Buddhist Monasteries and Money-Raising Institutions in Chinese History

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In Chinese history there are four money-raising institutions which either originated in or had close connections with Buddhist temples and monasteries. These are the pawnshop, the mutual financing association, the auction sale, and the sale of lottery tickets. Pawnshops owned by and opened in Buddhist monasteries can be traced back to the fifth century. Mutual financing associations were closely connected with monasteries in the T’ang period if not earlier. Personal belongings of deceased monks were auctioned in monasteries under the T’ang, Sung, and Yüan dynasties, and perhaps also in earlier times. Lottery tickets were issued by monasteries to raise funds under the Yüan.

Pawnbroking and mutual financing have become general practices outside of monastic communities and have served as important means for those needing money to raise funds. The other two institutions, however, do not seem to have had such a notable and continuous record. Although various forms of drawing lots have appeared throughout Chinese history, they have been used chiefly for gambling and divination. In the farming out of taxes, wise statesmen Yin-le Ch’iu-ts’ai 耶律楚材, certain taxes were raised from 1,100,000 taels of silver in 1238 to double this sum as a result of bids from tax farmers. (Yüan shih 146.3a). In the Ch’ing-shih k’ao 清史稿 129 18b-19a we find the term p’ien-hsa 拍 體 for tax farmers, in which the character p’ien 拍 is either a misprint or variation of p’ie 拍. The term chü-p’ien 酣拍 is found in the I-chien chih 天堅志 (Han-fen-lou 漢芬樓 ed.), p’ie 13a. It refers to a tax farmer in wine, which under government monopoly in Sung times (see Sung hui-yao kao 封會要稿, 趙 19a-1b). P’ei 拍 is a variant form of p’ien 拍 in p’ien-wai which appears in the same passage. The text refers to the early years of the Ch’ing-loi 漢熙 period (1174-1189). For related meaning of the character p’ien, see notes 30 and 33 below.

Nakao Social and Economic Quarterly 8.3 (1936) 821-852 contains a useful article by C. M. Chang 張純明. "Tax farming in North China, a case study of the system of auctioned revenue collection in Ch’ing-hai Hsien, Hopei Province." Mr. Chang is, however, incorrect in saying "References to tax farming do not go beyond the Manchu dynasty" (p. 820).

Buddhist Monasteries and Money-Raising Institutions 175

which is again a time-honored practice in China, competitive bidding has been featured prominently; however, it is not really an auction sale. Auction sales and the sale of lottery tickets apparently were discontinued as means of raising cash from Ming times onward, even in the monasteries. Their reappearance in the nineteenth century is probably a reintroduction from the West.

The Buddhist origin of pawnbroking in China has been noted by several Chinese and Japanese scholars. The celebrated Sung poet Lu Yu 陸游 (1175-1210) in his Lao-hsiieh-an pi-chi 老學庵筆記 mentions pawnshops known as ch’ang-shing k’u 長生庫, lit. "long-life treasures," in Buddhist monasteries of his time and traces the practice back to the end of the fifth century when a certain Ch’en Pin 鄭彬 pawned a bolt of hemp cloth 東亭 in the treasury of a monastery. Later, having redeemed it, he found in it five taels of gold, which he promptly returned. The eighteenth century scholar Chai Hao 麗駙 in his T’ung-su pien 通俗編 quotes the note by Lu Yu and gives additional references to various names used for pawnshops under different dynasties. He concludes that prior to the T’ang, pawnbroking was limited to
Buddhist monasteries. The Japanese authority on the history of legal institutions, MIYAZAKI Michisaburō 宮崎道三郎 (1855-1926), has made a thorough study of the early history of pawnbroking in both China and Japan. He agrees with CHAI Hao as to its Buddhist origin and suggests that Japanese monks in the Kamakura period or earlier introduced pawnbroking from China. He also makes the interesting remark that pawnshop proprietors under the Sung wore black gowns, which may have been influenced by the black robes worn by Buddhist monks. MIYAZAKI, however, does not overstress this point, because black gowns were also worn by the shih tu-fu 士大夫, or literati, under the Sung.

