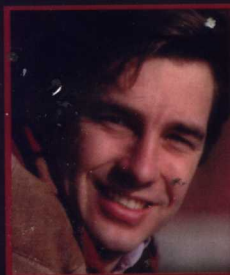


《中国大陆百富榜》创制人 胡润 (Rupert Hoogewerf) 首次独家破译



财富基因

FORTUNE GENES



主编: 胡润 陈宇华

为什么他们是中国最富有的人?
小时候的故事如何决定他们的一生?
财富品质是怎样炼成的?
中国的富爸爸如何教他们的富孩子?
克隆财富基因, 让你开启亿万财富之门

海南出版社

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Fortune Genes

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2003 年 3 月

By exploring the values of modern China's 'fortune heroes', we hope to shed light upon the origin of their qualities for wealth and provide benchmarks against which people can measure their own success.

追溯中国当代"财富英雄"们的成长故事和价值观,是想探寻那些财富品质形成的源头,以帮助更多的人更快地走向成功。

—— **胡润** (Rupert Hoogewerf)

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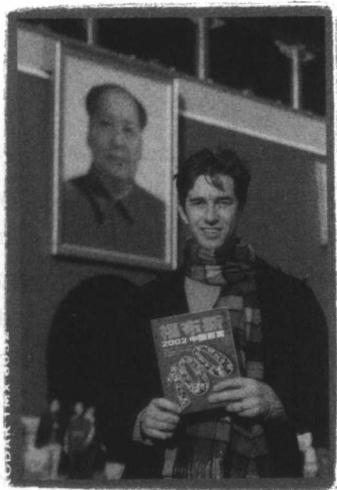
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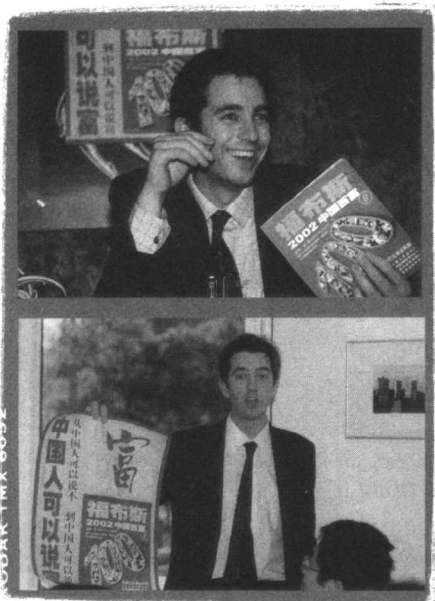
Handing-down values through the Generations

> *Rupert Hoogewerf*
Founder and Compiler of the China Rich List
as published in Forbes Global Magazine for
the past four years
12 January 2003, Shanghai



Parents want the best for their children. They want to pass on values for life and give them the opportunities that were not available to them. 'Fortune Genes' is a book based on first-hand interviews with some twenty of the 'fortune heroes' of modern China, in which these entrepreneurs talk about their own education and the way they, in turn, have chosen to educate their children. Society sees these entrepreneurs as being able to offer their children the best possible opportunities, but - precisely because they are 'fortune heroes' - they face unique challenges that other parents do not face.

We have split our book into two parts. The first part looks at the education our entrepreneurs had and the people they looked up to when they were young. We set out some of the factors showing 'what kind of seeds grow into trees', what set them apart from other people trying to build their business. At the end of the first part, we analyze the influences of six people they cited as role models: Mao Zedong, Deng Xiaoping, Li Ka-shing, Rong Yiren, Panasonic's Konosuke Matsushita and Bill Gates.



The second part offers fifteen pieces of advice from the entrepreneurs to their children. These pieces of advice ranges from practical issues, such as pocket money and smoking, to more general issues, such as how to bring out the best in their children, giving them a free hand to decide their own future, preventing them from growing up spoilt and allowing them to learn from their own business mistakes.

