

Meanings of Money Nurtured by Nature

Some Very Personal Observations Across the Pacific

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Based on the experiences of his family members, peers, and himself in China since the 1920s, the author suggests three individual-level factors that combine to have a huge impact on people's attitudes toward money and property. One is the influence of parents or parental figures. The second is one's life goal or lack thereof. The third is the role that money and property (or the lack thereof) play in achieving that goal. There are, however, societal-level factors that loom large at the background. The dramatic changes in the economic and social systems and conditions contributed to the differences in the attitudes among Chinese of different times. Similarly, the differences between China and other countries in the economic and social systems and conditions contributed to the differences in the attitudes of Chinese and the attitudes of other peoples during a given time period.

As a social scientist, I understand the dangers of generalization based on personal experiences. I nevertheless agreed to contribute this article about my family after Professor Doyle convinced me that our experience is quite unusual, and documenting it may add to an understanding of how people's life experiences affect their views of money and property.

My parents lived in China through the last eight decades of the 20th century. During those 80 years, the most populous nation in the world saw dramatic and sweeping changes between feudalism, colonialism, capitalism, socialism, and communism; between hot wars, cold wars, and peace; between famines, depressions, recessions, and prosperity. My brothers and I caught the last five decades of those changes, when China experienced first a moderate socialism that oversaw the recovery of both the economy and the national pride, then a radical communism that brought both the economy and ideological confidence to a virtual collapse, then a mixture of free-market economy and political dictatorship that has so far succeeded in facilitating rapid economic growth while maintaining relative, possibly fragile, social stability.

For more than 15 years, since the mid 1980s, the other half of my family—my wife, daughters, and myself—have lived in the United States, the largest free-market economy and capitalist culture in the world.

During the first 7 years of the Cultural Revolution, from 1966 to 1972, I was a third through ninth grader in Shanghai. But I did not learn much Chinese and even less math. Together with most of the other city youngsters of China, I instead spent most of the time in what Chairman Mao called the "great classrooms." I participated in street demonstrations, shouting revolutionary slogans, made cotton balls for hospitals, dried woods in a saw mill, cut boards in a truck repair shop, cared for trees in a tree farm, and harvested and leveled lands by hand on a rice farm operated by the People's Liberation Army's (PLA) Navy. In preparation for supposedly imminent invasion by the Soviet Union or the United States, we drilled and trained in a PLA camp, built underground shelters against nuclear attacks, and marched for weeks at a time in the countryside, simulating Red Army's long march.

All this was in the name of the "revolutionary education," designed to uproot the bourgeois thoughts we were born with, the Chinese communist version of the "original sin." After that, I formally became a proud proletariat, a labor worker on the assembly lines of a radio factory in Shanghai, for the last 3 years of the Cultural Revolution plus the 2 years thereafter.

I have been a social observer ever since. In 1978, I became a journalism student at Fudan University in Shanghai. I interned as a reporter and photographer for Xinhua News Agency, *People's Daily*, *Economic References*, and other Chinese newspapers in the late 1970s and early 1980s. Since the mid-1980s, I have been a graduate student and professor of social science at Stanford, Wisconsin, Minnesota, and now North Carolina. "We're going to have a guy from Communist China teach American kids capitalist advertising!" Dean Brian Winston of Pennsylvania State University announced in 1989 after I accepted his offer to teach there. Perhaps the contrast does qualify me as a somewhat unusual observer on the social psychologies of the two nations, including people's views on money and property.

FACTORS NURTURING THE MEANINGS OF MONEY

When I think about those Chinese, especially my family members and childhood peers, of whom I had intimate knowledge, I see three factors that combine to create a huge impact on their attitudes toward money and property. One is the influence of parents or parental figures. The second is one's life goal or lack thereof. The third is the role that money and property (or the lack thereof) play in achieving that goal.

MONEY TO BE SAVED, FOR HEALTH AND EDUCATION: THE CASE OF MY MOTHER

My mother—we call her M'ma—is extremely frugal, even compared with most of the typically frugal southern Chinese woman of her age. As the second of her three sons, I never had any new clothes, socks, hats, shoes, or underwear until I was as tall as my 2-year-older brother. And I don't remember my 3-year-younger brother getting any new clothing until he was as tall as I was. Clothes were never thrown away but passed to the younger ones. When I was between 13 and 16, I wore a jacket that M'ma had worn 20 years earlier. Although she worked on it to hide some of its female features, she was unable to reverse the sides of the buttons and buttonholes, as male jackets all have buttons at the right side, whereas female jackets have the buttons at the left side. Fortunately, not many of the other boys noticed it. When the clothes were worn out, she would mend and patch again and again until they completely fell apart. Even then the materials were not thrown away but stored away to mend other clothes or to make wiping cloth. During the 29 years I lived with my parents, I saw her going to a restaurant only once, when they met with my then fiancée's parents for the first time before I left China for the United States. During the same 29 years, I remember her agreeing to buy only two pieces of furniture, a table to replace the broken one that was completely beyond repair and a folding bed to accommodate the needs of the three growing boys. Every other piece of furniture in the room of 200 square feet was repaired time and again, and most of them are still in the apartment my parents moved into after I left China.

It was not because M'ma did not have money. Although not rich, both she and my father worked as senior accountants for large state-owned companies. Each of them had salaries more than 100 RMB per month, very high in the Chinese government's nationwide pay scale at the time.

For M'ma, the financial decision maker of the family, money had only two legitimate uses: health and education. Furthermore, as the exact amount of money needed for either purpose can never be anticipated, as much as possible should be saved for the future.

In contrast to her parsimoniousness regarding clothes, furniture, and pleasure, she was considered extravagant with regard to food. We always bought the maximum amount of rice, pork, fish, vegetables, eggs, tofu, and other food that the government quota allowed us. From as early as I can remember, in a neighborhood of roughly 100 families, we were the only one who had milk regularly. And we had not just one bottle but six bottles, one for each family member, every day, except when the government stopped supplying them. She bought fruits,

another luxury item, whenever she saw them in the stores. As children, we had calcium, vitamins, and other supplement pills every day. As early as the early 1960s, she talked all the time about things like cholesterol, calories, fat, nutrition, and heart disease.

Nor would she skimp on expenses she considered educational. Although she never allowed us to have any candy or snacks, which she believed to be unhealthy, we always had money to buy or rent books. We also went to movies and the theater; bought materials to build radios, airplane models, and ship models; swam regularly in the summer; and played ping pong. She considered all of those educational.

This attitude, I later realized, was a result of several events when she was young.

