

中国富豪

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# 商业之道

Tao Of Business

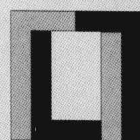
中华出版社

中国富贵智库丛书

吴禹江 宋小忠 编著

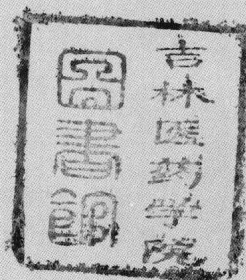


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## 图书在版编目(CIP)数据

商业之道/吴禹江 宋小忠 编著—中华出版社 2007.10

ISBN 99937-28-75-6

I. 商… II. ①吴…②宋… III. 中国—现代—商业

CIP 数据华字(2007)第 03193 号

## 商业之道

吴禹江 宋小忠 编著

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责任编辑:陈金红 范文广

装帧设计:徐 炜

英文翻译:曲春燕

出版发行:中华出版社

社 址:澳门函仔徐日升寅公马路中福花园丽景阁 G 座

通 联:海口市龙昆北路 38 号华银大厦 2310 室

电 话:0898—66735256 66735255

网 址:[www. publishcn. com](http://www.publishcn.com)

开 本:210×210 1/12

印 刷:上海市北印刷(集团)有限公司

字 数:120 千

印 张:8

版 次:2007 年 10 月第一版 第一次印刷

印 数:1—1000 册

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定 价:28.00 元

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(图书出现印装问题,印刷厂负责调换)

## 序：不再缺失的中国商业之道

庄炎林 / 原中国侨联主席

国家之间的竞争,实际上是经济实力的抗衡;而国家经济之间的竞争,实际上是一万多个商人之间的竞争;而商人之间的竞争,更多体现在以商业为载体的综合能力的竞争。

商人不仅是挣钱而已,也不是一种头衔,而是多种素质的集合,包括天赋、才智、气度、眼界、胸襟、行动力、凝聚力、责任心、使命感、社会良知等,就像一粒完整的钻石,是一个多面、发光的综合体。因此,商人不能只训练商术的买卖技能,更重要的是修炼心性,即商道的修养。显然,商业并非只有利害,还有仁义。利、害、仁、义的平衡与超越,构成了商业的全部意义。

但可惜的是,人们更关注的是眼前实际的利益,即重商术而轻商道。在文化理论的导向上,也受到这一思维的影响,现在市面上的经济与商业的书籍就可以体现这一点。因为这些书籍更多地阐述挣钱的技术与技能,而绝少有系统性地阐述商业之道的专著,这不能不说是一种遗憾。

令人欣慰的是,这种商业之道的缺失,已经可以成为过去了。作者送过来的《商业之道》稿件,让

我看到了新一代青年人的才能与开放的胸襟,这是一本令人振奋进而倍受感动的书籍。

《商业之道》中所透析出的商业真谛,深入本质而富于操作性地阐述整个商业规律与商业原则,以及为商之道,从中可以看出作者对商业本质的深刻理解及对事物本质的准确把握。使商业之道这一理论结构变化为可执行运用的系统方法,这是具有实践意义的。

更难能可贵的是在功利的商业竞争中,作者对人性光辉的追求与向往,尤其令人感动。书中商人以利合、兼相爱的本质;富则为民祉,仁义为先的情怀;对商场权谋机变与复杂人性的剖析;更有商人自强不息,尚武奋斗的实践精神,是理解中国商业文化的一个很好的载体。

令人惊喜的是,《商业之道》全文都以中国传统的文言文写作,并附上现代译文和核心思想的英文,每篇内容精练准确,篇幅短小,案例丰富,非常便于阅读。因此,我在此也抛砖引玉,以尽其先睹的责任和义务,将本书推荐给大家。





## The No More Missing China Shang Tao

When national competitions are going actually on their economic strengths, this rivaling among economies, in practice, proceed through myriad of businessmen with their comprehensive abilities and which mostly embodied on their business entities.

