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現代經濟典範

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譯者序

美國經濟基金會主席柯拉克先生與會長李曼諾先生(Fred G Clark And Rlchard S.Rlmanoczy)合寫的「我們怎樣生活」(How we Llve)一書,自一九四四年出版以來,一版再版,如今已經售出三百萬册以上,允爲目前最具權威而最暢銷的經濟學著作之一。該書深入淺出,圖文並茂,其所提出的原理原則,發乎至誠,合乎人性,故能歷久彌新、永垂不朽。而其結論十條,有「經濟智慧十大支柱」之雅稱,已爲自由世界人士廣泛接受。

一九六四年在紐約舉行的世界博覽會場上,有十根巨型水泥柱,分別鐫刻本書結論一條,受到約有二千五百萬觀衆的激賞。

「我們怎樣生活」一書,蒙中國摯友魏德邁將軍賜序,已由臺灣商務印書館納入「人人文庫」出版(1791-2號),「現代學苑」月刊及「中華日報」有文詳介。(均見本書附錄)現正引起廣大讀者興趣。

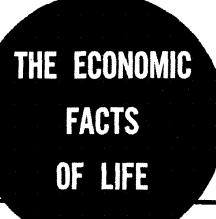
最近,譯者承美國經濟基金會寄贈「經濟智慧十大支柱」一書,即爲「我們怎樣生活」一書十條結論的圖釋與

申論,特爲之中譯,連載於「大同」半月刊第五十四卷十八期及十九期。現經吳自甦教授推介,並徵得「大同」半月刊同意,與美國經濟基金會出版之「持富保泰的偉大美國」(Keep America Great)書册,以中英對照,合稱爲「當代經濟典範」由大林書店出版。敬祈博雅君子,不各賜教。

吳富 烹 謹 識 六十二年 教師節

經濟智慧十大支柱

THE TEN PILLARS OF ECONOMIC WISDOM



THE FIRST PILLAR OF ECONOMIC WISDOM

(No. I in a series of ten)

By Fred G. Clark and Richard S. Rimanoczy

¶ Knowing the things we have to do to protect our economic health is just as important as knowing how to protect our physical health.

This knowledge is tightly packed in a famous document, known as the Ten Pillars of Economic Wisdom, which has been recognized in every free country as a reliable blueprint of these essential principles.

What you are now reading deals with Pillar No. I, which is worded as follows: Nothing in our material world can come from nowhere or go nowhere, nor can it be free: everything in our economic life has a source, a destination, and a cost that must be paid.

¶ One way to test the truth of any principle is to try to find examples where it is not true.

Let's take the example of Federal Aid, which seems to be free of cost to the people.

But is it?

物資必償付代價

---經濟智慧第一支柱

我們必須具有豐富的知識,以維護我們經濟的健康, 正如同我們必須有豐富的知識,以保護我們身體健康一樣 的重要。

這種知識,在著名的文獻「經濟智慧十大支柱」中, 已包羅無遺。如今,世界各自由國家,都已明白這十大支 柱乃是這些基本原則的可靠藍圖。

我們現在所討論的是第一支柱,上面這樣寫着:「在 我們的物質世界中,沒有一件東西憑空而來,或憑空而去 ,也不可能不需代價。在我們的經濟生活中,每一件東西 都有其來源,有其目的,有其必須償付的代價。」

要測驗任何原則的眞實性,其方法之一,就是設法找 出各項**例子**中不眞實的地方。

且以美國聯邦補助爲例,人民似乎不需代價就可獲得 這項補助。

但實際上是 這樣嗎?

Federal Aid consists of "government money."

Where does the money come from?

It comes from taxes.

Where do the taxes come from?

They come from the people, either through personal income tax and other direct taxes which they know about, or through indirect taxes which business must collect from the customer as part of the selling price and turn over to gover, ment.

So we see that Federal Aid is money taken from the people and returned to the people, minus the government's cost of administering the funds.

Everybody who pays taxes, or buys anything, pays part of it.

¶ Other examples come readily to mind:

Everyone knows that "free" education is paid by general taxes.

