

品读励志经典 启迪人生智慧

SCROLLS FOR SUCCESS

羊皮卷

[美] 乔治·克拉森等 著 柯迪 译

快乐与金钱

励志英语读物


中英双语

蓝宝石卷

黑龙江科学技术出版社

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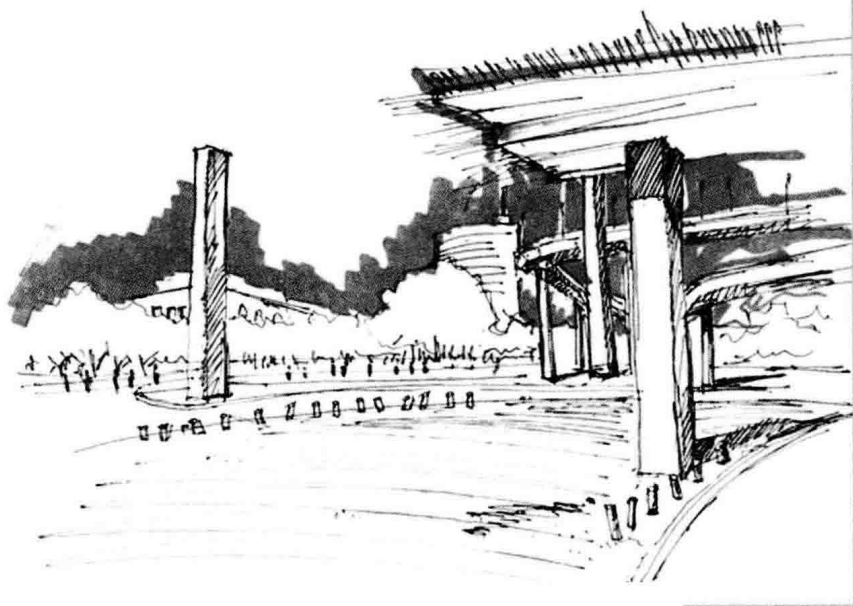
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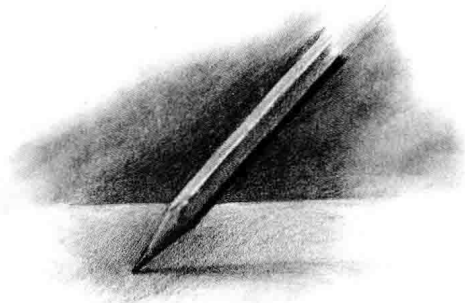


[美] 乔治·克拉森

世界上最富有的人

THE RICHEST MAN IN BABYLON

如果说
你们没有得到财富，
原因只有一个——
你们
根本不懂得
如何积累财富，
更不懂得
如何把握时机。



乔治·克拉森(1874-?),美国著名的理财大王。乔治·克拉森于1962年出版了一系列以古巴比伦为背景、以寓言体方式讲述的关于节俭和成功理财的书籍,这些书一经发表,即引起了强烈的轰动,尤其在银行业和保险业影响极大,并很快成为人们耳熟能详的著作。《世界上最富有的人》就是其中最具有影响力的作品之一。

如今,甘愿贫穷不再是一件值得骄傲的事情,而如何致富也不再是仁人志士羞于启齿的问题。每个人都渴望拥有一定的财富,以提高自身的生活质量,以实现自己的人生理想。拥有财富固然是令人欢喜,而掌握创造财富的智慧则比拥有的财富更为重要,因为,后者本身即是取之不尽的人生宝藏。古人曾说,授人以鱼,不如授人以渔,即是这个道理。《世界上最富有的人》即是这样一本能“授人以渔”的书,文中从积攒微不足道的一块钱开始,详细阐释了积累财富、运用财富、创造财富的技巧和智慧,为希望摆脱个人困境、渴望拥有财富的人们提供了一套完备的理财、致富原则。作者以幽默风趣的语言,生动典型的故事,将读者带到遥远的古巴比伦时代,那里曾诞生过直到今天仍在全球广为通行的金融原则。这些穿越了历史长河的致富原则,对我们今天的生活依然有着积极的借鉴意义。尤其是书中的“脱离贫穷的七大要领”和“五大黄金定律”,令人耳目一新,受益无穷。

夏隆曾说：

财富为聪明人效劳，却可以支配傻瓜。



谁能获得黄金

The Man Who Desired Gold

He gazed sadly at his simple home and the open workshop in which stood a partially completed **chariot**¹.

