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The Way of the Townspeople, *Chōnindō*, in the Works of Ihara Saikaku

Summary

The article is aimed at compiling the main points of interest in The Way of the Townspeople (*chōnindō*), the norms or code of conduct formulated by Ihara Saikaku (1642–1693), the most talented prose writer of 17th century Japan. In her study the author of the article uses two works by Ihara Saikaku, namely *Nippon eitaigura* (*The Japanese Family Storehouse*, 1688) and *Seken munesan'yō*, (*Worldly Mental Calculations*, 1692), both of which belong to the townspeople series (*chōninmono*) subcategory.
Contrary to the samurai ethos that prohibited the warrior class from dealing with money, the urban commoners' philosophy urged them towards hard work and the accumulation of riches. Ihara Saikaku, while creating the image of a fair urban commoner, praised a methodical life that demanded taming temptations, which he refered to as poisons that threated self-discipline.

Keywords: Ihara Saikaku, *chōninmono*, *chōnindō*, townspeople code, Nippon eitaigura, Seken munesan'yō

Ihara Saikaku (1642–1693) was one of the most talented prose writers of 17th century Japan. He created a new genre of Japanese epic, the *ukiyozōshi* – "the books of the floating world", enclosed within the trend of the novel of manners. At the same time, he was the first writer who took it upon himself to describe the plebian social class – the town commoners, and who created a new type of novel character – an urban commoner, one that did not belong to the privileged ruling class.

The attempt to reconstruct *chōnindō*, The Way of the Townspeople,[1] constituting a code of behavior for the town commoner class, is based on the analysis of two works by Ihara Saikaku: *Nippon eitaigura* (*The Japanese Family Storehouse*, 1688) and *Seken munesan'yō* (*This Scheming World*, 1692). Both texts belong to the genre of *chōninmono*, townspeople series. *Nippon eitaigura* describes the world of townspeople as based on the cult of money (*gin no yo no naka*). It consists of 30 stories collected in six volumes, illustrated by Yoshida Hanbei. *Seken munesan'yō* consists of 20 short stories collected in five volumes with illustrations by Makieshi Genzaburō. The leading topic that brings all the stories together is the end of the year, for it incorporates not only preparations for the New Year celebrations but also the custom of collecting debts incurred during the year.

The townspeople class in the Edo Period

The times of Ihara Saikaku, times that he also depicted in his works, brought an unusual economic prosperity upon Japan. The modern Japan that formed after the house of Tokugawa took the reins in 1603 was a compilation of a feudal system, by which the nation was organized, and a capitalist economic system. The Japanese form of feudalism, called *bakuhan*, was a dual system combining, on one side, the spheres of influence of the central rule (*bakufu*) performed by the shogun, and on the other, the local rule in autonomous principalities (*han*), remaining in the hands of feudal lords *daimyō*. Their dependency on the shogun was based on vassal dependency confirmed through the vow of loyalty taken by each *daimyō*. Through the growth of national production and the development of domestic trade the towns were thriving, and with them the commoner class, that now became a great market for multiple consumer goods. Despite their low social standing, it was surprisingly the urban commoners that became the creators and the recipients of the new culture since they most profited from the contemporary economic system.[2] It was then, that the great merchant families (*shōka*) fortunes were accumulated. Some of them survived hundreds of years. This survivability can be explained through the political and economic stability in Japan of the time and a specific attitude towards executing business. The social structure organizing families under the institution of *ie* (house, family),[3] understood as the base social-economic unit, was autonomous in character. The *ie* included the members of the main line *honke* as well as the representatives of the

[1] The terms *chōnindō* or *chōnin no michi* were used in Saikaku's prose works. See: Teruoka Yasutaka, Asano Akira, Fuji Akio, Emoto Hiroshi, Taniwaki Masachika (ed.), *Saikaku e no shōtai* (Invitation to Saikaku), Iwanami Shoten, Tōkyō 1995, p. 253.

[2] Teruoka Yasutaka, *Saikaku no sekai* (The World of Saikaku), v.1., Nihon Hōsō Shuppan Kyōkai, Tōkyō 1979, pp. 18–19.

