The Bankers.

[Source: Extract from an audio tape from Lindsay Ride to Elizabeth Ride, 1976].

"When the Japs got all the prisoners of war locked up in the camps, they then interned all the British civilians on the Stanley peninsula with the exception of the staff of the Hongkong and Shanghai Bank. They were all pushed into filthy Chinese hotels, brothels really, along Connaught road. One of our problems obviously was to try to find out what the Japs' game was. By this time the bankers knew that there was an organisation working outside such as ours, and eventually they managed to get a message out asking whether we could get a message through to the number one of the Hongkong and Shanghai Bank in New York advising him to prepare for a loss of about eight million. This was a very difficult situation to be faced with for my military instructions didn't cover a situation such as this. The alternatives were to send a runner with a special despatch by road to Chungking, but time was against that. We had no wireless, or permission to use code over the telegraph. Open telegraph was terribly slow, and the whole of south and west China would know the contents as soon as Chungking. My experience already was that overseas cable was quicker than any other method, and it was the one which I ultimately used, and we had no difficulty dealing with the 'raspberry' when it came some months later. To solve the problem in the end we had to mount one of our most interesting and successful operations.

Duggie had on his staff at the time a former Chinese member of the HKVDC named [Lo Hung Sui]. He was a bit of a lone wolf and liked working on his own, just the sort of chap for a job like this. The plan was that he should go into Hongkong and make contact with the bankers who were taken by the Japs from their hotel to their work at the Bank on some special job every day.

The job was this: before the war all Hongkong and Shanghai banknotes were actually signed by members of the staff, they weren't just stamped as they are nowadays, and this is what the Japs had the Bank staff doing, because when the Japs took over the Bank they found the vaults stacked with unsigned notes - all 'money for jam'.

During all this it was realised how valuable it would be if we could get one or two of the Bank staff out, and fortunately for us two of them, Morrison and Fenwick, were agreeable to take the risk, so that was the next task allotted to [Lo]. At that time there were a number of Germans, Irish, Danes etc, free to move about, and it was a toss-up whether a Jap would stop one of these and ask to see his pass. [Lo's] plan was for Fenwick and Morrison to follow him onto a Shaukiwan tram, get off when he got off, and then board a waiting sampan which took them across Lyemun and once on the other side it was simply "follow the guide", and within a week or two they were at Waichow.

I hope I have not made it all sound too easy. I did not want to labour the story, but I don't think I have done justice to Morrison and Fenwick. That tramride must have been an awful ordeal, and to do justice to that in writing is not easy."

J. A. B. MORRISON

T. J. J. PENWICK

Mr Lo Hung-sui (Sergeant Lo)

The Sun Wah Hotel today.

SHAUKIWAN IN 1950's

A Banker at War.

by J A D Morrison

[Source: Extract from an article in the Hongkong Bank Group News, 1979-80.]

The first week of December 1941 was one of extreme tension and most people felt there was something in the wind and were probably hoping that whatever it was would blow over. However, that was not to be and everyone was shocked to hear a series of explosions at 8 o'clock on the morning of 8th December, which turned out to be the Japanese bombers putting Kai Tak airfield out of action. The war had come to us at last and I, for one, didn't relish the thought.

Being a Volunteer, I thought I would have to parade at once, but this was not to be. We had many such part-time soldiers in the Bank, but if we had to carry on business we could not all go to battle, so several of us were declared by Government as "essential to services" and had to remain at the office. Both Alistair Mack and "Willie" Wylie, my No 3 went off, the latter never to come back, so I had to make-do as best I could with a very depleted staff as several of my Portuguese staff had gone off to serve as well.

I had a flat at 18 Peak Road at this time, but a few days after hostilities commenced my good friend T J J Fenwick, then Chief Accountant, commandeered a spare room on the 11th floor of the Bank building and I moved there with him. My faithful servant Ah Chee and his family remained at Peak Road and he was good enough to take some of my clothes and carpets to the French Consul's house immediately below and the people there kindly took these in and stored them for me. The clothes were a godsend a few months later and most went to internees at Stanley. All my furniture, books, linen etc. were lost but this was such a common occurrence in those days that it is hardly worth mentioning.

I have no intention of even trying to describe the battle for Hong Kong. I lost many good friends who died trying to defend it but it was a hopeless task from the beginning. It was utter madness pitting relatively untried troops such as the Hong Kong Volunteers were at that time against soldiers like the Japanese who had been brought up to the very acme of fitness and whose discipline was a by-word. This is a matter on which I have always felt strongly and one on which I shall never change my mind. It was sheer murder.

