

# Traditional Culture: Frugality Fosters Virtue

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"The ancients said, 'Money is something external to this physical body.' Everyone knows it, yet everyone pursues it." "Wealth without virtue (*de*) will harm all sentient beings, while wealth with virtue is what all people hope for. Therefore, one cannot be affluent without advocating virtue." "Becoming a king, an official, wealthy, or nobility all come from virtue. No virtue, no gain; the loss of virtue means the loss of everything. Thus, those who seek power and wealth must first accumulate virtue. By suffering hardships and doing good deeds one can accumulate virtue among the masses." (Excerpts from "Wealth with Virtue" from *Essentials for Further Advancement*)

Frugality is one of the traditional virtues for self-improvement, family management, and government leadership. In *Stanzas on History*, Tang Dynasty poem Li Shangyin said, "Throughout history, from majestic nations to individual families, all prosper from diligence and frugality and decline from waste and decadence."

Zhuge Liang's "Letter to My Children" said, "Frugality fosters virtue." *The Biography of Zuo* said frugality is an act of great virtue among all benevolent acts, while waste is one of the worst among all bad deeds.

Based on this understanding of morality, the Chinese have many traditional tales on living with frugality, taking money lightly, and

valuing virtue. Fan Zhongyan from the North Song Dynasty grew up in an impoverished family. When he was studying at Lique Temple, he could only afford to eat congee. Even after he excelled in the national examination and became a government official, he was still very prudent in spending. He was later promoted to deputy prime minister and had a high salary, yet all he sought was having enough food to survive and enough clothes to keep warm. He never built a formal residence, and donated most of his salary to the poor.

Sima Guang, who was a contemporary of Fan Zhongyan's, was a government official for over 40 years. Although he held the position of prime minister, he didn't eat meat often or wear silk clothes. He never collected money beyond his own salary. His residence was merely enough to provide shelter against the elements. During the summer when the weather was extremely hot, Sima Guang dug a 10-foot-deep hole in the yard and lived there. Because he gave most of his salary away to others who needed money, although he was an official for decades, he only had three hectares of land. When his wife passed away, he didn't have enough money to hold a funeral and bury her, and had to sell the land to buy a casket. His stories are still being talked about today.

In "A Letter to Kang on Frugality," Sima Guang encouraged his son to be thrifty. He used his own example and ancient stories to illustrate that prudent spending fosters good character, and decadent lifestyles produce disasters. Sima Guang's sons are all respected as being frugal and self-disciplined. People could even tell Sima Guang's family members just by their words and actions.

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