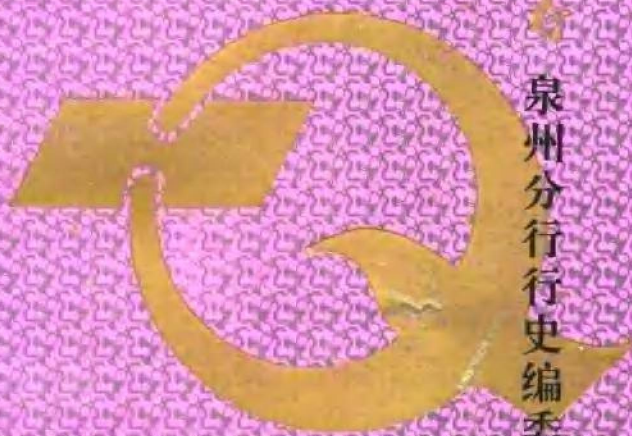


泉州侨批业史料



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泉州分行行史编委会 编



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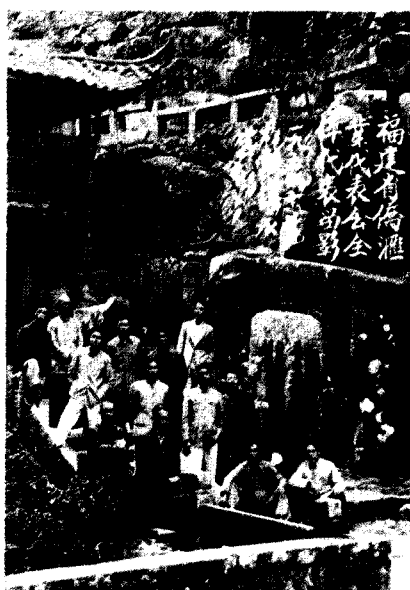
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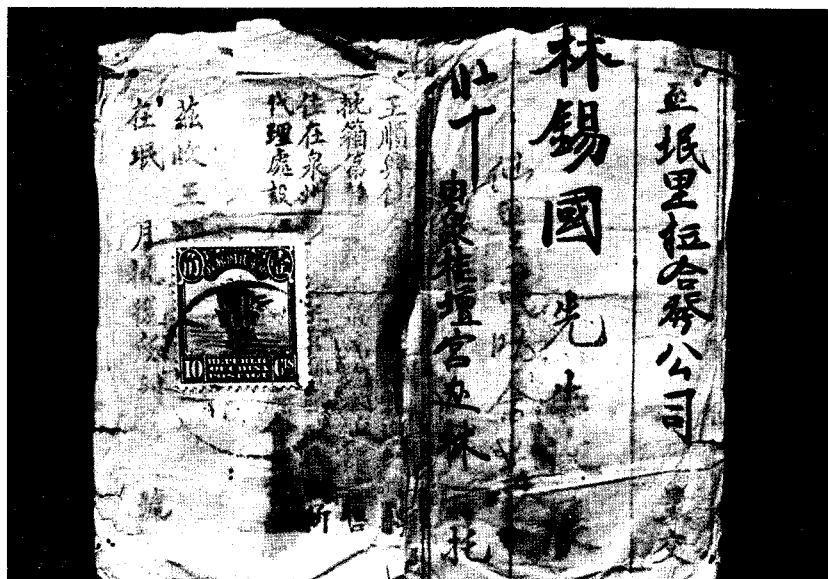
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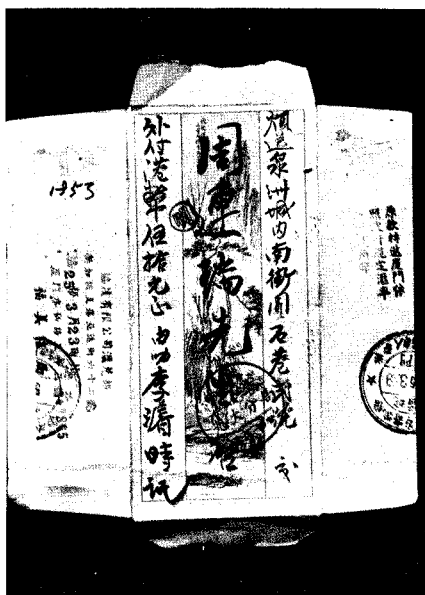
▲1963 年国庆侨批业代表赴京观礼, 晋江专区代表庄金木(左二)、洪我川(右四)参加