His wife frequently appeared at the door. Her furtive glances in his direction reminded him that the meal bag was almost empty and he should be at work.

Bansir, the chariot builder, was too **engrossed**² in his own problem to be bothered by the noise of industry within the walls of Babylon. The city was a mix of grandeur and squalor incredible displays of wealth and the direst poverty. Bansir could not understand why he worked so hard and was still numbered amongst the lowly.

He was so caught up with his deliberations that he was not aware of his friend Kobbi walking towards him playing his lyre. Kobbi's elaborate salute went unnoticed, much less his request for two humble shekels!

"If I did have two shekels," Bansir responded gloomily, "to no one could I lend them — not even to you, my best of friends; for they would be my fortune — my entire fortune. No one lends his entire fortune, not even to his best friends."

Shocked, Kobbi listened to Bansir recall his day dream. Bansir dreamt he was a man of means and enjoyed the glorious feeling of contentment and surplus gold flowing from his purse.

"... So why should such pleasant feelings as it aroused turn thee into a glum statue on the wall?" said Kobbi.

"Why indeed! Because when I awoke and remembered how empty was my purse, a feeling of rebellion swept over me."

Recalling their days as young men, Bansir and Kobbi touched on their experiences with money. They had earned so much gold over the years but did not have anything to show for it. They both had hoped that one day, prosperity would be

bestowed³ upon them! They were coming to the realization that such a blessing was not imminent, often planning and scheming that their families didn't go hungry.

Bansir's **dismal**⁴ mood soon caught hold with Kobbi, both of them entirely miserable reaching their threshold and coming up with their best idea yet!

"We do not wish to go on year after year living slavish lives. Working working, working! Getting nowhere."

"Might we not find out how others acquire gold and do as they do?" Kobbi inquired.

"Perhaps there is some secret we might learn if we but sought from those who knew," replied Bansir thoughtfully.

They remembered a friend, Arkad, who they had schooled with who was blessed with prosperity, and the city claimed to be "The richest man in Babylon." They decided to consult Arkad.

"You makes me realize the reason why we have never found any measure of wealth. We never sought it! In those things toward which we exerted our best endeavors we succeeded. It biddeth us to learn more that we may prosper more. With a new understanding we shall find more honorable ways to accomplish our desires."

"Let us go to Arkad this very day", Bansir urged.

Bansir and Kobbi proceeded to gather a group of boyhood friends who had need of the same guidance.



他待在家里，悲哀地望着光秃秃的墙壁和敞开门的工作间——一辆尚未完工的战车正立在那里。

他的妻子频频在大门口踱着步子，还不时地偷看他一眼，仿佛是在提醒他：“粮食快吃完了，你应该出去工作了。”

然而，班希尔却正在苦苦地思索一个问题。在巴比伦这个庄严肃穆的城市里，贫富差异非常悬殊。班希尔始终弄不明白，为什么自己如此努力工作，却仍属于贫困阶层。

班希尔陷入了深思之中，完全没有注意到他的朋友柯比正弹着七弦琴朝这边走来。柯比一边向班希尔打着招呼，一边伸手请他借给自己两枚硬币。

班希尔终于被拉回了现实。他无精打采地回答道：“就算我有两枚硬币，我也绝不会把它借给别人，就算是你——我最好的朋友也不行——那已经是我的全部财产了。”

听了这样的话，柯比大为吃惊。他原以为班希尔是最会赚钱的人，以为他的钱已多得花不过来，每天都陶醉在奢华的生活之中呢！

柯比回应道：“既然你如此穷困潦倒，怎么还有心情悠闲地坐在这里？”

“我为何坐在这里？因为只要我醒过来，梦想就会化为泡影！这令我无法承受。”

班希尔触痛了柯比的心。是啊，曾几何时，年少的他们都曾梦想着有朝一日能够飞黄腾达，拥有无尽的财富。然而，这样的梦想却从未被实现过！如今，他们终于明白，他们的梦想已经离开始渐行渐远了，他们唯一的梦想就是家人不要跟着自己挨饿。

