



xiǎo xù guà 小蓄卦 XiaoXu Hexagram

xiǎo xù xiǎo chǔ xù yóu xià qián tiān shàng xùn fēng zǔ chéng yòu chéng fēng tiān xiǎo
 小蓄(小储蓄)由下乾三(天)上巽三(风)组成,又称‘风天小
 xù xǎo xù dì guà xiàng lí zhǐ yǒu yī gè yīn yáo hé wǔ gè yáng yáo zhè gè yīn yáo dài biǎo wù
 蓄’。小蓄的卦象里只有一个阴爻和五个阳爻,这个阴爻代表物
 zhì shuō míng wù zhì shì yǒu xiàn dì ér wǔ gè yáng yáo zé dài biǎo xiāo fèi wù zhì dì rén què hěn
 质,说明物质是有限的,而五个阳爻则代表消费物质的人却很
 duō suǒ yǐ yào yǒu suǒ jī xù bù yào làng fèi cái néng yǐ xiǎo yǎng dà zhè yī guà gào
 多,所以要有所积蓄,不要浪费,才能“以小养大”。这一卦告
 sù wǒ men jī shǎo chéng duō wù zhì néng lì jié zhì yù wàng děng dài shí jī dì dào lǐ
 诉我们积少成多(物质,能力),节制欲望,等待时机的道理。

xiǎo xù hēng mì yún bù yǔ zì wǒ xī jiāo yì sī shì hēng tōng tiān shàng yǒu mì yún
 小畜,“亨。密云不雨,自我西郊”。意思是亨通,天上有密云
 dàn bù xià yǔ yīn wéi fēng xiàng bù duì zhè shuō míng yǒu xiǎo jī xù duì wǒ men de shēng huó shì yǒu lì
 但不下雨,因为风向不对。这说明有小积蓄对我们的生活是有益
 dì dàn shì bù yào yào qiú tài gāo xiǎo chǔ xù chéng bù liǎo dà shì yè nǐ yào xuǎn zhǔn zì jǐ dì
 的,但是不要要求太高,小储蓄成不了大事业。你要选准自己的
 fèn dòu mù biāo hé fāng xiàng bù tíng dì nǔ lì jiāng xiǎo xù biàn chéng dà xù cái néng zhù nǐ dá chéng
 奋斗目标 and 方向,不停地努力,将小蓄变成大蓄,才能助你达成
 yuàn wàng zhè yī guà yě tí xǐng wǒ men rén dì běn xìng shì jiàn dào lì yì jiù huì chǎn shēng yù
 愿望。这一卦也提醒我们:人的本性是见到利益,就会产生欲
 wàng dàn shì yào kè zhì yù wàng bù yào bèi wù zhì suǒ nú yì yào nǔ lì tí gāo jīng shén shēng
 望,但是要克制欲望,不要被物质所奴役,要努力提高精神生
 huó dāng nǐ dì wù zī hé néng lì dū yǒu liǎo jī xù jī huì dào shí lǐ xiǎng cái néng shí xiàn
 活。当你的物资和能力都有了积蓄,机会到时理想才能实现。

chū jiǔ fù zì dào hé qí jiù jí cóng xiǎo jiù yào péi yǎng zì lì gēng shēng qín láo
 初九,“复自道,何其咎,吉。”从小就要培养自力更生,勤劳
 jié jiǎn dì xí guàn cháng dà hòu cái néng duì jīn qián yǒu zhèng què dì rèn shí cóng ér jiǎn shǎo zāi hài
 节俭的习惯,长大后才能对金钱有正确的认识,从而减少灾害,
 guò shàng bǐ jiào ān quán dì shēng huó zhè yī yāo cí yě gào sù wǒ men jīn qián shì yào kào zì jǐ bù duàn
 过上比较安全的生活。这一爻辞也告诉我们金钱是要靠自己不断

nǔ lì zhèng dé de , chú le yào dǒng dé chǔ xù , jī shǎo chéng duō yǐ wài , huán yào bǎo chí jiǎn pò de
努力挣得的，除了要懂得储蓄，积少成多以外，还要保持俭朴的
shēng huó zuò fēng , bù yào zhī yī kào fù mǔ hé tā rén de zhī zhù cái néng jí xiáng 。
生活作风，不要只依靠父母和他人的支助才能吉祥。

jiǔ èr , “qiān fù jí” 。 yì sī shì shòu dào qiān lián ér huí tóu , huì jí xiáng 。 yóu yú gāng
九二，“牵复，吉”。意思是受到牵连而回头，会吉祥。由于刚
kāi shǐ bèi juǎn rù bù zhèng dāng shǒu duàn huò lì , dàn shì nǐ néng tí xǐng zì jǐ bù yào jì xù fàn cuò ,
开始被卷入不正当手段获利，但是你能提醒自己不要继续犯错，
huí tóu shì àn , yǐ chū jiǔ wéi bǎng yàng , huí dào zì lì gēng shēng de dào lù , jiù huì jí xiáng 。
回头是岸，以初九为榜样，回到自力更生的道路，就会吉祥。
zhè gè yáo cí yě qiáng tiáo cóng xiǎo yǎng chéng hǎo xí guàn de zhòng yào xìng 。 rú guǒ cóng xiǎo jiù péi yǎng zì lì
这个爻辞也强调从小养成好习惯的重要性。如果从小就培养自力
gēng shēng de néng lì , bù duàn chōng shí zì jǐ , suī rán yí shí shòu dào wù zhì yǐn yòu ér shòu dào qiān
更生的能力，不断充实自己，虽然一时受到物质引诱而受到牵
lián , dàn shì yě huì lì jí fǎn shěng , huí dào zhèng dào , bù huì shòu dào shāng hài 。
连，但是也会立即反省，回到正道，不会受到伤害。

