

Chapter VI

The Emergence of the Ancestral Hall as a Financial Institution in Sixteenth and Seventeenth Century China: Institutional Change in Huizhou^{*}

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Introduction

In the past three decades the study of charity in late imperial China has made major advances thanks primarily to the research of three scholars—Fuma Susumu, Angela Leung, and Joanna Handlin Smith [Fuma 1997; Liang 1997; Smith 2009]. Their writings on Chinese institutions set up to provide charity for the needy in general, for orphans and widows in particular, or for the hungry at times of desperate famines have underlined the significance of the practice of philanthropy, particularly in urban centres of the lower Yangzi 揚子江 delta, since the seventeenth century. These scholars' focus on broader social issues of the history of Chinese charity has highlighted some of the apparent gaps in government and family provisions of welfare aid for local people or for kinsmen.

This paper will explore the apparent gap in family provisions, to explore what charity measures some families may have taken to aid their members at a time of great social and economic change, the mid and late Ming dynasty (1368–1644). My approach will be less direct than that of these three researchers on Chinese philanthropy mentioned above, as it will study the emergence and ascendance of an institution—the ancestral hall of a lineage—that few scholars have so far regarded as a charity. For my purposes, that common understanding need not prove a barrier, since what I am most interested in is how some of the most profit and credit-minded institutions in south China at this time emerged from and nourished charitable institutions. Indeed, I suspect that the ability of these institutions to mix charity

* I wish to express my thanks here to Professors Kishimoto Mio and Miura Tōru for asking me to join in the workshop that led to the creation of this conference volume. My first venture into “Islamic studies,” it required a steep learning curve for me, and prompted me to rethink and rewrite my original contribution along lines I had previously not considered. The benefits to this essay and to my own learning are traceable then to the generous invitation from these two professors, while its problems and errors remain mine alone.

with profits won them the firm loyalty of their donors and recipients alike, and thereby helped the charity-based lineage thrive as an institution in the countryside of late imperial China.

Charity of course has long been understood to have been part of the attraction of trusts associated with lineages, such as the shared landed trust model initiated by the scholar-official Fan Zhongyan 范仲淹 in 1050 in Suzhou 蘇州 and frequently thereafter imitated by countless donors there and elsewhere in China [Shimizu 1949; Twitchett 1959: 97–133]. Historians both inside and outside of China have long held that the shared material basis crucial for the continued operation of Chinese lineages was provided at least in part by the annual rental earnings from their collectively owned charitable landed trust (*yizhuang* 義莊) and that flexible management practices underlay successful cooperation among these trust or lineage members. Lineage charity—that is, the lineage trust’s provisioning of free rice grants, free schooling, and collective ancestral worship—thus constituted the glue that kept large and sometimes very fractious groups of kinsmen together, even in the face of intense pressures from the market and the state.

Against this optimistic assessment of collective welfare arrangements made by and for Fan’s charitable landed trust, there now stands an extensive body of skeptical research. These anthropological and historical studies have minutely and accurately analysed how even the most generous charitable arrangements eventually proved inadequate against Malthusian pressures of more and more lineage members asking for, expecting, and even demanding their share or a greater share of the naturally limited land-based resources of the lineage’s endowment [Freedman 1958; Ebrey and Watson 1986]. Of course, the lineage leaders devised policies to handle these challenges, ranging from tightening the rules for admission into lineage membership and stricter management practices to reducing the promised benefits and raising tenant rents [Twitchett 1960: 1–35]. Lineage-trust managers were not above changing the size of their grain measures or of imposing extra charges (e.g., the annual chicken or unpaid labour for the master at funerals and festivals).¹ But, if we are to believe a great number of case studies covering much of China, and especially south China, the procreative urge stressed by Malthus as underlying demographic history everywhere would seem to have undermined lineage charitable resources and institutions and have won out over pious Confucian calls for intra-lineage harmony and generosity [Ebrey and Watson 1986: *passim*].

There is a great deal of truth in this well-known story, and I have no wish to repeat it here. But, it can serve as the backdrop for the story that I intend to tell in the following pages: how in a far more commercial economy than that of Suzhou in 1050 it was possible for Ming lineages to find a more successful set of institu-

¹ [Xin’an Xiuning Wenchang Jinshi shipu, fulu, Yizhuang, 1282 rules, and 1286 rules].

tional and practical responses to their Malthusian and social challenges. If by no later than the thirteenth century it was evident that Fan Zhongyan's charitable estate model was finding it difficult if not impossible to resolve his lineage members' problems of food shortage and social conflict—the very problems that had initially prompted his adoption of Buddhist temple practices of charity for his own lineage [Twitchett 1959]—then how could the lineage subsequently become the dominant rural institution of Ming and Qing China in the south, unless something was added to Fan's model? And, if this model did change, how did it change and how did these changes lead to new forms of charity—that is, alternative arrangements for the sharing of property distribution among lineage members—in a society far more commercialised than in Fan's mid-eleventh century Suzhou?

1. Huizhou Prefecture and Huizhou Sources

Helping us to unravel and answer these questions will be the Huizhou 徽州 sources, the largest, most continuous body of private and government records we presently have from provincial China between the thirteenth and the mid-twentieth centuries.² These primary sources from Huizhou, the very mountainous prefecture at the southernmost bottom of Anhui 安徽 province, are notable for their sheer number—the most recent estimate is “no less than 300,000 items but more likely in the range of 500,000 items”—and their diversity—ranging from lineage rent registers, genealogies, and legal cases, to contracts for all sorts of transactions, government land registers, and last wills and testaments. Since Huizhou was the home in the Ming and Qing dynasties of south China's richest regional group of merchants as well as the home of many of its largest and best organised lineages, these new sources also stand out from the more conventional records of provincial life that usually tell us little more than general conditions and local officials' and local elites' views. They are of the greatest significance to the historian of late imperial China not just for their number and detail but also for their relevance to many of the ongoing issues about social and economic change—to name just one, the growth of commercial institutions in pre-modern China—that generations of China historians have not yet reached a consensus on. Furthermore, they let us study the activities of very diverse social strata, ranging from the grand scholar-official and merchant lineages to the hungry homes of the poor and the hereditary bondservants. These primary sources often concern the daily life of ordinary people, and furthermore to the extent we can judge from these documents' calligraphy their “authors” included many ordinary people. As a result, we can be confident that the Huizhou sources cast a deep light on a very broad spectrum of late imperial society and the types of charity

² Among the many fine introductions to these sources, see [Usui 2005; Wang Z. 2011].

that different lineage and village institutions practiced. In fact, they indicate how commercial (or merchant) lineages found new ways, and institutions, to add to the list of lineage charity resources and institutions created and used by Fan Zhongyan.