Born in 1921 in rural Jiangying County about halfway between Shanghai and the then capital Nanjing (Nanking), M'ma was the second of three daughters of an illiterate housewife married to a local prison warden for the Nationalist government. But the teenage M'ma had others as her role models. One was her 2-year-older sister, then an exceptional high school and university student who later earned a Ph.D. in nutritional chemistry from Pennsylvania State University and never returned to China. The other two were her mother's only brother, Wu Wenzao, a Columbia University Ph.D. in sociology and the leading anthropologist in China, and his wife, Xie Bingxin, a Wellesley College graduate and the best known female writer in China.

M'ma remembers her father as a respected man in his profession earning a decent salary. But she has always been bitter about his being an utterly irresponsible husband and father, especially during the Japanese occupation, 1937-1945. Unwilling to serve the occupation regime, he was out of job. M'ma's elder sister followed the resisting Nationalist government to mountainous Southwestern China. M'ma quit from high school to work as a primary school teacher. Her seasonal salary was about 100 pounds of rice, paid every 3 months if the school collected enough rice from students as tuition. This, supplemented by her mother's occasional income from mending and sewing for neighbors, was barely enough to keep the family of four alive, including M'ma's 10-year-younger sister and her mother's mother.

Her father did not help. Instead, he stole money from his own family to please his lovers and to smoke opium. On one of M'ma's scheduled payday, he went to the principal before M'ma and took all of the rice designated as her 3 months' salary. Shocked by the news minutes later, M'ma cried uncontrollably until she nearly collapsed. Today, nearly 80 years old, she still remembers that as one of the most traumatic moments of her life.

But the most traumatic was the death of her mother at age 47, when she was 21. Called back from the school one day in 1942, M'ma was told that her mother had contracted pestilence. To save her life, she was told, all she needed to do was to buy penicillin. But she had no money and could not get any. Eight days later,

she and her 10-year-old sister watched as their mother died. Ever since then, she never forgave the Japanese invaders, she never forgave her father, and she never forgave herself for not having the money to save her mother. The experience left her with an illness the Chinese doctors called “dream crying.” From as early as I can remember until I left Shanghai at age 29, we were awakened often, sometimes nightly for weeks, by her crying in her dream, yelling, “Mommy, Mommy, don’t go!” She rarely stopped until one of us woke her up.

Her father said that he did what he did because of the repeated and threatening demands from the Japanese, commanding him to serve the occupation regime. He did not want to serve the Japanese, but he also did not want to put his and his family’s lives in danger by angering the Japanese. So—he said—he took to opium and lovers to convince the vigilant Japanese that he had sunk so low that he was not worthy of any official position.

The fact that I heard all of this from M’ma shows her ambivalence. “He did the right thing by refusing to be a traitor, but still he did not have to be irresponsible toward the family,” M’ma often told us.

We rarely saw him, even though he was the only grandparent alive when we were born, and he lived in the same city, Shanghai. Too old to work, and lacking any savings or pension, he lived on the monthly allowance from M’ma and his youngest daughter. While working in several cities in northern and western China, she, whom we call Auntie Mi, has always been very close to M’ma. Then a young physician, she later became one of China’s leading cardiologists. Auntie Mi would mail her share of his allowance to M’ma, and M’ma would add her share and take the bus to give the money to him, always going alone.

There were a couple times when he showed up in our apartment unexpectedly, probably asking for additional or earlier allowances. Once when I was 6 or 7, he came when I was alone at home. He took me to a dim sum restaurant and bought me some dumplings as snacks. M’ma was furious when we returned home. She scolded him as if he had just kidnapped and abused me. She said what he had done was against everything that she believed in: Snacks between meals were unhealthy; no penny should be spent unless absolutely necessary—he was setting a bad example for the children. This was the only time in my memory I was alone with my grandfather and the last time I saw him during my childhood. About a dozen years later, in the mid-1970s when I was about 20, M’ma asked me to accompany her to visit him, the only time in my memory I ever went to his place. By then, her bitterness toward him had lessened, probably because of his old age. A few months later, M’ma told us that he had died. M’ma arranged the funeral and asked all of us to attend, which we did. Auntie Mi did not come. M’ma said during her eulogy that she wished she had taken better care of him. On the way home, she told me that she felt guiltier for not feeling sorrow for his death.

M’ma went to Shanghai a year after her mother’s death. She found a teaching position in a back-alley “school.” At first, she took some comfort for being

closer to her only aunt, her mother's younger sister, who lived in Shanghai. Months later, her aunt died of complications from appendicitis. "It was like I lost my mother once again," she told us years later.

She still dreamed of going to college. But the war continued. She had to earn enough money to feed her grandmother and send money to her sister, whom she had trusted to a family of more distant relatives back in Jiangying countryside. Without money, without completing high school, and without powerful connections, her college dream looked just that—a dream.

Somehow, she later recalled, she was not ready to give up. Not yet. She worked, and she saved. She became known as an excellent teacher. The parents wanted their children to be in her class. She found a position in a better school with better pay.

Finally, the war ended in 1945. The Japanese departed. The Nationalist government returned. M'ma's famous-scholar uncle and his famous-writer wife passed through Shanghai on their way to Beijing, Nanjing, or Japan, he the second in command of the delegation representing the triumphant China in Tokyo. Upon the request of the school owner-principal, the writer visited her at the school during one of those trips. The parents were impressed. She got another raise.

The Civil War between the Communists and the Nationalists erupted almost immediately in the north, but it did not spread to Shanghai until 4 years later. M'ma did not waste a second—immediately she resumed pursuit of her college dream.

She had saved enough money for tuition, but not enough to allow her to quit the teaching job. She still lacked the high school credentials to be admitted into a regular university, and she was too old to be a regular student anyway, according to the university rules at the time. She enrolled as an adult student in a nondegree evening class in a 3-year college that specialized in training accountants. There she met her future husband, my father.

Three years later, in 1949, she graduated at the top of her class. She passed the government examination for accountants with top grades. Twenty-eight years old, she became a high-level accountant for a textile company owned by the Nationalist government. Months later, after the Communist government took over the textile company, she was sent to a subsidiary dye factory, but her salary was largely unchanged. She kept the same salary and the accountant position with the same factory until she retired at age 55 in 1976.

Today, she still thinks that she could have become a good scientist and could have saved her mother if she had had enough money at the critical moments of her life. She did, however, have the money at the critical moments of her sons' lives. So she takes great pride in our being reasonably healthy, each having earned an M.A. or Ph.D., and having a good career.

Eighty years old, she still saves every penny, in preparation for the critical moments that she thinks the future will surely present.

MONEY TO BE SPENT, TO EDUCATE AND TO PLEASE: THE CASE OF MY FATHER

My father, whom we call Baba, worships education just like M'ma does. But he thought M'ma's parsimoniousness was excessive.

He smoked. After the Red Guards ransacked our home at the beginning of the Cultural Revolution in 1966, he chain-smoked for several years, often two packs a day. For M'ma, nothing could have been more stupid. Smoking hurt health even more than snacks. It cost money, a lot of money, some 10% to 20% of Baba's salary. And it certainly set a bad example for the kids.

