	274.
185.	0.		18.5	206.5
260.	0.		26.	286.
30.	25.		8.	63.
40.	32.		4.	12.
100.	0.		10.	110.
80.	10.		8.	78.
60.	60. fini	3.23	6. paid	
50.	0.		5.	55.
<u>3250.</u>	<u>511.1</u>	<u>14.31</u>	<u>325.</u>	<u>3047.4</u>

No. of members..... 26  
No. of finished payments..... 4  
No. of regular payments..... 4  
No. of delinquents..... 9.  
No. of who have paid nothing..... 9

This class is irregularly in paying back their loans for this term.

Dec. 8, 1931

  
H. V. May

Chairman of the Committee



學 大 京 燕  
YENCHING UNIVERSITY  
PEIPING WEST

Committee on Loans, Scholarships and Self Help.

June 8, 1932

Mr. Sidney D. Gamble,  
347 Madison Avenue,  
New York City, N. Y.,  
U. S. A.

My dear Mr. Gamble:

President Stuart has now come back. We hope that the financial condition of Yenching will not suffer a great deal and that we will be able to fight our way through this year. We are going to send out some letters for subscriptions. We do not know how much we can get. But, anyhow, we wish to try our best to do it under the present conditions which are worse than what we have ever had in the previous years.

Since Mr. Stephen Tsai is away on his Sabbatical leave, Dr. Stuart has asked me to take his place. You can imagine how hard it is for a man to hold two offices at the same time. If the University can find a suitable man I will probably be released from what I have taken from Mr. Tsai in the Comptroller's Office.

I am planning to go back to Shanghai on the 24th inst. During my stay in Shanghai I still have some work to be done for the University in connection with entrance examinations which will take about three weeks. After that I shall have to pack up my things and bring my family back here in the first part of August.

I am herewith enclosing you this semester's general loans report for four classes. If you have any suggestion I will be very glad to have it.

Hoping to hear from you when you have time to write.

Cordially yours,



K. Y. Ma,  
Chairman.

KYM:H

Report of Gamble Student Loan Fund  
1932

Total Receipts ending May 31, 1932		1c\$15822.77
Total Amount of Interest Received from Students		234.02
Total Amount of Guarantee Funds Received from Students		215.00
Total Amount Repaid by Students	1c\$4404.10	
Total Amount of Outstanding	11386.90	
Cash on hand.....	\$480.79	
	1c\$16271.79	1c\$16271.79

May 31, 1932.

# REPORT ON THE COMMERCE CLUB, VIRGINIA UNIVERSITY

June 1st, 1933

Class of 1933

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>P.P.</u>	<u>Int. Due</u>	<u>Amount Due</u>
90	45		9		84
50	50 fini	8.68	5		
30	10		3		78
100	0		10		110
50	50 fini	4.66	5		
75	75 fini	7.83	7.5		
90	90 fini	8.80	9		
100	100 fini	11.73	10	15	
100	100 fini	12.88	10		
100	100 fini	10.88	10		
50	50 fini	8.88	5		
25	25 fini	1.02	2.5		
100	100 fini	14.57	10		
50	50 fini	4	5		
50	20		5		85
100	24 jobless		10		86
30	30 fini	10.25	3		
100	100 fini	10.92	10		
30	30 fini	1.96	3		
100	100 fini	11	10		
100	100 fini			16.22	1.2.5
100	100 fini	2.02	10		
50	50 fini	3.31	5		
100	100 fini	10.44	10		
75	75 fini	3.76	7.5		
50	50 fini	3.48	5		
100	100 fini	5	10	10.79	
40	40 fini	3.16	4		1.2.4
100	90		10		20
<u>2215</u>	<u>1884</u>	<u>155.23</u>	<u>221.50</u>	<u>42.01</u>	<u>392</u>

No. of members ..... 29  
 No. of finished payments ..... 23  
 No. of excused ..... 1  
 No. of delinquents ..... 4  
 No who have paid nothing ..... 1

All students in this class should have finished their loans by Aug. 1930

June 8, 1933.

K. Y. ID  
 Chairman of the Com-  
 mittee.

Class of 1939

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G. F.</u>	<u>Amount Due</u>
100	45		10.	85.
150	55		15.	110
50	50 fini.	4.	5. paid	
100	100 fini.	25.	10. paid	
185	100		18.5	103.5
100	100 fini.	7.59	10. paid	
31	30. excuse		8.1	59.1
100	0		10.	110.
100	100 fini.	13.20	10. paid	
200	120		20.	100
140	30		14.	124
200	40		20.	174
95	57		9.5	47.5
150	145		15.	20.
50	30 excuse		5.	37.5
175	125		17.5	
150	100		15.	35.
175	125		17.5	37.5
200	30		20	190.
<u>2501.</u>	<u>1393.</u>	<u>50.79</u>	<u>250.1</u>	<u>1335.1</u>

No. of members	19
No. of finished payments	4
No. of Excuses	2
No. of regular payments	7
No. of delinquents	5
No. of who has paid nothing	1

This class has repaid regularly except few of them.

June 8, 1932.

H. Y. [unclear]  
Chairman of the Committee

CLASS OF 1930

<u>BORROWED</u>	<u>REPAID</u>	<u>INT. PAID</u>	<u>G. F.</u>	<u>AMOUNT DUE</u>
\$50.00	\$10.00		\$5.00	\$45.00
140.00	0. jobless		14.00	154.00
120.00	29.10		12.00	102.90
150.00	0.		15.00	165.00
100.00	0.		10.00	110.00
40.00	? 40.00 finished	\$2.16	4.00 paid	
200.00	5.00		20.00	215.00
190.00	0. sickness		19.00	209.00
80.00	80.00 finished	7.47	8.00 paid	
180.00	30.00		18.00	178.00
25.00	25.00 finished	1.45	2.50 paid	
100.00	50.00		10.00	60.00
200.00	10.00		20.00	210.00
100.00	85.00		10.00	25.00
130.00	20.00		13.00	123.00
100.00	25.00		10.00	85.00
200.00	65.00		20.00	155.00
290.00	50.00		29.00	269.00
185.00	0.		18.50	203.50
260.00	0.		26.00	286.00
80.00	35.00		8.00	53.00
40.00	40.00 finished	7.06	4.00 paid	
100.00	25.00		10.00	85.00
90.00	15.00		8.00	73.00
80.00	60.00 finished	3.23	6.00 paid	
50.00	0.		5.00	55.00
<u>\$3250.00</u>	<u>\$653.10</u>	<u>\$21.37</u>	<u>\$325.00</u>	<u>\$2861.40</u>

No. of members .....	26
No. of finished payments .....	5
No. of regular payments .....	5
No. of delinquents .....	10
No. of sickness .....	1
No. of jobless .....	1
No. of who have paid nothing .....	4

This Class is irregularly in paying back their loans for this term again.

June 8, 1932.

K. Y. Ma  
Chairman of the Committee

CLASS OF 1931

<u>BORROWED</u>	<u>REPAID</u>	<u>G. F.</u>	<u>AMOUNT DUE</u>
\$60.00	\$20.00	\$6.00	\$46.00
80.00	20.00	8.00	68.00
240.00	5.00	24.00	259.00
60.00	10.00	6.00	56.00
140.00	0. Excuse	14.00	154.00
220.00	5.00	22.00	237.00
130.00	50.00	13.00	93.00
100.00	50.00	10.00	60.00
140.00	0.	14.00	154.00
120.00	30.00	12.00	102.00
80.00	10.00	8.00	78.00
220.00	0. Excuse	22.00	242.00
120.00	28.00	12.00	104.00
100.00	0.	10.00	110.00
60.00	0.	6.00	66.00
130.00	15.00	13.00	117.00
120.00	5.00	12.00	127.00
140.00	10.00	14.00	144.00
140.00	0.	14.00	154.00
60.00	5.00	6.00	61.00
50.00	0.	5.00	55.00
165.00	0.	16.50	181.50
170.00	15.00	17.00	172.00
<hr/> \$2835.00	<hr/> \$295.00	<hr/> \$283.50	<hr/> \$2840.50

No. of members ..... 23  
 No. of who have paid something ..... 15  
 No. of Excuses ..... 2  
 No. of who have paid nothing ..... 6

This Class has done their payments very nicely.

June 8, 1932.

K. Y. Ma  
 Chairman of the Committee

September 21, 1932

Mr. K. Y. Ma,  
Yenching University,  
Peiping West, China.

Dear Mr. Ma:

Thank you very much for your letter of June 8th enclosing the report of the Gamble Student Loan Fund for the period ending May 31st, 1932. I looked through the report with a great deal of interest and I am glad to see that so many of the borrowers have been keeping up their payments, in spite of the difficulties that many of them must have in finding work.

You must have been very busy trying to handle the student work and look after all the many details that go with the Controller's office. I am glad to hear from Mr. Ritter that you are to be relieved from the Controller's work and will be able to give your full time to the student help. I am especially glad to hear that your family is to be with you in Yenching this winter. It will make life very much happier for you. I trust they will not find the change to North China a difficult one to make.

I was glad to hear there were so many applicants for admission to Yenching this fall. I trust you have been able to get a class of very high quality. With the general financial situation in China I presume you will be having many applicants for loans and scholarships this fall. I trust you will have the necessary funds to take care of those who should be helped.

I imagine it was a great relief to many in Yenching to hear that even in spite of the hard times here they had been able to secure enough funds so that they could claim the Rockefeller gift. Giving that money should give the national sciences security and a good foundation. I only wish we could do something of the same sort for the social sciences.

Appreciating the work that you are doing to help the students with their financial problems, and with best wishes, I am,

Sincerely yours,

SDG:RP

# 學 大 京 燕

YENCHING UNIVERSITY

PEIPING WEST

Committee on Loans, Scholarships and Self Help.

December 8th, 1932.

Mr. Sidney D. Gamble,  
347 Madison Avenue,  
New York City, N. Y.,  
U. S. A.

My dear Mr. Gamble:

Your favor of September 21st. was duly received with thanks. Because my family is now living with me in the Yenching Campus, I feel much more convenient and happier than when they were in Shanghai. I am glad to tell you that every one in my family is doing exceedingly well here. No one in my family finds any difficulty in adjusting the change except my little boy who was sick for about three weeks as soon as we reached here. Now they find that the weather in the North is even more suitable than that of the South.

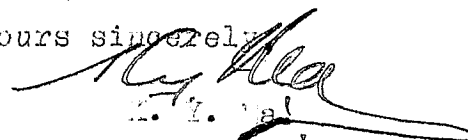
I am relieved from the comptroller's work this term. Meantime Dr. Stuart is taking charge of it. So I am not so terribly busy now. But I am appointed as the Executive Secretary of the Student's Welfare Committee in addition to my original work. I have a new assistant, Mr. George Chen, who also came from Harchow this fall and who is helping me in both Committees. Still I find myself pretty busily engaged all the time.

Owing to the general financial depression, the crisis in Manchuria and the disturbances in the communistic regions, there are more deserving students than ever before and are very difficult in meeting their school expenditures. As a fact, a great many of the North-Eastern students received absolutely nothing from their parents. On the other hand, because of the same reason, we received an unusual small amount of instalments refunded by those who borrowed from us in the previous years; although Mr. Chen and I have done our best to remind and urge them of their payments. So you can easily see how badly we need money in order to meet the Loan Applicants for the next semester.

Enclosed please find this semester's general loan report for four classes. I hope you will not be disappointed by them. We hope the condition will be better next term so that more will be able to refund their loans. Anyway, Mr. Chen and I will try our best to collect them as much as we can. If you have any suggestions I will be very glad to have them.

Hoping to hear from you when you have time.

Yours sincerely,



H. T. Chen



# REPORT ON THE GENERAL LOAN FUND, YENCHING UNIVERSITY

December 1st, 1932.

## Class of 1928

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. paid</u>	<u>G.F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$ 90	\$ 45		\$ 9		\$ 54
50	50 fini	\$ 8.68	5 paid		
80	10		8		78
100	0		10		110
50	50 fini	4.66	5 paid		
75	75 "	7.56	7.5 "		
90	90 "	8.50	9 "		
100	100 "	11.76	10 "	15.	
100	100 "	12.35	10 "		
100	100 "	10.53	10 "		
50	50 "	6.33	5 "		
25	25 "	1.02	2.5 "		
100	100 "	14.57	10 "		
50	50 "	4.00	5 "		
50	20		5		35
100	24 jobless		10		86
60	60 fini	10.25	6 paid		
100	100 "	10.92	10 "		
30	30 "	1.96	3 "		
100	100 "	11.00	10 "		
100	100 "		10	16.22	G.F. 5
100	100 "	2.02	10 paid		
50	50 "	6.31	5 "		
100	100 "	10.44	10 "		
75	75 "	6.76	7.5 "		
50	50 "	5.48	5 "		
100	100 "	5.00	10 "	10.79	
40	40 "	3.16	4		G.F. 4
100	90		10		20
<u>\$2215</u>	<u>\$1884</u>	<u>\$163.26</u>	<u>\$221.50</u> bb	<u>\$42.01</u>	<u>\$392</u>

No. of members.....29  
 No. of finished payments.....23  
 No. of excused.....1  
 No. of delinquents.....4  
 No. of who paid nothing.....1

All students in this class should have finished their loans by August 1930.

December 8, 1932.

K. Y. Ma,  
Chairman of the  
Committee.

Class of 1929

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. paid</u>	<u>G.P.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$100.	\$ 55.		\$10.		\$ 55.
150.	55.		15.		110.
50.	50. fini.	\$ 4.	5. paid		
100.	100. fini.	26.	10. "		
185.	100.		18.5		103.5
100.	100. fini.	7.59	10. paid		
81.	30. excuse		8.1		59.1
100.	0.		10.		110.
100.	100. fini.	13.20	10. paid		
200.	130.		20.		60.
140.	30.		14.		124.
200.	56.		20.		164.
95.	57.		9.5		47.5
150.	150. fini.		15. paid	\$ 21.20	21.2
50.	35. excuse		5.		20.
175.	135.		17.5		57.5
150.	150. fini.	25.78	15. paid		
175.	130.		17.5		62.5
200.	40.		20.		180.
<hr/> \$2501.	<hr/> \$1533.	<hr/> \$74.57	<hr/> \$250.1	<hr/> \$ 21.2	<hr/> \$1174.3

No. of members.....19  
 No. of finished..... 6  
 No. of excuses..... 2  
 No. of regular payments..... 3  
 No. of delinquents..... 7  
 No. of who has paid nothing..... 1

This class is not so good as last term.

December 3, 1932.

E. Y. Ma,  
 Chairman of the  
 Committee.

Class of 1930

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>C. F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$ 50.	\$ 10.		\$ 5.		\$ 45.
140.	0. jobless		14.		154.
120.	29.10		12.		102.9
150.	0.		15.		165.
100.	0.		10.		110.
40.	40. fini.	\$ 2.16	4. paid		
200.	10.		20.		210.
190.	0. sick		19.		209.
80.	80. fini.	7.47	8. paid		
180.	40.		18.		158.
25.	25. fini.	1.45	2.5 paid		
100.	100. fini.		10.	\$17.01	27.01
200.	10.		20.		210.
100.	100. fini.	7.30	10. paid		
130.	20.		13.		123.
100.	35.		10.		75.
200.	115.		20.		105.
290.	50.		29.		269.
185.	0.		18.5		203.5
200.	0.		20.		236.
80.	35.		8.		53.
40.	40. fini.	7.06	4. paid		
100.	25.		10.		85.
80.	15.		8.		73.
60.	60. fini.	3.23	6. paid		
50.	0.		5.		55.
<u>\$3250.</u>	<u>\$839.1</u>	<u>\$28.67</u>	<u>\$325.</u>	<u>\$17.01</u>	<u>\$2718.41</u>

3190 - ?

No. of members.....	26
No. of finished payments.....	7
No. of regular payments.....	4
No. of delinquents.....	8
No. of sickness.....	1
No. of jobless.....	1
No. of who have paid nothing.....	5

Few members in this class have paid back something in this term.

December 8, 1932.

K. Y. Ma,  
Chairman of the  
Committee.

CLASS OF 1931

<u>BORROWED</u>	<u>REPAID</u>	<u>G. F.</u>	<u>AMOUNT DUE</u>
\$ 60.	\$ 20.	\$ 6.	\$ 46.
80.	30.	8.	58.
240.	5.	24.	259.
60.	10.	6.	56.
140.	0. excused	14.	154.
220.	5.	22.	237.
130.	120.	13.	23.
100.	50.	10.	60.
140.	0.	14.	154.
120.	50.	12.	82.
80.	10.	8.	78.
220.	0. excused	22.	242.
120.	28.	12.	104.
100.	0.	10.	110.
60.	0.	6.	66.
120.	30.	12.	102.
120.	5.	12.	127.
140.	10.	14.	144.
140.	0.	14.	154.
60.	5.	6.	61.
50.	0.	5.	55.
165.	15.	16.5	166.5
170.	25.	17.	162.
<hr/>	<hr/>	<hr/>	<hr/>
\$2835.	\$418.	\$283.5	\$2700.5

No. of members.....	23
No. of who have paid something.....	6
No. of excuses.....	2
No. of delinquents.....	10
No. of who have paid nothing.....	5

This class did pay back their payments very nicely last term, but awfully bad this term except one or two of them.

December 8, 1932.

K. Y. Ma,  
Chairman of the  
Committee.

# REPORT ON THE GENERAL LOAN FUND, YENCHING UNIVERSITY

June 1st 1933

Class of 1928

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G.F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$ 90.	\$ 45.		\$ 9.		\$ 54.
50.	50. fini	\$8.68	5. paid		
80.	10.		8.		78.
100.	0.		10.		110. - 100
50.	50. fini	4.66	5. paid		
75.	75. "	7.56	7.5 "		
90.	90. "	8.50	9. "		
100.	100. "	11.76	10. "	\$ 15.	
100.	100. "	12.35	10. "		
100.	100. "	10.53	10. "		
50.	50. "	6.33	5. "		
25.	25. "	1.02	2.5 "		
100.	100. "	14.57	10. "		
50.	50. "	4.00	5. "		
50.	20.		5.		35.
100.	24. Jobless		10.		86.
60.	60. fini	10.25	5. paid		
100.	100. "	10.92	10. "		
30.	30. "	1.96	3. "		
100.	100. "	11.00	10. "		
100.	100. "		10.	16.22 G.F. 5.	
100.	100. "	2.02	10. paid		
50.	50. "	6.31	5. "		
100.	100. "	10.44	10. "		
75.	75. "	6.76	7.5 "		
50.	50. "	5.48	5. "		
100.	100. "	5.00	10. "	10.79	
40.	40. "	3.16	4.		G.F. 4.
100.	90.		10.		20. - 100
<u>\$2215.</u>	<u>\$1884.</u>	<u>\$163.26</u>	<u>\$221.50</u>	<u>\$42.01</u>	<u>\$392.</u>

No. of members.....29  
 No. of finished payments.....23  
 No. of excused..... 1  
 No. of delinquents..... 4  
 No. of who paid nothing..... 1

All students in this class should have finished their loans by August 1930.

