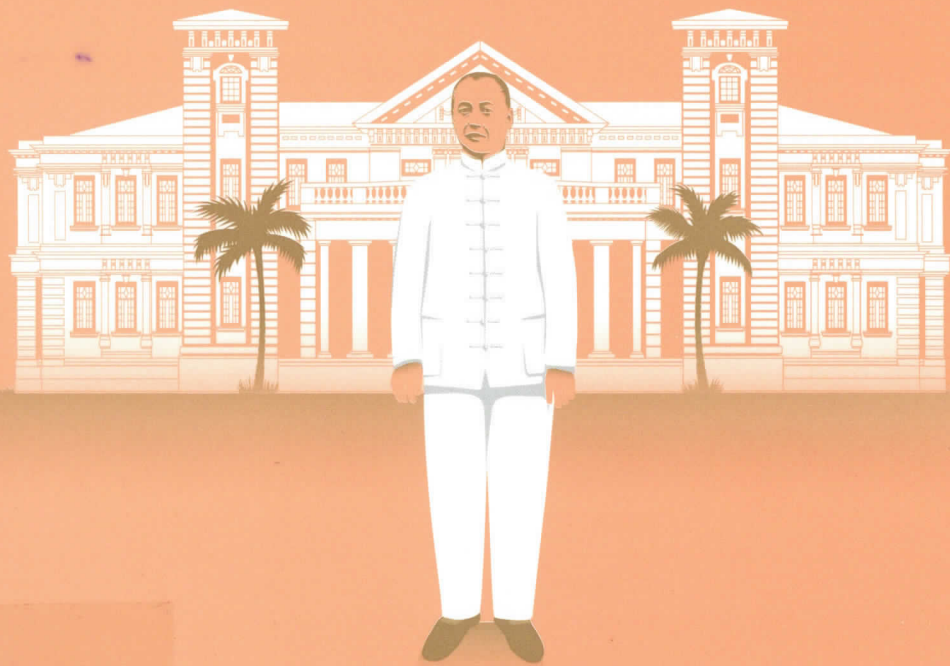


THE KING'S CHINESE

From Barber to Banker,
the story of Yeap Chor Ee and the Straits Chinese



DARYL YEAP

092
A

7/11/2019

The King's Chinese

The **Strategic Information and Research Development Centre (SIRD)** is an independent publishing house founded in January 2000 in Petaling Jaya, Malaysia. The SIRD list focuses on Malaysian and Southeast Asian studies, economics, gender studies, social sciences, politics and international relations. Our books address the scholarly community, students, the NGO and development communities, policymakers, activists and the wider public. SIRD also distributes titles (via its sister organisation, **GB Gerakbudaya Enterprise Sdn Bhd**) published by scholarly and institutional presses, NGOs and other independent publishers. We also organise seminars, forums and group discussions. All this, we believe, is conducive to the development and consolidation of the notions of civil liberty and democracy.

The King's Chinese

From Barber to Banker, the Story of Yeap Chor Ee
and the Straits Chinese

Daryl Yeap

PUSTAKA PERDANA



1012033

SIRD

Strategic Information and Research Development Centre
Petaling Jaya, Malaysia



Copyright © 2019 Daryl Yeap

First published in 2019 by

Strategic Information and Research Development Centre

No. 2 Jalan Bukit 11/2, 46200 Petaling Jaya, Selangor, Malaysia

Email: gerak@gerakbudaya.com

Website: www.gerakbudaya.com

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form, or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of the author and publisher.

Perpustakaan Negara Malaysia / Cataloguing-in-Publication Data

Yeap, Daryl

The King's Chinese: From Barber to Banker, the story of Yeap Chor Ee
and the Straits Chinese / Daryl Yeap.