Baba thought of money quite differently. Smoking brought him pleasure. What was the point of having the money if he could not use it to buy pleasure? Besides, every of his coworkers smoked, so smoking made him one of them. In those days, to offer or accept a cigarette was to offer or accept friendship, and not accepting a cigarette or not reciprocating was disrespectful. So the quarrels between M'ma and Baba went on and on.

Other points of disagreement were his love for meat, especially fat meat, his tendency to buy snacks, and his desire to eat in restaurants while the family traveled for pleasure. We did not make a lot of trips, maybe four altogether during my 29 years in China. We traveled to scenic Wuxi and Hangzhou cities on free or discounted train tickets because Baba worked for the railroad company. We stayed with relatives there, who also provided breakfast and supper. M'ma and Baba argued about drinks and lunches. She wanted to bring along boiled water, fruits, and bread because it was less expensive. And she would go hungry and thirsty when we ran out of water or food before it was time for dinner. Baba did not like to carry provisions around. He would far rather buy drinks and go to restaurants, especially when a famous restaurant was nearby. "We came to enjoy," he often said, adding, "Eating out is part of the enjoyment. There is no point of forcing ourselves to suffer." In my memory he never won any of these arguments.

Another sensitive point was his willingness to give money and gifts to relatives and friends. One of his pet phrases was "be (*zuo*) a person (*ren*)," meaning, in his vocabulary, "give gifts" or "please others." To him, helping people around him is an important part of being a person, even if it means spending money. Seeing the grateful looks in people's faces was the surest way of causing his own face to light up.

Born in 1921 in a rural village along the south coast of Songjiang County about 70 miles southwest of downtown Shanghai, Baba was the third of the nine children of a mill owner and landlord. The mill pressed cooking oil. It was a family business handed down through several generations. While such mills had always been powered by humans and cattle, his father was among the first to employ machines powered by crude oil. To keep him abreast with the technology, Grandfather built some of China's first radios powered by clumsy batteries, even before electricity was available.

Gradually, he dominated the local market for cooking oil. The family became rich by the time Baba was born. Grandfather used the profit to buy land, accumulating about 70 to 80 acres of the most fertile land by the late 1940s.

In Baba's memory, however, the wealth did not bring happiness or pleasure. In fact, it was sometimes life threatening. Grandfather was kidnapped at least three times for ransom, and his houses looted no less than four times, by various gangs of pirates from the sea to the south or bandits from Tai Lake west of Shanghai. Baba himself was kidnapped once at age 18 and held for a month until the ransom was paid. Gradually, the family lost virtually all the cash savings. In 1937, Baba, who happened to be playing on the seashore, witnessed the landing of the first wave of Japanese troops on their way to invade Shanghai. The landing, known as the August 13th Event, marked the beginning of the war in southern China. The oil mill was forced to close. It was never open again.

When Grandmother contracted typhoid in 1943, Grandfather did everything and offered everything to save her. Nothing worked. After her death, Grandfather became a different person. He began to talk about the uselessness of money. Only knowledge, but nothing else, was worth keeping. All of his children were to be educated. Eventually, all except one of them left the hometown, becoming teachers, accountants, machinists, a housewife, an engineer, and a painter/art professor, all over China. The only exception was his youngest son, who died of pneumonia in 1952 at age 16.

But the family did keep something: the goodwill of the people whom Grandfather had helped over the years. He treated his tenants and other villagers kindly. He adopted some of them as his own family under the excuse that they shared his family name, even though the family lines were known to come from different, unrelated ancestors. He also sheltered Communist guerrillas wounded while fighting the Japanese invaders. After the Communist victory in 1949, his remaining land and houses were taken away under the new national policy. But because of his kindness, the local cadres and peasants did not torture or kill him or his family, as other peasants did other landlords all over China.

Grandfather died in 1952, a few months after witnessing his youngest son's death. Baba went home and quietly buried him. No one seems to know the cause of his death. "He had lost his hope," Baba later recalled, "he had nothing left to live for."

Still living in the village at the time were Baba's youngest sister and the second-youngest brother. The local cadres and peasants allowed them to keep a small house and a small piece of land. Years later, during the Cultural Revolution, Baba and several of his siblings were prosecuted by the Red Guards because their deceased father had been a landlord, a member of the "class enemy." As the prosecutors had nothing else against the dead man or his children, they went to the village and organized dozens of "Zuo Tan Hui," or "talk meetings," the equivalent of the focus groups in the Western social sciences today. Expecting to hear horror stories of how the landlord and his family had abused and exploited the poor, they were thoroughly disappointed by the

villagers' lack of "Jieji Juewu," meaning lack of "class awareness." The villagers spoke of the unusual kindness of the dead man, giving one story after another as evidence. According to the revolutionary ideology, landlords were supposed to be greedy exploiters and heartless oppressors. The dead man and his children were not like that. So he must not have been a landlord, according to the villagers' logic. By the middle of the Cultural Revolution, all of his children were off the hook.

Years later, in the 1980s, when Baba's youngest sister wanted to retire home after the entire family had been away for decades, the villagers welcomed her with open arms, even returning the house to her without asking for compensation.

By the time the People's Liberation Army entered the village, Baba had been away from home for about 10 years. He had been a college freshman in Shanghai, his education interrupted by the Japanese invasion. He had followed the fleeing Nationalist government to the west, working as a bookkeeper in a coal mine in the deep mountains of Hunan Province and as a clerk for a roadway administration bureau in Chongqing City. He had returned to Shanghai after the Japanese defeat, being a shop attendant selling automobile parts. He had graduated from the accounting college and now taught in the same college as a lecturer. Having seen the social injustice under the Nationalist rule, he supported the Communist rule with conviction, just as most of the Chinese youths did.

Although the Communist government quickly eliminated the pirates and bandits, the fact that his father once had money continued to hurt Baba, albeit in a different way.

By the time the first two of his three sons were born in 1953 and 1955 (the second of those being me), he had earned a reputation as a leading expert in accounting systems for the construction and transportation industry in China. He quickly rose to senior accountant for the Shanghai Railroad Bureau, a state enterprise. The bureau monopolized the railroad business, by far the most important mode of transportation in China at the time, and in the entire six-province Eastern China Region, the most prosperous in China. For a while, he felt that he had the personal trust of the party-appointed bureau chief and might move even higher. In retrospect, he never had the trust of the political system. Had he become a revolutionary when the revolutionaries were hunted by the ruling Nationalists or the Japanese, his "Jiating Chusheng," that is, "family background," could have been ignored. As he did not join the party then, the party would not accept him now. Without party membership, his career was doomed. From where he was, he had nowhere to go but down.

