Confucius Teachings On Building A Happy Life (27)

- a foundation for Mahayana Buddhism practice

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Building Social Credit

Hello my friends! Let us look at the next phrase:

"When borrowing things from people, return them quickly. In the future if I have an urgent need, there will be trouble borrowing it again."

Whenever we borrow something from others, we must always remember when to return it. We have to be very cautious with this because people have been kind and helpful by lending things to us. If we do not return their things on time, we are being very morally unrighteous. When we have decided when to return something but are afraid of forgetting this matter, we can note it on our calendar directly. Then, we will not forget it because we will look at the calendar every day. We can also write it in our notebook or daily planner. If you can be so cautious every time you borrow people's things, they will be very happy to lend you things in the future. Zheng Lian of the Ming Dynasty once went to borrow books from a wealthy family. That person requested him to return the books in ten days. Ten days was a short duration but he was elated because that person was willing to lend the books to him. It happened to snow heavily on the tenth day, so the owner thought that Zheng Lian would not be able to come. But Zheng Lian still braved the big snowstorm in order to return the books. As a result, the owner was deeply touched and greatly admired him too. He said to Zheng Lian, "Our family would be happy to lend you books in the future." So, when people look displeased when we borrow things from them, we should introspect instead of blaming them. Our social credibility is to be built up by ourselves bit by bit. We do not have to envy a person who has earned others' trust; there must be a reason for it. We must seriously work hard in this direction.

Who are the borrowers now? They are the "big brothers" while the lenders have become the "little brothers." The borrowers act like a boss while the lenders have to appeal to them to return the money. Society has been turned upside-down, has it not? And even when they actually have the money, they still will not return it. This is extremely bad; they never consider how kind the lender is by lending money to them in the first place. According to our ancient people's moral integrity, as long as they had the money, they would immediately return it. Is this kind of credibility from ancient times the same as that of modern times? It is different! To ancient people, trustworthiness and credibility represented one's character. So there was no need to write a note of IOU. The Chinese's sincerity and trustworthiness represented a person's conduct, there was no need to write a note. In fact, about fifty to sixty years ago, Chinese society still held fast to such moral values. For instance, my maternal grandfather had a rice shop before. For many people who had no money to make purchases, he would give them the rice first. Most of them would come and settle the debts during the Lunar New Year. But a small number of them did not pay off their debts because they really

did not have money. My grandfather would not ask them for it either. Since people had mutual trust for each other, they knew that the other party would surely come and pay back the money as soon as they had it. They must have had difficulty with money at that time, so asking them to repay it would have been morally unrighteous. You see, people in the past had complete trust in others.

What is credibility in the West? Everything must be in black and white because the Western perspective requires the lender to doubt if you are good or trustworthy in the first place. You have to prove to them you can be trusted. These are the different attitudes towards "credibility" between East and West. But are we currently using the Western or Eastern approach to deal with this issue? We are now more inclined towards the Western approach. Because few people dare to attempt the Eastern way. They are worried and afraid that people's words cannot be trusted nowadays. In the end, are we progressing or regressing? We should calmly think about this.

It seems that you have taken a small advantage by not returning people's money, but in actuality, your entire social credibility has been overdrawn bit by bit. There was a businessman in Shenzhen who went to negotiate business with a farmer who later agreed to sell a piece of land to him. But this businessman only paid half of the money to him. This farmer was enraged because that was his only piece of land. The businessman still owed him six thousand yuan. People often think that taking advantage of people seems to be beneficial to themselves. But a few days later, this farmer brought a bomb to the businessman's house and took him down along with himself. The newspaper wrote, "How much is the value of a person's life?" Six thousand yuan. So, credibility is particularly important. First, we must maintain our credibility well; second, we have to always bear in mind that people are helping us when they lend us something. We must not forget this act of moral righteousness and kindness. Then we would naturally be vigilant and keep our word. Confucius also repeatedly mentioned the importance of "trustworthiness" in *The Analects*. We will talk about this in the following chapter. It is mentioned in *The Analects* that "One who has no credibility will not have a foothold in society." An untrustworthy person cannot gain a foothold among people. We are living in a society; if no one trusts you, they will leave you and it will be very difficult for you to develop yourself. Confucius also said, "I do not know how a man without credibility can get on with his life." That is, If a man is untrustworthy, I really do not know what things he can accomplish. So, credibility is very important to a person.