The story of the honest CHEN Pin, however, is not the only early reference to pawnbroking in Buddhist monasteries. The Nan Chi shu 23.8b says that after the death of the prime minister CH'U Yuan 趙雍 in 482, his younger brother CH'ENG Tzu 徐縉 redeemed from the Chao-ti ssu 招提寺 a white fur cushion, a cup pin made of rhinoceros horn; and a yellow cow, which had been pawned by the prime minister. The white fur cushion was a gift from the late Emperor to the prime minister. The younger brother had the fur cut up to make other articles for himself. For this he was impeached and dismissed in 483. Through these few references, we can trace pawnbroking to the late fifth century.  

It appears that the term ch'ang-sheng k'u originally referred to monastic treasuries in general and not necessarily to their pawnbroking functions. In this sense it is synonymous with wu-chin tsang 投倉, lit. “inexhaustible treasury,” which is also discussed by MIYAZAKI. The most famous wu-chin tsang in

Chinese history was that in the Hua-tu ssu 化度寺 in Ch'ang-an, headquarters of the San-ch'ieh Sect 三階教 founded by the monk HSIN-hsing 信行 (540-594) under the Sui dynasty. The tremendous amount of donated wealth in the monastery was used for the repair of temples and monasteries all over the country in the early T'ang period, until the treasury was confiscated by imperial order in 713. In its heyday, loans were made from this “inexhaustible treasury” even without written documents. Probably most borrowers did pay back the loans for fear of divine retribution.

The term wu-chin, or muijin in Japanese, was borrowed by the Japanese along with the institution of pawnbroking. In Japanese, the expression muijō means either a lottery or a mutual financing association. These extended meanings become clear when we find that the latter was also closely connected with Buddhist monasteries and that drawing lots may be used as a means of determining which member receives the loan from the association (see below).

It is certain that under the T'ang dynasty laymen were also in the pawnbroking business. For example, Princess T'ai-p'ing 太平公主, daughter of Kao-tsung and Wu-hou, and her protégés (including a barbarian monk) are reported to have owned farms, gardens and chi-hu 資庫, i.e., pawnshops. A T'ang story mentions a pawnshop (chi-fu p'iu 資附肆) owned by a layman in

1 For a thorough study of the San-ch'ieh Sect and a collection of related materials from T'ou-huang and Japan, see Sankaikyo no kenkyū 三階教の研究 by YABUKI Kōji 矢吹慶治, Tōkyō, 1927.

11 Like laymen, monastic moneylenders ordinarily would also require loan contracts signed by borrowers, guarantors, and witnesses. For examples of such contracts, see MIURA Noboru 三浦陽, T'ou-huang bunshū no kenkyū 唐書法律文書の研究, Tōkyō, 1937, pp. 233-230.

12 An article by NARA Toshiada 那波利真 on moneylending and other profit-making activities in Buddhist monasteries in the middle and late T'ang period, based on T'ou-huang documents, in SG 10.3 (mentioned in SZ 51.4.130) is unfortunately not available.

13 Stories about retribution to those who failed to pay such debts were common in both China and Japan.

14 Chiu T'ang shu 183.19b.
the Western Market in the city of Ch’ang-an. Under the Southern Sung dynasty, there were wealthy laymen who formed partnerships to open pawnshops in Buddhist monasteries. Their main purpose was to evade a kind of property tax known as ho-na tax, from which monasteries were exempted. According to a memorial of 1201, it was common practice for ten people to form a partnership known as chū to back a pawnshop in a monastery. The partnership was usually organized to last ten years. At the end of each year, one of the partners would take out of the partnership the year’s profit as his share but would leave his capital. Thus the total amount of capital would remain the same at the end of each year. Following a suggestion in the memorial, the government made the pawnshops in monasteries subject to the ho-na tax.

The importance of mutual financing associations in modern China has been noted by Western observers. For example, A. H. Smith in his Village Life in China describes “cooperative loan societies” toward the end of the 19th century, which may be considered the principal form of such associations. To use his words:

The simplest of the many plans by which mutual loans are effected, is the contribution of a definite sum by each of the members of the society in rotation to some other one of their number. When all the rest have paid their assessment to the last man on the list, each one will receive back all he put in and no more. The association is called in some places the “Chib of the Seven Worthies” (Ch’i hsien hui- [七賢會]). The technical name for any association of the kind in which cooperation is most conspicuous, is Shè [社]. The man who is in need of money (Shè-chu [社主]) invited some of his friends to cooperate with him, and in turn to invite some of their friends to do the same. When the requisite number has been secured, the pawnshops were very common in Buddhist monasteries in certain districts of modern Kiangsu province. For a thorough study of monks’ certificates under the Sung, see Yenching Chüan-shih nien-ta t’ao in the Chung-kuo shè-hui ching-chi shih ch’i-k’an ch’i t’ao-hua, 1937 (1940), 37-40.