[3] The institution of *ie* constituted the legal body, economic and social unit, based on Confucian ideals, seen as the ensemble of behavioral patterns with normative implications. The virtues of respect, obedience and loyalty towards the head of the house (*oyakata*), the father, and the members of the family (*kogata*), meaning all habitants of the household, servants and other workers included, were especially stressed. The role of *oyakata* was hereditary and only one son, usually the oldest one, could take it on. See: Yōtarō Sakudō, *The Management Practices of*

side lines: *bunke* – members of the family still connected by blood, and *bekke* – lines initiated by former workers.[4] Therefore within the boundaries of the same house one could find closer and further kinsmen and people not connected by blood, like adopted sons-in-law (*yōshi*), workers and apprentices (*deshi*). The institutionalized form of *ie* was created to enable the leadership of the head of the house (*tōshu*), with the main aim of this leadership to secure economic stability and continuity for all the members.

One of the most outstanding features of *ie* was the hereditary role of the head of the house. At the same time it was of utmost importance that the fortune would pass undivided to the hands of just one successor. There was no custom of dividing the wealth among individual successors. It was most common that the first son would inherit everything, and younger sons would usually leave the house and start separate *bunke* lines. The successor was chosen after the death of the head of the house, or possibly after his retirement (*inkyo*), however the former *tōshu* would keep his privileged position, and would now perform an advisory role becoming *éminence grise*.

The townspeople occupational ethos

The views on occupational ethos of the townspeople class were based, according to Saikaku, on two preliminary concepts: the need to earn money and the need to spend it. Money gave freedom and unlimited opportunities to indulge in everyday life's charms and pleasures. Not to fall victim to hedonism, the urban commoners set up their own, clearly stated codex of conduct and business proceedings. The official *bakufu* ideology also had influence upon its creation. For Tokugawa Ieyasu (1542–1616), one of the main objectives was to constitute permanent social order based on rational principles of the Neo-Confucian teachings (*shushigaku*).[5] The main ideologist of the authorities was Hayashi Razan (1583–1657), who stressed the importance of ethics of the Five Relations (*gorin*) for preserving harmonious social structure:

Family Business, trans. J. Victor Koschmann, in: Chie Nakane, Oishi Shinzaburō (ed.), *Tokugawa Japan, The Social and Economic Antecedents of Modern Japan*, University of Tokyo Press, Tokyo 1990, pp. 137–166.

[4] Ibid.

[5] Confucianism came to Japan in the 6th century together with Buddhism and other elements of Chinese culture. It was studied for example in the Court Academy (Daigakuryō). In the Kamakura period Neo-Confucianism ideals spread due mainly to teachings of Zhu Xi (1130–1200). At the time there were two centers involved in Confucian study. One was the Kiyowara family, whose members taught classics at the Court Academy in Kyoto, the other was Zen monasteries. The change was brought about in the beginning of the 17th century, when the political power fell into the hands of the Tokuwaga family. Neo-Confucianism, and especially *shushigaku* based on teachings of Zhu Xi, became the official ideology legitimizing the existing social order and subordination of the citizens to the rule. The initiator of Neo-Confucian study was Fujiwara Seika (1561–1619), who created the center for Neo-Confucian study in Kyoto. His most talented student was Hayashi Razan (1583–1657), the official advisor of the *bakufu* government. The greatest advocate of Neo-Confucian ideals within the merchant class was Ishida Baigan (1685–1744), the founder of *shingaku* – the "heart learning" movement.

1. father and son (*fuko*)
2. ruler and subject (*kunshin*)
3. husband and wife (*fūfu*)
4. elder brother and younger brother (*chōyō*)
5. friend and friend (*hōyū*).

The first and the second relation were of the utmost importance as the ethical guidelines for the society of Edo period. As stated by Jolanta Tubielewicz "this kind of paternalistic interpretation was the most in tune with Tokugawa political goals, since it legitimized strict upholding of the class division and strengthened the theories of the enlightened rule of the *bushi*".[6] Stress was also placed on practicing the Five Virtues (*gojō*): humaneness (*jin*), justice (*gi*), proper rite (*rei*), wisdom (*chi*) and honesty (*shin*). For the ruling faction, the *bushi* class, distinguished by its noble provenance and virtues unobtainable for the lower social strata, had a higher moral standing then the rest of society. It was the *bushi* class that put a lot of effort into providing education and cultural upbringing for both the townspeople and peasants. For this purpose the system of *terakoya*[7] was created, that allowed children of peasants, artisans, merchants and the poor to obtain elementary education. Apart from basic calculus, writing and language, those schools taught the principals of Confucian ethics.