'Fortune Genes' is a book that sheds light on how the 'fortune heroes' of modern China grew up, and how they, in turn, bring up their own children. It is a story of how one generation outdoes and lives up to the expectations of the last.

'Three generations'

There is a popular Chinese saying that 'Wealth will not stay within a family for more than three generations'. The notion is that wealth is created by the first generation, maintained by the second but spent by the third. Our entrepreneurs are part of the generation that created their own wealth, born - for the most part - into poor families. This contrasts with the UK and US, where a quarter or more of the people, on their countries' respective Rich Lists, inherited their wealth.

The children have to decide, in most cases, whether to follow in their parents' footsteps and take on their business. They have to learn the ropes. Family-owned businesses often have enviable strengths: long-term relationships, a reputation for quality work, aggressive reinvestment, and high stakeholder loyalty.

The handing down of a business to the next generation brings with it many challenges. Do these children have the 'hunger' to take on their parents'

business and grow it? Can they cope with the responsibility this wealth entails? In Europe and the US, where family-owned companies play a significant role in the economy, this handover resulted in many family-owned businesses to go bust or be sold out to larger corporations. Germany, for example, faced this crisis during the 1980s, when the first generation of entrepreneurs after the Second World War started handing over their businesses to the next generation, the generation that did not create the wealth. Hong Kong, Taiwan, South Korea and Singapore are currently facing that same problem. Will one of Li Ka-shing's sons, for example, take over the business and, more to the point, will they be able to run it as well as or even outdo their father?

The issue of whether to hand over their business to one of their children will have to be faced by at least a third of the entrepreneurs on the China Rich List, since a third have family-owned businesses. There is still time. The average age of our entrepreneurs in the 2002 China Rich List is only 46 years. Their children are not yet old enough to take over their parents' business. But the preparation has already begun. Many have sent their children to schools and universities overseas, especially English-speaking countries, to 'broaden their horizons' and 'see the world'. On last year's China Rich List, only three entrepreneurs speak passable English, in stark contrast with many of their children, who often speak perfect English.

China's history of private wealth is short, especially when compared with Europe. The challenge for some of these wealthiest families is the preservation of wealth. In the case of the richest person in the UK, wealth has stayed within his family for more than twenty generations (assuming a generation to be twenty years), much more than the proverbial three generations. According to the Sunday Times newspaper last year, the richest person in the UK is the Duke of Westminster, who inherited a large parcel of prime land in one of London's most sought-after districts. This land has been handed down in the family through the generations, ever since 1677,

and makes him richer today than the Queen. The onus on the current Duke of Westminster is the stewardship of the family estates, rather than the creation of new wealth.

Confucius, he say

Education, Confucius. Confucius, Education. In China, it is difficult to talk about the one without the other. Confucius' legacy has been to instill a passion for learning into the hearts of many Chinese. For many of our entrepreneurs, the concept of a lifetime's learning has played a key part in the development of their business.

This has not always been the case in China's modern history. The Cultural Revolution, for example, interrupted some 80 of the China Rich List's education, ranging from a one-year delay to or cutting short of their schooling, to a full-scale disruption of their teenage education. The people that were most affected include those aged ten or so in 1966, the average age of the entrepreneurs on the China Rich List.



From the interviews with our entrepreneurs, it becomes clear that passing on values plays a more important part than economic wealth. Values are the benchmark against which success can be measured. Money brings responsibilities that some children may not want or cannot manage. In a fast-changing economy, economic wealth can be lost tomorrow, but values instilled in a child should last a lifetime.

