

Family Financial Plans of the Southern Sung

The history of family finances has proven a particularly elusive topic for historians of China. The principal reason, of course, is the absence of rich primary sources. Whereas the anthropologist will probably learn something of Chinese villagers' income and spending habits and perhaps gain access to backroom chests full of family account books, the historian of the premodern Chinese family is so constantly stymied by a scarcity of evidence that he frequently feels he has no way of learning the specifics of family finances. For example, no pre-Yüan family budget is known to have survived. From later eras we have budget materials among the sources concerning Hui-chou 徽州 and Taiwan lineages or in genealogies dating from the early or mid-seventeenth century. As lineage records, however, they usually omit information on the normal expenditures of individual households and rarely specify sources of income other than landholdings. Not surprisingly, historians seldom, if ever, can determine how much a family earned, spent, or was worth. And, the further one delves into the Chinese past, the more taxing and frustrating becomes the search for such information and for evidence of family finances.

I have no easy solution to this dilemma, no disclosure to make of an unearthed trunk of family records. Such an imaginary box had better be kept for a dream than for an article, and although future publication of Hui-chou sources may bring us a pleasant surprise, the absence of such materials should for the time being be recognized as an inherent part of the sinological enterprise. The gap proves particularly galling, since research into the early history of other economic units suffers nowhere the same degree of documentary dearth. For instance, portions of rent ledgers, tax registers, merchant sale books, and temple financial records survive from as early as the Han and Tang dynasties, along with evidence of pawnshop registers, shopkeepers' records, and even gambling accounts from the Tang.¹

I wish to thank Denis Twitchett for his help with deciphering the textual history of the family plans discussed in this article.

¹ Kuo Tao-yang 郭道陽, *Chung-kuo k'uai-chi shih kao* 中國會計史稿 (Wuhan: Chung-kuo ts'ai-cheng ching-chi, 1986). The classic account of traditional Chinese accounting methods, Negishi Tadashi 根岸信, "Shina shōgyo boki no ippen 支那商叢簿記の一篇," in his *Shinkoku shōgyo sōran* 清國商叢綜覽 (Tokyo: Maruzen, 1906), vol. 1, pt. 2, unfortunately deals only with business practices.

One way of circumventing the problem is to use the texts of various family instructions. These writings provide the historian with broad prescriptions and general descriptions, rather than actual evidence, of family financial practices. While they lend themselves more to telling us what family heads thought about specific financial problems, they can also be compared with evidence from other sources about these same men's families in order to discern how they built their family's wealth and social position.

This approach to the planning and finances of the elite during the Southern Sung (1127-1276) follows upon the fine work of Patricia Ebrey and Robert Hymes.² These authors have clarified how members of the elite sought largely at the local level to maintain and extend their own family's prominence in political, social, and economic affairs. The present article deals with both the court-based and local Southern Sung elite. I begin by introducing the careers, family setting, and attitudes of the authors of two influential twelfth-century instructions on family finances. These two financial plans are then translated and analyzed to shed light on financial practices of Sung families as well as on the values they express. Five sections, in turn, will discuss the historical value of these plans, their observations on careers and income, their treatment of financial collapse, their justification of profit, their impact on later family finance writings, and, finally, their failure to consider the role of women as family financial managers.

My principal guides in this analysis are portions of two fragmentary texts of the mid-Southern Sung: Ni Ssu's 倪思 (1174-1220) *Ching-ch'u t'ang isa-chih* 經鉅堂雜誌 (*Assorted Notes from the Hall of Tilling with the Classics*), and Lu Chiu-shao's 陸九韶 (b. 1138) *Chü-chia chih-yung* 居家制用 (*Regulating Expenditures while Living at Home*), once a part of the now nonextant collection of his writings entitled *So-shan jih-chi* 梭山日記 (or *wen-chi* 文集).³ Both Ni and Lu were well known among their contemporaries and quite possibly knew one another; at the very least Ni and Lu's younger brother, the famous neo-Confucian philosopher Lu Chiu-yüan 陸九淵 (1139-1193), would have known of each other.⁴ Both authors came from well-

² Patricia B. Ebrey, trans. and annot., *Family and Property in Sung China: Yuan Ts'ai's "Precepts for Social Life"* (Princeton: Princeton U.P., 1984), and Robert P. Hymes, *Statesmen and Gentlemen: The Elite of Fu-chou, Chiang-hsi, in Northern and Southern Sung* (Cambridge: Cambridge U.P., 1986).

³ The versions I use here are that of *Shuo-fu* 說郛 (120-ch. 1646 edn.) 75, item 1, pp. 12-52, for Ni's *Ching-ch'u t'ang isa-chih*, and the text in Huang Tsung-hsi 黃宗羲, *Sung Yuan hsieh-an* 宋元學案 (Taipei: Ho-lo t'u-shu, 1975) 57, pp. 118-20, for Lu's *Chü-chia chih-yung*. The latter text has an extant companion piece on practical advice and expenses called *Chü-chia cheng-pen* 居家正本 (see *ibid.* 57, pp. 116-17).

⁴ All biographical data for Ni and Lu, unless otherwise noted, can be found in *Sung-shih* 宋

populated, productive, and highly competitive regions, Ni from Hu-chou 湖州 in the lower Yangtze delta and Lu from the uplands of Fu-chou 撫州 in central Kiangsi. Both came from highly placed and well-educated families of long-standing repute in their respective prefectures. Both were bookish men, who took seriously the neo-Confucian mission to spread education exclusively along Confucian lines.

Ni and Lu were deeply committed to the survival of their own families through the preservation of property and other forms of wealth. They bemoaned the impact of waste, poverty, inadequate planning, and partible inheritance. They even admitted that all families eventually suffered impoverishment due to such abuses as "making a racket [at parties], playing around, food and drink, [unnecessary] construction, litigation, passion for collectibles, and indolence."⁵ But such abstract pessimism only hardened their insistence on their own families' concrete need to practice thrift and adhere strictly to carefully designed plans. While "not concerned with securing the maximum material return for the energy they expended,"⁶ both nonetheless sought to secure a stable livelihood for themselves and their descendants.

Similarity in background and convictions did not mean that the personal careers and family plans of Ni and Lu were the same. Ni Ssu, like his father and both his elder and younger brothers, acquired the *chin-shih* 進士 degree; twelve years later in 1178 he received the more difficult Erudite Literatus degree (*po-hsüeh hung-tz'u* 博學宏詞). Due to his examination record and perhaps his family's contacts within officialdom, Ni enjoyed a successful public career largely at the court. When not appointed to keep the court diary or to compile a reign's historical records, he was attached to the prestigious Han-lin 翰林 Academy. The few surviving summaries of his petitions to the court reflect his high mandarin disdain for the military, the foreign rulers of north China, and imperial interest in the pleasures of the harem. Only during Han T'o-chou's 韓侂胄 domination of the court in the late 1190s and early 1200s was Ni assigned to provincial posts. This loss of power, however, compared favorably with the fate of many of his contemporaries, who, as *tao-hsüeh* 道學 followers, were barred from holding office for

史 (Peking: Chung-hua, 1977) 398, pp. 12113-16; 434, pp. 12879; and Wei Liao-weng 魏了翁, *Ho-shan hsien-sheng ta ch'üan-chi* 鶴山先生大全集 (SPTK edn.) 85, pp. 12-12b.

⁵ Quotations of passages of Ni's and Lu's texts refer to my full translations below. See n. 3, above, for the sources used.

⁶ Fei Hsiao-t'ung and Chang I-chang, *Earthbound China* (Chicago: U. of Chicago P., 1947), p. 81.

over a decade. Meanwhile, Ni was able to resume his court life in 1201 and remained there for most of the rest of his official career.

Lu Chiu-shao, by contrast, centered his life as a Confucian gentleman largely in his native area of Fu-chou. The scion of an old family of traditional learning and some landed wealth, Lu Chiu-shao was appreciated in his local prefecture for both his social and family concerns. He engaged in charitable work by establishing and administering a private rural granary along lines proposed by his noted contemporary Chu Hsi 朱熹.⁷ Later on he was known for the advice on family management that he drew up for his own kinsmen.⁸ It was these writings that in 1248 were said to be the reason for the family's continued self-sufficiency in food; they may also have had an impact on the family's practice of keeping a limited common budget.⁹ Unfortunately, only a few excerpts survive of the thirty-five chapters (*chüan* 卷) he wrote on family practices and institutions. Most of these fragments show a standard twelfth-century concern with the issue of profit and morality; for instance, "it is easy to see righteousness and profit, but the profit within righteousness is hidden and hard to clarify."¹⁰ Other excerpts, from his *Daily Notes*, as transcribed in the late seventeenth-century work *Sung Yüan hsiieh-an* 宋元學案, give us his oft-reproduced instructions on the localized concern of family economy.

The career difference between Ni Ssu and Lu Chiu-shao—the former a scholar-statesman, the latter a scholar-gentleman—is reflected in the character and details of their strategies for family finance. First, while both seem to address their advice principally to their immediate descendants (envisaged as at least two generations), Lu's plan almost certainly won a wider practice. Ni's stance as a high-ranking official writing for his privileged offspring restricts the full relevance of his remarks to his immediate family and its few social equals, that is, to only a very small portion of the population then or later. Lu's advice, however, could have been more readily appreciated by any landholding family with a modicum of education, an income great enough to host guests, and a stability that would enable long-range planning.

The question then is how much wider a readership and practice did Lu's instructions receive. In theory, all Sung households would have known the value of their possessions and income, since they were obliged by law to

declare their wealth and income every year to the local government.¹¹ They also could have easily computed their rice consumption by keeping to Lu's suggested daily consumption rate of one *sheng* 生 per person, itself the government rate for paying its day laborers and a commonly accepted rate for subsistence living.¹² Thus, many a household may have followed this norm with an unselfconscious informality reminiscent of Moliere's M. Jourdain, who spoke prose for forty years without knowing it.

Nonetheless, given the high rate of peasant illiteracy, the poverty and landlessness of most peasants in Lu's home county, and the observations about the absence of family budgets in most peasant homes from such twentieth-century surveys as Buck's and Gamble's,¹³ we can safely assume that few peasants would have had the means to follow Lu's budget, even if they had knowledge of it. Lu's concern about saving and managing a potential surplus would have been felt most keenly amongst the ranks of local households commonly labeled "powerful households" (*hsing-shih hu* 形勢戶) by Sung commentators—the official households, village service-appointees, yamen clerks—and their financial managers.¹⁴ That is, Lu's plan, although perhaps conceived like Ni's for families of the local elite, had a range of relevance and influence outside this narrow circle.

The second difference between these two plans is even clearer: Ni instructs his descendants primarily on appropriate careers, but Lu focuses on the details of household expenses. For Ni, the eminent court mandarin, official service is the preeminent career. Since his sons have inherited through him a privileged access to office by "protection" (*yin* 蔭), their failure in an official career would be attributed solely to indolence and lack of talent. Lu, in striking contrast, offers his family no advice on occupations, including official service.

This divergence over career plans points to a third difference—their

¹¹ Li T'ao 李燾, *Hsiü tzu-chih t'ung-chien ch'ang-pien* 續資治通鑑長編 (Taipei: Shih-chieh, 1961) 254, pp. 16b-19a; *Sung hui-yao chi-kao* 宋會要輯稿 69, "Shih-huo 食貨," pp. 19a-b; and Niida Noboru 仁井田陸 *Shina mibunsho shi* 支那身分法史 (Tokyo: Tôhō bunka gakuin, 1942), pp. 658-64. *Sung Yüan hsiieh-an* 57, p. 121, contains the statement by the mid-thirteenth-century neo-Confucian scholar-official Huang Chen 黃震 that both rich and poor could use Lu's budget plan, especially for saving twenty to thirty percent of their income.

