Yuan Cai

Precepts for Social Life

Precepts for Social Life, published by a minor official named Yuan Cai in 1179, departed from the focus on personal ethics found in earlier Chinese writings on the family. Living in a time of rapid economic change, Yuan concentrated on the practical problems of acquiring wealth and transmitting it to future generations. Yuan also adopted a more pragmatic attitude toward individual behavior, recognizing the flaws in human nature and the inevitable conflicts that arise within families. In addressing these conflicts, Yuan preached an ethic of humility, tolerance, and common sense, rather than insisting on moral absolutes. In the following selections, Yuan confronts the problems raised by conflicts among members within the household, including brothers, wives, children, concubines, servants, and even tenant farmers.

PREFACE

Thinking about how to be good and how to bring others to become good are what the superior man concentrates on.

Mr. Yuan Cai of Quzhou (Zhejiang) is a person of integrity whose conduct is refined. He is widely learned and has written extensively. With the talent of a thoughtful official, in his service as a magistrate he has promoted an ethos of moral learning and love for others. The music and singing in Wucheng did not surpass this.\(^1\)

One day, Mr. Yuan brought by the three-chapter book that resulted from his efforts. As he showed it to me, he said, “This book can promote cordiality in social relations and bring improvement to habits and customs. I am going to print it and circulate it in this town.” He asked me to make corrections and write a preface for it.

During the course of several months I read it over many times and became quite familiar with its style. The first chapter is called “Getting Along with Relations”; the second, “Improving Personal Conduct”; and the third, “Managing Family Affairs.” The writing is apposite and comprehensive. The ideas are earnest and generous ones, yet they are expressed with subtlety. Anyone who puts them into practice can indeed become filial, brotherly, faithful, forgiving, and good, and thus behave like a well-educated superior man. But how can this book be enjoyed only by the people of Leqing?\(^2\) How can it be practiced in only one age? Later generations deserve to have it.

Mr. Yuan wished to offer to one city what he had originally written for himself. In the future it will reach the emperor and benefit the people. Thus we can see his desire to bring goodness to all those in the empire.

I was a fellow student with Mr. Yuan at the Imperial Academy, and now I benefit from his residence in my native place. I have learned much of value from him. Thus I have the

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\(^1\) An allusion to a passage in the *Analects* of Confucius (17.4), in which Confucius’s disciple Ziyu achieved moral transformation of the people of Wucheng through his promotion of learning.

\(^2\) Yuan Cai was then serving as magistrate of Leqing, a seaside county in Zhejiang province.
presumption to introduce his book with this convoluted essay. However, I want to rename the book *Precepts for Social Life*. Isn’t this title more appropriate?

I, Liu Zhen, Vice-prefect of Longxing, write this preface on the fifteenth day of the first month of the *wuxu* year of the Chunxi reign [1178].

**AUTHOR’S PREFACE**

In recent generations, old teachers and experienced scholars have often collected their sayings into “Recorded Quotations,” to be passed on to their disciples. Their goal has been to share with the world what wisdom they have acquired. But their ideas often are complicated and abstruse, beyond the reach of students, who do not become enlightened even if they diligently recite and ponder the text. Imagine how difficult these works must be for ordinary and inferior people! Popular works such as short tales or anecdotes about poets, however valuable they may be in themselves, are of no use in moral instruction on social relations. There are also “Family Instructions” written to admonish sons and grandsons, but these are usually sketchy in coverage and limited in circulation.

I, Yuan Cai, am a simple rustic who enjoys commenting on social customs and affairs. By nature I am forgetful; sometimes other people can repeat what I have previously said, while I myself have no recollection of it. Consequently, I have taken to writing down my reflections, and these in time have become a book. Many people have borrowed it to make copies, but as I could not meet all of the demand, I have had woodblocks carved in order to publish it.

In antiquity, when Zisi discoursed on the Way of *The Doctrine of the Mean*, he said that men and women of little intelligence could understand its elementary points, and ones of inferior character could practice them. But even the sages were not fully able to understand or practice the most elevated points in order to investigate Heaven and Earth. Now, the investigations of Heaven and Earth found in our predecessors’ “Recorded Quotations” go on for page after page. So I have instead strung together some essays on points that ordinary men and women can understand from their own observation. I have addressed them to the general public, making my points clear enough even for farmers, old villagers, and women who live in seclusion. People will differ on the parts they like best, considering one point right and the next wrong; but there will certainly be one or two items that will evoke a response in them so that they engage in fewer disputes and strive to avoid legal trouble. Thus the popular ethos will return to a pure and cordial condition. Should the Sage reappear, what I have done will not be rejected.

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3 The practice of collecting and publishing the “Recorded Quotations” (*yulu*) of renowned teachers and scholars originated with the disciples of Chan Buddhist monks. By the twelfth century Neo-Confucian scholars also began to publish their “Recorded Quotations,” the most famous being the *Master Zhu’s Classified Quotations*, the records of conversations between Zhu Xi, the great synthesizer of Neo-Confucian doctrines, and his disciples.

4 Neo-Confucian philosophers elevated *The Doctrine of the Mean*, a short Han dynasty work on metaphysics and ethics, as one of their canonical works, placed aside Confucius’s *Analects* and the writings of Mencius. Zisi, a grandson of Confucius, was the reputed author of this work.

5 Yuan Cai here alludes to a passage in *Mencius* (3B.9): “When the sages rise up again, they will not change my words.”
At first I gave this book the title *Lessons for Improving Popular Customs*. My colleague, Vice-prefect Liu, renamed it *Precepts for Social Life*, which seems an exaggeration. Three times I asked him to change it, but he would not consent, leaving me no choice to accept what he said. Written on the fifteenth day of the first month of the *sihai* year of the Chunxi reign [1179], by Yuan Cai of Wupo in Sanqu, at the Leqing county magistrate’s office.

I. GETTING ALONG WITH RELATIVES

1.1 Personality Differences

The personal relations between fathers and sons and between older and younger brothers are the closest of all, and yet sometimes they are not harmonious. With fathers and sons, discord often is due to the father’s high demands. With brothers it is often the result of disputes over property. In cases where neither of these is involved, outsiders who observe the disharmony may be able to see who is right and who is wrong on particular issues, but will still be puzzled about why the parties are at odds.