Probably the best place in the world for the study of entrepreneurship

China is one of the most exciting places in the world to

study entrepreneurship and its effect on the economy and society. Where else in the world is the private sector still in its first generation of entrepreneurs? I can feel this entrepreneurial spirit exploding around me. So many people are looking to take advantage of the opportunities around them, to improve their lifestyle. During the course of my research, I have often asked entrepreneurs what they expect of their children, and whether they intend to pass on their fortune. Bill Gates, for example, has publicly announced that he will only bequeath his children a fraction of his wealth: US \$10 million each. He states that he wants his children to make their own lives and *not feel bound to continue in the business he created*. This 'handing back' of the wealth he created to society has gained him many people's respect. Most of the entrepreneurs I have met in China are either too young or feel their business is too immature to have given much thought to this. With practically no living history in Mainland China of passing economic wealth onto the next generation and still no estate or inheritance tax to add to the pressure to make an early decision, this is a work in process.

There is a thirst for further education, which is being satisfied by the growing number of EMBA schools opening up in China. Not only does the camaraderie generated at these conferences and EMBA schools help them expand their business horizons, but it also creates a unique 'entrepreneurial spirit' to China. Nowhere was this more obvious than China's IT sector in the late nineties. These high-profile entrepreneurs were constantly attending conferences and working together to help build a new industry.

Book series

'Fortune Genes' is the fourth book in our series on entrepreneurs and entrepreneurship in China. Our first book sets out, in a simple dictionary-style format, some of the basic facts relating to Mainland China's 100 wealthi-

est entrepreneurs, together with a description of the evolution of the China Rich List, as published for the last four years in Forbes Global magazine. Our second book, 'Qualities for Wealth' sets out ten characteristics that make up a successful entrepreneur. Our third book 'Key Moments in Wealth Creation' highlights the critical turning points for our entrepreneurs, who describe when these moments arose and the factors that influenced their decision-making. The purpose of this book series is to go beyond the China Rich List and start to dig out trends and ideas that come out of it.

'Fortune Genes' gives a unique insight into the education of some of China's top entrepreneurs and the challenges these entrepreneurs face in educating, in turn, their own children. It highlights the differences between values and economic wealth. I hope that people reading this book, will come away with a better understanding of what makes a person truly wealthy and will explore further the benchmarks against which to measure their own success.

Thank you

Just as with the China Rich List, this book is not one person's work. There have been many people involved in the production of this book and the rest of the series. I would especially like to thank Lily Chen Bing and Anita Yan Jing, who polished up and put the finishing touches to the articles with great flair, and the top-notch journalists, who interviewed the entrepreneurs on our behalf. The journalists include Yuan Hongming, Zheng Zuoshi, Guo Huailiang, Zhang Guozheng, Liu Li, Chen Bing, Huang Na, Liu Chang, Su Xiaohe, Xie Dan, Xue Weizhong, Yu Yong, Yuan Weidong, Zhan Zhengkai and Zhang Xin. There was also much behind-the-scenes work by Lily Chen Bing, Linda Cen Liying and James Ding Jian. This book would not have been possible without these people.

Finally, I would like to thank my wife, who has supported me in this project, despite us only getting married in August last year.

「价值观代代相传」

胡
润



《中国大陆百富榜》创制人，
该排行榜在过去4年里刊登
于《福布斯环球》杂志

父母总是对孩子寄予厚望。他们想把自己对于生活的价值观传递给下一代，并且给予子女那些自己无法获得的机遇。《财富基因》一书，建立在第一手的采访资料之上，涵盖了近20个中国现代“财富英雄”的故事。在书中，企业家讲述了自身所受教育的经历以及他们所选择的对子女的种种教育方式。社会公众通常看到这些企业家能够给予子女提供最好的条件——但恰恰是因为“财富英雄”的特殊身份，企业家们面临着其他父母不会碰到的独特挑战。

本书由两部分组成。第一部分介绍了企业家们所受的教育，以及对他们青少年时期影响深刻的人和事。我们用一些事实表明——究竟是怎样的种子长成了大树，是什么使他们与众不同而努力创业。在第一