ISBN 978-967-2165-59-0

1. Yeap, Chor Ee, 1867-1952.

2. Businessman—China.

I. Title.

338.092

Cover design by Peta Yeap

Layout by Janice Cheong

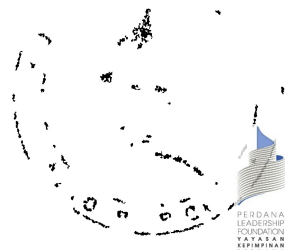
Printed by Vinlin Press Sdn Bhd

2 Jalan Meranti Permai 1

Meranti Permai Industrial Park

Batu 15, Jalan Puchong

47100 Puchong, Selangor, Malaysia



Contents

<i>Preface</i>		ix
<i>Acknowledgements</i>		xiii
<i>List of Figures</i>		xiv
<i>Timeline of Key Events</i>		xv
<i>A Note on Names</i>		xix
Chapter One	The Hungry Years	1
Chapter Two	Cinderella of the Straits Settlements	7
Chapter Three	A Not So Fortunate Beginning	17
Chapter Four	People of Bushy Eyebrows	23
Chapter Five	Consulting the Gods	31
Chapter Six	In the Land of Eternal Summer	35
Chapter Seven	Men and Women at Work	47
Chapter Eight	A Chop for a Shop	59
Chapter Nine	Drink Tea and be Married	75
Chapter Ten	Moving to Uppertendom	87
Chapter Eleven	The King's Chinese	108
Chapter Twelve	Domestic Matters	127
Chapter Thirteen	A Case for Merriment	147
Chapter Fourteen	Money Men	159
Chapter Fifteen	The Spoils of War	175
Chapter Sixteen	Death and Taxes	193
<i>Glossary of Non-English Terms</i>		207
<i>Bibliography</i>		211
<i>Index</i>		223

To my parents and
to the memory of
my great-grandfather

Preface

Homestead was the home of my great-grandfather, Yeap Chor Ee. In 2006, when the decision was made to entrust it to an education foundation, we had to think of what to do with its contents. A family friend suggested a gallery paying tribute to Chor Ee and the philanthropic work done by his foundation. No. 4 Penang Street, a previous home to Chor Ee and his family, had been rented out ever since the 1930s. The interior had been altered several times through the years. My mother, being an architect, converted the interior to house most of the large pieces of furniture from Homestead. It was during the renovation process that I started the research that led to writing this book.

Without much to go on besides family anecdotes I engaged the historian Dr Wong Yee Tuan. While he searched the National Archives in Kuala Lumpur, I spent months sieving through records and scrolling through reels of microfiche in the libraries and archives in Singapore.

Sometime in the 1980s the National Archives of Singapore recorded an interview with Yap Siong Eu, which included details of how Chor Ee managed the day to day operations of his bank. In the archives of the ISEAS library I unearthed previously unknown private letters between Yeap Chor Ee and his wife Lee Cheng Kin, and other letters between Chor Ee and Tun Tan Cheng Lock.

In Kuala Lumpur Yee Tuan uncovered a number of articles and government records that were of particular value, including copies of minutes of meetings between the Financial Secretary, the Treasurer, and the Attorney General of the Settlements. There was also a petition from Ban Hin Lee Bank to Sir Henry Gurney, requesting the return of a very large sum of money confiscated by the Japanese during the occupation. No living family member knew about this dark episode of the bank's history. I sought the advice of several lawyers, but they concurred that since the event had taken place almost seventy years earlier it would be complicated to trace the money. In any case this discovery prompted me to continue searching. Slowly but surely, pieces of information eventually came together, which is one of the reasons this book took almost twelve years to complete.

There were not many people left who had known or met Chor Ee. Most family members were too young to recall the details of his business and

personal life, but they had plenty of memories of life at home and remembered stories passed down from Chor Ee's wife Lee Cheng Kin.

When I started my interviews, the oldest living family member was Chor Ee's adopted grandson Yeap Leong Sim. He was already in his early nineties, but despite being quite frail he was able to give descriptions of events from the 1930s onwards, including the Japanese occupation. Being a keen photographer he also had a decent collection of photographs, including photos of the family, Homestead, and the construction of the bank on Beach Street during the 1930s.