Trust In the Five Ethical Relationships

Let us look at the character for trustworthiness 「信」. It is a compound ideograph, comprising the radical for "man" on the left and the radical for "speech" on the right. It implies that a person must keep his word. As for the ancient people's attitude towards speech, they said "a promise made is worth a thousand taels of gold" and "one's words are as heavy as nine 3-legged cauldrons." Apart from keeping one's word, "trustworthiness" also connotes credibility and righteousness.

Credibility and righteousness are one unity. Even though we do not talk about them, we keep them in our mind. For example, even though we do not tell our father that we will be filial to him, we keep this righteous duty in our mind at all times. So, other extended meanings for credibility refer to the morality, comradeship, and gratitude among people. In the present language, it is called a person's duty or obligation. By understanding credibility in this way, we can interpret its meaning more extensively. We know that the saints' wisdom is nothing

more than managing interpersonal relationships. This is the most basic practice; we must first learn to conduct ourselves. So, how do we keep our word? Self-conduct revolves around the Five Ethical Relationships. What are they? This is a test; let us recall what we have learned and start answering: love between parents and children; righteousness between superiors and subordinates; distinct responsibility between husband and wife; order between the elderly and the young; trust among friends. With these five righteous duties among people, would the monarch need to say to his minister, "You must be loyal to me"? Would he need to say that? He needs not say it because that is a person's duty and responsibility; it is the dutiful attitude for self-conduct. People will keep this promise without the need for someone to tell them.

Let us look at the parent-child relationship. Of course, parents must first keep their word before they can lead their family and children well. Only then will children trust them and be convinced by their words. If the father says one thing and does another, will the child respect him? Impossible! If you carry on like this, I guarantee that your child will rebel in the future because his accumulated dissatisfaction will explode someday. So, parents must be credible with their words. There is a story from the Zhou Dynasty called "Zengzi Killed a Pig." The story goes that Zengzi's wife was about to go out to buy food. Her son said, "I want to go with you." His mother said, "Don't make a fuss! If you behave well, I'll kill a pig for you to eat when I return." She said it perfunctorily but Zengzi happened to overhear. When she returned, she was shocked to see her husband sharpening a knife, so she ran toward him and said, "I was just kidding with him. You took that seriously?" Zengzi immediately said to her, "If you break one promise to your son, it will be very difficult for you to earn his trust in the future." As elders, we must be careful with our speech and deeds. You must be able to do something before you can promise it. Furthermore, not only should you only make a promise when you are able to do it, you must also consider whether your promise would be helpful to your child. Do not think that just because you are rich you can easily fulfill his every wish. You must see whether he really needs it. As stated in Dizigui, "I must not agree to do something inappropriate, if I do, I will put myself into a dilemma." So, parents must use caution in their speech.

Between parents and children, other than upholding trustworthiness, parents must love children while children must be filial to parents. We often hear friends say, "Since we have given birth to the child, we must do our best to educate him well." This is our duty as humans. I take great delight in hearing such words. It is particularly good for my blood circulation because there is an awe-inspiring righteousness in it. When a person really has moral righteousness, you will feel very comfortable talking to him. The ancient filial children were indeed constantly mindful of their parents' kindness and righteousness.

There was a scholar in the Song Dynasty named Zhu Shouchang. His mother was not the first wife of his father. The First Wife was very jealous of his mother and had forced her to remarry. So he had been separated from his mother since he was seven years old. You see, a seven-year-old child had to face such an appalling tragedy and test in his life. But this child always thought of finding his mother and bringing her back in the future. We are deeply moved by a seven-year-old child with such an attitude towards his mother. You may say that a seven-year-old child knows nothing. This is not true; as long as you teach him these principles of self-conduct since childhood, he can make us admire him deeply from the heart. Later, for decades he kept inquiring about his mother's whereabouts but to no avail. His entire career developed very well and he became an official during the tenure of Emperor Shenzong of Song. Fifty years later, when he was fifty-seven years old, he made a decision and said to his family, "I will go search for my mother, if I don't find her I will not return." He was

irrevocably committed to finding her. My friends, do you think he could find his mother? It is said that "utmost sincerity can move a heart of stone." Most people would think this was "looking for a needle in a haystack." In fact, parents' hearts are connected to their children's. He went to a remote area of Shaanxi to search and reached a place called Tongzhou. It started to rain; this was a response! He stopped there and it just so happened that he learned of his mother's whereabouts. So, the world is not ruthless; we must depend on our sincere heart to invoke a response.