It wasn't long before the Japanese had overrun the New Territories and Kowloon. Our garrison was greatly outnumbered and they never had a chance of holding either the mainland or the island. There was little damage done in the City of Victoria, but every now and then a bomb would fall nearby and the Bank building was hit several times by shells of small calibre. Discretion being the better part of valour, Fen and I moved down to join the rest of the staff who had taken up residence in the treasuries (strongrooms in other countries) in the basement. A blockbuster couldn't have reached us there.

So we remained until the surrender on Christmas Day. There was a certain amount of office work to be done, but nothing of much consequence apart from paying out cash to those who possessed it and withdrawals by Government and the Services. It is true to say that people were too unsettled to do much anyway.

I never wish to spend another Christmas like that one. Although we knew there was little or no hope, it came as a very severe shock to find ourselves under the Japanese yoke only 17 days after the first shot had been fired. Already we were finding living difficult. The water supply had failed, as had the electricity. Food was already scarce as no one had visualized such an early collapse and what small reserves we had in the Bank was being husbanded for fear of serious shortages later. But I think, on looking back, that it was the mental anguish that affected all of us which was the worst feature of all. It is horrible to be subjugated, and it is a pretty poor specimen who could relish such a thing.

We had one piece of good fortune soon after this when we were allowed by Emil Ott to go to his Habade store and take away as much tinned food and cheese as we could carry. Half a dozen of us went there and it is a pity everyone in the mess didn't turn out for such a chance was never to recur.

I keep on writing about people in the Bank and their difficulties. If we were badly off, we were as nothing compared with the lot of the two million poor Chinese at that time. Many of these were quite destitute, and already there was the most horrible hardship. Death by starvation had becomes commonplace. The living just put the corpses out on the pavement and they were removed by the thousand by Government workers, we knew not where. This went on for months and was quite ghastly.

I must confess that I found this time of war in Hong Kong a very trying experience and one I would hate to live through again. I shall never forget the gloom of one particular night when Fenwick and I went to have a drink with the Grayburns on the 9th floor and listened to the news over the wireless telling of the sinking of HMS Prince of Wales and Repulse off the coast of Malaya. We knew then that there was no help for us and we were completely at the mercy of the Japanese.

On 4th January 1942 the Japanese announced that all enemy subjects (British, Americans, Dutch, etc) had to assemble on Murray Parade Ground the following day and from there proceed to certain Chinese hotels in Des Voeux Road set aside for their internment. All people employed in "enemy" banks and their wives and families were kept in a separate group, and after a long wait the Japanese told us that, as far as Hong Kong Bank people went, all executives and heads of departments would be interned together and from there would have to attend at the office. The remainder joined the general mass of internees. Having gathered together blankets and what clothes we could carry, we proceeded to the Sun Wah hotel on the Praya under the guidance of one Morata, the No 2 of the Yokohama Specie Bank. We were a pretty dejected lot as we marched off, but when we reached the Sun Wah and saw the wretchedness of the accommodation allotted to us our spirits sank to near zero.

The word "hotel" in this instance is misleading, and "lodging house" would be a correct description. In normal times it would be used by transient Chinese travelers going to and from Canton and Macau, as it was situated only a hundred yards or so west of the Hong Kong-Canton-Macau steamboat wharf. The building was the usual Hong Kong type of four storeys, facing the harbour, and ran through to Des Voeux Road from the Praya and having two wells between these two points. There were open verandahs about 12 feet long opening out on to both these streets and, in between, the space was taken up by cubicles in most of which daylight never penetrated. In these cubicles, which measured 6 feet by 5 feet,

were a Chinese plank bed, a small wash-basin with cold running water, a small dressing table with a mirror and the inevitable cuspidor. There were neither mattresses, bed clothes nor lights.

The premises were rat-ridden and the rats would even run over one in bed at night. Bugs were in the woodwork of the beds. The weather was bitterly cold and, of course, there were no fires. There was no food that day, and there was every reason for our misery. Later, the Japanese provided us with cerin foods as rations. These consisted of a cigarette tin of uncooked rice a day and small quantities of sugar, salt, flour and peanut oil which were delivered to us once a month. The rice, more often than not, was weevilly. We were very, very short of food for the next two months, and all of us lost weight rapidly.

For about a week after being sent to the Sun Wah we were allowed to go to the office on our own and were thus able to hand over certain supplies that came our way to those members of our staff who had been sent with the other civilians to different lodging houses. If our lot was hard, theirs was infinitely worse. They had no beds and had to sleep packed together on tiled floors, a dozen or more in a room.

They had next to nothing to eat and couldn't even get water from the hotel supply without paying for it. They stayed there for a fortnight before the Japanese transferred them to Stanley camp for civilian internees where they spent the next three and a half years in very straitened circumstances.

