

從遞解僑匯到延伸網絡 —— 1899 至 1912 年香港金山莊 華英昌賬簿分析

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華商賬簿的史料價值近年漸被重視，不少研究利用賬簿去重建不同的經濟數據。本文的目的主要是通過香港金山莊華英昌的賬簿，包括《各伴工金部》、《各客附寄部》、《內埠各號來往部》，來分析華英昌如何建立橫跨廣東、香港、北美的商業網絡，在競爭激烈的僑匯市場分一杯羹，此其一；通過跨地域的資金流轉，如何成功建立一個包括支付、撥付、轉移支付的財務系統，為客戶提供存款、借款、購物、貨幣兌換、匯款、投資等多元信託服務，此其二；華英昌如何以免收手續費和提供類似旅行社的服務，招徠更多的客戶，鞏固不斷發展的匯款業務，此其三。

關鍵字：香港金山莊、華英昌有限公司、廣東華僑匯款、華商賬簿、台山商人網絡

From Delivering Remittance to Extending Networks: An Analysis of the Account Books of Wah Ying Cheong Co., Ltd. in Hong Kong, 1899-1912

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ABSTRACT

Recently the research on Chinese account books has gained attention because of the availability of new sources. Focusing on the account books of an importer and exporter firm, Wah Ying Cheong Co., Ltd. in Hong Kong, this paper traces the growth of the company's transnational business network across the Pacific. The study is based on three premises: First, it examines how the company expanded its business network spanning from Guangdong through Hong Kong to North America, in order to cope with the competition in the overseas Cantonese remittance market. Second, it examines how Wah Ying Cheong formed a financial system to provide additional banking services to its customers including deposits and loans, payment for shopping, currency exchange and purchase of stocks. Third, it examines how and why Wah Ying Cheong set up a side business of a travel agency and used it to attract more customers and finally diversified itself in a wide range of services to overseas Cantonese other than remittances.

Key Words: Hong Kong Gold Mountain Firm, Wah Ying Cheong Co., Ltd., overseas Cantonese remittance, Chinese account books, Taishan merchant networks