"Free" trading stamps or coupons are paid for either in the selling price or by the owners of the business.

Things that sell at artificially low prices because of government subsidies (such as city water and cheap electricity) represent a loss which is always collected from the people in some other way. 聯邦補助是「政府的錢」。

這些錢從何而來的?

它是由徵稅而來的。

税款從那兒來的呢?

稅款是來自人民,或是經由個人所得稅和他們所知道 的其他直接稅捐,或是經由間接稅捐而來的;商人在做生 意時必須向顧客收取,做爲售價的一部份,再轉交給政府 。

如此,我們知道,聯邦補助的款項,乃是取自人民, ,先減去政府爲處理這筆基金所用的行政費,再轉而用之 於人民•

任何納稅人,或購買任何東西,就付出了其中的一部份。

我們不由得想到其他的例子:

大家都知道,「**免費」的義務教育乃是由普通稅款維持的**。

「**免**費的」購物印花或**優待**券,要不是從售價中支付 ,就是由事業老闆來支付。

以人爲的低價拋售貨物,乃是由於政府的輔助(諸如城市的自來水和便宜的電力),代表了以某種方式取之於人民的一種損失。

The underlying reason why everything costs something, and why all costs must be paid, is that, in the long run, more than 98% of all costs are labor payments. Wages and salaries are the principal costs of everything. And, unless they are paid, the work will not be performed. Even slave labor costs something because the slaves must be fed, clothed, and housed.

This may not seem to be true when you see that the payroll cost of a given product is only 35%. But this 35% is only the direct payroll. There is payroll in the cost of all goods and services the company bought outside. There is government payroll in the taxes it paid. There is payroll in the depreciation charges and the profits retained in the business, which are spent for expansion and modernization. There is even payroll in the dividends paid to stockholders, because this money is spent for things that involve payroll.

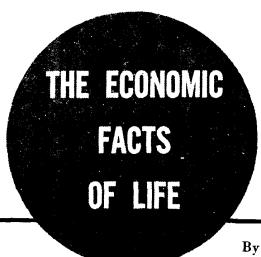
This fact leads us to another: with the exception of those of us living on pensions or relief, the people who buy what is produced (that is, the customers) are the same people (the workers and investors) responsible for the production.

So, as a nation, we pay ourselves our own incomes by buying back what we have produced. 何以每一件事物必須以某種事物爲代價?何以一切事物都必須付出其代價?其最重要的理由,就是一切費用的九十八%以上,到最後都成爲勞力的代價。工資和薪金乃是一切事物的主要代價。而且,除非付出了工資和薪金,工作不會完成。甚至於連奴隸的勞力也要付代價,因爲必須供給奴隸衣著和食宿。

當您看到所得的薪資只值某種產品的35% 時,這一點就似乎不真確了。但是這個35%只是直接的薪資;有公司從外面買進的一切貨物及服務支付的薪資;有納稅時付給政府的薪資;有損耗折舊的薪資;有保留在事業機構內用以擴展和現代化的薪資;甚至於還有付給股東的紅利,也是薪資,因爲這種錢也與薪資有關。

這個事實使我們明白另一個事實:我們當中除了依靠 養老金教濟金生活的人之外,購買貨物的人(卽顧客), 同時也就是負責生產的人(工人和投資者)。

所以,做爲一個國家,我們買回我們所生產的東西, 使我們獲得自己的收入。



WHERE GOODS COME FROM The Second Pillar of Economic Wisdom

By Fred G. Clark and Richard S. Rimanoczy

In the first editorial in this series, dealing with Pillar No. 1, we discussed the fact that nothing in our material world can come from nowhere or go nowhere; that everything has a source and a destination; and that everything has a cost that must be paid.

The second Pillar reads: "Government is never a source of goods. Everything produced is produced by the people, and everything that government gives to the people, it must first take from the people."

The illusion that government can give, without first taking, arises from the complications of our modern money and tax systems. In the old days when, at the harvest season, the King's Cart made the rounds of the farms and physically carried off the food or the wool that was to be disposed of by government, everyone knew the truth. There was no money involved.

貨物從那兒來的?