I think such inexplicable disagreements are the result of personality differences. Some people are relaxed, others tense; some are tough, others timid; some are serious, others lighthearted; some are disciplined, others indulgent; some like calm, others prefer excitement; some have narrow visions, others are farsighted. Given such differences in personality, fathers may try to insist that their sons’ personalities conform to their own, but this cannot always be. Older brothers may insist that their younger brothers’ personalities accord with theirs, but likewise this is not always possible. If their personalities cannot be made to conform, neither can their speech and conduct. The reality is the fundamental cause of disharmony between fathers and sons or among brothers.

The worst cases are when some action needs to be taken, for all the personality differences then come into play. One will consider right what the other considers wrong; one will say to do first what the other says to do last; one will think speed essential while the other says to take time. Given such differences, if everyone expects to get his own way, disputes will certainly result. If the disputes are not settled, they will be repeated two or three, or even ten or more times. Feelings of discord start in this way, and sometimes people end up disliking each other for the rest of their lives.

If people could waken to the way this works, and older family members could understand the feelings of their juniors and not demand that they be the same as them, and juniors could look up to their seniors but not expect them to accept all their advice, then whenever action needs to be taken everyone would cooperate and obstinate disputes could be avoided. Confucius said, “In serving his father and mother, a son offers advice. If he sees that his opinion is not followed, he is even more respectful and does not oppose them. He may feel discouraged, but not resentful.” Such was the main method for achieving familial harmony taught by the Sage. It is worth pondering carefully.

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6 I have reorganized the text somewhat; the numbers in parentheses refer to the original chapters and sections.

7 *Analects* 4.18.
(1.13) Occupations for Sons and Younger Brothers

People who have sons must see to it that they get occupations. An occupation will keep those in modest circumstances from destitution and those with wealth and official rank from getting into trouble.

As a general rule, the younger members of rich and honored families indulge in wine and women and are addicted to gambling, fancy clothes, and splendid carriages. Spending their time with lackeys, they ruin their families. It is not that at heart they are unworthy, but that the urge to do mischief arises when they have no occupation to fill up their days. Riffraff encourage them in their wrongdoing whenever they see a chance to gain some food or drink or money for themselves. It is acutely necessary for young people to give thought to this.

(1.14) Educating Young Family Members

When rich and high-ranking families teach their boys to read, they certainly hope that they will pass the civil service examinations and also absorb the essence of the words and actions of the sages. But you cannot demand that your children all succeed, since people differ in their destinies and their intellectual capacities. Above all, you should not make them give up their education because they are not succeeding in the goal of entering the civil service. When young people are well-read, they gain what is called the “usefulness of the useless.”8 Histories record stories. Literary collections contain elegant poems and essays. Even books on yin-yang, divination, magic, and fiction contain delightful tales. But there are so many books that no one can exhaust them in a few years. If young people spend their mornings and evenings amid such books they will certainly profit from them, and they will not have time for other affairs. Moreover, they will make friends with professional scholars and carry on discussions with them when they visit one another. Then how could they spend whole days like those who get enough to eat but apply their minds to nothing and get into trouble with riffraff?

(1.35) Women’s Opinions

Many cases of family discord begin because a woman, by what she says, incites animosity between her husband and his siblings or cousins. The reason for this is that a woman has limited experience and lacks a sense of the common interest or of fairness. Moreover, when she addresses members of the household as “father-in-law,” “mother-in-law,” “elder brother,” “younger brother,” “elder brother’s wife,” or “younger brother’s wife,” she is using arbitrarily fixed terms, not ones derived from natural blood relations. Therefore, she can lightly forget favors and easily nurture resentment. Her husband, unless he is farsighted, will be unintentionally affected by her, with the result that unpleasant incidents will occur in the family.

I cannot relate all the kinds of situations that occur. Some brothers, sons, and nephews will have nothing to do with each other the rest of their lives even though they live in adjoining rooms. Some brothers will refuse to adopt a nephew as an heir when they have no sons of their own. Others who have several sons will not give one to a brother to adopt as an heir. There are

8 An allusion to chapter 26 of the ancient Daoist philosophical work, Zhuang Zi.
brothers who will insist that all of them share equally in supporting their parents, even though one is poor, preferring to see the parents neglected rather than do anything extra. Some brothers would rather see their parents left unburied rather than make an exception to the principle of all contributing equally, out of sympathy for one brother’s poverty.

I once knew a farsighted man who understood that women cannot be changed by lecturing to them. So outside the home he maintained his love and affection for his brothers. He privately aided them when they were in distress and supplied them when they were in need, never letting the women know anything of his acts. His poorer brothers loathed his women but loved him all the more. When it was time to divide the estate, they did not use their financial need as an excuse to covet his property. I think the reason is that men of this high-minded and farsighted sort, by ignoring their women and being generous to their brothers in advance, secure their affection.

(1.51) Second Wives

One of life’s great misfortunes is to reach middle age and then lose your wife. Your little boys and girls have no one to care for them; there is no one to manage the cooking, sewing, and other work of the women’s quarters. Thus you have little choice but to remarry.

Men who take a girl directly from her parents’ home find that a middle-aged man cannot cope with the feelings of a young woman. Men who marry a widow may find that she has had affairs with other men. Moreover, she will not be easy to control. She also will find it hard to forget the sons she had by her former husband, and, if she bears a son for you, she will not be able to avoid dividing her affections. Therefore, it is extremely difficult to remarry at middle age.

Women who are consistently wise, refined, chaste, and friendly do in fact exist; it is just unusually difficult to find them.

(1.52) Women and Business

The saying that “women do not take part in outside affairs” is based on the fact that worthy husbands and sons take care of everything for them, whereas unworthy ones can always find ways to hide their deeds, whatever they are, from the women.

Many men today indulge in pleasure and gambling; some end up selling their lands, even their houses, without their wives’ knowledge. Therefore, when husbands are scoundrels, even if wives try to handle business matters, it is of no use. Sons must have their mothers’ signatures to sell family property, but there are sons who falsify papers and forge signatures. Some also borrow money at high interest from people who are trying to annex property and who would not hesitate to bring their claim to court. Other sons sell contraband tea and salt to make money, which the authorities, if they discover it, will make them pay for. Mothers have no control in such matters. Therefore, when sons are scoundrels, it is useless for mothers to try to handle business matters.