Another grandson, Dato' Seri Goh Eng Toon, whose father worked for Chor Ee in the 1930s, furnished information about Chor Ee's estates and oil mill businesses. Dato' Seri Goh had also worked in Ban Hin Lee Bank before becoming its chairman in the 1990s, so he had a good understanding of the bank's culture. It was he who kept the bank's old ledgers and minutes. Beautifully handwritten, they detailed acquisitions, loans, transactions, and information that would not normally be found in archives.

I was fortunate to be able to interview the late Tun Lim Chong Eu, who was Chief Minister of Penang for twenty-one years. Even in his late eighties, he had incredible presence. I must admit I was in awe of him. In response to my questions he would often talk at great length, taking diversions into unrelated topics. Not wanting to derail his thoughts, I let him speak freely. Years later, when I had a better grasp of the subject matter, I realised that this extraordinary man knew what I was going to write before I did myself. Although he did not know Chor Ee, he helped clarify my understanding of society, particularly in the Chinese community of that era.

My father was still a small child when his grandfather passed away. Like his sisters, he was mostly able to relate tales from his grandmother Cheng Kin, but he also described Chor Ee's philanthropic endeavours and the developments of his grandfather's key businesses.

A number of my interviews with family members were conducted using WhatsApp, which I found a particularly useful tool, since people who lived apart could be interviewed at the same time, each event recalled by one person aiding the recollection of the others.

My research also led me to several locations outside of Malaysia. In November 2006 I visited the site of the ancestral home in Lam Au, Amoy (Xiamen) and again in November 2012. A few old relatives, descendants of Chor Ee's older brothers, still lived there, but the original house was gone,

replaced by a big courtyard styled stone house, built with money Chor Ee had provided sometime at the turn of the 20th century. While still in good condition, the house looked as if it had not changed much since it had been built. In the middle of the courtyard, in front of the main door, was an altar. The rooms in the house were mostly empty, as the majority of family members had moved out and built bigger homes close by. The few inhabitants left were friendly and welcoming, but I speak no Mandarin and it was difficult to understand their Hokkien dialect, which was different from the ‘bastardised’ version spoken in Penang. Despite the awkwardness in communication, seeing the surrounding countryside where my great grandfather had grown up, the ancestral home his money had built, and the faces of my distant relatives, I felt a deep sense of connection to the place.

In 2009, the Chinese Year of the Snake, I ventured further north, to the ancient capital of Henan, the cradle of Chinese civilisation and the birthplace of the Ye clan. Every twelve years, thousands of clansmen and clanswomen congregate to commemorate the birthday of Shen Zhuliang, the progenitor of the Ye clan, at his mausoleum in Pingdingshan. It was an unforgettable experience, which I describe in more detail later.

By 2011, I had collected enough material. I needed to decide on a narrative structure. There were already numerous books about the rags to riches stories of the self-made immigrants. Although Yeap Chor Ee was a fairly well-known figure to the older generation in Penang, a book solely about a young Chor Ee working his way from itinerant barber to captain of industry, would not garner much interest, except perhaps with family members, friends, and a few historians. The story had to be about more than Chor Ee.

Most of the people I interviewed and spoke to for this book were of Chinese descent. In fact Singapore and Malaysia between them are home to the largest overseas Chinese community in the world. But despite our common background, many of us have little or no idea about our families in China, or of how our forefathers came, why they came, what they brought with them, and how they started life in their new homes.

Certainly there are books already written about the *huiqiao* and mass migrations from China, but they are often academic in nature, not personal accounts of real people and stories of actual families. This is why I chose to place the story of Chor Ee within the context of all those who had joined the exodus.