An important benefit of the diversity and abundance of the Huizhou sources then is their inclusion of Chinese village institutions hitherto little understood. Instead of the narrow tunnel-vision of most earlier studies of the Chinese lineage and other village institutions that focussed overwhelmingly on just one of them, Huizhou sources provide us with a holistic and dynamic understanding of the lineage's rise from relative obscurity to dominance in rural China. They do so, thanks to their unrivalled depiction of the relationships between late imperial China's village institutions. I mean not government-established units for local control like the *lijia* 里甲 and *baojia* 保甲, the first being an administrative and tax-collecting unit and the latter concerned mainly with policing and security [McKnight 1972; Nakajima 2002: 113–148]. However successful these local groups were at including all residential households, they were government administrative units designed not as territorial or even political units. At best they organised people into distinct units meant to interlink them with similar units to follow government orders, never to shape them and especially never to oppose them. The actual functioning settlements in which the vast majority of Chinese lived were simply not legitimised as politically active units (how few are the villages of late imperial China whose names we even know, especially from government records!).

Fortunately, China historians have gradually learned how to put aside the concerns and assumptions of the imperial state and observe the political and social arrangements of late imperial villages as shaped and experienced by their actual residents. In the past century that fresh view has often come from students of land tenure, who have asked the sort of questions that anyone living in the village would have undoubtedly known or, if not, would have wanted to know: who owns how much land and what plots, who actually farms it under what terms, who acquires how much rent from which plot, and how much does each plot produce and cost [Yanagida 1986; Sutō 1950]. The resulting emphasis on the study of landowning and tenancy practices certainly helped clear away a great deal of the general nonsense previously written by Chinese and non-Chinese alike about “Chinese villages” and “China's peasant agriculture” as representative of universally valid models. Even if our present knowledge of China's land tenure remains inadequate, what has been learned over the past century has certainly helped historians of the Chinese countryside acquire a firmer grasp of the physical and material circumstances in which villagers and village institutions lived and inter-acted.

The problem with this concentration on land tenure to the neglect of other approaches has often been a gaggle of assumptions that many of these land tenure studies have introduced: a heated and misguided search for manorial systems of tenure, a surprising disinterest in the varied uses of land by its owners and ten-

ants,³ and finally a failure to give adequate appreciation of the impact of village social practices and cultural institutions on the actual workings of these land tenure arrangements and uses.⁴

This larger context, as seen through the Huizhou sources, then shall provide a framework for studying the workings of Huizhou lineages and their institutional charity in the Ming period. For many scholars, this approach has commonly meant the lineage, and only the lineage. Here I wish to expand our scope to encompass not just large kinship groups like the lineage and the newly introduced ancestral halls but also three other village institutions common in south China: the village worship association (*she* 社), the authorised religious institutions of the Buddhist temples and Daoist shrines, the popular cults (*miao* 廟). The merit of this more comprehensive approach becomes evident, once we see how rivalry and cooperation between these institutions lay at the heart of social and economic change in rural China.

Past accounts of these four kinds of village institution have tended to discuss them separately in terms of their conventional social and religious roles,⁵ village worship associations are thus seen as handling village governance including festivals and irrigation, temples (*si* 寺) and other Buddhist establishments as dealing with the burial of the dead and memorial services, Daoist shrines (*daoguan* 道觀) and priests (*daoshi* 道士) as performing elaborate rites (*jiao* 醮) to exorcise baleful spirits and ghosts, and popular cults (*minjian zongjiao* 民間宗教) as promising villagers' better health (*jiankang* 健康) and fortune (*ming* 命), even to the extent of helping them acquire wealth and good fortune (*facai* 發財). Finally, there were large kinship organisations, however conceived, which took care of ancestral worship and collective family life, notably through ancestral halls from the mid-Ming onwards.

This textbook-description of the functions and responsibilities of these four types of village institutions is common but also incomplete and deceptive. It ignores the very complex dynamics of the changing relationships between these institutions, whereby each of them over time collaborated, overlapped, imitated, and competed with the others for resources and village supporters, yielding perhaps on one of their key "textbook functions" to take on another function commonly ascribed to one of their institutional rivals. The handling of the dead—their bodies, their graves, and posthumous memories of them—is perhaps the most obvious instance of such mutual learning by institutions, as Buddhist monks in Tang

³ Excellent work on the practice of Tang and Song agriculture has been done by Ōsawa Masaaki [1996].

⁴ Likewise, there is Patrick Hase's remarkable study [Hase 2013], a model of its kind.

⁵ Much of the following discussion of the village quartet and its separate institutions is drawn from a far more detailed account in [McDermott 2012].

and Song times often handled burial and memorial services, looked after ancestral graves, and even buried the dead with support from kinship groups, large and small [Miyamoto 1992: 112–134]. In the Ming and Qing dynasties the situation radically changed, as heads of families, who previously had supported Buddhist handling of the graves, insisted on their lineages' authority over the graves and on their prerogatives in all matters concerned with ancestral worship alone. The monk, if not banned from the villages of important lineages, was at least sidelined to handle merely the burials, the least auspicious and desirable work that brought them into contact with contaminated corpses [McDermott 2012: 219–234].

The pluralistic roles and commitments of these village institutions thus reflects the pluralistic beliefs of many villagers, who could, at least to their own satisfaction, simultaneously declare themselves to be “Confucian,” “Buddhist,” “Daoist,” and even a cult member, since none of these commitments was completely exclusive and absolute. As their “faith” was fractionalised and divided, the strength of these separate institutions within a village waxed and waned over the course of the last three of four dynasties of imperial rule not only due to larger political and cultural changes but also due to the relative strength of different villagers' commitments to their local village institutions. If primacy among these village institutions was invariably “up-for-grabs,” it was at all times relative. Consequently, the strongest village institution need not have been very strong. Its resources might at one time be limited (few alternative village institutions could match the property assets of large kinship organisations like a large communal family or trust-based lineage), and its social controls weak. But its strength might derive primarily from the charismatic appeal of its head (a particular monk or Daoist priest could have a large personal following) or from local practices and commitments on matters as mundane as pasturage rights for oxen on its land or access to its road. Government policy also could have a large impact on these rival institutions' relative position, as could the type of additional roles that some institutions sought and acquired at various times in late imperial history. For instance, during the Southern Song and for a brief time in the Ming some village worship associations ran their own granaries to help members of their association to borrow grain cheaply and survive famines, sometimes more successfully than did alternative government and kinship-based granaries and policies.