Yang Chao-yü 杨朝鲁 in his Chung-kuo tien-tang yü 中國典當業, Shanghai, 1932, p. 1 points out a reference which might be earlier (also mentioned in the T’ung-kuo yen 9, 16a). In the biography of Liu Yu 劉愈 (d. 193) in the Hau-shu 103.3b there is the line 廬所者，典當許天 which could be rendered as “What [Liu] Yu bestowed was pawned to barbarians.” Although it is known that foreign merchants from the northwest were active in China under the Han dynasty, it is doubtful whether the expression tien-tang 典當 here means pawnbroking as in its comparatively modern usage, because the passage certainly refers to gifts made by Liu to barbarians in order to appease them. See San Kuo chih 8.5a commentary.

The character chih 舂 is often found in ancient texts to mean “hostage” but not “pawnbroking.” For studies on chih-chih 贊任, a system of hostages in the third and fourth centuries to guard against revolt, see articles by Ho Tai-ch’un 何在全 and Yang Chao-yü 杨朝鲁 in Shih liu 食吏 1.8 (1930) 23-27, and article by Ho T’ao-ch’un in Wu-shih tso-chih 文史雜誌 1.4 (1941) 29-37. The term chih-chih 貨食 in the Chao-lei 周禮 (Shih-shan-chung chu-ku 十三家經注疏) 13.1a, 16.1a which Biot translates as “les titres sur conventions que gardent les contractants” (Le Téken, Paris, 1911, 1318) refers to legal documents similar to deeds.


as the Northern and Southern dynasties, when lay adherents organized themselves to finance religious activities in Buddhist monasteries, notably for the erection of stone monuments bearing images of Buddhas and Bodhisattvas. Monks and nuns might become officers or members of these religious clubs, or at least they were glad to work through patron groups. Inscriptions on the numerous steles which are preserved indicate how active these religious clubs were from the Northern Wei to the early Tang.

From the middle of Tang times, fewer monuments were erected, but this does not mean the religious clubs had ceased to function. According to references derived from late Tang manuscripts found at Tun-huang, similar clubs known as shê-i or shê-i financed activities like vegetable dinner parties given to monks and nuns, recitation and copying of sutras, popular sermons known as su-chiang, and printing of images of Buddhas and Bodhisattvas. NABA estimates that in the ninth and tenth centuries there were usually ten to fifteen such clubs attached to one monastery and the membership of each club numbered about twenty-five to forty people.

Many of these religious clubs performed also social and economic functions. Contributions were made jointly to a fellow member to help him pay for a funeral or for travel. The practice was known as chui-hsiung chu-chi: "to follow up when there is a happy or unhappy event." In such mutual financing associations, hereditary membership was naturally encouraged. Many circulars from club officers, known as shê-su čhu-an-t'ieh, to call meetings or to ask for contributions have been preserved. NABA notices that many of these clubs had no clerical members and were no longer religious in nature. This he inter-

24 For Japanese articles on such early religious clubs, see bibliography in SR 33 (1938) 249-251.
25 For example, see CHAVANNES, Six monuments de la sculpture chinoise (Ars Asiatica II), Paris, 1914.
26 Held three times a year in the first, fifth, and ninth moons. See HSIANG T'AI-p'o, T'ao-sung no chao shih 3:9, 10 (1914) 80-89.
27 For a discussion of such circulars, see also LIONEL GILES, Six Centuries in Tun-huang, 1914, pp. 36-38.
prets as a sign of the rise of secular interests in the ninth and tenth centuries. This is certainly significant, but the facts that in some cases monks were also members of these mutual financing associations and that in most cases their meeting places were at monasteries nevertheless indicate a close connection between them. It is probably not far fetched to suggest that these mutual financing associations were offspring of the purely religious clubs.

The disposal of personal belongings of deceased monks naturally provides a problem for monastery organizations. According to Buddhist texts of discipline (vinaya or lī 倫) which were translated in the early fifth century, the clothing and certain belongings of a deceased monk were to be distributed among his fellow monks, given for charity, or sold to pay debts. The principles behind the practice were to intensify the cordial relationship between the dead and the living, and to make the living realize that the same end awaited them so that they might free themselves from mundane desires.