And down he went. He was first sent to the subsidiary Shanghai Railroad Branch Bureau in charge of the railroads within Shanghai City only. Then, in 1966, he was sent to a marshaling yard west of Shanghai. The Cultural Revolution began in the summer of that year, and some of the disgruntled yard workers, calling themselves Red Guards, ransacked our apartment on the grounds that Grandfather, who had been dead for 15 years by then, had been a landlord. They

took away 8,000 RMB Yuan, equivalent to roughly U.S.\$1,000, and some jewelry. That was about 3 years of M'ma and Baba's salaries combined, a huge amount at that time and place. Ironically, not a single penny had anything to do with the deceased landlord. M'ma had put it aside over the years, bit by bit, without telling anyone.

Working as a locomotive engineer for several years, he later became good friends with his coworkers, who sheltered him from the following political storms. When the revolutionary frenzies subsided, he was called back to the accounting office of the yard to restore the bookkeeping and accounting systems. When the revolution formally ended in 1976, he was called back to his former position with the bureau to restore the systems for the entire railroad operation in the Eastern China Region.

But nothing could restore his enthusiastic support for the political and economic system. He spoke sarcastically about the politics and the government-controlled media, even though one of his sons—me—was a journalist for the leading media organization in China.

His attitude toward money remained largely unchanged; it was, if anything, strengthened. Money and property can be easily taken away. But no one can take away your knowledge or the enjoyment you've had. And no one can take away other people's goodwill and gratitude toward you. Don't hesitate to "buy" them if you can.

He was eventually persuaded to quit smoking. Today, he doesn't spend much money on gifts or other little pleasures—not because he wants to save money but because he wants to please M'ma.

NO NEED, NO MEANING: THE CASE OF MY ADOPTIVE MOTHER

Unlike my father, who attributes the thwarting of his ambitions to too much money, or my mother, who attributes the destruction of hers to lack of money, my adoptive mother, whom we call Hao-dia-dia, fulfilled all her major ambitions. But, in her opinion, money did not help or hinder. Money didn't do much of anything.

Hao-dia-dia was born in 1915 as the fourth of six children of a family in the suburb of Suzhou, about 100 miles northwest of Shanghai. At the age 6 or 7, four of the six children died of pestilence on the same day. Only she and a younger sister survived. Eager to have a male heir of the family name, her father, an impoverished-salary clerk for a shipping company, and mother, an illiterate housewife, adopted a boy. As the adoption cost a lot of money, they premarried the 7-year-old Hao-dia-dia to a boy as a "child wife." But the wedding was to be held some 10 years later, when both had grown up.

In the next 10 years or so, her mother-in-law, a well-to-do widow and devoted Buddhist, not only raised her with care but also sent her to school, up to the first level in senior high school, equivalent to the 10th grade in the United States.

Her son, Hao-dia-dia's designated husband, turned out to be a complete failure—a gambler and opium addict. Hao-dia-dia did everything she could to delay the wedding. The mother-in-law finally gave up, formally changing Hao-dia-dia's status from daughter-in-law to adopted daughter. A couple years later, her designated husband-turned-brother died on the street, probably because of an opium overdose.

It should not be surprising that at the time, many designated brides or bridegrooms, or both, wanted to nullify their child marriages. It was, however, extremely rare that any of the parents would agree to the nullification. The bridegroom's parents had invested much time, money, and hope in acquiring the little girl and raising her for 10 to 20 years. They typically had no money left to find their son another bride. To the bride's parents, nullification would have been shameful. The conflicts often resulted in one or both of the youngsters running away or committing suicide. Hao-dia-dia's successful nullification of her first marriage was therefore a remarkable accomplishment, particularly because no money changed hands.

She was 22 years old when Japanese troops occupied Shanghai and pushed toward Suzhou. To escape the burning, looting, raping, and killing that Japanese routinely exercised immediately after they had conquered a city, she led three teenagers—her birth sister, her birth parent's adopted son, and a cousin—to Shanghai, where the occupation troops had stopped mass killing. In Shanghai, Taoist priests sheltered them for months, feeding them the minimum amount of food needed to keep them alive. When the situation in Suzhou calmed down under the Japanese occupation, she sent the three teenagers home. Then, in the street in Shanghai, she ran into a middle school classmate whose husband was operating a primary school in a back alley. So she became a teacher for the school during the day and nanny for the couple's children at night.

That was the school at which M'ma found her first job in Shanghai in 1942.

Six years apart in age, Hao-dia-dia and M'ma had much in common. Both were alone in Shanghai and far away from their homes. Both had the responsibility to send money home to feed their families. Both were too poor to rent a place to live in Shanghai, so they lived in the classroom, putting several desks together as beds in the night. They became the best of friends, promising each other never to part and never to marry.

After the war, they had better salaries. They rented a room together. When M'ma attended evening classes in accounting and started to date Baba, Hao-dia-dia protested. M'ma hesitated.

Then, in 1947, Hao-dia-dia's adoptive mother's other adopted daughter died suddenly, leaving behind a husband and half a dozen children in their teens and early 20s. He was a county commissioner for the Nationalist government with a

good salary and considerable power. The adoptive mother wanted Hao-dia-dia to marry him. That appeared to make sense. Already 32 years old, Hao-dia-dia had to find a husband soon, or she would be too old to attract any man. He was a man with means. But Hao-dia-dia hesitated. She had no feelings for the man. She would rather stay with M'ma for the rest of her life.

But the pressure was too strong, not only from her adoptive mother but also from her birth family. Being poor, they hoped that Hao-dia-dia's marrying a well-to-do official would benefit them too. Hao-dia-dia finally yielded to the pressure.

Despite M'ma's protest, Hao-dia-dia left Shanghai in 1948 and married.

Even during the honeymoon, Hao-dia-dia wrote to M'ma that she could not stand her new lifestyle, the endless banquets, mahjong, alcohol, gambling, and other "official business" that she was required to participate in as the wife of an official. She fled to Shanghai at the end of the honeymoon, back to M'ma.

She asked for a divorce. Her husband agreed. But the official paperwork would have to wait, because the PLA was winning in the battlefields. His county was soon occupied by the PLA, so he fled to Hong Kong. The divorce was finalized 4 years later by mail, after M'ma married Baba. No money changed hands for the divorce, although Hao-dia-dia continued to send money to the youngest children her ex-husband had left behind in mainland China, until each found a job.

Before all this had happened, Hao-dia-dia had needed a job in Shanghai. Open positions were rare at the height of the civil war; the city was suffering serious depression and runaway inflation. M'ma had just got a position in the textile company owned by the Nationalist government. Her teaching position with her government-run school would soon be vacant. If M'ma resigned, the government would just take away the position and keep the money for the corrupt officials. So M'ma did not resign. With the help of the principal, Hao-dia-dia assumed M'ma's identity in the school. She taught M'ma's classes and drew her salary. She and M'ma lived like this for years.