In his works, Ihara Saikaku often related to the townspeople ethical system that was centered on the attitude towards work and money. In *Nippon eitaigura* and *Seken munesan'yō* Ihara Saikaku depicts commoners of various occupations, both rich and poor.[8] The most numerous group are small-scale tradesmen, artisans and small storeowners, like the soy sauce seller, door-to-door tea salesmen or the fan manufacturer. In his works Saikaku also mentioned representatives of grand enterprises generating significant profit, like the owners of department stores, transport agencies, wood warehouses, pawnshops, exchange offices or the merchants from Nagasaki trading with foreigners.

Despite their financial status all town commoners belonged to the same class, a class of extremely low political position, and a class located on the bottom of the social ladder. What was bringing them together was the common ethos, in which wealth was viewed as the highest value and the longing to obtain it was acknowledged as a virtue:

> All human being have eyes and noses, and all alike are born with hands and feet. But in one respect the ordinary townsman is different from the nobility, the great families, and the practitioners of the various arts – his hopes of worldly fame rest solely on the acquisition of money. It is

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[6] Jolanta Tubielewicz, *Historia Japonii*, Ossolineum, Wrocław 1984, p. 299.

[7] The first *terakoya*, meaning temple schools, were founded in the 16th century, and were mostly located at Zen temples. They provided children of peasants and merchants with elementary education: classes in reading, writing, basic calculus, ethics and religion.

[8] See: Nakai Nobuhiko, *Chōnin* (Towns Commoners) in: *Nihon no rekishi* (The History of Japan), 21, Shōgakkan, Tōkyō 1974, pp. 236–249.

> a pitiful thing for him if he works from early youth and dies without the reputation of a man of wealth. Birth and lineage mean nothing: money is the only family tree for a townsman. A man may be descended from the noblest of the Fujiwara, but if he dwells among shopkeepers and lives in poverty he is lower than a vagabond monkey-trainer. There is no alternative for a townsman: he must pray for wealth and aim to be a millionaire. To be a millionaire he must have the will of the hero, the heart to climb a great mountain. He must also, even to rise to middling wealth, employ good clerks.[9]

One of the most important aspects of the townspeople ethos therefore was the attitude that could be described as *homo oeconomicus*.[10] Individual interest was held in the highest regard. Money that stood for prosperity and happiness could be secured by hard work or inherited. According to Saikaku it was the best to owe everything to nothing more but one's own efforts, but such an attitude called for courage and ambitious measures.

In the opening story of *Nippon eitaigura* Saikaku explained what should be the most important in human life:

> Heaven says nothing, and the whole earth grows rich beneath its silent rule. Men, too, are touched by heaven's virtue; yet, in their greater part, they are creatures of deceit. They are born, it seems, with an emptiness of soul, and must take their qualities wholly from things without. To be born thus empty into modern age, this mixture of good and ill, and yet to steer through life on an honest course to the splendors of success – this is a feat reserved for paragons of our kind, a task beyond the nature of the normal man.
>
> But the first consideration for all, throughout life, is the earning of a living. And in this matter, each one of us must bow before the shrine of the Heavenly Goddess of Thrift (not a Shintō priest alone, but samurai, farmers, traders, artisans, and even Buddhist bronzes), and we must husband gold and silver as the deity enjoins. Though mothers and fathers give us life, it is money alone which preserves it.[11]

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[9] Ihara Saikaku, *The Japanese Family Storehouse*, Cambridge University Press, Cambridge 1969, story 6.5 *Rations of Worldly Wisdom from a Man of Eighty-eight*, p. 144.

[10] Ian Watt gives a definition of *homo oeconomicus* "economic man" as an individual who is motivated by the philosophy of loss and gain, individual financial interest. See: Ian Watt, *Robinson Kruzoe – Homo oeconomicus* in: Andrzej Mencwel (ed.), *Antropologia kultury*, WUW, Warszawa 1995, pp. 437–443.

George Caspar Homans, on the other hand, points out the personality and characteristics of the "economic man" stressing that such an individual uses wealth to generate more profits, which successively leads to anti-social behavior – "he could kill his own old mother to obtain it". See: Ireneusz Krzemiński, *Teoria naturalnej wymiany George'a Caspara Homansa*, in: *Co się dzieje między ludźmi?*, Open, Warszawa, p. 52.

[11] Ihara Saikaku, *The Japanese Family Storehouse*, op. cit., story 1.1 *Riding to Success on Lucky Horse*, p. 13.