A vinaya text translated in the early T'ang period, however, indicates that in India sale by auction was used to dispose of such personal belongings. The practice probably was known to the Chinese even before this text was translated, since it was already followed in Chinese monasteries in the early seventh century. In 626, the monk Tao-hsüan 道宣 (596-667) criticized

23 The Hsin T'ang ssu 197.16a tells about Wet Chou 波俱, who was prefect of Yung-chou 永州 (in modern Hunan province) c. 830. The people in the prefecture were poor and in plowing used only man-power. Wet Chou organized them into twenty ube or clubs. Each household was to contribute a certain sum per month to its club. He whose lot was drawn could first use the fund to buy a cow. After a long period, there was no shortage of cattle. Nara quotes this story in his article (SR 23.4.775) and suggests that this kind of club may have been influenced by those associated with monasteries.

24 For instance, see the Wū-fén lí 五分律, trans. in 423-424 (Tripitaka, Taishö, vol. 27, No. 1421, 129a); the Sā-sūn lí 四分律, trans. from 408 (Taishö, vol. 22, No. 1289, 630b); and the Shi-kung lí 十誡律, trans. in early fifth cent. (Taishö, vol. 23, No. 1433, 209a-209b).

25 Monks and nuns were free to leave. For examples in China, see Nita Kusama, op. cit., pp. 636-618.

26 K'un-pên shuo i-ch'üe mu-t'ē-ch'iao 根本設一切有部目得迦 8 trans. by Ch'ing-hsien (655-713) (Taishö, vol. 24, No. 1452, 445c).


Buddhist Monasteries and Money-Raising Institutions

auction sale as contrary to the monastic code, especially attacking the laughter and noise accompanying the auctions in his time as shameless excitement. It is difficult to determine the specific examples of these attacks. A similar attack was made in the Ts'eng-hui chi 增輝記, quoted in the Shih-shih yao-tao 釋氏要談 of 1019.

These attacks, however, did not check the spread of the practice in Buddhist monasteries. In the various compilations and editions of rules and regulations for monasteries in Sung and Yuan times, we find detailed descriptions of auction sales. For example, in the Ch'ang-yuán ch'ing-whui 春苑清規 compiled by Tsung-tse 穏澤 in 1103, there is a lengthy account of ch'ang-i 唱衣, lit. "auction of clothing," which may be summarized as follows: The auction is to be announced to the community in the monastery by posting a placard. The clothing and other things to be auctioned are to be displayed in the Hall before auction time. When the bell rings, the monks will enter the Hall. First, sutras will be recited for the deceased monk. Then his belongings will be offered for sale by auction. This is conducted by the wei-na 維那 (karmādana) of the monastery. The wei-na must know the normal price of each of the belongings and describe its condition—new, old, or worn out. He has to announce the unit of cash, by strings of a full hundred or less than a hundred. If the bidders refuse to raise the price, the article should be sold cheaply. If they are bidding the price up too high, the wei-na will remind them, saying "Better be thoughtful. You might regret it later.

Unless the monastery treasury has articles to be offered in a "subordinate auction" 乞時, no articles from other monks will be accepted for sale at the same time. The auction will be concluded with another recitation of sutras for the deceased monk. The net income after deduction of the funeral expenses will be distributed among the monks who have read sutras for the deceased monk, attended his funeral, or appeared at the auction.

28 Taishö, vol. 54, No. 2147, 390b-c. I have no information on the Ts'eng-hui chi which is quoted several times in the Shih-shih yao-tao. A work by the Japanese monk Sai 塩 (1651-1729) bears the same title Zhi-shi 增輝記 (not available), but it is too late to be quoted in 1019.

29 Zoku zoku 18, 5, pp. 165a-b, 166a-b.
If the income is a large amount, a portion (known as ch'ou-fén) will go to the monastery treasury. The accounts of the auction will be signed by officers of the monastery and posted for the community.

According to the same Ch'yan-yüan ch'ing-kuei,

35 if an abbot should retire or have to leave the monastery because of old age, illness, or any other reason, his personal belongings were to be auctioned in a similar manner, because a monk traveling with many possessions would arouse criticism. Another important text is the Pai-chang ch'ing-kuei 百丈清規 36 re-edited by T'ou Hui 德雄 in 1336-1338, but based upon earlier versions of rules and regulations laid down by the Ch'an Master Hui-hai 虎海 (749-814) in the Pai-chang Mountains 百丈山 in modern Kiangsi province. This Yüan work gives more details of ch'ang-i, or auction sales, but labels the institution as ku-ja 古法 or "old method." It says, "In order to reduce the noise and confusion, lottery has been recently introduced in many cases" 近來為息眾亂, 多作罷法 so that the monk whose lot is drawn may have the option of purchasing a certain article. The competitive bidding element is thus taken away, although the sale is still known as ch'ang-i.