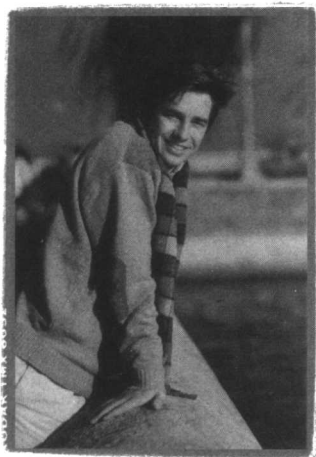
部分的末尾，我们还分析了6个榜样人物对企业家的影响：毛泽东、邓小平、李嘉诚、荣毅仁、松下幸之助和比尔·盖茨。

本书的第二部分给出了企业家们对子女的15个忠告。这些忠告涉及了各种实际问题，例如零花钱和抽烟；还有更普遍的问题，例如怎样发掘孩子的特长、怎么给孩子自由权去决定未来、如何防止溺爱孩子和如何容许孩子在错误中汲取教训。

《财富基因》聚焦于已经成长起来的中国现代“财富英雄”以及他们是如何培育子女的。本书讲述了一代人如何不辜负上一代的期望并且超越他们的故事。

「三代之说」

中国有句俗话：“富不过三代。”意思是



说：第一代创造财富，第二代守住财富，而第三代就挥霍财富。我们所采访的企业家是创造自己财富的一代人，而且大部分出身贫寒。相比之下，在登上英国和美国富豪榜的企业家中，有超过1/4的人继承了上一代的财产。

在很多实例中，子女们必须决定：是否要沿着父母的足迹并接管他们的事业。子女们也必须学会各种商业操作。家族企业经常有令人羡慕的长处：稳定的亲属关系、高质量的工作、有进取心的再投资以及投资者的高度忠诚。

把事业传递给下一代会带来诸多挑战。这些孩子是不是非常渴望接手父母的事业并且把它发扬光大？他们能承担继承财富所带来的责任吗？在欧洲和美国，家族企

业在国民经济中发挥着显著的作用，事业的传递会导致其破产或被更大的公司吞并。德国在20世纪80年代也遭遇过同样的危机，当时二战后的第一代企业家正在把事业的接力棒交给没有创造财富的第二代。而如今，香港、台湾、韩国和新加坡正在面临同样的问题。打个比方，李嘉诚会把自己的生意交给他的儿子吗？进一步说，他的儿子能够掌管生意并超过父亲吗？

至少有1/3《中国大陆百富榜》上的企业家（都是家族企业）将无法回避这样一个难题——是否把自己的事业交给子女。现在还有时间，因为2002年上榜企业家们的平均年龄只有46岁，他们的孩子还没达到足以接管父母生意的年龄。但是准备工作已经开始了。很多企业家把子女送到海外的学校，特别是说英语的国家，为的是拓宽孩子的视野并让他们看到世界。去年榜上仅有3位企业家能讲尚可的英语，与之形成鲜明对比的是，他们的子女通常能说流利的英语。

较之欧洲，中国私有财产的历史很短。对于一些最富有的家庭而言，他们最关心的是能否保住自己的财富。拿英国首富来说，财富已经在他的家族中存续了不止20代人的时间（假设每代人20年），大大超过了俗语所说的“三代”。根据去年的《星期日时报》（Sunday Times），英国现在最富有的人是西敏公爵（Duke of Westminster），他继承了一大片最好的土地——是

伦敦最受青睐的街区之一。从1677年开始，这块土地就世代相传，使他如今比英国女皇还要富有。公爵现在的职责就是管理家族的资产，而非创造新的财富。

「儒家思想」

在中国，如果你说到教育，就不得不论及儒家，反之亦然。儒家遗留下来的思想已经把对学习的热情灌输到很多中国人的心里。就2002年《中国大陆百富榜》上的企业家而言，终生学习的概念已经对他们事业的发展起了关键作用。

