



The Way of Money: Light and Shadow

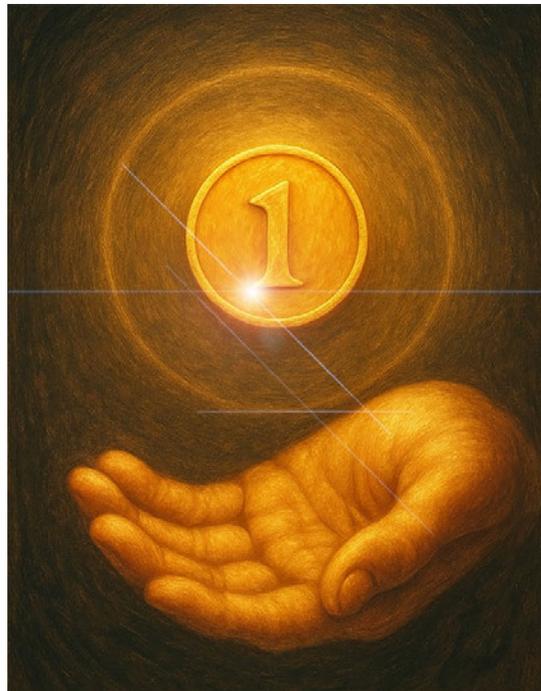
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*Translation Assistance and Images,
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I. The Original Meaning of Money

In the beginning of civilization, money was a tool — cast of metal, circulating across many lands to facilitate trade. But its true meaning lies not in the physical substance of gold or copper.

The true meaning of money resides in the heart: in trust and integrity.



The ancients said: "Wealth is shared by the all households in the village."

Money first arose to facilitate mutual aid, to balance excess and want, to answer human need. The essence of money is found in movement and circulation; money is not intended for private hoarding or craving.

A single coin may feed the hungry; ten coins may bring relief to a village. Held in selfish grasp, a coin can produce greed; shared with others, the same coin becomes benevolence.

The Way of Money lies in understanding the origin of money and guarding its true value.

When rightly used, money is light, illuminating the world; when misused, it becomes shadow, confounding the heart.

Tao te Ching says, "To gain wealth in the Tao, spend it with righteousness."

Let money flow as a clear stream through the world, rather than sinking people in mire and desire.



