

150 GREENSB STREET
KANE, PENNSYLVANIA

Dec. 3, 1929.

Mrs Murray Warner.
Eugene Oregon.

My dear Mrs. Warner:

Can you go away back in your thinking to the evening I called on you in your room at the Oriental Hotel in Kobe Japan and asked you if you would help pay a mother's debts in order that her daughter might not be forced to sell herself into the life of a geisha girl. You generously responded by giving me ¥50⁰⁰ for her mother and then before I left you gave me ¥20⁰⁰ to buy a better food for temporarily for the family. I am returning herewith that ¥20⁰⁰ in a check for \$10⁰⁰, the difference in exchange will pay the interest, I believe for the year and a half in which I have forgotten to return to you the money. For a while I had lost your address and so could not write to you to send the check, nor tell you about Kouno San.

Our Japanese women on our ¥200.000.000 Board in Kobe had a man investigate the whole case very carefully, they were unwilling to have me give the money for rice which you had given to me, hence my reason for returning it. But after ^{days} of investigation and talk they did allow me to loan ¥350⁰⁰ from you and me to Mrs. Kouno which was the amount she

really was desperate for. She promised to pay a little back each month without interest. The Board became responsible for her and I told them to keep the money when paid back to use in similar help or for what they considered best use of the money.

We found Mrs. Kono was paying 120% interest on one debt. The legal rate in Japan is 10%. She was paying 10% per month. I think that rate was on a debt of 150. When I talked to men and women about such an outrageous & illegal condition they said "shin koto gunai" i.e. "it can't be helped." But I hope that we brought it to light & talked about it enough to make it a part of their thinking & that they will do something about it gradually.

Then we found in Mrs. Kono's section of the city they had a kind of lottery by which 20 people put in 40" each, each month and one drew the lucky number & received 400". She was in 4 (I believe) such groups. I suppose every five months she joined another in order to have money to pay the ones she was in. What a vicious circle debt once contracted is!

With your help we saved the girl. She came back to school while I was still there. I suppose out of gratitude, but it was too embarrassing for her to mingle with the girls afterward. So she is not in school. But she is happy in her work. Our G. R. Secretary is in constant touch with her, she attends Church at times & we hope will soon be baptized. A letter last month brought news of her.

Cordially yours,
Clare Armstrong.