Saikaku saw the value and power of money but on the other hand he did not demonize its role. He stressed that money is essential to procure all things necessary for a living, but after one's death it is of use only to one's children and grandchildren:

> People will tell us that when we die, and vanish in a moment's wisp of smoke, all our gold is less than dross and buys us nothing in the world beyond. It is true enough, and yet – is not what we leave behind of service to our sons and our posterity?[12]

How could the so desired wealth be obtained? Saikaku listed a few possibilities:

> Inheriting your father's fortune, making money at gambling, dealing in fakes, marrying a rich widow, re-loaning money borrowed at easy rates from the temples on Mont Kōya or begging loans in Eta[13] villages, because no one will guess where the money comes from – all these are ways of getting riches, but there are not good ways. True success is when a man earns his riches by orthodox means.[14]

The writer depicted easy and quick ways to accumulate riches, often a time dishonest or not demanding much effort. Of course there is nothing improper in inheriting a fortune, but it does not bring the same satisfaction as achieving riches through one's own hard work. In another story from *Nippon eitaigura* Saikaku enhanced the list of dishonest ways of generating profit:

> It is easy enough, as may be observed, to make money by shady practices. Pawning other people's property, dealing in counterfeit goods, plotting with confidence tricksters to catch a wife with a large dowry, borrowing piecemeal from the funds of innumerable temples, and defaulting wholesale on a plea of bankruptcy, joining gangs of gambling sharks, hawking quack medicines to country bumpkins, terrorizing people into buying paltry ginseng roots, conniving with your wife to extort money from her lovers, trapping pet dogs for skins, charging to adopt unweaned babies and starving them to death, collecting the hair from drowned corpses – all these are ways of supporting life. But if we live by subhuman means we might as well never have had the good fortune to be born human. Evil leaves its mark deep in man's heart, so that no kind of villainy seems evil to him any longer; and when he has reached that stage he is indeed

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[12] Ihara Saikaku, *The Japanese Family Storehouse*, op. cit., story 1.1, p. 13.

[13] *Eta* – so called the "impure" cast – discriminated, deprived of civil rights, living in ghettos. They were dealing with "impure occupations" – like undertakers, butchers or tanners.

[14] Ihara Saikaku, *The Japanese Family Storehouse*, op. cit., story 5.5., *Extortionate Prices for Ise Lobsters*, p. 96.

> in a pitiful stage of degradation. The only way to be a man is to earn your livelihood by means not unfitted to a man.[15]

Saikaku mentioned here the quality of humanness, for him the highest value. Honest work was one of the conditions for sustaining it.

Hence an elementary question appears. How to make a fortune in an honorable way? The answer can be found in the story, from a previously cited compilation, entitled *A dose of what the doctor never orders*. Saikaku described here some poor Edo inhabitant, Jinbei, who incidentally turned to a passer-by for advice. The stranger turned out to be a rich man and gave Jinbei a handful of informative tips:

> I have, it so happens, an excellent nostrum called "The Millionaire Pill", and I shall give you the prescription:
>
> Early rising 5 parts
> The family trade 20 parts
> Work after hours 8 parts
> Economy 10 parts
> Sound health 7 parts
>
> Grind the ingredients thoroughly, use common sense to get the proportions correct, mix carefully, swallow and inwardly digest twice daily – and there is no reason why you should not become a millionaire. However, during treatment it is imperative to abstain from certain noxious things:
>
> (1) Expensive foods, expensive women, silken suits, for day-to-day wear.
> (2) Private palanquins for wives; private lessons in music or poem-cards for eligible daughters.
> (3) A professor of percussion for the sons of the house.
> (4) Kickball, miniature archery, perfume appreciation, and poetry gatherings.
> (5) A craze for the tea ceremony, and for remodeling the best rooms on the principles.
> (6) Flower-viewing, boating excursions, baths in the middle of the day.
> (7) Evenings out with friends, gambling parties, playing Go or backgammon.
> (8) Classes for townsmen in sword-drawing and dueling.
> (9) Temple-going, and preoccupation with the next world.
> (10) Getting involved in others' troubles, and standing surety.
> (11) Lawsuits over reclaimed land, and meddling in new mining projects.
> (12) Sake with supper, excessive pipe-smoking, unnecessary journeys to Kyōto.
> (13) Backing Sumō contests for charity, and giving too generously to temple funds.