jiǔ sān , “yú shuō fú , fū qī fǎn mù” 。 zhè yī yáo cí shuō míng jiā tíng guān xì shòu dào yǐng
九三，“舆说辐，夫妻反目”。这一爻辞说明家庭关系受到影
xiǎng , shì yīn wéi jiā zhōng de qī zǐ bǎ suǒ yǒu de cái fù dū jù jí qǐ lái , ér bù yuàn yì fù
响，是因为家中的妻子把所有的财富都聚集起来，而不愿意付
chū , zhè yàng jiù huì lìng zài wài gōng zuò de zhàng fū cǎi yòng bù dāng de shǒu duàn zhèng dào cái fù , shǐ dé
出，这样就会令在外工作的丈夫采用不当的手段挣到财富，使得
fū qī guān xì chǎn shēng mó cā , yǐng xiǎng jiā tíng hé mù 。 zhè yī yáo cí yě qǐ fā wǒ men dāng nǐ shòu
夫妻关系产生摩擦，影响家庭和睦。这一爻辞也启发我们当你受
dào jīn qián de yòu huò shí , yào tí gāo jǐng jué , bù yào tān dé wú yàn , yào kòng zhì duì jīn qián cái
到金钱的诱惑时，要提高警觉，不要贪得无厌，要控制对金钱财
fù de yù wàng , cóng ér jiǎn shǎo duì jiā tíng jí gè rén qián tú de yǐng xiǎng 。
富的欲望，从而减少对家庭及个人前途的影响。

liù sì , “yǒu fú , xuè qù tì chū , wú jù” 。 yǒu chéng xìn , bì kāi liú xuè chōng tū ,
六四，“有孚，血去惕出，无咎”。有诚信，避开流血冲突，
tí gāo jǐng jué , méi yǒu zāi hài 。 wéi liǎo zhèng dé cái fù , nǐ yào zuò dào yǒu chéng xìn , dé dào yīng
提高警觉，没有灾害。为了挣得财富，你要做到有诚信，得到应
gāi yǒu de , jiù bù huì yīn wéi cái fù lái yuán bù míng ér yǐn qǐ de kǒng jù 。 zhè yī yáo cí shuō míng
该有的，就不会因为财富来源不明而引起的恐惧。这一爻辞说明
yòng zhèng què de shǒu duàn zhèng lái de cái fù wú zuì , jiǎn shǎo yù wàng , dǒng dé fēn xiǎng , ràng cái fù wéi
用正确的手段挣来的财富无罪，减少欲望，懂得分享，让财富为
shè huì dài lái hé xié cái shì zhè yī yáo cí de zhǔ zhī 。
社会带来和谐才是这一爻辞的主旨。

jiǔ wǔ, “yǒu fú luán rú, fù yǐ qí lín”。dāng nǐ zhèng dào yí dìng dì cái fù shí, nǐ yào
xīn huái chéng xìn, yǔ tā rén hé zuò, zhǔ dòng bāng zhù qīn péng jìn lín。zhè yī yáo cí gào sù wǒ men
fēn xiǎng dì zhòng yào xìng, cái fù yào qǔ zhī yú shè huì, yòng zhī yú shè huì。nǐ chú le yào dǒng dé
rú hé chuàng zào cái fù, hái yào dǒng dé rú hé shàn yòng cái fù。lè yú fēn xiǎng, bāng zhù yǒu xū yào
de rén, yǔ qīn lín gòng tóng fù yù cái shì jī xù cái fù dì mù dì。

shàng jiǔ, “jì yǔ jì chù, shàng dé zài, fù zhēn lì。yuè jǐ wàng, jūn zǐ zhēng xiōng”。xiào
cí dà yì shì mì yún yǐ jīng xià yǔ (zài chū jiǔ tí dào mì yún bù yǔ), nǐ kě yǐ ān jū lè
yè, jī cǐ gōng dé yǐ yuán mǎn, fù nǚ jì xù zhuī zú cái fù yǒu wēi xiǎn。rú guǒ jūn zǐ jì xù
qián xíng, jiù xiàng yuè mǎn zé kuī, huì yǒu zāi hài。zhè yī yáo cí yòng ‘mì yún yǐ xià yǔ’ lái
bǐ yù nǐ cháng qī jī xù de cái fù yě zú gòu shǐ nǐ ān jū; yòng ‘mǎn yuè’ shǐ nǐ yào dǒng dé
gōng chéng shēn tuì, yuè mǎn zé kuī dì dào lǐ。zhè gào sù wǒ men jī xù guò dù jiù jiāng zhāo sǔn, jī
xù yīng dāng shì kě ér zhǐ。

xiǎo xù guà shì guān yú xiǎo jī lěi, gào sù wǒ men zài shì yè qǐ bù jiē duàn, yǎng chéng jī xù jīn qián
hé néng lì, péi yǎng zì lì, jiǎn shǎo yù wàng dì hǎo xí guàn。yī dàn wǒ men jī lěi le zú gòu
de cái fù, jiù yào dǒng dé rú hé yùn yòng hé yǔ tā rén fēn xiǎng, ràng cái fù wéi wǒ men dài lái xī
fú de jiā tíng, hé xié shè huì。

