



Paying for Salvation

The Ritual of “Repaying the Loan for Life” and Telling Scriptures in Changshu, China

This article discusses the modern ritual of “Repaying the Loan for Life” as it is performed in the Changshu area of Jiangsu province. The ceremony is related to the belief that there exists a “Loan for Life,” contracted by each person at birth, which must be repaid to the underworld treasury. Although the foundations of this ritual are located in medieval Daoist scriptures, it is currently associated with the narrative of the “Baojuan of the Loan for Life,” the vernacular text written in circa the nineteenth century, but obviously based on earlier literary materials. An Assembly for the Loan for Life in Changshu provides an interesting example of folk ritual events using *baojuan* (precious scrolls) performances. The performance as well as social and historical aspects of Assemblies for the Loan for Life in Changshu have never been analyzed; this article prepares the way by clarifying these topics from the perspective of their cultural significance, using fieldwork materials juxtaposed with related historical evidence. It endeavors to contribute to our understanding of the functioning of *baojuan* texts in traditional society as well as the development of popular religion in the Lower Yangtze region generally.

KEYWORDS: *baojuan* (precious scrolls)—telling scriptures—folk Buddhism—popular religion—ritualized storytelling

This article presents the author's initial research on the ritual of "Repaying the Loan for Life" (*huan shousheng*, literally "the debt of life conferment") in the context of telling scriptures (*jiangjing*, alternatively known as "scroll recitation," *xuanjuan*) of the Changshu city area (under the jurisdiction of Suzhou city in Jiangsu province).¹ This performance art uses *baojuan* (precious scrolls) texts, several of which date back to the Ming (1368–1644) and Qing (1644–1911) dynasties, the period during which such recitation was popular in many areas of China.² "Telling scriptures" is performed by professional storytellers, also acting as ritualists, known as "masters of telling scriptures" (*jiangjing xiansheng*). They perform at religious assemblies organized by local believers in private houses as well as in village temples.³

In the tradition of telling scriptures in Changshu the ritual of "Repaying the Loan for Life" is known as "Returning of the *Scripture on the Loan for Life*" (*huan "Shou sheng jing"*), sometimes abbreviated as "holding a[n Assembly of the] Loan for Life" (*zuo shousheng*); this abbreviated form is used hereafter. This is one of several types of religious assemblies in Changshu that make use of telling scriptures.⁴ Its performance is related to the belief in the "Loan for Life" contracted by each person at birth. According to this belief, the debt should be repaid to the underworld treasury before a person's death; otherwise his or her soul will be sentenced to the torments of the afterworld and/or a miserable form of reincarnation in the next existence. Therefore, the descendants should sponsor a ritual assembly for their aged parents, during which this symbolic debt is repaid. It also has the meaning of "wishing [them] longevity" (*baishou*), and it is regarded as a solemn celebration of an old person's birthday. Thus, the Assembly of the Loan for Life remains a necessary part of the ritual practice of the Changshu people. These days this assembly is held when a person has reached the age of sixty (in the past at the age of fifty); however, the day on which it is held is not necessarily the person's birthday. In fact, the assembly is often performed for both parents in a household simultaneously. The main recipients of this ceremony—an old couple—are called *shouxing* (literally "star of longevity"), a common appellation for a person celebrating a birthday in China.

One of the most complicated and spectacular rituals of popular (or folk) religion in the whole Jiangnan area, the Assembly of the Loan for Life has nevertheless received little attention from modern historians and ethnographers. The

Changshu ritual is noteworthy in several aspects: (1) it includes a developed narrative, which connects it with Chinese literature in the vernacular language of the late imperial period; (2) it forms a part of the complex system of ritual assemblies that constitutes an important part of the life cycles of local rural residents; and (3) it represents a modern interpretation of the quite ancient Chinese concept of obtaining religious salvation through symbolic financial transactions.

Although recently the popular beliefs of the Suzhou–Shanghai area⁵ have attracted the attention of quite a few scholars in China and abroad, there are still no studies devoted to the ritual of “Repaying the Loan for Life” or to the related *baojuan* texts, especially the “Baojuan of the Loan for Life” (*Shou sheng baojuan*, alternatively titled “Baojuan of the Luoyang Bridge,” *Luoyang qiao baojuan*). The modern performances of this *baojuan*, however, deserve close attention from scholars of Chinese religion and literature, as they represent one of the facets of the ritual use of this genre, one that has already become evident in the case of several other texts narrating religious stories.⁶ The “Baojuan of the Loan for Life” is used to justify the performance of a widespread ritual, an aspect of the genre not fully revealed in the existing research on *baojuan* literature in China and abroad. Study of this text and the ritual of Repaying the Loan for Life in the modern Changshu context also contributes to our understanding of the use of symbolic money in Chinese popular religion. The concept of “buying one’s salvation (or welfare)” with related rituals, which is a distinctive part of Chinese belief, has long been the subject of specialized research;⁷ however, none of the existing scholarship has specifically analyzed *baojuan* texts with this theme in Jiangsu province and their place in folk ritual.

MATERIALS AND METHODS

In this discussion I mainly use materials that I obtained during my fieldwork in Changshu and areas neighboring it in Jiangsu province between 2011 and 2015. I have interviewed several masters of telling scriptures in Changshu, among whom my most important informants included Yu Dingjun (b. 1942) from Liantang (Shanghu) town and two young male masters of telling scriptures who live in Yushan district (on the outskirts of the old county city of Changshu). Yu Dingjun comes from a family of masters of telling scriptures; however, he learned telling scriptures and resumed the family tradition only around 2000, after he had retired from his main job.⁸ Now he devotes most of his time to telling scriptures. The two young performers in Changshu, now in their twenties, do not have a family background of telling scriptures but instead studied their art with older masters (a common practice in this profession). They can be designated professional performers of telling scriptures, as they do not have other regular jobs.

Yu Dingjun provided me with a video recording of the Assembly of the Loan for Life that was held in his honor in 2009 in his house. It documented the sequence of *baojuan* texts recited and the most important rituals performed on this occasion. I also witnessed the Assembly of the Loan for Life held in a village house of Yushan district on October 15, 2015, presided over by another master of telling

scriptures. A comparison of the ritual programs of the two demonstrates that the second was a little abbreviated (to meet the requirements of the assembly's sponsors), so I treat Yu Dingjun's recording as representing the classical form of traditional local ritual.

It is necessary to note that the Assemblies of the Loan for Life are also held in other areas of southern Jiangsu. I witnessed two such assemblies in Qiandeng town of Kunshan city (also under the jurisdiction of Suzhou) and in a village in the vicinity of Wuxi city. They included recitation of the "Baojuan of the Loan for Life" as one of their central elements, just as the Changshu assemblies did. Limitations of space do not allow room to make comparisons between these performances; however, I would like to note the most important differences between these in order to explain my choice of the Changshu case.