My friends, we went to Wenzhou before to give lectures; it had not rained there for months but it rained on the day we arrived. In Qinhuangdao too it had not rained for months, but the first snow of the year fell on the night we arrived there. Indeed, the whole natural environment is one with the human heart. When people are kind-hearted, the country and people will be peaceful; if people are wicked, disasters will be endless. Now we want to turn society around. Instead of complaining, what should we do? We should take action from the root by changing our mindset and further influence more people. Then the disasters of the entire society will naturally and slowly resolve. Zhu Shouchang finally succeeded in finding his mother, who was already in her seventies. It was an emotional reunion between mother and son. Moved to tears, they embraced each other. Zhu not only brought his mother back to support, he even brought his half brothers and half sisters home to live together. May I ask whether he signed a contract with his half siblings? Yes or no? No! The Chinese are righteous with regard to credibility and affection, so he brought them all to live with him together. As stated in *Dizigui*, "The older children should be loving and the younger ones should be respectful; when siblings get along harmoniously, filial piety already exists in their actions." This was Zhu's profound ethical affection towards his mother.

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Another scholar of the Song Dynasty was Huang Tingjian, who was well-versed in literature. At that time, he was already appointed as a Taishi (similar to Grand Scribe), a very high-ranking official, but every day he would personally help his mother wash the urine bucket. Even though they had servants at home, he still insisted on fulfilling his filial duty to his mother every day. He even washed the urine bucket, implying he would also spare no effort to do other tasks. Despite being a high-ranking official and having fame, prestige, profit, and wealth, was Huang's utter filiality depraved by these gains? No! Let us look back at our current society: when a person earns good money, does his filiality change? He could become rich and arrogant, use his wealth to perform filial duties, and lack that respectful attitude. When comparing ourselves with the ancients, we must seriously learn from them.

In the parent-child relationship, parents must keep their promises while children must uphold credibility and fulfill their filial duties. There was another relationship in ancient times that had a great impact on a person's life too even though it is not one of the Five Ethical Relationships. Which relationship? The teacher-student bond. In fact, is this relationship within the Five Ethical Relationships? Is it? Which one? There are different answers. As the adage goes, "Even if someone is your teacher for only one day, regard him as a father for life." This is no different from the parent-child relationship. From the ancient etiquette, we can see that children had to observe three years of mourning for their departed parents as well as teachers. It was exactly the same. Let us see how teachers and students in ancient times kept their word. When we teach children, we must keep our word; only then can we let them be wholeheartedly convinced. Likewise, students must also try their very best to fulfill their promises to teachers. When Confucius was educating, he had three thousand students, including seventy-two sages. When Confucius passed away, all these students built houses by their teacher's tomb to observe three years of mourning. Was it required by the law? No! It

was an inner expression of both gratitude and ethical duty towards their teacher. One of the students, Zi Gong, went into mourning for six years because at the time of Confucius' passing, he happened to be doing business in another country. As he had always regretted not being able to send off his teacher personally, he continued to mourn for another three years after the initial mourning period had ended. It is really difficult for us modern people to deeply understand such sincere intentions between teachers and students.

The Ancients' Unbelievable Sincerity

There was a famous minister in the Ming Dynasty; his teacher was called Zuo Zhongyi, the student's name was Shi Kefa. Mr. Zuo happened to be presiding over a big national examination, the Jinshi Imperial Exam. The scholars generally had a mission for the country: to select virtuous talents for the nation. Prior to the examination, Mr. Zuo did a patrol incognito, that is, he changed into civilian clothes and visited some temples to examine the quality of the scholars who were scheduled to take the exam. Why did he choose to go to the temples instead of visiting the hotels? Because ancient scholars would "endure ten years' hardship studying in solitude; once they passed the exam they would become world-renowned overnight and able to serve the public." What about those who could afford to stay in hotels? They might not pass the exam. So, Mr. Zuo went to visit some famous mountains and temples.