9 A paraphrase of the Book of Rites.
For women, these are grave misfortunes, yet what can they do about them? But wouldn’t it be wonderful if husbands and sons could just remember that their wives and mothers are helpless and suddenly repent!

(1.53) The Financial Affairs of Widows

Some wives with dull-witted husbands are able to manage the household affairs, calculating the outlays and income of money and grain, without letting anyone cheat them. Some with unworthy husbands are able to manage the finances with the help of their sons without it ending in the ruin of the family and its property. Occasionally there are even widows whose sons are young who are able to raise and educate their sons, keep the affection of all their relatives, manage the family finances, and even prosper. All of these are wise and worthy women. But the most remarkable are the women who manage the family’s support after their husbands have died, leaving them with young children. Such women could entrust their finances to their husband’s kinsmen or their own kinsmen, but not all relatives are honorable, and the honorable ones are not necessarily willing to look after other people’s business.

When wives themselves can read and do arithmetic, and those they entrust with their affairs have enough to live on and some sense of morality and duty, then affairs usually will work out all right. When these conditions do not prevail, the usual result is the ruin of the family.

(1.46) Mates that Match

You may wish to choose a bride for your son or a son-in-law for your daughter, but first you must evaluate your own child. If your foolish and vulgar son marries a beautiful woman, they will get along very poorly and there will be troublesome incidents. If your ugly, clumsy, and spiteful daughter marries a superior man, it could even end in divorce should they disagree. The parents’ failure to choose judiciously is to blame when marriages between unsuitable partners lead to discord.

(1.59) Women’s Sympathies

Without going overboard, people should marry their daughters with dowries appropriate to their family’s wealth. Families with ample property should not consider their daughters outsiders, but should give them a share of the property. Nowadays people sometimes have incapable sons and so have to entrust their affairs to their daughter’s families; even after their deaths, their burials and sacrifices are performed by their daughters. So how can people say that daughters are not as good as sons?

Generally speaking, a woman’s heart is very sympathetic. If her mother’s family is wealthy and her husband’s family is poor, she wants to take assets from her mother’s family to give to her husband’s family. If her husband’s family is wealthy but her mother’s family is poor, then she wants to take assets from her husband’s family to give to her mother’s family. Her parents and husband should be sympathetic toward her feelings and accommodate some of their wishes. When her own sons and daughters are grown and married, if either her son’s
family or her daughter’s family is wealthy while the other is poor, she wishes to take from the wealthy one to give to the poor one. Her sons and daughters should understand her feelings and be somewhat accommodating. But taking from the poor to make the rich richer is unacceptable, and no one should ever go along with it.

(1.61) Taking in Relatives

You cannot avoid taking in elderly paternal and maternal aunts, sisters, and wives of relatives through marriage whose children and grandchildren are unworthy and do not support them. Precautions, however, must be taken. There is the danger that after a woman dies, her unworthy sons or grandsons might make absurd accusations to the authorities, claiming that the woman died because she was left hungry or cold, or that she left trunks of goods. When the authorities receive such complaints, they have to investigate and trouble is unavoidable. Thus in order to avoid future problems, while the woman is alive make it clear to the public and to the government that she is bringing nothing with her but herself. Generally, in performing charitable acts, it is best to make certain that they will entail no future problems.

II. PROPERTY, INHERITANCE, & HOUSEHOLD DIVISION

(1.24) Unequal Wealth among Brothers

Wealth and liberality will not be uniform among brothers, sons, and nephews. The rich ones, only pursuing what’s good for them, easily become proud. The poor ones, failing to strive for self-improvement, easily become envious. Discord then arises. If the richer ones from time to time would make gifts of their surplus without worrying about gratitude, and if the poorer ones would recognize that their position is a matter of fate and not expect charity, then there would be nothing for them to quarrel about.

(1.25) Equity in Family Division

The laws established by the government relating to division of family property are nothing if not complicated in regard to circumstances and exhaustive in detail. Nevertheless, some people in fact embezzle common family property to operate a private business; they may claim on the bill of sale or mortgage that the property was bought with their wives’ assets or register it under a false name. The courts find it difficult to get to the bottom of such cases.

Some people actually start from poverty and are able to establish themselves and set up prosperous businesses without making use of any inherited family resources. Others, although there was a common family estate, did not make use of it, separately acquiring their individual wealth through their own efforts. In either case their patrilineal kinsmen will certainly try to get shares of what they have acquired. Lawsuits taken to the county and prefectural courts may drag on for decades until terminated by the bankruptcy of all parties concerned.
Richer relatives capable of reflection should think: “If I used common property to set up my private business and do not share the profits with my poor relatives, how can I avoid a guilty conscience? Even if I built the business on my own, it would be an act of benevolence to share openly with my poor relatives and a deed of unobtrusive virtue to do it anonymously. Wouldn’t this be better than lawsuits that drag on for years, distracting me from family duties and incurring wasteful travel expenses, gifts to county clerks to bid for their help, and bribes to officials?”

The poorer relatives also ought to think to themselves: “Even if he really embezzled common property, he prospered because of his own hard work and management. How can all his profits be distributed? And what if it really was his own property? For me to try to get it then certainly would be shameful.”

If only people would recognize these truths, then even if the shares they receive are slight, at least they wouldn’t waste anything on lawsuits.

(1.26) Individual Assets in Complex Families

When brothers, sons and nephews live together, it sometimes happens that one of them has his own personal fortune. Worried about problems arising when the family divides the common property, he may convert his fortune to gold and silver and conceal it. This is perfectly foolish. For instance, if he has one million cash [bronze coins] worth of gold and silver and used this money to buy income-earning property, in a year he would gain 100,000 cash; after ten years or so, he would have regained the one million cash and what would be divided among the family would be interest. Moreover, the one million cash could continue to earn interest. If it were invested in a pawnbroking business, in three years the interest would equal the capital. He would still have the 100,000 strings and the rest, being interest, could be divided. Moreover, it could be doubled again in another three years, ad infinitum. What reason is there to store it in boxes rather than use it to earn interest for the profit of the whole family? I have seen contemporaries who lend their personal funds to their relatives to use in family businesses and later take back only the capital lent. These families become wealthy on an equal basis, and the brothers, sons, and nephews stay together generation after generation. Such is the reward gained for having thought through how to get along well with others.