With then an awareness of the need for a holistic long-term analysis of significant shifts in the relative power in the institutional history of all four of these kinds of village institution, I will try to explain how changes in charity policy were instrumental in redesigning the rules and functions of the trust-based lineage and thereby acquired a more exclusive and engaged base of support from their members.

2. Ancestral Halls

Change came for the lineage in the second century of Ming rule, as it gradually gained dominance in many village worship associations and started to exclude members of other kinship groups from association membership and ultimately from village residence. Also, it benefitted from Ming government restrictions on Buddhist monks, temples, monastic establishments, and their properties, as well as from the court's promotion of neo-Confucian teachings and institutions such as the private academy (*shuyuan* 書院). Another traditional Confucian institution that in the mid-Ming gained increasing support both in the countryside and in the court was the ancestral hall (*citang* 祠堂). An institution whose rise to prominence in the mid and late Ming paralleled the development of Huizhou's merchant lineages from 1500 to 1800, its presence in thousands of villages throughout Huizhou marked in architectural terms the transformation from 1500 to 1800 of the entire prefecture and its lineages into the commercial powerhouse and leading merchant firms of south China.

Ever since the early Zhou dynasty (11th century BC to 476 BC) members of China's top ruling elite had enjoyed the privilege of owning a detached, independently standing building for ancestral worship and sacrifices. Known from then and for the next two millennia as a family shrine (*jiaomiao* 家廟) [Ebrey 1991: 53–56; Azuma 2001: 505–575], it clearly marked off ordinary Chinese from families of exalted pedigree whose members held high political office and rank and thus were entitled to have such halls. In these buildings, put up at government expense, they would carry out collective worship and sacrifices to venerable ancestors such as their prime ancestor (*shizu* 始祖) and/or the first (or prime) migrant (*shiqian* 始遷) to the location where the members of this lineage now resided. As other families (but for imperial relations) lacked such a position and pedigree, virtually all ordinary Chinese were permitted to worship their own ancestors only for four generations back at most and to do so only in the privacy of their home, usually in a room. From the Tang on through the Song and Yuan dynasties some families sought to circumvent these restrictions by carrying out collective ancestral worship at gravesites (often to a putative prime ancestor) or by establishing Buddhist chapels to take care of their ancestral graves, sacrifices, and worship. But government restrictions on non-elite use of a family shrine remained in effect even long after the disappearance of the aristocratic ruling order of Tang China in the late ninth and early tenth centuries.

Song government policy on the family shrine, not surprisingly, showed some confusion: it neither recognised the end of the old established order nor desired the emergence of an ancestral worship regime similar to it. Meanwhile, the Song political and scholarly elite showed little interest in taking advantage of this privilege to build such family shrines for themselves (the state no longer paid for them,

and the Buddhist chapel alternative was tax-free, had a live-in caretaker called a monk whose vegetarian food needs could be cheaply met from an adjacent garden). Whereas a qualified official in eighth-century north China had aroused controversy for choosing not to build a shrine he was entitled to, in the Northern Song very few qualified families chose to have a family shrine built and yet attracted no criticism for their neglect of the tradition. In contrast to the Tang dynasty the Northern Song government decided neither to pay for the construction of these shrines nor to exempt them from land and (after 1051) labour-service taxes. Instead, in 1111 it decided to extend (what today is often mistakenly labelled “an effort to democratize”) the family shrine privilege to circles beyond the top political elite by letting all officials (and not just the top three ranks) and all scholars (*shi* 士) build one regardless of their official rank.

When seen from the perspective of later dynasties, this Song government effort to spread the practice of ancestral worship at an ancestral hall appears woefully half-hearted. In an empire with already over 100,000,000 people, the court still wanted to restrict the privilege of building such a huge status symbol to a tiny portion of the population. Hence, no more than twenty-odd officials, generals, and powerful favourites of the imperial family are known to have had a family shrine constructed in the Song [Huang 1987: 244]. In high official circles the family shrine was a rare undertaking, viewed more as a proverbial “white elephant” than a classical antiquarian “folly.” This elite disinterest in a Confucian institution of classical antiquity is remarkable, since the Song, and especially the twelfth and thirteenth centuries, is commonly considered a peak period of Confucian reflection and action.

In the following centuries up to the mid-sixteenth century the matter of a family shrine—or, rather, what Song neo-Confucians rebranded as the ancestral hall—gradually became a repeated topic of serious discussion among scholar officials, especially in the opening century of Ming rule [Inoue 2000]. Yet, their calls for reform changed government policy only when the Jiajing emperor (r.1522–1566) was persuaded to encourage the spread of neo-Confucian institutions like the ancestral hall. He had come to this position, partly because of his own struggles to gain permission to venerate his natal as opposed to adopted father within the Imperial Ancestral Worship Hall (*taimiao* 太廟) and partly because a circle of neo-Confucian enthusiasts at his court regularly memorialised him about the potential benefits to his dynasty’s social order from a more socially inclusive practice of ancestral worship (they also obsessively warned him of the dangers from Buddhism) [Geiss 1988]. The ancestral hall reforms approved by this emperor in 1536 thus opened the door for all officials and commoners to be able to offer sacrifices to their presumed prime ancestor and to do so collectively at the same time of the year, in the middle month of the winter season.

This court-based reading of Chinese social history is somewhat deceptive,

however, as it seems to put the court and emperor at the centre of social change, when a great amount of provincial evidence shows otherwise: the Ming court, as usual, was far behind the provinces in adapting to and promoting social and economic change. For instance, from the late fifteenth century the prefecture of Huizhou had heard a great diversity of voices, including neo-Confucian masters, local officials, and lineage heads, calling for removal of social restrictions for ancestral halls.⁶ This upsurge of local Huizhou interest in ancestral halls is confirmed by reports that by c.1500 “tens and hundreds” of ancestral halls were being put up by lineages taking the custom of ancestral worship into their own halls and hands.⁷ Groups of commoner households, claiming an official of their surname in their distant past whom they would turn into their prime ancestor or prime migrant, made halls and spaces large enough to hold great numbers of their relations and a great variety of social classes, from the highest ranked official household to the poorest commoner [Wang Y. 2014].