Telling scriptures in Changshu appears quite peculiar in comparison with *baojuan* performances in Kunshan and Wuxi, as, on the one hand, it makes use of numerous narrative *baojuan* texts (thus possessing a certain entertaining quality), and, on the other hand, it has a quite archaic performance style.⁹ Changshu telling scriptures is accompanied only by percussion instruments, mainly *muyu* ("wooden fish"), a sort of a small drum, struck by a lead performer; while scroll recitation in Kunshan nowadays mainly uses the accompaniment of stringed instruments. The second style was developed in the 1920s–30s in the areas near Suzhou city, and thus should be considered the modern version.¹⁰ Scroll recitation in Wuxi, though also preserving the archaic style of *muyu* accompaniment, in its modern form is centered not on the performance of narrative texts, but on the chanting of Buddhist scriptures, which betrays the strong influence of monastic Buddhist rituals and music.¹¹ Therefore, I treat the Changshu tradition as a comparatively pure traditional form of *baojuan* performance, one that can be traced to the late imperial period and which accordingly makes it the focus of the present study.

Unfortunately, historical records of the Repaying the Loan for Life ritual in the Jiangnan region are few and brief, but I start, nevertheless, with a basic overview of the history of related beliefs and texts, which can help us to contextualize the Changshu case of the Assemblies of the Loan for Life in the broader field of Chinese popular religion, especially that of the Jiangnan region.

HISTORICAL FOUNDATIONS OF THE REPAYING THE LOAN FOR LIFE RITUAL IN CHANGSHU

Scriptural basis

One can find hardly any mention of the Assemblies of the Loan for Life in local historical sources of Changshu county (gazetteers and the records of the literati) from the twelfth to nineteenth centuries. However, one can assume that the ceremony had quite a long history in this location. The ritual of Repaying the Loan for Life involving the burning of "spirit money" has existed in Chinese popular religion since the medieval period. The foundations of the concept of life as a financial loan that has to be repaid can be traced to the classical period (the Han dynasty, 206 B.C.E.–220 C.E.), though its modern form developed during the Tang (618–906)

and Song (960–1279) dynasties (Hou 1975, 100–6). The scriptural foundations for this custom can be found in the Daoist scriptures: *Lingbao tianzun shuo luku shou sheng jing* (*Scripture on the Loan for Life from the Celestial Treasury Following the Words of the Heavenly Venerable of Numinous Treasure*, Daozang no. 333, fasc. 167, hereafter the *Scripture on the Loan for Life*) and *Taishang Laojun shuo wu dou jin zhang shou sheng jing* (“Scripture of the Golden Emblems of the Five Bushels Conferring Life, Pronounced by the Most High Laojun”; Daozang, no. 653, fasc. 343), which both date back to around the twelfth to thirteenth centuries.¹²

The first of these, for example, has the form of a pronouncement given by the Heavenly Venerable of Numinous Treasure to his followers during a celestial audience. This deity says that everyone receives a loan from the Celestial Treasury in order to come to life: “All living beings of the ten directions in their fate depend on the officials of heaven; in their bodies they are subject to the administration of earth. The day anyone receives a human body, he or she is registered with the administration of the earth. The underworld officials at this time lend him or her a sum for receiving life, a loan from the Celestial Treasury. The more people save on their account in the underworld, the richer and nobler they will be on earth” (Kohn 1993, 344–45).

The otherworldly loan has to be repaid with good deeds and in spirit money; otherwise, one will fall even deeper into debt and thus into unhappiness and hell: “Those, who, in this life, properly venerate the Three Treasures, give ample donations, organize rituals, chant the scriptures, and perform all manner of good deeds—those, in other words, who follow Our teaching and conscientiously recite this scripture and burn spirit money to repay their celestial loan for life—they will be born in male bodies for three lives to come” (Kohn 1993, 345).

Furthermore, the sum of the loan differs for people born in different years. The *Scripture on the Loan for Life* gives the number of the divisions of the Celestial Treasury, the names of the officials in charge of them, and the sums paid out, according to a twelve-year roster. For example, people born in the year of the rat owe 13,000 strings of cash to the first division of the treasury (its official in charge is named Li). Besides this, anyone who has been born in a human body also owes a certain sum to the original constellation under which he or she was born (Kohn 1993, 347–49). The *Scripture on the Loan for Life* provides the list of divisions, the names of the officers in charge of them, and the sums to be paid in these two systems.

The mentality that this scripture represents (i.e., that longevity, health, and happiness are conceived entirely in terms of monetary riches) is usually associated with the influence of the development of an urban merchant class and a banking economy under the Southern Song dynasty (1127–1279) (Hou 1975, 35–36). This view is in accord with the more general assumption that the elaborate and multi-functional use of spirit money in ritual in China since the late imperial period reflects the penetration of capitalist mentality into every aspect of life of Chinese traditional society (Gates 1987, 259–77). This interpretation of the Repaying the Loan for Life ritual contributes to the explanation of its popularity and persistence in the Changshu area—a place situated in the middle of the Jiangnan region that was very prosperous during the late imperial period, starting with the Song dynasty.

The practice of offering spirit money was also adopted by the Buddhists, as can be seen in the *Fo shuo shou sheng jing* (“Longevity Scripture Pronounced by the Buddha”) (Hou 1975, 81–90, 189–90). This is a text that the masters of telling scriptures in Changshu use as the scriptural proof of their rituals; they call it the *Scripture on the Loan for Life* (*Shou sheng jing*) and claim that it was borrowed from a Buddhist monastery. This serves as authoritative proof, as telling scriptures in Changshu is considered to be a folk form of Buddhism by the locals, and indeed has many Buddhist connotations (see Berezkin 2013, 193–97).

At the same time, the “Longevity Scripture” is an apocryphal text not found in the Chinese Buddhist canon (*Dazangjing*), though a note following its title claims that it was brought to China by the famous monk Xuanzang (602–64). The title of this scripture makes a pun on the “Loan for Life,” which sounds the same as “longevity.” In it, longevity, among other benefits, is promised to a person who repays the debt to the underworld treasury, and such a person will escape eighteen kinds of disasters and the influence of malicious stars during his/her lifetime, will enjoy luck and prosperity in the next rebirth, and will even cleanse the sins of his/her ancestors (*Fo shuo shou sheng jing*, 7–9). It is no wonder that the scripture became popular among folk Buddhist believers. Elite Buddhists (including eminent monks), on the other hand, often considered money transfers to the treasury as a vulgar, absurd, and fantastic idea (Hou 1975, 103–4). For these more rigorous believers, it is primarily one’s moral values that can prolong and improve one’s life (a characteristic Buddhist view). In the view of the Buddhist moralists, the ritual of the money transfer is useless if the person for whom it is performed is morally deficient. These stricter views, nevertheless, did not have much influence on the popular religious traditions of Jiangnan region, as we shall see.