¹² Suto Yoshiyuki 周藤吉之, *Sōdai shi kenkyū* 宋代史研究 (Tokyo: Tôyō bunko, 1969), p. 388.

¹³ Sidney Gamble, *How Chinese Families Live in Peiping* (New York: Funk and Wagnalls, 1933), p. 2; and John L. Buck, *Chinese Farm Economy* (Chicago: U. of Chicago P., 1930), pp. 1-2.

¹⁴ Yanagida Setsuko 柳田節子, *Sō Gen gōson sei no kenkyū* 宋元鄉村制の研究 (Tokyo: Shōbunsha, 1986), pp. 351-74.

⁷ Lu Chiu-yüan 陸九淵, *Lu Chiu-yüan chi* 陸九淵集 (Peking: Chung-hua, 1980), p. 125; Hymes, *Statesmen and Gentlemen*, p. 153.

⁸ *Fu-chou fu-chih* 撫州府志 (1544 edn.) 12, p. 1b.

⁹ *Chin-ch'i hsien-chih* 金溪縣志 (1751 edn.) 8, p. 27b.

¹⁰ *Fu-chou fu-chih* 12, p. 1a.

strategies for the accumulation and preservation of wealth. Ni concentrates on finding respectable sources of revenue, if necessary through careers, to secure the future of his family, while Lu prefers to cut family expenditures. Obviously, these strategies could be smoothly and successfully combined, and one is tempted to explain this third difference by noting contrasting circumstances in the lives of Ni and Lu. They lived at the same time, as members of the scholar-official class (*shih-ta-fu* 士大夫). But, because one was a high court official and the other a local gentleman-scholar, they propose solutions to common problems that alert us to the variety of strategies and conditions among the Southern Sung elite. More to the point, they give us a rare glimpse into family planning for both sides of family finances — revenues and expenditures.

SELECTIONS FROM NI'S ASSORTED NOTES FROM
THE HALL OF TILLING WITH THE CLASSICS

The passages translated below are four complete sections of a short, one-*chüan* collection of moral and practical instructions on the way to lead a simple life.¹⁵

"The Annual Plan"

Thrift is a virtue of the noble man. It is customary for the vulgar to regard thrift as unsophisticated — but such is not the long-range view. If one is thrifty, then [one's wealth] is sufficient for one's expenses, and if one is thrifty, then one's demands are few, and he can establish a family (*chia* 家). If one is thrifty, then he hands on [his wealth] to his descendants. If, [to the contrary], one is extravagant, then it will destroy the family, and he cannot instruct his descendants. Benefit and loss are the opposites of one another. That being so, is it possible ever to forget them? Rich families have plans for rich families, poor families plans for

poor families. They count up their revenues and [then] make their expenses. Thus they do not reach the point at which there is financial shortage. If one's expenses regularly show a surplus, then the surplus can be set aside for large unexpected expenses.

The family's expenses are now to be divided into two. Order two junior members [of the family] to take separate charge of them — one the revenues and expenditures for daily expenses and the other the revenues and expenditures for the annual plan. For daily expenses [these juniors] are to use the pay from work (*lin-ch'ien* 賃錢) and the pay from official positions (*feng-ch'ien* 俸錢). At the end of every month, they are to make a report to the seniors. If there is any surplus, they are to pass it to the following month's [budget]. If it is not enough, then they are to use the annual plan's money to make it sufficient. Whatever income our slim property holdings provide through the annual plan will fill [this need]. At the end of the year, make a report to the seniors. If there is any left over, then next year they can undertake something (for example, an addition to the house). If it is not enough, then nothing can be undertaken. You can teach your descendants to do absolutely nothing. Thus, wait until it is possible to do, and then do it. Sometimes there will be a great, unexpected expense. Tell it to the venerable seniors and handle it as is suitable.

When a family is on the verge of bankruptcy, it first will borrow government goods and cash. At first, it borrows government goods and cash, but when pressured to pay for them, it cannot avoid taking out loans and pawning something. And then after a long time the interest is heavy, [so that] even though one wants to keep the [family] property, it cannot be done. Therefore, it is proper that one must first hold on to [some of the] government goods and cash, and then there will not be this disaster.

I have come up in the world. Empty-handed, I put the family property together in an awkward way. It was accumulated, bit by bit, with great difficulty. All my sons should keep this in mind, each maintaining a sense of fairness in his management of the [property]. Moreover, make a twenty-year-long plan, it being hard to anticipate matters beyond this. [Decisions] on such matters also will fall on all the sons, who are to take the best course in handling them. My wisdom and strength are not up to it.

The family of secretary Mo 莫 of Yüeh-ho 月河 was very wealthy. The brothers [of this family] shared a residence for some thirty-odd

¹⁵ An identical version of the text used here (see n. 3) is found in the late-Ming collection *Chü-chia pi-pei* 居家必備 (copies held in Naikaku bunko 內閣文庫 and Tōyō bunka kenkyūjo 東洋文化研究所), *ch.* 2, item 4. So identical are the versions (the same number of characters per line and lines per page, and the same odd forms of characters), that it is possible that the same blocks may have been used. It must be said, however, that both versions are probably abridgements of Ni Ssu's work. Not only are these 17th-c. sources generally made up of snippets, but also Ni's 13th-c. biographer attributes to him a 10-*ch.* work of the same title. The portion of Ni's text translated here consists of roughly a third of our extant 1-*ch.* text's 27 items, most of them pleas for greater appreciation of the simpler, inexpensive pleasures of life.

years.¹⁶ This can be a model [for us]. If we reside together, then we can save on all our many expenses. If we break up our living together, each person will have his own expenses. Thus, it is necessary for the superiors and juniors [in the family] to be in harmony with one another. If someone can soar into success without relying on the father's property, then we cannot let him take his father's property away. To keep the father's property and give it to those who cannot make a great success—this is permissible.

A family's [normal] expenditures can all be calculated in advance. Only the big expenses cannot be calculated in advance. As for marriages, there is much time [to prepare] for them, and the descendants can take complete charge of them on their own. For bereavement and burial, gossip often motivates [people], frequently leading them to undertake rash expenses. To regard such as filial piety is a vulgar, worldly view. You absolutely cannot cling to it. One should be thrifty in accordance with the family's level of prosperity.

Ch'ing-yüan reign era, sixth year, ninth month, fifth day (October 24, 1200)

"The Monthly Plan"

If the younger members of a scholar-official (*shih-ta-fu*) family have no family property (*chia-yeh* 家業), there are no more than three ways for them to make a living (*chung-ying i-shih* 經營衣食). The best is to serve in government and rely on an official salary. The second best is to open a school and attract students. The last is to engage in loaning and borrowing.

Nowadays, those with official qualifications are many, and [official post] openings few. If you wait around for another round of appointments, often the official posting [you receive] will turn out to be minor. Since the salary is paltry, it is hard to provide support for [even] the expenses incurred as an official traveling on the roads to and from a distant [assignment]. Even if you have a little surplus [after your expenses], you will still be concerned about talk of your dismissal and over the need to go into three years' mourning for a parent's death. You must

make preparations for [these problems]. Otherwise, when you return home, you will lack the [financial] means to make a strategy, and those [local officials] who stay in their posts will obstruct all sorts of your affairs. [With a surplus from your income,] then if you retire from office, that decision to do so or not is yours, and it will be easy to carry out what you wish.

If you open a school and attract pupils, what you get is no more than several tens [of pupils]. There are completely empty schools, and those who vie with one another [for pupils] are very many. To open a school and not having married—this is all right. After you have married, it is difficult to be far away from your family. You are a lonely sojourner, while at home all sorts of matters cannot be looked after and delegated [to others]. Sometimes you have sons you want to teach, and it can't be done. If there is a bit of family property, you can avoid this disaster, so that if you cannot avoid opening a school and attracting pupils, then you will not become as poor as those who cannot close their school for a single day.

Seeking to make loans is even more vile. Not only does one mumble and hesitate about what to do—this situation is vile [enough]—but also one runs about on roads and is rejected by gate-men. You can imagine how much more vile this is! Suppose that what one can get is just a little. Over a long time it will be changed into virtually nothing, and the pure scholar (*shih* 士) will be changed into a shameless, detestable man. If you make loans, relations and friends will come once; in fact, they will come twice. It is hard to talk about it.

A proverb says, "The man who asks for help does not succeed"; these words are reasonable. If one has a bit of property for oneself and lacks this evil, how much more reasonable [this advice] is! Although our family property is not much, it seems as if we know how to economize. Moreover, if you make a twenty-year plan, it can make it possible for you to wait until an official post opens up. You will not end up being uncertain about what to do, and you will avoid any need to attract pupils and open up a school, or to make opportunistic visits to people to make loans. This is what is meant by the proverb, "Making demands on others is not as good as making demands on oneself."

Having already made an annual-plan register, you are also to make a monthly-plan register. Only if you first have monthly figures can the yearly figures be known. If monthly expenses are more than the [monthly] revenue, it will soon reach the point that the yearly budget

¹⁶ Mo Chi 莫及 was an early-Southern Sung official whose success in attracting disciples won him the enmity of prime minister Ch'in K'uei 秦檜. As a fellow native and book collector of Hu-chou, he and his family's history would have been well known to Ni Ssu (Chou Mi 周密, *Ch'i-tung yeh-yü* 齊東野語 [Peking: Chung-hua, 1983], p. 217).

has a big shortage. Things in this world all definitely end up done in vain, and each man definitely has his fate. But, one can exert one's wisdom and energy to handle [one's fate]; one should not be unreasonable. Also, there is a great difference between making demands on oneself and making preposterous demands [on others] in ignorance of righteousness as well as one's fate. These are not empty words but really far-sighted principles.

"A Plan for One's Descendants"

Some people say, "When you have descendants, it is only human that you should make a plan for your descendants." I say, "How is it that a noble man will not make plans for his descendants? Thus, his plan for his descendants will be moral."

First, [a plan] sows virtue. Second, the family tradition will be pure. Third, [a plan] will make them pursue learning and know righteousness. Fourth, it confers on them the skills to support themselves. If their talents are of a high order, order them to become acquainted with the occupation [of study] and take a degree in the official exams; if their talents are of a low order, order them to make a living by running something (*ching-ying*). Fifth, the family's discipline will be in proper order, and the superiors and inferiors [in the family] will be in harmony. Sixth, [a plan] helps in choosing good teachers and friends. Seventh, it helps in marrying a chaste wife. Eighth, it encourages maintenance of a frugal manner. Surely, doesn't making plans for descendants cause families [to have virtues] like these eight? If one follows reason and makes plans and uses one's surplus [wealth] as a bequest, then a noble man's making plans for his descendants surely will be of long-term benefit, and both parties, fathers and sons, will acquire it. It is as Confucius taught Po Yü 伯魚 with the *Book of Poetry* and the *Book of Rites*.¹⁷ [Two] Han scholars taught their sons one classic [apiece]; Yang Chen 楊震 (54-134) sent men to tell his sons to be pure officials;¹⁸ and Teng Yü 登禹 conferred a career on each of his ten sons.¹⁹ Lord P'ang Te 龐德 said, "All [other]

men have endangered [their descendants] through their bequests. I alone bring them safety through my bequest."²⁰ All of these were good in making plans for their descendants. What is there [in these plans] to be dissatisfied with?