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[15] Ihara Saikaku, *The Japanese Family Storehouse*, op. cit., story 4.4., *All the Goodness Gone from Tea*, p. 96.

(14) Carving knick-knacks during business hours, and collecting fancy sword-accessories.
(15) Familiarity with Kabuki actors, and with brothel quarters.
(16) Borrowing money at a monthly rate of more than eight in the thousand monme.
All these things are more deadly than blister-fly drugs or arsenic.[16]

Jinbei was forty when he got the prescription for "The Millionaire Pill". It was an important turning point in his life. According to the beliefs of the time, human life was divided into stages – cycles of eight years for men, and seven years for women. Entering the next cycle meant entering a new stage of vitality and personality development. Jinbei had just entered the sixth groundbreaking cycle of his life that stood for a decrease in vitality and a slow falling out of shape. It was therefore the last moment for making any changes aimed at achieving life success. Jinbei took the rich man's advice, partook the pill everyday and did not have to wait long for an opportunity for gain.

One day while crossing the Nihonbashi bridge, he saw carpenters returning from work leaving a few trace pieces of precious cypress behind them. Jinbei rushed to collect them. He sold part of the so-salvaged material. The rest he carved into chopsticks for eating. His assets grew rapidly and soon Jinbei could afford to buy a property that he turned into a wood warehouse. Then he became the supplier for shipyards, and finally he became a millionaire. For thirty years of hard work and fortune accumulation Jinbei was constantly cautious not to fall into bad habits or give into the "poisons" that could disturb his therapy. After years of sacrifice he could freely indulge in life's pleasures.

> Now that he was well past his seventieth year he judged that a little relaxation of the treatment would do no harm, and for the first time in his life he changed into a at the Nishi Honganji temple in Tsukuji he dropped in at the theatres in Kobiki-chō, and in the evenings he played Go at home with groups of friends. While snow fell outside he held social gatherings to mark the opening of the winter's first tea jars, and as soon as the early daffodils were in bloom he set out tasteful flower arrangements in the impressionist manner.[17]

It was at the age of seventy that Jinbei "stopped taking the pill" and committed to the long prohibited activities. Now he could enjoy his time and savor the moment. Naturally he would have never experienced this life of luxury if it was not for the money. The story ends with a statement that could be read as the life *credo* of the townspeople:

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[16] Ihara Saikaku, *The Japanese Family Storehouse*, op. cit., story 3.2., *A Dose of What the Doctor Never Orders*, pp. 59–60.

[17] Ibid., p. 62.

> The golden rule for men is to save in youth and spend in old age. It is impossible to take your money to heaven, and it is essential to have it on earth.[18]

For Saikaku most of the human virtues could be measured by their utility – therefore, their usefulness in everyday life. Irrational, crazy proceedings would only bring harm. Among Saikaku's many tips on honorable and decent life, the first is taking care of one's health (*mi no kengo*), second is sincerity (*shōjiki*), and third is religiousness and piety (*shinbutsu o matsuru*).[19] Other virtues he mentions as guidelines for the merchant society are: diligence (*kengo*), wisdom and knowledge (*rihatsu, saikaku*), frugality (*shimatsu*), rationality (*bunbetsu*) and forebearence (*kannin*). All those characteristics constituted an attitude that Saikaku called *nikukaranu shikata*, meaning "the way of conduct that does not bring ill".

It seems frugality – *shimatsu*, meaning temperance of consumption, restricting spending on unnecessary luxuries, was seen by Saikaku as the main pillar of an urban commoner's life. It fell in line with the philosophy Saikaku laid out in *Nippon eitaigura*:

> A man, it is decreed, is lacking in all discrimination till the age of thirteen; from then until the age of twenty-four or twenty-five he must abide by the guidance of his parents; thereafter he must earn his living by his own efforts, on his own responsibility, and if, by the age of forty-five, he has laid firm the foundations of his household's prosperity in his own life-time, he may then take time for pleasure.[20]

Saikaku recommended temperance and focusing on work and company development until the age of forty or fifty, when the financial backup for the family should be already sufficient. Profligacy while accumulating riches could lead to a swift loss of fortune – "If making money is a slow process, losing it is quickly done."[21]

Sincerity as the main virtue

One of the most important virtues of the townspeople personality ideal, mentioned by the writer on multiple occasions, was sincerity (*shōjiki*) and the ability to keep promises and pay debts on time that came with it. Saikaku devoted the whole compilation *Seken munesan'yō* to those issues. In the opening story he wrote:

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[18] Ihara Saikaku, *The Japanese Family Storehouse*, op. cit., story 3.2., p. 63.