Businessman means no longer just making money nor an occupation title but an integrative body with qualities as multi-faceted as a glittery diamond, such as talent, sagacity, eyereach, bearing, magnanimity, activity, cohesibility, accountability and responsibility, social conscience, etc. So it suggests that have been focusing on the trading tactics can hardly be a real businessman, and to build up the qualities comes to be strategically significant. That caused the studying of Shang Tao-business moral characters cultivation. Accordingly, business would not be seen as either gain or loss in category, but more with humanity and duty contained. Equipoise on gain, loss, humanity and duty as well as what beyond these consists of the whole sense of Business.

Pity is that we usually pay more attention to the interests at the stage of being, valuing business skills and means more than moralities. Our business culture is affected by this conception on theoretical guiding. At least the economic and commercial bookselling suggests so, and these books expatiate on more tricks and skills for making money rather than a monograph of systematic dissertation of business moralities. It has to

be said a pity.

It is gratifying that this sort of morality missing will be turned into the history. The manuscript of this Shang Tao by Ph. Doctor Wu Yu Jiang let me see the talent and spacious bosom of the young generation. It is an inspiring book for youth to be enlightened.

A dialyzed business truth out of this book with an essentially deep practical expatiation on the entire business rules, principles, and doctrines of a businessman make theoretical structure diversification of Shang Tao an applicably executable methods system. It has a significance of practicability. From this book, we can learn the qualities of a real China businessman that are mutual benefit, mutual respect and love in their nature, winning wealthy for their people, thinking of humanity and duty as first in their mind, even constantly striving stronger and warrior struggling in their spirits. Through it, we also can enjoy all improvisations and flexibilities in tactics on business field as well as profiles of the complexity of human by the author. It should be said a good culture load of Chinese business civilization. What it is exciting is the full composition written in classical Chinese language with modern words translation attached, plus short articles with plenty of example cases that offering a reader-friendly book.

The profound comprehension and nice grasp to the nature of business senses and things of the author could be seen through this book, moreover, his pursuing and yearning to the brilliance of human nature in such a utilitarian business competition are encouraging so much. As a fore-reader, it is my responsibility and duty to propose this new book to you all.



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## 商业之道卷一 / Volume 1 – Tao of Business

- ◆ 商业之道第一
- ◆ First-Tao of Business



## 商业之道第一

### 【主题】

经世致用,仁义守衡

Exert to administer affairs. Hold humanity and duty in lifetime.

### 【正文】

商道即人道,商战即心战。是以纵驰千里,只在方寸之争;富贵名利,皆为转瞬之念。商业之始终,以求智慧之突破,理想之传承,富者自足,财为民祉而已。勘破方寸转瞬,唯仁唯义。财物易得,良才难求;虚名易举,仁义难为。仁义既得,人财自附。故治商之法,优于人而轻于财,厚于仁而薄于名,此商业之根也。

世人皆知名利误人之苦,而不知“是非”二字,误人至深。功过、名利、色情、思想,根在是非。是非念生,祸福瞬间,人生既殊,因果即定。为商者,是非之所依,祸福之所倚,在“经世致用”,在“仁义守衡”,此商业之本也。

如为民生福祉,虽营营苟苟蝇头小利也必争;如为私淫富腹,虽荡荡滔滔富甲巨财而不为。唯以经世,积财蓄金,众心有所依;只有致用,劳作驰骋,诸法有所据。取财有道,仁义有为,之后无私为民

祉,此着人道。人道既深,无物可拘,是谓守衡。

商者无域,相融共生,创造而不独占,拥有而不单享。心有所惑,如叶障目,虽富甲四海,只终老黄土三尺而已。心既清明,胸怀有容,章法有序,积财是为蓄福,虽身家散尽,生死无常,非转瞬而能灭也。自此财有其归宿,人得其慎终,平静安然,任意为之,随处化现,此商业之道也。



## 商业长治卷二 / Volume 2 Sustainable development

- |          |  |
|----------|--|
| ◆ 藏富第二   | Second — Hide your wealth                                    |
| ◆ 富过三代第三 | Third — Thrive over generations                              |
| ◆ 立品第四   | Fourth — Build up moral characters                           |
| ◆ 三借第五   | Fifth — Strength-borrowing, Force-seeking and Fortune-taking |
| ◆ 商业百年第六 | Sixth — Century-long business running                        |
| ◆ 诚信第七   | Seventh — Sincerity  |
| ◆ 商材第八   | Eighth — Nine types of businessmen                           |
| ◆ 商器第九   | Ninth — Capabilities of businessmen                          |
| ◆ 十大商帮第十 | Tenth — Regional businessmen                                 |