Any articles not wanted by the monks at the sale will be sold to the secular public. According to an early eighteenth century version of the Pai-chang ch'ing-kuei with commentaries, 37 the articles are simply priced at 70 per cent of current prices and offered for sale to the monks, among whom the itinerant monks (liang-tan 行單) enjoy an option. The institution is also called ku-ch'ang 舍常. From these references, we may infer that auction sales in Buddhist monasteries had declined from the end of the Yüan period.

Keeping the institution of ch'ang-i or auction sale in mind, we may better understand at least two important documents from Tun-huang, in which the character ch'ang 常 appears several times. Both documents are financial accounts for Buddhist monasteries. So far as I know, no satisfactory interpretation has hitherto been advanced for the character ch'ang, which, as now appears probable, is a simple abbreviation of ch'ang-i or auction sale.

The first manuscript is on the back of a Mu-lieu pien wen 目錄變文 in the collection of the national Library of Peiping. It was first published in the Bulletin of the Library in 1931 38 and later utilized by Hsiang T'a in the original version of his "T'ang-tai su-ch'ang k'ao" in 1934. 39 Hsiang, however, misunderstood the names of articles auctioned by several monks as titles of ballads sung by these monks to lay groups in order to collect donations. No doubt realizing the improbability of his interpretation, he has omitted this reference in a revised version of his work in 1944.

The articles mentioned in the manuscript include ts'ü-lo hsiéh yü 紫羅鞋雨 (to be read liang 雨), i.e., a pair of purple gauze slippers, which was auctioned for 580 ch'ih 尺 of cloth; a fei-mien-ling pei 絲緞綾披, i.e., a crimson silk quilt filled with floss, auctioned for 1520 ch'ih; a shan 薄 i.e., a fan, for 55 ch'ih; pai-ling wa 白絞腰 i.e., a pair of white silk socks, for 170 ch'ih; another pair of pai-ling wa for 300 ch'ih; and a huang-chin p'o 黃衾魄 (to be read huang-hua pei 黃華被) i.e., a painted yellow quilt, for 500 ch'ih. These articles probably had been donated to the monastery.

35 Pien-wén is a type of literature (narrative stories) with illustrations to popularize religious teachings. It flourished in the T'ang period. According to Dr. Chao Yi-hsüan 周一良 (in his review of Hsiang T'a's "T'ang Tai su-ch'ang k'ao" in the Twu-shu chou-k'an 鄉書周刊 no. 6 of the Ta-kung pao 大公報, Tientsin, Feb. 8, 1937) the character pien probably came from pien-hsiang 春香 "(Buddhist) illustrations."

36 Kuo-li Pei-p'ing Tu-shu-kuan kuăn-k'ao 國立北平圖書館刊 5.5 (1931), 79. Another interesting point is that in this manuscript the character yü 雨 seems to be used to indicate a "shortage" instead of a "surplus."

37 PCH 16 (1934) 119-123.
and the proceeds from the auction were to be distributed among the monks, who received 130 ch'ih each. The prices of the articles are very high, as one would expect at an auction for benevolent purposes. There is, of course, a general correspondence between the normal value of the objects and the sums listed here, and it is possible that the articles mentioned in this manuscript may have been plural.

The other manuscript is Number 2638 in the collection of the Bibliothèque Nationale. NABA Toshisada has quoted it in part in a supplementary note (pp. 80-81) to his important article on liang-hu 梁戶 (i.e., oil-making households attached to monas-

* Ryōko kō 梁戶考 pp. 1-82, reprinted from Shinbunbākyō shigaku 宗報佛教史学 2, 1, 2 (1938).