班希尔郁闷的情绪已经感染了柯比，两个人在痛苦中开始了反思。

“我们再也这样年复一年地过着奴隶般的生活了！除了工作，还是工作！根本没有其他内容。”班希尔说道。

“也许我们努力的方向出了问题，我们为什么不去请教那些已经获得财富的人，然后再付诸行动呢？”柯比问道。

“是啊，也许他们会告诉我们致富的捷径！”班希尔回答道。

说到这儿，他们同时想到一位朋友——阿卡德，他现在可是巴比伦最富有的人啊！两个人当即决定向他请教致富的捷径。

“现在我才明白为什么财富会离我们远去，因为我们从未真正寻找过它。你全身心地投入建造战车到工作中，为此，你耗尽了自己的精力，所以你在加工战车方面获得了极大的成功；而我则一直想努力成为一位技艺超群的七弦琴乐匠，因此我在音乐方面同样获得了成功。也就是说，我们的长处都已得到发挥。既然如此，我们为什么不去寻找一条实现梦想的路呢？我们一定会得到上天的眷顾！”柯比激动地说。

“我们现在就去问阿卡德吧！”班希尔催促道。

临行前，柯比和班希尔又找到了许多有着同样梦想的朋友，大家一同去寻找答案了！



为什么努力工作，却依然无法摆脱贫困？面对这个问题，一部分人整日沉浸在旧梦中无法自拔，而另一部分人则不断地寻找答案。最后，前者会发出这样的感叹：“这是一个不公的世界！”而后者则感叹道：“现在我才明白，财富之所以会离我们远去，是因为我们从未真正寻找过它。”

热词盘点

1. chariot ['tʃæriət] n. (古代的)四轮战车,(18世纪的)四轮礼车

例 The old man is good at making chariot.

这个老人擅长制造四轮礼车。

2. engrossed [in'grəʊst] adj.全神贯注的,专心致志的

例 He is deeply engrossed in physical research.

他醉心于物理学的研究。

3. bestow [bi'stəʊ] v.把...赠予,把...给予(on,upon)

例 The trophy was bestowed upon the winner,

银杯授给了获胜者。

4. dismal ['dizmə] adj.忧郁的,阴暗的,沉闷的,凄凉的

例 This year's harvest was a dismal failure.

今年庄家歉收,前景暗淡。

佳句欣赏

1. Because when I awoke and remembered how empty was my purse,a feeling of rebellion swept over me.

因为只要我醒过来,梦想就会化为泡影! 这令我无法承受。

2. They were coming to the realization that such a blessing was not imminent,often planning and scheming that their families didn't go hungry.

如今,他们终于明白,他们的梦想已经开始渐行渐远了,他们唯一的梦想就是家人不要跟着自己挨饿。

理解测试

1. Did Bansir lend two shekels to Kobbi?

答 _____

2. Why have they never found any measure of wealth?

答 _____

教你学俚语

feel one's ears burning 耳朵发热(感觉有人在背地里议论他)

A: We talked about you all night.

B: We,no wonder I feel my ears burning last night.



甘地曾说：

人的真正财富在于为同胞造福。

巴比伦最富有的人

The Richest Man in Babylon

Arkad was famed across the land for his great wealth, **liberality**¹, and generosity with family and charity. The group that Bansir and Kobbi had assembled opened up their discussion with some interesting perceptions about life.

“Why then should a **fickle**² fate single you out to enjoy all the good things of life and ignore us who equally deserve?”

“If you have not acquired more than a bare existence in the years since we were youths, it is because you have either failed to learn the laws that govern the building of wealth, or else you do not observe them. ‘Fickle fate’ is a vicious goddess who brings no permanent good to anyone makes wanton spenders, who soon **dissipate**³ all they receive.”

Easy money doesn’t stick around is what Arkad preaches. So true. Think of people close to you who have won lotteries and the like. The far majority are without today!

Arkad was asked the obvious question about how he has acquired his fortune. He made an assessment from his early years that the things that brought happiness and contentment were magnified by the existence of wealth.

“Wealth is power. With wealth many things are possible.”