The textile company rented M'ma a better room with lower rent. M'ma took it, and Hao-dia-dia moved in with her. Baba proposed to marry M'ma. Hao-dia-dia protested again. M'ma suggested a compromise to which they all agreed: Hao-dia-dia was to live with them after the marriage. For nearly 40 years, until Hao-dia-dia died of lung cancer in 1999, the three of them never parted.

M'ma gave birth to three of us. Following the customs regarding a childless brother or sister, M'ma and Baba offered that Hao-dia-dia adopt me, the second son. Hao-dia-dia agreed. It was just an oral agreement. No papers were signed, and no other formalities were performed. In reality, the three parents together raised three sons for about more than 30 years, in the same room of their marriage, until I left China in 1984, my elder brother married in 1985, and my younger brother left China in 1986.

Every month, Hao-dia-dia gave 20 Yuan of her 90 Yuan salary to M'ma as her share for food. She ate breakfast and dinner at home and carried lunch to work.

Aside from her clothes and occasional visits to Beijing operas and movie theaters, the rest of her salary she sent to her adoptive mother, her ex-husband's young children, her sister, and her birth parents' adopted son, both of whom were married with children and seemed always in need of money. A considerable amount of money was also spent on biannual or triannual travels to Wuhan in central China to visit her sister and adopted brother. M'ma often urged Hao-dia-dia to put aside some money and complained to us that Hao-dia-dia had almost no savings. That had no effect on Hao-dia-dia.

In retrospect, two of Hao-dia-dia's biggest ambitions were to get out of the two imposed marriages. She accomplished both. Money was never a factor—so why save? Those people needed and wanted her money. So why not give?

After my birth, Hao-dia-dia's biggest desire was for me to be happy and healthy. Money was again not an issue. Hao-dia-dia was not financially responsible for me; M'ma was. There were also little disagreements between Hao-dia-dia and M'ma or Baba on other issues. I don't remember ever seeing Baba and Hao-dia-dia speaking directly to each other. When necessary, which was rare, they spoke through M'ma or one of us children. The only arguments I remember between the two were also through M'ma. As an older brother, I got more than my share of Baba's slapping for my quarrels with my younger brother, or at least I felt so. And as a stubborn boy, I would yell when I thought the slapping was unfair. To shut me up, Baba would slap me more, and I would yell more. In one of those slapping-yelling battles, Hao-dia-dia suddenly burst into tears and dashed away. M'ma followed her. Hao-dia-dia yelled to M'ma. I could not decipher her exact words, but it was clear she was angry at the slapping. Surprised, Baba stopped slapping and wandered around, apparently not knowing what to do. Somehow he wandered into a corner. As his getting out of the corner would have meant getting closer to me, Hao-dia-dia would not let him out, pushing M'ma toward him, blocking his way. Avoiding touching Hao-dia-dia, the embarrassed Baba finally gave up.

In the following days, I sensed a lot of serious conversation behind my back between M'ma and Hao-dia-dia and between M'ma and Baba. I heard M'ma asking Baba not to slap me anymore. Baba never slapped me again. I was 12 or 13 then.

I realized, in retrospect, that Hao-dia-dia added a third branch of power to an otherwise two-parent family.

There were occasional arguments between M'ma and Hao-dia-dia. None of them were about money or anything else serious. The causes were so trivial that I can remember only one of them now. Hao-dia-dia bought us some candies and snacks. M'ma did not like that, saying it was unhealthy. Hao-dia-dia did not argue with her, but she continued bringing them to us, keeping them out of M'ma's sight as far as she could.

There was one argument, the only one ever, between me and Hao-dia-dia. It was a couple weeks after I became a first grader. It was 7:45 a.m., and I was yelling at Hao-dia-dia because I was about to be late for the school, which was to

start at 8:00 a.m. Baba and M'ma had left for work, and there was no breakfast left for me. Hao-dia-dia begged me to wait while she cooked for me. At 7:55 a.m., she put the breakfast in front of me, but I said it was too hot. She hurried to cool it, but I dashed out and ran to the school, which was two blocks away. In tears, she chased me to the school and talked to my teacher. Forty minutes later, after the first class, the teacher told me to go home with Hao-dia-dia to finish breakfast. She said Hao-dia-dia had been late for her work because of this. Ever since then, I have never disobeyed Hao-dia-dia again, as I could not stand to see her tears.

Probably because she had experienced hunger in her childhood and youth, she took the greatest pleasure in seeing me eating, especially me eating a lot.

For 5 years, starting when I was 18, I was assigned to the assembly line in a radio factory. Under the Soviet economic model, the factory produced only one component for radios, the converter, for which I performed only a single function, coiling needle-thin copper wires onto frames of the size of a cigarette pack. Following the "time-and-motion" studies popular in the United States in the 1940s, every motion of the hand and body of a worker was analyzed and clocked to minutes and seconds. The production target required of every worker was set according to the output of some of the quickest workers.

I desperately wanted to be a good worker, not only for my pride but also for the dim hope of getting a college education. The universities selected one student from the factory of 800 workers every 2 or 3 years based on his or her political loyalty and productivity. If I could not get a university education, I at least wanted to be switched to an office position, like that of a secretary who did paperwork and drafted reports and wrote speeches for the factory manager, which seemed more challenging than coiling wires.

But I was one of the slower workers struggling to just meet the targets. The target was set for 480 points per day (1 point for supposedly 1 minute of work) to be completed in 8 hours, but I had to work extra hours to just meet and then exceed the targets.

Then, there were those "political tasks"—the Saturday evening voluntary work—which was *required*—the group reading and discussion of Marx, Engels, Lenin, Stalin, and Mao Zedong's writings; the demonstrations against class enemies; the political rallies; the propaganda songs and performances; and the military training in preparation for possible war, most of which were conducted outside of the formal working hours. As most of the workers were illiterate or semi-illiterate, those of us who could read, write, or paint were required to read the readings before the daily study sessions and prepare explanatory remarks to be made during the sessions. We were also required to write speeches for all speakers before a rally and prepare all posters before a demonstration. When such preparations had to be done during the working hours, other workers despised them. Late in the Cultural Revolution, most of the workers had come to believe that political activities benefited only a few political extremists in Beijing, but not ordinary workers. Most important, they viewed reading and

writing in general as useless “playing,” because reading never produced anything they could see or touch, like a converter or radio, and writing produced only things to be read. It was a complete waste of paper and time as far as they were concerned, OK if you wanted to do it on your own time but unfair if they had to “work” while you could “play.” To avoid envy, I worked extra hours in evenings and Sundays to make up the production targets.