June 6, 1933.

K. Y. Ma,  
 Chairman of the  
 Committee.

*No payments.*

Class of 1929

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G.F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$ 100.	\$ 55.		\$10.		\$ 55.
150.	60.✓		15.		105.
50.	50. fini	\$ 4.	5. paid		
100.	100. "	26.	10. "		
185.	100.		18.5		103.5
100.	100. fini	7.59	10. paid		
81.	30. excuse		8.1		59.1
100.	0.		10.		110.
100.	100. fini	13.20	10. paid		
200.	200.✓ "		20.	G.F. 20.	
✓ 140.	40.✓ - 35		14.		119.
200.	76.✓		20.		144.
95.	63.✓		9.5		41.5
150.	150. fini		15. paid	\$ 21.20	
50.	35. excuse		5.		20.
175.	135.		17.5		57.5
150.	150. fini	23.78	15. paid		
175.	145.✓		17.5		47.5
200.	40.		20.		180.
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
\$2501.	\$1624.	\$74.57	\$250.1	\$21.2	\$1062.1

No. of members.....19  
 No. of finished..... 7  
 No. of excuses..... 2  
 No. of who paid something..... 6  
 No. of delinquents..... 4  
 no. of who has paid nothing..... 1

This class proves better than last term.

*6. paid*  
 June 6, 1933.

K. Y. Ma,  
 Chairman of the  
 Committee.

Class of 1930

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G.F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$ 50.	\$ 15 ✓		\$ 5.		\$ 40.
140.	0. Jobless		14.		154.
120.	29.10		12.		102.9
150.	0.		15.		165.
100.	0.		10.		110.
40.	40. fini	\$ 2.16	4. paid		
200.	30. ✓		20.		190.
190.	0. died (12/16/32)		19.		209.
80.	80. fini	7.47	8. paid		
180.	40.		18.		158.
25.	25. fini	1.45	2.5 paid		
100.	100. "		10.	\$17.01 G.F.	10.
200.	10.		20.		210.
100.	100. fini	7.30	10. paid		
130.	20.		13.		123.
100.	40. ✓		10.		70.
200.	200. ✓ fini	33.46	20. paid		
290.	50.		29.		269.
185.	0.		18.5		203.5
200.	0.		20.		286.
80.	35.		8.		53.
40.	40. fini	7.06	4. paid		
100.	25.		10.		85.
80.	15.		8.		73.
60.	60. fini	3.23	6. paid		
50.	0.		5.		55.
<u>\$3250.</u>	<u>\$954.1</u>	<u>\$62.13</u>	<u>\$325.</u>	<u>\$17.01</u>	<u>\$2566.4</u>
3190					

No. of members.....26  
 No. of finished payments..... 8  
 No. of who paid something..... 4  
 No. of delinquents..... 7  
 No. of death..... 1  
 No. of jobless..... 1  
 No. of who have paid nothing..... 5

Owing to the present political and economical situation, only four persons in this class have paid back something in this term.

June 6, 1933.

K. Y. Ma,  
Chairman of the  
Committee.

Class of 1931

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G.F.</u>	<u>Amount Due</u>
\$ 60.	\$ 20.		\$ 6.	\$ 46.
80.	50.✓		3.	38.
240.	5.		24.	259.
60.	10.		6.	56.
140.	0. excused		14.	154.
220.	5.✓		22.	237.
130.	120.✓ fini	\$ 8.22	13. paid	
100.	90.✓		10.	20.
140.	0.		14.	154.
120.	120.✓ fini	13.40	12. paid	
80.	10.		8.	78.
220.	0. excused		22.	242.
120.	28.		12.	104.
100.	0.		10.	110.
60.	0.		6.	66.
120.	30.		12.	102.
120.	65.✓		12.	67.
140.	10.		14.	144.
140.	0.		14.	154.
60.	5.		6.	61.
50.	0.		5.	55.
165.	30.✓		13.5	151.5
170.	35.✓		17.	152.
<u>\$2835.</u>	<u>\$643.</u>	<u>\$21.62</u>	<u>\$283.5</u>	<u>\$2450.5</u>

No. of members.....23  
 No. of finished payments..... 2  
 No. of who have paid something..... 5  
 No. of excuses..... 2  
 No. of delinquents..... 9  
 No. of who have paid nothing..... 5

With this present situation, the members of this class did very nicely in paying back their loans in this term.

7 during 1/2 year.  
June 6, 1933.

K. Y. Ma,  
Chairman of the  
Committee.



Class of 1932

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G.P.</u>	<u>Amount Due</u>
\$120.	\$ 0.		\$12.	\$ 132.
90.	10.		9.	89.
170.	5.		17.	182.
60.	0.		6.	66.
60.	5.		6.	61.
240.	0.		24.	264.
60.	30.		6.	36.
70.	27.		7.	50.
110.	21.		11.	100.
160.	0.		16.	176.
60.	0.		6.	66.
160.	0.		16.	176.
90.	5.		9.	94.
220.	0.		22.	242.
230.	25.		23.	228.
170.	15.		17.	172.
200.	10.		20.	210.
110.	0.		11.	121.
190.	0.		19.	209.
60.	0.		6.	66.
170.	0.		17.	187.
50.	0. excused		5.	55.
240.	10.		24.	254.
210.	0.		21.	231.
110.	0. excused		11.	121.
50.	0. "		5.	55.
120.	0. "		12.	132.
50.	50. fini	\$ 2.00	5. paid	
120.	0.		12.	132.
160.	30.		16.	146.
160.	0.		16.	176.
50.	0.		5.	55.
100.	10.		10.	100.
280.	10. excused		28.	290.
170.	5.		17.	182.
50.	25.		5.	30.
60.	0.		6.	66.
220.	5.		22.	237.
100.	100. fini	4.00	10. paid	
60.	0.		6.	66.
60.	0.		6.	66.
110.	0.		11.	121.
60.	5.		6.	61.
120.	5.		12.	127.
170.	0. excused		17.	187.
120.	0. "		12.	132.
100.	0. "		10.	110.
<hr/>				
\$5900.	\$408.	\$6.	\$590.	\$6067.

No. of members.....47  
 No. of finished payments..... 2  
 No. of excused..... 8  
 No. of who have paid something...19  
 No. of who have paid nothing.....18

The members of this class *are* not so bad in paying back at this present condition.

K. Y. Ma, (Chairman)

21 paid during 1/2 year

學 大 京 燕  
YENCHING UNIVERSITY  
PEIPING WEST

Committee on Loans, Scholarships and Self Help.

June 6, 1933.

Mr. Sidney D. Gamble,  
347 Madison Avenue,  
New York City, N. Y.,  
U. S. A.

My dear Mr. Gamble:

The political and economical conditions in the North turned out to be worse and worse than before. For the last two weeks, the Japanese aeroplanes came rather often to the old capital and at the same time their army pushed closer and closer. Beginning from the 23rd of the last month the situation was awfully serious. Rumors were numerous. Within the following two days, more than 250 men and woman students withdrew from the University and went South. The faculty did not know what to do. But after a few discussions, we decided that the entire faculty, both foreigners and Chinese, would stay here and classes and final examinations would go on just as usual unless it proves to be absolutely impossible. However, an "Emergency Committee" was organized to plan things --- such as, supplies, communication, coal, light and water, housing, protection and finance, so that the order of our compound may still be preserved if situation should turn from worse to worst. For the above mentioned reasons, you can easily see how difficult it is for our loaners, especially for those whose jobs are in this region, to continue their regular instalments this term. However, it is rather encouraging to report that the total amount (\$839.00) we have received in this term is a little more than that of the last term --- not very bad for such a depressive and confused situation. I have confidence to say that we will have a brighter report next term if the condition should turn better.

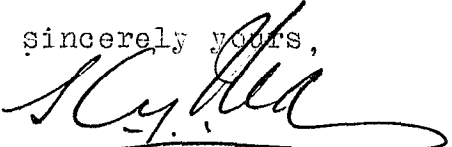
Now the military authorities of both nations have come to terms for quitting the present fight. So, within this week, more than eighty students, both man and woman, have returned back to the University and I have no doubt that some more will come in the near future. This semester will be peacefully passed.

Dr. Stuart is now on his way back. He will be here before the Commencement.

Enclosed please find this semester's general loan report for five classes. I will be very glad to have whatever suggestions you will make to this effect.

Hoping to hear from you soon.

Very sincerely yours,

  
K. Y. Ho, (Chairman).

September 5th, 1933.

Dear Mr. Ma;

With all the trouble, excitement, rumors and possible danger there was in North China I know it has been no easy task to get the graduates to make payments on their notes. I think you are to be congratulated, and the borrowers as well, that you had such a good record last term, with the amount more than the term before. It must mean that the group are taking their responsibility as an obligation and are meeting it as well as possible under the circumstances. But I also know that it means that you have been keeping after them with reminders, suggestions, persuasion and that a lot of the credit for the good record belongs to you. With better conditions now that there seems to be a truce in the fighting I hope that things may go even better.

I was sorry to see that a member of the class of 1932 had died last December. With his debt amounting to \$190 it will mean that the Guarantee Fund will be called upon to meet quite a sizeable amount but spread over more than one class it will not mean too heavy a load for the fund. It will be interesting to see, as the classes get all paid up whether we have figured the Guarantee Fund properly to meet any claims there may be on it.

You will soon be gathering for the pre-session conferences for the opening of another year. I trust that there will be a good enrollment and that the problems raised by finance will not seriously hamper the work of the University. This should be the most difficult year unless the falling exchange more than keeps pace with better income. It looks more and more as though business were getting better and better in this country. The record of some of the railroads, when compared with what they did a year ago is tremendous. Even so they still have quite a way to go to get back to good times. If the improvement can keep up though it will give people more and more confidence and that is one of our biggest needs. It still is too soon to tell how the National Recovery Act is going to work and how industry is going to get along on shorter hours and increased wages, but the country is back of the experiment and are all hoping that it is going to help.

We have had a very good summer in Michigan. My two brothers and their families were the e too so we had a lot of Gambles together. We have enjoyed the group and it has been fine for our children to have a lot of cousins to play with. And they have enjoyed all the activities that go with a good beach and water.

On the 15th of this month Funk & Wagnalls are publishing my Peking budget study under the title "How Chinese Families Live in Peiping". I will be interested to see how my friends and others in Peiping like it and how well they will feel I have been able to picture the life of the workers and others in that city.

Hoping that this will be a good year for the University and for you and appreciating all you have done to make the loan report such a good one I am,  
Sincerely,

學 大 京 燕  
YENCHING UNIVERSITY  
PEIPING WEST

Committee on Loans, Scholarships and Self Help.

December 5th, 1933.

Mr. Sidney D. Gamble,  
347 Madison Avenue,  
New York City, N. Y.,  
U. S. A.

Dear Mr. Gamble:

Your kind favor of September 5th and the book under the title "How Chinese Families Live in Peiping" were received respectively. Thanks very much.

In spite of the political disturbance and economic depression, we have the largest enrollment this year-- a total of 815 students-- that we have ever had. In this 815 students, 560 are men and 255 are women. So the dormitories for the woman students are almost over crowded this term. Isn't that a good news?

You probably haven't heard of the "one million dollar endowment campaign" (money to be raised untirely in China to meet the present and future deficit) proposed recently by the Chairman of the Board of Managers. Now the whole university as well as the alumni are all very zealous in this drive. The executive committee of the Yenching student body held an emergency meeting last week to consider ways and means of raising the \$400,000 share of the million dollar campaign in China which has been assigned to students. A special committee of eleven members was appointed, and is responsible for working out plans for carrying on the drive on the campus and other places where student influence is felt. The campaign will begin in earnest within two weeks, as soon as the committee has worked out the necessary plans with university advisors.

The drive among faculty members has so far netted around \$84,000 (its share is \$100,000), with some thirty members still to be heard from. The faculty quota has every chance of going over the top, according to Stephen Tsai, University treasurer. We hope that before long this will prove a successful campaign.

China is now having a lot of political disturbances which come one after another. At present a new independent government is being declared by the politicians of Fukien. The confusion is now just in its highest. However, we hope this will be solved peacefully in a short time. The people in China really cannot endure the loses of fighting any more.

About one month ago I made a statisitc study about the General Loans -- one from year 1928-1933 (loaners who

學 大 京 燕

YENCHING UNIVERSITY

PEIPING WEST

Committee on Loans, Scholarships and Self Help. .

have finished their studies and are now in their obligation to refund what they have borrowed) and the other from 1934-1936 (loaners who are still in the University). I think you will be pleased to hear the report of such a study. They are:

1928-1933

Number of Loaners.....	179
Total Amount Borrowed.....	\$22,000.00
Total Payment Made (Principal only).....	\$ 6,300.00

1934-1936

Number of Loaners.....	41
Total Amount Borrowed.....	\$4910.00

Enclosed please find this semester's general loan report for five classes. If you have any suggestions I will be very glad to hear.

Wishing you a merry Christmas and a happy New Year!

Hoping to hear from you soon.

Very sincerely yours,



K. Y. Ma,  
Chairman.

# REPORT ON THE GENERAL LOAN FUND, YENCHING UNIVERSITY

December 1st, 1933

Class of 1928

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G.F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$90.	\$45.		\$9.		\$54.
50.	50. fini	\$8.68	5. paid		
80.	10.		8.		78.
100.	100.✓ fini		10.	\$40.	G.F. 10.
50.	50. fini	4.66	5. paid		
75.	75. fini	7.56	7.5 "		
90.	90. fini	8.50	9. "		
100.	100. fini	11.76	10. "	15.	
100.	100. fini	12.35	10. "		
100.	100. fini	10.53	10. "		
50.	50. fini	6.33	5. "		
25.	25. fini	1.02	2.5 "		
100.	100. fini	14.57	10. "		
50.	50. fini	4.00	5. "		
50.	20.		5.		35.
100.	24. excused		10.		86.
60.	60. fini	10.25	6. paid		
100.	100. fini	10.92	10. "		
30.	30. fini	1.96	3. "		
100.	100. fini	11.00	10. "		
100.	100. fini		10.	16.22	G.F. 5.
100.	100. fini	2.02	10. paid		
50.	50. fini	6.31	5. "		
100.	100. fini	10.44	10. "		
75.	75. fini	6.76	7.5 "		
50.	50. fini	5.48	5. "		
100.	100. fini	5.00	10. "	10.79	
40.	40. fini	3.16	4.		G.F. 4.
100.	100.✓ fini		10. paid	5. 10.91	G.F. 5.
<u>\$2215.</u>	<u>\$1994.</u>	<u>\$163.26</u>	<u>\$221.50</u>	<u>\$92.92</u>	<u>\$277.</u>

No. of members.....29  
 No. of finished payments.....25  
 No. of excused.....1  
 No. of delinquents.....3

Only two hundred and twenty one dollars (principal)  
 remain unpaid in this class.

December 5, 1933.

K. Y. Ma,  
 Chairman of the  
 Committee.

2 Paid -

Prin - 221.

CLASS OF 1929

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G.F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$100.	\$85. ✓		\$10.		\$25.
150.	60. ✓		15.		105.
50.	50. fini	\$4.	5. paid		
100.	100. "	26.	10. "		
185.	100.		18.5		103.5
100.	100. fini	7.59	10. paid		
81.	30. excuse		8.1		59.1
100.	0.		10.		110.
100.	100. fini	13.20	10. paid		
200.	200. x "		20. paid \$15.	\$35.94	G.F. 5.
140.	35. x		14.		119.
200.	91. ✓		20.		129.
95.	69. ✓		9.5		35.5
150.	150. fini	21.20	15. paid		
50.	35. excuse		5.		20.
175.	135.		17.5		57.5
150.	150. fini	23.78	15. paid		
175.	175. ✓ "		17.5 paid \$5.		G.F. 12.5
200.	40.		20.		180.
<hr/> \$2501.	<hr/> \$1705.	<hr/> \$95.77	<hr/> \$250.1	<hr/> \$35.94	<hr/> \$ 961.1

No. of members.....19  
 No. of finished..... 8  
 No. of excused..... 2  
 No. of who paid something..... 4  
 No. of delinquents..... 4  
 No. of who has paid nothing..... 1

This class proves better in paying back than the last term.

4 Paid

December 5, 1933.

K. Y. Ma,  
 Chairman of the  
 Committee.

1 Paid money for.

CLASS OF 1930

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G.F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$ 50.	\$20.✓		\$ 5.		\$35.
140.	0.		14.		154.
120.	29.1		12.		102.9
150.	0.		15.		165.
100.	0.		10.		110.
40.	40. fini	\$2.16	4. paid		
200.	40.✓		20.		180.
190.	0. died (12/16/32)		19.		209.
80.	80. fini	7.47	8. paid		
180.	50.✓		18.		148.
25.	25. fini	1.45	2.5 paid		
100.	100. "		10.	\$17.01	G.F.10.
200.	10.		20.		210.
100.	100. fini	7.30	10. paid		
130.	40.✓		13.		103.
100.	50.✓		10.		60.
200.	200. finix	33.46	20. paid		
290.	50.		29.		269.
185.	0.		18.5		203.5
200.	0.		20.		286.
80.	45.✓		8.		43.
40.	40. fini	7.06	4. paid		
100.	25.		10.		85.
80.	15.		8.		73.
60.	60. fini	3.23	6. paid		
50.	0.		5.		55.
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
\$3190.	\$1019.1	\$62.13	\$319.	\$17.01	\$2501.4

No. of members.....26  
 No. of finished payments..... 8  
 No. of who paid something..... 6  
 No. of delinquents..... 5  
 No. of deaths..... 1  
 No. of who have paid nothing..... 6

This class is rather poor again this term.

December 5, 1933.

K. Y. Ma,  
Chairman of the  
Committee.

6 - paid during 1/2 year.  
 7 " during year.