When he had this realization, he decided to claim his share of the good things of life because he would not be satisfied with the lot of a poor man. He determined the following;

1. He would have to **immerse**⁴ himself and study wealth accumulation.
2. Once learned, he would follow the laws and do it well.

Arkad explained to the group that there were two types of learning. One was the things we learned and knew, the other the training that taught us how to find out what we don't know.

One of Arkad's clients, a wealthy man called Algamish, wanted a job done over night. Arkad in exchange for such prompt service requested Algamish to inform him as to how he may too become wealthy.

The first piece of advice from Algamish — “I found the road to wealth when I decided that a part of all I earned was mine to keep.” The advice to save no less than a tenth of what Arkad earned was the start of a transformation.

“Every gold piece that you save is a slave to work for you. Every copper it earns is its child that also can earn for you.”

When Arkad met up with Algamish twelve months later, he had saved a tenth of his earnings but had given it to Azmur the Bricklayer to invest in rare jewels. This was where Algamish's next piece of advice was to make a change for Arkad.

“Every fool must learn,” he growled, “but why trust the knowledge of a Brick maker about jewels? next time if you would have advice about jewels, go to the jewel merchant. Advice is one thing that is freely given away, but watch that you take only what is worth having.”

The jewels the Brick maker bought were worthless and Arkad learnt the lesson. The habit to save was now fully entrenched so he quickly amassed more gold.

After another twelve months, Algamish returned to meet with Arkad. Arkad reported that he had been loaning his savings to Agger the Shieldmaker who was paying interest on the borrowings. Some of his gold he was using for feasts and buying luxurious items.

Algamish advised further: “You do eat the children of your savings. Then how do you expect them to work for you? And how can they have children that will also work for you? First get thee an army of golden slaves and then many a rich banquet may you enjoy without regret.”

Another 24 months passes and Algamish compliments Arkad on his rigid **adherence**⁵ to his teachings.

“Arkad,”he continued, “you have learned the lessons well. You first learned to live on less than you earn. Next you learned to seek advice from those who were competent ... Lastly, you have learned to make gold work for you.”

“Opportunity is a haughty goddess who wastes no time with those who are unprepared.”



从前,有个名叫阿卡德的富人,他不但是一个拥有巨额财富的人,同时还是一个乐善好施的好人,他也因此而得到世人的景仰。班希尔、柯比,以及他们的同伴们找到了阿卡德,并与他讨论起各自对人生的不同见解:

“上天为什么如此不公,你可以尽享荣华富贵,而我们却得饱尝人世间的艰辛?”

阿卡德回答说:“可是我们年少时曾处在同一个起跑线上啊!如果说你们没有得到财富,原因只有一个——你们根本不懂得如何积累财富,更不懂得如何把握时机。所谓‘无情的命运’不过是胜利女神对那些挥金如土的人略施惩戒罢了!她会使你一无所有。”

阿卡德说的没错,并不是每个人都能够得到胜利女神的眷顾。看看你周围那些经常买彩票的人吧!有几人能中得大奖?大多数人至今仍一无所获!

许多人对阿卡德能够“轻而易举”地获得巨额财富发出疑问——他为什么能够得到女神的眷顾呢?阿卡德说:“年轻时,我曾认真观察过这个世界,寻找能够为人们带来幸福和快乐的东西,我得到的结论就是——财富可以让一个人得到享受快乐与幸福的机会。”

“财富就是力量,有了金钱很多事情就可以成为现实。”

当阿卡德明白这一道理之后,他便开始将自己所得的一切与众人分享——他不想看到世间还有这么多的穷人。于是他做出了这样的决定:

第一,要学会积累财富。

第二,一定要做到持之以恒。

阿卡德对前来咨询致富捷径的人们说,我们可以从两方面来学习如何致富。首先,我们可以从已经学到的知识中汲取养分,其次,我们应该尽量找到自己不足的地方,在学习上要做到有的放矢。

阿卡德曾经遇到过一个名叫阿加米希的客户,他希望阿卡德能够在一天时间完成他所交待的工作。他对阿卡德许下承诺:只要阿卡德按时完成他交待的工作,他就将致富的秘诀告诉他。