So I left home at 6:30 or 7 o’clock every morning, 6 days a week, and went home at 9, 10, and sometimes 11 in the evening—hungry, completely exhausted, always too late for dinner. But Hao-dia-dia was always there waiting for me, keeping the rice and my favorite dishes warm in a box made of straw and cotton (there were no microwave ovens or refrigerators then, and energy was expensive). She would watch me eat and remind me to wash my face and feet and brush my teeth before I went to bed. Because there was only one sink in the townhouse shared by about 15 people from three separate families, I often fell asleep on my bed waiting for my turn to wash, occasionally awakened by hot towels on my face or feet—Hao-dia-dia washing me and trying not to wake me up.

Sometimes in the morning, M’ma would ask what I ate the night before, and they would all laugh to see me embarrassed for not remembering anything but “enough rice.” Then Hao-dia-dia would report that I ate five tofu balls stuffed with ground pork, four chopsticks of vegetables, one cup of soup, two bowls and one spoon of rice, and so forth. M’ma would ask deliberately what I wanted for the next week, and they would all laugh when I said “whatever,” because I always said that. Then, Hao-dia-dia would say that I was preferring tofu or pork or something else those days, and she would have her official statistics from the previous week to support her observation.

Only in retrospect did I notice that despite circumstances that most Americans would consider meager, money was never an issue.

If not money, power, or kindred, then why did Hao-dia-dia stay in the family? Some of today’s readers in the West might wonder whether there was something sexual. There was none. I did not have the slightest idea of such a thing as homosexual until the early 1980s, when a rumor reached me that a male student in my university had been arrested for sodomy. The concept of female homosexuality did not reach me until the late 1980s, when I had been in the United States for several years. Probably because I was supposed to be Hao-dia-dia’s son, I always shared a bed with M’ma and Hao-dia-dia until I was 12 or 13. It lay east-west in the middle of the room. Hao-dia-dia always slept heading east and M’ma heading west. If there was anything between them, it was me. My brothers also slept head to toes in another double-size bed next to us, lying north-south, in the southeast corner of the room. When we were babies, we were later told, a live-in nanny slept in that bed together with some of us. Baba had a single-size bed to himself, in the northeast corner of the room, lying north-south. A cabinet as tall as Baba and as wide as a bed’s length stood between our bed and Baba’s bed, serving as a wall separating us.

When I was old enough to remember bits and pieces of things, I noticed that on Saturday evenings, Hao-dia-dia often went to Beijing (Peking) operas with her cousin and spent the night at her home. I suspect that a weekly or biweekly routine had developed earlier, which allowed my parents the privacy to produce a family. Hao-dia-dia's Saturday night sleepovers became more and more infrequent as we boys grew up and stopped completely at the beginning of the Cultural Revolution, when all the theaters were closed.

One early morning in the summer of 1999, at age 84, Hao-dia-dia died. She had battled lung cancer for 2 years, with the devoted support of M'ma; Baba; and my elder brother, his wife, and his 11-year-old daughter. All five were at her bedside the evening before. She said she was happy, that they had done everything they could for her, and that they needed to do no more. She told them to go home and rest. She waved goodbye, went into a calm sleep, and never woke up.

Through her will, she donated her every organ and the entire body to a medical college, for research and education. She asked that we three brothers dispose of her belongings as we saw fit. The most monetarily valuable property was a savings account of 1,000 RMB Yuan (about 2½ months of her retirement salary), or U.S.\$125 according to the exchange rate at the time, all donated to the elementary school where she worked before she retired. There was to be no grave, no tombstone, no scholarship named after her, no mark of her name anywhere.

What she really left with us was the most precious gift we can give anyone—and at the same time keep it for ourselves. She left us proof that, amidst all the wars, struggles, killings, hatred, lust, and greed, there is something else, namely *love*, that may not have anything to do with money, sex, power, or even kindred.

MONEY WAS NOTHING, MONEY IS EVERYTHING: THE PREVAILING CHINESE ATTITUDES IN THE LAST FOUR DECADES

Although the meaning of money and property varies significantly from individual to individual, as I see in my three parents, sometimes one can detect changes in the prevailing attitudes of a society over time. Indeed, the attitudes toward money among most of the Chinese experienced a dramatic change in the last four decades, a change so dramatic that those four decades could be cut in half and the prevailing attitudes in each half would represent two extremes of a continuum.

In the 1960s and 1970s, money represented shame and evil among the most enthusiastic Maoists in China, and it represented almost nothing among most of the other Chinese.

The ideological origin was *Das Kapital*, in which Marx (1867/1996) argued that it was workers, and workers alone, who produced all the goods. Under the capitalist system, however, workers were paid a minimum salary determined by

the market, whereas the capitalist, who according to Marx did not produce a single item, took all the profits (which Marx called “surplus value”). A parallel argument was made for the political economy of agriculture: It was peasants and peasants alone who produced all the crops, but peasants only got the smaller portion in return, whereas the land owners, without necessarily lifting a finger, got the lion’s share in the form of rent. Accordingly, the Communists redefined the term *exploitation* to mean possession of any money or property other than the compensation for one’s labor, such as salary for workers or crops for farmers. Investing, earning interest, renting one’s property—all became exploitation by definition. Because those were virtually the only ways of accumulating money and property, merely possessing money or property came to be seen as exploiting.

The most extreme Maoists went one step further. They proposed to eliminate money entirely, including salary in the form of money. It was never clear how this could be done in practice, so they urged at least the elimination of the nationwide eight-level salary system and the equalization of salaries for all Chinese working in the cities. The notorious slogan “Long live 36 Yuan!” in the mid-1970s represented one such extremist plan, namely, to fix everyone’s monthly salary at 36 Yuan for eternity.

The attitudes of most of the ordinary Chinese were more affected by what the money did or did not do for them in their daily life. In that respect, money did not do much of anything.

Let me use my personal experience as an example. When I began working for the state-owned 27th Radio Factory in Shanghai, my monthly salary was about 17 Yuan (U.S.\$2 under today’s exchange rate). How could anyone live for a month on \$2? Well, the government used an elaborate quota system to provide the barest of bare necessities that kept most of city residents alive.

About 50 cents of my salary went to buy roughly 30 pounds of rice, the maximum that the government allowed me. Another 50 cents went to about 1 or 2 pounds of pork; half a pound of fish; 10 pounds or so of vegetables and tofu; 1/10th of a pound of cooking oil, sugar, salt, soy sauce, and so on; each under strict government quota.

M’ma sewed most of my clothes, using the cheapest materials that she could find. The materials, plus things like shoes, socks, hats, and gloves, cost me another 50 cents. The government did not have any housing for young workers like me, so I stayed in the same room with my parents. As all land and houses belonged to the government, M’ma paid about \$1 a month rent for the room.

It was not easy to squeeze six adults into one room. There was room for only one table, which was used for sewing, reading, writing, meals, and everything else. In the night, that table had to be folded down to make room for a folding bed, in which I slept. But M’ma did not charge me a penny for the rent. I had enough money to buy several books each month at 5 to 10 cents each. The other 10 or 20 cents were my monthly savings.

