

(英语) 财富话题系列

# 世纪商战

如何成为百万富翁

最适合你的工作

一个成功经理的最重要的品质

世纪末购并热

网上巨人——*yahoo*

好莱坞财源广进

孙晓娥 许群航



英语



财富



话题



系列



西安交通大学出版社

(英语) 财富话题系列



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# 世纪商战



孙晓娥 许群航

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## 内容提要

本书为“英语财富话题系列”之一。全书以“财富”为话题,内容涉猎广泛,包括:当今世界诸多成功的企业,诸多成功的企业家以及诸多成功的经验,其中许多篇章出自名家手笔。本书体裁广泛,风格迥异,思想深邃,趣味盎然,读者不仅能够欣赏到奥妙独到的语言文字,而且可以分享到这些成功人士、成功企业的成功之道,从而激励自己,最终使思想得到一定的升华。

本书注重培养读者阅读理解能力和获取信息的能力,可以有效地扩大读者的词汇量。每篇文章后均有背景知识,难句、难点分析,注释和关于文章内容的阅读理解及重点词汇、词组的练习。

本书既可作为中高级英语水平读者的阅读辅助教材,也可作为其他各类读者的英语课外读物。

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## 编者的话

21 世纪是经济全球化的时代,经济全球化既给中国的发展带来了千载难逢的机会,又给中国的经济带来许多风险,我们只有了解经济全球化的由来和特点,把握世界发展趋势的脉搏,才能做好准备,在未来的经济竞争中占据有利地位,使中国在新的世纪里屹立于世界强国之林。

随着中国改革开放的不断深入,随着中国经济建设的迅猛发展,中国社会对各类人才的英语能力提出了更高的要求,中国加入世贸组织之后,英语的重要作用将更加显著,因此,如何帮助学生掌握正确而有效学习英语的途径和方法,真正提高学生实际应用英语的能力,就成为英语教学面临的最大挑战。

当然,英语学习需要输入,学习英语时需要接触各种不同题材的英语文章,需要创造一个良好的语言学习环境,从而学到生动活泼、地地

道道的当代英语。英语阅读不仅可以巩固和扩大学生的词汇量,使学生在真实的语言环境中接触到大量的句型结构,也可以使学生从阅读中获取大量有效信息,培养学生以英语为工具参与国际交流的能力。

基于上述认识,我们编辑了这套“英语财富话题系列”丛书,最新推出三集《世纪商战》、《首富之路》与《风靡世界》,其中既有世界著名企业的经营策略、管理模式等,也有世界首富白手起家、打出一片天空的精彩故事,在穿插各种成功秘诀及致富手段的同时也不乏商界的失败实例,供立志于投身商界的有识之士借鉴。

本套书所选的文章题材广泛,内容丰富,为读者提供了新鲜生动的现代英语,使读者在开卷有益的阅读中提高英语水平,读者可以从最新世界经济报导中吸取经营致富手段,启迪现代商业智慧。我们相信本书会给您带来全新的英语阅读感受。

本套丛书每篇文章均有商业英语词汇和难点注释、长难句分析及形式多样的练习等,以帮助读者巩固和扩大经济社会的英语词汇,抓住文章的中心,加深对文章的理解。

本书既可作为中高级英语水平读者的阅读辅助教材,也可作为其他各类读者的英语课外读物。

编 者

2000.3

## 目 录

- ☞ 1. *How the Millionaire Got That Way*  
如何成为百万富翁 ..... (1)
- ☞ 2. *Finding the Job You Should Want*  
最适合你的工作 ..... (14)
- ☞ 3. *The Most Valuable Quality in a Manager*  
一个成功经理的最重要的品质 ... (28)
- ☞ 4. *How Much Is Too Much*  
巨薪知多少 ..... (40)
- ☞ 5. *Globalization's Dirty Little Secret*  
价格差价的秘密 ..... (47)
- ☞ 6. *Cornucopia or Crisis*  
富饶或者危机 ..... (54)
- ☞ 7. *Invasion of the Bargain Snatchers*  
亚洲抢购风 ..... (67)

- 8. *Why Asia's Collapse Won't Kill the Economy*  
 美国经济持续增长 ..... (75)
- 9. *The Money Trail*  
 欧元由来 ..... (82)
- 10. *101 Movie Tie-ins*  
 好莱坞财源广进 ..... (91)
- 11. *Dimming the Sun*  
 日本的失败 ..... (99)
- 12. *Stranded on the farm*  
 农业与经济发展 ..... (107)
- 13. *How Lower Rates Lower the Boom*  
 低息政策利弊谈 ..... (115)
- 14. *The Man and the Plan*  
 马歇尔计划 ..... (124)
- 15. *So What Was the Fuss About?*  
 广告界又起烽烟 ..... (136)
- 16. *The Inflation Myth*  
 布斯金报告 ..... (146)
- 17. *It's Time for Bonds to Get Some Respect*  
 投资新热点——债券 ..... (155)
- 18. *Bills of Exchange*  
 海报拍卖 ..... (164)
- 19. *Michael Dell's Two-Billion-Dollar Dream*  
 迈克·戴尔的巨富梦 ..... (171)
- 20. *Rupert Murdoch*  
 媒界巨头——默多克 ..... (181)