It seems logical to assume that it is more beneficial to settle the overdraft of one’s celestial account during one’s own lifetime; however, in many cases in modern China the ritual of Repaying the Loan for Life has the meaning of money offerings made during the funeral rites performed by one’s descendants. For example, Repaying the Loan for Life (or “reimbursing the treasury”) is a necessary element of funerary rites in modern Taiwan (Hou 1975, 49–60). It is performed during both the Daoist and Buddhist variants of traditional funerals in Taiwan, and it also has been a standard ritual during funerals in various areas of central and southern China in the modern period (De Groot 1976, 1:78–79; Lagerwey 1987, 188–89; Yang Shixian 2011, 141–46, etc.). Moreover, the rituals of refilling the monetary allotment for life can be performed not only for the dead, but also “in advance” for living persons: for example, in Taiwan the Loan for Life can be repaid in the case of an illness, the occasion of an important juncture of life (of an individual or a whole family), or even at the New Year (Hou 1975, 60–61, 67–73). In the Taiwanese situation, this ritual can be performed by various religious specialists (the same as for funerals) (Hou 1975, 70–75). Thus, the case of the Assemblies of the Loan for Life in Changshu is an example of the “advance” performance of the ritual of the spirit money transfer with highly pronounced local specifics.

The origins of this ritual in the given area are not especially clear, though there is a piece of evidence testifying that it was already known there at the end of the 14th

and beginning of the 15th centuries. The memorial composed for the Assembly of the Loan for Life was included in the collection of writings by Lin Datong (active ca. 1368–1424), an official of the Ming dynasty and prominent scholar in Changshu. It reads: “On the twenty-eighth day of the third lunar month the Temple of Perfect Harmony holds the ultimate assembly of Advance Perfection, therefore I wrote this memorial to inform all male and female believers: Those who would like to eliminate the burden of their unpaid debts in this life, should repay the Loan for Life as soon as possible, and [in this way] realize the merits with not a single deficiency. If you invest in the otherworld treasuries in advance, not only will you resolve your debts from the previous life, you will also increase your fortune in the present existence” (Lin Datong n.d., juan 12, 38a; my translation). Such phrases as “If you properly return the currency that you borrowed before your birth, in the next existence the officials guarding the otherworld treasuries will lend you money again” refer to concepts strikingly similar to the modern folk beliefs concerning the Loan for Life in Changshu. The status of the memorial’s author testifies that these beliefs were shared by elites and commoners during the Ming dynasty. The details of the occasion described here also suggest a leading role for the Daoists in the organization of this ritual, which is quite in accord with the information we have in the earlier canonical sources. The ritual of “Repaying the Loan for Life” probably had Daoist connotations in Changshu, but it is not performed by the local Daoists anymore. According to the locals, this ritual has long since been associated with the recitation of the “Baojuan of the Loan for Life.”

The “Baojuan of the Loan for Life” in Changshu

The “Baojuan of the Loan for Life” can be considered a central element of the Assemblies of the Loan for Life in the Changshu area; it embodies the combination of ritual actions with the narrative (and entertaining) aspect of telling scriptures. This text contains a legend about the origins of the custom of repaying the Loan for Life, i.e., the story of the construction of the Luoyang Bridge in Quanzhou (Fujian), and is thus different from the succinct text of the Buddhist scripture.¹³ In a version of this text from Changshu, the summary of this story is given at the very beginning of the text, after the usual introductory “verse (*gāthā*) on opening the scripture” (*kaijingji*).¹⁴

Let me tell you that during the Tang dynasty, when the Emperor Taizong ascended the throne, there was a prominent official with the name of Cai Chang, who had the official title of the “grand academician.” His wife’s name was Lady Qi. Cai Chang was an honest official for his whole life, impartial and completely espoused to the state service. Originally he did not have an allotment for a son, but the Heavenly Emperor took pity on him, as Chang had such a kind heart and was upright in his behavior; so he bestowed a son upon Chang. The boy was named Cai Xu, and he was intelligent and erudite. He was married to Lady Dou, who was affectionate and chaste. Let me say also that Cai Chang never believed in the Buddhist Law [*Dharma*] and did not worship the Three Treasures of Buddhism. For this reason he was destined to be tortured in hell. However, his son, on his way home from the state examinations, passed through the underworld

and learned about the fate of his father there, so he borrowed “the underworld debt,” which he could not pay back afterward. For this reason Cai Xu spent the same sum of money to build the Luoyang Bridge, and this story has been transmitted till now. Common people in all four directions still remember him.

The text then proceeds with a detailed narrative about these events. It tells that there was a girl servant in Cai Chang’s family called Mei E, who suddenly died. Cai Xu entered the underworld on his way home (in a place called the crossroads of the yin and yang worlds in Guizhou province), met the soul of that girl and learned from her that she had become the wife of an official, the Horse-Head (Mamian panguan), who was in charge of the underworld treasuries. Cai Xu learned the way to cure his father’s illness from this official. With the help of the Horse-Head he secretly borrowed 1,095,048 strings of cash in order to expiate his father’s sins. Cai Chang’s illness was cured; however, Cai Xu was not able to repay the debt, as he could not find the entrance to the underworld again. While searching for it, Cai Xu met an old man, who advised him to spend the equivalent sum of money that he had borrowed on charity enterprises, such as building bridges, roads, and temples. Cai Xu then built the Luoyang Bridge, which also had a ritual function.

According to the explanation in the “Baojuan of the Loan for Life,” souls who receive rebirth in the earthly world should pass by the Luoyang Bridge. This explanation of the bridge’s function is obviously based on the fact that the bridge’s name is homonymous with “falling into the yang (i.e., the world of the living),” which stands for the process of the soul’s reincarnation in the popular understanding. This homonymic pronunciation enabled people to establish a connection between the concrete geographical place in China (see below) and the ritual observance. According to the Changshu people, all souls who are going to be reincarnated in the earthly world should pay a fee when passing the Luoyang Bridge. This fee is calculated on the basis of the cyclical sign of the year of birth and borrowed in the underworld treasury at the time of reincarnation. The “Baojuan of the Loan for Life” prescribes the ritual of repaying the loan to all living persons. It says:

Sixty cyclic signs follow each other in turn.

At the time of birth everyone receives an amount of gold and silver.

All people have the debt made at receiving life,

The borrowed money is silver, taken from the [underworld] treasury.

Because of various factors, including shortage of funds and the difficulty of the project (the river over which it was constructed was very deep), Cai Xu needed divine help in order to complete his enterprise. It was provided by Bodhisattva Guanyin, who invented ways of raising these funds and negotiated with other deities (including the Dragon King and the Jade Emperor). The Luoyang Bridge was built by the legendary carpenters named Zhang Ban and Lu Ban, who are called “immortals” in this text.¹⁵ Bodhisattva Guanyin also helped to solve a problem with the authorities of the underworld who had discovered the shortage of money in their treasuries. Cai Xu and his relatives were pardoned. After the Luoyang Bridge had been completed, Cai Xu left his official post and dedicated his life

to religious self-cultivation. He was followed by his family members, all of whom eventually obtained salvation in the afterlife.