CLASS OF 1931

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G.F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$ 60.	\$ 20.		\$ 6.		\$46.
80.	80. ✓ fini		8.	\$7.44	G.F. 8
240.	5.		24.		259.
60.	10.		6.		56.
→ 25.	25. fini	\$2.70	2.5 paid		
140.	15. ✓		14.		129.
220.	5.		22.		237.
130.	130. fini x	8.22	13. paid		
100.	100. ✓ "		10.		G.F. 10.
140.	0. excused		14.		154.
120.	120. fini x	13.40	12. paid		
80.	15. ✓		8.		73.
220.	0. excused		22.		242.
120.	28.		12.		104.
100.	0.		10.		110.
60.	0.		6.		66.
120.	70. ✓		12.		62.
120.	65. x		12.		67.
140.	20. ✓		14.		134.
140.	0.		14.		154.
→ 230.	0.		23.		253.
60.	5.		6.		61.
50.	0.		5.		55.
165.	100. ✓		16.5		81.5
170.	35. x		17.		152.
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
\$3090.	\$848.	\$24.32	\$309.	\$7.44	\$2523.5

No. of members.....25  
 No. of finished payments..... 5  
 No. of who have paid something.... 4  
 No. of excuses..... 2  
 No. of delinquents..... 9  
 No. of who have paid nothing..... 5

Some members in this class did very nicely in paying back their loans, but the rest seemed to be rather poor in doing their duty.

December 5, 1933.

K. Y. Ma,  
Chairman of the  
Committee.

+ \$255  
 22.44  
 7 paid during year.  
 11 paid during year.

CLASS OF 1932

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G.F.</u>	<u>Amount Due</u>
\$120.	\$ 0.		\$12.	\$132.
90.	20✓		9.	79.
170.	20✓		17.	167.
60.	0.		6.	66.
60.	35✓		6.	31.
240.	0.		24.	264.
60.	60✓ fini	\$2.90	6 paid	
70.	70✓ fini	3.44	7 "	
110.	41✓		11.	80.
160.	5✓		16.	171.
60.	0.		6.	66.
160.	10.		16.	166.
90.	5.		9.	94.
220.	0.		22.	242.
230.	45.		23.	208.
(25)	25.	2.50	2.5 paid	
170.	15.		17.	172.
200.	10.		20.	210.
110.	0.		11.	121.
190.	0.		19.	209.
60.	0.		6.	66.
170.	0.		17.	187.
50.	15✓		5.	40.
240.	10.		24.	254.
210.	0. died (Oct. 1933)		21.	231.
110.	0.		11.	121.
50.	0. excused		5.	55.
120.	10✓		12.	122.
50.	50. fini	2.00	5. paid	
120.	0.		12.	132.
160.	50✓		16.	126.
160.	0.		16.	176.
50.	0.		5.	55.
100.	25✓		10.	85.
280.	10.		28.	298.
170.	5.		17.	182.
50.	50✓ fini	2.67	5. paid	
60.	0.		6.	66.
220.	10✓		22.	232.
100.	100. fini	4.00	10. paid	
60.	15✓		6.	51.
60.	0.		6.	66.
110.	0.		11.	121.
60.	5.		6.	61.
120.	5.		12.	127.
170.	0. excused		17.	187.
120.	0. "		12.	132.
100.	0. "		10.	110.
<hr/>				
\$5925.	\$721.	\$17.51	\$592.5	\$5761.

55 + 25  
14 paid during the year

No. of members.....48  
 No. of finished payments..... 6  
 No. of excused..... 4  
 No. of deaths..... 1  
 No. of who have paid something...12  
 No. of who have paid nothing.....16

CLASS OF 1932

(Continued)

No. of delinquents.....9

This class improves a little bit than the last term.

December 5, 1933.

K. Y. Ma,  
Chairman of the  
Committee.

# 學 大 京 燕

YENCHING UNIVERSITY

PEIPING WEST

Committee on Loans, Scholarships and Self Help.

February 6, 1934.

Mr. Sidney D. Gamble,  
347 Madison Avenue,  
New York, N. Y.,  
U. S. A.

Dear Mr. Gamble:

Your letter of January 4th, 1934 has just been received. Thank you very much for pointing out so many errors or differences in the last Loan Fund report. In spite of the errors or differences the last report was, in fact, more carefully worked out. I have checked them all over and I found that every item was correct. So now I shall venture to explain the places where you have mentioned in your present letter.

The total for the class of 1930 is \$3190. The amount, \$3250, given in the previous reports is an error in the addition. This mistake started as early as in the report of December 1931. It is indeed a bad mistake.

The mistake in line eleven of 1929 is exactly what you have guessed, a typographical mistake. It was credited \$5 too much to the account in the June report.

The loaners of the two \$25 accounts of both the 1931 and 1932 were formerly members of 1929. Both of them left the University before their graduation. One came back after two years and the other after three years. Since their accounts were never reported in the class of 1929 before and since their real graduation years were 1931 and 1932, I therefore added their accounts according to their graduation years in the last report. As to \$230 account of 1931, that loaner was a fall graduate student. Because of the misplacement of the filing card, his account has been slipped away from the report for one year and a half. Last December, I found his card in the wrong place, and put it with the 1931 group. That's why his account appeared for the first time in the last report.

I ought to have explained the above differences in my last letter which was mailed to you together with the December report. I am very sorry that I forgot to do so. I wish you will excuse me.

It is indeed very disappointed to see that the collections during the last half of the year were less than the first six months. We have very little money now for the present loan applicants. We are now using a new method of making the loaners more responsible in refunding their loans. I have made a personal call to every loaner now working in Peiping. The

學 大 京 燕

YENCHING UNIVERSITY

PEIPING WEST

Committee on Loans, Scholarships and Self Help.

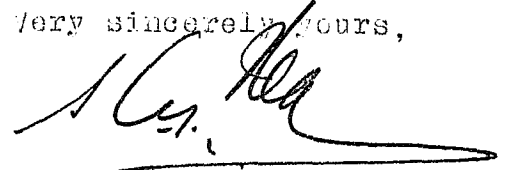
result of the calls is rather good. So I may go to Tientsin or even Tsinnan--for more loaners are in those two places and they are not very far from Peiping--to make more personal calls. The result of these new methods for the past two months is rather encouraging. I hope the new report will give you more satisfaction.

Thank you again for pointing out the mistakes. If you have further questions, I will be awfully glad to answer.

With best regards,

I am,

Very sincerely yours,



K. Y. He,  
Chairman.

# REPORT ON THE GENERAL LOAN FUND, YENCHING UNIVERSITY

June 1st, 1934

Class of 1928

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G. F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$90.	\$45.		\$9.		\$54.
50.	50. fini	\$8.68	5. paid		
80.	30. 20.		8.		58.
100.	100. fini		10.	\$40.	G.F. 10.
50.	50. fini	4.66	5. paid		
75.	75. fini	7.56	7.5 "		
90.	90. fini	8.50	9. "		
100.	100. fini	11.76	10. "	15.	
100.	100. fini	12.35	10. "		
100.	100. fini	10.53	10. "		
50.	50. fini	6.33	5. "		
25.	25. fini	1.02	2.5 "		
100.	100. fini	14.57	10. "		
50.	50. fini	4.00	5. "		
50.	20.		5.		35.
100.	24.		10.		86.
60.	60. fini	10.25	6. paid		
100.	100. fini	10.92	10. "		
30.	30. fini	1.96	3. "		
100.	100. fini	11.00	10. "		
100.	100. fini		10.	16.22	G.F. 5.
100.	100. fini	2.02	10. paid		
50.	50. fini	6.31	5. "		
100.	100. fini	10.44	10. "		
75.	75. fini	6.76	7.5 "		
50.	50. fini	5.48	5. "		
100.	100. fini	5.00	10. "	10.79	
40.	40. fini	3.16	4.		G.F. 4.
100.	100. fini	10.90 ✓	10. paid ✓		
\$2215.	\$2014.	\$174.16	\$221.50	\$82.92	\$252.

No. of members.....29  
 No. of finished payments.....25  
 No. of who paid something..... 2  
 No. of delinquents..... 3

One of the two who paid something finished paying his principal in the last report, but now he finished paying every thing. So only two hundred and one dollars (principal) remain unpaid in this class.

June 5, 1934.

K. Y. Ho,  
 Chairman of the  
 Committee.

CLASS OF 1929

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G. F.</u>	<u>Int. due</u>	<u>Amount Due</u>
\$100.	\$100. fini ✓		\$10.		G.F. \$10.
150.	75. ✓		15.		90.
50.	50. fini	34.	5. paid		
100.	100. "	26.	10. "		
185.	100.		18.5		103.5
100.	100. fini	7.59	10. paid		
81.	30.		8.1		59.1
100.	0.		10.		110.
100.	100. fini	13.20	10. paid		
200.	200. fini	25.	20. "	\$10.85	
140.	50. ✓		14.		104.
200.	121. ✓		20.		99.
95.	84. ✓		9.5		20.5
150.	150. fini	21.20	15. paid		
50.	35.		5.		20.
175.	175. fini ✓		17.5 "13.11	33.52	G.F. 4.39
150.	150. fini	23.78	15. paid		
175.	175. fini	2.50	17.5 "	27.67	
200.	90. ✓		20.		130.
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
\$2501.	\$1885.	\$123.27	\$250.1	\$72.04	\$750.49

No. of members.....19  
 No. of finished payments.....10  
 No. of who paid something in this term... 6  
 No. of delinquents..... 2  
 No. of who has paid nothing..... 1

The interest of No. 10 was charged nine cents too much by the Treasurer's Office in the last report.

June 5, 1934.

K. Y. Ma,  
 Chairman of the  
 Committee.

CLASS OF 1930

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G. F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$50.	\$45.✓		\$ 5.		\$10.
140.	0.		14.		154.
120.	29.1		12.		102.9
150.	0.		15.		165.
100.	0.		10.		110.
40.	40. fini	\$2.16	4. paid		
200.	55.✓		20.		165.
190.	0. died (12/16/32)		19.		209.
80.	80. fini	7.47	8. paid		
180.	50.		18.		148.
25.	25. fini	1.45	2.5 paid		
100.	100. "	17.01	10. "		
200.	10.		20.		210.
100.	100. fini	7.30	10. paid		
130.	40.		13.		103.
100.	60.✓		10.		50.
200.	200. fini	33.46	20. paid		
290.	50.		29.		269.
185.	0.		18.5		203.5
200.~260	0.		20.		220.
80.	65.✓		8.		23.
40.	40. fini	7.06	4. paid		
100.	25.		10.		85.
80.	15.		8.		73.
60.	60. fini	3.23	6. paid		
50.	0.		5.		55.
<u>\$3190.</u>	<u>\$1089.1</u>	<u>\$79.14</u>	<u>\$319.</u>		<u>\$2355.4</u>

325-0

No. of members.....	26
No. of finished payments.....	8
No. of who paid something.....	4
No. of who have paid nothing.....	6
No. of delinquents.....	7
No. of deaths.....	1

This class is very poor in paying back this term.

June 5, 1934.

K. Y. Ma,  
Chairman of the  
Committee.



CLASS OF 1931

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G. F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$60.	\$60. fini ✓		\$6. paid	\$2.15 \$8.87	G.F.\$3.85
80.	80. fini	\$7.44	8. paid		
240.	5.		24.		259.
60.	10.		6.		56.
25.	25. fini	2.70	2.5 paid		
140.	20. ✓		14.		124.
220.	5.		22.		237.
130.	130. fini	8.22	13. paid		
100.	100. "		10.		G.F.10.
140.	0.		14.		154.
120.	120. fini	13.40	12. paid		
80.	20. ✓		8.		68.
220.	0.		22.		242.
120.	28.		12.		104.
100.	0.		10.		110.
60.	0. sick		6.		66.
120.	70.		12.		62.
120.	120. fini ✓		12. paid \$10.	17.08	G.F. 2.
140.	80. ✓		14.		74.
140.	0.		14.		154.
230.	0.		23.		253.
60.	5.		6.		61.
50.	0.		5.		55.
165.	150. ✓		16.5		31.5
170.	35.		17.		152.
<u>\$3090.</u>	<u>\$1063.</u>	<u>\$31.76</u>	<u>\$309.</u>	<u>\$25.95</u>	<u>\$2278.35</u>

No. of members.....25  
 No. of finished payments..... 7  
 No. of who have paid something..... 4  
 No. of sickness..... 1  
 No. of delinquents.....10.  
 No. of who have paid nothing..... 5

This class is doing quite nicely in paying back.

June 5, 1934.

K. Y. Ma,  
 Chairman of the  
 Committee.

CLASS OF 1932

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G. F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$120.	\$0.		\$12.		\$132.
90.	60.✓		9.		39.
170.	40.✓		17.		147.
60.	0.		6.		66.
60.	55.✓		6.		11.
240.	0.		24.		264.
60.	60. fini	\$2.90	6. paid		
70.	70. "	3.44	7. "		
110.	81.✓		11.		40.
160.	10.✓		16.		166.
60.	0.		6.		66.
160.	70.✓		16.		106.
90.	5.		9.		94.
220.	0.		22.		242.
230.	65.✓		23.		188.
25.	25.	2.50	2.5 paid		
170.	15.		17.		172.
200.	25.✓		20.		195.
110.	110.✓		11.	\$13.73	G.F. 11.
190.	0.		19.		209.
60.	0.		6.		66.
170.	0.		17.		187.
50.	25.✓		5.		30.
240.	10.		24.		254.
210.	0 died (oct. 1932)		21.		231.
110.	60.✓		11.		61.
50.	0.		5.		55.
120.	10.		12.		122.
50.	50. fini	2.00	5. paid		
120.	0.		12.		132.
160.	80.✓		16.		96.
160.	0.		16.		176.
50.	0.		5.		55.
100.	55.✓		10.		55.
280.	10.		28.		298.
170.	5.		17.		182.
50.	50. fini	2.67	5. paid		
60.	0.		6.		66.
220.	10.		22.		232.
100.	100. fini	4.00	10. paid		
60.	50.✓		6.		16.
60.	0.		6.		66.
110.	0.		11.		121.
60.	5.		6.		61.
120.	5.		12.		127.
170.	0.		17.		187.
120.	0.		12.		132.
100.	100.✓ fini		10. paid	12.67	
<u>\$5925.</u>	<u>\$1316.</u>	<u>\$17.51</u>	<u>\$592.5</u>	<u>\$26.40</u>	<u>\$5387.</u>

CLASS OF 1932

(Continued)

No. of members.....	48
No. of finished payments.....	7
No. of deaths.....	1
No. of who have paid something.....	13
No. of who have paid nothing.....	17
No. of delinquents.....	10

This class is improving again this term.

June 5, 1934.

K. Y. Ma,  
Chairman of the  
Committee.

CLASS OF 1932  
( FALL GRADUATES )

<u>Borrowed</u>	<u>Repaid</u>	<u>G. F.</u>	<u>Amount Due</u>
\$110.	\$0.	\$11.	\$121.
290.	0.	29.	319.
210.	0.	21.	231.
110.	0.	11.	121.
210.	0.	21.	231.
290.	15.	29.	304.
300.	20.	30.	310.
180.	0.	18.	198.
<hr/>			
\$1700.	\$35.	\$170.	\$1835.

No. of members.....8  
No. of who have paid something...2  
No. of who have paid nothing.....6

The record of this class is the worst of all. The reason for this unusual poor record is that they are very poor students. They not only borrowed money from this Committee but also from other persons. Most of them are earning very little money now.

June 5, 1934.

K. Y. Ma,  
Chairman of the  
Committee.

CLASS OF 1933

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G. F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$60.	\$20.		\$6.		\$46.
60.	0.		6.		66.
180.	0.		18.		198.
30.	0.		3.		33.
60.	20.		6.		46.
60.	20.		6.		46.
120.	120. fini	\$4.80	12. paid	\$3.20	
120.	0.		12.		132.
120.	0.		12.		132.
220.	0.		22.		242.
240.	0.		24.		264.
230.	0.		23.		253.
100.	20.		10.		90.
120.	0.		12.		132.
200.	15.		20.		205.
80.	10.		8.		78.
60.	0.		6.		66.
180.	5.		18.		193.
230.	0.		23.		253.
120.	0.		12.		132.
100.	0. Expelled		10.		110.
170.	0.		17.		187.
220.	25.		22.		217.
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
\$3080.	\$255.	\$4.80	\$308.	\$3.20	\$3121.

No. of members.....23  
 No. of finished payments..... 1  
 No. of who have paid something.... 8  
 No. of who have paid nothing.....14

This class is poor in paying back their loans.

June 5, 1934.

K. Y. Ma,  
 Chairman of the  
 Committee.

學 大 京 燕  
YENCHING UNIVERSITY  
PEIPING WEST

Committee on Loans, Scholarships and Self Help.

June 5, 1934.

Mr. Sidney D. Gamble,  
347 Madison Avenue,  
New York City, N. Y.,  
U. S. A.

My dear Mr. Gamble:

This term has flown unbelievably fast and now it is time again to send you the semi-yearly report. After using some new methods of encouraging the loaners to refund their debts, the figures are much improved than the terms before. We received a total of \$1545.29 for the last six months, almost twice as many as we received in the last report. However, I still do not feel satisfied for the percentage to the total amount loaned out is still very low--about 6 or 7 % only. The Committee and I are planning and trying other effective methods of collecting the loans and I hope I can present you better reports from now on until the ideal ones are reached. The Committee is now thinking of changing some of the old regulations for the hope that it will turn out more efficient in the future.

The class of 1933 is not very efficient in paying back their loans. Eight out of twenty three loaners wrote me for defer payments. The Committee refused to excuse them for we thought that we should not excuse them too easily. It is better to encourage them to keep their promise. I did try my best to encourage them, but it seemed that my encouragements were useless. The highest amount paid back was made by the class of 1932 ( a total of \$595.00 ) but that class has also the largest number of loaners ( 48 persons ).

We have 191 graduates this summer. Only 19 persons out of 191 borrowed some money from this Committee. This fall the University expects 300 new students. to pass the entrance examinations.

Enclosed please find this semester's general loan report for six classes. I tried to check them very carefully this time and so I hope there are no mistakes. However, if there is any, please do check me up.

Hoping to hear you soon.

Very sincerely yours,

  
H. Y. Tsai.

July 3, 1934

Dear Mr. Ma:

Thank you for your letter of June 5th and the semi-annual report of the loan fund which has just arrived. I am glad to see that the report this time shows the receipts to be almost twice what they were last fall. I know this is largely the result of the work that you have been doing with the borrowers. It, evidently, takes a lot of pushing to get them to make their payments and you and the committee must be put to it to find effective methods. I trust you plans for the fall will work out well.

It's good to know that you have had such a large graduating class this year. Evidently you will have no trouble getting a full freshman class this fall. I trust that North China will remain quiet so that the University may be able to carry on its usual program. We have been shocked and saddened to hear of Mr. Ingram's death and have often thought of the excitement there must have been at Peitaiho when the bandits landed on the beach and were fired upon by the gunboats!