He happened to enter Shi Kefa's room. At that time, Shi had just finished writing an essay and had fallen asleep. Mr. Zuo noticed how his writing flowed, revealing his unflinching righteousness to serve the country and its people. Deeply touched, he immediately draped his coat over Shi. After the official exam, when Mr. Zuo was reading the exam papers, he suddenly saw an exam paper that uplifted him and immediately gave it the top score. Was this cheating? In ancient times, the examiner did not know whose essay they were reading, but why did Mr. Zuo know for sure that it was Shi Kefa's writing? Why? Words and writings are one's inner voice, so his teacher could feel at once that it was Shi's essay and ranked him first in the class, Number One Scholar. Since students who had passed the examination had to revere the examiner as their teacher, Shi chose an auspicious day to go to Mr. Zuo's house to observe the ritual of offering respect to his teacher. When Shi reached Mr. Zuo's house, he said to his wife, "The person who will inherit my life's aspiration and career is this student and not my children."

In fact, the ancient people who really studied the saints' and sages' books were unafraid of having no posterity; they were more afraid of failing to promote virtuous talents for the country and passing down the sages' wisdom. Why do I have such a deep feeling? Because both Teacher Yang and Uncle Lu are not related to me at all but they showed great care and love to me and shared with me all their life experiences. I am just afraid of not being able to absorb it all. From their sincere intentions, I could deeply feel that the ancient people who studied the saints' and sages' classics were always mindful of people's well-being as well as inheriting and passing down the sages' wisdom. Later, Shi Kefa became an official in the same dynasty as his teacher.

Unfortunately, a palace eunuch was in power at the end of the Ming Dynasty, so Shi's teacher was incriminated and thrown into prison. Shi Kefa was very nervous and thought of every possible way to go to the prison to see his teacher. His teacher was brutally punished in prison: his eyes were pierced with a red-hot rod. How cruel! His legs had even been cut off below the knees. Shi was very anxious and begged a guard to allow him to see his teacher.

His sincerity so moved the guard, who suggested to him, "You can pretend to be a garbage collector of the prison and wear dirty clothes so that you can secretly get in." That day, Shi snuck into the prison as a garbage collector in order to visit his teacher. When he saw his teacher looking so wretched, he could not help crying and fell down to hold his teacher's legs. His teacher could no longer open his eyes. When he suddenly heard Shi's voice, he quickly opened both eyes with his hands, looked directly at Shi, and said, "Don't you know your position? You're the pillar of the country. How can you risk your life in such a dangerous and forbidden place? Instead of letting these villains kill you, why don't I simply beat you to death right now?" After saying this, he immediately picked up a rock from the ground and threw it in the direction of Shi. Seeing his teacher was so angry, he quickly left.

My friends, his teacher was already at death's door! When he saw his affectionate student coming to visit, what was his first thought? Did he think of himself? He only thought of the safety of the country and his student. Unfortunately, later his teacher passed away. Shi Kefa also held many important positions in the country and once led the army to defend the country. While leading the army, he would ask soldiers to take turns keeping watch in three shifts. Resting back to back with them in the middle of the night, Shi refused to sleep. His soldiers could not bear to see him go without sleep and said, "Your Excellency, if you continue on like this, your body won't be able to stand it." Shi Kefa said to them, "If the enemy soldiers were to attack at the time I went to sleep and cause the country to suffer destruction, I would let down my country and more so my teacher." Indeed, Shi had always kept his teacher's instructions in mind. How did the ancient students repay their teachers' kindness? By truly implementing the saints' and sages' teachings. Every time Shi returned to his hometown, he would first go and visit his teacher's wife instead of his own family and relatives. He tried his very best to take care of all the family members and relatives of his teacher. This is the affectionate and moral righteousness between teachers and students that does not require verbal explanation. This is the credibility between teachers and students we can see from ancient times.