The “Baojuan of the Loan for Life” also contains a prolonged description of the Luoyang Bridge in verse, enumerating all its seventy-two arches. These arches are decorated with carved reliefs with the images of different living creatures (including mythological) and figures prominent in Chinese history and literature. Thus, it makes a valuable source of knowledge of the folklore of this area. When masters of telling scriptures perform the “Baojuan of the Loan for Life,” they sing this verse with the use of a special melody, called the “Song of Building the Bridge” (*Zao qiao ge*).¹⁶ This melody is peculiar to this *baojuan*, and one can say that this long musical piece underlines the central place of the “Baojuan of the Loan for Life” in the ritual sequence of the Assemblies of the Loan for Life.

History of the “Baojuan of the Loan for Life”

The “Baojuan of the Loan for Life” has its own history, and one can begin discussion of it with the Luoyang Bridge it describes. This is a famous historical structure near Quanzhou (Fujian province); it is the earliest bridge built in China to cross a bay of the sea. Several passages in the “Baojuan of the Loan for Life” relate this Luoyang Bridge to the story of buying salvation. For example, this text mentions Quanzhou as the place of origin of the Cai family, though at its end the place of the Cais’ family home is specified as Guizhou province. This is an obvious geographical mistake, but one should interpret it as an example of the imprecision that is characteristic of popular/oral literature on the whole.

The Luoyang Bridge, which still exists in Quanzhou, was built between 1053 and 1059 by the prefect of Quanzhou, Cai Xiang (1012–67; style name Cai Junmo), a famous politician and calligrapher of the Northern Song period and a cousin of the powerful prime minister, Cai Jing.¹⁷ The available historical materials demonstrate that the building of the Luoyang Bridge, originally called the Bridge of Myriad Tranquilities (*Wan’anqiao*), was started before Cai Xiang arrived in Quanzhou; however, the project was later firmly associated with his name, and it appears in his official biography in the “History of the Song Dynasty” (*Song shi*, ca. 1343), edited by Tuotuo (1314–55), and other sources (Li 1993, 219–26; Tuotuo 2007, 30:10,400 [*juan* 320, *liezhuan* 79]). It is obvious that Cai Xiang served as a prototype of Cai Xu in the “Baojuan of the Loan for Life.” However, the circumstances of building the Luoyang Bridge in this *baojuan* are obviously legendary, which is not surprising as there are many legends about the bridge, especially in Quanzhou (Li 1993, 219–26).

This article does not have the aim of researching the precise origins of the legends narrated in the “Baojuan of the Loan for Life.” However, one should note that they are quite old and can be traced to the dramas written in the sixteenth to seventeenth centuries. There were three major dramatic versions of the Luoyang Bridge story at that time, called “Luoyang Bridge” (*Luoyang qiao*) by Li Yu (ca. 1590–1660), “Records of the Luoyang [Bridge]” (*Luoyang ji*, anonymous), and “Records of the Four Beauties” (*Si mei ji*, anonymous). Apparently only the last survived in its entirety, as the first two are known only in fragments, collected in

compendiums of separate dramatic scenes (Qi 1997, 425, 432, 489).¹⁸ Nevertheless, this subject was quite popular, as the pieces dealing with it still exist in the repertory of the musical drama of Beijing (commonly known as Peking Opera) and the local theatrical genres of Hebei, Henan, Hubei, Hunan, Anhui, and especially Fujian provinces (Qi 1997, 432; Li 1993, 227). If one compares the modern text of the “Baojuan of the Loan for Life” from Changshu and the Ming dynasty drama “Records of the Four Beauties,” one discovers a close proximity with the details of this story in the *baojuan* and the drama. We can suppose that the drama of the sixteenth to seventeenth centuries served as the direct source of material for the “Baojuan of the Loan for Life”. For example, both the “Records of the Four Beauties” and the “Baojuan of the Loan for Life” contain a quite dramatic episode in which Bodhisattva Guanyin is transformed into a beauty who travels by boat over the bay and lures local men into throwing money into her boat, thus raising funds for the bridge construction (*Guben xiqu congkan* 1954, 56:31a–32a; *Zhongguo Heyang baojuan ji* 2007, 1:335–36). The authors (or editors) of different versions of this *baojuan* (see below) could be basing their work on the printed texts of dramas as well as on real life performances or oral retellings of these pieces; it is impossible to document the exact ways of borrowing of this material.

Baojuan manuscripts preserved in Chinese collections attest that the *baojuan* version of this story already existed in the early nineteenth century. The catalogue of *baojuan* texts by the Chinese scholar Che Xilun lists fifty-eight different manuscripts and editions of this text. The earliest among them is the manuscript entitled the “Baojuan of the Luoyang Bridge” (dated to 1828) that was included in the “Collection of Old and Modern Baojuan” (*Gujin baojuan huibian*), compiled by the Hermit of Geese Lake (Ehu sanren; now kept at the library of Beijing Normal University) (Che Xilun 2000, 141–42). According to Che Xilun, all manuscripts in this collection come from the Jiangnan area (Che Xilun 2009, 612), so we know that the “Baojuan of the Luoyang Bridge” circulated in the areas close to Changshu at the beginning of the nineteenth century. Later, at the end of the nineteenth to the early twentieth centuries, woodblock and lithographic editions of the “Baojuan of the Luoyang Bridge” were printed by publishers in the various cities of the Jiangnan region; these included Wenyi, Xiyin, and Hongda morality book publishers in Shanghai, and Manao sutra publishers (Manao jingfang) in Hangzhou (Che Xilun 2000, 141–42).¹⁹ These facts also attest that this text was popular in Jiangnan. Apparently it belonged to the category of narrative *baojuan* that were collected and printed by the publishers in the cities of that region (see Berezkin 2014, 152–61).

We also can find mentions of performances of the “Baojuan of the Luoyang Bridge” in historical sources of the Jiangnan region at the end of the nineteenth century. For example, this text is mentioned in the famous novel “The Story of the Flowers on the Sea” (*Haishang hua liezhuan*), written by Han Bangqing (1856–94) ca. 1892, well known for its documentary descriptions of life in the houses of sing-song girls in Shanghai (Han 1995, 165, 198–99). In the short description of *baojuan* performances held for the benefit of a sing-song girl, Han Banqing noted the ritual atmosphere of these events: the deities’ images were hung on the wall,

incense smoke spiraled up in the air, and drums and gongs were chiming. In addition, the performers of *baojuan* are called the Daoists (Daoliu) in this novel, which emphasizes their religious status.²⁰ Thus the performance mode described in the book is very similar to that of modern telling scriptures in Changshu (see below).²¹ This corresponds to information that *baojuan* performances were transmitted to Shanghai from the neighboring areas in the second half of the nineteenth century, and some of these were highly ritualized (Berezkin 2014, 172–74).