After the first week our captors tightened up on their treatment of us and we were not allowed outside our lodgings except under guard of one of their gendarmes who would march us up to the Bank in the morning and return us later in the day. These gendarmes were a tough lot and heartily disliked by all of us. I remember Fen having his face slapped by one of these gentry because he couldn't give the number in Japanese when we were being numbered off on the morning parade. This was reported to Grayburn later in the day. (He was having a nasty time with "poor man's gout" to which he was subject and was immobilized for quite a long time). He took up the cudgels with the Japanese Military Finance Department over this and to give them credit this particular gendarme was removed. Grayburn then took the opportunity of appealing to them to have the electric current restored to the Sun Wah and in this he was also successful. We had had no lights in the place for nearly two months.

From then there was a general easing in our treatment. The Japanese gave us "wages" and they were at pains to tell us that we were being paid on the same scale as we had paid our office boys before the war. It would be about $50 a month. Even so it was a help and with markets being opened we were able to send our Chinese staff out from the office to buy a little pork and vegetables.

At this time, too, my boy, Ah Chee, and Greyburn's boy, Ah Sai, appeared on the scene and said they would come to the Sun Wah and cook for us. Permission was granted for this and it made for a great improvement in our wellbeing. We lived on a mess system and as far as I can remember there were eight of us so living in our section of the Sun Wah. It wasn't nearly so dreary now and time began to pass much more quickly. We played liar dice nearly every night for months on end. No money passed, but we kept a league table of the results of these games. Fen was always the leader and I wasn't far behind.

J H Ruttonjee had been very kind to us. During the battle Fen had arranged with him to send some whisky round to the Bank and this arrived on a particularly hectic day when a good deal of shelling was going on. It came by truck and there were many cases of it. They were all carried in from the Bank yard

by ourselves and hidden away in suitable places where the rats couldn't get at them. This proved a godsend and was carefully husbanded. When we were properly settled in at the Sun Wah we made a reckoning of our store and, after much deliberation, it was agreed that we could give ourselves two good measures a night for a considerable time ahead. When Fen and I left, this ration was still being served.

We were still being marched up and down to the Bank, but the Japanese guard was withdrawn and a Sikh guard substituted for them. After a month or two of this the guards were done away with altogether and we were allowed to go back and forth on our own, provided we kept to the direct route and were back in our lodgings by 6 pm. Our Indian guard appeared at this time, and at a later stage a Chinese policeman took over this duty.

When we were at the Bank we were more or less free to talk to whom we liked and, in all fairness, the men from the Yokohama Specie Bank who were our supervisors there treated us quite leniently. There was very little to do in the way of work. We signed 500 bank notes a day which, in normal times, would have been accomplished in a little over half an hour, sometimes less, depending on the kind of signature one had developed. But we were meeting other people all the time, chiefly Chinese and Indians, and we had a pretty fair idea as to how things were going in the world outside.

The Japanese were liberal in the way they allowed the Chinese to come and go from China to Hong Kong, although it was their declared policy to get as many of them out of the place as they possibly could and thus reduce the responsibility they had in providing rice for them. There developed a trade between Hong Kong and the East River district whereby Chinese would come into Hong Kong with, say, a piece of pork or other country produce and return with the proceeds of their sale in the form of piecegoods or something else easily carried and marketable.

One such trader was Fen's pre-war chauffeur, a fine, strong, intelligent fellow, and he was a frequent caller at the office between trips. On one of these visits he told Fen there were a number of foreigners in Waichow, one of whom was well known in the Hong Kong Club and also known to both of us. None of us could pin him down by name at first but, on a subsequent visit, we found him to be none other than Dr L T Ride of Hong Kong University. He brought a message from the Doc that if we were willing to make an effort to escape, he would help us. We sent back word saying we were game, and that was the last we heard of the matter for some months.

In the meantime Dr Ride was very active. He had set up a military unit known as the British Army Aid Group with headquarters at Kweilin and a forward post at Waichow some 80 miles from Hong Kong. I do not know what BAAG was intended to do except that one of their duties was to assist internees in getting out of Hong Kong and another to provide intelligence to our own authorities as to conditions in Hong Kong. He had a constant team of runners going to and from Waichow.

It must have been during April that one of his messengers delivered a chit to Grayburn. In this he said he had received a remittance of US$ 5,000 from A G Kellogg, the Bank's New York agent, which was to be used to help any Bank people who chanced to come his way from Hong Kong. This was known to very few – probably D C Edmonston, Fen and myself only. He also said that he hoped to try and get Grayburn and Lady Grayburn and the Edmontons away and I believe, although I cannot vouch for it, that he thought he could arrange for a boat to run alongside one of the nearby wharfs, collect them and make a bolt for it in the direction of the Pearl River, and from there get them into China. That sounded a pretty perilous undertaking for a man who was no longer young and not in he best of health.