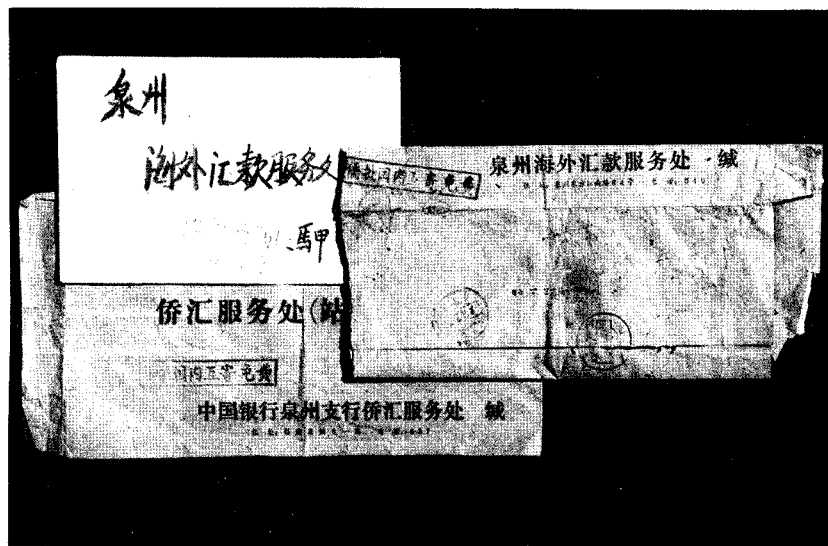
► 1952 年 10 月福建省第一届
侨汇业代表座谈会在福州召开(许秀真供)



▲1930 年王顺兴信局回批(5×9.5cm)反面印有红字：“王顺兴信局住岷捞示描乳迎门牌 319 号批箱第 84 号兼办正泉苑号水仙种发售住在泉州新门外王宫乡邮政代办所代理处设在厦门二十四崎脚会文书庄”(王燕燕 供)



► 1956 年光大信局侨批封(7×15cm)
新加坡协茂有限公司汇兑部寄厦门福美
信局转泉州光大分局分发(周连瑞 供)



▲1950年10月起“侨批国内互寄免费”，泉州中国银行于80年代初停用“免费”章，1978年2月27日泉州寄马甲实寄封。

▼泉州大量出土明末从菲律宾带入的西班牙银币(泉州海交馆 供)



► 源兴信局、晋联、泉联、专区派送处旧址原中山南路79号，今67号(1994.6 黄颂 摄)



▼ 石狮侨汇业旧址，今群英路106号中信大厦(许秀真 供)



序 一

闽南方言侨批是侨信、侨汇的俗称,侨批业是兼有金融和邮政双重职能的,为华侨、侨眷汇款送信的特殊行业。它是华人旅居国外之后而产生的,是社会发展到特定历史条件下的必然产物,唯福建、广东、海南特有。泉州中国银行于1937年初开始开办侨批的派解业务。解放后,侨批业隶属中国银行具体管理。1976年1月侨批业取消,其业务、人员、财产全部并入中国银行(各县的并入当地中国人民银行)。

《泉州侨批业史料》是目前全国第一本最系统最全面地介绍侨批业从产生、发展到消亡的史书,该书内容丰富,史料翔实,具有较高的学术研究和历史研究价值,对深入地研究侨批业这一历史产物将起到积极的推动作用。该书涉及面广,也是研究华侨·侨汇史、邮政·通讯史、金融·国际汇兑史等的重要参考资料。

国内侨批业虽然已取消了,但侨批业这一特殊的金融组织形式在不同的特定社会环境下的经营特点、经营方法、经营手段对建立社会主义市场经济体系的今天有着许许多多可借鉴之处,诸如侨批员登门派送侨信、侨款等。侨批中的侨信、侨汇演变成当今银行的信汇等。《泉州侨批业史料》的出版对深化金融体制改革、建立新的

银行经营机制也具有一定的现实意义。

刘明康
一九四四年一月十五日

(刘明康是国家开发银行副行长、高级经济师。
原福建省副省长、中国银行福建省分行行长)

Preface I

The delivery of overseas Chinese letters and remittance, in Minan Dialect, is commonly called as the business of Overseas Chinese Postal Agencies. With both financial and postal functions, the business of overseas Chinese postal agencies is a special kind of business which delivers letters and makes remittance for overseas Chinese and their relatives. Overseas Chinese's going abroad gave rise to it. It is the inevitable result of the development of the society under given historical conditions, and only can be found in Fujian, Kwangtung and Hainan. Bank of China Quanzhou Branch began to conduct the delivering and effecting business of overseas Chinese postal agencies in the early 1937. After liberation, this business became to be under the specific management of Bank of China. At its abolition in January 1976, all of its business, working staff and property were merged into Bank of China (that of each county was merged into its local People's Bank of China).

