



美丽英文

第2辑：金色池塘

English Melody

The Golden Pond

广州外语音像出版社



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第2辑——金色池塘

主 编：胡得钢
校 译：杨焯然 柳艳敏 王爱华
美术编辑：汪树琼

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开篇的话

我们都会老去，但我们在青春年少时选择拼搏。为了名利，也为了世俗的生活。

我们向往郊野的幽静生活，但我们离不开久居的喧哗城市。于是，我们常常选择旅游来暂时避开俗世的纷扰。

我们渴望激情，但生活的磨砺让我们不再棱角分明。于是，韬光养晦、明哲保身成了我们的生存哲学。

生活就像那个金色的池塘，我们的灵魂渴望回归平静，但我们的足迹却常常偏离最初的轨迹……

我们曾经孩子般嬉戏过的池塘铺满落叶，在太阳下闪着金光。那时，我们追逐着梦想，快乐而幸福。

最美好的时光是我们不愿成长的岁月

这样的日子

我愿将它提升为梦想

在天空蓝色的底片上

定格一片自由的林地

在那儿

我们将寻找一块林中空地

还有一口小小的金色池塘

池塘边筑起小木屋

屋旁再垦一块地

遍植我们一生中的希望和爱情



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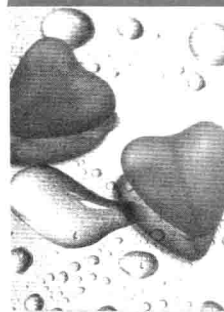
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诱惑 恰当拒绝

恰当地拒绝生活中的诱惑

恰当拒绝 生活中诱惑



1

"We stopped at one particularly imposing custom-home still under construction, wondering about the future occupants. Where did this wealth come from?"

我们在一栋还在装修的华屋前停了下来，禁不住猜想以后的屋主会是谁呢？这些财富是从何而来的？



当今社会，琳琅满目的商品和鼓吹高雅生活格调的广告充斥着我们的视野。究竟是选择物质生活的富庶，还是选择精神生活的丰盈？每个人都有自己的答案。

THE LURE OF THE LIFESTYLE

生活方式的诱惑

Although we love our home in a fairly nice neighborhood in San Diego, my wife and I sometimes like to “looky-loo” at new homes — it’s a kind of weekend pastime and, who knows, we might find something really special which will tempt us into moving.

虽然我们都喜欢在圣地亚哥的家，它周围的社区环境相当不错，但是我和妻子有时还是喜欢到处看看新房子 —— 这是周末打发时光的好办法，而且，说不定我们会看到特别令我们想搬进去住的房子呢。

A couple of years ago, in one particularly expensive neighborhood, we saw homes that were bigger than we could believe: 15,000 square feet and more. This was right next to a golf club where memberships ran \$75,000 a year. We were informed that everyone joined, because everyone joined. What if you didn’t play golf? Well, you joined anyway, to socialize with the neighbors. That was simply part of the lifestyle.

几年前，在一个特别昂贵的住宅小区里，我们看到有些房子真是大得让人难以置信：15,000 平方英尺，有的甚至更大。小区旁边就有一个高尔夫球俱乐部，它每年的会费就达 75,000 美元。据说，这里住的人都入会了，因为所有人都是其会员。要是你不打高尔夫球怎么办呢？没办法，无论如何也得参加，因为你要搞好与邻居的关



系。这只是生活方式的一部分。

We stopped at one particularly imposing custom-home still under construction, wondering about the future occupants. Where did this wealth come from? How many children did these people have, 20? Or, perhaps their extended family — sisters and cousins and aunts — would be living there too? Our brief tour disclosed wings and lobbies and sitting rooms for the usual number of bedrooms (why do the children need lobbies?) plus game rooms and media centers and anterooms galore. The more sensible 3,000 square feet-sized house at the end of the garden turned out to be the “butler’s quarters.”

我们在一栋还在装修的华屋前停了下来，禁不住猜想：以后的屋主会是谁呢？这些财富从何而来？这些人有多少个孩子，20个？或者他们是个大家族——兄弟姐妹叔叔婶婶都住在一起？我们粗略地看了一下，这栋房子有侧楼、大厅，每间卧房都配有一个客厅（连小孩子都需要客厅吗？），还有游戏室、家庭影院室和接待室。在花园的后面有一个3,000平方英尺的房子，看上去这个住房面积还算合理，一打听，竟然只是“管家住的地方”！

Then we bumped into the owners. Gosh, they looked about 25! I just had to ask; it turned out they were 30-ish. They happily disclosed that their current home, not far away, was only 5,000 square feet. Too small, they insisted. How many kids did they have? Two. So, just what did they do for a living? One word explained it all: dot-com. We left, shaking our heads.

后来，我们遇到了屋主。天哪，他们看上去只有25岁左右！一问才知道，他们刚30出头。他们快乐地告诉我们，他们现在住的地方离这不远，但是只有5,000





你对待生活的态度是怎样，

你就会得到怎样的生活方式。

平方英尺。他们觉得太小了。几个孩子？两个。什么职业？网络公司。一切都明白了。我们摇着头离开了。

Some months later we thought we'd drive by to see whether that dot-com family had moved in yet. There was a big sign out-front. Construction had stopped mid-way and the big, unfinished house was for sale.

