

财富文化丛书

# 财富悟语

财富吸引我们，但我们吸引财富吗？

We are all attracted by wealth, but is wealth attracted to us?



(中英文对照版)

## The Little Book of Wealth

雲莉雅 张馨之 张馨匀 著

Liya

Jacqueline

Jennifer



当代中国出版社  
Contemporary China Publishing House

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## 图书在版编目(CIP)数据

财富悟语/雲莉雅等著. —北京: 当代中国出版社, 2013.1

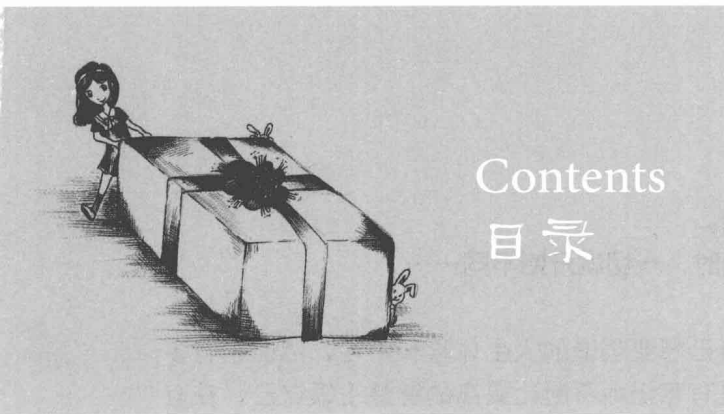
ISBN 978-7-5154-0218-5

I. ①财… II. ①雲… III. ①人生哲学—通俗读物 IV. ①B821-49

中国版本图书馆 CIP 数据核字(2013)第 008680 号

出 版 人	周五一
策 划 人	闻 洁
责任编辑	宗 边
责任校对	康 莹
装帧设计	古 手
出版发行	当代中国出版社
地 址	北京市地安门西大街旌勇里 8 号
网 址	<a href="http://www.ddzg.net">http://www.ddzg.net</a> 邮箱: ddzgcbs@sina.com
邮政编码	100009
编 辑 部	(010)66572154 66572264 66572132
市 场 部	(010)66572281 或 66572155/56/57/58/59 转
印 刷	北京中科印刷有限公司
开 本	880×1230 毫米 1/32
印 张	8.5 印张 2 插页 插图 126 幅 44 千字
版 次	2013 年 3 月第 1 版
印 次	2013 年 3 月第 1 次印刷
定 价	39.00 元

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# 前言

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生命的智慧源于对生活的总结；

财富的智慧源于对金钱规律的总结。

当生命和财富以及智慧结合在一起时，一切就开始不同……

每个人来到这个世界，其实都有自己想要创造的人生体验和内容，然而，有多少人是在无意识中行走？又有多少人是有意识地不断让更高的智慧引领自己，在有限的时间和空间内完成自己的人生旅程和使命呢？

自《财富的智慧》及《财富在金钱之外》出版面世以来，受到很多读者的喜爱

和肯定，我的生活也由此揭开了新的篇章，随着财富智慧信息的互动和不断传递，身边越来越多的人开始觉悟，并拥有驾驭财富的智慧，这已经成为这个时代中每个人不可或缺的能力。

这本中英文双语《财富悟语》，希望以图文并茂的形式、简单而深刻的道理，为读者揭示财富的真相。世间万物，有形与无形永远是相互依存的自然规律，财富同样包含了看得见和看不见的部分。生命、生存和生活是一个整体，财富不能单独地存在，它也不是最终的目标，它需要为实现人生的梦想而服务，好比我们前进路上的通行证和船，它让我们可以扬帆出海，畅通无阻地去探索生命这个最大的宝

藏。我们需要了解，宇宙间有自己的平衡法则，成功不等于拥有圆满；卓越不等于得到幸福；有进就必须有出。聚财、运财、散财是一个完整的游戏，有功虽能快，但有德才能久，而有愿才能成。换句话说，拥有多少财富就应承担多少责任。人们应该勇于去追求梦想，因为只有那些有梦想的人，才懂得珍惜自己的生命和时间；也只有那些心中有大愿的人，才能真正有勇气面对旅途中的艰难逆境。

时光如梭，一晃许多年过去了，我的两个女儿如今都长大了，她们有了自己的理想，虽然远在海外留学，但心总是牵挂着自己的亲人和家园。每次回国的相聚和交流，我都能感受到她们那种思想活力、创造动力、以及对自然和生命的热爱。

本书是我和两个女儿2012年暑假的共同作品。其中，文字是我从商20年经历感悟的精髓；插图的设计由大女儿张馨之负责；图文编排和英文翻译由小女儿张馨匀负责。为了创造更美好的世界，孩子们也愿意承担一份自己的责任。她们愿意冒险去尝试新的事物，无条件地付出，做自己力所能及的事情去启发和影响身边的人。她们相信，每个人都是带着天赋来到这个世界的，如能顺应自己本性去生活，并发

挥出自己最卓越一面的人就是成功的。她们期待这本简单的漫画书能为身边的朋友们贡献智慧和力量，之前她们也积极参与组织相应的培训和教育活动，克服了许多困难，这些经历滋养着她们的成长，从中她们也收获了无数的快乐和自信。

我坚信，一个对生活乐观、接受自己、有创造力、具有与人相处能力的人，自然能够健康地成长，并懂得如何去创造自己美好的生活。在此，我衷心感谢参与本书工作的团队成员：闻洁老师、唐光明和朱芸谊，感恩他们多年来默默的支持和付出促成了本书的出版；感谢曾参与部分翻译工作的乔迪、王颢晔，还有女儿们在美国的老师和朋友：Dr. Bruce Alan Sinclair、Susan Ruberti Larkin、Yingsi Zhang，感恩他们在翻译校对工作上给予的无私付出和热情帮助。最后，希望本书能为世界多增添一份财富，让财富文化的精髓能为读者朋友所了解、接受和运用，也期待我未来会有更多的作品奉献给社会和大家。

雲莉雅

2012年10月



# Preface

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The wisdom of life comes from our daily reflections.

