

THE SECOND STEP IS EQUALLY AS IMPORTANT AS THE FIRST. JUST LIKE YOU NEED A SOLID FOUNDATION, YOU ALSO NEED STURDY WALLS. BY DEVELOPING A HEALTHY FEAR OF DEBT, YOU'RE ABLE TO KEEP MORE OF YOUR INCOME, RESULTING IN SURPLUS WHICH LEADS TO... YOU GUESSED IT! SAVINGS! TRY TO SAVE AS MUCH AS POSSIBLE. THE BEST WAY TO DO SO IS TO HAVE

英文这点小事

MANY A LITTLE

MAKES

A MICKLE

储蓄猪里的银行家

一套人人都读得懂的双语悦读书 成应翠 蒋学晨◎主编

SOMETHING REMARKABLE HAPPENS WHEN YOU ARE SUCCESSFUL. PEOPLE BECOME DRAWN TO YOU. THIS IS WHEN YOU REACH THE FINAL STEP. MOST PEOPLE BELIEVE HAVING LOTS OF MONEY MEANS YOU'RE SUCCESSFUL. SO PEOPLE WILL BEGIN TO ASK, "HOW DID YOU DO IT?" THIS IS WHERE YOU USE YOUR HARD EARNED KNOWLEDGE & EXPERIENCE TO REACH

石油工业出版社

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财富关键词

Keywords to Wealth



Chapter 1



如何建立真正的财富

How to Build True Wealth

Have you ever wondered what it takes to build long term wealth? Want to know the secrets for going from average, to being rich? There truly is a way. I've learned these secrets, and I want to share them with the world!

1. Stay Away from Any & All Debt!!

This first step is the most important. Think of it as building a house. In order to have a sturdy home that can weather the storm, you need a solid foundation! The same applies to your finances. The system makes it so easy for you to sign on the dotted line and have virtually anything. But in the *Bible* it says, "The debtor is slave to the lender." Proverbs 22:7. The trick is not to fall into this trap! Most people focus on what they "Don't have" instead of what they do! Your stuff doesn't define who you are. Humble, not humiliate yourself. Again, this step is the most crucial!

2. Save, Save, Save!

The second step is equally as important as the first. Just like you need a solid foundation, you also need sturdy walls. By developing a healthy fear of debt, you're able to keep more of your income; resulting in surplus. Which leads to... you guessed it! Savings! Try to save as much as possible. The best way to do so is to have a long term goal. Like... say, an early retirement. When you have good character, coupled with a goal in mind, you can get into a very lucrative routine. Once in this routine, you can see the results after just one year! In a few short years you will have nice capital, which leads us to the next step.

3. Follow You Dreams!

With your savings account reflecting your hard work, you will want to make it work for you. It takes money to make money. Now, this step is rather broad because I don't think it happens the same way for most people. What I do know is that you will get lucky. I just want to clarify the definition of luck before we continue. Luck is, Preparation Vs Opportunity. If you prepare yourself, an opportunity WILL arise that fits your needs. God will put something in your path for you to do with your money. So now that you HAVE money, you can invest it. No matter what you do, stick with it! Persistence is key to perseverance! I don't care what you do, if you do it for long enough, you WILL be successful.

4. Informational Marketing

Something remarkable happens when you are successful. People become drawn to you. This is when you reach the final step. Most people believe having lots of money means you're successful. So people will begin to ask, "how did you do it?" This is where you use your hard earned knowledge & experience to reach wealth most only dream of. You do so by writing books, doing talks at seminars, and recording audio CD's. By this time you have plenty of people to help you with in doing this. Once you have reached this point, then you have achieved a great feat! Now you can sit back and enjoy the fruits of your labor!



你是否想知道怎样才能长期拥有财富？想知道如何成为中产阶级，进而变成富人的秘诀？成为富人的确有法可循。我知道这些秘诀并愿意跟全世界分享！

1. 远离一切债务！！

第一步是最重要的一步。就像盖房子一样，只有打下坚实的基础，你才能拥有能够抵抗暴风雨的坚固房屋。这个道理同样适用于个人理财。得益于现在的金融体系，你只需在虚线处签个名就能轻松地借钱去购买几乎任何东西。但是圣经中的箴言22:7写道，“欠债的是债主的仆人。”致富诀窍就是不要掉入债务陷阱中！大多数人只关心他们