前述情形在中国现代历史进程中并不总是发生。例如文化大革命，它在不同程度上中断了榜上近80位企业家接受教育，从延期一年或短期辍学，到青少年教育的完全崩溃。遭受影响最大的是当时（1966年）十来岁的人——正好是上榜企业家的平均年龄。

对企业家们的采访清晰地显示，传递价值观要比传递财富更为重要。价值观是衡量成功的基准。金钱带来了各种责任，一些孩子可能不愿意或者没有能力去承担。在一个变化迅速的经济环境中，金钱可能在一天内化为乌有；而内化在孩子心里的价值观，却将一生长存。

「世界上学习企业家精神的最佳地点」

谈到学习企业家精神及其对经济和社会领域的影响，中国是世界上最令人兴奋的

地方之一。世界上还有哪个地方的民营经济停留在第一代企业家阶段呢？我能感觉到企业家精神在身边爆发。很多人正试图利用自己周围的机会，以此来提升自己的生活方式。在研究过程中，我经常向企业家们提及如下问题：你们对孩子有什么期望？你们是否想要把财富传给下一代？以比尔·盖茨为例，他已经公开声明，将只把自己财富的一小部分留给子女——每人1000万美元。他宣称要让孩子们自谋生路，而不必受缚于他所缔造的微软公司。这种将自己创造的财富回馈社会大众的行为令他赢得了很多人的尊敬。而我在中国所接触到的大多数企业家，要么过于年轻，要么觉得自己的事业尚未成熟，所以对此没有过多思考。鉴于中国大陆没有现存关于把财富传递给下一代的历史，加之早期的决定没有受到来自遗产税的压力，因而此项工作还在探索中。

中国企业家中间存在着一种对继续教育的渴望，这一点正通过数量不断增加的EMBA学校而得到满足。会议及EMBA学



校所形成的友谊和网络，不仅有助于企业家拓展事业，而且在中国创造了一种独一无二的“企业家精神”。在上世纪九十年代晚期，没有任何地方比中国的IT产业更为显著——这些备受瞩目的企业家们不断出席会议，同时齐心协力去构筑一个新的产业。

「关于《胡润财富书系》」

《财富基因》是《胡润财富书系》的第四本书，本书系主题是中国

大陆的企业家及企业家精神。书系的第一本书是以简洁的字典式风格呈现在读者眼前，简要介绍了2002年《中国大陆百富榜》上企业家们的情况，同时也对这个榜单4年来的发展作了一个回顾。书系的第二本书《财富品质》，则归纳了体现于成功企业家身上的10种特质。书系的第三本书《财富时刻》着眼于今日中国大陆最成功的企业家的事业转折点，企业家们叙述了财富时刻何时到来，以及那些影响他们做出决定的种种因素。整个书系的出发点是为了超越《中国大陆百富榜》，并从中发掘出各种趋势和观念。

《财富基因》给出了一个独特的视野，有助于读者理解一些中国顶级企业家所受的教育和他们对于子女进行教育时所面临的挑战。同时，本书强调了价值观与财富的差异。我希望，当你读完此书，能对“什么让人真正富有”产生更好的理解，由此去更加深入地探究衡量成功的基准。

「感谢」

如同《中国大陆百富榜》，本书也非一人之功。在本书及整个书系的制作过程中蒙受多位友人相助。在此，我要特别感谢陈冰和颜菁，她们两人极具才能地完成了组稿及润色工作。还有下列最优秀的财经记者们：袁宏明、郑作时、郭怀亮、张国政、刘俐、陈冰、黄娜、刘畅、苏小和、谢丹、薛惟中、余勇、袁卫东、詹正凯以及张辛，是他们代表我们去采访每一位企业家并写成实例。同时，陈冰、岑丽莹、丁键做了大量幕后工作。没有上述各位，本书无法成行。

最后，我要感谢我的妻子，虽然我们去年8月刚刚结婚，但她一直在背后默默支持着我的工作。

August H
胡润

2003年1月12日，上海

第一部分 财富基因第一代>