"An Agreement to Live in the Mountains"

I have managed to have a base in the mountains where I have stored up things on my own and achieved a modicum of comfort. I can forget to return home. My sons are greatly worried about this and oppose my staying [in the mountains]. And so it is very difficult to break off ties. Now with you boys I agree that every month I will be in the mountains for twenty days and at home for ten days. Only in the two months when it is very cold and very hot will I then stay completely at home. [Yet,] I fear that [life] in the mountains will be inconvenient. In the mountains one cannot be alone. I need one younger person to serve me; and I shall set up a schedule whereby four sons take turns,²¹ each one serving for ten days in rotation. Whoever is in charge of a particular ten-day stretch will take sole charge of matters of drink and food. The other [sons] are to be at home. It may be filial for the food to be fresh and seasonal, but each is to do as he wishes. I will not worry about the amount. Each of you is to write your name under ten-day periods starting with the sixth month. If for a ten-day period you [wish to] use a private manager [instead], your brothers will allow it.

PASSAGES FROM LU'S REGULATING EXPENDITURES
WHILE LIVING AT HOME

The following translation presents the only two extant passages from this work by Lu. These passages are quite possibly only fragments or abridgements of a section or two in the original full text.²²

in the eyes of family heads in later generations (ibid. 16, p. 599 ff).

¹⁷ P'ang Te was a successful general who during the Three Kingdoms period (220-266) eventually sided with Ts'ao Ts'ao 曹操, only to be defeated and killed by Kuan Yü 關羽 (*San-tuo chih* 三國志 [Peking: Chung-hua, 1975] 18, pp. 545-46).

¹⁸ Ni Ssu actually had at least six sons (Wei, *Ho-shan ch'üan-chi* 85, p. 112), so presumably only four were either adults or living at home at this time.

²² The textual history of this work is quite complicated. As with Ni's *Ching-ch'u t'ang tsai-chih*, no original edition survives. We have instead two versions, roughly similar, but different enough to arouse editorial concern. The earlier version is found in three works, all published within a fifty-year period: 1. Li Hsü's 李翹 (1505-1593) *Chieh-an lao-jen man-pi* 戒庵老人漫筆 (Peking: Chung-hua, 1982), pp. 260-62, printed posthumously by his grandson Li Ju-i

¹⁷ Po Yü, otherwise known as K'ung Li 孔鯉, was a son of Confucius (see *Shih-chi* 史記 [Peking: Chung-hua, 1973] 47, p. 1946).

¹⁸ Yang Chen was a highly regarded Confucian scholar from the area of present-day Shensi province (see *Hou-Han shu* 後漢書 [Peking: Chung-hua, 1973] 54, p. 1759).

¹⁹ Teng Yü was a scholar-official whose close ties with the Eastern Han Kuang-wu 光武 emperor and success on the battlefield against the Red Turbans brought him wealth and status. He was known to have had his sons learn not only reading but also a practical skill, and his success in preventing his offspring from becoming wastrels made him a model father

The prime minister, as the one who administered the state in antiquity, regulated the state's expenses. At the end of a year after the five grains were all in, he invariably²⁵ regulated the state's expenses. In measuring²⁴ the size of land, he checked its fertility. [And so,] for three years of tillage there invariably was one year of [surplus] food, and for nine years of tillage there invariably were three years of [surplus] food. During the thirty years [the prime minister] regulated the state's expenses, the people did not look as if they were hungry, even if there was a flood or drought.

If the state is like this, the family should also be this way. Thus, when the family has enough fields to provide for itself, it should likewise decide its expenses upon measuring its revenues. Only then will [the family] have a standard for [determining] its expenditures and attain the middle way between thrift and extravagance. Resentment and slander will not arise, and its descendants can be protected.

After subtracting taxes, seeds, and fertilizer [expenses] from what you now harvest from the fields, divide what you obtain into ten equal parts. Keep three parts to provide for the unexpected floods and droughts²⁶ and one part for expenses for sacrifices; the [remaining] six

李如一 in 1593; 2. the late-Ming collection *Chiu-chia pi-pei* 2, item 3, for which see n. 15, above; 3. *Hsiü Shao-fu* (pref. 1646) 27, item 1 (pp. 1228-29). This earlier version is virtually identical in all three sources, even to the extent of mistakenly claiming that its author Lu Chiu-shao came from the Wu 吳 (i.e., Soochow) area and that Lu Te-yüan 陸德原 had Lu Chiu-shao's text recut for reprinting in 1340 (stated in every case at the very end).

The second version, given in Huang Tsung-hsi, *Sung Yuan hsüeh-an* 57, pp. 118-20, differs in several ways. First, Huang lists Lu Chiu-shao's collected writings, *So-shan jih-chi*, as the source for his version of the text. Second, no mention is made of Lu Te-yüan and his 1340 reprinting. Third, Huang's text is shorter, lacking the 1340 version's short footnotes, the designation of ten percent of the income for family ritual, the criticism of donations to Buddhists and Taoists, and the concluding remarks. Our problem begins once we try to determine the origin of these differences, i.e., the precise relationship of the two versions. Lu Te-yüan may have made these additions to a version of Lu Chiu-shao's original text, or Huang Tsung-hsi's copy of Lu's writings may have drawn on the Lu Te-yüan printing, or, of course, both texts may have coexisted independently for centuries. Recently, the 1-ch. early-Ch'ing title *Lu-shih chia-chih* 陸氏家制 in the Peking Library was judged to be a work of Lu Chiu-shao (Pei-ching t'u-shu-kuan 北京圖書館, ed., *Pei-ching t'u-shu-kuan shan-pen mu-lu* 北京圖書館善本目錄 [Peking: Shu-mu wen-hsien, 1987] vol. 3, p. 1203), but its early-Ch'ing publishing date prevents our considering it an early archetype. I have thus taken the cautious approach of translating from Huang Tsung-hsi's version. It claims to be based on the collected writings of Lu Chiu-shao, and furthermore, a shorter version may be a less-accreted version, thus without passages appended in later popular editions. However, since the version in these popular editions was so widely used, I have added notes indicating how the longer 1340 version differs from the shorter one of Huang Tsung-hsi. These notes may indicate something of the way later readers changed and interpreted Lu Chiu-shao's ideas.

²⁵ The 1340 (see n. 22) version replaces "invariably" with "only."

²⁴ The 1340 version has "making use of."

²⁶ After "droughts," the 1340 version adds: "Note: keep only rice and [other grains]; these

parts are to be divided up for twelve months' expenses.²⁸ Take the amount of one month's total expenses and arrange it into thirty [equal] parts, using one of these [parts] every day.²⁷

If it is possible to have a surplus, you cannot use up all [the budget for yourselves]. Using up to seventy percent is practicing moderation, and not using up to fifty percent is being²⁸ stingy²⁹. For this surplus, set up separate registers; collect, manage, and use it for the spring and autumn sacrifices, winter and summer clothes, repairing walls and houses, medical drugs, guests, visits of condolence, visits to the sick, seasonal festivals, and gatherings for eating and drinking. Also, if there is any still left over, then give it to the poor and weak amongst the neighbors and lineage [members], the poor and distressed amongst the worthy scholars, the cold and hungry amongst the tenants (*tien-jen* 佃人), and the passers-by who have no one to rely on. Do not waste it by donating it to Buddhist monks and Taoist priests.³⁰

If the family does not have many fields and has nothing left over after daily expenses, then make cuts all around. Take summer and winter clothing from the silkworm work and weaving; use rooms from [the stables for] domestic animals. Use all sorts of vegetables to help with expenses. You cannot encroach on things [set aside] for another day.³¹ Once you do, you will never make it up, and the family will gradually be destroyed. One should be careful to give warnings about this.

Those whose fields are few and whose expenses are great should have a pure heart. They are to be thrifty so that they have sufficient food. They absolutely are not to provide for [the expenses of] serving guests, paying visits of condolence, visiting the sick, seasonal festivals,

cannot be changed for silver or paper notes and cannot be marketed. However, it is proper to set up more granaries every year."

²⁶ The 1340 version adds: "(Note: for an intercalary month's [expenses], divide the six parts into thirteen months' expenses)."

²⁷ The 1340 version adds: "Note: [expenses for] tea, rice, fish, meat, guests, wine, soy sauce, descendants, paper and brushes, teachers' salary, management matters, and bond-servants are all to be taken from this."

²⁸ The 1340 version adds: "too" before "stingy."

²⁹ After it add: "Note: if there is too much left over, then the family will be increasingly rich; and in the future it will reach the point of being wasteful and extravagant without restraint and thus fall into crime."

³⁰ The 1340 version adds: "Buddhist and Taoist monks basically are parasites. How much more so the Buddhist and Taoist monks of today! There is nothing they don't have enough of. If you donate it to them, it will be sufficient to relieve their craving desires. It will prolong their errors and waste the peasant's blood and sweat. What hard work gets will invariably increase our guilt. What good fortune will come from this?"

³¹ The 1340 versions adds: "If (若)."

making farewell gifts, and gatherings³² for eating and drinking. They are to avoid making demands on relations and old friends and thereby increase their errors and [others'] criticism of the [family's] reputation. As a rule, what brings on³³ resentment is failure to repay one's loans; and this consequently brings on shame and disgrace.³⁴

There are seven vices [that occur when] living at home: making a racket (*hu* 呼) [at parties],³⁵ playing around, food and drink, [unnecessary] construction, litigation, collectibles, and laziness. Any one of these can destroy the family. It then is poor but works hard, and with a full turn [of the wheel of fortune] it acquires some wealth and reveres the vulgar and obscene (*pi-wei* 鄙齷). Although the circumstances are not the same, sometimes harm comes equally to [rich and poor alike]. It is only a question of time, or of how soon [the end will come].³⁶

Unused wealth would seem to be beneficial. But, one's own wealth is desired by [other] people as aid. Now if you show no concern [for others], then³⁷ you will lose others' affection, and they [in turn] will not help you. They only will want opportunities [to take advantage of you], in which cases they will compete in brewing plots to bring you down. Even one's descendants will also harbor such discontent. Once this begins, it is as if a dike has been broken and the embankments have been smashed.

Set the amount of this surplus to be the previously mentioned "30 percent [of one's income] to be kept." If the surplus cannot be 30 percent, then keeping 20 percent is also all right. Also, if you can't keep 20 percent, then keeping 10 percent is also all right. If you can't [keep]³⁸ 10 percent, then you should cut your expenditures to keep a bit. Only then can the family grow for a long time. Otherwise, once there is an unexpected matter,³⁹ then it will invariably destroy the family.⁴⁰

³² The 1340 version replaces "gatherings" with "assembling."

³³ The 1340 version replaces "brings about" with "arouses."

³⁴ The 1340 version adds: "Only when the family lives like this is it said to be proper, and does it thereby avoid censure for being stingy or extravagant. If you repeat this as a set practice, it will surely be not just one family which is free of distress from floods, droughts, and natural disasters. But also not a single county and prefecture will suffer distress. How is it that these benefits will not be extensive?"

³⁵ The 1340 version eliminates this note. ³⁶ The 1340 version adds: "and that is all."

³⁷ The 1340 version adds: "invariably."

³⁸ The 1340 version inserts "keep" in the text here.

³⁹ The 1340 version has a slightly different order: "the family will invariably be destroyed."

⁴⁰ The 1340 version adds: "Note: The *Book of Rites* says: 'For mourning use three years of *li* 功.' The commentary says, '*Li* is one-tenth.' This corresponds to the thirty percent which is kept right now. In general, as for what is to be spent on mourning and burials one is to take

The previous remarks "do not provide for these [expenses] at all" did not mean "break them off altogether." It means that one cannot regard commodities as ceremonies, and that is all. In the case of a visit to offer condolences at a bereavement, regard as your contribution the fact that you have given priority to condolence [visits], versus stopping them altogether. For guests, cook with firewood and grass (that is, do not make a big meal). Just have high-minded conversation (*ch'ing-t'an* 清談), and that is all. Making presentations to one's parents is most urgent. [After their death] sipping on pulses and drinking water will show one's sense of utter desolation — such is called filial piety. One has to be very strict⁴¹ with the sacrifices. A vegetarian diet is sufficient to achieve this [level of] respect. When everything is in general like this, then men will not reproach me, and so what will I be dissatisfied about? If it is like this, the ceremonies⁴² will not be done away with and the finances will not be impoverished.