Health care cost almost nothing. The radio factory hired three nurses to provide preliminary care for 800-plus employees free of charge. When I was seriously ill, the nurses referred me to designated hospitals. Each hospital visit cost me one penny for a registration fee. The state-owned factory paid all the other costs, including the prescribed drugs and hospital stays.

The quality of the care was horrible compared to today's American standards. When one of my front teeth had a minor problem, I was assigned a 20-year-old dentist who was semiliterate and had no formal medical training. Some 10 visits later, both of my front teeth were damaged. They troubled me for years until I had them crowned in 1997. Such negligence and incompetence also left me with an injured neck and back, which continue to trouble me today.

But the same health care system also saved my life—several times. There was no refrigeration in China until recently. Because of the chronic food shortage, I could not afford to throw away food even when it looked or smelled bad. I was frequently poisoned after I ate something in the factory while working late. Even today, severe diarrhea is one of my worst fears, thanks to the memory of food poisoning during those years. The first few times I was knocked out, my brothers and father carried me to the hospital two blocks away. Later, when I became an experienced food-poisoning patient, I could tell it was coming an hour before the diarrhea could knock me out, and I would walk to the hospital myself. After the one-penny registration fee and 2 or 3 days in the filthy hospital bed, I would walk home with the help of my brothers, weak but alive.

As was the case in almost every Shanghai household at the time, the biggest problem was space. There was certainly no space for bookshelves. So I piled them in the bottom of the cabinet that was mostly blocked by Baba's bed. When I needed a book, I had to negotiate with all other family members so they would move their things, and then themselves, away, then move things back when I had found what I needed. I probably spent as much time looking for my books as reading them. My almost insane dream was to have a desk to my own and some bookshelves. I knew this dream could never come true.

I did not enjoy that life. In fact, I hated it. Not that I felt I suffered—I had not expected a much better life—but because everything was so predictable. I was expected to live like that for the rest of my life of 40 or 50 years. My salary was expected to increase eventually to \$4 or \$5 a month. I would retire at the age of 60, and my factory would pay me a retirement pension equal to 70% of my salary. Nothing else was expected to change.

Most of my coworkers liked the stability and predictability. It was inconceivable that any employee could be fired or laid off, or the factory could close. Inflation stayed at 0% for more than a decade. Although there was not much to hope for, there was also not much to worry about, as long as you were careful enough not to stick your nose into anything near politics.

I often felt guilty for not being content or even grateful for what I had, especially when I compared myself with the peasants, who constituted 80% of the Chinese population. My elder brother, for example, spent 9 years in a remote

village making roughly 25 cents per month, with no health insurance and no prospect of any retirement pension. On several occasions when he was seriously sick, his comrades carried him, walking for 2 days and two nights to reach the nearest hospital.

Money was virtually no issue. On one hand, there was absolutely no way that anyone could get any money anywhere in addition to the government salary. Salary was based purely on seniority. Performance meant nothing economically. Position was assigned by the government, moonlighting was unthinkable, and opening your own business was strictly forbidden.

On the other hand, if for whatever reason one got some extra money, it had very limited use. One could not use it to buy extra things like rice, flour, fish, pork, tofu, eggs, cooking oil, or clothes, for these were under strict quotas. One could not use the money to rent an extra room or buy a TV, a refrigerator, a heating and/or air-conditioning system, or a car, because there were no such things on the market. One could not use the money to take a leave from work, because the party secretary would not allow it—usually not for monetary reasons but because taking a leave meant not working for the Revolution. One could not use the money to take a college course, buy an airline or train ticket, or travel anywhere, because such things were not supposed to be initiated or decided by individuals themselves. Should the party secretary decide that the Revolution needed someone to take a college course or travel, he or she would assign an appropriate person and would write formal “recommendation letters” to the college, the train station, the airline, and so on. The expenses would be paid by the state.

So everyone was poor, yet no one cared much about money, a situation that might seem incongruous to readers who never lived in a communist system.

Although everything in Chinese life was supposed to be predictable, the historical path that China actually took after the late 1970s was anything but. Agriculture reform distributed the people’s communes’ lands to individual farmers, who were also allowed to keep and sell most of their products. The farmers responded by demonstrating higher levels of motivation and productivity than China had ever seen. By the mid-1980s, the chronic food shortage was replaced by abundance. Almost everyone was smiling.

Encouraged by this astonishing success, the reformers implemented similar ideas in the state-run companies. The companies, which included hospitals, schools, and universities, were encouraged to seek higher profits and were allowed to retain a certain percentage of the profits. Company CEOs were allowed to spend some of the retained profits, and much went to increased salaries, benefits, or additional investment to expand production. Productivity, sales, and salary soared—but so did inflation, pushing 20% by the late 1980s. Retired people were hit badly, for their pensions assumed zero inflation.

Naturally, the hospitals and drug companies doubled and tripled their prices. All the other companies wanted to spend less on health care, because the medical expenses were a major part of their cost. Eventually, almost all companies

put limits on how much each employee or retiree could spend on medical expense. For my former coworkers at the 27th Radio Factory, the maximum was roughly \$5 per month.

That was, however, not the worst. Starting in the mid-1980s, different forms of non-state-owned companies sprang up everywhere in China, along with domestic and foreign joint ventures. Facing levels of competition that they had never seen, the once-mighty state-owned companies struggled. Their sales and market share evaporated like water in a large, shallow pond under the summer sun. Many of those companies collapsed almost immediately. By 1996, some 70% to 80% of China's state-run companies were losing money. Some economists said the previously subsidized state-owned companies were incompetent to compete in a market economy. But the managers of the companies complained bitterly about unfair competition: State-owned companies were required to pay their retired employees' health care costs and/or retirement pensions, and they were required to turn over a large portion of their profits to the government. Non-state-owned companies, on the other hand, did not have to bear those kinds of costs and in many cases enjoyed lower tax rates than the state-owned companies. Furthermore, the non-state-owned companies could hire or fire employees and decide salary levels as the managers saw fit, whereas the managers of the state-run companies had much more limited power in those important matters.

Regardless where the blame should go, eventually many state-owned companies had no money left to pay for medical expenses, retirement pensions, or even salaries. Many laid off employees, and many filed for bankruptcy. What had been unthinkable merely 5 years earlier became a reality.

The 27th Radio Factory filed for bankruptcy in 1998. Of the 1,000 employees some 20 years earlier, one fourth, including me, left voluntarily, one fourth took early retirement, and one fourth were laid off. The final fourth are still working in the factory, producing electric converters for Phillips, Inc., to be sold to European and U.S. markets. The factory pays the worker \$60 to \$80 per month for 40-hour weeks and continues to pay those who were laid off \$20 per month plus limited medical expenses, as required by the government. Friends told me that, after adjusting for inflation, that is still much better than our salary in the late 1970s when I worked some 10 hours a day, 6 days a week. In addition, most of the unemployed found something to do for additional income—selling products door-to-door, cleaning houses, taking care of patients, opening their own shops, and so on.