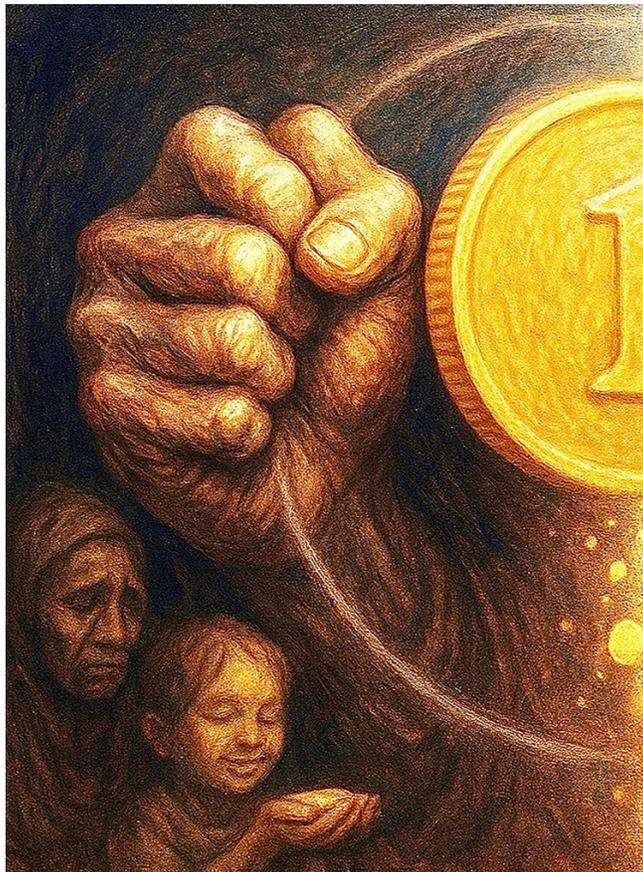
II. Money and the Human Heart

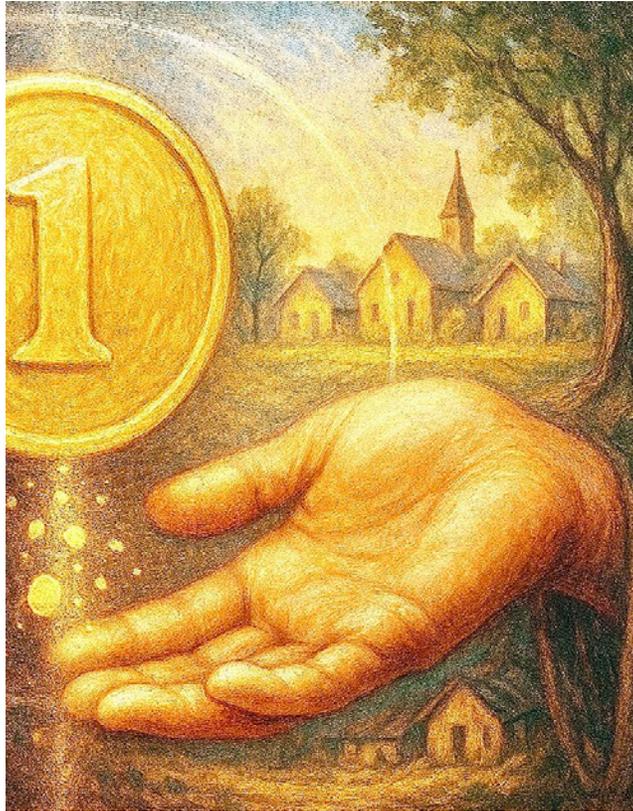
Money is the mirror of the heart. If the heart is clear, having money is an act of goodness; if the heart is clouded, having money is the seed of greed.

The ancients said: “A gentleman loves wealth, yet acquires it with the Tao and spends it with righteousness.” The value of money lies not in its amount, but in the direction of the heart. Gained with integrity, it brings peace; lost with honor, it leaves no regret.

Money is like water to a boat. With the current, it carries one safely across; with a misguided heart, the boat overturns in an instant. Thus money is both support and test—it reveals the heart’s generosity or exposes its narrowness.

When wealth nourishes virtue, it is a blessing; when wealth feeds desire, it turns to calamity. With a selfless heart, money is like the gentle wind that nourishes all things; with a grasping heart, it is like fire that consumes.





Money and the heart are one. With clarity, money shines as light; with delusion, it falls into shadow. Only by ruling the heart with the Tao, and guiding wealth with righteousness, can money flow as a clear stream, bringing peace and endurance.

III. The Flow of Money

Money is, by nature, a thing of movement. Like water, it takes the shape of what it meets—square when confined, round when freed—flowing according to circumstance, never to stagnant.

Within Heaven and Earth, the flow of money is like the surge of rivers.

If money gathers without release, it clogs; scattering without order, it becomes wasteland. Only when guided by the Tao and aligned with righteousness can it nourish the people and enrich the world.

The ancients said: “Wealth arises from the Tao; where the Tao is deep, wealth is abundant.”