This “down in the village” movement proved popular in most parts of south China at various times up to the mid-twentieth century. Within Huizhou, where the interest in and influence of ancestral halls proved to be permanent, an estimated 6,000 such halls were constructed from the fifteenth century onward [Liu M. 1982: 21–29]. (Song and Yuan ancestral halls so far discovered in Huizhou number fewer than 10, while other evidence suggests that overall they would have numbered only in the tens [McDermott 2012: Vol. 1, 100–107]). More to the point, Huizhou villagers saw not only this great increase in the number of ancestral halls but also a surprising concentration of them in a select number of their villages. By the late Ming a large Huizhou lineage had anywhere from 10 to 25 of these ancestral halls in their village, general village area, or collection of hamlets; by the end of the eighteenth century, there is even one lineage with nearly 80 ancestral halls.⁸ Clearly, there was a strong demand from below for these halls, and just as clearly—we shall soon see—the people pushing for this change were finding uses for this hall that its neo-Confucian advocates had not proposed.

This change is all the more remarkable for the fact that most of these halls were built by members—not all members, however—of these village lineages collectively. Whereas some ancestral halls were built thanks to the donation of one or two exceptionally wealthy individuals who had made their fortunes down in the Yangzi valley from selling salt or running a string of pawnshops in Yangzi river ports, the great majority of Huizhou’s ancestral halls arose from collective efforts

⁶ [Wang Ti, *Boan ji*, xia, 11a–15a; Wang Shunmin, *Jingxuan xiansheng wenji*, 10.8b–10a; Cheng Minzheng, *Huangdun wenji*, 17.31a–b], for a lineage’s collective ancestral rituals held in their academy.

⁷ [*Xin’an Shuaikou Chengshi cigui xubian*, 2.10b].

⁸ Listings of such concentrations can be found in [Yao and Mei 2005: 16–22; Zhao 2004].

by kinsmen: collective funding, collective organisation, collective management, and collective worship.⁹ While the reception of these proposals for shared building costs was far from universally positive, it was noticeably more popular than in the Song. What had changed?

Let me begin this answer by acknowledging that that the change often came slowly to many lineages, that members of some lineages resisted it strongly and even violently, and that in the end not all ancestral halls made this change. But as we examine the process of change as recorded in numerous Huizhou genealogies of the Ming and Qing (1644–1911) dynasties, what becomes strikingly clear is that the organisers of these fund-raising drives by and large effected these changes by adroitly mixing their appeals for filial piety and for charity with opportunities for self-interest. Filial piety was most obvious in that the ostensible reason for these structures was to perform sacrifices to the ancestors; it also was the well-spring of the feeling that prompted lineage members to contribute their own funds to this hall to secure the admission of their ancestors' spirit tablets (usually those of no farther back than the three preceding generations) and thus secure their place in the public memory of the village. It was charitable, in that a donor could usually claim that his donation had secured an ancestor's place in the past, present, and future membership of the lineage and so to have secured the social memory of that ancestor in the public life of the lineage and its hall. Also, each donor was helping to secure the well-being of others in the lineage and in effect establish a fund for the protection of the hall's membership. And, it was self-interested in that it commonly won the donor if not dividends from the profits made by an ancestral hall-linked credit association, then at least access to relatively cheap loans the ancestral hall provided its members, either directly or indirectly.

Directly, members of an ancestral hall (as opposed to those just members of the lineage as recorded in its genealogy) could gain access to the ancestral hall's endowment by borrowing money from funds loaned out by its managers to members at relatively cheap rates of interest. In the Ming, whereas the maximum legal interest rate remained 30 per cent throughout the Ming and Qing dynasties, we can observe an overall decline in Huizhou pawnshops' actual interest rates from over 30 per cent increasingly towards 20 per cent [Wang Y. 2014]. The standard annual interest rate for loans between individuals or families in 2,209 extant contracts from Qing and Republican Huizhou consistently hovered around 20 per cent [Wu B. 2015]. Yet, rates were often based on highly specific particulars (such as place, past history, and the amount borrowed); sometimes, big loans were given out at annual rates lower than 20 per cent. In particular, ancestral halls are known to have

⁹ [Wu Ziyu, *Dazhang shanren ji*, 22.14b–16a] mentions how competitive status drove even very modest Huizhou families to donate to ancestral hall fund raising campaigns in order to demonstrate their ancient ancestry and contemporary eminence.

offered funds to their members at significantly lower interest rates, as low as 12 per cent but in other cases 15 to 20 per cent. Indirectly, members of the halls would benefit from loans made by the hall to non-kinsmen at the higher rates; if only because the profits accumulated by his ancestral hall's credit association in this way would have been primarily intended to pay for the eventual construction or repair of an ancestral hall and thus have reduced future calls on his financial contribution to the hall's construction.

In other words, the ancestral hall building, an institution that had in many cases also assumed educational, semi-judicial, and other functions for a lineage or a branch, was no longer that all-inclusive ancestral hall, which as imagined by its Song and early Ming neo-Confucian advocates had all members of a lineage assemble for collective ancestral worship at fixed dates of the year. It was now being used by only those descent-line members who were willing to invest in its future and who thereby turned the hall, in fact if not in name, into a proto-bank with themselves as its stockholders and debtors. While I found no explicit requirement of members' making removable deposits of their funds in the hall's funds, these halls did require their members to make a donation to its building fund. In return, they could see their ancestor's spirit tablet safely ensconced on the hall's altar and they would benefit from the hall's use of its funds for loans. If made to others, these loans' interest payments might end up as dividends to be shared among hall members or used in ways that would have reduced the members' financial burdens; or, if made to themselves, they could borrow the hall's funds at more affordable rates than those on offer from other local lending agencies like pawnshops and money houses. In this newly realised order, admission was not guaranteed by birth or direct descent alone. One needed also to donate money to gain entrance for oneself and for the spirit tablets of one's own ancestors, usually going back for a generation or two. This new ancestral hall thus was not the one-direction charity created by Fan Zhongyan but an institution that required ongoing "give and take" from its members. As with other social relations, one constantly needed to "nourish" (*yang* 養) one's relation with the ancestral hall, just as it or its managers needed to nourish its relationship with members. One could no longer take these human and institutional relations for granted.