Sometimes a person embezzles common funds and deposits them with his wife’s family or other families related through marriage. The money ends up being used by those people, and the embezzler does not dare ask for it back. Even if he does, he is not likely to get it. Another person will buy land in the name of his wife’s family or other families related through marriage and all too often end up losing it. Yet another will place land in his wife’s name. Frequently what happens then is that, after he dies, his wife remarries and takes the property with her. Superior men should give careful thought to these problems and keep them in mind.
(1.62) Equity in Property Division

When the family head is old and tired of management, he often distributes the property to his heirs equally.\(^\text{10}\) If the father or grandfather is impartial and fair-minded, and his heirs are able to assist each other and do not fritter the money away, then after the distribution there will be no disputes; indeed, prosperity will ensue.

Sometimes a family head is generous with clothes, food, money, and goods to some of his heirs but stingy to others. This may be because one son was adopted from a collateral branch, or because one is by a first wife and another by a second wife, or because one of his sons died and he does not love the surviving grandsons, or even simply because he prefers certain ones even though they all have the same status. If in such a case his behavior causes his heirs themselves to ask for an equal distribution, and he still secretly favors some over others, he will surely be laying the groundwork for future disputes.\(^\text{11}\)

Sometimes there is an unworthy person among the heirs, and the family head has no choice but to give him a share in order to save his other sons from trouble. In such a case periodically give the unworthy heir shares of the income in money and grain but not in land. If you give him land, he will consider it his personally-owned share and will pester the family elders to give him the deeds so he can sell it through conditional sale.\(^\text{12}\) Once his share of the land is relinquished through conditional sale, he will set his greedy eyes on the other heirs’ property. Lawsuits will be the inevitable outcome, disturbing and doing harm to your worthy sons and grandsons, just as much as bankruptcy does. You must give this careful thought.

As a general rule, among ten or more well-behaved sons and grandsons, there will be one who is unworthy. There are cases where the dozen good ones all suffer because of the single bad one, even to the point where the family is ruined. The hundreds of stipulations in our laws can do nothing to prevent this; neither can the hundreds of plans laid by fathers and grandfathers. Those who wish to preserve and continue their family line should observe what has happened to other families to take stock of what may happen to their own. Do not fail to cultivate virtue and ponder carefully in order to lay plans for the long run.

(1.27) Dividing Estates

When brothers live together and A is rich, he always worries about being bothered by B. But within a decade or two, A may go bankrupt and B may grow rich and honored. Or A may

\(^\text{10}\) Although property division ordinarily occurred after the death of the head of the household, it was legally permissible for the head of the household to divide the property among his heirs while still alive. In either case, the property was to be divided equally among heirs.

\(^\text{11}\) Sons could not contest the division of property while the father was alive, but they could do so after his death.

\(^\text{12}\) In Chinese legal practice, land was rarely sold outright. More commonly, the parties involved negotiated a conditional sale (dianmai) in which the seller retained the right to recover ownership rights by repaying the buyer at the original price within a certain time period (by law, twenty years in the Song). Sometimes deeds of sale specify that the transaction was an unconditional sale (juemai), under which the seller had no right of redemption. The prices for conditional sales of land were much lower than for unconditional sales because the seller retained the right to recover ownership rights.
die, leaving sons unable to stand on their own. Occasionally it happens that B ends up being bothered by A.

When brothers divide property, their ploys often turn against them. The first example is the person who expects his coparcener to relinquish his land through conditional sale and has hopes of redeeming it. He divides every plot and section of the fields evenly, perhaps giving his coparcener each side and keeping the middle for himself. But often he has to sell his own fields before his coparcener needs to sell anything. In fact there are many cases where the coparcener turns the tables on him and uses his rights as a neighbor to redeem his land. The second example concerns cousins whose fathers have died. When they divide their common property, if they do it “equally,” only those with no brothers will be well-to-do and those who have several brothers will gradually decline after division; thus those with many brothers don’t want the division to be on an “equal” basis. But it may turn out that the ones with brothers prosper more than the one with a full share. The third example concerns the man who insists on a division of property because his brothers all have many more dependents than he does. Yet after the division, he gradually declines and doesn’t do as well as his more encumbered brothers, who prosper as before. The fourth example is the person who goes to court to seek a second division of the property because he thinks the first was unfair. Yet after this division, he goes bankrupt and in the end he is not as well-off as those he took to court, who prosper as before.

If only people today would recognize that clever strategies cannot overcome the workings of Heaven, the impulse to go to court would be checked.

(3.60) Getting Seals on Deeds of Sale

When carrying out a transfer of property, start by using a broker who will check the family division lot-books and the land tax registers and point out the boundaries and names of the plots and sections. Go and inquire of the tenants to find out if the borders are marked and whether this is a repeated sale. Next inquire of the relatives to find out whether there are any absent coparceners who have not yet returned, or any still young and so a division has not yet taken place. If someone has abandoned his claim to the property, be sure to ask why this happened and whether or not the property should be received. If the seller is a widow or a person of inferior status who brings evidence of a claim to the property, be sure to ask how this came about and whether or not it has ever been verified by the government.

13 Coparcener is a technical legal term for the men who had the right to share in the division of common property.

14 Under Chinese customary practice, relatives and neighbors have the right of first refusal if a piece of land is put up for sale. Here the person is ensuring that his property lies adjacent to that of the coparcener.

15 In this case, each brother and his heirs inherit equal shares. If there are two brothers and one of them has only one son, that son inherits 50 percent. If the other brother has four sons, each inherits 12.5% (one-quarter of 50%).

16 The equal division of lands among heirs typically was carried out by drawing lots. The lot-book recorded which heir received which plots of land, and thus served as a legal testament of land ownership.

17 That is, whether the owner is trying to sell the same property to two different buyers.

18 In general, widows were forbidden to sell property that properly speaking belonged to their sons. But in dire circumstances widows were allowed to sell property if authorized to do so by the local magistrate.
If the land has been sold with the right of redemption [i.e., a conditional sale], be sure to ask for the original deed and see whether it has been notarized with an official seal and whether it has any sort of illegalities or hindrances; only afterwards can a contract be drawn up. If widows or children have to sign or seal the contract, be sure that someone witnesses their marks. And be sure that the price in strings of coin, the date, the four boundaries, and the size of the plot are all filled in completely. Because it is not a good idea to use promissory notes or goods in-kind for payment, be sure to pay cash. Also be sure that the place where the money came from and the porter who delivered it are specified.