To this excellent article I wish to add two supplementary notes. First, under the Ch'ing dynasty oil-making households known as yu-liang-hu 油樁戶 existed in the Ta-t'ung area of northern Shansi. Apparently not belonging to any monastery, they paid regular taxes to the government, which, together with other taxes, were forwarded to Peking. According to the Kung-hwa k'ao-chi p'iao 光緒會計表 (1901 ed.) 219b by Liu Yüeh-yen 劉嶽演, the Board of Revenue received from Shansi 240,406 cash in 1887 and 218,533 cash in 1888 as yu-liang-t'ieh-ku yen-chien téng-hu k'o 油樁祄額等戶課, i.e., levies on oil-making, yeast-making, soda-making and other households. These amounts were the regular sums to be collected in a year with an intercalary month and an ordinary year respectively. According to the Ta-t'ung fu-chih 大同府志 (1782 ed.) 13.49a-b, such levies in this area can be traced back to about 1734.

Second, the term po-shih 博士 meaning something like "master" and referring to craftsmen and the like from T'ang to Ch'ing times is discussed at length on pp. 27-33. In modern Chinese the term has largely been replaced by po-shih 技師, while po-shih 博士, meaning a "professional cart driver," hau-eh po-shih 花兒把勢, "a professional gardener," etc. In the T'ang dialect of Shantung, even prostitutes are called po-shih. This use may have been influenced by the older term, tch'iu po-shih 茶博士, referring to a waiter or waitress, because a leading prostitute in Tsinan is sometimes playfully called a ch'ts'hu ba-ch'ih, 茶壺賽兒, lit. "top cover of a teapot." For information on the Tsinan dialect I am indebted to Mr. Zunvair Yee 于俊偉 of the Chinese-Japanese Library of the Harvard-Yenching Institute.

The Kuo-t'i-chü 国語辞典, Shanghai 1933, 1.16 and 1.37 defines po-shih 把式 (把勢) as "one who is specialized in a trade" 職業一技者 and po-shih "as a professional title" 職業稱號, but fails to connect the two terms. On po-shih also see Rolf Steinh. TP 55 (1930) 97, note 2. Professor F. W. Cleaves has pointed out the possibility that po-shih may have been a borrowing from the Turkish berizi, Mongolian barzi, or Manchu bahi, which was of course borrowed directly or indirectly from the Chinese po-shih. Such borrowings back and forth are fairly common. See PELLLOT, TP 27 (1930) 14-15, 43-46, note 3.
thousands. Of course, the monasteries made good profits in running these lotteries. At first only monasteries in or near cities sponsored them; later the example was followed by even more secluded monasteries in quiet mountains and forests. Considering such lotteries to be a form of gambling, the government prohibited them immediately.

After the Yuan, the history of lottery tickets is obscure until the nineteenth century when they were issued in Kwangtung province to gamble on the *wei-hsing* 闍姓, i.e., surnames of successful candidates in the next civil service examination. People who bought tickets could bet on a list of surnames. Those who hit the most surnames of successful candidates won. It became very popular, and those who ran them made a good profit. The *wei-hsing* lottery was prohibited by the government in 1875, but then the gamblers moved to Macao to continue their business under Portuguese protection. In 1885, upon a joint memorial by the Imperial Commissioner P'eng Yü-lin 彭玉麟, Governor Chang Chih-tung 張之洞, et al., the *wei-hsing* was legalized and made subject to taxes.14

Although the *wei-hsing* as basis for lottery may have been a purely native discovery, it is remarkable that foreign lottery tickets were widely circulated in nineteenth century China. From an editorial in an issue of the short-lived *Ch'ing-hua pao* 京話報 in 1901,15 we read:

14 *Tung-chih Ts'ao-kao* 23.7b-8a.
15 *Kuang-hsu ching-yao* 光緒政要 compiled by Su-fu Tung-shing 沈桐生 (1909 ed.) 11.6a-7a. According to this memorial, *wei-hsing* gamblers were arrested and fined from 1864 to 1871. Also see *Fa-ch'an* Ch'eng-i-hsing chih 佛山忠義鄉志, 1923, 11.7a-b.
16 According to a handwritten note signed by J. S., presumably an original owner of the copies which are now in the Chinese-Japanese Library of the Harvard-Yenching Institute, the *Ch'ing-hua pao* was "a magazine issued at Peking, after the Boxers' trouble. Only six copies [i.e., issues] were brought into circulation, after which the Editor was arrested, press and all records confiscated by order of the Empress Dowager who considered it to be too pro-foreign, and injurious to her government, especially as it was printed in plain and simple language within grasp of the simple folk." The magazine was a semi-monthly. The number quoted here was the fifth issue for the middle of the tenth moon in 1901.