Previously, I spoke of using⁴³ sixty percent [of the income] for twelve months' expenses and of adding up the amount of expenses for one month and in advance seeing it made into thirty [equal] parts. It is not to say⁴⁴ that [a part] must all be used up on that day. It is only my rough idea about the general situation for each day of every month. The expenditures for some days will naturally be reduced. They cannot be encroached upon beforehand. [Otherwise,] I am afraid that it will be difficult to⁴⁵ make up for it later on. You should first have some surplus and only afterwards use it. There will then be no criticism for your being miserly with presents.

All the world says,⁴⁶ "What limits are there to expenditures?" There has never been any method set up, and this is why there is no standard for [measuring] extravagance and thrift. And so, those who are fond of wealth destroy the family through rash expenses, and those who are

moderation between thrift and extravagance as the standard. Nowadays people say, 'As for a family's marriage ceremonies, it is fit to see what is spent on its mourning ceremonies.' It is said, '[In one's expenses] one should attain moderation between extravagance and thrift.' If those who are poor cannot set up another standard, then how will there be people who criticize them for what is called 'collecting the hands, feet, and body [of their deceased parent] and bringing them back for burial without a coffin.' Thus there will be no waste on marriages. This is what is meant by 'attaining' (*wei* 道); it can be called doing enough."

⁴¹ The 1340 version here reads: "should be very strict."

⁴² The 1340 version adds: "cannot." ⁴³ The 1340 version adds: "this."

⁴⁴ The 1340 version omits: "to say."

⁴⁵ The 1340 version replaces "make up for" with "regret about."

⁴⁶ The 1340 version omits: "All the world says."

fond of thrift store up a lot and thereby bring on resentment. If there is no method that can be relied on, it will invariably end up like this.⁴⁷

I now have inspected [and seen that] the ancients' institutions for running the state [should be] the method for living at home. Regulate [the family's] expenditures, however thrifty or extravagant it should be, in accord with the amount of its wealth.⁴⁸ Thereby, the practice of moderation can be a long-term plan.⁴⁹

THE HISTORICAL VALUE OF NI'S AND LU'S TEXTS

Like few other types of document, a family's budget reveals its economic supports, size, management, priorities, ties to others outside its ranks, and its identity as a long-term (or short-term) social unit. Insights into these areas would most easily derive from a comparison of budget plans and records for a single family, but for the Sung elite this is impossible. Virtually all that survives, in some detail, are the fragmentary budget plans of Ni and Lu.⁵⁰

For Ni Ssu, adherence to plans is the only way a family, rich or poor, can achieve the level of thrift required for success. So important is advanced planning in his scheme that he insists on drafting not just one but three plans, two of them short-term and the other long-term. The short-term plans, the monthly and the annual, are run by junior members of the family, using registers for each plan to record both advanced estimates and actual figures for all family expenses. At the end of every month and every year these junior members are to compile the figures for financial reports to the family's head, lest any debt endanger the family's future. On the basis of such security the family head could then carry out the family's twenty-year plan involving the management of such matters as careers and wealth. The managers, to be drawn from at least two generations, would make key

⁴⁷ The 1340 version replaces "end up like this" with "reach this [situation]."

⁴⁸ The 1340 version adds: "If it is fit to use 10,000 *ch'ien* 錢, use 10,000 *ch'ien* and it will not be called extravagance. If it is fit to use 100 *ch'ien*, use 100 *ch'ien* and it will not be called miserly."

⁴⁹ The 1340 version adds: "1340, 1st mo., *chia-tzu* 甲子. Re-cut by Lu Te-yüan of Li-tse 笠澤 at Vegetable Patch Hall."

⁵⁰ Several hypothetical family budgets for Sung peasant households survive that suggest how little remained after subtracting food and other daily expenses from the family income; thus there was no "problem" of a surplus. They do not indicate nonagricultural careers for sons of peasants, and yet they show the dependence of the peasantry on market transactions for some necessities and some income. I am currently studying these sources and will analyze them in a future work.

economic decisions affecting the family as a whole, but power to decide the issues of career and wealth remained in the hands of its elderly males.

Each of Ni's three plans bears a different relationship to the family's financial base. The twenty-year plan aims at establishing a communal residence for all male family members, plus their spouses and offspring. Ni sees shared living as a long-term solution to the problem of redundant expenses incurred by separated households. For the annual plan the family should ideally have land or other forms of income-bearing property, presumably tenants' rent, to use for expenses beyond the monthly plan, as well as for special undertakings like additions to the house. The monthly plan would provide for all daily living expenses and would be funded by income from the members' work, be it from official or private salaries.

But Ni's plans are unusual because for two thirds of every month (but for the two hottest and two coldest months) he retreats to a mountain house, away from his residence in the presumably more costly lowlands. This fixed schedule of home-hopping is explicitly prompted by a wish to cut expenses; but since Ni wrote this plan during the heyday of Han T'o-chou's domination over court critics like himself, it may also reflect his desire for a political haven.

Unfortunately, Ni discloses few details of his monthly and annual plans for living in the lowlands and the mountains. But the way he assesses the relative merits of economizing on food and clothing suggests that official life and social pressures may have informed his plans as much as economic necessities did. At home one can skimp on clothing but not as easily on food. Outside the home, however, other people will look at old clothes and know of the family's economic hardship. What's more, they will laugh at the poorly dressed man. Ni reluctantly concludes: "Those who are skilled at handling poverty economize on their food to have all their clothes, while those not skilled at handling poverty pawn their clothes and buy food."⁵¹

With Lu Chiu-shao's budget plan we learn more of the concrete details of family expenditures among the Sung elite. His prescriptions admit us into a world different from Ni's, a local society of mundane concerns as opposed to an upper-rank official's hopes and suppositions. Landownership and its rents function as the presumed source of family income, while taxes, seeds, and fertilizers consume an unstated portion of its annual harvests. The use of the family's remaining grain is outlined far more explicitly. Thirty percent is directly earmarked for storage in case of flood, drought, or famine. Ten

⁵¹ *Shuo-fu* 75, p. 9a.

percent is for sacrifices, and up to sixty percent might be consumed by the daily necessities of food and clothing. From what is left—that is, ideally thirty percent of the allotment for daily necessities—the family is to handle less pressing needs. It is to repair walls and houses, buy medicine, greet guests generously, and the like. Only then, assuming income remains after all these expenses, is the family to look beyond its own walls and help the needy, including, in turn, fellow kinsmen and villagers, impoverished worthy scholars, tenants, and finally homeless vagrants. Lu strongly forbade any donations to Buddhist and Taoist establishments as “foolish.”

Since not all families could afford this budget, Lu insists that they must cut all their expenditures, and live simply and self-sufficiently. To reduce daily expenses they are to weave their own silk, convert their stables into rooms, and follow a strictly vegetarian diet. Even social activities funded with the supposed surplus in Lu's ideal budget are also to be curtailed. A family of straitened gentility could thereby look forward to saving at least ten percent of its income and thus preserve itself, if not its standing in the community. For such a beleaguered elite, the dispensing of charity was an unconscionable waste. This judgment may strike us as cold-hearted (he himself later feels the need to qualify it), but we should recall both Lu's efforts to run a charitable rural granary (*she-ts'ang* 社倉) and Ni's slight interest in the welfare of families poorer than his own.

Ni and Lu agree that a budget surplus ideally results from the fortunate combination of planning and thrift, but they differ on its potential uses. In Ni's planning any monthly surplus is to be included in the following month's budget, while an annual surplus is to be used for a big unexpected expense, such as an addition to the house. Lu is more concerned about saving a surplus. Thirty percent of the net profits from family property, including rent grain, is earmarked, as seen above, for emergencies.

In sum, Ni and Lu prescribe the use of thrift and diligence to establish the financial basis of a family unit of unspecified size. Whereas Ni, the court official, stresses the need to secure income sources for short-term, mid-term, and long-term plans, Lu, the local scholar, focuses his concern on restricting the expenses of the annual plan. In other words, they have asked different questions—one about increasing income and the other about cutting expenses.

The various isolated details given in these plans for family finances might easily persuade one of the possibility of using them to make broad generalizations about Sung-era finances. But the temptation must be resisted, not just because of the probably narrow readership of these plans.

My reservations in addition stem from both the likelihood that such plans were irrelevant even to their authors' families and from their omission of important economic details.

Lu Chiu-shao's prescription that his family share all its property, income, table, worship, residence, management, and educational opportunities comes out of a venerable Chinese tradition extolling family communal life. Unfortunately, on several key points, particularly his concept of a single shared budget for all family members, his plan appears to have been no more than partly used by his family (we know too little of Ni's family management to attempt such an evaluation of his budget proposal). A knowledgeable mid-thirteenth-century account reports that for at least ten generations the male offspring in Lu's family—by then numbering over three hundred—had lived together and shared family budget arrangements more complex than those specified in Lu's budget plan. Admittedly, the Lu family is said to have had commonly owned fields, a set daily grant of rice for all male members, and a five-man team managing this collective income. The Lu family could not, however, maintain the surplus and savings that Lu prescribed. It regularly worried that it had too few fields to feed its growing membership; and the rice rent from its commonly owned fields at best could feed only the male members. Consequently, each household of this large descent group had to provide its own vegetables, meat, and other needs out of its separate income.⁵² In the case of Lu's own family, that extra income would have come not from fields or any equally owned family enterprise; rather it was from the family drug business.⁵³ The details of Lu's budget then cannot be presumed to tell us much of his own family's actual financial management.

A careful reading of the budget plans also reveals a lack of analytical sophistication and the omission of many details essential to ordinary life. For example, it underestimates the money needed for funerals. These ceremonies were not shrouded in frugality, but could easily use up a substantial part of a family's wealth. But, more importantly, neither Ni nor Lu offers a single detailed comment on the management of a family's landholdings, labor supply, commercial capital, servants, houses, and other forms of property. While Lu calls for ploughing some income back into seeds and fertilizer, neither he nor Ni admits to using the family's surplus production

⁵² Lo Ta-ching 羅大經, *Ho-lin yü-tu* 鶴林語錄 (Peking: Chung-hua, 1983), p. 208; and *Chin-ch'i hsien-chih* 8, p. 27b.

⁵³ Hymes, *Statesmen and Gentlemen*, p. 74, tells us that most of Lu Chiu-yüan's family wealth was gained from a family drug business.

to purchase more property, invest in commercial ventures, employ hired labor, buy tools for tenants, or loan money at interest to others. Any surplus is to be directed toward both famine relief for the family and special family expenses. In other words, although landownership is definitely desirable, neither author entertains the possibility of using land to breed more land. If other landowners were reshaping the face of southeast China in the twelfth century, nothing of that drive is evident in the essentially cautious wisdom of the prescriptions here.

The texts also neglect many other topics used today in modern studies of the Chinese family. These subjects, to name but a few, include investment policies, the impact of tax and price changes on landownership patterns, involvement in local affairs, marriage plans (other than the burden of payment), military defenses, houses, rites, charitable land trusts, religious activities, scholarship, community welfare, village affairs and associations, public granaries, and the role of women. One can give sound reasons why these questions were not addressed, including the authors' lack of experience in these details, stress on the survival of the family rather than the expansion of its production, Lu's aim to provide a budget scheme for families of varied economic circumstances, and Ni's principal wish to identify reputable and rewarding careers for his descendants. In fact, the first paragraph of Lu's text is drawn not from experience but from the Han-dynasty classic, *The Book of Rites*.⁵⁴ There we are told the Confucian political ideal of saving a third of every year's post-tax income for emergencies. But these explanations still do not muffle our reservations about the suitability of these plans for making a strictly economic analysis of family finances as well as for answering a basic question like that concerning a family's total wealth at any given time.