In pursuing this far more money-minded path of institutional development, some ancestral halls allowed themselves (and the overlooking protective shadow of their ancestors) to be used as a site for affiliated credit associations set up and run for the association members' profit (the hall might in turn be compensated with contributions to its repair funds) [Xiong 2005: 437–457]. Other ancestral halls, not content to serve passively as an umbrella organisation for parasitic credit associations, took a more active interest in affiliate arrangements, setting up and running such credit associations simply for their own profit. Indeed, one ancestral hall, that of the Chengs of Dongli 程氏東里, transformed itself out of a failed credit associa-

tion into a much larger lending association that even designed rules that required it to function, in fact if not in name, as a pawnshop. In sum, a proto-bank and even pawnshop were created out of a credit association and hall, supposedly set up solely for ancestral worship.¹⁰

In the late sixteenth century the Chengs of Dongli had built a hall (*tang* 堂) in their home village and from it ran at least one credit association. After this association ran aground due to some opaque misuse of the funds¹¹ and, mainly, the difficulty of forcing debtor kinsmen to pay back their loans at interest, the son of the man who had established this initial venture decided to launch a grander affair from the hall. Claiming to show magnitude to those 38 investors whose money he retained from his father's failure, he in 1588 offered them free or cheap admission to his new venture to set up an ancestral hall with spirit tablets (*shenzhu* 神主) for its donors' ancestors.¹² Where the conventional social historian of this period might discern signs of creeping "gentrification" by a minor provincial lineage, these Chengs in fact were playing a far more imaginative game, indeed, a gambling operation with others' money, whose destination is never specified except in terms of "ancestral rites and loans."

The hall allowed members of the previous association to submit one ancestor's spirit tablet for admission to the hall free of charge. If a donor had already died, his son(s) or wife was to submit his spirit tablet free of charge to the new hall association. Other supporters now need make only a modest contribution, the amount depending on which of five ranks they wished their ancestor to enjoy: the top rank required 10 taels, and the rest in descending order of 8, 6, 4, and 2 taels. Experience had taught the new fund's managers to expect arguments over entry, and they thus were urged to ignore all social pressures and force when a submitted spirit tablet was backed by insufficient funds. Likewise, they were to pass onto local officials any intractable disputes about the rank accorded a submitted spirit tablet.

Whether *yamen* 衙門, or local government office, rulings were truly the end of these disputes is hard to know. But, overall in their dealings with kinsmen and non-kinsmen alike, the Chengs who ran this hall and its funds did so along lines of a business rather than a traditional ancestral hall. From their kinsmen they sought as wide a field as possible of donors and donations (only heirless males, sonless wives, and expelled members were told not to apply).¹³ Other than successful offi-

¹⁰ [*Chengshi Dongli cidian*].

¹¹ [*Chengshi Dongli cidian*, shiji, 1b].

¹² [*Chengshi Dongli cidian*, 1a].

¹³ These members' spirit tablets were to be lodged in the central hall of the building (*louxia zhongtang* 樓下中堂), where they were to receive separate trays of sacrifices. Five ranks were designated according to five levels of donation: less than 100 taels or without funds, 200 to 300 taels, 300 to 500 taels, 600 to 900 taels, and 1,000 to 5,000 taels. Later on, the "superior rank" was set up for donations of 6,000 to over 10,000 taels.

cials and others judged “moral worthies,” membership came only after a donation had been made. To remove justifiable concerns about the handling of the previous fund and thus to attract numerous donations, the new fund’s founders promised to make relatively safe and secure loans, enforce repayments, and share profits. Sounding like a bank and its accountants reporting to its stockholders, the Dongli Chengs’ *Chengshi Dongli cidian* begins with a section on “making profit” (*shengxi* 生息), declaring that “Hereafter, all presenters of spirit tablets to the ancestral hall are to pay silver upon presentation of the spirit tablets. If this money does not [subsequently] turn a profit, then its handlers are never to avoid declaring a deficit in the finances.”

To make these profits, the managers imposed relatively high admission charges on virtually all ancestral spirit tablets hereafter submitted to the new ancestral hall. Donations ranged generally from 100 to 5,000 taels of silver, with the more silver donated, the higher the rank accorded the submitted tablet. Those paying over 5,000 taels, say, 6,000 to 10,000 taels, received a “super-high” rank, while a potential donor paying, say, just 30 taels would find his donation considered so long as his donation was judged generous and sincere. Yet, regardless of the amount paid, all of it had to be handed over before the hall would place a spirit tablet for the deceased ancestor in its precincts. In other words, one could not, as in some other associations we have introduced, make a small donation and then assume that over time the association would nurse the amount to a figure that satisfied the hall’s admission charge. The managers of this ancestral hall wanted to look after only the hall’s funds; they did not want to service others’ money for others’ benefit.

Claiming that “over the next one or two years spirit tablets will gradually be presented and the profits will gradually increase,” the organisers of the hall set rules on how to transform these donations of liquid capital into loans that made profits for the hall and its members. Above all, they insisted that the hall learn a lesson from the failure of its predecessor credit association: hence, it barred all “descendants of the [lineage’s] branches from taking out any loan from it.” Instead, it sought its fortune elsewhere, by making loans to only those “who have wealth and another surname.” In this corner of Huizhou, business and blood ties apparently did not mix well, as such arrangements tended to leave all parties feeling poorer and hard done-by.¹⁴

Secondly, all of the hall’s loans now had to be backed up with the borrower’s collateral, and moreover the necessary form of that collateral was specified as paddy fields (*tian* 田), lest the loan never be repaid and the defaulter leave the

¹⁴ E.g., [*Xiuning xianshi Wushi zongpu*, fu, 16a] tells of the credit association of this lineage’s grave maintenance association; it was permanently barred from lending its capital to the members’ descendants, since “in many big lineages doing so proves to be the cause of conflict.”

lender with a fat loss. In effect, regardless of whether or not it had ever already set up such arrangements outside of Huizhou, the ancestral hall was now to function as a kind of pawn brokerage inside Huizhou¹⁵; it would retain whatever landed assets it held and for its loans draw solely on its liquid funds acquired initially from spirit tablet submissions. Furthermore, all loans were to be repaid within a year, along with interest fixed unalterably at 30 per cent per year.¹⁶ It adds a note that bespeaks the harsh pain of experience: when the debtor can pay only a small amount of the debt, accept the payment solely as an interest payment, and for the time being forget the borrowed capital. And since some loans went unrepaid for years, past and present managers were to cooperate in seeing eventually to the full repayment of the loan with full interest.