## 藏 富 第 二

### 【主题】

商之大者，在藏富，藏智，藏巧，藏势，藏大手段，藏大格局。成大业者，多善藏也。

A successful businessman should not act as overbearing as the officials do in officialdom nor show off the strong financial power, but be gentle and courteous, frugal and simple. That is to keep in his wisdom and ingenuity, to conceal his fortune and immense amount of power, to cover up his great strategy and general layout. Any of tycoons at both sides of the sea could be able to hide themselves well avoiding showing off.

### 【正文】

不论官场商战，“藏”之一诀，皆为利害。官场之“藏”，在拙、在愚、在奸、在贪。皆因名利多庸佞，内里稀松，才需张扬显露。商之大者，在藏富，藏智，藏巧，藏势，藏大手段，藏大格局。成大业者，多善藏也。

为商者一忌露，二忌与官家争势。财大气粗，作派张扬，反招妒于人，既而商客疏远，官场也不见容。如杭州胡雪岩，交结官府，张罗生意，其圆通练达，其才具手段，其风流豪奢，惟恐不使人知其手段

好、场面大，阜康焉能不倒？而西帮祁太平似胡雪岩之富商财主，数近五十、传承数代，号称东方金融中心。汇通天下，理天下之财，取天下之利。因其善藏，而成未被彰显过之商界传奇。此胜负之分，藏否之别也。

身为商贾，不学官场之张扬，不事商场之显露，唯鄙唯微。参透“藏”字，受用不尽。

### 【译文】

无论官场还是商场，这个“藏”字，都是一个很关键的要害。官场要藏的，是拙、是愚、是奸、是贪，这是因为官场中平庸之辈、奸佞之流不少。当中有些人，内里稀松，才爱面子上张扬、显露。而商人则不同，要隐藏自己的智慧，隐藏自己的巧妙之处，隐藏自己的财富，隐藏自己的巨大势力，隐藏自己的大手段、大格局。能成海内巨富的人，就是擅于隐藏而不彰显自己。

做为一个商人，一方面是不能张扬自己，露富摆阔；另一方面的禁忌就是不能与政府官员争富斗势。如果财大气粗且不加以隐藏，其气势气派是很可怕的。除了吓跑客户，招使别人的忌妒外，恐怕政府官员也不太相容。就象清朝末期杭州商人胡雪岩，官商交结做成了很大的生意，他的圆通练达，他的才华手段，他的风流与奢侈气派，都是巨大的，惟恐别人不知他的手段好、场面大，他的票号阜康哪还能有不倒的道理？而同时期的山西票号大本营祁县、太谷与平遥三地，象胡雪岩这种等级的富商财主，那是一个四五十家的群体，传承数代，号称东方金融中心。他们的生意票号遍布天下，打理天下的财富，获取天下的利益。而因为他们其善于隐藏收敛，而成为未被彰显过的商界传奇，不为人知。这就是商业胜败的原因，隐藏与显露的巨大区别了。

作为一个商人，不应学会官场的张扬，更不应显露出财大气粗的气派，而是低调内敛，勤俭朴素。能够参透这个“藏”字，做生意就会受益不尽。



## 富过三代第三

### 【主题】

谚曰：富不过三代。非不能跨越也，谨守严训有七，事乃成焉。如豫商康百万，如因是法，而富过十代。

China has an old saying that a family fortune couldn't be lasting over three generations (From shirtsleeves to shirtsleeves in three generations). The reasons of saying that are out of the incapability or less capability of the offspring to hardly rise, or due to their too extravagant life to need for progress, so that they overdepend on all the inherited money and reap where grandfather had sown. How can not such a family fall? This conclusion shouldn't be an absolute concept, however, on condition that it is essential to keep a well-restrained behavior with following carve out spirits of forefathers. In China history, a YU Shang family with great wealth-KANG BAI WAN had been following the points to realize the fortune power preservation over a decade generations.

### 【正文】

谚曰：富不过三代。或子孙无能，不思进取；或豪奢不劳，挥霍无度；或希图死守巨资，坐享其成，