There are, however, several fruitful indications in the texts that help our study of Sung-era families, as well as the economic dilemma they commonly faced. First, a family (*chia*) as described by these authors is essentially a common consumption unit. Lu's discussion of family obligations deals only with social and ceremonial duties. His only remark concerning coresidence is that a financially beleaguered family should turn stables into rooms. Ni's proposal holds forth the ideal of two or more generations of a family overcoming their differences in situation in order to share a residence. He quickly

undermines this, however, when he specifies his own frequent residence in the mountains and recommends two careers that he admits require a prolonged absence from home. If in that way it resembles Lu's, it differs in its stress on the function of the family as an income-producing as well as an income-consuming unit.

A second feature of these plans for common consumption, particularly Lu's, is their calibrated division of time. All days of the year, regardless of the season and the region, are treated as statistically the same, with one day's estimated expenses the same as another's. At least in matters of consumption, then, time-units have been conceptually equated with standardized amounts of grain or cash. In other words, these financial texts operate within assumptions of regularity and rationality often seen elsewhere in the macro-economy of the Sung: the spread of the market, the resulting standardization of prices and goods, and the increasing use of hired labor. This linkage of a mentality that ordered patterns of consumption with practices of production and distribution may be justifiable in a discussion of broad features of Sung economic trends. The explanation is particularly relevant to Lu's plan, since his family ran a drug business and presumably kept regular accounts of its transactions.

Third, these plans are overwhelmingly concerned with family survival through the conservation rather than expansion of its wealth. They seem aimed to tell families how to remain rich rather than how to acquire wealth, a concern that would help explain the absence of many economic details a family on the rise would need to know. The general character of these plans could then be understood as a response to the increasing difficulty faced by many educated contemporaries of these authors in supporting their families and preserving their wealth and status by the late-twelfth century. Lu seems to have been unable to use all of his plan for his own family, but other families reportedly imitated it, at least in part.⁵⁵ He may well have written from his difficult experiences as an examination candidate who had a household but no official degree, position, and income. Years of protracted study would have required careful financial planning by any aspirant for public office with limited chances for admission to officialdom through the inheritance privilege or the facilitated examination. The circumstances surrounding the origin of Ni's own plan, despite his long official career, would seem to support my hypothesis of straitened circumstances for these families, since Ni drafted his plan at a moment when he had been dismissed from

⁵⁴ James Legge, trans., *The Sacred Books of China, III, The Li Ki, I-X* (Oxford: Clarendon Press, 1885), bk. 3, sect. 3, part 28, p. 222: "The husbandry of three years was held to give an overplus [sic] of food sufficient for one year; that of nine years, an overplus sufficient for three years."

⁵⁵ *Fu-chou fu-chih* 12, p. 1b.

office and had dismal prospects for official advancement. He too had to face the cold reality of some loss of income, and he urged his sons to help support the family. Perhaps that is why his proposals ring with candor and conviction, and why he writes of the need of the men of the elite to choose a career to support their families.

CAREERS AND INCOMES DURING THE SUNG

Lu's advice on careers and sources of income is less detailed than his instructions on budget planning and budget cutting. In other writings he maintains conventional sentiments about the equal moral stature of all men, but nevertheless is anxious about men who are overly zealous in improving their social positions. Lu favors some education for all men, but denounces the view that virtually everyone should single-mindedly pursue examination success.⁵⁴ He unrealistically claims that poor and lowly individuals who are morally worthy will always be respected.⁵⁷ In fact, the verses he wrote for his family members to sing at daily meetings show a man intent on teaching people to keep to their places:

Hear ye! Hear ye! Hear ye! Hear ye! Hear ye! Hear ye! Hear ye!

Fixed is [the amount of] food and clothing heaven has given us to live off.

If we crave too much liquor and meat, it will cut short our life.

If we work too much, it will violate the command of heaven (t'ien-ming 天命).

It is fixed! It is fixed! It is fixed! It is fixed! It is fixed! It is fixed! It is fixed!⁵⁸

Ni's advice on careers, by contrast, is detailed and, at least in tone, unconventional. With a kind of sarcasm that his inferiors would reserve for market peddlars, he describes three kinds of acceptable career. Most desirable is government service, but he warns of drawbacks like low

⁵⁴ Lu, "Cheng-pen 正本" 1, p. 8b-9a, in Ch'en Hung-mou 陳弘謀, "Hsün-su i-kuei" 訓俗遺規, included in his *Wu-chung i-kuei* 五種遺規 (SPY edn.). The real aim of much of the advice in Ch'en's oft-reproduced collection of "Confucian instructions" is captured in the English title given on the title page to the 1891 Japanese edition (Naikaku bunko): *The Secret of Success in Life*. For further information, see Arthur W. Hummel, ed., *Eminent Chinese of the Ch'ing Period (1644-1912)* (Washington, D.C.: U.S. Govt. Printing Office, 1943) 1, pp. 86-87.

⁵⁷ Lu, "Cheng-pen" 1, p. 10a. He goes on to say here that "one's wealth and status have a set allotment" (ting-fen 定分).

⁵⁸ Lo, *Ho-lin yü-lu*, p. 324.

remuneration, long delays, and minor appointments. An official should have enough landed property at home to support his family, so that he can accept only the postings that please him. Such benefits as status, influence, and the perks of office were probably so obvious to Ni that he did not feel the need to mention them.

Ni's alternative careers, however, seem less attractive and possibly less remunerative. Although the teaching profession is a venerable Confucian calling, Ni chooses to be blunt and to address frankly the teacher's need to live off tuition fees.⁵⁹ The teacher may advocate a life free from the pursuit of profit, but he actually teaches for fees, which, only if he can attract several tens of students, will just pay his expenses.⁶⁰

For Ni the worst career was that of a money dealer (in modern parlance, a banker and a loanshark). In all of Ni's extant writings no other figure—even his enemies at court—suffers as sharp a rebuke. The man who takes and makes loans ends up being snubbed by the lowly, besieged by insistent friends and relations, and obliged to rush about muddy roads from one client to another. Such dealings destroy any pretensions to scholarship, making the once pure-minded scholar (*shih* 士) a mere man (*jen* 人), "shameless and detestable." Nor would this career guarantee the family rich amends.

Ni's plan then is notable not just for its refreshing candor but also for its assumption that the sons of even an eminent scholar-official must work and pursue a career. Elsewhere he writes that only the very young or old can escape the demands of work: "All men between the ages of ten and seventy must have an occupation (*yei* 業)."⁶¹ While most men must work with their hands, the intelligent can select work to fit their mental skills. The life of the gentleman-scholar, cosseted in the toil-free comfort of a landed income, is considered implausible (how different from Dr. Johnson's definition of a gentleman as a man who did not visibly work for his living). Indolence of

⁵⁹ Ni's remarks are reminiscent of two later candid, and caustic, descriptions of the lot of Chinese teachers: Wu Ching-tzu, *The Scholars*, trans. Yang Hsien-i and Gladys Yang (Peking: Foreign Language Press, 1957); and Arthur H. Smith, *Village Life in China*, 4th edn. (New York: Fleming H. Revell, Co., 1899), pp. 70-107, esp. 101-7. Yet Ni assumes that his sons would receive greater respect than that actually accorded most teachers by scholar-official families in the Lower Yangtze delta in the mid-twelfth century (see Sutō Yoshiyuki, *Chūgoku tochi seidōshi kenkyū* 中國土地制度史研究 [Tokyo: Tōkyō daigaku shuppankai, 1954], p. 93).

⁶⁰ Thomas Lee, "The Schools of Sung China," *JAS* 37 (1977), pp. 57-59, contains interesting information on teachers' salaries, including the story of the teacher who "openly told his students that even Confucius had to collect compensation for teaching."

⁶¹ *Shuo-fu* 75, p. 8b-9a.

this or any other variety Ni considered to be even worse than money dealing. For learning was not simply for the sake of learning or even moral instruction. It was intended to lead to a career that would support a family.

Ni's judgements shed light on two important debates concerning careers and household strategies. Recently, Robert Hymes has questioned the common belief that the Chinese elite at all times regarded official service, preferably through the examination system, as the sole desirable career for its offspring.⁶² By relying primarily on the comments of the twelfth-century writer Yüan Ts'ai 袁采, Hymes specifies the jobs of teacher, letter writer, text punctuator, doctor, and merchant as respectable (and often necessary) second choices.

Much of what Hymes writes strikes me as both reasonable and correct, and his insistence on the variety of respectable careers other than officialdom for male members of the elite would have won Ni's approval, even if reluctantly. But there is the elite, and there is the high elite. Hymes writes, like Yüan, mainly about local, educated families living in villages or small towns; he ignores high officials like Ni who held court positions and could win their sons entrance into officialdom via the protection privilege or special examination. Ni thus draws up a far narrower list of acceptable occupations than Yüan. His sons would seem unwilling to have worked at any job lower than teaching, and then only when they inherited his huge library to attract rich students. Farming, the oft-asserted ideal of the gentleman-farmer, wins not a word of praise or disdain. Dealing with money was barely acceptable, and dealing with commodities merited not even a curt dismissal. Ni's omission of trade and other once lowly careers — at a time when many respected families and imperial relations invested particularly in the lucrative overseas trade⁶³ — makes one wonder about the impact of the highly vaunted "T'ang-Sung transition" on his scale of values and on his notion of what the future held for his sons.

Ni's assessment of appropriate careers also touches upon another basic, more controversial, issue found in earlier discussions of the Chinese elite — the economic basis of their livelihood. Ni expects his and his sons' earnings from work to pay the family's living expenses; he denies the possibility of living off the "slim landholdings" he had "accumulated, bit by bit, with great difficulty." Office holding thus seems the major source of revenue for Ni's

⁶² Robert P. Hymes, "Not Quite Gentlemen: Physicians in the Sung and Yüan," *Chinese Science* 8 (1987), pp. 9-76.

⁶³ Ch'en Kao-hua 陳高華 and Wu Tai 吳泰, *Sung-Yüan shih-ch'i ti hai-wai mao-i* 宋元時期的海外貿易 (Tientsin: T'ien-chin jen-min, 1981), pp. 23-26.

family. The same could have held true for other Sung officials. In fact, Wai-kam Ho argues that the "special privileges enjoyed by the Sung scholar-officials were unprecedented in scale in Chinese history." In addition to exemptions from labor service and the influence to secure low tax rates on their landholdings, court officials received special remunerations:

Officials [like Ni] serving in the capital would be provided, in addition to their regular salary, with living expenses covering almost everything from kitchen and stable supplies to the clothing and food of their servants. On top of these were added Imperial gifts bestowed rather frequently on important occasions.⁶⁴

High court appointments like Ni's gave an official ample opportunity to collect special gifts from those seeking favors. And even after retirement, a high official would still receive his basic salary until his death.