At the end of 2012, I put together an exhibition at the gallery that included a detailed timeline, documents, photographs, infographics, animation,

e-books, old footage, oral history recordings, and other objects that offered an insight into the lives of Chinese immigrants through Chor Ee's life.

It was from this exhibition that this book took its form, though it provides more detail on the social impact of this Chinese exodus, and the influence it had on Penang's cultural history. But like the exhibition, this book is not just about the life of one man. It echoes the shared experience of a community.

One noteworthy experience during the research for this book was meeting Mrs Lovy Tanner, the daughter of Oei Tiong Ham, the late Sugar King of Asia and one of Chor Ee's business partners. A chauffeur-driven car pulled up to the lobby of the Kian Gwan office near Bangkok's Lumpini Park. The ninety-seven year old Mrs Tanner stepped out of her car, light as a feather and impeccably dressed, holding a rather elegant walking stick. She was accompanied by her equally neatly-attired nurse.

Two of Tiong Ham's daughters married two of Chor Ee's sons and some of their offspring still live in Penang. Mrs Tanner had brought photographs of a family visit made sometime in the nineteen seventies, when they met the Penang side of the family. Although her memory flagged at times, she was able to relate memories of her childhood in Semarang and her charismatic mother, Lucy Ho (more about her later).

Meeting Mrs Tanner, daughter of Oei Tiong Ham, sister-in-law to my late grandfather and grand-uncle, and a lady who an hour earlier had been a complete stranger to me, suddenly brought to life everything I had worked on for the previous ten years. I was no longer just dealing with folders full of material, books, and historical archival records. All the people I only knew through family stories and research were just out of hand's reach, sitting in front of me in the form of this woman who had known so many of them personally. At the end of our meeting I gave her a hug, and she gave me a big smile with a little twinkle in her eye. I went back feeling the living connection between present and past.

Acknowledgements

There are many people I would like to thank for helping me write this book. First of all, my parents, who have been supportive of my efforts in completing this project and who have funded most of the research work, particularly in Singapore and China. I am also indebted to everyone who granted me an interview, in particular, my aunts, Jennifer, Natalie, and Janet, my uncle Dato' Seri Goh Eng Toon for having the sense to keep the bank's ledgers and minutes all these years, and the lovely Mrs Lovy Tanner.

This book required a vast amount of research and reading. To this end, I am grateful to Dr Wong Yee Tuan for being so thorough in digging up articles, documents, and records from the archives. A special word of appreciation to Ch'ng Kim See, chief librarian at ISEAS library, and Christine Khor, director at the National University of Singapore Centre for the Arts, for helping me extract material from ISEAS and the National Archives of Singapore that would otherwise have taken me a long time, and to Dr Cheah Jin Seng for allowing me to use images from his private collection for the book.

To Dr Loh Wei Leng and Louise Goss-Custard who kindly read the manuscript, offered useful comments, and ensured cohesion. I am also indebted to my sister Peta, for working on the front cover of the book; Marc de Faoite for his thorough assistance and thoughtful advice throughout the editing process, Kwoh Shoo Chen for being patiently helpful with my constant questions on Chinese words and terms. I am also grateful to Shoo Chen and her team for their dedication and hard work on tracing our family genealogy, a project which took four years to complete. Finally to friends who have offered advice, put me in touch with key people, helped source information, and granted me permission to use their images in this book.

A big thank you to you all.