And as for the profits (or interest payments) that would eventually be collected, the managers are to spend them first and foremost on the regular collective rituals dedicated to the common prime ancestor in whose honour the hall had been built. The remainder was to be either accumulated for the forthcoming construction of the ancestral hall or to be distributed to the members (this practice contrasted with the former association's rough division of silver interest payments into just separate payments "which lineage members were allowed to press to take for their separate use"). Unfortunately, nothing is said about what portion of this remainder was to be spent on the first rather than the second use. But, interestingly, the management was to carry out a wholesale reform of past practices for the distribution of the dried pork meat portions usually presented to all attendees at the major lineage ceremonies upon their departure from the hall. Previously, according to the managers, "moral principle" (*li* 理) had obliged the hall to give equal shares of this dried pork meat to each legitimate member of the hall. But, events had shown, they argued, the folly of such innocence. Not only were too many people now in the

¹⁵ As most Huizhou villages by this time were single lineage, it is interesting to speculate precisely how and where the lending operations were carried out. Huizhou market towns did have their own pawn brokerages (as we shall soon see), and I suspect the operations for lending money to non-kinsmen would have been shifted there, perhaps to be handled by one of the ancestral hall's managers out of his own brokerage. More research needs to be done on this point.

¹⁶ This rate would have been the top "standard market rate" permitted by Ming law. Actual annual rates varied greatly, but by the late-sixteenth-century lower rates, especially to credit-worthy clients, were not uncommon. For instance, observe the common collection of an annual 20 per cent rate on loans made by a kinship group in the Huang lineage of Tanbin to its members from 1603 to 1650 [*Tanbin Huangshi shouzhi qingce*, passim]. The cash funds of this ancestral memorial association, which also functioned as a loan association, rose fifteen-fold in this half century from 1.4 to 22.804 taels. Once again, this is a small-scale operation, presumably by local people for local people and thus enabling some managers of the funds to gain in a fortune, then invaluable experience in the management of money and the art making more money from money.

lineage but also far too many were incompetent and partial in their understanding to justify the continued practice of this principle. Now, instead, these ritual meat portions were to be distributed among members according to the position that their submitted spirit tablet had acquired on the hall altar. In short, the ancestral hall's pork dividend was determined by the amount of money that one or one's ancestor had given to the hall. Consequently, it is not too farfetched, I believe, to argue that the representation of these spirit tablets had been transformed from "ancestors" into "stocks" and "shares" and that the members attending ancestral rites at the hall and facing an altar filled with such shares were in effect worshipping their own investments and collective financial venture. The ancestral hall had become a bank whose members could now be imagined as organised to venerate the silver that had won them inclusion in this hall of the good and well-to-do.

The ancestral hall of the Dongli Chengs was not alone among Huizhou ancestral halls and lineages in deciding to lend their collective funds only or primarily to non-kinsmen. The Wus of Mt. Shang 商山吳氏, who had become fabulously wealthy from their many pawnshops scattered throughout the Ming empire outside of Huizhou, had an ancestral hall that initially lent money to its members at an annual rate of 12 per cent. Even then, so many borrowers failed to repay these loans that the hall changed its rules to require the full repayment of all loans and attendant interest by the next New Year's Day. It is not clear if the interest for kinsmen was subsequently raised, but "free-riding" with deliberate defaults was no longer acceptable for kinsmen of this very rich lineage.¹⁷

Nor is that the end of the ancestral hall's intimate association with loans and banking. As the ostensible aim of all this lending was to build up the funds required for the ancestral hall's construction, any credit association with this aim clearly faced the prospect of raising money to terminate its existence. Turkeys of course never vote for Christmas, and so the managers of Huizhou ancestral halls devised other grounds for their charges. In no way anxious to see their fund-raising efforts cease, especially when they had often been so profitable, they found comfort in perhaps a most unlikely place, that is, the rules of the venerable and well-known Confucian classic, the *Book of Rites* (*Li ji* 禮記). In this nearly 2,000-year old text they found a prescription that opened the door to another even wider source of income, as it in general barred spirit tablets from remaining in the hall for more than four generations. Thereafter, a tablet was to be shifted to the grave of the deceased, where it was permanently deposited alongside his coffin, unless good reason could be found to justify its continued stay in the hall.

What then were these good reasons? Custom and text allowed for special exemptions to be made for the high official, the scholar whose reputation for learning and generosity had burnished his family's social standing, and the men who in

¹⁷ [*Shangshan Wushi zongfa guitiao*, 13a–b].

other ways had won the hall some fame or fortune. For the ordinary descendant who could not claim or be accorded such exceptional achievements, a dire fate seemed to await: permanent exclusion from the hall and disappearance from the lineage's public life and memory.

Not surprisingly then, the hall's managers, recognising that the construction of the hall would lead to the disappearance of their construction fund and any revenue accrued from their use of it for loans, joined with the filial sons of these lineages to find a mutually agreeable solution to their common dilemma. Seeking to relieve their deep anxiety as well as the social pressures coming from others, the managers set up rules specifying how further donations from a deceased member's worried descendants could be translated into winning permanence or "eternity" for the donor's modest but deserving ancestors. In some cases, a set and fixed amount of silver was required of all donors seeking for a spirit tablet's eternal rest inside the hall. In other cases, the donor was provided a menu of choices. For the usual price of three spirit tablets, he could sometimes gain permanent hall admission for five kinsmen's tablets. At some other halls, the bargaining was more rococo. In accord with the Chinese traditional practice of giving a rank (from a set of nine rank distinctions [*jiupin* 九品]) for each official posting, he could decide what official rank he wanted his ancestor to have on the altar in the hall; as each rank had a different price, the descendant would seem to have determined both the amount of silver he would donate and his ancestor's posthumous rank in the hall (this did not upset the generational order, however) [Zhang X. 2002: 97–108]. As the children and grandchildren making this decision would often be numerous and as they often sought to install their father or grandfather permanently in more than one of the ancestral halls he was eligible for by blood and money, the cost of finding the appropriate sum for each spirit tablet's rank in several halls might in the course of an ordinary Huizhou merchant's life have added up to a considerable portion of his lifelong income. The construction cost for Ming ancestral halls in Huizhou ranged, as far as I can discern, from very little for a structure little more than an altar platform to as much as 7,043 taels for the comprehensive ancestral hall of the Xiang 項 lineage in Guixi 桂溪 in She 歙 county. In Qing times the top Huizhou hall construction figure was more than five times greater.