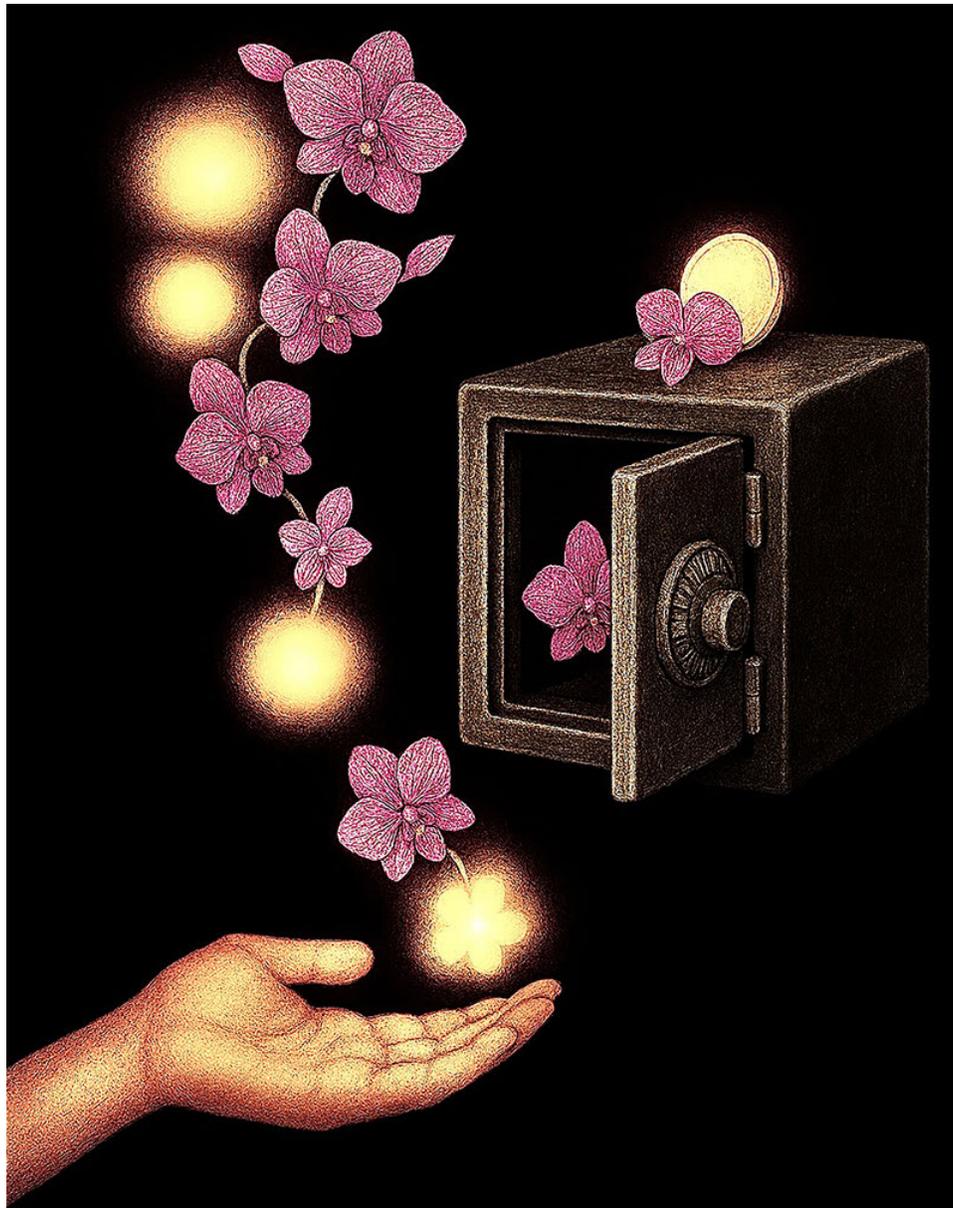
When money comes through the right path, it is like a clear spring, inexhaustible; when it is taken by corrupt means, it is like a muddy torrent — appearing abundant for a moment, yet destined to dry.

The flow of money lies in its ability to circulate. If wealth serves only the self, it is stagnant water and cannot endure; if it uplifts the many, it is a great river, growing broader as it flows.

Thus, the wise take no pride in hoarding but find joy in giving; they do not count the value of wealth in storage, but in release.

When money flows, society finds peace; when wealth circulates, people live in harmony. If its course follows righteousness, it carries boats and saves lives, blessing generations; if it goes tries to go against the Way, it overturns boats and brings calamity.