We are getting off with our family to Michigan and hope that the water and the lake breeze will be cooler than the past days in New York. With the thermometer going over 90 on four successive days it reminds us of some of the days in Peking.

Hoping that you will have a good summer and with kindest regards, I am,

Sincerely yours,

SDG:KF

Mr. K. Y. Ma,  
Yenching University,  
Peiping, China.

*Borrowers 175*  
*Finished Pmt 68*  
*107*

*Total Due = 15067 + Int due*  
*Paid 1236.24*

REPORT ON THE GENERAL LOAN FUND, YENCHING UNIVERSITY

*Made Payment 36.*

*Dec. 1st, 1934*

Class of 1928

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>C. F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$90.	\$45.		\$9.		\$54.
50.	50. fini	\$8.68	5. paid		
80.	30.		8.		58.
100.	100. fini		10.	\$40.	G.F. 10.
50.	50. fini	4.66	5. paid		
75.	75. fini	7.56	7.5 "		
90.	90. fini	8.50	9. "		
100.	100. fini	11.76	10. "	15.	
100.	100. fini	12.35	10. "		
100.	100. fini	10.53	10. "		
50.	50. fini	6.33	5. "		
25.	25. fini	1.02	2.5 "		
100.	100. fini	14.57	10. "		
50.	50. fini	4.00	5. "		
50.	20.		5.		35.
100.	24.		10.		86..
60.	60. fini	10.25	6. paid		
100.	100. fini	10.92	10. "		
30.	30. fini	1.96	3. "		
100.	100. fini	11.00	10. "		
100.	100. fini		10.	16.22	G.F. 5.
100.	100. fini	2.02	10. paid		
50.	50. fini	6.31	5. "		
100.	100. fini	10.44	10. "		
75.	75. fini	6.76	7.5 "		
50.	50. fini	5.48	5. "		
100.	100. fini	5.00	10. paid	10.79	
40.	40. fini	3.16	4.		G.F. 4.
100.	100. fini	10.90	10. paid		
<u>\$2215</u>	<u>\$2014</u>	<u>\$174.16</u>	<u>\$221.50</u>	<u>\$82.92</u>	<u>\$252.</u>

*201*

No. of members.....29  
No. of finished payments....25  
No. of who paid something... 2  
No. of delinquents..... 3

This class stands the figures as the last term.

Dec. 8, 1934.

K. Y. Ma,  
Chairman of the  
Committee.



CLASS OF 1929

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. Paid</u>	<u>G. F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$100.	\$100. fini		\$10. paid	\$28.49	
150.	85.		15.		\$80.
50.	50. fini	\$4.	5. paid		
100.	100. fini	26.	10. paid		103.5
185.	100.		18.5		
100.	100. fini	7.59	10. paid		
81.	30. sick		8.1		59.1
100.	0.		10.		110.
100.	100. fini	13.20	10. paid		
200.	200. fini	35.85	20. paid		
140.	50.		14.		104.
200.	151.		20.		69.
95.	94.		9.5		10.5
150.	150. fini	21.20	15. paid		
50.	35.		5.		20.
175.	175. fini	33.52	17.5 paid		
150.	150. fini	23.78	15. paid		
175.	175. fini	12.50	17.5 "	17.67	
200.	100.		20.		120.
<u>\$2501.</u>	<u>\$1945.</u>	<u>\$177.64</u>	<u>\$250.1</u>	<u>\$46.16</u>	<u>\$676.1</u>

No of members.....19  
 No of finished payments.....10  
 No of who paid something in this term.. 4  
 No of delinquents.....4  
 No of who has paid nothing.....1

Dec. 8, 1934.

*7 paid*

*\$ 94.50*

CLASS OF 1930

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. paid</u>	<u>G. P.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$ 50.	\$45.		\$ 5.		\$ 10.
140.	0.		14.		154.
120.	29.1		12.		102.9
150.	0.		15.		165.
100.	0.		10.		110.
40.	40. fini	\$ 2.16	4. paid		
200.	55.		20.		165.
190.	0. died 1932		19.		209.
80.	80. fini	7.47	8. paid		
180.	50.		18.		148.
25.	25. fini	1.45	2.5 paid		
100.	100. fini	17.01	10. paid		
200.	10.		20.		210.
100.	100. fini	7.30	10. paid		
130.	60.		13.		83.
100.	70		10.		40.
200.	200. fini	33.46	20. paid		
290.	290. fini	21.00	29. paid	\$36.65	
185.	0.		18.5		203.5
260.	0.		26.		286.
80.	70.		8.		18.
40.	40. fini	7.06	4. paid		
100.	25.		10.		85.
80.	15.		8.		73.
60.	60. fini	3.23	6. paid		
50.	0.		5.		55.
<u>\$ 3250</u>	<u>\$1184.1</u>	<u>\$100.14</u>	<u>\$325.</u>	<u>\$36.65</u>	<u>\$2117.4</u>

No. of members.....26  
 No. of finished payments.....9  
 No. of who paid something.....3  
 No. of who have paid nothing.....7  
 No. of delinquents.....6  
 No. of deaths.....1

This class is very poor in paying back this term except No. 18.

No. 20 the amount ought to be \$260. which was mistaken for several years. Please take note of it.

Dec., 8, 1934.

*285*

CLASS OF 1931

<u>Borrowed</u>	<u>Repaid</u>		<u>Int. Paid</u>	<u>G. F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$ 60.	\$ 60. fini		\$8.87	\$6. paid		
80.	80. fini		7.44	8. paid		
240.	5.			24.		\$259.
25.	25. fini		2.70	2.5 paid		
60.	10.			6.		56.
140.	20.			14.		124.
220.	5.			22.		237.
130.	130. fini		8.22	13. paid		
100.	100. fini		5.32	10. paid		
140.	0.			14.		154.
120.	120. fini		13.40.	12. paid		
80.	20.			8.		68.
220.	0.			22.		242.
120.	48.			12.		84.
100.	0.			10.		110.
60.	0. sick			6.		66.
120.	90.			12.		42.
120.	120. Fini			12. P'd \$10.	\$17.08	G.F. 2.
140.	100.			14.		54.
140.	0.			14.		154.
230.	0.			23.		253.
60.	5.			6.		61.
50.	0.			5.		55.
165.	165. fini			16.5 P'd \$15.	30.59	G.F. 1.5
170.	35.			17.		152.
<hr/> \$3090.	<hr/> \$1138.		<hr/> \$45.95	<hr/> \$309	<hr/> \$47.67	<hr/> \$2122.5

15585

No of members.....25  
 No of finished payments.....8  
 No of who have paid something.....3  
 No of sickness.....1  
 No of delinquents.....6  
 No of who have paid nothing .....7

This class is not doing so nicely in paying back as the last term.

Dec. 8, 1934.

CLASS OF 1932

<u>Borrowed</u>	<u>Repaid</u>		<u>Int. Paid</u>	<u>G. F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$120.	\$ 0.			\$12		\$132.
90.	65.			9		34.
170.	55.			17		132.
60.	0.			6		66.
60.	60.	fini	\$ 4.00	6	paid	\$ 2.
240.	0.			24		264.
60.	60.	fini	2.90	6	paid	
70.	70.	fini	3.44	7	paid	
110.	110.	fini	10.16	11	paid	
160.	20.			16		156.
60.	0.			6		66.
160.	85.			16		91.
90.	5.			9		94.
220.	0.			22		242.
230.	115.			23		138.
25.	25.	fini	2.50	2.5	paid	
170.	15.			17.		172.
200.	30.			20.		190.
110.	110.	fini		11.	13.73 G.F.	11.
190.	0.			19.		209.
60.	0.			6.		66.
170.	0.			17.		187.
50.	25.			5.		30.
240.	25.			24.		239.
210.	0.	died 1933		21.		231.
110.	60.			11.		61.
50.	30.			5.		25.
120.	10.			12.		122.
50.	50.	fini	2.00	5.	paid	
120.	0.			12.		132.
160.	80.			16.		96.
130.	0.			16.		176.
50.	0.			5.		55.
100.	100.	fini		10.	paid \$5.	G.F. 5.
280.	10.			28.		298.
170.	5.			17.		182.
50.	50.	fini	2.67	5.	paid	
60.	0.			6.		66.
220.	10.			22.		232.
100.	100.	fini	4.00	10.	paid	
60.	60.	fini		6.	6.23 G.F.	6.
60.	0.			6.		66.
110.	0.			11.		121.
60.	5.			6.		61.
120.	5.			12.		127.
170.	0.			17.		187.
120.	0.			12.		132.
100.	100.	fini		10.	paid	12.67
<u>\$5925.</u>	<u>\$1550.</u>		<u>\$31.67</u>	<u>\$592.5</u>	<u>\$34.63</u>	<u>\$4900.</u>

*12 paid.*

CLASS OF 1932 (Continued)

No of members.....	48
No of finished payments.....	12
No of who have paid something.....	7
No of who have paid nothing.....	17
No of delinquents.....	11
No of deaths.....	1

This class is very slow in paying back in this term.

Dec. 8, 1934.

CLASS OF 1932  
(Fall Graduates)

<u>Borrowed</u>	<u>Repaid</u>	<u>G. F.</u>	<u>Amount Due</u>
\$110.	\$ 0.	\$11	\$121.
290.	0.	29	319.
210.	0.	21	231.
110.	0.	11	121.
210.	0.	21	231.
290.	15.	29	304.
300.	50.	30	280.
180.	0.	18	198.
<hr/> \$1700.	<hr/> \$65.	<hr/> \$170.	<hr/> \$1805.

No of members.....8  
 No of who have paid something.....2  
 No of who have paid nothing.....6

This class is no improving at all except one  
 who pays regularly.

Dec. 8, 1934.

CLASS OF 1933

<u>Borrowed</u>	<u>Repaid</u>		<u>Int. Paid</u>	<u>G. F.</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$ 60.	\$ 20.			\$ 6.		\$ 46.
60.	0.			6.		66.
180.	0.			18.		198.
30.	0.			3.		33.
60.	60.	fini		6.	\$4.13	G.F. 6.
60.	60.	fini	\$4.83	6. paid		
120.	120.	fini	8.00	12. paid		
120.	40.			12.		92.
120.	0.			12.		132.
220.	0.	Jobless		22.		242.
240.	0.			24.		264.
240.	0.	Full graduate		24.		264.
230.	15.			23.		238.
100.	50.			10.		60.
120.	0.			12.		132.
200.	15.			20.		205.
80.	30.			8.		58.
60.	0.			6.		66.
180.	5.			18.		193.
230.	0.			23.		253.
120.	0.			12.		132.
100.	0.	Expelled		10.		110.
170.	0.			17.		187.
220.	25.			22.		217.
<hr/> \$3320.	<hr/> \$440.		<hr/> \$12.83	<hr/> \$332.	<hr/> \$4.13	<hr/> \$3194.

*\$240 increase by full graduate*

No. of members.....24  
 No. of finished payments.....3  
 No. of who have paid something....3  
 No. of who paid nothing.....12  
 No. of delinquents.....6

*191<sup>00</sup> Pd*

This class is very poor in paying back their loans.

Dec. 8, 1934.

*6 paid*

December 8, 1934.

Dear Mr. Gamble:

Now is again the time for sending you the semi-annual report on general loan fund. Since I have taken charge of the Student Welfare work, the University has employed an assistant to help me. But at the beginning of the new fiscal year the said assistant was assigned some other work. Thus I am left alone again this semester. Yet in addition to this, the University has made me in charge of the Business Department concurrently. So I am now as busy as you can imagine. For these reasons, may I suggest that from now on this report be made once every year, say, at the end of November? This will save me a lot of time. Please let me know how you think about this.

Last month I made a trip to Tientsin to visit the loanees and was successful in seeing ten out of fifteen of them.

I am glad to report that our committee is going to start a "Yenta Student Photo Service". It was proposed to employ four self-help students to be under the direction of Dr. Y. H. Hsieh of the Physics Department who came back from the States this summer. The capital fund is \$400 to be paid out of the Self-Help Fund.

The loan fund regulations were revised at the June meeting of the Committee. Enclosed you will find a copy of the new regulations. Please take note of Item C in Article IV that the 10% Guarantee Fund has been deleted and a personal guarantor is required in its place.

Enclosed please also find this Semester's General Loan Fund reports for six classes. If there is any mistake, please do check me up.

It may not be too late as yet to send you my greetings for a Merry Christmas and a Happy New Year.

Yours sincerely,

K. Y. Ma

2 Enclosures.



January 2, 1935

Dear Mr. Ma:

I have gone over with a great deal of interest your report of the Yenching Loan Fund. The records seem to show that you are having considerable difficulty in getting the borrowers to make regular payments. This, of course, means that the time of repayment is greatly extended and adds to the amount of work you must do in the matter. I presume the general economic situation in China is partly responsible for the delay. You evidently have put in a great deal of time writing and visiting the various borrowers. It must be disappointing to have only thirty-six out of 127 make any payments during the past six months. I wish I could suggest something that might stimulate payments, but I fear, money can be secured only by consistent reminders of the obligation to the University.

I note with a great deal of interest the change in the rules and regulations of the Loan Fund especially that you have discontinued the 10% guarantee fund and substituted a personal guarantor. Is the situation such that the University will be in a position to collect from the guarantor in case the borrower fails to meet his obligation? Is there any chance that public opinion will make it difficult for the University to press such claims? Evidently the guarantee fund has not met with the approval of the borrowers. When we started it seemed to be a possible solution to the problem presented by probable loss due to death, default, etc. I am sorry the experiment was not successful but, of course, I am perfectly willing to see the system changed if experience has shown it to be necessary.

I am interested to hear of the various additional jobs that have been landing on your desk. In these days of decreasing budgets doubling up seems to be very much in order. I trust you will be able to meet your added responsibilities. It will be agreeable to me if you send reports of the Loan Fund annually instead of semi annually. I rather think you will have some interesting times with the photo service. I trust the self-help students will be able to learn to do satisfactory work.

Thank you for your Christmas and New Year's greetings.

I hope the Chinese New Year finds you and yours well and prosperous.

Sincerely yours,

SDG:RP

Mr. E. Y. Ma,  
Yenching University,  
Peiping, China.

# Reports on the General Loan Fund, Yenching University

December 1st, 1935

Class of 1923

<u>Borrowed</u>	<u>Repaid</u>	<u>G.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$90.	\$45.	9.			
50.	50. fini.	5. p'd	\$8.68		\$54.
80.	50.	8.			38.
100.	100. fini.	10.		\$40.	G.F. 10.
50.	50. "	5. p'd	4.56		
75.	75. "	7.5 "	7.56		
90.	90. "	9. "	8.50		
100.	100. "	10. "	11.76	15.	
100.	100. "	10. "	12.35		
100.	100. "	10. "	10.53		
50.	50. "	5. "	6.33		
25.	25. "	2.5 "	1.02		
100.	100. "	10. "	14.57		
50.	50. "	5. "	4.00		
50.	20.	5.			35.
100.	59.	10.			51.
60.	60. fini.	6. p'd	10.25		
100.	100. "	10. "	10.92		
30.	30. "	3 "	1.96		
100.	100. "	10. "	11.00		
100.	100. "	10.		16.22	G.F. 5.
100.	100. "	10. p'd	2.02		
50.	50. "	5. "	6.31		
100.	100. "	10. "	10.44		
75.	75. "	7.5 "	6.76		
50.	50. "	5. "	5.48		
100.	100. "	10. "	15.79		
40.	40. "	4.	5.16		G.F. 4.
100.	100. "	10. p'd	10.90		
<u>\$2215.</u>	<u>\$2069.</u>	<u>\$221.5</u>	<u>\$184.95</u>	<u>\$71.22</u>	<u>\$197.</u>

No. of members .....	29
No. of finished all payments .....	21
No. of who have not paid G.F. or interests .....	4
No. of who have paid something .....	2
No. of delinquents .....	2

This class only two of them does not pay regularly.

December 8, 1935.

K.Y. Ma

Chairman.

Bank 2 1/2 paid 4 over an. 100.

Class of 1929

<u>Borrowed</u>	<u>Repaid</u>	<u>G.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amount Due</u>
\$100.	\$100. fini.	10. p'd		\$28.49	
150.	150. "	15.	51.69		G.F. \$15.
50.	50. "	5. p'd	4.00		
100.	100. "	10. "	25.00		
185.	100.	18.5			103.5
100.	100. fini.	10. p'd	7.59		
81.	30. sick	8.1			39.1
100.	0	10.			110.
100.	100. fini.	10. p'd	13.20		
200.	200. "	20. "	35.85		
140.	50.	14.			104.
200.	200. fini.	20.			G.F. 9.
95.	94.	9.5			10.5
150.	150. fini.	15. p'd	21.20		
50.	50. "	5. "	7.95	.81	
175.	175. "	17.5 "	33.52		
150.	150. "	15. "	22.73		
175.	175. "	17.5 "	31.83		
200.	130.	20.			90.
<u>\$2501.</u>	<u>\$2104.</u>	<u>\$250.1</u>	<u>\$255.61</u>	<u>\$29.30</u>	<u>\$501.1</u>

397

No. of members .....	19
No. of finished all payments .....	9
No. of who have not paid interest or G.F. ....	4
No. of who have paid something .....	2
No. of who have paid nothing .....	1
No. of delinquents .....	3

This class is still not doing very well this year.

December 8, 1935.

Class of 1930

<u>Borrowed</u>	<u>Repaid</u>	<u>G.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$50.	\$50. fini.	\$5. p'd		\$18.02	
140.	30.	14.			\$124.
120.	29.1	12.			102.9
150.	50.	15.			115.
100.	0.	10.			110.
40.	40. fini.	4. p'd	\$2.16		
200.	55.	20.			165.
190.	0. died	19.			209.
80.	80. fini.	8. p'd	7.49		
180.	74.	18.			124.
25.	25. fini.	2.5 p'd	1.45		
100.	100. fini.	10. "	17.01		
200.	10.	20.			210.
100.	100. fini.	10. p'd	7.30		
130.	85.	13.			58.
100.	80.	10.			30.
200.	200. fini.	20. p'd	33.45		
290.	290. "	29. "	21.00	36.65	
185.	0.	18.5			203.5
260.	0.	26.			286.
80.	80. fini.	8.		18.64	C.F. 8.
40.	40. "	4. p'd	7.06		
100.	25.	10.			85.
80.	35.	8.			53.
60.	60. fini.	6. p'd	3.23		
50.	50. "	5.		21.	C.F. 5.
<u>\$3250.</u>	<u>\$1588.1</u>	<u>\$325.</u>	<u>\$100.16</u>	<u>\$94.31</u>	<u>\$1888.4</u>

No. of members ..... 26  
 No. of finished all payments ..... 8  
 No. of who have not paid G.F. or Interests ..... 5  
 No. of who paid nothing ..... 4  
 No. of who paid something ..... 5  
 No. of delinquents ..... 3  
 No. of deaths ..... 1

This class is improving its payment much better than last year.