Unfortunately, “The Story of the Flowers on the Sea” does not provide any more details on the rituals performed during this religious assembly, so we do not know if it was related to the custom of repaying the Loan for Life. However, we can suppose that some form of ritual was indeed performed. An even earlier record, in the Shanghai newspaper *Shenbao*, dated to 1874, says that people of the Wu region (i.e., Jiangnan) used scroll recitation to “provide happiness in the afterlife” (*zi mingfu*), which may refer to the practice of repaying the Loan for Life (Shenbao 1982–87, 535:2 [January 22, 1874]). Besides this, the custom of repaying the Loan for Life was quite popular in Shanghai at that time, as *Shenbao* materials also testify (scroll recitation is not mentioned in connection with it, however) (Shenbao 1982–87, 3908:3 [March 3, 1884]).

The contents of manuscripts of the “Baojuan of the Loan for Life” from Changshu appear to be very close to the printed versions made in Shanghai at the beginning of the twentieth century. For example, the Changshu variant of this *baojuan* and the lithographic edition printed by Wenyi in 1916 have close textual correspondences. The only difference is that the latter includes a set of tables according to which the Loan for Life should be repaid. It is probable that this detail was excluded from the Changshu variant, because the sum of the debt is calculated with the use of a table called the “Picture of Calculation of the Sums of the Debt Received at Birth According to the Zodiacal Signs of Twelve Years” (*Kan shou sheng shu shier shengxiang shu tu*), appended to the “Longevity Scripture Pronounced by the Buddha.” At the same time, the inclusion of this table in the printed version of this *baojuan* demonstrates its connection with the ritual practice.

One can suppose that the printed copies of the “Baojuan of the Luoyang Bridge” were brought to the Changshu area, where they were adapted to the local performance tradition. For example, Yu Dingjun owns a printed copy of the “Baojuan of the Luoyang Bridge” by the Xiyin publishers in Shanghai (undated, but apparently printed in ca. 1930s). This case is quite typical of telling scriptures in Changshu, as several other popular *baojuan* there were adapted from the woodcut and lithographic editions (Berezkin 2011, 38–39). Still, one can only wonder when *baojuan* recitation coalesced with the ritual of repaying the Loan for Life, and where in the Jiangnan region this happened. There are hardly any historical records left by educated people to provide evidence on this, which can lead us to the hypothesis that this type of ritualized storytelling formed and developed at the bottom of traditional society, far from the social sphere of literati activities and interests.

ORGANIZATION OF THE ASSEMBLY OF THE LOAN FOR LIFE
IN THE CHANGSHU AREA

As was already noted, the Assembly of the Loan for Life in the Changshu area is very complex. It requires the simultaneous performance of “Fulfillment of the Vow of Fragrant Mountain” (abbreviated as “Fragrant Mountain” hereafter), which is the usual assembly held for the benefit of living people in the Changshu area.²² Usually all the elements of the “Repaying the Loan for Life” ritual are added to the basic program of the “Fragrant Mountain.” For example, on the occasion witnessed by the author (i.e., the Assembly of the Loan for Life in a private village house), four altars for the performance of telling scriptures were constructed: “the altar of the Fragrant Mountain” (*xiangshan fatan*, or “the vegetarian altar,” *su tai*); “the meat altar” (*hun tai*, where the local deities are worshipped); “the ancestors’ altar” (*zushi fatan*, constructed specially for the worship of Zhenwu, Perfect Warrior, a very popular deity in this area); and “the altar for repaying the Loan for Life” (*shou sheng fatan*). All of these were arranged in different rooms. For example, the altar for repaying the Loan for Life was located on the second floor of the two-storied house, while the Fragrant Mountain altar was located in the hall of the first floor. These altars are places where the images of deities and the offerings for them (including burning incense and candles) are placed. The same arrangement was used for the assembly in Yu Dingjun’s house.

The Assembly of the Loan for Life also requires the participation of a larger number of people than the Fragrant Mountain assembly. Usually three or four masters of telling scriptures participate. There is also a chorus, comprised of old ladies (usually numbering eight) who chant the name of Buddha Amitābha (He fo), following the master of telling scriptures. They constitute a necessary part of the telling scriptures team. Besides these, another group of “people worshipping scriptures” (*bai jing ren*, abbreviated hereafter as “scripture team”) participates in the Assembly of the Loan for Life. They perform the particular rituals of this occasion, centered on repaying the Loan for Life. They also prepare the spirit-money that is burned as symbolical repayment of the host’s otherworldly debt. Usually these are also elderly women, devoted believers, who often participate in the ritual assemblies involving telling scriptures. These can be forty-eight, twenty-eight, or twelve in number, known as “a full hall” (*quan tang*), “half a hall” (*ban tang*), and “one corner” (*yi jiao*) respectively. As the participation of the larger number of people requires greater expense, most families now just sponsor “half a hall” or “one corner” forms of this assembly. The leader of the group of “people worshipping scriptures” is called the “scripture leader” (*lingjing ren*), and she also has an assistant.

The lead master of telling scriptures prepares the ritual paraphernalia and written documents used during this assembly. The written documents include the “Memorial of Performance of the Merit of [Repaying] the Loan for Life in Advance” (*Yuxiu shou sheng gongde diwen*) (figure 1); “The Revered Scripture of [Repaying] the Loan for Life” (*Shou sheng zun jing*; also known as “The Noon Scripture” [*Wushi jing*] or “The Scripture in Five Characters” [*Wu zi jing*], as the manuscript should have a fixed number of characters per line); and “The Ledger of Golden Seals of [Repaying] the Loan for Life” (*Shou sheng jin zhang bu*). All

of these are required in two copies, as one copy is burned at the end of the assembly and thus transferred to the underworld, while the second copy is kept by the birthday celebrant. The second copy must be burned during funerals and thus is held by the soul of the deceased, which is believed to present it to the deities of the underworld for checking and verification. The “ledger” has no text, but only imprints of golden coins representing the symbolic capital transferred to the underworld (altogether 482 imprints; see figure 2). The masters of telling scriptures in Changshu also write two “Memorials on the Posthumous Performance of the Merit of [Repaying] the Loan for Life” (*Zhui xiu shou sheng gongde diewen*) for each of the birthday person’s deceased parents, in case the ritual of Repaying the Loan for Life was not performed during the lifetime of this couple.

Other paraphernalia include: envelopes for the [*Scripture of Repaying*] *the Loan for Life* (*shou sheng dai*), also numbering two; boxes for repaying the Loan for Life (*shou sheng xiang*), numbering four: two for the male and female hosts, and two for the deceased parents; and a “treasury” (*yinku*, also called the “Buddha’s tower,” *fo ge*). The envelopes serve for storing the memorial, scripture, and ledgers. One “yang” envelope is left with the birthday celebrant, while the “yin” envelope is put in the box of repaying the loan and is burned at the end of the assembly. This box and ritual money are placed in the “treasury,” also burned at the end of this assembly. The boxes and memorials for deceased parents are burned together with it.