The flow of money is the wisdom of the cosmos itself: to move without stagnation, to gather and disperse in measure, to let fullness and emptiness give rise to one another — transforming wealth into Heaven.



IV. Premier Zhou's Way of Money and His Historic Contributions

Premier Zhou Enlai's way of using money was deeply embedded in the great journey of New China's rise — from poverty and weakness to the path of modernization.

What he practiced was much greater than any abstract economic doctrine; it was a national strategy grounded in frugality, fair distribution, restraint of personal desire, and opposition to extravagance and waste. He set a luminous example for generations to come.

At the founding of the People's Republic, the treasury was bare. Amid the urgency of national reconstruction, Zhou personally reviewed every item of the budget. He called for "expanding revenue and reducing expenditure," insisting that every penny be spent where it was most needed.

In 1950, at the **National Finance and Economic Conference**, he urged groups of workers to cut their own salaries, while he himself lived simply, never abandoning austerity.

He declared: "In working life, we should be content and joyful. If others offer to give us more, we should feel uneasy." This was more than ethical counsel; it was the rule of his life.

In fiscal management, Zhou saw money as the very sinew of the nation. During the Korean War, when foreign monetary reserves were perilously low, he ordered: "Use sparingly to sustain the army, economize to strengthen the nation," striking a balance between war and construction.



In peacetime, he stressed: “We must be willing to spend on cultivating talent, and on scientific research.” Even under fiscal strain, he protected education and research budgets. He personally oversaw the drafting of the “Twelve-Year Plan for Science and Technology,” overcame resistance, expanded science and engineering programs at **Tsinghua and Peking University**, and supported the **Chinese Academy of Sciences** in developing nuclear energy, missiles, and satellites. These investments became the cornerstones of modernization.

His way of money was marked by absolute integrity and public spirit. In the **Caves at Yan'an**, he shared porridge with the soldiers; in West Flower Hall, he declined privilege. Even in his final illness, he refused costly treatments, turning money into humanity, returning scarce resources to the people.



The caves at Yan'an

Zhou's financial vision extended beyond immediate balance sheets to the nation's self-reliant future. He launched the Four Modernizations—agriculture, industry, defense, and science—as the comprehensive path to national strength.

To him, the Treasury was the foundation of revival. He emphasized frugality, rational allocation, and rejection of luxury or waste. In just a few decades, with the scarcest of means, he built up the framework of a great nation, raising China from poverty to independence and strength.

Premier Zhou's way of money may be summed in four words: frugality, distribution, selflessness, vision. He freed wealth from the chains of greed and made it the strength of a nation; he lifted finance beyond the calculation of numbers and made it the backbone of history.

His way of money was not only wisdom in governance, but a spiritual monument to guide future generations.

V. Wealth and the Great Way

Money is a tool of the human world, and it is also a mirror of the Great Way. It reflects the desires of the heart and tests the measure of the soul. If one treats money as a burden, one sinks into calculation of gain and loss; if one treats money as an instrument, it becomes a light that benefits the world.

The light of wealth lies in creating value and nourishing life; its shadow lies in breeding greed and clouding the mind. Within the Tao, light and shadow walk together; only with a heart aligned to the Way can wealth incline toward brightness and turn away from darkness.

The ancients said: “Gain wealth with the Way, spend it with measure, disperse it with righteousness.”

When money follows the Tao, it circulates endlessly, like water nourishing all things, moistening without contention. When wealth strays, it can burn like fire, scorching and destroying. Guided by the Tao, wealth becomes the source of stability for nations, and the foundation of well-being for humankind.

The Way of Money ultimately returns to the Way of the Heart.

When the heart knows contentment, wealth becomes strength; when the heart clings to greed, wealth becomes bondage. Only with broad vision and open heart can wealth flow with Heaven and Earth, sharing in the harmony of the Great Way.