December 8, 1935.

Class of 1931

<u>Borrowed</u>	<u>Repaid</u>	<u>G.M.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$60.	\$60. fini.	\$6. p'd	\$8.87		
80.	80. "	8. "	7.44		
240.	5.	24.			\$259.
25.	25. fini.	2.5 p'd	2.70		
60.	10.	6.			56.
140.	20.	14.			134.
220.	5.	22.			237.
130.	130. fini.	13. p'd	8.22		
100.	100. fini.	10. "	5.32		
140.	0.	14.			154.
120.	120. fini.	12. p'd	13.40		
80.	20.	8.			68.
220.	0.	22.			242.
120.	98.	12.			34.
100.	0.	10.			110.
60.	0. sick	6.			66.
120.	120. fini.	12. p'd	25.13		
120.	120. "	12. "	17.08		
140.	100.	14.			54.
140.	0.	14.			154.
230.	50.	23.			203.
60.	5. died	6.			61.
50.	0.	5.			56.
165.	165. fini.	16.5 p'd	30.59		
170.	70.	17.			117.
<u>\$3090.</u>	<u>\$1303.</u>	<u>\$309.</u>	<u>\$118.75</u>		<u>\$2004.</u>

No. of members .....	25.
No. of finished all payments .....	9
No. of who have paid something .....	4
No. of delinquents .....	5
No. of who have paid nothing .....	6
No. of death .....	1

This class is still not doing very well as before.

December 8, 1935.

Class of 1932

<u>Borrowed</u>	<u>Repaid</u>	<u>G.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$120.	\$ 0.	\$12.			\$132.
90.	90. fini.	9. p'd	\$20.59		
170.	70.	17.			117.
60.	0.	6.			66.
60.	60. fini.	6. p'd	6.00		
240.	0.	24.			264.
60.	60. fini.	6. p'd	2.90		
70.	70. "	7. "	3.44		
110.	110. "	11. "	10.16		
160.	25.	16.			161.
60.	0.	6.			66.
160.	160. fini.	16. p'd 10	29.60		G.F. 6.
90.	5.	9.			94.
220.	0.	22.			242.
230.	195.	23.			53.
25.	25. fini.	2.5 p'd	2.50		
170.	15.	17.			172.
200.	40.	20.			180.
110.	110. fini.	11.		\$13.73	G.F. 11.
190.	0.	19.			209.
60.	0.	6.			66.
170.	13.6	17.			173.4
50.	35.	5.			20.
240.	30.	24.			234.
210.	0. died 1933	21.			231.
110.	60.	11.			61.
50.	50. fini.	5. p'd	8.72		
120.	75.	12.			57.
50.	50. fini.	5. p'd	2.00		
120.	60.	12.			72.
160.	160. fini.	16.		23.59	G.F. 16.
160.	0.	16.			176.
50.	0.	5.			55.
100.	100. fini.	10. p'd	12.29		
280.	100.	28.			208.
170.	5.	17.			182.
50.	50. fini.	5. p'd	2.67		
60.	60. fini.	6. "	11.58		
220.	10.	22.			232.
100.	100. fini.	10. p'd	4.00		
60.	60. "	6.		6.23	G.F. 6.
60.	0.	6.			66.
110.	0.	11.			121.
60.	5.	6.			61.
120.	5.	12.			127.
170.	0.	17.			187.
120.	0.	12.			132.
100.	100. fini.	10. p'd		12.67	
<u>\$5925.</u>	<u>\$2163.6</u>	<u>\$592.5</u>	<u>\$116.45</u>	<u>\$56.22</u>	<u>\$4251.4</u>

6134

(To be continued)

(Continued)

No. of members .....	48
No. of finished all payments .....	12
No. of who have not paid Interest or G.P. ....	5
No. of who have paid something .....	9
No. of who have paid nothing .....	14
No. of delinquents .....	7
No. of death .....	1

This class is very slowly in paying back.

Class of 1932

(Fall Graduates)

<u>Borrowed</u>	<u>Repaid</u>	<u>G.P.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$110.	\$110. fini.	\$11. p'd	\$19.		
290.	0.	29.			\$319.
210.	10.	21.			221.
110.	0.	11.			121.
210.	10.	21.			221.
290.	25.	29.			294.
300.	105.	30.			225.
180.	0.	18.			198.
<u>\$1700.</u>	<u>\$260.</u>	<u>\$170.</u>	<u>\$19.</u>		<u>\$1599.</u>

No. of members .....	8
No. of finished all payments .....	1
No. of who have paid something .....	4
No. of who have paid nothing .....	3

This class is improving great deal this year.

December 8, 1935.

Class of 1933

<u>Borrowed</u>	<u>Repaid</u>	<u>G.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$60.	\$20.	\$6.			\$46.
60.	0.	6.			66.
180.	0.	18.			198.
30.	0.	3.			33.
60.	60. fini.	6.		\$4.13	6. C.F.
60.	60.	6. p'd	\$4.83		
120.	120.	12.	8.		
120.	90.	12.			42.
120.	120. fini.	12. p'd	16.32		
220.	0.	22.			242.
240.	0.	24.			264.
240.	0.	24.			264.
230.	20.	23.			256.
100.	100. fini.	10. p'd	5.21		
120.	0.	12.			132.
200.	45.	20.			175.
80.	80. fini.	8. p'd	8.36		
60.	6.	6.			60.
180.	5.	18.			193.
230.	0.	23.			253.
120.	0.	12.			132.
100.	0. expelled	10.			110.
170.	0.	17.			187.
220.	25.	22.			217.
<u>\$3320.</u>	<u>\$751.</u>	<u>\$332.</u>	<u>\$42.72</u>	<u>\$4.13</u>	<u>\$2853</u>

No. of members .....	24
No. of finished all payments .....	5
No. of who have not paid Interest or C.F. ....	1
No. of who have paid something .....	4
No. of who have paid nothing .....	11
No. of delinquents .....	3

This class is not improving at all this year.

December 8, 1935.



Class of 1934.

<u>Borrowed</u>	<u>Repaid</u>	<u>G.P.</u>	<u>Int. P'd</u>	<u>Amount Due</u>
\$210.	\$20.	\$21.		\$211.
50.	50. fini.	5. p'd	\$2.00	
205.	0.	20.5		225.5
210.	20.	21.		211.
60.	0.	6.		66.
40.	0.	4.		44.
285.	0.	28.5		313.5
180.	80.	18.		118.
285.	10.	28.5		303.5
205.	0.	20.5		225.5
40.	40. fini.	4. p'd	.80	
230.	80.	23.		173.
50.	0.	5.		55.
265.	0.	26.5		291.5
140.	140. fini.	14. p'd	10.80	
255.	77.	25.5		203.5
80.	45.	8.		43.
260.	0.	26.		286.
105.	30.	10.5		85.5
100.	10.	10.		100.
200.	38	20.		182.
100.	0. expelled	10.		110.
<u>\$3555.</u>	<u>\$640.</u>	<u>\$355.5</u>	<u>\$13.60</u>	<u>\$3237.5</u>

No. of members ..... 22  
 No. of finished all payments ..... 3  
 No. of who have paid something ..... 10  
 No. of who have paid nothing ..... 9

This class is trying to do its best way in paying back the loans.

December 8, 1935.

## YENCHING UNIVERSITY LOAN FUND

Friends of the University have provided funds that can be borrowed by students who are in need of financial assistance to enable them to complete their course. In general these funds are available for the use of both men and women students, who have completed their first year in Yenching, and who have maintained a grade ratio of at least I. The Committee on Loans, Scholarships and Self-Help has established the following rules and regulations:

I. The maximum loan granted to any one student in any one year shall be one hundred and twenty (\$120.00) dollars, Peiping currency.

II. Applications for loans can be made at any time, but except in exceptional cases, will not be passed on by the Committee during the months of July and August.

III. In applying for a loan, students shall fill any application giving a statement of financial resources and liabilities, their budget for the past year and an estimate of expenses for the coming year, academic record, personal references and other information.

IV. Those who are granted loans will be required to sign a contract that shall set forth the amount of the loan and provide:

A. For the repayment of the principal sum.

B. For the payment of interest at 3% per annum on the principal sum or at a reduced rate of 4% per annum which is allowed as an encouragement, if the borrower can repay his loan consistently from beginning to end according to particulars as set forth in article D.

C. That a personal guarantor is to be secured to sign the contract before the loan can be granted.

D. That payments of principal and interest shall be made in monthly installments, due on the first of each month, beginning January first after graduation, or six months after an earlier departure from Yenching; said installments to be equal to at least 10% of the borrower's income, although in no case shall the payment be less than Five Dollars (\$5.00) per month. In case the borrower joins the service of the university, his loan shall be repaid by deducting from his salary each month at the Bursar's office according to the agreement signed.

E. That all borrowers shall advise this committee or the Bursar's Office of the University of any change of address, and must reply promptly to all communications regarding their loans.

F. That in case of illness or loss of employment

due to unavoidable causes, the time of payment of an installment may be extended by application made in writing to the Loan Fund Committee at least ten days prior to the date upon which the installment become due, and provided that the written consent of the Loan Fund Committee has been obtained.

G. That in case of continued default, the guarantor shall be responsible for the repayment.

V. Loans granted at the beginning of any college year shall ordinarily be paid to the borrower in two installments, the first during the first semester, the second during the second-semester.

VI. All borrowers who discharge their obligations according to the requirements of the agreement, and whose character record has been satisfactory, will be given a statement or award to that effect.

VII. Applications may be made to the Chairman of the Committee on Loans, Scholarship, and Self-Help.

Revised June, 1934.

學 大 京 燕

YENCHING UNIVERSITY  
HAITIEN-PEKING

Committee on Student Self-Help

Dec. 8, 1935

Dear Mr. Gamble,

I made another trip to Tientsin, Pe-  
chow and Tsinan in visiting the loaners from 1st to  
16th ult. I was very happy to see about twenty of  
them, and they have promised to pay their loans re-  
gularly hereafter.

Again the Japanese troop made another  
incursion into North China and that Yenching will be  
in jeopardy. I dare say that we are really under the  
Jap's control now. You know, Japs ambition is not only  
wanting to rob the North China, but also our whole  
country. We dont know what it will be hap ened in the  
near future, but we sincerely hope to depend upon God's  
will. Please pray for our country.

I suppose, you have already met Dr. Stuart,  
properly he had talked over whole situation with you.

Enclosed please find the annual General  
Loan Fund reports for seven classes. In case there is  
any mistake, please do check me up.

Wishing you and your family a Merry  
Christmas and a Prosperous New Year.

Yours Sincerely,

  
K. Y. Ma

January 10, 1936

Dear Mr. Ma:

Thank you for the report on the condition of the Yenching Loan Fund. I have gone over the reports of the various classes with considerable interest and I am glad to see that they are making progress in their repayments. It is easy to see that you have had difficulty with quite a number of individuals and that several are not responding at all. I can imagine you have had a wide variety of hard luck stories to explain why payments have not been made. It, naturally, takes continual pushing to extract cash. I hope you feel that the Fund is progressing as it should. We certainly owe its success to you and your efforts.

I am afraid that the present disturbed conditions in North China will add at least one more excuse for non-payment. The worst of it is, I fear, that many of the stories will be perfectly true and some of them may very well be tragic. We often think of our friends in Peiping and are naturally wondering how much difference the political reorganization is making to a lot of the movements that have quietly been doing such good work. I do hope that they will be able to carry on without too much difficulty.

We've enjoyed having Dr. Stuart with us and have been much interested in his report of life on the Yenching campus. As usual he brings a lot of things for discussion, especially the need for more income for the University.

Hoping that 1936 will be a good year for you and yours and again appreciating all your efforts on behalf of the Loan Fund, I am,

Sincerely yours,

SDG:RP

Mr. H. Y. Ma,  
Yenching University,  
Peiping, China.

# Reports on the General Loan Fund, Yenching University

December 1st, 1936

Class of 1928

<u>Borrowed</u>	<u>Repaid</u>	<u>G.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$90.	\$45.	\$9.			\$54.
50.	50. fini.	5. p'd	\$8.68		
80.	50.	8.			38.
100.	100. fini.	10.		\$40.	G.F. 10.
50.	50. "	5. p'd	4.66		
75.	75. "	7.5 "	7.56		
90.	90. "	9. "	8.50		
100.	100. "	10. "	26.76		
100.	100. "	10. "	12.35		
100.	100. "	10. "	10.53		
50.	50. "	5. "	6.33		
25.	25. "	2.5 "	1.02		
100.	100. "	10. "	14.57		
50.	50. "	5. "	4.00		
50.	20. died	5.			35.
100.	100. fini.	10. p'd	9.00	34.09	
60.	60. "	6. "	10.25		
100.	100. "	10. "	10.92		
30.	30. "	3. "	1.96		
100.	100. "	10. "	11.00		
100.	100. "	10. "		16.22	
100.	100. "	10. "	2.02		
50.	50. "	5. "	6.31		
100.	100. "	10. "	10.44		
75.	75. "	7.5 "	6.76		
50.	50. "	5. "	5.48		
100.	100. "	10. "	15.79		
40.	40. "	4.	3.16		G.F. 4.
100.	100. "	10. p'd	10.90		
<u>\$2215.</u>	<u>\$2110.</u>	<u>\$221.5</u>	<u>\$208.95</u>	<u>\$90.31</u>	<u>\$141.</u>

No. of members.....	29
No. of finished all payments .....	22
No. of who have not paid G.F. or interests.....	4
No. of delinquents .....	2
No. of deaths .....	1

This class only two of them does not pay regularly.

December 8, 1936.

K. Y. Ma,

Chairman.

Class of 1929

<u>Borrowed</u>	<u>Repaid</u>	<u>G.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$100.	\$100. fini.	\$10. p'd		\$28.49	
150.	150. "	15. "	\$50.69		G.F. \$15.
50.	50. "	5. p'd	4.00		
100.	100. "	10. "	26.00		
185.	100.	18.5			103.5
100.	100. fini.	10. p'd	7.59		
81.	30. sick	8.1			59.1
100.	0	10.			110.
100.	100. fini.	10. p'd	13.20		
200.	200. "	20. "	35.85		
140.	50.	14. (studying abroad)			104.
200.	200. fini.	20. p'd	51.00 (still due)		
95.	95. "	9.5 9.p'd			G.F. .5
150.	150. "	15. p'd	21.20		
50.	50. "	5. "	7.95		
175.	175. "	17.5 "	33.52		
150.	150. "	15. "	22.78		
175.	175. "	17.5 "	31.83		
200.	180.	20.			40.
<u>\$2501.</u>	<u>\$2155.</u>	<u>\$250.1</u>	<u>\$305.61</u>	<u>\$28.49</u>	<u>\$432.1</u>

No. of members .....	19
No. of finished all payments .....	11
No. of who have not paid interests or G. F. ....	3
No. of who have paid something .....	1
No. of who have paid nothing .....	1
No. of delinquents .....	3

This class is still not doing very well this year.

December 8, 1936.

Class of 1930

<u>Borrowed</u>	<u>Repaid</u>	<u>G.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$50.	\$50. fini.	\$5. p'd	\$13.02		\$124.
140.	30.	14.			102.9
120.	29.1	12.			95.
150.	70.	15.			110.
100.	0	10.			
40.	40. fini.	4. p'd	2.16		155.
200.	65.	20.			209.
190.	0 died	19.			
80.	80. fini.	8. p'd	7.49		124.
180.	74.	18.			
25.	25. fini.	2.5 p'd	1.45		
100.	100. "	10. "	17.01		200.
200.	20.	20.			
100.	100. fini.	10. p'd	7.30		38.
130.	105.	13.			
100.	100. fini.	10. p'd	33.13		
200.	200. "	20. "	33.46		
290.	290. "	29. "	21.00	36.65	
185.	0	18.5			203.5
260.	0	26.			286.
80.	80. fini.	8. p'd	2.00	16.64	
40.	40. "	4. "	7.06		
100.	25.	10.			85.
80.	45.	8.			43.
60.	60. fini.	6. p'd	3.23		
50.	50. "	5.		21.00	G.F. 5.
<u>\$3250.</u>	<u>\$1678.1</u>	<u>\$325.</u>	<u>\$148.31</u>	<u>\$ 74.29</u>	<u>\$1780.4</u>

No. of members .....	26
No. of finished all payments .....	10
No. of who have not paid G.F. or interests .....	3
No. of who paid nothing .....	3
No. of who paid something .....	5
No. of delinquents .....	4
No. of deaths .....	1

This class is improving its payment not much than last year.

December 8, 1936.



Class of 1931

<u>Borrowed</u>	<u>Repaid</u>	<u>G.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$60.	\$60. fini.	\$6. p'd	\$8.87		
80.	80. "	8. "	7.44		
240.	5.	24.			\$259
25.	25. fini.	2.5 p'd	2.70		
60.	10.	6.			56.
140.	20.	14.			134.
220.	5.	22.			237.
130.	130. fini.	13. p'd	8.22		
100.	100. "	10. "	5.32		
140.	30.	14.			124.
120.	120. fini.	12. p'd	13.40		
80.	40.	8.			48.
220.	0	22.			242.
120.	120. fini.	12. 8. p'd		G.F.	4.
100.	0	10.			110
60.	0 sick	6.			66.
120.	120. fini.	12. p'd	25.13		
120.	120. "	12. "	17.08		
140.	139.	14.			15.
140.	0	14.			154.
230.	170.	23.			83.
60.	5. died	6.			61.
50.	0	5.			55.
165.	165. fini.	16.5 p'd	31.09		
170.	70.	17.			117.
<u>\$3090.</u>	<u>\$1534.</u>	<u>\$309.</u>	<u>\$119.25</u>		<u>\$1765.</u>

No. of members .....	25.
No. of finished all payments .....	9
No. of who have not paid G.F. or interests .....	1
No. of who have paid something .....	4
No. of delinquents .....	5
No. of who have paid nothing .....	5
No. of deaths .....	1

This class is still not doing very well as before.

December 8, 1936.