(3.64) Kindness on the Buyer’s Part

Poverty and wealth are not permanent circumstances. No house or field has a permanent owner. When you have money, you buy; when you lack it, you sell. Aware of this truth, the buyer should not be cruel to the seller.

When someone sells his property, it is because he is short of food, or owes a debt, or has an illness or death in the family, or a marriage or lawsuit to pay for. As his expenses amount to 100,000 cash, he sells 100,000 cash worth of property. If the buyer pays the price at once, even if it passes immediately through the seller’s hands, the business of selling property to meet expenses has been concluded.

Inhumane wealthy men, when they see how pressing the seller’s need is, will feign lack of interest while secretly trying to hook the purchase, in order to pull down the price. Once the deed is signed, they turn over only ten or twenty percent at first, promising to give the rest in a few days. When the seller comes to ask for it in a few days, the buyer makes excuses, saying the money is not yet ready. If the seller asks again and again he may be given a few strings of coin, or the buyer may offer rice, grain, or other goods as part of the payment, which are then subtracted from the balance owed at inflated values.

The seller by now certainly is in terrible straits. The little he has gotten has been spent in various ways. The way he had previously planned to use the money is no longer possible. And if he keeps sending someone to ask for the payment, the cost of such services must be added in.

The rich man at this point is secretly delighted, believing his strategy worked excellently. He does not know that the Way of Heaven favors recompense. He will receive retribution in his lifetime, or else his sons or grandsons will suffer it. Few rich families are aroused to this truth. How deluded they are!

(3.65) Interest

When you lend money or grain, you expect the borrower to pay interest. This is how rich and poor supply each other, and the practice should not be omitted. In the Han dynasty, someone with a thousand strings of coin was compared to a noble with a thousand households, which

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19 The implication is that the widows or children are illiterate and simply make a mark in lieu of a signature.
meant that in one year he could earn 200 strings of coin.\textsuperscript{20} If that is compared with current practice, it amounts to less than two percent a month. Nowadays, if we talk in terms of the average case, a pawnshop’s monthly interest is from two to four percent, a moneylender’s interest is from three to five percent, and grain lent until harvest is from thirty to fifty percent for the term of the loan. Demanding these rates of interest is not considered extortionate, and those who pay them do not object.

Some of those who lend money against pawned goods charge ten percent a month. In Jiangxi province some moneylenders can double their investment in a year. The practice of “joint-contract” refers to agreeing to pay back two strings for each one you borrowed. In Kaihua county of Quzhou prefecture, those who lend one unit of grain take back two; in Zhexi, when wealthier households lend one picul of rice they demand one and eight-tenths in return. These are all extreme cases of inhumanity.

(3.67) Loans

Do not make loans to those who take on debts too lightly; they are certainly unreliable people who from the start intend to default on their obligations. In lending people money or grain, remember that small amounts are easily repaid and large amounts easily repudiated. When a loan reaches one hundred piculs of grain or one hundred strings of coin, even those able to repay may not want to do so. All too many would rather use their resources to pay for a lawsuit than to repay their loan!

(3.68) Debts

Those who take on debts do so in the belief that they will be able to repay out of a future surplus. They do not perceive that if they have no surplus today, it’s not very likely they will have one in the future.

Think of a road one hundred leagues long. Divided into two one-day trips, it can be managed in two days. If you leave the first day’s portion for the second day, no matter how hard you push yourself that day, you won’t be able to reach your destination.

People without foresight, who want to have plenty today, will blithely assume that they will have a surplus later and thus invariably ruin their family estates. Take heed from this!

(3.72) Responsible Entrepreneurs

Those whose enterprises yield substantial profit, with the result that they become rich, usually got that way because of the good luck of the Creator blessing them in an unapparent way. Yet some people who notice that others are making great profits and becoming wealthy quickly wish to usurp the prerogatives of Heaven and manage this by human efforts. If they sell rice, they add water to it; if they sell salt, they mix it with ashes; if they sell lacquer, they add oil to it;

\textsuperscript{20} This comparison between the incomes of moneylenders and nobles with landed estates is made by the Han historian Sima Qian in his \textit{Records of the Grand Historian}. 
if they sell medicine, they substitute inferior ingredients. Their ploys are innumerable. Since before their eyes they are gaining a lot, they are happy. They do not realize that the Creator will take away what they have on some other occasion and they will end up in poverty. And think of the many who lose their capital because they substituted the fake for the genuine! This is what is meant by the saying, “Men cannot win over Heaven.”

In general, in trade and manufacture, the first thing is to be conscientious. The goods must be genuine and they must be handled with respectful care, as if you wished to offer them to the gods. You also should not dare to covet great profits but accept whatever the workings of Heaven produce. Although what you have before your eyes may be meager, you will escape calamities later on. This is especially true if you purchase franchise rights for brewing wine from the government. In making wine, you must ensure that your product is extremely fresh and pure. Then the families who illegally sell private wine naturally will have difficulty competing. If some of them brew their own wine, you should carefully consider ways to put a stop to it, but you should not press them and force them to go bankrupt. Morning and evening you should give all your attention to paying the government taxes and supporting your offspring and dependents. You should not foolishly seek to accumulate more than your share, or get entangled in disputes with the magistrate’s accounting office, or delay paying funds owed to the government. Then, if you meet good luck you can become rich, and if you do not at least you won’t be impoverished. Those who manage businesses should observe these principles.

III. WEALTH & POVERTY

(2.7) Your Allotted Share of Riches

Wealth and rank have their naturally allotted share. The Creator has already set for you a definite share; he has also set in place an unpredictable mechanism of chance that makes everyone in the world work hard, rushing around day and night, and that to the day they die they do not recognize. Without this mechanism, the people born on earth would have nothing to do, and this transforming process of the universe will stop.

No more than one or two people get what they seek in their rushing around, while millions fail to get anything. Most people notice the one or two who succeed and so until the day they die they work hard and expend their resources, all to no avail. They are not aware that the ones who succeeded after rushing around were fated to do so.