The Historical Materials of the Business of Overseas Chinese Postal Agencies in Quanzhou is the first history book in our country that makes the most systematic and comprehensive record about the business of overseas Chinese postal agencies from its establishment, development to abolition. This book possesses rich contents and full reliability. It is of great academic and historical research value and plays an actively propellant role in making an intensive study of the business of overseas Chinese

postal agencies. The comprehensiveness of this book also makes it an important reference to the study of the history of overseas Chinese and their remittance, the history of post and communication and the history of finance and international remittance.

Though the business of overseas Chinese postal agencies had been abolished, its management features, methods and means in different given social environments still benefit people nowadays much to build socialist market financial system, for example: the occupational loyalty of the staff in overseas Chinese postal agencies delivering overseas Chinese letters and money orders; the evolution from the delivery of overseas Chinese letters and remittance to the mail transfer of the present bank and etc. The publication of this Historical Materials also possesses a realistic significance in deepening the reform of financial system and building a new managing system of the bank.

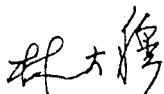
Liu MingKang

Apr. 25. 1994

(Vice — President of National Developing Bank. Senior Economist. Former Vice — Governor of Fujian Province and Former President of Bank of China Fujian Branch)

序 二

泉州市市长



(一九九四年六月八日)

泉州是中国著名侨乡。旅外侨胞有 600 多万人,分布在世界 90 多个国家和地区;归侨、侨眷 310 多万人,侨汇收入占全省三分之一强。由中国银行泉州分行行史编委会编纂的《泉州侨批业史料》,比较系统地记述了泉州侨批业的历史演变过程。可以说,它是泉州侨乡经济文化的重要历史资料。

亲情和乡谊是游子与家乡之间割不断的脐带。早期出国(境)的泉籍侨胞在异域筚路蓝缕,胼手胝足,谋求发展,为当地的开发和建设做出极大的贡献。于此同时,他们心系桑梓,情切家山,不断与国内亲人互通音讯,并将用血汗换来的钱物寄回国内赡养家小,襄助亲友。侨批业便应世而生,侨批员成了海内外乡亲心目中的“喜鹊”。《史料》忠实地辑录了侨批业创业者艰难曲折的奋斗足迹,热情讴歌了侨批员为侨胞、侨眷热忱服务的奉献精神,展现了中华民族勤劳勇敢、忠诚信义、爱国爱乡的传统美德。

过去,侨批业为沟通侨情、争取侨汇、改善侨眷生活

和促进泉州社会进步,做出了贡献。今天,改革开放大潮澎湃,侨乡人不再以侨汇为生活主要来源,而是充分利用侨资兴办企业,发展经济,走上一条崭新的致富道路。侨批作为一种行业已经基本完成了它的历史使命。然而,在泉州,包括不少老侨批人员在内的热心人士仍在为来泉投资办厂、兴办公益事业的侨胞穿针引线,继续为泉州的经济社会发展建功立业。从这个意义上说,侨批的内涵还在丰富,还在拓展,以新的姿态回应着时代的召唤。

作为综合性的外汇银行,中国银行泉州分行在积极筹措资金,支持和服务地方经济建设的同时,注重侨批业史资料的征集、整理、研究工作,总结和借鉴历史经验,努力探索泉州侨乡金融体制改革的新路子,这是一种敬业精神的体现。

溯其源而远其流。《史料》的付梓问世,对进一步密切海内外联系、更好地利用外资、振兴泉州经济,有着积极的现实意义。

Preface II

Lin DaMu
(Mayor of Quanzhou City)

June 8th, 1994

Quanzhou is a famous hometown of overseas Chinese in China. Its natives living abroad are more than six million, distributing in more than 90 countries and districts around the world. The relatives of overseas Chinese and those who had come back from abroad constitute a population of more than 3,100,000. Its overseas Chinese remittance revenue makes up one third of that of the whole province. The Historical Materials of the Business of Overseas Chinese Postal Agencies in Quanzhou, compiled by the Editorial Commission of the History of Bank of China Quanzhou Branch, is a systematical record of the evolution of the business of overseas Chinese postal agencies in Quanzhou and can be regarded as important historical materials of Quanzhou's economy and culture.