Class of 1932

<u>Borrowed</u>	<u>Repaid</u>	<u>G.P.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$120.	\$ 0	\$12.			\$132.
90.	90. fini.	9. p'd	\$20.59		
170.	85.	17.			102.
60.	0	6.			66.
60.	60. fini.	6. p'd	6.00		
240.	0	24.			264.
60.	60. fini.	6. p'd	2.90		
70.	70. "	7. "	3.44		
110.	110. "	11. "	10.16		
160.	25.	16.			151.
60.	0	6.			66.
160.	160. fini.	16. p'd	29.60		
90.	5.	9.			94.
220.	0	22.			242.
230.	230. fini.	23.	39.45		G.P. 23.
25.	25. "	2.5 p'd	2.50		
170.	35.	17.			152.
200.	55.	20.			165.
110.	110. fini.	11.		\$13.73	G.P. 11.
190.	0	19.			209.
60.	0	6.			66.
170.	27.2	17.			159.8
50.	45.	5.			10.
240.	30.	24.			234.
210.	0 died 1933	21.			231.
110.	110. fini.	11. p'd	25.80		
50.	50. "	5. "	8.72		
120.	120. "	12. "	29.66		
50.	50. "	5. "	2.00		
120.	120. "	12. "	30.70		
160.	160. "	16.		23.59	G.P. 16.
160.	0	16.			176.
50.	0	5.			55.
100.	100. fini.	10. p'd	12.29		
280.	110.	28.			198.
170.	5.	17.			182.
50.	50. fini.	5. p'd	2.67		
60.	60. "	6. "	11.58		
220.	10.	22.			232.
100.	100. fini.	10. p'd	4.00		
60.	60. "	6. "	7.20		
60.	0.	6.			66.
110.	0	11.			121.
60.	5.	6.			61.
120.	5.	12.			127.
170.	0	17.			187.
120.	60.	12.			72.
100.	100. fini.	10. p'd		12.67	
<u>\$5925.</u>	<u>\$2497.2</u>	<u>\$592.5</u>	<u>\$249.26</u>	<u>\$49.99</u>	<u>\$3870.8</u>

(To be continued)

(Continued)

No. of members .....	48
No. of finished all payments .....	17
No. of who have not paid interests or G.F. ....	4
No. of who have paid something .....	7
No. of who have paid nothing .....	12
No. of delinquents .....	7
No. of deaths .....	1

This class is very good in paying back this year.

Class of 1932

(Fall Graduates)

<u>Borrowed</u>	<u>Repaid</u>	<u>G.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$110.	\$110. fini.	\$11. p'd	\$19.		
290.	0	29.			\$319.
210.	10.	21.			221.
110.	10.	11.			111.
210.	10.	21.			221.
290.	25.	29.			294.
300.	160.	30.			170.
180.	0	18.			198.
<u>\$1700.</u>	<u>\$325.</u>	<u>\$170.</u>	<u>\$19.</u>		<u>\$1534.</u>

No. of members .....	8
No. of finished all payments .....	1
No. of who have paid something .....	2
No. of who have paid nothing .....	2
No. of delinquents .....	3

This class is <sup>not</sup> improving ~~great deal~~ this year.

December 8, 1936.

Class of 1933

<u>Borrowed</u>	<u>Repaid</u>	<u>G.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$60.	\$20.	\$6.			\$46
60.	0	6.			66.
180.	0	18.			198.
30.	0	3.	(studying abroad)		33.
60.	60. fini.	6.	\$4.00		G.F. 6.
60.	60. "	6. p'd	4.83		
120.	120. "	12. "	8.00		
120.	120. "	12. "	17.04		
120.	120. "	12. "	16.32		
220.	0	22.			242.
240.	0	24.			264.
240.	0	24.			264.
230.	45.	23.			208.
100.	100. fini.	10. p'd	5.21		
120.	0	12.			132.
200.	50.	20.			170.
80.	80. fini.	8. p'd	8.36		
60.	6.	6.			60.
180.	5.	18.			193.
230.	25.	23.			228.
120.	0	12.			132.
100.	0 expelled	10.			110.
170.	0	17.			187.
220.	25.	22.			217.
<u>\$3320.</u>	<u>\$836.</u>	<u>\$332.</u>	<u>\$63.76</u>		<u>\$2756.</u>

No. of members .....	24
No. of finished all payments .....	6
No. of who have not paid interest or G.F. ....	1
No. of who have paid something .....	3
No. of who have paid nothing .....	10
No. of delinquents .....	4

This class is still not improving at all this year.

December 8, 1936.

Class of 1934

<u>Borrowed</u>	<u>Repaid</u>	<u>G.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$210.	\$30.	\$21.			\$201.
50.	50. fini.	5. p'd	\$2.00		
205.	0	20.5			225.5
210.	20.	21.			211.
60.	0	6.			66.
40.	0	4.			44.
285.	20.	28.5			293.5
180.	80.	18.			118.
285.	10.	28.5			303.5
205.	0	20.5			225.5
40.	40. fini.	4. p'd	.80		
230.	80.	23.			173.
50.	0	5.			55.
265.	0 sick	26.5			291.5
140.	140. fini.	14. p'd	10.80		
255.	137.	25.5			143.5
80.	80. fini.	8. p'd	7.43		
260.	260. fini.	26. 10. p'd		G.F. 16.	
105.	45.	10.5			70.5
100.	10.	10.			100.
200.	48.	20.			172.
100.	0 expelled	10.			110.
<u>\$3555.</u>	<u>\$1050.</u>	<u>\$355.5</u>	<u>\$21.03</u>		<u>\$2819.5</u>

No. of members .....	22
No. of finished all payments .....	4
No. of who have not computed G.F. or interests .....	1
No. of who have paid something .....	5
No. of delinquents .....	5
No. of who have paid nothing .....	7

This class is trying to do its best way in paying back the loans.

December 8, 1936.

Class of 1935

<u>Borrowed</u>	<u>Repaid</u>	<u>G.F.</u>	<u>Int. P'd</u>	<u>Amount Due</u>
\$60.	0	Guarantor		\$60
180.	0	"		180.
270.	270. fini.	\$27.	\$17.00	G.F. 27.
100.	40.	Guarantor		60.
120.	10.	12.		122.
145.	0 sick	14.5		159.5
185.	18.	18.5		185.5
195.	0 sick	19.5		214.5
325.	0	32.5		357.5
60.	0	6.		66.
40.	10.	4.		34.
65.	0	6.5		71.5
80.	80. fini.	8. p'd	2.40	
100.	0	Guarantor		100.
140.	140. fini.	14. p'd	8.40	
85.	20.	8.5		73.5
100.	10.	10.		100.
265.	60.	26.5		231.5
100.	0 sick	10.		110.
<u>\$2615.</u>	<u>\$658.</u>	<u>\$217.5</u>	<u>\$27.80</u>	<u>\$2152.5</u>

No. of members .....	19
No. of finished all payments .....	2
No. of who have not paid G.F. or interests .....	1
No. of who have paid something .....	7
No. of who have paid nothing .....	9

This class seems to me quite alright, because they have repaid nearly one third of their amounts.

December 8, 1936.

學 大 京 燕

YENCHING UNIVERSITY  
HAITIEN-PEKING

Committee on Student Self-Help

December 8th, 1936

Mr. Sidney D. Gamble,  
347 Madison Avenue,  
New York, N. Y.,  
U. S. A.

Dear Mr. Gamble,

The eastern part of Suiyuan province had already started fighting with so called bandits, but every body knows that it is the intrigue of the Japanese militarism. The students in Peiping had been suspended their classes for four days, two days for contributing money and the other two days for preparing all necessary articles for the wounded soldiers.

Time is flying so quickly. I have <sup>been</sup> working here almost six years. Beginning from January to June 1937 will be my sabbatical year. In the first three months probably I will be going to spend for the Army Y.M.C.A. in Suiyuan or nearby the war region, and in the second three months I am going down to the South to pay a visit to my relatives and friends, because I have not gone back home for somewhat five years.

Enclosed please find the annual General Loan Fund reports for eight classes. In 1935 class there are a few of the loanees had already adopted the new system as the guarantee funds change into the guarantors. In case there is any suggestions or mistakes please do let me know by your return mail.

Herewith kindly accept a snap picture of my whole family.

Wishing you and your family a Merry Christmas and a Happy New Year.

Yours Sincerely,



K. Y. Ma.

January 8th, 1937

Dear Mr. Ma:

Thank you for your letter of December 8th and the annual report of the University loan fund. It is hard to realize that you have been at Yenching for almost six years and that you will be on sabbatical leave from January to June. I am much interested in your plans to spend three months with the Army YNCA in Suiyuan. I fear that will not be an easy experience but I know you will be able to do much to help the men in the Army. I am glad to know that you are planning to spend some time with your family and friends in the south.

Needless to say we have all been following the news of recent events in China and were tremendously relieved when we read that General Chiang had safely returned to Nanking. It would be a tragedy if anything should happen to him. I sincerely trust that he will be able to increase the unity and, therefore, the strength of the country.

I have gone over the loan fund figures with a great deal of interest and was glad to see that all of the classes have made some payments. It is disappointing that there are a few individuals in the earlier classes who, by their continued delinquency, make it impossible to close the account of that particular class. At the same time I know from experience how difficult it is to persuade delinquent borrowers to pay off their loans. I trust that out of your experience you feel that, in spite of these difficulties, it is a worth while service to needy students of Yenching.

Appreciating all your efforts with the fund and hoping that you will have an interesting and restful sabbatical period, I am,

Sincerely yours,

SDG:KP

Mr. K. Y. Ma,  
Yenching University,  
Peiping, China.



學 大 京 燕  
YENCHING UNIVERSITY  
PEIPING, CHINA

Committee on Loans, Scholarships and Self-Help

December 3th, 1937.

Mr. S. D. Gamble,  
347 Madison Ave.  
New York City, N.Y.  
U. S. A.

Dear Mr. Gamble,

I left Peiping for the South in the latter part of February instead of January to go on furlough. The university did not allow me to go to Suifu for Army Y. work, so I went down south, partially to do some propaganda work for the university among the senior middle schools.

In April, unfortunately, while I was in Shanghai I caught "Erysipelas" (a very serious disease). I was kept in the St. Luke's Hospital for three weeks and when out spent another two weeks for full recovery.

During my furlough period, I travelled eight provinces, namely, Szechuan, Shansi, Shensi, Honan, Anhui, Kiangsi, Kien-su and Chekiang. I visited many schools, factories, temples, gardens and saw many other interesting things which I have never seen in my life. I came back to the university from Sian, Shensi, just a few hours before Peiping was taken by the Japanese troops. How fortunately I was!

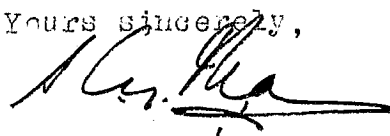
Since the outbreak of Sino-Japanese War on July 7th, the railway communications between the North and the South have been cut, nearly all the business was suspended and many families and lives were destroyed. But, thanks to God Yenching University was opened on September 13th and had an enrollment of 301 old and new students. Under the recent circumstances, you know, the university is not as liberal as before.

The General loan collections, of course, are greatly affected by the present situation. From July to November the payments of the loans were worse than ever before. Anyhow, I believe, you will sympathize with us during the terrible disturbances in China.

Enclosed please find the annual report of the University General Loan Fund for nine classes. If you have any suggestions please let me know by return mail.

Wishing you and your family a Merry Christmas and a Happy New Year.

Yours sincerely,



# Reports on the General Loan Fund, Yenching University

December 1st, 1937.

## Class of 1926

<u>Borrowed</u>	<u>Repaid</u>	<u>C.P.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$90.	\$45.	9.			\$54. 45 7
50.	50. fini.	5. p'd	16.68		
80.	50.	8.			30 30
100.	100. fini.	10.		\$40. C.P. 10.	
50.	50. "	5. p'd	4.66		
75.	75. "	7.5 "	7.56		
90.	90. "	9. "	8.50		
100.	100. "	10. "	26.76		
100.	100. "	10. "	12.33		
100.	100. "	10. "	10.53		
50.	50. "	5. "	6.33		
25.	25. "	2.5 "	1.02		
100.	100. "	10. "	14.57		
50.	50. "	5. "	4.00		
50.	20. died	5.			35. 30 5
100.	100. fini.	10. p'd	40.09		
50.	50. "	5. "	10.25		
100.	100. "	10. "	10.92		
30.	30. "	3. "	1.93		
100.	100. "	10. "	11.00		
100.	100. "	10. "		15.22	
100.	100. "	10. "	2.02		
50.	50. "	5. "	3.31		
100.	100. "	10. "	10.44		
75.	75. "	7.5 "	6.76		
50.	50. "	5. "	5.43		
100.	100. "	10. "	15.79		
40.	40. "	4.	3.16		C.P. 4.
100.	100. "	10. p'd	10.90		
<u>\$2215.</u>	<u>\$2110.</u>	<u>\$221.5</u>	<u>\$243.04</u>	<u>\$56.22</u>	<u>\$141.</u>
		<u>26</u>			
		<u>193.50</u>			

No. of members .....	29
No. of finished all payments .....	23
No. of who have not paid C.P. or interests .....	3
No. of delinquents .....	2
No. of deaths .....	1

This class only two of them does not pay regularly.

December 3, 1937

K. Y. Ma,

Chairman.

Class of 1929

<u>Borrowed</u>	<u>Repaid</u>		<u>C.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
100.	100. fini.		10. p'd	10.00	(still due)	
150.	150. "		15.	50.39		6.3.15.
50.	50. "		5. p'd	4.00		
100.	100. "		10. "	25.00		
135.	115.		13.5			33.5
100.	100. fini.		10. p'd	7.59		
81.	45.		3.1			44.1
100.	0		10.			110.
100.	100. fini.		10. p'd	15.20		
200.	200. "		20. "	35.35		
140.	50.		14.	(studying abroad)		104.
200.	200. fini.		20. p'd	37.39		
95.	95. "		9.5 "	4.50	(still due)	
150.	150. "		15. "	21.20		
50.	50. "		5. "	7.95		
175.	175. "		17.5 "	33.52		
150.	150. "		15. "	25.73		
175.	175. "		17.5 "	31.83		
200.	200. "		20. "	108.19		
<u>32501.</u>	<u>32203</u>		<u>3250.1</u>	<u>3465.69</u>		<u>3861.60</u>

700.1

No. of members .....	19
No. of finished all payments .....	12
No. of who have not paid interests or C.F. ....	3
No. of who have paid something .....	2
No. of who have paid nothing .....	1
No. of delinquents .....	1

This class is doing very well than last year.

December 3, 1937.

Class of 1930

<u>Borrowed</u>	<u>Repaid</u>	<u>C.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
350.	350. fini.	35. p'd	313.02		
140.	30.	14.			\$124.
120.	29.1	12.			102.9
150.	70.	15.			95.
100.	0	10.			110.
40.	40. fini.	4. p'd	2.16		
200.	35.	20.			155.
190.	0 died	19.			209.
30.	30. fini.	3. p'd	7.47		
180.	74.	18.			124.
25.	25. fini.	2.5 p'd	1.45		
100.	100. "	10. "	17.01		
200.	40.	20.			180.
100.	100. fini.	10. p'd	7.30		
130.	130. "	13. "	53.00		
100.	100. "	10. "	33.13		
200.	200. "	20. "	33.46		
290.	290. "	29. "	21.00	36.35	
135.	0	13.5			209.5
250.	0	25.			266.
30.	30. fini.	3. p'd	2.00	13.54	
40.	40. "	4. "	7.05		
100.	25.	10.			35.
30.	70.	3.			18.
30.	30. fini.	3. p'd	5.23		
50.	50. "	5.		21.00	C.F. 5.
<u>\$3250.</u>	<u>\$1748.1</u>	<u>\$325.</u> <u>(893)</u> <u>(275)</u>	<u>\$206.29</u>	<u>\$74.29</u>	<u>\$1697.4</u>

No. of members .....	26
No. of finished all payments .....	11
No. of who have not paid C.F. or interests .....	3
No. of who paid nothing .....	3
No. of who paid something .....	2
No. of delinquents .....	5
No. of deaths .....	1

This class is not improving its payment at all this year.

December 8, 1937.

Class of 1931

<u>Borrowed</u>	<u>Repaid</u>		<u>G.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
\$60.	\$60. fini.		\$6. p'd	\$3.87		
80.	80. "		8. "	7.44		
240.	15.		24.			\$249.
25.	25. fini.		2.5 p'd	2.70		
60.	10.		6.			55.
140.	50.		14.			104.
220.	25.		22.			217.
130.	130. fini.		13. p'd	3.22		
100.	100. "		10. "	5.52		
140.	100.		14. (studying abroad)			54.
120.	120. fini.		12. p'd	13.40		
80.	80. "		8. "	50.40		
220.	0		22.			242.
120.	120. fini.		12. p'd	34.63		
100.	100. "		10			G.F. 10.
60.	30.		6.			55.
120.	120. fini.		12. p'd	25.13		
120.	120. "		12. "	17.03		
140.	140. "		14. "	21.33		
140.	0		14.			134.
220.	220. "		22. 10 p'd (studying abroad)			13.
60.	5. died		6.			51.
50.	40.		5.			15.
160.	165. fini.		16.5 p'd	31.09		
170.	75.		17.			112.
<u>\$3090.</u>	<u>\$1940.</u>		<u>\$309.</u>	<u>\$205.14</u>		<u>\$1522.</u>

No. of members .....	25
No. of finished all payments .....	12
No. of who have not paid G.F. or interests .....	2
No. of who have paid something .....	7
No. of delinquents .....	1
No. of who have paid nothing .....	2
No. of deaths .....	1

This class is doing its best work this year.

December 3, 1937.