Anything that is part of your allotted share you will attain in the end, even if you do not rush around but merely while away the months and years. Therefore, perceptive and farsighted men transcend this mechanism of transformation and accept what comes and what goes. In their breasts they are tranquil, feeling neither grief nor joy, neither resentment nor blame. Such matters as rushing around and subverting each other are never anyone’s aims, so why struggle toward such ends?

One of my senior friends said, “Death and life, poverty and wealth, are set from birth; the superior person wins his lot by being a superior person; the inferior person acting vainly makes

21 In addition to its own state-owned breweries, the Song government auctioned lucrative monopoly rights for brewing wine in many local jurisdictions to private entrepreneurs.
himself an inferior person.” This saying is highly apt. It is just that people do not comprehend it.

(2.51) The Rise and Fall of Families

Men who establish families not only produce riches in abundance, but also day and night they make plans, worrying about how to avoid slipping back into hunger and cold. Sons who ruin their families not only cause trouble and waste their time, but also they wantonly indulge themselves, saying there is nothing more to worry about. This is proof of the saying, “The fortunate person, running into trouble, will turn it into something fortunate; the unfortunate person, even when running into good luck, will turn it into misfortune.” This is often seen in the middle-aged and elderly. Those who recognize this principle will understand without comment.

(2.52) Flourishing and Decline

The man who establishes his family’s fortune sees that whatever he starts turns out as he planned and concludes this is due to his knowledge, skill, and cleverness. He does not recognize that this just happens to be his fate. As his ambitions grow, he becomes greedy and scheming. He also thinks that his family, unlike any other, will achieve long-lasting success and prove invincible! Surely the Creator laughs at such men. Probably the person to ruin his family has already been born. A son or grandson who morning and evening is in his company will someday cause his father or grandfather trouble and bankrupt them. The pity is that the father or grandfather does not see this with his own eyes.

One of my senior friends built a house. He entertained the builders in the east wing and said, “Here are the people who built the house.” He entertained his sons and brothers in the west wing and said, “Here are the people who will sell the house.” Later it turned out just as he predicted.

Today’s scholar-officials have a saying, “What you see before your eyes you should take steps to manage. Don’t worry about things your eyes cannot see.” Gentlemen of perception know that the future is beyond human control, and in their own hearts they are at ease. How superior they are to the deluded!

(2.53) Budgeting

The person who builds up the family fortune finds it easy to make progress toward a solid position. The reason is that his clothing, food, and furnishings, as well as the miscellaneous expenses for weddings, funerals, and other rituals, are on a low and skimpy scale, in accordance with his old habits. Therefore, every day his income exceeds his expenditure, so he always has a surplus.

The son of a rich family easily falls into bankruptcy. For in his clothing, food, and furnishings as well as the miscellaneous expenses for weddings, funerals, and other rituals, his scale is lavish, in accordance with his old habits. He also may divide the property to establish several households with the result that expenses increase several-fold. Even if sons and younger
brothers recognize their situation and make long-term plans to reduce and economize, I still worry that their efforts will be inadequate. How much worse it is with those who are oblivious: how can they manage? The ancients were referring to this phenomenon when they said that “to go from frugality to extravagance is easy, but to go from extravagance to frugality is hard.”

The families of great personages of high rank are especially difficult to preserve. When they first attain position and prominence, even during inactive periods, their salary will be substantial and they will receive many gifts. They will have many people at their beck and call, and the province or prefecture will provide clothing, food, and furnishings. These may well be splendid and costly, but the money for them will not come from the family assets. It is even worse when the family then divides into several families but the standard of living remains as before! How can they escape bankruptcy? Such is the force of circumstances. Heirs ought each to economize.

(2.55) Frugality

Wealthy people worry about theft, so they always tie up their valuables and secure them with locks and knots. They seal and label the boxes with extreme carefulness. Out of worry that their money will be frittered away through unregulated expenses, they always budget and make estimates, spending with extreme frugality. But some who are very cautious still suffer losses. If in a hundred days of cautiousness there is not a single day of laxity, there can be no losses; but if for a hundred days you are cautious and then for one day you are not, the loss on that one day is the same as if you had been careless for a hundred days.

There are also people who are extremely economical yet deplete their resources. If in a hundred matters you are frugal and never are wasteful in even one matter, then you cannot end up depleting your reserves. But if in a hundred matters you are frugal but in one you are not, then the waste on that one matter can have the same effect as being casual about everything. What I mean by the “hundred matters” includes food, drink, clothing, houses, gardens, halls, carriages, horses, servants, furnishings, and hobbies; diverse indeed are the causes of waste.

A degree of luxury in accord with your financial resources is not what I am calling wasteful. But you have reached reckless waste when you do things without calculating your financial capability, or when your actions exceed extravagance or you buy things for which you have no current need even if you can afford them. Young men who have responsibility for their family’s affairs need to acquire a profound appreciation of this.

(2.26) Planning in Advance

If your family property is in the middle range, you must start early to worry about all affairs. Careful thought must be given early on to preparing a livelihood for your sons by teaching them an occupation or profession. You should also accumulate your daughters’ dowry clothes, bedding, and jewelry in advance. Then, when you send them off as brides, you will not suffer hardship. If you set these matters aside and do not think about them, simply calling them exigencies to be handled as they occur, then what choices will you have? You will either have to
sell land or buildings as temporary expedients, or callously watch your daughters’ humiliation in front of others.  

When a family has elderly members but the items needed for the funeral and burial have not been prepared, they also call it an exigency. The only alternatives are to sell land or buildings as a temporary expedient, or callously allow the funeral and burial to fall below the normal requirements of proper ritual.

Recently there have been people who plant ten thousand pine trees when each daughter is born. After the girl is grown, they sell the timber to cover her marriage expenses, thus assuring that the girl will not miss the best opportunity for marriage. There are also those who in their youth or middle age prepare the clothing, utensils and tombs needed for their burials. Such people will not be left for several days without burial robes or coffins to be set out in, nor for years to await a plot to be buried in.

(2.58) Occupations for Younger Relatives

Assuming that they have no hereditary stipend or real estate to depend on, the sons and younger brothers of gentlemen-officials will need to plan for their means of supporting the parents and children. In such cases, nothing is better than becoming a scholar. Those with superb natural abilities can study for the jinshi civil service examination; the best of them can take the degree and gain wealth and official rank, while the next best can set themselves up as teachers and earn an income from their students’ tuition. Of those without the ability to pursue the jinshi examination degree, the best can become clerks and use their literacy and writing skills to compose documents and letters, and the next best can become tutors to children, training them to punctuate and read texts.