We may take Ni at his word about the inadequacy of his landholdings and the basic need for his official salary, but I would suggest caution in extending this tentative conclusion to all other Sung officials. The poet-official Lu Yu 陸游, after ranking the life of a gentleman-farmer, the secluded scholar, and the minor official in *descending* order of preference, observes that he can enjoy a middle-income standard of life solely from his inheritance and that any official salary is quickly used up.⁶⁵ Also, for good reason officials complained about salaries far more often than they expressed interest in living the life of a farmer. Kinugawa Tsuyoshi 衣川強 has studied a wide range of sources to show that while some officials in the Northern Sung may have been favored in the manner described by Wai-kam Ho, officials of all ranks in the Southern Sung often did not receive their full salary, and, moreover, that over time even the payment of a full salary could not have matched all their expenses.⁶⁶ Gifts, bribes, and corruption consequently were far from unknown practices of official life, and many high officials reportedly used their position to invest in trading.⁶⁷ So even if Ni accurately described his own family's sources of income without mention of the gratuities and privileges that regularly graced official appointments in Sung China, we

⁶⁴ Wai-kam Ho, "Chinese under the Mongols," in Sherman Lee, ed., *Chinese Art under the Mongols: The Yüan Dynasty (1279-1368)* (Cleveland: Cleveland Museum of Art, 1968), p. 74.

⁶⁵ Lu Yu 陸游, "Chia-lsün 家訓," in Shih Hsiao-kuei 史孝貴, ed., *Li-tai chia-hsün hsüan-chi* 歷代家訓選集 (Shanghai: Hua-tung shih-fan ta-hsüeh, 1988), p. 89.

⁶⁶ Kinugawa Tsuyoshi 衣川強, "Sodai no hōkyū ni suite bunshin kanryō o chūshin to shite" 宋代の俸給について文臣官僚お中心として, *THGH* 41 (1970), pp. 415-66; and idem, "Kanryō to hōkyū Sodai no hōkyū ni suite zokukō" 官僚と俸給宋代の俸給について續考, *THGH* 42 (1971), pp. 177-208.

⁶⁷ Ch'en and Wu, *Hai-wai mao-i*, pp. 23-26.

should refrain from taking his understanding of his own family's financial assets as the model for all court, and especially local, officials. His family's reliance on official and other career salaries represented one type of family financing, and at present we have no strong reason to judge it as common.

But are we even right to assume that Ni's plan was carried out by his family, that it did not suffer the limited relevance that Lu's did? For Ni's sons this assumption holds true; afterwards, its fate is mixed. All six sons held office and retired from government as prefects in the provinces with "high reputations," and two of his grandsons, by the time of his death, already held government postings.⁶⁸ This impressive list, however, is offset by the total reliance of these offspring on Ni Ssu's success for these appointments; that is, they rose through the aid of hereditary privilege. The only degree listed for a man surnamed Ni in Ni Ssu's home county from the late-twelfth to the mid-seventeenth century was a 1419 provincial graduate degree (*chü-jen* 舉人), and his relation to Ni Ssu's family remains unclear.⁶⁹

More instructive, however, is the only other detail we know of his descendants: Ni Ssu's prized book collection of thousands of volumes was dispersed by his heirs before the end of the thirteenth century.⁷⁰ It would seem that not only had his family's fortune seriously declined during the thirteenth century, but also the third and later generations did not take up teaching, Ni Ssu's second career preference. Even successful moneylending would have ended up beyond their means. Perhaps at this point they slipped into those professions that Yüan Ts'ai, but not Ni, had mentioned as socially acceptable for the scion of an educated family. Ni's career plans may have had more immediate relevance for his offspring than Lu's budgeting advice had for his family, but soon it too would become part of an irretrievable past.

THE THREAT OF FINANCIAL COLLAPSE

This tale of decline would have been no surprise to Ni and Lu. While their hearts warmed over the prospect of founding a permanent dynasty, their heads were cool and calculating enough to have recognized the imposing obstacles to their dreams. Thus, we have difficulty deciphering some

⁶⁸ Wei, *Ho-shan ch'üan-chi* 85, p. 10a.

⁶⁹ *Hu-chou fu-chih* 湖州府志 (1874), ch. 10 and 12, esp. 12, p. 5b, for Kuei-an 歸安 county.

⁷⁰ Chou, *Ch'i-tung*, p. 217. Also, P'an Mei-yüeh 潘美月, *Sung-tai ts'ang-shu-chia k'ao* 宋代藏書家考 (Taipei: Hsüeh-lai, 1980), pp. 201-2.

of the basic economic features of their budgets, but we have little trouble discerning the emotional and psychological demands these men made upon other members of their families. In particular, we repeatedly observe the father's compulsion to imbue his sons with a deep anxiety about the family's survival. Few authors of family instructions rival these two men in their frankness in admitting the inevitability of their plan's failure and their family's financial collapse at the hands of a life too fluid to predict. "It is only a question of time, of how soon [the end will come], and that is all," writes Lu, as if his veneration of "the ancients' institutions for running the state" is actually providing a dynastic-cycle model for the rise and fall of the family. While Lu lists seven family vices for decline, Ni seems more willing to attribute the family's collapse to fate, improvidence, and human error.

This fatalism, however, is followed neither by harrowing tales of poverty, hunger, and disgrace, such as one can find in some Chinese morality books (*shan-shu* 善書), nor by appeals to a supposed "moral economy." Instead, these authors ascribe a slide from financial grace to failure, disorder, and isolation (not, as one might expect in a traditional Western work, to sin, guilt, immorality, or punishment). Yet, despite such gloom, Ni and Lu were convinced of the primacy of flux and continued to look for solutions.

Thrift then becomes a principle in a cyclical moral logic: poverty leads to thrift and diligence, then to wealth, arrogance, and decadence, which lead back to poverty again. Anxiety over imminent decline thus drives these family heads to pressure their juniors to work and save, pay their own marriage expenses, and, if successful, inherit no part of their father's estate (we may wonder how such promises might have encouraged a successful son to heed his father's injunction to live with his "unlucky" brothers). And, if all else fails, then one can borrow money. Interestingly, this fall from grace can be secured through a loan not from a private party but from the government. The rub is the interest payments, which will drive the offender to take out private loans, and so endanger the family's wealth and survival. Ni, I suspect, is arguing here about the options for officials like himself, but it would be one more reason why his sons should follow his steps into official ranks.

In contrast, Lu backs his calls for thrift by slashing the family's expenses. Its members must often go empty-handed to obligatory social engagements and presume that others will understand their "moderation." Such bitter medicine would have its repercussions, not least of which would be fewer gifts in return, and Lu's subsequent reconsideration suggests that experience modified his originally stern prescription. Nonetheless, the implication

of his message is clear—a family in, or on the verge of, bankruptcy had lost its social place. Only time, thrift, and hard work would drive the cycle on towards the success and rewards desired by all families.

THE MORALITY OF PROFIT

The rescue plans of Ni and Lu ultimately stress a family's self-reliance. Only in years of affluence are its members urged to help needy kinsmen. That is, in plans that assume family-centeredness and that are written for a society supposedly "Confucian" in its concern for family ties, each household is urged to look after its own interests first. How, if at all, are these explicit schemes to secure the worldly and material well-being of a family (with limited concern for not just society but also other kinsfolk) resolved with the strong rejection of self-interest and profit closely identified with the neo-Confucian movement, a movement to which both writers were linked?

Any discussion of this important issue should recognize the wide variety of responses among neo-Confucians. In the eyes of Chu Hsi, for example, profit was acceptable, as long as it was shared with others, the more of whom the better.⁷¹ Efforts to reinterpret his and others' abstract statements into social positions have all too often resulted in gross misunderstandings, not the least being that an author's different kinds of writings can have different aims and can, without a hint of hypocrisy, contain contradictory statements.

Ni Ssu's father's teacher was the Hang-chou neo-Confucian Chang Chiu-ch'eng 張九成. Chang once made a typically neo-Confucian statement critical of profit making: "The sage uses the heavenly principles (*t'ien-li* 天理) as human feelings (*jen-ch'ing* 人情), while the common man (*ch'ang-jen* 常人) often clings to human feelings and violates the heavenly principles."⁷² Ni espoused such values as well. A tale found in a Ming miscellany about Hu-chou men describes Ni's land as abutting the land of a distinguished Hu-chou family. When Ni found that this neighbor was encroaching, he supposedly said, "A place to live in is good, but not as good as having a fine stomach. Grave land is good, but not as good as having a fine moral character."⁷³ We may cynically interpret this to mean that powerful families are

best not opposed. But I prefer to postpone judgement. In fact, the thought of men like Ni and Lu derives its interest from the conflicts in their beliefs and the means undertaken (or not) to resolve or balance them. How they justify—as indeed they felt necessary—their family's pursuit or maintenance of profit and benefits gives us insights into the priorities and anxieties of the educated elite.

First, Ni and Lu supply the notion of profit (*li* 利), wealth (*ts'ai* 財, *ch'an* 產), and self-interest (*ssu-li* 私利) with another name—thrift (*chien* 儉). Ni even introduces his plan with a eulogy on thrift as "a virtue of the noble man." Thrift—that is, wealth—is the *sine qua non* for the establishment of a family, the pursuit of a career, and the bequest of property to a son. In other writings Ni uses thrift to define the classical Confucian virtues of benevolence, righteousness, ritual, and intelligence:

To be thrifty and be able to use it is benevolence. To be thrifty and make few demands is righteousness. To use thrift in the making of family practices (*chia-fa* 家法) is etiquette. To instruct grandsons in thrift is intelligence.⁷⁴

Ni takes care to warn that thrift can easily end up as miserliness and that "thrift towards one's parents violates etiquette."⁷⁵ But the overall import of his budget proposal is that behavior otherwise condemned as a traditional vice can now be lauded as consistent with a fine old virtue.

Second, both writers find canonical and historical precedents. The entire introduction to Lu's budget is taken from the Han-dynasty Confucian classic, the *Book of Rites*, which prescribes the way for a wise and virtuous ruler to run his state's finances.⁷⁶ In an age when discussions of family and state finances used similar vocabulary and when our present distinction between private and public life held far less relevance, Ni found it easy to concur with Lu's ready shifts between the state and the family. He once criticized the imperial preference for harem pleasures over court matters with the charge, "The administration of the state by the ruler invariably begins with arranging his family. When he cannot arrange his family, then he cannot prevent [the state's] gradual dissolution."⁷⁷ But in his essay on financial plans, seen above, Ni prefers historical predecessors—from Confucius to Han scholars, and even third-century A.D. officials—to canonical truisms. The great con-

chou with many scholar-official families; yet, Ni's family, at least in terms of Sung *chin-shih*, did not even rank among the top sixteen families (*ibid.*, p. 385). Ni's low assessment of his wealth may not have been far from the truth.

⁷⁴ *Shuo-fu* 75, p. 6b.

⁷⁵ *Ibid.*

⁷⁶ Legge, *Sacred Books of China*, p. 222.

⁷⁷ *Sung-shih* 398, p. 12114.

⁷¹ J. P. McDermott, review of P. B. Ebrey's *Family and Property in Sung China*, in *HJAS* 47.1 (1987), pp. 229–32.

⁷² Huang, *Sung Yuan hsieh-an* 57, p. 116.

⁷³ Hsü Hsien-chung 徐獻忠, *Wu-hsing chang-ku-chü* 吳興掌故集 (Wu-hsing hsien-che i-shu 吳興先哲遺書 edn., pref. 1560) 4, p. 22a. Shiba Yoshinobu 斯波吉信, *Sōdai Kōnan keizaiishi no henkyū* 宋代江南經濟の研究 (Tokyo: Tōyō bunka kenkyūjo, 1988), pp. 365–402, shows how Ni Ssu's native county of Kuei-an was a very densely settled area of Hu-

cern of such earlier men for the life and career of their sons is considered an honorable model on which to draft his own family plans.

Lu and Ni stress simple, practical needs. Adherence to Lu's plan will ensure that the family avoids hunger, since the thirty percent of net income Lu wants stored up every year will be used for relief in natural disasters. No alternative aid is seriously anticipated from the state, the local community, or family relations. Ni's motivating need is primarily employment (and by extension hunger), as he insists that the plan will "confer on his descendants the skills to support themselves."