List of Figures

Figure 1 – The Yeap Family Tree	xxii
Figure 2 – Typical Layout of Tenement Housing in Penang	43
Figure 3 – Map of George Town circa early 1900s	98

Timeline of Key Events

- 531 BCE Shen Zhuliang, progenitor of the Yeap surname was born.
- 947 AD Xue Yu, the first descendant of Shen Zhuliang migrated from Northern China to Lam-oa (Nan'an) province.
- 1368 Founding of the Ming dynasty.
- Early 1400s The great Admiral Zheng He launched and commanded seven major expeditions across the globe to cultivate trade and display Chinese supremacy.
- 1636 Founding of the Qing dynasty, which ruled China from 1644 to 1912.
- Mid-1600s China's population steadily rose from sixty million to about one hundred and fifty million.
- 1786 Francis Light founded Penang.
- 1760-1820 British Industrial Revolution.
- 1826 Formation of the Straits Settlements, a group of British territories in Southeast Asia comprising of Singapore, Malacca, Penang, and Dindings.
- Early 1800s China's population tripled, bringing its population close to four hundred and thirty million.
- 1810-1849 China's four famines led to nearly 45 million deaths.
- 1840 First Opium War begins.
- 1840 Opening of Chinese treaty ports to foreign trade.
- 1850-1864 Taiping Rebellion, led by Hong Xiquan, ravaged China and led to millions of deaths.
- 1856-1860 France and Britain defeat China in the Second Opium War.
- Mid-1800s Beginning of the first wave of Chinese diaspora, known as *Huaqiao*. (Between 1850-1950, millions fled China.)
- 1860 Official withdrawal of emigration ban by Qing government.
- 1868 Yeap Chor Ee was born in Lam-oa, Amoy.
- 1869 Opening of the Suez Canal, which offered vessels a shorter journey between the North Atlantic and Indian oceans.
- 1876-1879 The Great North China Famine led to the deaths of 9.5–13 million people.

- 1870s Four Malay states, Selangor, Perak, Negri Sembilan, and Pahang, came under British protection.
- 1877 Establishment of a Chinese Protectorate in the Straits Settlements.
- Early 1880s Beginning of large scale development by the colonial administration in Penang.
- 1885 Yeap Chor Ee set sail to Penang as a young illiterate migrant.
- 1890 Chor Ee set up a provisions store named Chop Ban Hin Lee.
- 1890s Oei Tiong Ham, took over his father's trading company, Kian Gwan.
- 1890s Chor Ee returned to China to take his first wife.
- 1894 Travel restrictions on emigration for women were lifted in China.
- 1897 Lee Cheng Kin was born.
- 1900 Tiong Ham and Chor Ee entered into a business relationship trading sugar.
- 1900 Boxer rebellion, followed by the Allied Nations' occupation of Beijing.
- Early 1900s Chor Ee became a millionaire. To mark the occasion he bought a Daimler. Around the same time, he took a second wife in Penang.
- 1911 Qing dynasty overthrown by revolutionists led by Sun Yat Sen.
- 1912 Most Chinese men cut off their queues.
- Mid-1910s Chor Ee married his third wife, and shortly after that, his fourth wife, Lee Cheng Kin.
- 1913-1914 Chor Ee purchased No. 4 Penang Street from Khaw Joo Keat's family and made it his official residence.
- 1914-1918 World War 1.
- 1918 Chor Ee set up an informal banking operation within Chop Ban Hin Lee.
- 1919 Southeast Asian rice crisis as a result of poor harvest. Speculative buying led to rice shortages in the region.
- 1919 Lim Mah Chye commissioned the construction of Homestead, Penang's grandest mansion, on Northam Road.
- 1920-1930s Chor Ee commissioned Messrs Stark & McNeil to design a complex of offices and godowns along China Street Ghaut to house his growing businesses.
- 1929 Beginning of the Great Depression, one of the worst worldwide economic downturns.