The altar for Repaying the Loan for Life, in front of which the recitation of related *baojuan* takes place, is decorated with a scroll showing the deities of the Stars of Fortune, Rewards, and Longevity, called the sacred images (*sheng xiang*) (see figure 3). Two calligraphic inscriptions with auspicious meanings (wishing longevity to the host and prosperity to his family) are hung on either side of this scroll. Small images of deities, called “Buddhist horses” (*foma*) or “paper horses” (*zhima*), are placed on the altar for Repaying the Loan for Life in front of the sacred image. Usually twelve “Buddhist horses” are placed on this altar: Twenty-Eight Constellations (Ershiba xiu), Releasing Deity (Jieshen), the Deity of the Birth Year (Benming), Northern Dipper (Beidou), Longevity Star (Shouxing), the Lord of Stars (Xingzhu), Mother of Dippers (Doumu), Queen Mother [of the West] (Wangmu), Southern Dipper (Nandou), Deity of Longevity (Changsheng), Deity of Taboo (Jihui), and Twelve Stellar Palaces (Shier gongchen). Many of these deities represent the old Chinese beliefs in the stellar deities, who govern the person’s destiny and lifespan. According to Yu Dingjun, in the past (before 1949), the number of “paper horses” could be larger. There are also two figures of officials in charge of the underworld treasuries (*caoguan*), made of paper, on either side of the altar for Repaying the Loan for Life. The “lamp of the dipper” (*doudeng*) is also put on this altar, just as in the case of the Fragrant Mountain altar (Berezkin 2013, 183). Offerings (four cups with “the sweet dew” and “tea”), an incense burner, and a pair of candles are placed on the table in front of these paper horses.

Typically an Assembly of the Loan for Life now takes the whole day: from 6:30 in the morning until 18:30 or 19:00 in the evening. The ritual program is quite intense. In the Yu Dingjun school of telling scriptures, fifteen major rituals are

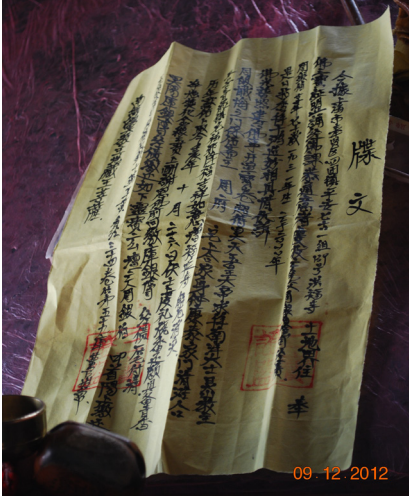


Figure 1: An example of the “Memorial of the Repayment of the Loan for Life in Advance.” Photograph by the author.



Figure 2: “The Ledger of Golden Seals of [Repaying] the Loan for Life.” Photograph by the author.



Figure 3: Sacred images that are used to decorate the altar for Repaying the Loan for Life. Picture courtesy of Yu Dingjun.



Figure 4: The altar of Fragrant Mountain during the Assembly of the Loan for Life. Picture courtesy of Yu Dingjun.

performed: (1) “receiving plates” (with the clothes of the birthday person) (*jie pan*), (2) “worshipping the four directions” (*bai si fang*), (3) “worshipping scriptures” (*bai jing*) and “pulling [coins] through scriptures” (*tuo jing*), (4) recitation of the Buddhist “Diamond Sūtra of the Perfection of Wisdom” (*Jingang Boreboluomiduo jing*, popularly known as *Jingang jing*), (5) “opening rosary” (*kai shuzhu*) (i.e., consecrating it), (6) “worshipping the Noon Scripture” (i.e., Scripture of Repaying the Loan for Life) (*bai wushi jing*), (7) recitation of the “Baojuan of the Loan for Life,” (8) “receiving Gengshen” (*jie Gengshen*), (9) “marking the scriptures” (*dian jing*), (10) “transferring scriptures” (*guo jing*), (11) “pulling down the red skirt” (*tuo hong qun*), (12) “feeding the underworld officials” (*yu guan*), (13) “passing scriptures” (*chuan jing*), (14) “wishing longevity” (*bai shou*), and (15) sending-off the deities (*song fo*). For considerations of space, I will not describe all

these rituals in detail. In this article I note only the most important special features of this type of religious assembly.

While masters of telling scriptures recite sacred texts (including the “Diamond Sūtra” and “Baojuan of the Loan for Life”), most of the subsidiary rituals are performed by a scripture leader and her team. Some important rituals, however, such as “receiving Gengshen,” “pulling down the red skirt,” and “sending-off the deities” are carried out by the masters of telling scriptures.

The Assembly of the Loan for Life starts with the ceremony of “receiving plates,” when descendants of the birthday person—sponsors of the ritual assembly—welcome the scripture team to their house and make necessary offerings. These include plates with special clothing prepared for the parents, incense sticks, candles, and firecrackers, as well as longevity noodles—rice cakes that symbolize longevity—and all sorts of fruit and pastry. The number of plates should be no fewer than six. According to Yu Dingjun, only vegetarian offerings can be presented on this occasion (Yu 2012, 91). However, in most cases, meat offerings are also included, as the local meat-eating deities are also often worshipped at this occasion. After the presentation of offerings, the ritual of “inviting deities” (*qing fo*) takes place, and the master of telling scriptures starts to recite *baojuan* at the altar of Fragrant Mountain (according to the usual program of the Fragrant Mountain assemblies) (see figure 4).

RITUALS OF THE ASSEMBLY OF THE LOAN FOR LIFE AND THEIR SOCIAL SIGNIFICANCE

The most important rituals during the Assembly of the Loan for Life are focused on the filling in and submission of the manuscripts of “The Revered Scripture [of Repaying] the Loan for Life” and “The Ledgers of Golden Seals [of Repaying] the Loan for Life” (four books altogether). In the morning, parallel to the recitation of the “Baojuan of Fragrant Mountain” at the altar of Fragrant Mountain, a scripture leader leads the descendants of the birthday person to “pull coins,” which means pulling a string with a coin attached to it through each character (and a money imprint) in all four books (figures 5 and 6). This quite time-consuming ritual should be completed before noon. The “Baojuan of the Loan for Life” is recited at noon, following the ceremony of “worshipping the Noon Scripture.” The master of telling scriptures recites this text, while sitting in front of the sacred images, with the accompaniment of a wooden fish, a bell, and a chorus of assistants, as is characteristic of telling scriptures in this area.

After the main narrative text is recited, the books of the scripture and related ledgers are marked with red ink by the descendants (every page and every coin imprint should be dotted), checked (*li jing*), and verified (*ding jing*) by a scripture leader and her assistant. This means that the numbers of characters in the texts of the scripture and coin images in the ledgers are complete. Only then is the “money transfer to the treasury” (*zhuan zhang ru ku*) considered to be successful, and the soul will be able to use these funds after death. After this, all books are placed on the special plate, which hosts pass to one another, standing in a circle, and this activ-



Figure 5: “Pulling scriptures” ritual.
Photo by the author.