[19] Ibid., story 1.1., pp. 13–14.

[20] Ibid., story 3.1., *A Tray of Good Things for a God,* p. 84.

[21] Ibid., story 3.5., *A Paper Fortune Torn to Shreds*, p. 75.

> It is the way of the world that on New Year's Eve the night is dark. Ever since the remote ages of the gods people have been clearly aware of this truth; yet they are always neglecting their business. Much to their embarrassment, they frequently find the result of their previous calculations to be all too short to tide them over till year end. This is due entirely to their ill-advised way of living.
> The year end is more precious than a mint of money. It is the Great Divide between winter and spring, which none can pass over without paying a heavy toll. It is too high to be climbed by those who labor under a load of debt, which commonly results from their fond wish to provide for their children according to their means. Each separate expenditure amounts to little or nothing at the time, but the sum total for the year is quite over-whelming.[22]

New Year was one of the most important Japanese celebrations, lavishly celebrated by the townspeople class. On the other hand it was the hardest time of the year, being a symbolic but also the real time for settlements (*munesan'yō*), when all the debts took on during the year had to be cleared off. It was a common practice in the townspeople society that day-to-day shopping would be done on credit (*kakegai*) and bills paid collectively at a given time. Goods were sold for cash only to the poor, for whom the shop owner would have no trust.

> With the one exception of rent, which is paid at the end of each month, they are accustomed every day of their lives to buy for cash whatever necessities of life they may need, such as rice, bean paste, firewood, vinegar, soy sauce, salt, oil, and the like; for nobody will sell them anything on credit. So when the end of the month comes, no creditor will slip up on them unannounced with his account book open, nor is there anyone for them to be afraid of, or anyone to whom they must apologize for unpaid bills. In their case, the saying of the old sage indeed holds true: "Pleasure lies in poverty".[23]

The proverb cited by Saikaku is full of irony. On one hand it points out the state of bliss of the poor, who did not have to dread the debt collectors knocking at their door, but on the other it demonstrates an important truth that in townspeople society trust and respect were closely tied to the fact of owning a fortune. Only a rich person could buy on credit.

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[22] Ihara Saikaku, *This Scheming World*, trans. Masanori Takatsuka, David C. Stubbs, Charles AE. Tuttle CO, Tokyo Japan 1965, story 1.1, *The Extravagant Wifes of Wholesalers*, p. 19.

[23] Ibid., story 1.2., *Pawing and Old Halberd Sheath*, pp. 24–25.

In the Kamigata region (Kyoto and Osaka) and in Edo, debts were paid five times a year, on the days of the most important celebrations: the Doll Festival (Hina no Sekku, 3rd of March), the Boys Day (Tango no Sekku, 5th of May), the Souls Festival – Obon (13th of July), the Chrysanthemum Festival (Chōyō no Sekku, 9th of September) and the end of the year. On the last day of the year, called Ōzetsuki 'the great season', an honest town commoner would check and count all unpaid debts and prepare money for those payments. It was also the day when the shop and enterprise owners would knock on his door demanding payments. Unfortunately it was also the time of New Year preparations, which meant more spending on New Year decorations, food and presents – so most of the townspeople could not withstand both challenges. Therefore they tried, in all possible ways, to avoid settlements. Saikaku's judgment of such conduct is ruthless:

> People who refuse to pay their debts are no better than daylight burglars in disguise. In brief, because they make only a very rough estimate for the year, no figuring their income and outgo month by month, most people find their income insufficient to make both ends meet.[24]

Many characters in *Seken munesan'yō* act dishonestly trying to trick the bill collectors and, by all means, not pay them. Saikaku described many ways of avoiding payments: hiding in the cellar or taking refuge in a temple, as it was described in the story about the master Heitarō – one of the most valued stories in the compilation.[25] Heitarō is a historical character and, as the story tells it, on the night of New Year's Eve in the year 1240, while in recluse in the temple in Kumano, he saw in his dream the founder of the True Pure Land sect – Shinran,[26] sitting at the Kumano Deity's right hand – which implied his divinity. From that day on, on the last night of the year in all temples of this sect, the services commemorating master Heitarō would be held. As Saikaku reported on the New Year's Eve of the year 1673 the temple bells rang calling believers for the service. The abbot was surprised to see only three people show up. The first was an old woman, who after listening to his sermon burst into tears and confessed:

> Your inspiring words have made me thoroughly ashamed of myself. I must confess that I did not come here from any pious motive. My only son has been neglecting his business, and every year end until now he has managed to get by with some excuse or other, but this year he was unable to think of any. At last he asked me to come here, so that after I was gone he could make a racket, crying out that his old mother was missing. Then while the neighbors beat drums and gongs all night long, he could

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[24] Ihara Saikaku, *This Scheming World*, op. cit., story 1.2, p. 25.

[25] Ibid., story 5.3., *Hirataro*, pp. 120–125.

[26] Shinran (1173-1262), the founder of the True Pure Land sect (*jōdo shinshū*), a sect of Buddhism centered on belief in salvation through the power of Amida Buddha.

> go around pretending to be searching for me. Such was his scheme for tiding over the year end.[27]

The second believer present at the preaching was a man from Ise province, who was kicked out of the house by his wife, since he was unable to collect money from his debtors. The third participant of the service was a simple thief:

> Now it's my turn to tell my story, but please excuse me from telling you and what I am. I can't stay at home without being tormented by bill collectors, and nobody will lend me even one red cent. I felt chilly and wanted a drink, so I hatched up first one scheme and then another, but in the end could think of none that would tide me over the year end. At last I concocted a shameful plan: tonight the story of Heitarō would be told at the temple and crowds of people would come to hear it. While they were listening I would steal their *geta* [leather sandals] to get drink money. Contrary to my expectations, however, very few people are to be seen tonight in any temple, and so the job that was to be done under the very eyes of the Buddha is just impossible.[28]

After listening to three such different stories the monk was moved and decided that poverty awakens man's worst instincts (*akugokoro*).

Saikaku depicted not only the difficult situation of the debtors. He also felt for the bill collectors – tradesmen and merchants who were trying to get their money. In one of his stories[29] he cites an old proverb "do good promptly, leave evil for later". Only speed, calmness and decisiveness in action could secure success and make it possible for the collector to get his money. Saikaku described a few successful methods to be used by collectors on settlement day. The collector should start his visits from the debtors that seemed the most likely to pay and finish with the hardest, most stubborn ones. He had to constantly watch his words, not to offend anyone. He could not loose his cool or let himself be thrown of balance. In all situations he had to stay calm, keep a clear mind, so that he would talk with precision and stay on topic. One of the very effective methods, according to Saikaku, was a friendly talk with the debtor, during which one could gain his trust, for example through complementing the wife on preparing astonishing New Year decorations or on her fashionable outfit. To encourage payment it could have also been helpful to mention the possibility of marriage with one's own daughter, who awaited a rich dowry. All those methods were aimed at creating a closer relation with the debtor and evoking his sense of guilt.

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[27] Ihara Saikaku, *This Scheming World*, op. cit., story 5.3., p. 121.

[28] Ibid., p. 124.

[29] Ibid., story 3.2., *How Lovely the Sight of Rice-Cake Flowers at New Year's*, p. 71. story 3.2, p. 442.

Chonindō and the morality model of Benjamin Franklin

It is interesting to compare the Japanese ethos emerging from Saikaku's writings with the classical urban commoner ethos formulated by Benjamin Franklin (1706–1770) – a politician, scientist, writer and philosopher. The basic civil virtues, that according to Franklin constructed the moral ideal, were temperance, silence, order, resolution, frugality, diligence, sincerity, moderation, cleanliness of body, clothing and surroundings, tranquility, chastity and humility.[30] Money occupied a special place in his value system. In *Advice to a Young Tradesman* published in the year 1748 Benjamin Franklin wrote:

> Remember that time is money. He that can earn ten shillings a day by his labour, and goes abroad, or sits idle one half of that day, though he spends but sixpence during his diversion or idleness, ought not to reckon that the only expense; he has really spent or rather thrown away five shillings besides.
> Remember that credit is money. If a man lets his money lie in my hands after it is due, he gives me the interest, or so much as I can make of it during that time. This amounts to a considerable sum where a man has good and large credit, and makes good use of it.[31]

In accordance with the well-known maxim "time is money" Franklin recommended sustaining the desire for constant multiplication of wealth. Such a view is very close to Saikaku's beliefs. In *Seken munesan'yō* Saikaku wrote: "don't forget your business, even in your dreams".[32]