Finally, although morality is far from being their principal concern, the authors assert outright that family planning is moral in its intentions and moral in its results. Lu argues that his family plan endorses the "middle way," establishing for a family a long-needed set of standards for avoiding the damage of envy and the extremes of miserliness and extravagance. Ni's defense of his plan's morality appears to have been narrower, and argued solely on the favorable consequences he has witnessed. The plan, if carried out, will assure that his family remains virtuous and committed to the acquisition of practical skills. So confident is Ni of the validity of his argument that he dismisses any charge that his planning is motivated by the human feelings of a father for his children. No, this neo-Confucian claims, "the planning of a noble man will invariably have the *tao* 道"—all this said when the expression *tao* was increasingly being used by Chu Hsi and others as a principle by which to establish a true study of the classics.

On grounds, then, of attested morality, tradition, and practicality, profit presented as "frugality" wins high admission into Lu's and Ni's list of publicly acceptable goals. Such an honor derives from the moralist's focus on the well-being of the family. When the perspective shifts to the society or the state, profit is defended with less certitude but enough conviction to belie some of the better known abstract neo-Confucian denunciations of "selfish profit."

THE IMPACT OF NI'S AND LU'S PLANS

Later centuries would see other Chinese making family financial plans that were, like Lu's and Ni's plans, notable for their concern with detailed record keeping and fixed percentages for expenses. For example, the Sung 宋 family of Hua-t'ing 華亭 county, Sung-chiang-fu 松江府, in mid-Ming times kept no less than thirteen concurrent account books, which registered every financial transaction and piece of family property (including the

number and variety of rhinoceros horns it collected).⁷⁸ The late-Ming writer T'ang Piao 唐彪 urged each household to divide up its annual income equally into small portions and to keep twenty percent as surplus, half for burial and marriage expenses, and half for famine, food relief, and construction.⁷⁹ His rough contemporary Feng Cho-an 馮琢菴 appealed to all "middle-income families" (*chung-teng chih chia* 中等之家) to save twenty to thirty percent of their annual income.⁸⁰ Moreover, the eighteenth-century agronomist Hu Wei 胡煒 advised farming households to keep all of their account books on both a seasonal and annual basis.⁸¹

Yet, for clear evidence of the influence of Ni's and Lu's plans on Ming and Ch'ing readers it is useful to note first the subsequent publication of the two texts on family financial plans, or extracts from them, in miscellanies containing prescriptions for family life. We see extracts in such late-Ming collections as *Chü-chia pi-pei* 居家必備 (*Necessary Preparations for Living at Home*), the late-Ming 120-*chüan* edition of *Shuo-fu* 說郛 (published in 1646), the supplemental *Hsi* 續 *Shuo-fu* (preface from 1646), the judicious selection of family instructions in Ch'en Hung-mou's 陳弘謀 (1696-1771) *Wu-chung i-kuei* 五種遺規, and Ch'ü Ch'eng-sen's 屈成森 (1683-1766) anthology of prescriptive writings on family and official life, *Hsi-shih pien* 習是編.⁸² The frequent reprinting of these books suggests that for well over six centuries people read and followed certain pieces of advice from Ni. In fact, Ni's insistence that his sons work for a living preceded by at least two generations a similar appeal by the Yüan writer Hsi Heng 許衡 (1209-1281) that has recently been judged the *locus classicus* of such appeals in China's literature of moral instruction.⁸³

⁷⁸ Sung Hsi 宋翹, *Sung-shih chia-kuei* 宋氏家規 (Naikaku bunko copy) 4, pp. 2a ff. Account books were continued by families for generations—witness the Wu 吳 family in Li-ch'eng 禮城, Kiangsi, which by the mid-twentieth century had been keeping pawnshop registers continuously for well over two hundred years (Shu-an 鍊庵, *Jen-wu feng-su chih-tu ts'ung-t'an chia-chi* 人物風俗制度叢談甲集 (Shanghai: I-chia she, 1948), p. 80.

⁷⁹ T'ang Piao 唐彪, *Jen-sheng pi tu-shu* 人生必讀書, in Ch'en, *Wu-chung i-kuei* 4, p. 33a.

⁸⁰ *Ibid.*

⁸¹ Hu Wei 胡煒, *Hu-shih chih-chia liieh nung-shih pien* 胡氏治家略農事編 (Shanghai: Chung-hua, 1958), p. 21. Hu directly relates the need for plans with the absence of any reliable public means of famine relief: "If you don't plan for yourself, in the end there will be nothing you can rely on. Therefore, those who are good at family planning (*chia-chi* 家計) often consider famine as a matter of concern" (*ibid.*, p. 42).

⁸² Ch'ü Ch'eng-sen, *Hsi-shih pien* 習是編 (1870 edn.). For the other sources mentioned here, see nn. 11 and 15.

⁸³ Huang, *Sung Yüan hsieh-an*, ch. 22, p. 132. Also, Yü Ying-shih 徐英時, *Shih yü Chung-kuo wen-hua* 士與中國文化 (Shanghai: Shang-hai jen-min, 1987), pp. 519-25, makes provocative remarks about the concept of working for a living in the concerns and thought of neo-Confucians from the Yüan through the Ch'ing.

Of course, later writers did not necessarily follow every piece of advice offered by Ni, such as, for example, his short list of preferred occupations. In Yüan times the cessation of the examination system effectively barred most educated Chinese from an official career. With less of a need for a classical education, the Yüan predictably saw a drastic decline in the demand for the kind of teacher Ni presumably wanted his unsuccessful descendants to become. Moneylending, of course, remained an option, but many educated men in the Yüan lacked the necessary capital. The occupations they were obliged to take up under Mongol rule—divination, medicine, and government clerical posts—suggest why Yüan Ts'ai's less optimistic prognostication of his sons' future careers proved more relevant and representative to slightly later generations than Ni's high aspirations.⁶⁴ In the Ming and Ch'ing most writers had fewer reservations than Ni about the practice of trade and moneylending. Ni's aspersions on these occupations thus became even less relevant to career decisions and actual behavior.

The influence of Lu Chiu-shao's text is more evident than Ni's in Yüan, Ming, and Ch'ing texts. Evidence of this included not just *Shuo-fu* and popular encyclopedias, but also literati notes, collected writings, and Chang Ying's 張英 famous treatise on the importance of landholding, entitled *On Permanent Property* (*Heng-ch'an so-yen* 恆產瑣言).⁶⁵ Its wide reception arguably derives from the broad applicability of Lu's schema. Moreover, it was available in more than one version in later dynasties. A summary version taken from Lu Chiu-shao's collected works, *So-shan jih-chi*, was cited in Huang Tsung-hsi's 黃宗羲 (1610–1695) *Sung Yüan hsiieh-an* (written in the 1680s or 1690s and later revised and completed by others). This version is the one discussed in this article, above. But a slightly amplified version exists in three late-sixteenth and early seventeenth-century works, all predating Huang's version and claiming to reproduce a 1340 reprinting of Lu's text by the rich Soochow scholar Lu Te-yüan 陸德原 (1282–1340).⁶⁶ Unfortunately, the disappearance (or unavailability) of any edition explicitly based on a pre-1340 version of Lu Chiu-shao's writings makes it impossible to determine to what extent Huang Tsung-hsi and Lu Te-yüan cut or supplemented

the original details and message of Lu's plan. In other words, we cannot say with certitude which of our two versions more faithfully reproduces Lu Chiu-shao's words and intention.⁶⁷

Nonetheless, this 1340 text merits our attention, since it is this version that the popular miscellanies and encyclopedias of the Ming and Ch'ing reprinted and that also might have influenced actual practice more than Huang's version. In fact, the 1340 version takes a more strident stance against Buddhism and Taoism, and the storage of cash rather than grain. It also permits the family, even when in reduced circumstances, to spend more of its daily expenses on hosting guests, but at the same time sets aside no funds for family sacrifices. It even omits the small ten percent of family income Huang's version has earmarked for such collective rites (since all editors of the 1340 version do not readjust the calculation, they would appear to prescribe the use of just ninety percent of the family's post-tax income).

Most suggestively, only the 1340 version claims that the family that successfully carries out a financial plan will motivate other families to do likewise. This argument gives a social dimension to finance and profits, which otherwise were open to charges of self-interest. We have here not the "invisible hand of God" justifying the public advantages of private pursuits of profit, but a gentry-Confucian concept of the private small-scale model unit prompting widespread emulation of its success and thereby making its profits shared extensively by others. Such a means of avoiding envy and enmity may strike us as an optimistic illusion, but it represents at least an effort by private secular parties to create a sense of the public beyond the state, the cult, and of course, the family.

CONCLUSION: THE TELLING OMISSION

In reviewing prescriptions and descriptions of Chinese family finances and planning in general, one is impressed with their concern for careful, detailed preparation. But even Ni Ssu's and Lu Chiu-shao's candor does not dispel a sense of armchair theorizing. In simplest terms, these Chinese males devote not a single word to the role of wives and daughters in family finances. If their role was minor, then this omission would not be serious. Thanks, however, to the work of Niida Noboru 仁井田陞 one cannot consign women to a negligible place in the domestic economy of China from the Sung on. Patricia Ebrey has already introduced Niida's belief that daughters

⁶⁷ Unfortunately, I have not been able to consult the work entitled *Lu-shih chia-chih* 陸氏家制 by Lu Chiu-shao; see n. 22.

⁶⁴ Ho, "Chinese under the Mongols," pp. 77–89.

⁶⁵ Hilarie Beattie, *Land and Lineage in China: A Study of Tung-ch'eng County, Anhwei, in the Ming and Ch'ing Dynasties* (Cambridge: Cambridge U.P., 1979), p. 145.

⁶⁶ Known for his generous philanthropy to Confucian educational institutions, Lu Te-yüan was probably too rich to have had this text printed in order to improve his own finances. Instead, he may have had it printed for others less fortunate, quite likely literati families whose living standard was by 1340 threatened by Yüan denial of public office to southern Chinese (Huang Chin 黃涇, *Chin-hua Huang hsien-sheng wen-chi* 金華黃先生文集 [SPTK edn.] 37, p. 12 ff).

in south China during the Southern Sung and earlier had legal claims to their natal family's property—half of the share received by their brothers or by a male brought into the family to marry a daughter.⁸⁹ Equally important, and less controversial, is his study of the key role of the Chinese housewife in family finances.⁹⁰ Covering an impressive range of source materials, he shows how Chinese wives, from the Sung to the 1940s, frequently handled and managed family finances. Be they in peasant households in sixteenth-century Hai-nan 海南 Island or in twentieth-century Hopei 河北, housewives of all social strata often took an active role in determining how their family spent its money.

In the highly monetarized economy of late-imperial times, when even an itinerant butcher could keep up to fourteen different account book volumes at the same time,⁹¹ housewives often needed to keep their own financial records, in particular, for the management of daily expenses. They thereby won possession of a basic source and symbol of power in the family—keys to the grain storages, cash boxes, and other containers of family wealth. Admittedly, this power did not necessarily translate into dominant command of family finances. Chinese sources seldom supply details of the degree and types of power these keys conferred, since they regularly fail to distinguish between a woman's power over household expenses and her power over other family finances, nor between basic policy-making powers and mere management powers. These difficulties become particularly great when we recognize that the wife often received these keys only with the permission of her husband or mother-in-law, and that only rarely, it seems, did she engage in large financial transactions as an independent party outside the house, until her husband was dead.