Figure 6: A coin used in the ritual of “pulling scriptures.” Photo by the author.

ity represents “transferring scriptures,” i.e., passing them from one generation to the next. After all rituals with the scriptures are completed, they, together with the consecrated rosaries, are separately put in a special envelope and box (see above).

Other rituals at this type of assembly also have the aim of securing the welfare of the sponsors. For example, “receiving Gengshen” is a ritual of penance performed for the living parents of the family and deceased ancestors. It was borrowed from the “Gengshen ritual assembly” (*Gengshen hui*), a ritual of quite ancient origin, once quite popular in the Changshu area but rarely performed nowadays (Qu 2008; *Zhongguo Heyang baojuan ji* 2007, 2:1321). It involves chanting prayers while the sponsors are holding long poles from which specially made “Gengshen lanterns” are suspended.

The “pulling the red skirt” ritual is performed for the liberation of the mother of the family from torments in hell. It is an equivalent of “destruction of the Blood Pond” (*po xue hu*), a ritual commonly performed during female funerals in various areas of southeast China, including Changshu (see Berezkin 2010, 273–75). This ritual can take various forms and can be performed by various specialists. During the ritual of “pulling the red skirt” by the masters of telling scriptures in Changshu, the mother of the family wears a skirt made of strips of red paper, which are gradually pulled away by the female performer. This represents cleansing of the mother’s sin of pollution resulting from the blood spilled during childbirth, performed in advance while this woman is still alive. The origins of this particular form of the ritual for redemption of a woman’s sin are not clear; the only similar reference that I have been able to find comes from the late sixteenth-century drama “Records of Fragrant Mountain” (*Xiangshan ji*, devoted to the story of Princess Miaoshan, reincarnation of Bodhisattva Guanyin). There, Miaoshan receives from King Yama (Yanwang) a “skirt with yellow strings,” each of which can deliver ten wronged souls from the underworld (*Guben xiqu congkan* 1954, 2.2:12a–b). Glen Dudbridge notes that it is reminiscent of a ritual of “untying the knots” (*jiejie*) (Dudbridge 2004, 76), which has been widely used by the Daoists and Buddhists in southeastern China and is also often included in telling scriptures sessions in Changshu (see Berezkin 2013, 191).

The ritual of “wishing longevity” marks the culmination of the Assembly of the Loan for Life. During it the children in the family (the sponsors of the rituals) pay

homage to their parents, who are sitting on the two sides of the altar of Fragrant Mountain, while the “scripture team” sings verses with auspicious contents.

One should note that the singing of similar verses accompanies all rituals of this assembly, representing the rich musical component of telling scriptures in Changshu. There are special verses to be sung during each of the above-mentioned rituals, called by the Buddhist term *gāthā* (Chin. *ji*): “*Gāthā* of receiving plates” (*Jie pan ji*), “*Gāthā* of worshipping the four directions” (*Bai si fang ji*), “*Gāthā* of worshipping scriptures” (*Bai jing ji*), “*Gāthā* of pulling scriptures” (*Tuo jing ji*), “*Gāthā* of opening rosary” (*Kai shuzhu ji*), “*Gāthā* of the Noon Scripture” (*Wushi jing ji*), “*Gāthā* of receiving Gengshen” (*Jie Gengshen ji*), “*Gāthā* of marking scriptures” (*Dian jing ji*), “*Gāthā* of transferring scriptures” (*Guo jing ji*), “*Gāthā* of pulling down the red skirt” (*Tuo hong qun ji*), “*Gāthā* of the treasury officials” (*Ku guan ji*), “*Gāthā* of passing scriptures” (*Chuan jing ji*), “*Gāthā* of wishing longevity” (*Bai shou ji*), etc. The “*Gāthā* of the treasury officials” is also recited at the time that all paper ritual objects are burned. Though given their Buddhist name, these verses are different from the *gāthā* poems in Chinese translations of Buddhist scriptures and in fact represent orally transmitted folk poetry that makes a significant musical addition to the *baojuan* scripts recited by the masters of telling scriptures.

It is especially important to note here that the recitation of the “Baojuan of the Loan for Life” itself is also accompanied by special rituals. First, the Luoyang Bridge is recreated in material substance. It is made of paper cubes and placed on the altar for Repaying the Loan for Life (figure 7). The first related ritual is the burning of the spirit money imitating silver ingots at the time when the master of telling scriptures starts to narrate the event of the building of the Luoyang Bridge. They are burned by the descendants of the birthday celebrant, and the ashes are then collected and put in the “box of repaying the Loan for Life.” The second ritual is throwing coins into the “lotus boat” by the descendants. This ritual reenacts the episode in the “Baojuan of the Loan for Life” during which Bodhisattva Guanyin collects funds for building the bridge (see above). The master of telling



Figure 7: The Loyang Bridge put on the altar for Repaying the Loan for Life. Picture courtesy of Yu Dingjun.

scriptures sings the special “*Gāthā* of throwing gold and silver” (*Diu jinyin ji*) at this time. The paper image of the lotus boat is specially made by the masters of telling scriptures and represents the boat miraculously created by Guanyin. Needless to say, all coins thrown into the paper boat eventually go to the lead performer as tips. Thus, several crucial episodes of the *baojuan* narrative are enacted in this ritual practice.

The Assembly of the Loan for Life is followed by a lavish dinner, to which all relatives of the family and participants are invited. This assembly constitutes one of the life-cycle rituals of the natives of the Changshu area and is a significant social occasion. Comparable only to weddings or funerals—the most important family and social events in traditional China (see, for example, Chau 2006, 129–30)—it is characterized by a joyously festive atmosphere that is created by the active participation and agitation of extended family members, the narration and singing of invited performers, and the imposing sight of numerous pieces of ritual paraphernalia. A quite elaborate musical component contributes much to the entertaining aspect of telling scriptures. This entertaining aspect of storytelling is also readily observable in the developed narrative nature of the stories recounted in *baojuan* performed on this occasion, including the “Baojuan of the Loan for Life.” The Assembly of the Loan for Life makes a spectacular celebration of one’s birthday.

At the same time, this assembly has not only meanings of religious salvation and celebration of an old person’s life achievements; it is also a form of expression of one’s filial piety (*xiao*), an important value in Chinese society. In the local tradition, it is a duty of children to organize such assemblies for their parents, and nowadays it costs several thousand RMB. This emphasis on filial piety is also in accord with the contents of the “Baojuan of the Loan for Life,” which praises Cai Xu for his filial piety and also contains explicitly moralizing verses. In this respect the Assembly of the Loan for Life can be compared to traditional funerals; thus, imitation or even borrowing of some elements of local funerary and memorial services in this assembly (such as “receiving Gengshen” and “pulling the red skirt”) cannot be coincidental. For a head of a household in this area, organization of the Assembly of the Loan for Life is also an important way to gain and maintain social prestige. These aspects of social significance should be regarded as the reasons for the revival of this ritual event in the 1980s after decades of persecutions against telling scriptures in this area. One should also consider, however, the relatively strong religiosity of the locals together with the improved economic conditions (necessary for sponsoring these events) in the 1980s–90s as factors in the survival of the Assembly of the Loan for Life in Changshu.