Class of 1932

<u>Borrowed</u>	<u>Repaid</u>	<u>C.A.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Int. Due</u>
\$120.	0	12.			132.
90.	90. fini.	9. p'd	20.69		
170.	105.	17.			62.
60.	0	6.			66.
60.	60. fini.	6. p'd	6.00		
240.	0	24.			264.
60.	60. fini.	6. p'd	2.90		
70.	70. "	7. "	5.44		
110.	110. "	11. "	10.16		
160.	25.	16.			161.
60.	0	6.			66.
160.	160. fini.	16. p'd	28.60		
90.	90. "	9. "	33.42		
220.	0	22.			242.
230.	230. fini.	23.	59.42		0.1. 25.
25.	25. "	2.5 p'd	2.50		
170.	35.	17.			162.
200.	55.	20.			165.
110.	110. fini.	11.		15.73	0.1. 11.
190.	0	19.			201.
60.	0	6.			66.
170.	27.2	17.			169.6
50.	50. fini.	5. p'd	11.00		
240.	50.	24.			264.
210.	0 died 1933	21.			231.
110.	110. fini.	11. p'd	20.80		
50.	50. "	5. "	8.72		
120.	120. "	12. "	29.63		
50.	50. "	5. "	2.00		
120.	120. "	12. "	30.70		
160.	160. "	16. "	4.00	24.26	
160.	0	16.			176.
50.	0	5.			56.
100.	100. fini.	10. p'd	12.29		
230.	110.	23.			193.
170.	5.	17.			182.
50.	50. fini.	5. p'd	2.57		
50.	50. "	5. "	11.53		
220.	10.	22.			232.
100.	100. fini.	10. p'd	4.00		
60.	60. "	6. "	7.20		
60.	0	6.			66.
110.	0	11.			121.
60.	5.	6.			61.
120.	5.	12.			127.
170.	10.	17.			177.
120.	80.	12.			52.
100.	100. fini.	10. p'd		12.67	
<u>\$5925</u>	<u>\$2637.2</u>	<u>\$592.5</u>	<u>\$297.71</u>	<u>\$49.65</u>	<u>\$3700.8</u>

(to be continued)

(Continued)

No. of members .....	48
No. of finished all payments .....	19
No. of who have not paid interests or G.P. ....	4
No. of who have paid something .....	3
No. of who have paid nothing .....	11
No. of delinquents .....	10
No. of deaths .....	1

This class is not very good in paying back this year.

Class of 1932

(Fall Graduates)

<u>Borrowed</u>	<u>Repaid</u>	<u>G.P.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Int. Due</u>
\$110.	\$110. fini.	\$11. p'd	\$19.		
290.	0	29.			\$519.
210.	10.	21.			221.
110.	60.	11.			61.
210.	10.	21.			221.
290.	25.	29.			294.
300.	185.	30.			145.
180.	0 died	18.			198.
<u>\$1700.</u>	<u>\$400.</u>	<u>\$170.</u>	<u>\$19.</u>		<u>\$1459.</u>

No. of members .....	8
No. of finished all payments .....	1
No. of who have paid something .....	2
No. of who have paid nothing .....	1
No. of delinquents .....	3
No. of deaths .....	1

This class is not improving this year.

December 3, 1937.

Class of 1933

<u>Borrowed</u>	<u>Repaid</u>	<u>C.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Int. Due</u>
\$30.	\$20.	\$6.			\$46.
60.	31.8	6.			34.2
180.	0	13.			193.
30.	0	5.	(studying abroad)		33.
60.	60. fini.	6.	p'd 4.00		
60.	60. "	6.	" 4.83		
120.	120. "	12.	" 6.00		
120.	120. "	12.	" 17.04		
120.	120. "	12.	" 15.52		
220.	0	22.			242.
240.	0	24.			264.
240.	0	24.			264.
230.	45.	23.			203.
100.	100. fini.	10.	p'd 5.21		
120.	0	12.	(studying abroad)		132.
200.	50.	20.	( " " )		170.
80.	80. fini.	8.	p'd 8.36		
60.	6.	6.			60.
180.	5.	18.			193.
230.	25.	23.			228.
120.	0	12.			132.
100.	0 expelled	10.			110.
170.	0	17.			187.
220.	25.	22.			217.
<u>\$3320.</u>	<u>\$867.8</u>	<u>\$332.</u>	<u>\$63.76</u>		<u>\$2716.2</u>

No. of members .....	24
No. of finished all payments .....	7
No. of who have paid something .....	1
No. of who have paid nothing .....	9
No. of delinquents .....	7

This is the worst class among the all this year.

December 8, 1937.



Class of 1934.

<u>Borrowed</u>	<u>Repaid</u>	<u>C.F.</u>	<u>Int. P'd</u>	<u>Int. Due</u>	<u>Amt. Due</u>
210.	30.	21.			201.
50.	50. fini.	5. P'd	2.00		
205.	0	20.5			225.5
210.	20.	21.			211.
50.	0	5.			55.
40.	0	4.			44.
235.	30.	23.5			253.5
180.	130. fini.	13. p'd	24.29		
235.	10.	23.5			304.5
205.	0	20.5			225.5
40.	40. fini.	4. p'd	.30		
230.	90.	23.			163.
50.	0	5.			55.
265.	0 sick	26.5			291.5
140.	140. fini.	14. p'd	19.30		
255.	137.	25.5			145.5
30.	30. fini.	3. p'd	7.43		
260.	260. "	26. 10 p'd			0.1.13.
105.	105. "	10.5 p'd	9.50	37.63	
100.	10.	10.			100.
200.	53.	20.			162.
100.	0 expelled	10.			110.
<u>3555.</u>	<u>31290.</u>	<u>355.5</u>	<u>54.32</u>	<u>37.63</u>	<u>2551.</u>

No. of members .....	22
No. of finished all payments .....	5
No. of who have not computed C.F. or interests .....	2
No. of who have paid something .....	3
No. of who have paid nothing .....	7
No. of delinquents .....	5

This class is not doing well in paying back the loans.

December 3, 1937.

Class of 1935

<u>Borrowed</u>	<u>Repaid</u>	<u>C.F.</u>	<u>Int. P'd</u>	<u>Amount Due</u>
360.	0	Guarantor		360.
180.	0	"		180.
270.	270. fini.	27.	17.13 C.F.	27.
100.	40.	Guarantor		60.
120.	10.	12. (studying in France)		122.
145.	0 sick	14.5		159.5
135.	63.	13.5		140.5
195.	0 sick	19.5		214.5
325	0	32.5		357.5
60.	0	6.		66.
40.	20.	4.		24.
65.	0	6.5		71.5
80.	30. fini.	8. p'd	2.40	
100.	0	Guarantor		100.
140.	140. fini.	14. p'd	8.40	
85.	20.	8.5		73.5
100.	10.	10.		110.
265.	60.	26.5		231.5
100.	0 insane	10.		110.
<u>\$2615.</u>	<u>\$713.</u>	<u>\$217.5</u>	<u>\$27.93</u>	<u>\$2097.5</u>

No. of members .....	19
No. of finished all payments .....	2
No. of who have not paid C.F. or interests .....	1
No. of who have paid something .....	2
No. of who have paid nothing .....	9
No. of delinquents .....	5

This class is doing worse this year.

December 3, 1937.

Class of 1936

<u>Borrowed</u>	<u>Repaid</u>	<u>G.P.</u>	<u>Int. P'd</u>	<u>Amt. Due</u>
\$250.	\$25.	\$25		\$250.
120.	55.	Guarantor		55.
120.	0	12.		132.
40.	40. fini.	4. p'd	\$1.60	
30.	30. "	3. "	1.32	
120.	0	12.		132.
<u>\$630.</u>	<u>\$150.</u>	<u>\$55.</u>	<u>\$3.42</u>	<u>\$879.</u>

No. of members ..... 6  
 No. of finished all payments ..... 2  
 No. of who have paid something ..... 2  
 No. of who have paid nothing ..... 2

This is the smallest class among the all, but doing its payments very well.

December 3, 1937.

January 12, 1938

Dear Mr. Ma:

Thank you for your good letter of December 8th and the report on the Loan Fund. It's good to know that you did your traveling last spring and returned to Peiping early in July. I am distressed to hear that you had to take time out for a hospital stay and additional time to complete your recovery. I trust that you are none the worse for that experience.

We have often been thinking of our friends at Yenching and have been greatly cheered by the news that the College is operating and has a good sized student body. We have been especially happy over the deep loyalty displayed by all those who have been a part of Yenching.

I can well understand how under present conditions it is difficult if not impossible for you to collect many payments on the Loan Fund. They, along with many other financial arrangements, have been upset by the situation and the resulting moratorium. I presume the only thing to do is to hold on for the present and then see how many of the pieces we can pick up some time in the future.

I have been interested to work out the following table showing the proportion of the principal that has been repaid by the various classes:

1928	-	95%
1929	-	88%
1930	-	54%
1931	-	63%
1932	-	44%
1932 fall-	-	23%
1933	-	26%
1934	-	36%
1935	-	27%
1936	-	<u>22%</u>

48.5% Average

1935 and 1936 have done well. It is disappointing to find the mid-year group of 1932 and 1933 so far behind where they ought to be. I wonder if they suffered particularly from the recent depression?

I am glad to see that 1928 although it has made no payments during this past year has repaid 95% of the amount borrowed. The 10% Guarantee Fund will, therefore, take care of the \$30 due from the man who died and can also cover the \$75 due from the two who have not completed their payments on principal. If the

January 12, 1938

Guarantee Fund of this class covers only the borrowing members of 1928, I think it would be my suggestion that the account for the class be closed and any surplus on the Guarantee Fund be returned. My figures seem to show that the uncollected principal is now \$105 and that you have collected on the Guarantee Fund \$185.50. This would make it possible to cover the uncollected principal and still return to the borrowers 38% of the amount they had put into the Guarantee Fund.

Of course, if the Guarantee Fund covers the unpaid interest as well as principal you probably would not have enough to meet the charge as the account shows \$56.22 due on completed payments plus interest due on the unpaid \$75 of principal. This, of course, does not include any interest on the payment due from the deceased borrower.

If the Guarantee Fund covers more than the borrowing members of 1928 it, of course, will be impossible to make any return at this time, as \$296 is still due from 1929 and the total Guarantee Fund received is \$184.50. If a third class is included in the Guarantee it simply makes the situation more difficult.

I am wondering whether, as you look over the figures for the ten classes that borrowed from the Loan Fund and note the difficulties in getting prompt and regular repayments, you see any solution to the problem and what changes, if any, you feel should be made in the set-up and terms of the Yenching Student Loan Fund. I presume these days there will be more demands than ever for scholarship and loan help and that it will be necessary to work along from month to month until conditions are more settled.

I want to express again my appreciation for all the time and thought you are putting on the difficult problem of persuading the borrowers to make their payments regularly and repay the full amount they have borrowed.

Sincerely yours,

SDG:RP

Mr. K. Y. Ma,  
Yenching University,  
Peiping, China.

學大京燕  
YENCHING UNIVERSITY  
Peiping China

Office of the Bursar

July 13, 1938.

Mr. Sidney D. Gamble,  
347 Madison Avenue,  
New York,  
N. Y., U. S. A.

Dear Mr. Gamble:

Mr. Ma has referred your letter of January 12 to me for consideration. Mr. Beddow and I have gone over the loan accounts of the students of the Class of 1928 and we have come to certain conclusions which I want to report to you.

Here is a list of students in the Class of 1928 who still owe money to the University:

<u>Name of student</u>	<u>Principal Due</u>	<u>G. F. Due</u>	<u>Total</u>
Chang Te Hai	\$45.00	\$9.00	\$54.00
Chao Hsi Ming*	30.00	8.00	
	50.00		88.00
Chen Yun Pao*	75.00	10.00	85.00
Kao Cheng Hsueh	30.00	5.00	35.00
Li Ying*	50.00		50.00
Yeh Hsin		4.00	4.00
	<u>\$280.00</u>	<u>\$36.00</u>	<u>\$316.00</u>

The students whose names are starred had loans from special funds other than the Gamble Loan Fund amounting to a total \$175. When payments have not been completed it hardly seems logical to credit the Gamble Loan Fund with all payments made and leave the loans from other funds entirely unpaid. When we show the losses amounting to \$316 the Guarantee Fund does not cover this amount and there is no refund to be made.

It would seem that the best procedure would be to send to each of the borrowers of the Class of 1928 a statement showing the loss which the University has sustained. We hope you approve of this plan.

With personal regards to you and Betty and the children.

Sincerely yours,

*Mary Cookingham*  
Mary Cookingham,  
Bursar.

Harbor Point, Mich.  
August 1972, 1973.

Miss Mary Goodwin,  
University,  
Chicago, Ill.

Dear Mrs. Goodwin:

I have from your letter of July 1972. You are asking me to close the loan account of the University of Michigan and that the amount of \$500.00 of principal is still unpaid. Certainly a way to see that such a large proportion of the loan is not paid, which is not a part of the program of developing a loan fund. I think that it is the committee's duty to see that the picture is clear. I would be glad to see that the picture is clear.

I have from your letter of July 1972. I think that the amount of principal is still unpaid. I think that the amount of principal is still unpaid. I think that the amount of principal is still unpaid.

You will see that the amount of principal is still unpaid. I think that the amount of principal is still unpaid. I think that the amount of principal is still unpaid.

If payments have been made by those who have borrowed from the loan fund and other funds but who have not contributed the amount of their loans, it is in order to provide the amount received, on the basis of the total amount loaned.

In general I am not too far from the problem to have and definite reaction to your suggestion of sending a notice to show the loss sustained and so closing out the guarantee fund. At the same time I feel you should charge to the guarantee fund and the amounts that originally came under it so that you can show complete figures to any borrower who might inquire as to

basis of the charges against the guarantee fund.

Could it be helpful to the morale of the borrowing group if something could be returned on the guarantee fund of this first class? The amounts would be small, of course, and it would take considerable trouble to locate the borrowers but it might help not only them, but other borrowers to know that something was coming back on their loans if they must have carried off long ago.

If the writer suggested in your letter have been sent out the answer will be closed before it reaches you. If it hasn't been closed by now, could it be?

1. Some borrowers have had loans for different periods and some the amount they have made.
2. Some charges would be made on the guarantee fund as interest.
3. Some suggest the guarantee fund only the interest on the loans and that in the guarantee fund.
4. Some suggest the guarantee fund only the interest on the loans and that in the guarantee fund.

I hope that the plan will be helpful.

If you are able to get the plan to be made into a book and in a printed form it will be a great help to the group and the group will be able to see it.

All the best to you and the group and the group will be able to see it.

Yours truly,



學 大 京 燕  
YENCHING UNIVERSITY  
PEIPING, CHINA

Committee on Loans, Scholarships and Self-Help

November 21, 1938.

Mr. Sidney D. Gamble,  
347 Madison Ave.,  
New York City, N. Y.,  
U. S. A.

Dear Mr. Gamble,

As you know, the condition in China during the year has been terrible. Many people have been rendered jobless and homeless. Everything is awfully expensive here. For instance, a year ago we can buy 90 eggs with one dollar, but now only 24. From this you can imagine how the living conditions are in this part of the world. This caused the decrease of payments of our borrowers of the Loan Fund. But due to war conditions prevailing in the country the postal service has been greatly affected. Many of our letters sent out for collection on the Loan Fund were returned. As a result, I have been able to collect only some one thousand dollars during the year. Only seven borrowers have completed their payments. As it is impossible for me to make a good report this year, I suggest that it be suspended for one year and see how things will develop next year. I hope you will approve of this idea.

As to the borrowers of the class of 1928, I understand that Miss Cockingham has written you about them in details and that no refund will be made. I agree with her on that point and presume that you approve of her plan too. In case you have any suggestions on the Loan Fund, I shall be very glad to receive them.

In the midst of the nation-wide tribulations we have been blessed by our Heavenly Father ceaselessly and we have been guided by Him through the truculent waters. Yet, from what we can see around us further troubles are in store for us.

Wishing you and your family A Merry Christmas and A Happy New Year.

Yours sincerely,



April 13th, 1939

Dear Mr. Ma:

I appreciate having your letter telling about the difficulties in collecting from those who had borrowed from the Yenching Loan Fund. It was a story that I had, of course, anticipated because of the dislocation that the war had brought in the social and economic life in China. I can imagine the difficulties you are having in keeping track of the borrowers as they have been forced to move from place to place and how hard it is for them to find any surplus money that they can apply to the repayment of their debts. I sincerely trust that some of them will be able to make payments so that you will have some funds to help at least a few of the present students who are in need.

We have often thought of the many problems that the administration and faculty have had to face this year with a large number of students on the campus. However, I know how anxious you all are to help as many as possible complete their University training so they may be prepared for the days ahead.

The Associated Boards here have been having a fair response to their appeals for funds for the Christian Colleges in China, but they still have a long way to go during this last quarter of the fiscal year. And, of course, the European situation does not encourage people to give money away.

With kindest regards and best wishes, I am,

Sincerely yours,

SDG:RP

Mr. K. Y. Ma,  
Yenching University,  
Peiping, China.

學 大 京 燕  
YENCHING UNIVERSITY  
PEIPING, CHINA

Committee on Loans, Scholarships and Self-Help

September 1, 1939.

Mr. Sidney D. Gamble,  
347 Madison Ave.,  
New York City, N. Y.,  
U. S. A.

Dear Mr. Gamble:

It has been a long time since I wrote you last. I hope you are enjoying good health and every thing is going on well with you.

In spite of the present difficulties the University is being carried on as usual. The new session begins today. We are preparing to take in as many as 950 students which is about 150 more than the regular quota. We have been asked by good authorities to take in as many as we can. I am still on my old job as Business Manager and Executive Secretary of the Committee on Scholarships and Self-help. To meet the present situation in this part of the globe the number of scholarships has been increased from 50 to 300.

You might have read about the recent floods which have caused tremendous losses in lives, houses, crops and properties in this as well as the neighboring provinces. It is the greatest flood we have ever had for several decades. Only in Tientsin, the total material loss sustained through the flood disaster, as reported in the newspapers, will reach over four hundred million Chinese dollars. Ten thousand persons are believed to have been drowned, 120,000 houses destroyed. Three million civilians are affected and six hundred thousand are destitute. On account of the floods, some of our faculty members who have gone to Peitaiho with their families for summer recess are caught there. And a number of new faculty and students coming from the south are also being held up by the floods and I am afraid they are sitting in misery at Tangku.

Just outside the east gate of Yenching in the village of Chengfu there is a small church where Yenching faculty, students and workmen often go. The church is supported by the Assembly of God but so far it does not have a permanent house. There had been news from its Board of Trustees that further help might be reduced or even completely stopped and this church has to be carried on on a self-support basis. A financial campaign was started two years ago for a permanent church building but was unexpectedly hindered by the present crisis. So far only a few hundred dollars was received, with which a new site at the west end of the Chengfu street was purchased. In view of the present conditions the outlook

Mr. Sidney D. Gamble  
September 1, 1939

2

within  
for further funds from this country is very dim and this leads us to turn to you for further assistance so as to bring the campaign for a new church building to a success. I have been asked by the pastor of the church, who is a friend of mine, to write to you about this matter. We know that in a time like this you are not in easy circumstances but anyhow you are in much better conditions than we are. Besides, what we expect is not too much. Something around \$200 U.S. will be sufficient. If you cannot give us so much, part of it will be satisfactory. In view of the present exchange conditions, a trivial sum to you will mean a great help to us. This is certainly a good chance for you to help us and we trust that you will be friendly and generous enough to do so.

With best wishes and kindest regards.