9 小蓄卦 XiaoXu Hexagram

The **XiaoXu** Hexagram represents saving money or energy. It is combined with the trigrams of 乾 Qian (heaven) ☰ at the bottom and the 巽 Xun (wind) ☴ above. As there is only one Yin line which represents limited resources, and five yang lines represent users, this indicates that more people need to share limited resources. So, it is very important to save resources (money, energy) and do not waste them. This hexagram guides us at the first stage of our career, we need to accumulate both resources and ability, restrict our desires and be patient to wait for opportunities.

The **Judgment** of XiaoXu Hexagram “Fortune, Dense clouds but no rain, movement from the West, no result”. With this judgment: “dense clouds but no rain” is calling for us to prepare. You will benefit from accumulation, including money and skills, as the time is not ripe for action and only small amounts of savings are not enough to reach your big ambitions. As this is the preparation stage you need to keep working hard, turn your small savings into big savings that will help you to achieve your goals. This hexagram also alerts us that even though seeking benefit is human nature, we must restrict our desires and do not be enslaved by worldly goods. We need to strive to improve our knowledge, ability and spiritual life, and patiently wait for the opportunities to realize our dreams.

Chu-Jiu Yaoci: “Return, follow the Dao, can be no harm and auspicious”. We must cultivate the habits of self-reliance, hard work and thrift starting from when we are very young. These good habits would help us to reduce daily problems and live a safer life. This Yaoci also tells us that money is earned by our continuous efforts. So, to make more money, we need to know how to save

money throughout our life and maintain a frugal lifestyle, hardworking and not relying on other people's offering.

Jiu-Er Yaoci: "Be implicated, return, Auspicious". This Yaoci states that should you consider acting in an improper manner to make a profit, you must remind yourself not to continue do that route as it would be a mistake. Rather, follow the example of Chu-Jiu and return to the path of self-reliance and you will be propitious. This line emphasizes the importance of cultivating good habits from childhood. If do so and continue to enrich yourself, should you be tempted to commit a crime or other immoral actions to obtain your material desires, you will immediately reflect on being implicated in such action and return to the right path without being hurt.

Jiu-San Yaoci: "Detach, the wheel falls off the cart. Husband and wife, eye each other with suspicion." This Yaoci tells us that the harmony of family relationships is affected when the wife in the family gathers all the incomes but is unwilling to spend. This causes the husband to seek money through improper means and so create conflict between couples that affect the family harmony. This line also enlightens us that we must be alert when we are tempted by money. We need to save but we also need to spend. We must not be insatiable in our desire where we either save too much nor in material desires and spend too much. Failure to control our desire for money and wealth impacts our family and our future development.

Liu-Si Yaoci: "Good faith, blood depart, fear is gone, no harm". This Yaoci warns us that we need to maintain our inner faith, avoid bloody conflicts, and increase vigilance to avoid calamity. In order to earn wealth, we must be honest. By doing so, you will not fear any consequences caused by the origins of your wealth. This Yaoci clarifies that wealth is earned through the right means brings no guilt.

Reducing our desires, knowing how to share, and letting wealth bring harmony to the society is the key learning of this line.

Jiu-Wu Yaoci: “Good faith, a bond of relationship, wealth is sharing with neighbours”. The meaning of this Yaoci is when you have earned a certain amount of wealth, you must be honest and take the initiative to help relatives, friends and neighbours, and grow wealthy together. This line tells us the importance of sharing as wealth is taken from society and should be used for society. In addition of knowing how to create wealth, we also need to know how to make good use of it. You must be willing to share and help people in need and be generous with relatives and neighbours.

Shang-jiu Yaoci: “Rain falls and ceases, inner strength is esteemed and endured, it is danger for a steadfast woman. The moon almost full, the true gentleman advances is calamity”. In this Yaoci, the dense clouds we formed in the first line have now released their rain. The rain represents your long-term preparations, self-cultivation, and accumulation have achieved the desired results and you are ready to move to the next stage. This line is the top position of this hexagram which advises you that your preparation stage is now complete as excessive savings will lead to losses so savings should be modest. You need to change and not continue the same way if you want to achieve your greater dream.

The **Xiaoxu** hexagram is about small accumulation and tells us, at the start stage of our career, the importance of forming the good habit of saving our money and energy, cultivating self-reliance, and reducing our desires. Once we have saved enough wealth, we need to know how to work and share with others to achieve a harmonious society.