Nor was that the end of the ancestral affair. Even after acquiring permanent tenure in the hall, the descendants of a deceased party with a spirit tablet in the hall would be expected to pay other levies irregularly for the rest of his life. For example, at certain occasions like examination successes and marriage or births, especially when the donor would be celebrating (and thus enriched with gifts from others), a contribution—the amount was usually small and invariably fixed—was required.

Lest we think that the problem of debt defaults was due to these debtors' or credit associations' attachment to an ancestral hall as opposed to any other institu-

tion, take a look at a 1627 list of debts owed a pawn brokerage operating outside of an ancestral hall in the Huizhou market town of Tunxi 屯溪.¹⁸ Upon the death of its owner and, probably of even greater importance, upon a servant's flight with the account books, the widow was obliged by her in-laws to hand over to them the shop's remaining capital, including its credit from unpaid loans. Members of at least 11 surname groups are listed as owing the pawnshop money. Yet, of these, one group stands out: those with same surname as the shop's owner account for roughly half of the shop's total number of borrowers and for at least three-quarters of the 2,812.22 taels of silver still unrepaid to the shop. The shop's transfer of these credits to the lineage's elders seems thus to put them in charge of dunning some of their kinsmen for repayment (the outcome of this task is not recorded). Also notable are the absence of interest-rate charges on the loans to these kinsmen and the size of their loans—up to 1,000 taels of silver—in sharp contrast to the small amounts loaned to non-kinsmen at interest.

Is it surprising then that Huizhou pawnshops, other Huizhou banking institutions, and their capital investments were increasingly located outside of Huizhou [Fujii 1953: 48; Wu Shiqi, *Lüzi guan zhengxin bian*, 5], where their clientele was less likely to share with it a common surname and prime ancestor? In other words, the ancestral hall might in later centuries remain a key institution within Huizhou for ordinary lineage members' access to capital and credit at advantageous rates, but the centre of financial activity for any successful Huizhou merchant and his lineage would have of necessity moved to places elsewhere in the empire. It seems easier than to have been a Huizhou merchant than to be a member of this kind of Huizhou lineage. But, the point of this extended account of how ancestral halls found their way to the heart of many a lineage member's life and economic activities is that such a distinction would have been hard to make and even harder to maintain.

Finally, if only to show how pervasive this ancestral hall practice of money-lending was, let us return to the collective ancestral hall of certain Cheng lineages at Huangdun 黄屯 in She county, a hall that for centuries had been the object of fierce contention between Chengs and non-Cheng members (who viewed it as a local shrine and not as an ancestral hall). By the end of the Ming the Chengs' push to gain dominance of the hall had progressed far enough to justify an odd relationship between five of its constituent lineage members and the shrine itself. Anxious to encourage other offerings there to their shared prime ancestor, five Cheng lineages in 1629 agreed to make annual offerings of silver to pay for this annual sacrifice. Even though the sums were small, they did so, only after being assured that each

¹⁸ [Zhou et al. 1991: Vol. 4, 218–220]. The men with the same surname as the shop's owner, unlike the other debtors, had no rate of interest specified after their names, as if they were exempt from such an obligation.

of them would in return receive 20 per cent annual interest for their donations—presumably the Huangdun ancestral hall was to lend their donation to others at a higher interest rate.¹⁹ Other evidence confirming this use of an ancestral hall as a lending association or proto-bank comes slightly later from Wujiang 吳江 county, Suzhou, where in the early Qing the list of a lineage's sacrificial fields for ancestral worship includes hundreds of taels of silver as assets to be loaned out at interest.²⁰ The interest rate is not indicated, but the entire purpose of the ancestral hall running this operation is: ancestral rites.

So far, the focus of my discussion has fallen on the myriad ways these halls sought to gather funds that eventually would be used for interest-bearing loans. What evidence do we have about the use members of the ancestral hall association of the Dongli Chengs made of their loans? No specific use is prescribed, proscribed, or described in the records of these Chengs or other lineages, and so we are forced to consider a range of possibilities in light of additional evidence. Firstly, during the Ming money was borrowed from such credit institutions by a wide range of Huizhou men for a wide range of purposes. The most instructive example is that of another Huizhou credit association set up in 1639 by 14 Wangs. Like the expansion association, it required a minimal annual fee of 0.5 tael of silver for membership a year, allowing the association to disburse, at least initially, 7 taels annually. From this sum, presumably as a form of payment, it decided to loan its annual heads 4 taels every year at a 20 per cent rate of interest. Defaulting borrowers were obliged to pawn their possessions first with the association and then three days later, if still unable to repay their loan, with a pawnshop (that presumably was owned or run by the association's kinship group or some of its members) [Zhou et al. 1991: Vol. 10, 91–101]. But, at the same time this association on behalf of its members promised to invest its remaining capital annually in salt monopoly trading in Haiyan 海鹽 county of Jiaying 嘉興 prefecture. Here we have a group of small-time investors making a collective investment in business that quite possibly would have been owned and managed primarily by families they knew.

Confirmation of this conclusion is found in an unexpected source, a collection of 731 letters sent to the co-owner of a Huizhou pawnshop, Fang Yongbin 方用彬 (1542–1608) [Chen 2001].²¹ Though easily dismissed as one of the countless examination failures of sixteenth century Huizhou, Fang actually maintained another career that fed him and his family and that let him pursue for several fruitless decades his dream of examination success and an official career: he co-managed the family pawnshop in Yanzhen 岩鎮 market town and thereby developed close

¹⁹ [*Da Cheng cun Chengshi zhipu*], the last part of the section Shizhong miao e.

²⁰ [*Wuling Gushi zongpu*, 6th ce., jitian zhi, 1b–2a, 3a].