The second relationship among the Five Ethical Relationships is called "righteousness between superiors and subordinates." It is said that a monarch does not speak flippant words. As the monarch, he must keep his promises. For the ministers, they must also go to any length to deliver on their promises to the monarch. If they failed to honor their promises to the monarch, what would happen? They might have to be beheaded because they would have committed the offense of deceiving the ruler. In addition to credibility in speech, the ancient relationship between monarch and ministers is the same as today's relationship between leader and underlings, there should also exist obligations as well as morality and comradeship.

Let us take a look at how Emperor Yao treated his ministers and people in ancient times. One day, when the Emperor was walking on the street, he happened to encounter two people who had been arrested for stealing and were on the way to serve their sentence. Seeing this, the Emperor was panic-stricken and quickly ran over to them. He asked them, "What crime have you two committed? Why were you arrested?" Both said, "Due to the long rainless drought, we really had nothing to eat and no food to feed our family with. We had no choice but to steal people's food." Hearing that, the Emperor was very ashamed and said to the soldiers, "Release the two of them and arrest me." The soldiers were flabbergasted, how could they detain the Emperor? Emperor Yao then said, "It is my lack of virtue that caused the country to suffer this long rainless drought; this is my first fault. My second offense is I have failed to educate my people properly. I have committed these two major offenses, so I'm the one you

should lock up." After the Emperor had finished saying these words, dark clouds began to float in the sky and soon after, rain fell, ending the long drought. So, when a person sincerely loves and cares for his people, his sincerity will surely move the people of the entire nation, who would be inspired to emulate him. When people of the whole country have such wholesome intentions, disasters will surely be averted. When Mr. Yuan Liaofan was a county magistrate in Baodi county, there was also a long rainless drought. He also personally fasted and kept precepts to pray for rain. Sure enough, the rain came down right after he had finished reciting the prayer.

So my friends, do not underestimate this sincere heart of yours because it is said that "utmost sincerity can move a heart of stone." These ancient sage kings were able to leave a name in history and set good examples for future generations because of their moral righteousness towards the people. Who was the first leader of the Xia Dynasty? Yu the Great*. (*2123-2025 BC, a legendary king in ancient China famed for his introduction of flood control) We all surely know how "Yu the Great Controlled the Waters." We may also know that he passed by his own family's doorsteps three times but each time he refused to enter his own home. Why? Because the flood was so serious and needed urgent remediation. Had he happened to be negligent for one day, and overflowing floodwaters had hit the region, not only one person or one family would have been affected by the disaster, but thousands upon thousands of people would suffer. So, he had to stay vigilant at all times. After four days of marriage Yu the Great left home and did not return for eight years because of the flood remediation project. Later, he succeeded in introducing a very good method. What method was it? Guiding water to create a system of irrigation canals. Can we apply this method now? I am not asking you to go and control a flood but what approach can we use when we educate our children? We should guide them based on the conditions. Never should we use the method of building dikes like Yu's father did. If you keep damming the river's flow, what will happen? The embankment will burst. Similarly, we must teach students according to their abilities, and properly guide them according to their temperaments.

From Emperor Yao's and Yu the Great's examples, we can see a leader's moral righteousness towards his people. How should the people treat their leaders? With obliged righteousness. It is said that, "The monarch should uphold benevolence while his ministers must be loyal." It means that a leader should be kind and compassionate by constantly thinking of the people's life and well-being. Likewise, the underlings should always feel grateful to the leaders for their kindness in providing a good living environment. Without this good working environment, perhaps our family would be worried and would have to survive on a hand-to-mouth income. That is why in the past, the ministers would spare no effort to serve the monarch with loyalty. Especially when the monarch was at fault, they would surely give him frank advice. Previously in the chapter on filial piety, we explained this phrase in detail: "When my parents do wrong, I will urge them to change. I will make my expression pleasant and soften my voice. If they do not accept my advice, I will wait until they are in a happier mood to exhort them again; followed by crying to help them understand, I will not hold a grudge against them even if they end up whipping me." We also quoted examples of loyal ministers such as Wei Zheng and Bingji.