- 1932 Chor Ee purchased Homestead from Lim Chin Guan, son of Lim Mah Chye.
- 1933 Affected by the depression, three Chinese banks - the Ho Hong Bank, the Chinese Commercial Bank, and the Oversea-Chinese Bank – were merged to form Overseas-Chinese Banking Corporation Ltd.
- 1933 Marriage of Yeap Hock Hoe and Ida Oei. The marriage took place in Homestead.
- 1935 Chor Ee incorporated his banking business and renamed his company Ban Hin Lee Bank, Ltd. At the same time, he bought into a rice mill in Burma and an oil mill in Penang.
- 1938 Ban Hin Lee Bank, Ltd moved into its new headquarters on Beach Street.
- 1940 To raise funding for the war efforts, estate duty in Malaya was raised from 20 per cent to 60 per cent, before settling at 40 per cent.
- 1941-1945 Japanese occupation of Malaya.
- 1941 Bombing of Pearl Harbour.
- 1945 Japanese surrender. Reoccupation of Malaya by the British.
- 1949 Inauguration of Malaya's first university, University of Malaya.
- 1952 Chor Ee passed away, aged 83.
- 1952 Marriage Ordinance was introduced in Malaya.
- 1957 Women in Malaya got to vote.
- 1957 Malaya gained Independence.

A Note on Names

The romanisation of Chinese names currently follows the pinyin format, which can cause much confusion, particularly when dealing with historical subjects and when quoting from original Western sources. Further adding to the word muddle are the various dialects used by the sub-ethnic Chinese groups, as well as the assortment of foreign loanwords adopted by people living in the Straits Settlements. For the sake of consistency and simplicity, I have used pinyin to refer to proper nouns and personal names of people or items found in China, such as *kang* for bed, and Shen Zhuliang, the name of the progenitor of the Yeap clan.

Chinese place names, villages, and everything else outside of China mentioned in the text are generally in the old style, as they appear in the sources, with current pinyin romanisation in parenthesis at first appearance. Using pinyin romanisation would turn familiar places in Penang such as the Kwangtung Public Cemetery into the Guangdong Public Cemetery and Amoy Lane into Xiamen Lane, neither of which exist on the island.

Since the Chinese community in Penang is mainly Hokkien speaking, Hokkien terms and names are generally used throughout the book. Similarly, period spellings are also used for other ethnic groups such as Manilamen (Filipinos) and Boyanese (Baweanese). They are kept in their original form to reflect the speech patterns and culture of that era, with the English meaning in parentheses following the first mention. Unless otherwise stated, all currency values are quoted in Straits Dollars. A glossary of non-English terms is included towards the end of the book to help readers with local terms.

Chinese Conventional Place Names

Amoy (Xiamen)

Canton (Guangzhou)

Chuan Chew (Quanzhou)

Hai-nan (Hainan)

Honan (Henan)

Kwangtung (Guangdong)

Lam-oa (Nan'an)

Macao (Macau)

P'ing-ting Shan (Pingdingshan)
Shangtung (Shangdong)
Soochow (Suzhou)
Swatow (Shantou)
Yangtze (Yangzi)
Yeh-ch'eng Province (Ye Province)
Zeitun/ Zayton (Quanzhou)

Other Conventional Place Names

Acheen (Aceh)
Dindings (Pangkor Island)
Sourabaya (Surabaya)
Billiton (Belitung)
Malacca (Melaka)
Burma (Myanmar)
Nanyang (Southeast Asia)
Boyan (Bawean)
Annam (Vietnam)
Siam (Thailand)
Ceylon (Sri Lanka)
United Provinces (Uttar Pradesh and Uttarakhand)

Chinese sub-ethnic groups

Hokkien (Minnan)
Cantonese (Guangdong)
Teochew (Chaozhou)
Khek (Hakka)
Hylam (Hainanese)

Other ethnic groups

Achinese (Achenese)
Anamese (Vietnamese)
Boyanese (Baweanese)
Burmese (Burmese)
Chitties/ Chettis (descendants of South Indian traders)
Chulier/ Chulia (Indians from Chola Kingdom, Tamil Nadu)
Hindoo (Hindu)

Kling/ Keling (Indian or Overseas Indian - now considered a derogatory term.)