“还没有的东西”，而忽视了他们正在做的事。你拥有的东西并不能决定你是谁。保持谦虚的态度，但不能给自己带来羞辱。再强调一次，这是最重要的一步。

2. 攒钱，攒钱，攒钱！

第二步与第一步同样重要。就像你需要坚实的地基一样，你还需要坚固的墙壁。当你产生对债务应有的恐惧之后，你就可以省下更多的收入，这样就有了盈余资金，也就有了……猜猜那是什么？是存款！努力存下尽可能多的钱。能够这样做的最好的方法就是设定一个长期目标，比如，提前退休。如果你品行良好，心中有一个目标，那你日常生活就会有盈余。一旦你的日常生活呈现盈余，只需一年你就会看到它所带来的结果。只需短短几年，你就会拥有一笔可观的资本，然后我们就能进行下一步了。

3. 追随自己的梦想！

储蓄账户反映了你的辛勤工作，你希望让它为你工作。不过，要想挣钱你得先投入一部分钱。现在，投资这一步骤内容非常广泛，因为我觉得大部分人都会以各种不同的方式进行投资。我非常确信的是你会得到好运。在我们继续之前，我想澄清一下好运的定义。好运就是足够的准备加上机遇。当你做好准备时，一个你需要的机会就会出现。上帝会在你前进的途中安排一些你可以利用自己的金钱去做的事情。所以既然你拥有金钱，那你就可以进行投资。不管做什么事都要持之以恒。拥有毅力最关键的一点就是坚持。我并不关心你做什么工作，只要你坚持的时间足够长，你就一定会取得成功。

4. 信息营销

当你获得成功以后，总会有些不一般的事情发生。人们会被你吸引。这时你已进行到了最后一个阶段。大多数人都认为，富有就意味着成功。所以他们就会问你，“你是怎样做到的？”这时，你就可以通过传授辛苦学到的知识和积累的经验来赚取大多数人只能梦想的财富。你可以采用出书、在研讨会上发言或刻录光盘等方式来执行这一步。到那时会有很多人来帮你做这些事情。一旦做到了这一点，你就已经取得了巨大的成功。坐下来休息一下，享受自己的劳动果实吧！

Language Notes 词汇精选

1. dotted /'dɒtɪd/ *adj.* 有点[线]的，虚线的
固定搭配: be dotted in (星星点点)散布在……上; be dotted with... 遍地……的
2. virtually /'vɜ:tʃuəli/ *adv.* 事实上，实质上
如: That allows them to perform precise operations using techniques that **virtually** no scars. 医生们可以通过技术进行精确的手术而不留任何疤痕。
3. Proverbs /'prɒvɜ:bs/ *n.* (旧约圣经中的)箴言篇

如: As we read through this book of *Proverbs* we are going to be struck with so many similar ideas—for it is a book of God’s wisdom whose price is far above rubies. 当我们通读《箴言》这本书时,我们会读到许多相似的意思——因为它是关于神的智慧的书,它的价值远远高于红宝石。

4. *humiliate* /hju:'miliət/ v. 羞辱, 使丢脸, 耻辱

如: “If your intention was to hurt and *humiliate* me in an effort to entertain your blog readers, you have succeeded,” he wrote. 他写道, “如果你的目的是在娱乐博客读者的同时伤害我、羞辱我, 那么, 你得罪了。”

5. *sturdy* /'stɜ:di/ adj. 强健的, 坚定的

如: Kauffman was a *sturdy* guy with curly hair, easy smile, and no time to read. 考夫曼是个健壮的小伙子, 一头卷发, 面带轻松的笑容, 但没有时间看书。

6. *lucrative* /lu:'krətɪv/ adj. 获利的: 产生财富的

相关短语: a lucrative income 一笔利润收入; a lucrative marketing strategy 一套赢利的市场策略

7. *remarkable* /rɪ'mɑ:kəbl/ adj. 不平常的, 非凡的

相关短语: a remarkable change 显著的变化; a remarkable work 出色的工作[作品]

8. *seminar* /semɪnɑ:(r)/ n. 研究会

相关短语: research seminar 科研讨论会; teaching seminar 课堂讨论会

Key Expressions 关键词速览

a solid foundation 坚实的基础

a long term goal 一个长期目标

nice capital 可观的资本

Informational Marketing 信息营销

debt 债务

an early retirement 提前退休

savings account 储蓄账户

recording audio CD's 刻录光盘

Reading Twice 好句速记

1. But in the *Bible* it says, “The debtor is slave to the lender.” Proverbs 22:7. The trick is not to not fall into this trap!