²¹ This collection, after passing through the hands of a Japanese dealer or collector, was acquired by the Harvard-Yenching Library, where they now rest.

affiliation with at least 352 clients. The great majority of these men were fellow Huizhou natives (including family relations) who were living away from home. Many were based in the Yangzi delta, but overall they wrote to him from 54 counties in more than half of the empire's 13 provinces and two metropolitan areas. Many doubtless had access to other Huizhou pawnbrokers in their actual place of residence, but back in Yanzhen, the Huizhou gentry-dominated market town where his family was very well-known [Zhang and Wang 1985: 38], Fang Yongbin was their pawnbroker of choice, presumably due to personal and family ties and thus probably the relative ease of all parties anxious to keep their financial relationship confidential. These men included not just well-known literati and high officials, but also artisans, merchants, and even farmers. Some correspondents specify the intended use and destination of their loan; in addition to paying their living expenses, marriage and funeral costs, legal expenses, and government charges, they mention use for commercial capital (*shangben* 商本) and loans (*fangkuan* 放款). The loans from Fang Yongbin ranged from a few *qian* of copper to 100 taels of silver, but usually amounted to just a few taels.²² In fact, those claiming to need a loan for investment received only small sums, in confirmation of evidence we have from the Song and Qing on the participation of small individual borrower-investors in commercial ventures.

The most important contribution that Huizhou merchants made to this already existing form of commercial partnership was their linkage of its practices to their lineage organisation and resources. They took advantage of the size and flexibility of both the lineage institution and the joint-share partnership arrangements to attract more investors—ordinary joint-share commercial partnerships in the late Ming period consisted of as many as several tens of members²³ and included not just merchants and officials but also village farmers and even a merchant's own bondservant.²⁴ Far more significantly, they allowed their various partners to invest different amounts of capital at different times and to share the profits on the basis of the amount of their capital investment and time as partners.²⁵ Although much is

²² [Chen 2001] for the salt merchants Fang Yangeng [Vol. 1, 487] and Fang Shimo [Vol. 2, 965]. Other merchant borrowers are waiting to be found in this remarkable treasure-trove of information on the financial life of the well-known and the not so well-known in Ming Huizhou [Wang Y. 2014: 236–247; Wang S. 2002: 12–20].

²³ [Zhang and Wang 1995: 74; *Shuaidong Chengshi jiapu*, 4.17a; Wang Daokun, *Taihan ji*, 61, p. 1, 266], for 10 persons, all relations, investing 300 strings of cash apiece in a comenda-like partnership, that had one Cheng do the trading in Huizhou. See also [Imahori 1991: 664–665]; and [Ineno 1942: 731–822] gives a wide-ranging discussion of a basic topic of Chinese economic history that seldom receives the attention it merits.

²⁴ [Zhang and Wang 1985: 78]. In one venture, a Huizhou merchant unwittingly received a sizable investment of 500 taels of silver from one of his own bondservants.

²⁵ [Cheng Dawei, *Suanfa zuanyao jiaoshi*, 119–123].

made of the partners being equal, this ideal of equality eventually gave way to a tolerance of unequal investments, unequal assignments in the managerial hierarchy, different numbers of financial supporters backing each of the partners with their capital investment for different periods of time [Liu and Xie 2005: 79–83, esp. 83], even though some of these lineage-linked joint-share commercial partnerships enjoyed greater longevity and thus more stability than in the past.²⁶ It was very hard to manage a very complex financial organisation to every partner's satisfaction. The creation of distinct "active" and "dormant" partnerships in Chinese joint share companies solved some of these problems, but sons, especially if they had plans to divide the family estate into equal parts among themselves, did not always want to continue their father's commitments. And so, they then might be tempted not only to curtail their involvement in his commercial affairs but also to begin their independent career in business by launching yet another ancestral hall (perhaps in his honour) and initiate a fund raising drive for this new charity's endowment.

Conclusion

A few concluding observations on this essay's analysis and broader implications may now be warranted, especially for students of the Islamic waqf. This article has not argued that all ancestral halls in Huizhou or in south China underwent this change; rather I am arguing, on the basis of extensive searches through genealogies and other lineage records that a substantial number and share of lineages and their branches underwent this commercial transformation in Huizhou, and that further examples can be found in Wujiang county in Suzhou and in the modern New Territories in Guangdong 廣東 province.²⁷ Also, I am not arguing that these ancestral halls served as banks for all Huizhou merchants and that the ancestral hall itself was a full-fledged company; rather, I am arguing that its use of its funds was far more flexible, and that its funds rarely went beyond the moderate level of pawnshop capital that others have found common in south China during the Ming, and that some of its funds ended up invested in commercial ventures. Thirdly, I am not arguing that the ancestral hall was unique in offering this financial service; in fact, I suspect other Huizhou village institutions—certainly pre-Ming Buddhist establishments had offered credit to people in other parts of China and probably did so in Huizhou as well. But the ancestral hall's relative abundance of resources

²⁶ The number of partners may also have increased not just to reduce risks but also in response to business cycles usually indiscernible to us today (the higher the point in a business cycle, more investors, small or big, presumably became active in the market).

²⁷ [*Wuling Gushi zongpu*, 6th ce., jitian zhi, 1b–2a, 3a; Watson 1985: 41]. The situation Watson describes on pp. 26–35 is very similar, but not identical, to the practice in Ming and Qing Huizhou.

and lower interest rates for its members made it particularly attractive to Huizhou villagers. And, fourthly, I am arguing in this essay that we historians have to make greater use of our imagination and hunches to find connections between certain events and practices that our sources may not explicitly point out. The history of the ancestral hall in late imperial China may have seemed a well-researched topic. But by asking about its role as a charity and about the financing of its construction I believe that we have found a previously unknown side of Chinese financial history that goes far to explain how and why so many ordinary Chinese families in this part of south China remained so loyal for so long to the ancestral cult: it was a charity that worked in their interest. And on this basis, we can begin to write a “grass-roots” history of Chinese capitalism and its institutions.

What thus seems distinctive about the traditional pre-1500 Chinese ancestral hall (as well as Fan Zhongyan’s charitable landed trust of 1050) as a charity in contrast to the waqf are the overwhelming restriction of the dispensation of their charity to the hall’s or trust’s kinsmen (that is, those with properly recognised descent ties to their prime ancestor) and the hall’s stubborn independence from supervision or governance by non-members, including the state and its representatives. Hence, the post-1500 ancestral hall described here continued to have these distinctions, even to the extent that the hall’s very nature and function could be transformed without criticism or intervention by local scholars or officials. The highly legalistic culture of medieval Islam may have had its counterpart in the highly ritualistic procedures and practices of the Chinese court and bureaucracy, but not elsewhere in Chinese society. Institutions and even rituals could acquire in ordinary people’s daily lives roles not at all mentioned in the Confucian classics and commentaries, as even venerable institutions like the ancestral hall and traditional practices like ancestral worship could acquire new, more private roles and uses even in a highly commercial society once thought to have been the antithesis of a Confucian society.

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