Anyway, all these things helped to buoy us up and keep us going . The Chinese population, although thinned out very perceptibly by voluntary evacuations to Macau and Canton were in much better spits too, and it was possible to be taken out every now and again. These events, of course, were rare but they are worth looking back upon, especially those laid on by our good friend Dr S N Chau. S N was particularly good to us, also in a professional capacity, and I shall always feel grateful to him. It was dangerous for people to befriend British subjects in such a way in those times and such things should not be forgotten. Ho Wing of our Corporation was another who stood by us staunchly, as did F X Soares of the Portuguese staff, Henry Hyndman, Leo Silva and several others.

The summer of 1942 was wearing itself out when Fen and I had a great surprise. There was a Japanese holiday from 17th – 19th October and there was no office to attend. Late on the morning of the 17th, a Saturday, we had a visitor at the Sun Wah who asked to see Fen and then to speak to us privately. We went into one of our cubicles and this man, who introduced himself as Sergeant Lo, asked us very quickly if we were still of a mind to attempt to escape, and that Colonel Ride had sent him to help us if we were willing. He explained that Fen's chauffeur, whom we hadn't heard of for months, had contracted typhoid and had only recently delivered our message.

It took us no time at all to say "yes". Lo said he didn't want to stay in the Sun Wah any longer than necessary and that it would be better if we went somewhere outside to discuss matters. We arranged with him, therefore, to meet in a Chinese eating house "The Stag" opposite where we stayed, at 12.30 pm. When we got there the Sergeant, who was dressed in European-style white summer clothes, had a quiet table and ordered a meal. Fen and I had had a little time to talk the matter over between ourselves and we were quite determined to make the effort to get away, come what may.

Sergeant Lo told us the trickiest part of the plan was getting across the harbour and that it was no easy matter to get a sampan man who was willing to take his boat out at night as navigation of all kinds was forbidden after dark. Making the trip during the day, of course, would have been hopeless with the Japanese scrutinizing all water traffic in the way they did. He would go out the same afternoon to see what could be done, but we hadn't to be too disappointed if we didn't hear from him for a few days. Until this matter was arranged it would be useless to take further steps, but we were told to keep the whole affair secret and tell not a soul. This we were only too keen to do. If we had gone to Grayburn and asked for permission to go he would have turned it down flat.

We could not have eaten much at that meal, because at the end of it Sergeant Lo asked the waiter for a paper bag in which he placed the remains of the chicken he had ordered to take, as he told us, to his wife and children who lived towards North Point. Sergeant Lo, incidentally, was in civil life a chemist with the Taikoo Sugar Refinery and in Dr Ride's Medical company of the HKVDC. He was a very pleasant chap and quite unflappable. Fen and I returned to the Sun Wah after this and you can imagine our excitement which, I think, must have been apparent to the messmates that evening. However, no one guessed what was behind it all and everything went on quite normally. After his pessimism of the Saturday we were rather surprised that Lo should call on us again quite early the following morning to say that he had found a man who would take us across the harbour that night if we would pay him $100. This was cheap at the price, and on that being agreed Lo said that we should meet him at the tram stop near "The Stag" at 6.30 that evening. We could take a few of our belongings with us, but we were warned not to overburden ourselves for obvious reasons. We went off without waste of time and Fen and I got down to it there and then and decided what we should carry. The north-east monsoon was

just setting in at that time so we didn't have to worry much about rain. We decided we would dress much as we stood in that moment: that is, woolen pullover, shirt, Khaki shorts and the strongest shoes over stockings.

Into a Hong Kong wicker basket we put an extra pair of stockings, a shirt and vest for each of us, a few handkerchiefs, our passports and spectacles, shaving gear and toothbrush, a quarter bottle of whisky and an Optrex bottle filled with Napoleon brandy which Harold Lee of Lee Hy San Estates had given us before he left for China. We found that quite manageable, and so we waited.

Half past six came near and we set off down the stairs of the Sun Wah on the way to freedom. We met one of our mess on the way down (I think it was F H King) who gave us an old fashioned look, but we said nothing. The Chinese watchman was at the door and we walked past him saying we were going to see a friend and would be back in a few minutes. He was quite satisfied and so we proceeded the two hundred yards or so to the rendezvous under the outside verandas, and there was Sergeant Lo waiting for us. The streets were deserted as they usually were when it was dark, but I felt as if hundreds of eyes were looking at me. There we stood, Lo a little apart, waiting for the tram that would take us on the first stage of a very long journey.

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