但是《圣经》中的箴言22:7写道, “欠债的是债主的仆人。”致富诀窍就是不要掉入债务陷阱中!

2. Most people focus on what they “Don’t have,” instead of what they do! Your stuff doesn’t define who you are.

大多数人只关心他们“还没有的东西”, 而忽视了他们正在做的事。你拥有的东西并不能决定你是谁。

3. When you have good character, coupled with a goal in mind, you can get into a very lucrative routine.
如果你品行良好,心中有一个目标,那你日常生活就会有盈余。
4. With your savings account reflecting your hard work, you will want to make it work for you. It takes money to make money.
储蓄账户反映了你的辛勤工作,你希望让它为你工作。不过,要想挣钱你得先投入一部分钱。
5. Most people believe having lots of money means you're successful. So people will begin to ask, "how did you do it?" This is where you use your hard earned knowledge & experience to reach wealth most only dream of.
大多数人都认为,富有就意味着成功。所以他们就会问你,“你是怎样做到的?”这时,你就可以通过传授辛苦学到的知识和积累的经验来赚取大多数人只能梦想的财富。
6. Once you have reached this point, then you have achieved a great feat! Now you can sit back and enjoy the fruits of your labor!
一旦做到了这一点,你就已经取得了巨大的成功。坐下来休息一下,享受自己的劳动果实吧。

Learning More 知识链接

本文提到一个词,信息营销(Informational Marketing),现代信息营销的网络营销很走俏,是一条致富之道,那么你首先要了解网络营销组合的实施步骤:

1 Scope: Strategy and Objectives 范围:战略和目标。

Market Analysis: competition basis, competitors, market potential, market forecast, market trends. 市场分析:竞争基础、竞争对手、市场潜力、市场预测、市场趋势。

2 Potential Customers: profiles, motivation, behavior, needs, priorities and current way of fulfilling them. 潜在客户:类型、动机、行为、需求、偏好及当前实现方式。

3 Internal Analysis: internal resources, processes, values. Is the Web a sustaining or disruptive technology? 内部分析:企业内部资源、流程及价值等。网站凭借的是维持发展性技术,还是破坏创新性技术?

4 Strategic Role of the Web Activities (Generic types) Informational, Educational, Relational, Promotional, Transactional. 战略角色(一般分类)信息资讯类、教育培训类、关系交友类、推广促进类、贸易服务类。

5 Synergy: Integration 协同:资源整合

Front Office integration: integration with the physical marketing strategy and marketing activities. 前台整合:与传统市场营销战略及营销活动进行一体化整合。

Back Office integration: integration of the website with organizational processes, legacy systems and databases. 后台整合:与组织流程、传统系统及数据库进行一体化整合。

Third Party integration: create networks of partners, which will assist the commercial, logistic and other website activities. 第三方整合:构造网络伙伴关系,利用网络伙伴,协助开展各项在线商务活动和提供后勤服务。

金钱价几何？

What Is the Price of Money?

Although we always think about the price of things in terms of money, we rarely think about the price of money itself. Money, after all, is just a convenient means of exchange that makes life much easier than *bartering* goods. And just as in the past we had to pay something in work and time and mental effort to get the chickens we traded for flour, the same is true of money today. Add to that list of payments the moral compromises that we are sometimes tempted to offer for money, and we can see that there really is a lot to think about in setting a price for the *currency* we come to crave.

Lets start with time. Is thirty dollars worth an hour of your life? Of course this depends on what you do have to do for that hour, in a moral sense and because we all have activities we enjoy or dislike more than others.

This is where the nature of the physical work enters the equation. I might watch movies for \$15 per hour (wouldn't that be nice?), but I would have to pass on digging *ditches*.

Then there is the mental effort we trade for money. More precisely, it is the type of mental effort that decides this. Most of us are happy to pour our intellectual powers into things that interest us, but find concentration on some things to be sheer torture. I could never be an accountant, for example, although I do just as much mental work with my writing of books and creation of websites.

Now here's a tough question: How much compromising of your basic moral values is too much? The price of money is sometimes paid in moral compromise, whether or not this is theoretically necessary. And I have to