Some days ago, a proposal was made to Prince Ch'ing 慶王 requesting the issue of lottery tickets. 請開發財源. At present, this has not been started in Peking, but the Lanzon tickets 良同 志, the *wei-hsing* tickets of Kwangtung, and the relief lottery tickets 賬捐彩券 in the northern and southern provinces, under numerous names, are sold everywhere. Since our government cannot prohibit them, it may be better to issue something like them ourselves so that some of our interests will be saved. Consequently now in Hupei province, people are issuing a kind of lottery tickets. They imitate the foreign regulations and call the tickets *fu-ch'ien p'iao* 富蓋票.16

It is clear that the editor considered lottery tickets a foreign institution.17

The use of lottery in general, however, was known to the Chinese for many centuries and was not an importation. The ancient work *Hsüan-tzu* 孟子 says, "Lot-drawing and bucke-throwing are used for the sake of impartiality" 採擲投筴, 所以公也. Another ancient work, the *Shu-c lu* 小史, informs us that money or land was divided by bucke-throwing and horses were divided by stick-throwing in the time of Shih 翰. shih, 314 a. The ancient revolutionists or bandits known as the Red Eyebrows 赤眉 cast lots to select a nominal leader from among three candidates. From *Hou Han shu* 68.1b we learn that about the same time a commander of government

16 The term *fu-ch'ien* probably was borrowed from the Japanese *tomikaji* 富蓋 "lottery tickets." It is interesting to note that lottery tickets were issued mostly in Japan in the middle of the Edo period. See the article on *tomikaji* 富蓋 in the *Nihon kozasai daijiten* 日本経済史大辞典, 2.1193b-1105a.
17 The lottery tickets in Hupei mentioned in this magazine were issued when Chang Chih-tung was the viceroy. Chang's petition (dated Jan. 11, 1902) for imperial permission mentions several kinds of native and foreign lotteries. Chang's tickets, named *ch'ien-ch'un* ts'ai-p'iao 筹捐彩票 were to be distributed in the prefectures and districts, for which purpose had been graded into three classes. This semi-voluntary sale did not meet, with a good response from the people. On Oct. 25, 1902, the Viceroy had to present another petition to change the lottery to a compulsory *pei-ch'ien ch'uan* 指捐 彩 or "indemnity contribution or tax." See Chang *Wen-hsin* luang ch'ien-ch'un-ch'i 張文靜大全集, *Ts'ao-kao* 出處 41.16b-17a; 34.1-2a. Also see Hsi-Kuo Hsiu-shih, *Ch'ing-pai lei-ch'iao* 清稗類稿, *i'se* 55, *Ts'ao lei* *賭博類* pp. 2-3, 22-23.
19 *Esh-shih-shih* ts'ai ch'ien-ch'un 二十二子全集 ed. 1b-2a, 4a.
forces wrote the names of his generals on bamboo slips, which he put in a tube. The general whose name was drawn was to cover the rear while the others were retreating.

Moreover, the history of lottery is hardly separable from that of games and methods of divination. The character chi'en 策 in this connection I wish to call attention to two terms, kuan-p'u 閏戇 and p'u-mai 找 戇 (not to be confused with p'u-mai 撲 戇 in note 2 above), which appear many times in works describing city life in the two capitals of the Sung dynasty. The two terms are discussed by A. C. Moule in two notes in his article "Wonder of the Capital" in The New China Review 3(1920) 12-17, 336-367, which is a translation of passages from the Kuo-ch'ing chi-hsing 郭成紀興 (author's preface dated 1333). In the first note Moule defines p'u-mai (i.e., p'u-mai) as "to sell by auction (more commonly 拍賣)" and identifies kuan-p'u (i.e., kuan-p'u) with kuan-p'u 續 戇 "to wrestle" or "to box" (p. 16). In the second note, he corrects himself on kuan-p'u and concludes it "would seem that... kuan-p'u had at Hang-chou some connection with p'u-mai and described the sale by some kind of auction, or perhaps, lottery of sweets and other delicacies and toys and so forth" (p. 356).