Manilamen (Filipino)

Parsee (Parsi)

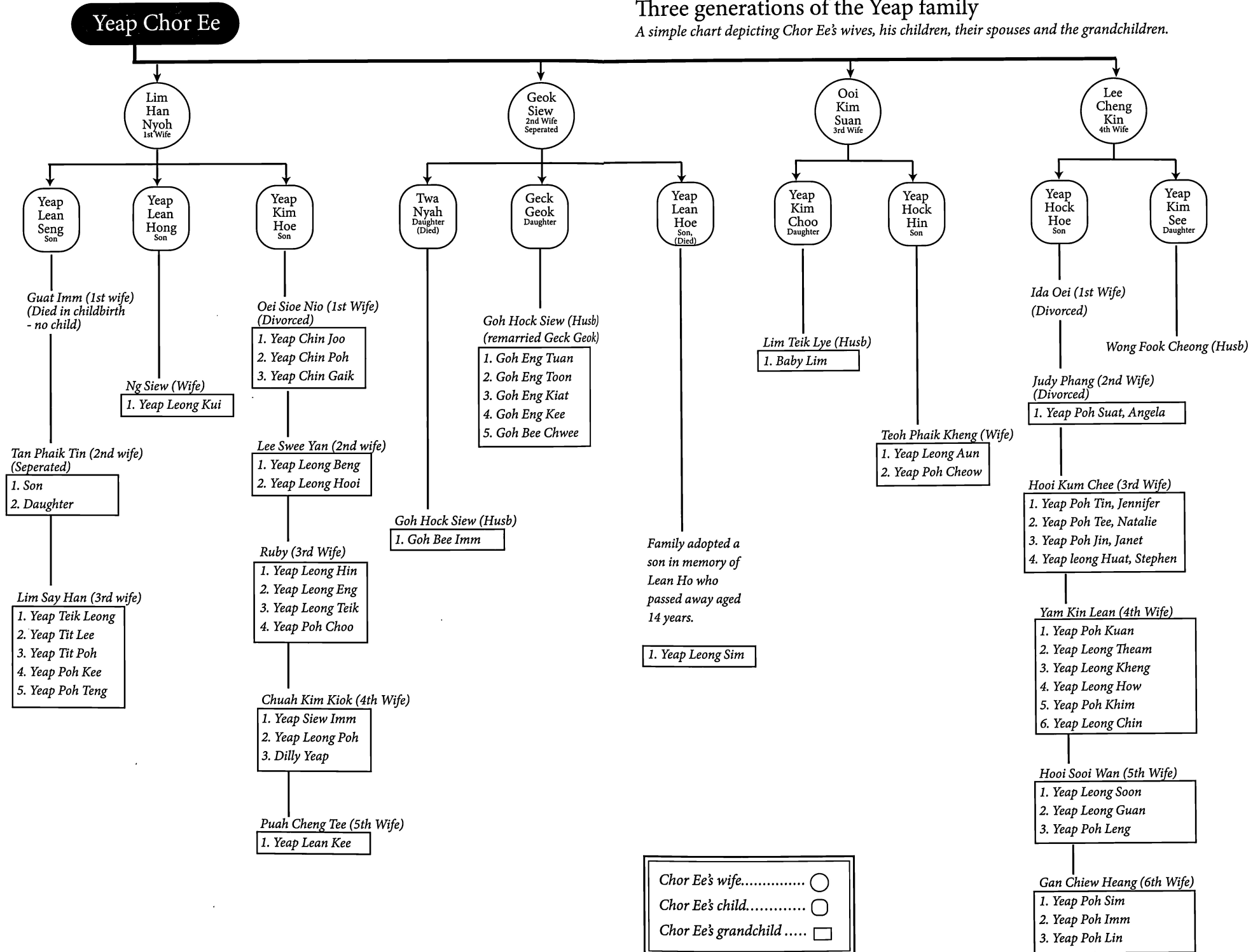
Siamese (Thai)

Singhalese/ Sinhalese (Sri Lankan)

The Yeap Family Tree

Three generations of the Yeap family

A simple chart depicting Chor Ee's wives, his children, their spouses and the grandchildren.