From all the features that characterize the ideal of an urban commoner, Franklin believed the integrity in fulfilling financial obligations to be the top of the list. In the same work he wrote:

> Remember this saying, *The good Paymaster is Lord of another Man's Purse*. He that is known to pay punctually and exactly to the time he promises, may at any time, and on any occasion, raise all the money his friends can spare. This is sometimes of great use. After industry and frugality, nothing contributes more to the raising of a young man in the world than punctuality and justice in all his dealings; therefore never keep borrowed money an hour beyond the time you promised, lest a disappointment shuts up your friends purse forever.[33]

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[30] See: Maria Ossowska, *Klasyczny model moralności mieszczańskiej: Benjamin Franklin*, in: Andrzej Mencwel (ed.), *Antropologia kultury*, op. cit., pp. 448–449.

[31] Benjamin Franklin, *Advice to a Young Tradesman,* in: Albert H. Smyth (ed.), *The Writings of Benjamin Franklin*, 2, Macmillan, New York 1905, pp. 370–371.

[32] Ihara Saikaku, *This Scheming World*, op. cit., story 3.3, *Golden Dreams*, p. 77.

[33] Benjamin Franklin, *Advice to A Young Tradesman*, op. cit., p. 372.

Max Weber stressed that the virtues and values advocated by Franklin were utilitarian in character.[34] Honesty and diligence are mostly useful since they ensure new credits and development of the company. According to Franklin such attitude was facilitated by the puritan ethics of the protestants. Work was seen as an equivalent of prayer, restraint as a form of piety. Therefore diligent work and restrained usage of its fruits led to the accumulation of wealth.

The model of the Japanese townspeople ethos formulated by Saikaku seems very similar in comparison. Practically all virtues mentioned by Franklin have their counterparts in the value system of the Edo period town commoners. Saikaku repeatedly emphasized that in the course of accumulating riches one must observe numerous principals, and what is of utmost importance is that one has to be frugal, honest and hard-working.

The differences between the two models show only in the attitudes towards previously accumulated fortunes. Unlike Franklin, Saikaku did not see making money as the ultimate goal. For him the fortune, although being a fruit of the hard work, was the means to satisfy not only everyday material needs, but also those spiritual and sensual. The measurable effect of a fortune is the privilege to use it. So it is the issue of consumption that sets the Edo period townspeople apart from representatives of the town commoner class in the West. The Japanese *homo oeconomicus* was not restricted in his spending or in indulging the charms of life. As long as he did not squander his fortune, his actions continued to be thought of as economical. He was making money to be able to enjoy life. Defining the concept of success in life Saikaku wrote:

> Feeding three people is not called "supporting a household". That is reserved for those who earn enough for live and above. No more do we give the title "master of an establishment" to a man without a single servant. If there is none to call him "sir", if his meals are not brought on a serving tray, if he takes each dish direct from his wife's hands, and his wife acts as table maid, his belly may swell to great proportions, but no one can envy him his lot. He is "keeping himself alive", but there are immense differences of degree contained in that one phrase. With this in mind, let none of you rest idle and content for a moment. Money is ever on the move, and, if you devote your whole strength to its pursuit, there is no reason why you should not collect a great heap of it.[35]

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[34] See: Max Weber, *Etyka protestancka a duch kapitalizmu*, trans. Jan Miziński, Test, Lublin 1994, pp. 195–200; Maria Ossowska, *Klasyczny model moralności mieszczańskiej: Benjamin Franklin*, op. cit., pp. 448–450.

[35] Ihara Saikaku, *The Japanese Family Storehouse*, op. cit., story 4.1, *A Tray of Good Things for a God*, p. 85.

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In conclusion, it is worth pointing out that unlike the samurai code that prohibited the *bushi* class from dealing with money, the townspeople ideals, namely *chōnindō*, even urged towards devoting oneself to work and accumulating wealth. Ihara Saikaku was not ashamed to talk about money, although he praised the methodical life that demanded suppressing the desires, referred to by Saikaku as poisons (*dokudachi*), which were a threat to self-discipline.

For Saikaku, the necessary condition for achieving success in life was to possess three gifts: luck, knowledge and skill. As much as the first gift was handled by the Heavens and was a matter of unforeseeable lot, the other two, to a great extent, depended on the attitude and character of the man.