The love for one's kinsfolk and hometown is the unseverable tie between one who resides abroad and his hometown. Those natives of Quanzhou who left home and made their livings abroad at early times made great contributions to local development and construction. They braved all difficulties, blazed new trails in the countries where they lived and toiled for bread arduously. At the

same time, they never forgot their hometown and often corresponded with their relatives at home and sent money earned by hard toil back to support them. Hence the overseas Chinese postal agencies came into being and its working staff acted as "magpies" to these people. This Historical Materials faithfully records the torturous fighting course of those who did the pioneering work of the business of overseas Chinese postal agencies and also sings warm praises of the working staff's altruistic devotion to render service to overseas Chinese and their relatives, which fully reveals our Chinese nation's traditional virtues namely as conscience, bravery, faith, patriotism and hometown-loving spirit.

In the past, the business of overseas Chinese postal agencies had made contributions to facilitating the flow of affairs concerning overseas Chinese, obtaining overseas Chinese remittance, improving the life of the relatives of overseas Chinese and promoting the progress of Quanzhou's society. Today when we are carrying out the open policy, our Quanzhou people no longer live totally on the overseas Chinese remittance, but fully utilize it to start up enterprises and develop economy whereby to open a new way to get rich. Basically, the business of overseas Chinese postal service has fulfilled its historic mission. Yet now in Quanzhou, there are lots of enthusiastic people, including many former staff of the postal service, still act as go-betweens and pave the way for inviting overseas Chinese to invest and set up factories and also to initiate public welfare in Quanzhou. They continue to make contributions to the development of Quanzhou's economy and society. From this point, we may say that the business of overseas Chinese postal agencies is still getting richer in its significance

and answering time's call with a new appearance.

Being a comprehensive foreign exchange bank, Bank of China Quanzhou Branch plays an active role in collecting funds, supporting and serving local economic construction. At the same time, it pays much attentions to collecting, sorting out and studying the precious historical data of the business of overseas Chinese postal agencies. Then it tries to sum up and draw on the historical experience, seeking for new ways of reforming Quanzhou's financial system. This fully exhibits a kind of occupational loyalty.

The natives of Quanzhou living abroad and we have the same origin. The publication of The Historical Materials of the Business of Overseas Chinese Postal Agencies in Quanzhou has an active and practical significance in establishing closer relations with overseas Chinese, utilizing foreign capital more successfully and also prospering the economy of Quanzhou.

前 言

泉州地处闽南厦、漳、泉经济开放区,是国务院首批公布的 24 个历史文化名城之一。泉州设置于唐朝,南宋和元朝曾为我国最大的对外贸易港口,是全国著名侨乡和海外侨胞主要祖籍地之一。据统计,1940 年泉籍侨胞有 130 多万人;1958 年有 170 多万人;现有 600 多万人,主要分布在东南亚各国。

泉州人出国历史据记载始于唐初,泉籍侨胞与国内亲属有经济联系则始于明末。初时在未设立银行、邮政和航运不便的情况下,华侨与国内亲属的联系包括寄信寄款寄物主要依靠“水客”或“客头”来递送,其办法主要是将原侨信和原货币或物品带回。随着邮政、银行汇兑业的产生和不断发达,华侨寄信汇款方式日益多样化,遂而在 19 世纪末产生了专为华侨寄信汇款服务的商业机构——侨批业。1871 年安海成立的“郑顺荣批馆”为泉州最早的侨批局。1896 年中华邮政局成立后,民信局(含经营侨批的民信局)隶属其监管。

1934 年底邮政局取消国内民信局,把专营国外侨民银信及收寄侨民家属回批者定名为“批信局”,准予通融继续营业。批信局仍隶属邮政局监管,主要侧重于批信方面的管理。1935 年 12 月邮政总局颁发《批信事务处理办法》,1948 年初又进行修正。《办法》详细规定批信局(侨批局)的换照、营业、违章处罚办法等,限制和排挤了侨批业的发展。