Nonetheless, a fair bit of evidence reveals a world in which women had taken active charge of family finances and had become a very active domes-

⁸⁹ Patricia Ebrey, "Women in the Kinship System of the Southern Sung Upper Class," in R. Guisso and S. Johannesen, eds., *Women in China* (New York: Philo Press, 1981), pp. 113–28; Niida Noboru, "Sodai no kasanbō ni okeru joshi no chii 宋代の家産法における女子の地位," *Chūgoku hōseishi kenkyū dorei nado ho kazoku sonraku ho* 中國法制史研究 蘇蘇農奴法家族村落法 (Tokyo: Tōkyō daigaku shuppan kai, 1962), pp. 365–92; and Shiga Shūzō 滋賀秀三, *Chūgoku kazokuhō no genri* 中國家族法の原理, 2d edn. (Tokyo: Shōbunsha, 1971), pp. 415–506, esp. 537–58.

⁹⁰ Niida Noboru, "Chūgoku shōfu no chii to kagi no ken 中國主婦の地位と鍵の権," *Chūgoku no nōson kazoku* 中國の農村家族 (Tokyo: Tōkyō daigaku Tōyō bunka kenkyūjo, 1952), pp. 243–310.

⁹¹ Smith, *Village Life*, pp. 51–52; and Kao Chih-yü 高治宇, *Chung-kuo k'uai-chi fa-chan chien-shih* 中國會計發展簡史 (K'ai-feng: Ho-nan jen-min, 1985), p. 29. Drawing upon the famous late-Ming novel *Chin-p'ing mei* 金瓶梅, Kao tells of how pawnshops might have at least three sets of account books.

tic bursar. Witness this critique by the noted seventeenth-century historian Chu I-tsun 朱彝尊:

Nowadays, in families that have had officials for generations, the husband does not lead with his intelligence, and the wife does not obey out of rectitude. Often it is the wife who controls the husband. Content with being controlled, he has no sense of shame. His thoughts of doing good are naturally deeply rooted in his mind, but the keys are always managed by the wife. Even when he wants the smallest amount of cash, he must consult about it with his wife. Few are [the husbands] who have not lost their initial drive.⁹²

During the Ch'ing dynasty, if not earlier, morality books often addressed their appeals for thrift to women.⁹³ By the late Ch'ing even the conventional genre of female instruction books directly addressed the issue, as in the case of the government-issued work of 1904, *Nieh-shih ch'ung-pien Chia-cheng hsüeh* 聶氏重編家政學. This work argues for the indispensable role of the housewife in keeping the family solvent: "The housewife must personally assume responsibility for the acceptance and issuance of money." She is to record all financial transactions in monthly and yearly account books and have all surplus funds invested in interest-bearing loans and the purchase of additional property: "Regardless of how much extra wealth you have, by and large regard the accumulation of wealth as a good plan (*liang-t'u* 良圖)." The author of these seemingly unorthodox words was Mrs. Nieh, otherwise known as Tseng Chi-fen 曾紀芬, the daughter of the famous Confucian thinker and policy critic Tseng Kuo-fan 曾國藩. It is most unlikely that she would have written such advice (in what is overall a

⁹² Chu I-tsun, *Pao-shu-f'ing chi* 曝書亭集 (SPTK edn.) 79, p. 6a, as quoted in Niida, *Chūgoku no nōson kazoku*, p. 264. Two Ming literati who left family finances in the hands of their wives were Wen Cheng-ming 文徵明 (1470–1559) and Ch'en Chüeh 陳確 (1604–77). The wife of Wen took care of all family matters, including arranging marriages, having the house built, and acquiring property, while Ch'en's wife over three decades of marriage used the proceeds from her needlework to purchase several tens of mou of fields for the family (Wen Cheng-ming, *Fu-t'ien chi* 甫田集 [Taipei: Kuo-li chung-yang t'u-shu-kuan, 1968] 26, p. 5b; Ch'en Chüeh, *Ch'en Chüeh chi* 陳確集 [Peking: Chung-hua, 1979] 12, p. 280). Yet, not all male literati fit this pattern: witness the 17th-c. report of an extant family account-book written in the hand of the famed painter and calligrapher Chao Meng-fu 趙孟頫 (1254–1322). Wen Cheng-ming reportedly revered Chao Meng-fu as his teacher, but in the management of family finances differed, perhaps because Chao's wife, unlike Wen's, was a noted painter in her own right; Hao I-hsing 郝懿行, *Mo-hu chi* 模胡集, trans. and ed. Matsueda Shigeo 松枝茂夫 (Tokyo: Seikatsusha, 1944), pp. 69–70.

⁹³ E.g., Tsai-sheng chü-shih 再生居士, comp., *Pu fei-ch'ien kung-te lu* 不費錢功德錄 (1825), and anon., *Nü-tzu pu fei-ch'ien kung-te lu* 女子不費錢功課 (Nü-erh shu-chi 女兒書 輯 edn.).

decidedly "unfeminist" work), if it ran sharply counter to the practices of her own house and its ideals of Chinese womanhood.⁵³ The slightly later *Models for Women in the Family* (1910) gives a suitable conclusion to this late-imperial tradition by repeating the advice given seven centuries earlier by Lu Chiu-shao: the housewife is to keep monthly and annual budgets for all family expenses and to save thirty percent of its annual income for medical fees and other unexpected expenses. We are back where we started, though now the author — whose Manchu ancestry shows how common Lu Chiu-shao's kind of advice had become — admits the key role of women in achieving these savings.⁵⁴

Naturally, few readers of these prescriptive and descriptive accounts on the importance of women in managing family finances will find them valid for all families in China over the past millennium. One can even point to writers who prescribe the opposite view by claiming that the wife's dedication to thrift is praiseworthy but that the husband is to manage the family budget, as she cannot earn money.⁵⁵

We would seem then to have two traditions of family finance management advice differentiated by gender — the twelfth-century advice of Ni and Lu in contrast to, for example, the 1904 comments of Mrs. Nieh. This difference cannot be explained in evolutionary terms, if only because females were commonly handling household finances in north China by no later than the sixth century and at least sometimes in south China during the Sung.⁵⁶ The comments of the twelfth-century writer Yüan Ts'ai relate to this matter:

Some wives with incompetent husbands are able to manage their family's affairs, calculating their outlays and receipts of money and grain, without being cheated by anyone. Likewise, some with unintelligent

⁵³ Tseng Chi-fen 曾紀芬, *Nieh-shih ch'ung-pien Chia-cheng hsiieh* 聶氏重編家政學 (Che-chiang kuan-shu-chu, 1904) 1, pp. 41b-50a, esp. 44a and 45a. This text draws heavily on the 1890s Japanese work *Kasei gaku* 家政學 by Shimoda Utako 下田歌子, the noted *haiku* poetess and celebrated female figure in upper-class cultural and governmental circles in Meiji Japan. For a full discussion of both these works, see my article, "The Chinese Domestic Bursar," *Asian Cultural Studies*, supplement 2 (1990), pp. 15-32.

⁵⁴ Suwan-guwalguya chien-nien 蘇完瓜爾佳錕年, *Nü-tzu chia-t'ing mo-fan* 女子家庭模範 (Peking, 1910), sect. 6, p. 28b.

⁵⁵ *Kuei-men hsiieh-shih* 閨門學史 (Niida collection, Tōyō bunka kenkyūjō), *nü-tao* 女道, p. 14b.

⁵⁶ Yen Chih-t'ui 顏之推, *Yen-shih chia-hsin* 顏氏家訓; Teng Ssu-yü trans. and annot., *Family Instructions for the Yen Clan* (Leiden: Brill, 1968), p. 19: "most people north of the Yellow River let their wives handle domestic affairs."

husbands are able to manage the family affairs with the help of their sons without ending in bankruptcy.⁵⁷

In the Sung world of increasing reliance on cash, market transactions, and rural handicraft production the village family needed to keep records. And though I refrain from claiming that most Sung households kept some form of financial record, I am confident that in those households that kept them, the housewife's role was often important. The simplest solution to the problem of who kept the family financial register then is the most obvious one: Chinese men and women, separately or together, have been engaged in handling, managing, and deciding family finances for a very long time, even though the men who wrote family instruction manuals have rarely if ever admitted it.⁵⁸ The same Chinese male who might write pages of praise about his deceased mother's ability to run the house and its finances would be the last to give similar public praise to his wife.

This commonsense conclusion deserves to be taken a step further. Ni Ssu, Lu Chiu-shao, and most other neo-Confucian authors of well-known plans for family organization and finance management frequently directed their advice to large families or lineages. One reason for this preference, I suspect, is that the more comprehensive and collective their proposals for

⁵⁷ Cited, but trans. differently, in Ebrey, *Family and Property*, p. 221. For other Sung information on women managing the family finances, see K'o Ch'ang-chi 柯昌基, "Sung-tai ti chia-tsu kung-she 宋代的家族公社," *Nan-ch'ung shih-fan hsiieh-yüan* 南充師範學院 3 (1982.3), p. 65; reprinted in *Chung-kuo ku-tai shih* 中國古代史 22 (1982.4), p. 8; Niida, *Chūgoku no nōson kazoku*, pp. 246, 253-65; and, Bettine Birge, "Chu Hsi and Women's Education," in W. T. de Bary and John Chaffee, eds., *Neo-Confucian Education: The Formative Stage* (Berkeley: U. of California P., 1989), pp. 342-48. For the twentieth century one can point to not only Niida, *Chūgoku no nōson kazoku*, but also Olga Lang, *Chinese Family and Society* (New Haven: Yale U.P., 1946), pp. 194 ff, and Maria Jaschok, *Concubines and Bondservants: The Social History of a Chinese Custom* (London: Zed Books, 1988), p. 24, with the observation about a wealthy Hong Kong merchant's wife (who was the daughter of a high official) that "even 'her toes were making money.'" Quite recently, a group of Chinese women in Honan held lectures on "home economics," and the very rough survey they conducted at this time showed that housewives controlled the finances in more than half the surveyed households; in another quarter, they shared this power with their husbands. Thus, in only a quarter of the surveyed households did men alone handle the family finances (Li Hsiao-chiang 李小江, Liang Chun 梁軍, and Wang Hung 王紅, *Nü-tzu yü chia-cheng* 女子與家政 [Hsin-hsiang 新鄉 City, Honan: Ho-nan jen-min, 1987], pp. 46-47). It is interesting to see that this matter in a "modern discipline" is discussed in very traditional language (see esp. pp. 45-66).

⁵⁸ Smith, *Village Life*, p. 52, where a bookkeeper hired by a large family to look after its accounts is cross-questioned over meals about family affairs by "the woman who is head of [family] affairs." Mention also should be made of Wang Hsi-feng, the woman who runs "family affairs" with an iron hand in the famous eighteenth-century novel, *Dream of the Red Chamber* (or, *Story of the Stone*).

sharing income and management, the easier it was for these families and lineages to have one of their otherwise unoccupied males do work often assumed by housewives in smaller household units.⁹⁹ It is a sinological truism that Chinese housewives frequently wish to force their husbands to set up households separate from their brothers. Family instruction manuals often ascribe this female interference to malevolence, and the modern anthropological literature attributes it to the wives' wish for independence. If we try to be more concrete about this independence, we can do worse than seeing it as a wish for these housewives to manage their own family budget.

The plans of Ni and Lu then can be seen as two of the earliest extant plans to ascribe all household finance management work to males. Whether their recommendations were carried out this way or through involvement or replacement by women is unclear. But the alternative current of female financial management, even when limited to handling the family's food and clothing, lets us realize again how much the advice of these plans was shaped by ideas and ideals of a written tradition that we would do well to refrain from judging as "the" Chinese tradition.

⁹⁹ D. C. Twitchett, "The Rules of Administration of the Charitable Estate of the Fan Clan, An Annotated Translation of the *I-chuang kuei-chü*," *AM* ns 8 (1962), pp. 27-30, gives an account of the typically complex bookkeeping organization run by a large lineage like the Fans for managing its property holdings.