---經濟智慧第二支柱

在前述經濟智慧第一支柱中,我們討論了一個事實, 那就是在我們的物質世界中,沒有一件東西能夠憑空而來 或憑空而去;每一件東西都有其來源,有其目的,有其必 須償付的代價。

第二支柱上這樣寫著:「政府永遠不是貨物的來源。每一件生產出來的東西,都是由人民生產的,而政府給予人民的每一件東西,必然先取自人民。」

有人以爲政府能夠給予,而不先取自人民,這種錯覺 乃是由於我們現代複雜的金錢和捐制度引起的。古時候, ,在收割的季節,國王的車輛繞行在農場的週圍,實際運 走了政府抽取的食物或羊毛。每一個人都知道這個事實 ,其中沒有牽涉到金錢。 But today, government does not physically take away part of the people's production: it takes away (that is, taxes) part of the people's money and uses it either to buy part of the people's production or to make gifts of money to other people who use it to buy part of the production.

In both cases it seems that government is the source of the goods.

¶ It is interesting to note that the "King's Cart method" would not have been possible if it had been applied with today's progressive tax principle.

The King's Cart used to collect the same percentage of every farmer's produce. For the purpose of illustration, let's say 20%. The "big" and the "little" farmers, therefore, were taxed at the same rate.

But had it been based on the "progressive" tax system of today, the "big" farmer would have had to give up as much as 90%.

Under these circumstances, it would seem certain that the "big" farmer would have gone on a tax strike or deliberately reduced the size of his crop.

¶ But, today this is not a problem because the magic of the modern money and tax systems permits government to take away purchasing power without

但是今天,政府並不拿走人們生產物的一部份;它只 是拿走了人民金錢的一部份(卽稅款),或是用來購買人 民生產物品的一部份,或用來贈款給其他的人民,用以購 買生產物品的一部份。

在這兩種情況中,看起一政府似乎就是貨物的來源。 我現在指出一件很有趣的事,即:「國王車輛收物法」,將不可能應用於今日進步的稅捐原理。

國王的車輛常常收集每個農夫相同百分比的產物。為了便於說明起見,我們就說 20% 吧。因此,「大農夫」和「小農夫」都繳了相同比率的稅。

但若以今日的「累進」稅制爲基礎,「大農夫」所繳的稅金勢必將達到 90%。

在這些情況下,「大」農夫似乎必然會拒納稅金或故 意減少其農作物的產量。

然而,在今天這並不是一個難題,因爲現代金錢和稅 捐制度的神奇魔力,允許政府拿走了購買力,而似乎並沒 seeming to take away the *goods*. And the people who receive this purchasing power think of it in terms of the goods it will buy.

¶ The fact that government is not a source of goods becomes still more obvious when we ask ourselves the question: What is government?

Government is a set of ideals and ideas, expressed in words which are approved and printed up into laws and regulations.

Government becomes something real only when people put these laws and regulations to work or, in more technical language, implement and administer them.

It is true that government people produce many services and a few goods, but it cannot be said that government produces them.

Furthermore, government people (employees) are paid out of taxes, so the true source of what they produce is the taxpayer.

¶ Why is it, then, that so many people look upon government as a source of things that are given to them?

It is simply because the *process* by which government *redistributes* the people's production is very hard to follow in our complicated economy.

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有拿走貨物。而那些接受這種購買力的人,還以為它就是 即將購買到的貨物。

只要我們自問:政府是什麼?就更能顯出政府不是貨物來源的事實。

政府是一套理想和觀念,表現於已被批准的文字或印成法律規章。

只有當人民使這些法律規章發生效力時,或以更專門的術語來說,只有在執行這些法律規章時,政府方成爲實際機構。

不錯,政府人員提供了許多服務、設施和一些貨物、 但不能說政府生產了它們。

而且,政府人員(僱工)所領到的薪水是來自稅款, 所以,他們所生產的東西,眞正的來源是納稅人。

那麼,爲什麼有這麼多人仰賴政府,把它視爲是他們 獲得贈物的來源呢?

那只是因為在我們複雜的經濟中,我們不容易了解政 府把人民的生產物重新分配的過程罷了。