Kuan-p'u definitely referred to gambling by means of games of chance like coin-throwing and lot-drawing for prizes, which from the dealers' point of view meant the sale of goods. It was probably similar to the hooy-, ring-, and dart-throwing games in American fairs and amusement centers. According to the Tao-ch'ing mên-hua lu 7.2b the prizes included not only delicacies and toys, but also curios and other valuable, even chairs, horses, real estate, and song and dancing girls. In some cases one could gamble one hu 亟 (a large unit of silver or gold) in one of these games, and for thirty hu 亟 with a tiny 戇 for thirty three-thousand. Coin-throwing for kuan-p'u is reported in the Kuo-ch'ing chi-hsing 郭成紀興 (Hsih-chin Tao-yiin ed) Hsi-chi 緬集 A.57a, which says, "One hears that in the reign of Li-ling 縉 (1313-1274), in the spring the market game kuan-p'u was imitated in the imperial gardens. It was done by small camels among themselves. When it came to the turn of the Emperor, they would provide him with coins having tails (or heads) on both sides with one side" (132b). Since kuan-p'u was in theory prohibited as a form of gambling, the restriction was lifted officially for only a few days (known as yang kuan-p'u 放開賭) during festival seasons.

The term p'u-mai, meaning "gamble" or "sell," seems to have applied to games of chance played by hawkers and peddlers with their customers, as a sideline to regular sales. Thus it may be considered synonymous with kuan-p'u, only on a smaller scale. There is no evidence that p'u-mai was used in auction. The identification of kuan-p'u with kuan-p'u "wrestling" is, of course, unjustified. In the terms kuan-p'u, p'u-mai, and hung-p'u, the only element common to the meaning of the character p'u is "to hit." The p'u in p'u-mai, "to gamble or sell," also written p'o, 博, for a character "gambling" in general. In the Yuan play Yen Ch'ing po ya 燕清博魚 (Tian ch'ê haoe 玮魚, ed. Lü T'ao, 1357), we learn that fish could be gambled for by throwing six coins, and if five of six coins fall alike, described as wên-ch'ên, luân-ch'ên 五純六純 "five-unmixed" or "six-unmixed." The coins to be thrown were called four-ch'ên 头銅 (same as 殳銅 in the Kuo-ch'ing 累). The character chi'en 策 refers to sticks used for either gambling or divination. The character chi'en 策 is used for chips, tokens, or sticks representing prizes in various games, in addition to lottery tickets. The character chi'en 策 for the lottery itself, according to traditional philologists, is closely related to kou 謀 in tou-kou 投鈔, "bucket-throwing" mentioned above. But its phonetic kuei or rather chi'en 策 may also indicate a general connection with the tortoise shells used by ancient Chinese for divination.

Since the earliest references to the four money-raising institutions invariably link them to the Buddhist organization, we may tentatively assume their monasterial origin. This however does not mean that each of them was an importation from India. Sale by auction in medieval monasteries is the only case in which the Indian influence is fairly certain. The other three institutions may have been a Chinese innovation, because the general concepts and practices of moneylending, mutual help, and lot-drawing were undoubtedly introduced to the Chinese prior to the introduction of Buddhism. The remarkable point is that Buddhist monasteries and their communal wealth apparently have provided favorable conditions for the growth of financial institutions and thus exerted considerable influence on the social and economic life of the secular world.

In the famous novel Shui-hu chuan 水滸傳 chap. 57, we also find Li K'uei 李逵 gambling with p'o-ch'i'en. Cf. Pearl Book, All Men Are Brothers, 1937, p. 657 and J. H. Jackson, Water Margin 1937, 2.523. Both translators have rendered p'o-ch'i'en incorrectly as "dice."

The ancient name for monasteries of the Chinese type is sometimes written 伽藍 with the latter character as its phonetic.

The modern term for auction is p'ai-mai 拍 戇, in which the character p'ai 拍 may have been related to p' in, "to hit," discussed above. Sale by auction is generally considered to be an imported practice. In guides to cities like Peking and Shanghai compiled under the Republic, auction stores 拍賣行 are classified in the category of yang-hang 洋行 (i.e., "foreign companies"); several of them even have yang-hang as part of their titles. Pawnshops periodically invite dealers to inspect unredeemed articles and to make bids for them. Such sales are known as ta-tung 打項, meaning something like "to get rid of pawned articles" and the bidding is known as fang ch'ê-chê 封切, literally "to put a price in an envelope." (Cf. Pei-p'ing feng-on lei-chêng, p. 433.) This is believed to be a native practice, but its history is not known. In the Yuan tien-chia 47.8a the disposal of unredeemed articles is called hsin-chia 下架 "to remove from the shelves," but there is no information as to how the articles were sold.