Chor Ee's wife..... ○
 Chor Ee's child..... ○
 Chor Ee's grandchild □

Chapter 1

The Hungry Years

China, summer of 1849.

Villagers looked to the sky, desperate for signs of rain. The air was dry. The soil parched. For the second year, the summer monsoons that brought life to the autumn harvest never came. When it did rain, it was sparse, the droplets blown away by dusty winds. China experienced another cruel drought. Wheat planted by farmers failed again. Even the hardy millet and sorghum withered till there was nothing left to harvest. Without grain, there was no food and fodder. Without stalks, there was no fuel to keep the kitchen stoves burning or warm the houses. Desperation set in. Winter clothes were pawned for food and seed. Furniture, doors, house beams were sold. Unbearable hunger drove half-starved villagers to eat leaves, weeds, tree bark, sometimes mixed with ground clay just to fill empty stomachs. As winter drew near, typhoid fever, dysentery, and typhus spread through the villages. By the time the famine had ended, millions had perished, mostly the rural poor. The disaster that struck in the summer of 1849 was just one in a litany of droughts in China. Three more occurred in the first half of 19th century. They were known as China's four famines. The number of people who died is estimated at over forty-five million.

Roughly six hundred and fifty years ago China was ruled by the ethnic Han Chinese under the Ming Dynasty (1368-1644). Its people lived in relative peace and stability. Under Emperor Hongwu (1368-1398), the unpopular policies of the Mongols (also known as the Yuan Dynasty 1269-1368) were reversed and land reforms distributed plots of land to farmers and peasants, protecting them from greedy landlords. The clever Emperor ordered the planting of fifty million trees around Nanjing, reconstructed canals, repaired dykes, improved irrigation, provided tax exemptions, and relocated southerners to the north to repopulate the region. They introduced technological advancement in agriculture, which enabled farmers and peasants to thrive. Commercial plantations appeared on

THE KING'S CHINESE

“The Straits British Chinese – a community which emerged in the colonial Straits Settlements (Penang, Melaka and Singapore) – constituted a truly unique blend of Chinese, Southeast Asian and European cultural identities, manifesting the tradition of hybridity which has long marked coastal populations along the Straits of Melaka. The subjects of this volume, Yeap Chor Ee and his family members, were key figures in this cultural milieu from the first half of the 20th century, an age when the community flourished. The central thread of this book – the life of Yeap Chor Ee, the “merchant prince of Penang” — touches on a multitude of people, events and businesses which extended from trading to banking, and sugar refining to property development. Locating this account of Yeap Chor Ee in the pulsing commercial centre of pre-war Penang, and in a Malayan peninsula which was undergoing rapid change, Daryl Yeap has sketched a portrait not only of this famous towkay, but of a society. By introducing us to the prominent Penang families, to family politics and practices, education, cultural hybridity, festivals and food, and placing these in the wider context of the social changes and political events affecting both the island and the region, she provides us with both a Yeap family history and a broader story of Penang. Together these present an enthralling and edifying contribution to Malaysian history.”

— Geoff Wade

Historian, author and translator

“*The King's Chinese* is an important book that fills in much of the tapestry and colour of early history of family and business in Penang, Malaya and Indonesia.

Daryl Yeap writes with a keen eye for detail to weave the rise of a penniless immigrant barber who rose through sheer wits and ability to become one of the most successful tycoons in Asia. The stories of the tumultuous age of boom, bust, war and independence are brought alive through the intertwined careers of Yeap Chor Ee and his Javanese business partner and in-law Oei Tiong Ham. A great contribution to Malaysiana and Penang history.”

— Tan Sri Andrew Sheng

Distinguished Fellow, Asia Global Institute, The University of Hong Kong



Strategic
Information
and Research
Development Centre



ISBN 978-967-2165-59-0



9 789672 165590