几个月后，我们开车经过，顺便去看看那家从事网络工作的家庭搬进去了没有。但看到房前竖着一块牌。看来工程已经半途而废了，整间未完工的大房子正在出售。

I was curious, so I dug deeper. It turns out that the dot-com IPO was valued at about \$50 million, and this guy who was building the palace had sold about \$3 million worth of stock during the offering, which valued his 20% stockholding at \$10 million. When the stock crashed (to a fraction of the IPO price) and the company folded, his debts and commitments already exceeded the amount he had cashed in plus his stock value, and he was broke. They had made a 10% down payment on the \$10 million home, and the bank was now the owner of the unfinished monstrosity. The dot-com “millionaire” was now looking for funding on his next venture.

我感到很好奇，所以就深入了解一下。原来这家网络公司首次上市发行股票价值5千万美元，建造这座豪宅的主人就卖了价值3百万美元的股票，占他所拥有的价值一千万股的20%。后来股票狂跌，跌至首次发行时的零头，公司倒闭了。他的借贷和利息远远超过他的现金和股票的价值，于是他破产了。这栋房子价值1千万美元，他们只付了百分之十的首期，现在银行是这栋未完工的房子的主人。网络公司的百万富翁正在为他的下一个企业寻找资金。



This type of escalation up the ladder of life is not limited just to the filthy-rich. I remember many years ago, a colleague at work who, with a salary comparable to mine, had a home that seemed much larger. Perhaps he was independently wealthy. Then we both got a similar pay raise, and I heard to my amazement that he was moving to an even larger home. I asked him how he did it and he replied, "The magic of monthly payments!" A few years later, during the aerospace layoffs, I bumped into him again. He had lost his job, his wife had left him, they had sold the house during the divorce, and he was selling office supplies to make a living — a casualty of lifestyle syndrome.

提高生活水平不仅仅靠几个臭钱就能实现。我记得很多年以前我有一位同事，他的薪水和我差不多，但是他的房子比我的大很多，也许是他本人富裕吧。后来，我们都加了差不多的薪水，让我感到吃惊的是，他又搬家了，这次的房子更大。我问他是怎么做到的，他答道：“分期付款的魔力啊。”几年之后，在航空业的大裁员中，我又遇见了他。他失业了，妻子也离开了他，离婚时把他们的房子也卖了，现在他以推销办公用品谋生——这就是生活方式综合症的牺牲品。

Our society boosts people into thinking that wealth accumulates and extrapolates endlessly. Borrowing is based on that misconception. Don't pay cash, when you can borrow and the interest is tax-deductible. When buying a car, many consider only the lease payments, not the price. If you can make the monthly payments, why not buy a boat?

我们这个社会促使人们相信财富是可以不断积累的。借贷就是基于这个误解之上的。在你可以借款，利息还可以减免时，别付现金。买车时，很多人以为只需付租金，而不是总价。如果你可以每个月按揭，何不买条船呢？



In reality, most assets depreciate, while expenses and liabilities (including interest) mount mercilessly. Many millionaires go bust quite quickly because they don't seem to understand these simple truths. They simply succumb to the lure of the lifestyle.

实际上，多数资产都会折旧，而费用和负债（包括利息）会无情地增加。因为不懂这些简单的道理，许多百万富翁很快就破产了。他们无法拒绝生活方式的诱惑。

I know one guy who lives in a relatively humble, rented home but has a luxury car and spends \$25,000 a year to play at a tennis club. When I suggested that he could play tennis inexpensively in any one of several local venues, he insisted, "You have to live the lifestyle to meet the right people. Besides, they all see my car, but no one knows where I live!"

我认识一个人，他住在一栋比较简陋的租来的房子里，但他有一部豪华轿车，并且每年花费 25,000 美元加入了一个网球俱乐部。我提议说，在当地的其它几个地方都能打网球，比较便宜，但他坚持说道：“你必须保持这样的生活方式才能见到适当的人。而且，他们都见过我的车，但是没人知道我住在哪里。”

I know another lifestyle junkie, a leading light at the ballet and the opera, with another expensive habit: valet parking. When the valet service is free, he still tips the valet five



dollars. On one occasion when we met for lunch, the parking lot was largely empty, so I parked right next to the front door, while my friend drove up and grandly handed his keys to the valet. After lunch, we came out together and I drove off right away while my friend waited impatiently for the valet, who was nowhere to be seen.

我还知道另一种近乎瘾头的生活方式。我有个朋友在芭蕾舞界和歌剧界都很有影响力，他有一个奢侈的习惯：总要男仆代他泊车。即使有时代客泊车是免费的，



他还是要给人家五美元的小费。有一次，我们相约吃午饭，停车场空空荡荡的，所以我把车停在了靠近前门的地方，而我的朋友驶上前去，把车钥匙给了泊车人。午餐之后，我们一起出来，我很快就把车开出来了，而他还在不耐烦地等着泊车人，那人不知上哪儿去了。

Now, I don't feel particularly humble or miserly, but I really don't understand the rationale of the luxury lifestyle. In fact, I remember the remark of a guy who ignored the champagne at a fancy reception and asked for a beer. "Hey!" he said, "I'm rich enough to drink what I want, not what looks good."

我并不觉得自己有多卑贱或是吝啬，我只是真的不明白豪华的生活方式为什么会存在。实际上，我记得在某次招待宴会上，有个人不喝香槟，而是要了一杯啤酒。“嗨，”他说，“我有足够的钱喝我想喝的，而不是那些好看的。”

These days, when I see somebody posturing beyond their means, I remember a Texas cattleman's wisecrack: "Big hat, no cattle!"

这些天，每当我看到有人装腔作势，追求豪华生活方式的时候，我就不禁想起了德克萨斯州的牛仔的俏皮话：“大帽子底下没有牛。”



Electronic consciousness is the antidote

电 子 良 心 是 灵 丹 妙 药

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