The wisdom of wealth comes from reflection of the business cycle.

When we combine the wisdoms of life and wealth, everything changes.

We all come to this world with visions of the life we want. While some remain blindfolded in their journey, others let their wisdom guide their way, thereby accomplishing their goals within this limited time frame.

《*Wisdom of Wealth*》 and 《*Wealth is not just money*》 have received affirmation from readers since their publication, and thus opened a new chapter in my life. As information on wealth and wisdom circulate and spread, those around have also begun to awaken and obtain this valuable knowledge. This wisdom has become a dismissible asset to everyone in modern society.

Through the book 《*The Little Book of Wealth*》, we hope to reveal to readers the simple but profound truths in life through creative illustrations



and quotes in both Chinese and English. All things in life, regardless of form and shape, are interdependent as part of natural order. The same rule also applies to wealth. Wealth does not stand by itself, and it should not be our final goal. They serve as our transportation and passports to our dream. We must understand that every universe has its own rules and balances, having success doesn't necessarily bring self-fulfillment; high achieving doesn't equate happiness; what goes up must come down. The accumulation, alteration, and distribution of wealth each makes up part of a complete game. It is easy to obtain short-term success in the blink of an eye, but your wealth will only last if you have the wisdom to maintain it, and the will power to make it a reality. In other words, the size of your wealth proportionally translates into the amount of responsibility you have. We should be brave enough to pursue our dreams, because it is only those with dreams who understand the value

of cherishing his time and life; and it is only those with big dreams who will have the courage to face the obstacles in this journey we call life.

As time flies, my two daughters are a lot more independent and mature than before. Although studying abroad in the States, they still think the world of their family. Every time we reunite, I can feel their active thinking, creativity, and their passion for life.

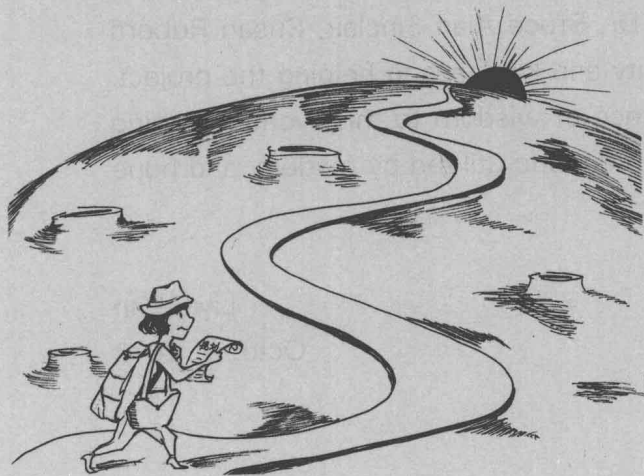
This book comes from the collaboration between my two daughters and me during the summer of 2012, in which it is the essence of my accumulated experience from the past 20 years; my older daughter Jacqueline was responsible for the design and illustrations, while my younger daughter Jennifer edited and translated the English script. To create a better world, children are also willing to shoulder their share of the responsibility, they are willing to discover and try unfamiliar territories, give unconditionally,

do whatever they can to inspire and influence those around them. They have faith. We are all born with this gift when we first arrived in this world, those who know how to live based on survival instincts, and put their best front forward are the winners. They look forward to the wisdom this simple illustrated book will bring to their friends. They have also actively participated in training to conquer many of their obstacles over the past years, and these experiences enrich their growth, allowing them to find happiness and confidence along the way.

I genuinely believe, that someone with a positive attitude, self-acceptance, creativity, as well as the ability to interact with others, will naturally be able to grow in a healthy state, and have the capacity to create a content life for oneself. Here, I would like to give special thanks to our team: Jane Wen, Tomson Tang, and Jurie Zhu for their support through out the years

to make the publication of this book possible. Also, we'd like to thank Sunny Wang and Jodie Qiao in the translation and proofreading process. As well as my daughters' friends and teachers: Dr. Bruce Alan Sinclair, Susan Ruberti Larkin, Yingsi Zhang for their generosity and kindness in helping the project. I hope this book will bring another piece of wisdom to this world, allowing wealth culture to be understood, accepted, and utilized by readers, and hope that I will have more publications for you.

Liya Wan  
October, 2012



# Chapter 1

## 启智篇

*Inspirational Folder*

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巨大财富的原理一直是极其简单的，  
它不需要任何人去发明，  
如同自然法则，自古就存在。  
无论我们是否接受，  
它都一直在运作并主宰世界，  
而那些获得成果的，  
仅仅是更早明白这个道理并付诸行动的人。

The rationale behind immense wealth is extremely simple;  
it doesn't need to be discover like the nature law,  
its been around since the beginning whether or not we accept it.  
Its always been controlling and dictating the world.  
Those who find success are the ones who understand and act on this rationale.

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生活对我们来说是一趟充满惊喜的旅程。“我是谁？我从哪里来？要到哪里去？人生的目的和意义是什么？”当我们带着这些提问去生活，不断探索，就能时时保持觉醒的状态，不轻易落入各种险境，让自己成功到达终点。

***Life is a journey full of surprises... "Who am I? Where did I come from? Where am I going? What is the purpose of life?" If we can live with these questions and explore life, we will be wise enough to stay away from unnecessary troubles and get to our final destination.***