Indeed, each of them has an apartment three or four times larger and of far better quality than any of us had before the mid-1980s. They all wear much nicer clothes and eat much better than before. They go to restaurants regularly. They travel out of the city, even out of China, for pleasure.

Most important, however, there is much to hope for. If life is tolerable and even enjoyable now, it is expected to be better next year and the year after that, and better still for the children. On my most recent visit, I could smell the hope in

the air, even when I was with my unemployed former coworkers. In newspapers, magazines, and books; at the dinner table; during reunion parties; on trains, airplanes, and everywhere else—one always hears or reads stories about this or that person getting rich overnight. The number of millionaires in China was estimated to be in the millions. Some are private entrepreneurs. Some made the money abroad, then returned to China. Some, using their official positions, stole money from the government or the people. Some got rich by bribing the officials and managers of the state-owned companies.

Some were always considered smart, capable, highly educated. Some were not, previously looked down upon by their former neighbors, classmates, colleagues, relatives, or friends. The clear implication is the following: "If they could make it, maybe I can make it, too, or my son or my daughter will."

But there is also much to worry about. The social security system has never been properly established, and the system is not self-sustaining. Many experts are worried that the system might collapse at any time.

Health care is another worry. The quality of the care is better in many respects—the doctors are better trained now, and they use much better equipment and better drugs. With patients free to choose their hospitals and doctors, everybody is eager to serve you—if you have money.

That is, however, an important "if." To sell their products, the drug salespeople often pay a doctor a "commission" on the drugs that the doctor prescribes. So every time I visited a doctor while in Shanghai, I always got more drugs and more expensive drugs than I thought I needed. At home, my wife or other family members always screened these items carefully, separating "real" medicine from those "certificates of donations to the doctor's income" before I took any of them.

More problematic for many patients is the fact that hospitals often refuse to treat those who cannot pay up front, even in emergency situations. In the summer of 1997 in Shanghai, my then 4-year-old daughter had a dislocated elbow. We rushed her to the nearby hospital, but the doctor refused to do anything for the girl who was crying in visible pain. "Where is your pay slip?" I told him my wife was waiting in line to pay the cashier. "I cannot do anything until you pay." I told him there is a long line at the cashier's window: "Would you please help? I can give you enough cash now as collateral." Without saying another word, he wheeled around and left. At the cashier's window, the cashier left to go to the bathroom before it was our turn to pay. Desperate, I carried my daughter door-to-door to see if any of the doctors would help. None of them could or would. It was not until half an hour later that we finally found the doctor again and could give him our pay slip.

Friends and relatives told me about similar but worse experiences. One of the stories involved an American woman whose car hit a pedestrian in Shanghai one afternoon. The woman drove the victim, who was bleeding from a broken leg, to the hospital where my friend worked. But she refused to pay \$100 cash up front, saying that it was entirely the pedestrian's fault, and in any event, the matter of

responsibility should be worked out later between her insurance company, the police, and the victim. So she left after leaving her address and insurance information, which the hospital did not know how to handle and was not interested in. The victim, a peasant looking for a job in Shanghai, did not have much cash with him. So he was left bleeding in the hospital hallway until the next morning when the doctors realized that he might soon bleed to death. They treated him and saved his life, but it was too late to save his leg, which had to be amputated.

New law requires hospitals to treat emergency patients, with or without money. But it takes time to see the effects of such laws. In the summer of 2000, according to the Chinese media, a baby boy in Xingjiang was burned by hot water. The parents took him to one hospital after another, but one after another they refused to treat him. The fifth, run by the PLA, attempted treatment, but it was too late—the boy died of dehydration. The government said that the first hospital may have violated the new law.

Several companies are offering life insurance and hospital-stay insurance in China. As hospital stay and death are low-frequency events, such insurance is considered more manageable and profitable. As of this moment, very few, if any, companies are offering general health insurance to ordinary Chinese. Most of the peasants and private-company employees continue to live without any health insurance.

The Chinese government advocates health care reform but has not stated publicly what it has in mind. Some economists advocate a system similar to the traditional system in the United States, under which employers and employees would be encouraged or required to share the cost of health insurance provided by commercial insurance companies. As China begins to participate in the World Trade Organization, there is hope that the insurance companies from abroad might play a significant and positive role.

Education, which used to charge virtually no tuition from elementary school through graduate school, now is redefined as an “industry” that is supposed to make profit. Tuition at all levels skyrocketed. The elementary school in Shanghai that my then 9-year-old daughter attended for 2 years had a deal with such an insurance company. The insurance company “donates” a large sum to the school. In return, the school required that each student participate in the insurance plan and collected the premium from the parents as a part of the tuition increase. This was considered a clever business plan as few elementary students got hospitalized.

Another important factor is the moral system. By the mid-1970s, the Maoists had destroyed virtually all non-Communist moral systems in China, ranging from Confucian and Buddhist to capitalist and Christian. In their place is the Chinese Communist moral system, which can be summarized in a simple sentence: “Thou shalt obey the Communist government.” Because the government declared that money was bad, people did not want to acquire any money unless the government handed it to them. When the market economy took hold in China, this moral system was so at odds with the new economic system that it

quickly collapsed. As a new moral system has yet to be established, there is currently little other than laws and decrees to restrain the wild pursuit of money guided only by pent-up envy and lust.

If money was nothing 25 years ago, it is now everything, perhaps the only thing in the eyes of many Chinese.

MONEY IS SOMETHING: A COMPARISON WITH THE UNITED STATES AND A LOOK INTO THE FUTURE

The dramatic swing in the prevailing attitudes in China coincided with the dramatic changes in the Chinese economic and social system. In comparison, the changes in the American economic, social, and moral system in the last century appeared smaller and slower, and in keeping with smaller and slower changes in the prevailing American attitudes toward money. By and large, most of the Americans I have had contact with seem to place the importance of money somewhere between the two extremes, one represented by prevailing Chinese attitudes 25 years ago and the other represented by the prevailing Chinese attitudes today. Money is very important, most of the Americans would probably say, but it is not everything.

After 200 years of development, the American system and the American people's attitudes toward money appear to be more sophisticated. Although China has more than 2,000 years of written history, her current economic and social system is only 20 years old. So the Chinese economy, society, and morality are likely to continue to develop, as are the Chinese attitudes toward money. One might look at the American free-market economy and say that is why many Americans consider money important. One might look at the U.S. social security system and the Christian morality and say that is why many Americans don't think money is everything. Perhaps, as the market economy, the social security system, and moral standards develop in China, Chinese attitudes toward money will also continue to develop to become less extreme and more sophisticated.

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