If the profession of scholar is unattainable, then the arts and skills of medicine, Buddhism and Daoism, husbandry, or commerce can all provide a livelihood to support your family without bringing shame to your ancestors. All of these occupations are acceptable. What brings the most shame to your ancestors is for your younger relatives to waste their energies in dissipation and end up as beggars or thieves. Indeed, the greatest condemnation is due those incapable of becoming scholars but unwilling to be trained as doctors, monks, farmers, or merchants and the like, preferring to become beggars or thieves.

By beggars I mean those who go in front of a high-ranking person and with a forceful demeanor ask for assistance, or who bow before rich men and use a pretext to seek a loan, or who sojourn at Buddhist or Daoist temples where people point to them as men of the clouds. By thieves I mean those who occupy office and conceal their embezzlements, or who while living in the countryside take advantage of the stupid and the weak to seize their possessions, or privately deal in contraband tea, salt, or wine.

How is it that there are people in our world who do these things without feeling ashamed of themselves?

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22 By referring to sale of property as “temporary” Yuan Cai probably means a conditional sale with the hope of redeeming it in the future.
(2.65) Drawn-Out Lawsuits

When you live in the countryside, whether you like it or not, you will eventually be unable to avoid getting into a dispute with someone, and much against your wishes you will find it impossible to avoid being party to a lawsuit. If the other party will admit some fault in the areas in which he is wrong, let it go at that. Then you will not have to put out money and consort with court clerks to bring down on him the maximum penalty.

When it comes to disputes and lawsuits over property where you have no case and twist the truth to appear in the right, you may attain your objective if the magistrates are greedy and careless, but won’t you be ashamed before the gods? Besides, the one who was wronged will not take it lying down but will countersue. The expenditure will be ten or more times what it is worth. And what if you encounter a worthy and intelligent judge! How can you make wrong seem right then?

Generally speaking, each side of a lawsuit has its strengths and weaknesses and publicizes its strengths while concealing its weaknesses. With an unperceptive judge, the case can get complicated and fail to be resolved, or a decision can be reached that doesn’t cover all the particulars. In such situations the clerks may take bribes to manipulate the law. This is how the deceptive destroy their families.

(2.68) Tax Frauds

When counties or provinces have officials who arbitrarily impose additional taxes or take them in advance under the pretext of borrowing government funds, people will urge one another to bring charges. The Twice-a-Year tax has its own fixed quota, sufficient to furnish what is due the court and what is needed for the expenses of the prefecture and county governments. The labor service levy also has a fixed quota, adequate to cover expenditures and hiring laborers for dispatching communications and delivering revenues. If the county officials behave with proper rectitude, and thus guide their subordinates as well, the people will not shirk from their obligations and will pay what they owe. If officials never steal and never waste anything, they may not expect a surplus, but neither will they have to worry about deficits.

Now, unscrupulous county magistrates have the canton officers supply every item of their food, clothes, and daily necessities, their conveyances for social visits, the presents they send to ask for favors, the articles they have made, the goods they store in boxes, as well as all sorts of other needs. How can those who serve as canton officers use their own assets to meet the demands of the country magistrates? Consequently, those in these positions must play tricks with the files and documents. Some divert the people’s tax payments and do not deliver them to the government. Others misappropriate money in the treasury. Some counterfeit receipts to show that an army passed by or that they entertained guests passing through the region. Or surreptitiously they may repair the office buildings but publicly ask for funds to cover damage.

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23 The Twice-a-Year Tax (collected in the summer in money or cloth and in the autumn in grain, hence its name) was the basic tax on property and the main source of revenue for local governments.

24 By this time the Song government had replaced labor service in person with a tax paid in money.
Or in plain view they may act as though they are forwarding tax goods but on the road intercept and expropriate them. The variety of frauds they practice is beyond count.

As the county officials are used to such corruption, they ask no questions even though they know what is going on. It is even worse when those involved are dull-witted and do not understand the fine points of finance and taxes, or when they conspire in the frauds. Then within a year even a small county can be short several thousand strings of coin without anyone even noticing.

For these reasons, when an official has had trouble due to arbitrary increases or improper loans so that on completion of his term of service there is still an outstanding debt to the prefecture, he will try to bribe his way out, just to get free from his post. The prefecture then takes the accumulated deficit and forces the next administration to make it up. Now, if the prior administration found that one year’s tax revenue was inadequate for one year’s expenditures, how is the succeeding administration going to be able to make up the deficits of several years’ taxes out of one year’s revenue? Therefore, often they will refuse responsibility for what was borrowed by the previous administration. Or they may devise other schemes to extract the people's wealth covertly to make up for the old shortages.

The general rule that as an official you should place the highest emphasis on the spirit of impartiality. Doing so will not only allow you to avoid bringing shame on yourself; it can also bring benefits to your sons and grandsons.

IV. TENANTS & SERVANTS

(3.48) Caring for Tenant-Farmers

The state and the family alike value agriculture, for it is the source of food and clothing. But the plowing and planting of the family are the product of the toil of tenants. How can you then not value them?

When members of your tenants’ families give birth, get married, build houses, or die, you should give them generous gifts. If during the farming season they need to borrow, do not charge much interest. During years of floods and droughts, check the extent of the damage and quickly make reductions or exemptions from the rent owed.

Make no unfair demands on your tenants and do not impose labor duties at unreasonable times. Do not let your male relatives or managers harass them at whim. Do not raise the annual rent because of something an enemy of theirs has said. Do not force them to take loans in order to collect high interest from them. Do not let greedy thoughts arise when you see they have their own fields.

If you look after your tenants and cherish them as though they were your relatives, you will be able to rely on their strength for your food and clothing, and you will be able to raise your head without shame.
(3.49) Borrowing by Tenants and Servants

In emergencies the wives and daughters of tenants and servants will come to a family’s women or children and try to get loans of money or grain at heavy interest, or try to pawn an article, asking that no one let the family head know. In such cases the borrower fully intends to default. If the women or children do not let the family head know of the loan, they will not dare demand repayment and will end up having to absorb the loss. Family heads ought to see that these facts are explained to family members.