Lead an Enterprise Like a Kingdom

Let us take a look at the situation nowadays: we can also regard an enterprise as a kingdom. Running a company is just like governing a small country. Leaders' first thought should be on benefiting the employees and not just be concerned about their own gains. When you only

think of your self-interest but disrespect and neglect your employees, you definitely will not be able to keep them. With respect to the relationship between superiors and subordinates, Mencius had a very important teaching which goes, "When the monarch regards his ministers as his siblings, his ministers will regard him as beloved family; when he regards them as his dogs and horses, they will regard him as an ordinary man; when he regards them as dirt and grass, they will regard him as a robber and enemy." This ancient character 「讎」means enemy. These words of Mencius are very insightful. If the leader loves his subordinates like his own siblings, they will regard him as their beloved family. Instead, he could treat them as his dogs and horses; what are dogs and horses used for? Only for working. "I'll just use you and pay you some money." He will treat them as merely a tool. His subordinates will regard him as an ordinary person, without affection or feeling. If they work one extra minute for him, what will they surely ask for? Overtime pay; they would never do the slightest bit extra for him. The next sentence says, "when he regards them as dirt and grass." The leader treats his subordinates as something unimportant and thinks to himself, "I have money anyway, I can easily employ others." If we disdain people like that, then our subordinates will grind their teeth with vexation. I once heard of a restaurant employee who always did bad things secretly in the kitchen to make the customers have problems after eating. What happened to the restaurant after that? It went out of business.

From this lesson, we can understand that if an enterprise or a group is not running well, who should bear more responsibility? The leader. It is said that "Subordinates emulate their superior's behavior." The leader cannot shirk responsibility for the quality of the atmosphere of a company or group. Today, when we become a boss or supervisor, we must never think, "Why are my employees so incapable?" We cannot have such an attitude. "When things do not accord with our wishes turn inwards and examine ourselves in every aspect." Similarly, as subordinates we should always be grateful to our company and leaders for their kindness. I remember I once saw a company which had been in business for decades that had run into financial difficulties. Many employees immediately pulled out strips of white cloth and tied them in "protest" on their heads. They surrounded the company and factory. Is it good to demonstrate like this? I felt very sad when I saw this scene.

There is a saying in Northeast China which goes, "One life of three times being rich and three times living in poverty." In life, everyone is bound to have ups and downs. As it holds true to a person and a family, how can an enterprise be smooth sailing all the time? Moreover, when business is good, we can work in one place for decades. How have we been able to provide a stable education to our children over these past few decades? Why is our family able to function normally? Who has been contributing to our financial support and stability? Of course, there must be credit for your hard work, but do not forget that you had to receive the support of your company and boss. He has to take risks while you can go home to have a good night's sleep every day after you have finished your work. When you are sleeping, your boss may still be thinking about the company's future and working hard on its capital turnover. My father works in a bank, so he says, "Don't just see these entrepreneurs' glory, at 3:30 in the afternoon they must rush to the bank before it closes (banks in Taiwan close at 3:30). We cannot just see the leader as financially well-off. We must also acknowledge that his contribution to the company is no less than ours. We must be mindful of their kindness and not act on impulse when we run into problems. May I ask you who would benefit from such a protest? Who? No one! Furthermore, the company may not have collapsed yet and could be built up again. But when the employees demonstrated like this, there was no chance for the company to survive.

Indeed, people should not act on the strength of an impulse. They should act rationally by giving useful suggestions to the company as it is vital to have good communication between employers and employees. The Japanese do not surround the factory when they feel dissatisfied with their company. They would tie a cloth strip with the word "protest" written on it on their head, but they would continue working. In this way, the company could operate as usual. When the leader sees so many employees tying a white cloth on their heads, he will quickly hold a discussion with all the supervisors so that whatever needs to be corrected in the company can be adjusted at once. When the leader pays attention to their problems and sincerely rectifies them, the staff will be happy too. At this time, they will "regard harmony as the most prized virtue," because "a family that lives in harmony is bound to be prosperous." In dealing with the relationship between superiors and subordinates, we must always think of our duties. We should constantly think of fulfilling our moral responsibility to repay the virtuous kindness and righteous affection that others bestow to us. When we have such moral integrity, people will acknowledge our virtue and feel comforted. Alright, we will stop here for today. Thank you everyone.