CONCLUSION

The Assembly of the Loan for Life in Changshu offers the rare phenomenon of a piece of traditional Chinese culture that is still extant in performance. It was revived along with the whole tradition of telling scriptures in the 1980s, and it still constitutes a common ritual practice in a given locality. One can find many traditional beliefs and practices included in the organization and contents of this assem-

bly; in addition, they can be dated to various periods in Chinese history. The core ritual of repaying the Loan for Life together with its scriptural foundation can be traced to the medieval period; other elements, especially the legend of the Luoyang Bridge (recounted in the text of the "Baojuan of the Loan for Life" recited on this occasion), originated in the popular literature and culture of the Ming and Qing dynasties. Still, the precise origins of this ritual event in a given location (Changshu) remain a mystery. One can hardly find this information in historical sources, which can be explained by the formation of these rituals in the culture of the lower strata of society.

The modern form of the Assembly of the Loan for Life has a comparatively complex nature: First, it combines the custom of repaying the symbolic debt, believed to be borrowed by a person at birth, with a celebration of a "debtor's" birthday. Second, it combines the performance of the narrative text of the "Baojuan of the Loan for Life" (known at least since the beginning of the nineteenth century) with quite numerous ritual actions. Performed by storytellers—ritual specialists, masters of telling scriptures—the extended narrative element (which can also be considered a form of preaching popular religious ideas in the local dialect) makes the Changshu ritual performance different from similar Daoist and Buddhist rites in other areas of China (with Taiwan examples being mostly studied up to now). In addition, the Assembly of the Loan for Life in Changshu has pronounced local specifics in comparison with similar ritual traditions in neighboring areas: many of its elements and features (such as enacting the building of the Luoyang Bridge, with related fundraising symbolized by the replica of the lotus boat, "receiving Gengshen," and "pulling the red skirt") can be found only in this area.

Numerous literary and ritual elements in the Assembly of the Loan for Life embody its several goals: the afterlife salvation and extension of life of its main recipient (a birthday celebrant), securing the welfare of the hosting family, and the social functions of transmission of traditional morality and the strengthening of family ties. Prescribed by local custom as an obligatory duty of children toward their aged parents, this assembly requires significant preparation and the participation of all members of a family. In this respect it serves the important social function of smoothing conflicts between representatives of several generations.

As one of the central texts performed during this Assembly, the "Baojuan of the Loan for Life" represents the ritual function of the *baojuan* texts with religious topics. Several episodes in this text, enacted by the masters of telling scriptures each time they preside over the assembly, have the important symbolic meaning of reward in the afterlife and religious salvation. This ritualized recitation embodies the function of the Assembly of the Loan for Life as a necessary method for improving the destiny of one's soul in the underworld. On the other hand, this performance represents a popular adaptation of Buddhist ideas concerning karmic retribution in Chinese culture. According to the contents of the "Baojuan of the Loan for Life," there are two requirements for a person's afterlife salvation (including positive forms of reincarnation): (1) adherence to traditional moral values (such as filial piety, religious devotion, charity, etc.), and (2) repayment of symbolic money. The second point appears more prominent in the eyes of an outside

observer, as it is directly realized in the ritual action. The text obviously propagates a view of salvation as a financial operation, which is common in the outlook of Chinese popular religion and usually associated with strong commercial and pragmatic factors in the development of popular culture in China. This view remains quite acceptable in the modern cultural environment of Changshu.

NOTES

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2. For an introduction to the *baojuan* genre, see Overmyer 1999, and Che 2009.
3. On telling scriptures in Changshu, see Che 2009, 384–400; Qiu 2010; Yu 2012; and Berezkin 2013.
4. The three other main types are: (1) assemblies aimed at the welfare of living persons; (2) funerary (and memorial) recitations; and (3) temple (or communal) celebrations. These are known respectively as “Fulfillment of the Vow of Fragrant Mountain” (*Xiangshan wan yuan*), “[Recitation] of the [Precious] Scroll of Hell” (*Diyu juan*), and “Buddhist Assembly” (*fo hui*).
5. Located in the center of Jiangnan (literally “to the south of Yangtze”) region, also defined in linguistic terms as the “Wu language areas.” *Baojuan* performances in these areas use the Wu dialects.
6. See for example, Berezkin 2010; Grant and Idema 2011, 23–26; and Berezkin 2015.
7. See for example Hou 1975; Gates 1987; Cai Limin 1992; von Glahn 2004; and Goossaert 2010, 1014–20.
8. On his background, see Berezkin 2013, 173–77.
9. Telling scriptures with a very similar style also survives in Zhangjiagang, which was formed on the land partially borrowed from the old Changshu county; see, for example, Berezkin 2011. Another performance tradition with the same name, but with several important differences, exists in Jingjiang on the northern bank of the Yangtze; see Bender 2001.
10. On the difference of styles, see Che 2009, 212–16, and Berezkin 2011, 26–30.
11. On the Wuxi performances, see Li 2012.
12. For Chinese originals of both, see Hou 1975, 178–83. For the French translation and study of both, see Hou 1975, 35–39, 40–49. For the English translation of the first, see Kohn 1993, 343–50.
13. For the printed versions, see *Zhongguo Heyang baojuan ji* 2007, 1:327–32; and Wu 2015, 1:508–22.
14. *Gāthā* is a type of verse, used in the Buddhist scriptures. Since early times it was also used in the *baojuan* texts, though its forms underwent significant modification.
15. Both masters are included in the pantheon of deities worshipped during religious assemblies with telling scriptures in Changshu. Their names appear in the list of deities invited at the beginning of such assemblies.
16. For the notations recorded in Zhangjiagang, see *Zhongguo Heyang baojuan ji* 2007, 2:1462–63. For the musical component of Changshu telling scriptures, see Berezkin 2013, 198–99.
17. For his biography, see Tuotuo 2007, 30:10,397–401 (*juan* 320 [*liezhuan* 79]).

18. For the reprint of the late sixteenth/early seventeenth-century edition of *Records of the Four Beauties*, see *Guben xiqu congkan* (Collection of the old editions of dramas) 1954, vol. 56.
19. On the first three publishers, see Berezkin 2014, 143–48.
20. Apparently Han Bangqing, like many literati, did not make much distinction between folk ritual specialists. From other sources we learn that the profession of “master of scroll recitation” also existed in Shanghai at that time.
21. Significantly, only percussion musical instruments, characteristic of Changshu, are mentioned in this passage.
22. This is named after the main text performed on this occasion, the “Baojuan of Fragrant Mountain” (*Xiangshan baojuan*), which is a nineteenth-century recension of an early text (ca. fifteenth–sixteenth centuries) devoted to Princess Miaoshan, reincarnation of Guanyin; see Berezkin 2015.

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