Sincerely yours,

A handwritten signature in dark ink, appearing to read 'K. Y. Ma', with a long horizontal flourish extending to the right.

K. Y. Ma

學 大 京 燕  
YENCHING UNIVERSITY  
PEIPING, CHINA

Committee on Loans, Scholarships and Self-Help

December 8, 1939.

Mr. B. D. Gamble,  
347 Madison Ave.,  
New York City, N.Y.,  
U.S.A.

Dear Mr. Gamble,

We have now decided to close the general loan payments of the classes of 1928, 1929 and 1930 with the guarantee fund confiscated towards the payment of the unpaid loans. Enclosed please find a copy of the list of debtors of the above mentioned three classes. In the class of 1930 you will note that there are so many delinquent debtors. In fact I have failed to persuade them to fulfill their obligations.

In the general loan collections for the past two years we have so far received only \$2,897.90. This can hardly compare with the previous years. Anyhow, I believe you will sympathize with us on account of the disturbances in this country during the past two years.

Enclosed please also find the annual report on the general loan fund for the eight classes 1931 to 1938. If you have any suggestions, please let me know by return mail.

Wishing you and your family a Merry Christmas and Prosperous New Year.

Yours sincerely,

  
H. Y. Ho

Class of 1928

<u>R. N.</u>	<u>Name</u>	<u>Major Dept.</u>	<u>Principal Due</u>	<u>G.F. Due</u>	<u>Total</u>
93	Chang Te Hai	History	\$45	\$ 9	\$54
127	Chao Hsi Ming	Economics	( \$30	8	
595	Chen Yun Pao	Pol. Sc.	Pardee( 50		\$88
859	Kao Cheng Hsueh	Agri. Short (Deceased)	Boyd \$75	\$10	\$85
188	Li Ying	Economics	Pardee \$50	5	\$35
163	Yeh Hsin			\$ 4	\$50
				\$ 4	\$ 4
			<u>\$280</u>	<u>\$36</u>	<u>\$316</u>

Class of 1929

515	Chao Chih T'ien	Leather		\$15	\$15
626	Chi Feng Lan	Leather	\$65	\$18.50	\$83.50
702	Hsu Teng Wen	Chemistry	\$21	\$ 8.10	\$29.10
W 78	Kao Ai Mei	History	\$100	\$10	\$110
W 59	Liang P'ei Chen	History	\$90	\$14	\$104
453	Sun Shou Hsien	History	Boyd \$125		\$125
			<u>\$401</u>	<u>\$65.60</u>	<u>\$466.60</u>

Class of 1930

804	Chang Chun Hsun	Economics	\$110	\$14	\$124
676	Chao En Yuan	Journalism	\$ 90.90	\$12	\$102.90
W 93	Ch'en Shu Yü	Chemistry	\$ 80	\$15	\$ 95
820	Chiang Ch'ien Tao	Pol. Sc.	\$100	\$10	\$110
715	Hsu Tso Yü	Economics	\$135	\$20	\$155
750	Kao Yueh	Economics (Deceased)	\$190	\$19	\$209
516	Li Wen Hsiang	Education	\$106	\$18	\$124
725	Liu Pao Lo	Chemistry	\$160	\$20	\$180
679	T'ien Chih Tseng	Leather	\$185	\$18.50	\$203.50
153	T'ien Tsung	Chinese	\$260	\$26	\$286
835	Wang Tsung Hsiang	Leather	\$ 75	\$10	\$ 85
739	Yang Yueh T'ing	Pol. Sc.		\$ 5	\$ 5
			<u>\$1491.90</u>	<u>\$187.50</u>	<u>\$1679.40</u>

Bad Loss

1656.90

915.02

Net Loss 760.88

Reports on the General Loan Fund, Yenching University

December 1st, 1939

Class of 1931

<u>Borrowed</u>	<u>Repaid</u>	<u>C.F.</u>	<u>Int. Paid</u>	<u>Int. Due</u>	<u>Am't. Due</u>
\$60	\$60 fini.	66 p'd	43.37		
30	30 "	8 "	7.44		
240	165	24			99.
25	25 fini.	2.5 p'd	2.70		
60	10	5			56
140	140 fini.	14 p'd	66.23		
220	25	22			217
130	130 fini.	13 p'd	3.22		
100	100 "	10 "	5.32		
140	100	14 (studying abroad)			54
120	120 fini.	12 p'd	13.40		
80	30 "	8 "	30.40		
220	0	22			242
120	120 fini.	12 p'd	34.63		
100	100 "	10			
30	30	3			
120	120 fini.	12 p'd	25.13		
120	120 "	12 "	17.08		
140	140 "	14 "	21.86		
140	0	14			134
230	230 fini.	23 p'd	95.66		
30	5 died	5			61
50	40	5			16
165	165 fini.	16.5 p'd	31.09		
170	170 "	17 p'd	32.70		
<u>\$3090</u>	<u>\$2275</u>	<u>3309</u>	<u>472.73</u>		<u>1944</u>

No. of members	25
No. of finished all payments	16
No. of who have not completed C.F. or interests	1
No. of who have paid something	5
No. of who have paid nothing	2
No. of death	1

This class is doing its work well during the last two years

December 3, 1939

Class of 1932

<u>Borrowed</u>	<u>Repaid</u>	<u>C.P.</u>	<u>Int. p'd</u>	<u>Int. Due</u>	<u>amt. Due</u>
3120	0	12			3132
90	90 fini.	9 p'd	120.89		
170	170 "	17 "	25	Int. still due	
60	0	6			66
60	60 fini.	6 p'd	6		
240	0	24			264
60	60 fini.	6 p'd	2.90		
70	70 "	7 "	5.44		
110	110 "	11 "	10.16		
160	25	16			181
60	0	6			66
160	160 fini.	16 p'd	21.60		
90	90 "	9 "	53.46		
220	0	22			242
230	230 fini.	23	19.45		249
25	25 "	2.5 p'd	2.60		
170	40	17			147
200	55	20			165
110	110 fini.	11		139.77 C.P.	11
190	0	19			209
60	0	6			66
170	27.2	17			187.2
50	50 fini.	5 p'd	11.00		
240	30	24			274
210	0 died 1933	21			231
110	110 fini.	11 p'd	23.60		
50	50 "	5 "	3.72		
120	120 "	12 "	29.66		
50	50 "	5 "	2.00		
120	120 "	12 "	60.70		
160	160 "	16 "	20.00	Int. still due	
160	0	16			176
50	0	5			56
100	100 fini.	10 p'd	12.29		
280	110	28			198
170	5	17			182
50	50 fini.	5 p'd	2.67		
60	60 "	6 "	11.66		
220	10	22			230
100	100 fini.	10 p'd	4.00		
60	60 "	6 "	7.20		
60	0	6			66
110	0	11			121
60	5	6			61
120	5	12			127
170	20	17			167
120	120 fini.	12 p'd	43.00	int. still due	
100	100 "	10 "		12.67	
<u>55925</u>	<u>52757.2</u>	<u>5592.5</u>	<u>3334.71</u>	<u>36.40</u>	<u>33551.30</u>



Class of 1932

No. of members	43
No. of finished all payments	19
No. of who have not completed G.P. or interests	3
No. of who have paid something	3
No. of who have paid nothing	11
No. of delinquents	3
No. of deaths	1

This class is still delinquent in repayments during last two years.

December 3, 1939

Class of 1932  
(Fall Graduates)

<u>Borrowed</u>	<u>Repaid</u>	<u>O.D.</u>	<u>Int. p'd</u>	<u>Int. Due</u>
\$110	\$110 fini.	\$11 p'd	\$19	
290	0	29		319
210	10	21		381
110	110 fini.	11 p'd	33.40	
210	10	21		321
290	25	29		394
300	135	30		145
180	0 died	18		198
<u>\$1700</u>	<u>\$450</u>	<u>\$170</u>	<u>\$72.40</u>	<u>\$1398</u>

No. of members	3
No. of finished all payments	2
No. of who have paid nothing	1
No. of delinquents	4
No. of deaths	1

This class is no improvement at all during the last two years

December 3, 1932

Class of 1933

<u>Borrowed</u>	<u>Repaid</u>	<u>C.F.</u>	<u>Int. p'd</u>	<u>Am't Due</u>
330	320	33		746
30	31.3	3		34.2
130	0	13		193
30	0	3	(studying abroad)	33
30	30 fini.	3 p'd	34.00	
30	30 "	3 "	4.33	
120	120 "	12 "	3.00	
120	120 "	12 "	17.04	
120	120 "	12 "	13.32	
220	0	22		242
240	0	24		234
240	0	24		234
230	45	23		203
100	100 fini.	10 p'd	5.21	
120	120 "	12 "	37.50	
200	30	20	(studying abroad)	110
30	30 fini.	3 p'd	3.33	
30	3	3		30
130	3	13		193
230	23	23		226
120	0	12		132
100	0	10	(expelled)	110
170	0	17		137
220	25	22		217
<u>33320</u>	<u>3937.3</u>	<u>3332</u>	<u>3121.33</u>	<u>32536.2</u>

No. of members	24
No. of finished all payments	3
No. of who have paid nothing	3
No. of delinquents	3

This class has only one finished his payment during the last two years.

December 3, 1939

Class of 1934

<u>Borrowed</u>	<u>Repaid</u>	<u>G.F.</u>	<u>Int. p'd</u>	<u>Am't Due</u>
\$210	\$140	\$21		191
50	50 fini.	5 p'd	22.00	
205	0	20.5		225.5
210	20	21		211
30	0	6		36
40	40 fini.	4 p'd	12.00	
285	80	28.5		253.5
180	180 fini.	18 p'd	24.29	
305	10	50.5		325.5
205	0	20.5		225.5
40	40 fini.	4 p'd	.30	
230	110	23		143
50	0	5		55
255	0	25.5		211.5
140	140 fini.	14 p'd	10.30	
255	137	25.5		143.5
30	30 fini.	3 p'd	7.45	
230	230 fini.	23 10 p'd		C. F. 16
105	105 "	10.5 p'd	17.13	
100	10	10		100
200	50	20		152
100	100 fini.	10 p'd	40.33	
<u>23575</u>	<u>\$1560</u>	<u>2357.5</u>	<u>\$113.13</u>	<u>2239</u>

No. of members	22
No. of finished all payments	3
No. of who have not completed G.F.	1
No. of who have paid something	2
No. of who have paid nothing	5
No. of delinquents	5

This class has three completed their payments during the last two years

December 8, 1939

Class of 1935

<u>Borrowed</u>	<u>Repaid</u>	<u>G.P.</u>	<u>Int. P'd</u>	<u>Am't Due</u>
\$60	0	Guarantor		\$60
130	0	"		130
270	270 fini.	\$27	\$19.13	G.P. 27
100	40	Guarantor		60
120	10	12 (still study in France)		122
185	135 fini.	13.5 p'd	44.44	
145	0	14.5		159.5
195	0	19.5 sick		214.5
325	12.70	32.5		344.3
60	0	6		66
40	40 fini.	4 p'd	6.23	
65	0	6.5		71.5
30	30 fini.	3 p'd	2.40	
100	0	Guarantor		100
140	140 fini.	14 p'd	3.40	
85	35 "	8.5 p'd	19.62	
100	10	10		100
235	30	23.5		231.5
100	0	10 Insane		110
<u>\$2615</u>	<u>\$932.70</u>	<u>\$217.5</u>	<u>\$100.27</u>	<u>\$1845.3</u>

No. of members	19
No. of finished all payments	5
No. of who have not completed G.P.	1
No. of who have paid something	1
No. of who have paid nothing	3
No. of delinquents	4

This class does little better in the last two years

December 3, 1939

Class of 1936

<u>Borrowed</u>	<u>Repaid</u>	<u>G.P.</u>	<u>Int. P'd</u>	<u>Am't Due</u>
\$250	\$246	\$25		\$29
120	120 fini.	Guarantor	\$9.00	
120	0	12		132
40	40 fini.	4 p'd	1.50	
30	30 "	3 "	1.32	
120	0	12		132
<u>\$630</u>	<u>\$436</u>	<u>\$55</u>	<u>\$12.72</u>	<u>\$293</u>

No. of members	6
No. of finished all payments	3
No. of who have paid something	1
No. of who have paid nothing	2

This is the smallest class among the all, but doing its payments very well

December 8, 1939

Class of 1937

<u>Borrowed</u>	<u>Repaid</u>	<u>Int. P'd</u>	<u>Am't Due</u>
80	80 fini.	10	
50	25		35
100	0		100
120	20		100
270	0		270
120	0		120
130	85		95
50	0		50
120	0		120
50	50		10
240	240 fini.	15.70	
120	0		120
<u>\$1550</u>	<u>\$500</u>	<u>\$25.70</u>	<u>\$1050</u>

No. of members	12
No. of finished all payments	3
No. of who have paid something	4
No. of who have paid nothing	5

This class is doing pretty good during the last two years.

December 8, 1939

Class of 1933

<u>Borrowed</u>	<u>Repaid</u>	<u>Am't Due</u>
150	0	150
193	0	193
200	10	190
60	59	1
30	0	30
60	0	60
60	0	60
100	0	100
<u>755</u>	<u>69</u>	<u>686</u>

No. of members	8
No. of who paid something	2
No. of who paid nothing	6

Those who have paid nothing are those who have left for the south.

December 3, 1939



January 19, 1940

Dear Mr. Ma:

Thank you for your letter of December 8th and the report of the Student Loan Fund. From the reports we get of the difficulties of economic life in East China and the number of people who have had to move to the West, I can readily understand the difficulties that you have had in attempting to collect on the loans made to earlier classes. It makes it hard to keep the Loan Fund working, but there is not much that can be done under the circumstances.

I note that you have decided to close the three classes of 1928-1929 and 1930, feeling that since they have been out almost ten years, you cannot hope for many additional payments. I am struck with the large loss in the Class of 1930 - almost 42% of the original loans, and that is after deducting the amount of the Guarantee Fund paid by the borrowers of that class who had completed their payments. For the class of 1928 the loss was only 3.9% and for 1929 8.7%. Do you know of any special reasons for the bad record of 1930? Was there anything different or special in the way the Loan Fund was set up that year? Are there any reasons that we can draw from the difficulty that will help in future years?

Will you make further attempts to get in touch with these delinquents and endeavor to persuade them to meet their obligations?

I have just had visits with John Earl Baker and Mr. & Mrs. Eric Clarke who have just recently come from China. It was good to get news from them, but, unfortunately, they cannot give us much direct news of our Peking friends, for as you know, they are now making their headquarters in Shanghai. I was glad to have a visit with Miss Stahl last fall just before she sailed.

Appreciating all you are doing to keep the Loan Fund going under the present difficulties, and with kindest regards, I am,

Sincerely yours,

SDG:RP

Mr. K. Y. Ma,  
Yenching University,  
Peiping, China.

*Yenching*  
*Loan*  
*Fund*

Yenching University  
Peking. Jan. 11, 1941.

Dear Sidney:

Mr. Ma Wen-cho has asked me to report to you this year regarding loan collections, which have amounted during the year to \$1475.67.

The general situation is this. Since the war started the student body has been strikingly less prosperous than before, with much simpler dressing, the great majority eating in the dormitories with the plainest food that seems nourishing, and a very large number applying for scholarships. As you can imagine, a great number of families have been ruined by the war, and the newly rich are not heavily among our natural clientele, which is just as well.

Prospects for after graduation are always uncertain, and the on the whole I think our graduates are far too few for the places needing them, their earnings are in most cases already mortgaged to keep the family going.

The general University policy has been therefore not to raise fees during the war, even tho all other costs and prices have gone up heavily, and to try to make it unnecessary for any earnest student to leave college merely because of finance. \$50,000 a year or so, I.C. is being handed out in scholarships and emergency grants, and there has been considerably less complaint than formerly that we are giving to those who do not need help. Very few loans are given, and those only where there seems distinct probability of their being paid back within a year. Just as much self-help work is being organized as can be without letting it get sloppy, and this semester about \$8,000 has been paid out in subsidies, the scholarship holders have been asked to give a certain amount of free service.

The Deans have become increasingly dubious as to the past administration of scholarships and self-help. Mr. Ma is very conscientious, but he seems to put his worst foot forward in dealing with the Deans, and Kame especially has wanted to get things out of his hands. A Student Welfare Committee was organized for the year, and as the men really wanted for head, a young instructor named Fou, wanted to stay in the background more, I have been nominal chairman- the rest are all Yenching graduates, younger faculty members, and a very fine bunch. We have divided up jobs, and my special responsibility has been financial aid to students. I have tried to keep Mr. Ma doing some of it, for he likes it, and has felt sensitive about being pushed out. He is still in charge of collecting on the old loans.

These loans have certainly made a very great contribution to Yenching in past years. I hope you appreciate their past value, and agree

with us that out-right grants or payments meet the situation better in China now, in considerable contrast to America. Mr. Ma will keep on collecting, but I fear with diminishing returns. Where personal economic situations change so rapidly, those who go broke cannot pay, and those who fa ts'ai pay only what is due.

I am very sorry to say that Louise and the boys are booked to sail early in February. I wish I could believe in astrology now and we could figure out the next few months for sure. The Wiants are headed for Larry's home town.

One of our best seniors, Ho Kuo Liang, who has done excellent work in the Oxford Greats course, is trying to get to the west coast to study some political science next year. If Corwin ever has a fellowship to throw around, he would be an excellent candidate.

Very best to Betty. Louise will make a formal call one of these days. You might make one out here for a change.

Most sincerely,



	1735	1736	1737	
1928	2069	2110	2110	95
29	2104	2155	2205	88
30	1588	1678.1	1748.1	54
31	1303	1534.	1940	63
32	2163	2499.2	2637	44
328	260	325	400	23
33	751	836.	867	26
34	640	1050	1290	36

35 10878 121253  
 658  
 713 27  
 150 25  
 14060 48.5  
 14991  
 226  
 28851  
 25,556.2871  
 28851  
 Paid All Person  
 paid loan total 84 84 2500

Amort Payments - Principle only

		$\frac{12}{31}$	$\frac{6}{32}$	$\frac{12}{32}$	$\frac{16}{33}$	$\frac{12}{33}$	$\frac{6}{34}$	$\frac{12}{34}$
1978	2215	1874	1884	1854	1884	1994	2014	2014
9	2501	1138	1393	1533	1624	1705	1885	1945
30	3550	511	653	839	954	1019	1089	1181
			218	418	643	848	1063	1138
<u>32</u>	<u>3090</u>							
	10801	3523	2148	4674	5705	5566		
32	5925				408	721	1316	1550
32 F	1700							
33	3320							
34	3555							
35	2615							
36	680-2285							

35 65  
225 440