(3.21) Precautions for Maids and Concubines

Maids come into close contact with their masters, and some make use of this to conduct illicit affairs. When the servant class bear children, they claim that the master has fathered them. As a result people often raise stupid and vulgar offspring who end up ruining the family.

The general rule with maids and concubines is to be careful of what is begun and to take precautions concerning how things may end.

(3.30) Leniency Toward Bondservants

Bondservants are inferior people who labor for others. Heaven has usually endowed them with dull intellects. In their work they make stupid mistakes and are disobedient. They make no effort to save you trouble. For instance, in packing and storing goods, they will let the crooked pass for straight, or in cutting up fabrics, they will try to let the long pass for the short.

The reasons for this sort of behavior are varied. Some bondservants are very forgetful by nature; you charge them with some task and they remember not a whit of it. Others by nature are overly obstinate; they show you something that is not right but claim it is right. Still others by nature are overly irascible; they answer back haughtily and do not know their place. For these reasons, the master often shows insults at them when giving orders. When the servants respond by becoming more quarrelsome instead of by reforming their ways, the master loses his temper and may start to beat them. Sometimes, through a slip of his hand, he ends up killing them.

Family heads, when giving orders if something displeases you, say to yourself: “The natural stupidity of inferior people is like this.” You should deal with the servants leniently and teach them more thoroughly, to save having to reprimand them again. If you follow this course, the servant can avoid punishment and you as the master can attain greater tranquility. You can also save a lot of trouble.

As for maids and concubines, they are even more stupid than male servants. Besides, your wives and daughters are often petty, quick-tempered, quarrelsome, obstinate, cruel, oppressive, and ignorant of the ancient and recent moral truths. Therefore, in rebuking the maids and concubines they go much further even than their husbands. As the family head, you ought regularly, during times when things are calm, explain to your wife the way to deal with bondservants, in hopes of enlightening her.
(3.31) Delegating Supervision

In managing a family, some men make the decisions for themselves on what should be done in all matters, from putting things where they belong to the work in the fields, storehouses, kitchens, privies, and so on. Afterwards they issue repeated orders to the bondservants to get the work done but still continually worry that they will be neglectful and things will not be done as planned.

Other family heads nowadays give personal attention to nothing; the bondservants are allowed to decide what to do in all matters, large or small. When the family head is not satisfied with the results, he angrily curses and beats them over and over. Those stupid servants are only able to do physical work and to follow orders. How would they be able to make good plans that in every regard match the master’s unstated goals? If you do not understand this, you will bring a lot of trouble on yourself.

The best course is to have one person who is not engaged in toil act as supervisor just the way craftsmen do. Designate him the Overseer. The rationale for this is that when a person has his own tasks to perform he does not have the time to supervise others. So you must order one person who has no task himself to observe and lay plans for the others. Without causing any trouble or vexation for yourself the amount of work accomplished will be doubled.

(3.32) Obstinate Servants

Bondservants, male or female, who are obstinate and completely incapable of following directions should be amicably dismissed. Do not retain them or else unpleasant incidents will occur. The master might go overboard in beating them and cause injury; their type, resenting this, might make trouble, some of which is unmentionable.

Servants, male or female, who commit adultery or theft or who run away should be dispatched to the authorities and dealt with according to the law. Do not beat them yourself as a private punishment, for there is a danger that something unintended might happen.

In cases where running away was not the servant’s own wish, or what was stolen was merely some food, drink, or trifle, you should remember his or her diligence in the past and merely inflict light punishment. You may retain him or her as before and continue giving orders.

(3.37) Providing the Necessities for Servants

If you want the servants to work hard for you, you must provide them with the means to stave off hunger and cold. The family head must constantly keep this fact in mind and see that their clothes are warm and their food filling.

The gentleman-officials have a saying, “Do not be vexed that you keep too many maids. Teach them to spin and weave and they will be able to produce clothes for the body. Do not be vexed that you keep too many menservants. Teach them to plow and sow and they will be able to produce food for the stomach.”

As a general rule, inferior people have enough strength to manage their own food and clothes, but because they lack the resources on which to apply their effort, they cannot maintain themselves and must seek to work for others. Rich families must try to have compassion for
them. If they keep servants, then they should take care of their physical needs in return for the labor they perform. The virtue in this is great. And people of their ilk will gladly perform strenuous toil for you as long as you keep them warm and fed.

(3.44) The Legality of Purchasing Maids and Concubines

In purchasing a maid or concubine, you must inquire whether she can legally be indentured or sold. If not, do not sign the contract. Should she really be destitute and without means of support, bring her before the authorities to make a statement herself. Do not sign the contract until a guarantor who has examined the evidence is present.

Should it happen that the girl cannot give an account of herself, have the one who offered her describe the situation in the contract. Pay the girl less than the usual wages and wait for her parents to recognize her; then return her at once.

(3.47) Conscientious Stewards

With stewards put in charge of storehouses, you should regularly check the ledgers and inspect the balance on hand. Require stewards who are put in charge of grain and rice to keep strict records and conscientiously take care of the keys. In addition, choose careful and obedient persons to act as watchmen.

With regard to stewards to whom you lend capital for use in trade, be sure you have ones who are honest and frugal with their own property before you entrust them with anything. Remember that even families of middling means have trouble merely meeting all their daily expenses, so naturally those who work for others are people who can barely afford to keep themselves warm and fed. And since even the middling person loses balance when he sees things he wants right in front of him, one cannot expect any better from the lower sort of stupid person.

In the face of the attractions of wine, food, music, and women, how can the heart of a steward remain unmoved? In the past he may never have had enough to satisfy his desires or fulfill his needs; he may have shared hunger and cold with his blood relatives at home and outside, and pretend that he didn’t notice the temptations in front of him. As a steward he is within sight of overflowing wealth and goods. Even if day after day he tries to be strict and hold his desires in check, if the master is easygoing about his affairs, the steward will not be kept in line through fear.

Embezzlement begins with the steward taking only the slightest amount; in his heart he believes he will repay it later and so he is not yet afraid. After some time, when he sees that the master has noticed nothing, he gradually increases his peculations as the days and months go by. By the end of a year they are substantial. By now he is afraid but sees no way out except to cover up for himself. After two or three years, his depredations are too noticeable to be hidden. The master will want to deal with him harshly, but his repentance will come too late.

People who use stewards should take warning from this.