- ☞ 21. *Dealing with Your Parents' Finances*  
帮父母理财 ..... (187)
- ☞ 22. *What Money Makes You Do*  
金钱能买来什么 ..... (194)
- ☞ 23. *A Healthy Shakeout*  
银行倒闭是好事! ..... (204)
- ☞ 24. *The West Is Best Again*  
美国西部再次复兴 ..... (213)
- ☞ 25. *Big Blue*  
IBM 再创辉煌 ..... (222)
- ☞ 26. *The Copper King*  
铜界丑闻 ..... (231)
- ☞ 27. *Merger Mania*  
世纪末购并热 ..... (238)
- ☞ 28. *Adios, Papa*  
再见, 老爸! ..... (249)
- ☞ 29. *Can Canon Keep Clicking*  
佳能今昔 ..... (260)
- ☞ 30. *Zap! How the Year 2000 Bug Will Hurt the Economy*  
千年虫, 不容忽视! ..... (273)
- ☞ 31. *Europe Is Heading for a Wild Ride*  
欧洲将向哪里去? ..... (289)
- ☞ 32. *The New Way to Start Up in Silicon Valley*  
硅谷的发财新招 ..... (305)
- ☞ 33. *Faust's Fall*  
房产大王破产记 ..... (323)



☞ 34. *Yahoo!*

网上巨人—雅虎! ..... (341)

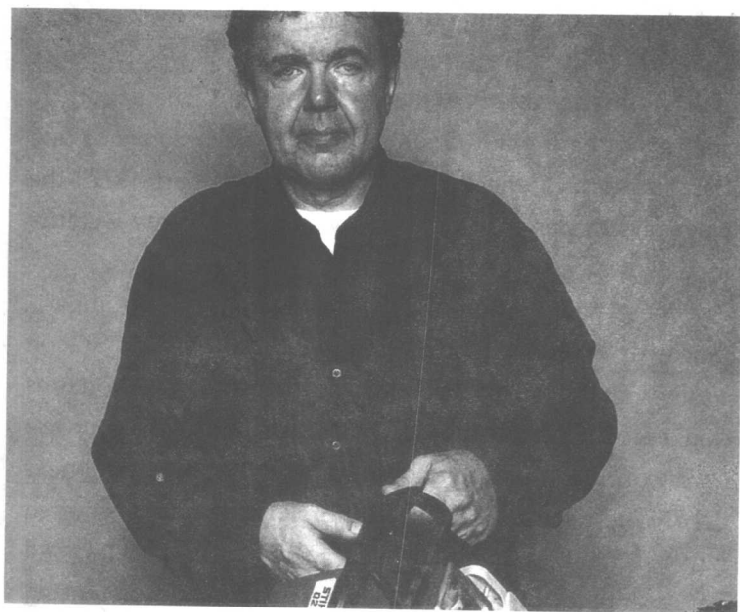
☞ *Key to Exercises*

1

# *How the Millionaire Got That Way*

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如何成为百万富翁



你想成为一个百万富翁吗？如果遵照文章中的指示去做，你就有可能成为未来的百万富翁。

**T**he *Millionaire Next Door* looks like another of those self-help, get-rich-quick books you see at airport news-stands. But this bestseller is really different. Instead of tossing out axiomatic fortune cookies(格言式的致富秘诀), it presents case studies of who's really rich in America and how they got that way. The payoff(收获) is that as the authors dissect(分析) the behavior and fiscal patterns of these millionaires, they impart(传授) the ways and means for you, the reader, to become wealthy too.

Most people think real wealth comes from inheritance, or from striking it rich on Wall Street<sup>1</sup> or in Silicon Valley(硅谷). This book shows that most millionaires don't fit that stereotype(模式) at all. Instead, they are hard-working, hard-saving folks who literally live next door. Their secret, says co-author Tom Stanley, is not so much earning a megasalary(巨额工资) as it is saving and not spending. For some lucky people, accumulating wealth(积累财富) is second nature.<sup>2</sup> Fortunately for the rest of us, Stanley says it is behavior that can be learned.

I recently dropped by Tom Stanley's house in suburban Atlanta(亚特兰大) to chat with him about his book and the millionaires next door.

**So, Tom, it was Scott Fitzgerald<sup>3</sup> who said the rich “are different from you and me.” Turns out that's true, but not in the way most people think.**

That's right. They're different in ways that are hard to see. The rich are like the guy I know who owns a pest-control company(农药公司) in Miami(迈阿密). Or the guy who owns a heating and air-conditioning contracting company. He's worth over \$ 5 million. But he lives in a \$ 150,000 house and drives a pickup(小卡车). He's different all right, in that he has common tastes in terms of consumption, so you'd never know he was rich. He's not throwing his money away on consumer goods that depreciate(贬值). Most rich people aren't like the doctor who makes \$ 300,000 a year and lives in a fancy neighborhood(高级住宅区). That person often has a lot of income, a lot of clothes, a lot of house, a lot of car, but no real wealth—no money in the bank.

**That's a key distinction you make: the difference between income and wealth. Explain.**

There is a big difference, and most people don't recognize it. We are so focused on income in this country. But income is not wealth. Wealth is not income. You

can't retire on income! Wealth is your assets(资产), less your liabilities(债务).<sup>4</sup>

**You have that wonderful formula(公式) for determining how much wealth you should have.**

Your expected wealth should be one-tenth your age times(乘以) your annual household income. If you make \$ 100,000 and you're 50, take one-tenth of 50, which is five, times \$ 100,000 and you should be worth \$ 500,000. I tell people to do the math on themselves.

**And then you take it a step further...**

If you have double, or more than double, the expected wealth threshold, you're a prodigious(惊人的) accumulator of wealth, or PAW<sup>5</sup>. That's the category where you can retire and be very comfortable.

**So in the previous example, you would need \$ 1 million or more?**

Yes. On the other hand, if you're 50 and make \$ 100,000, and you have a net worth less than half the expected threshold, you're an under-accumulator of wealth, or UAW. So in this example, you would have \$ 250,000 or less. These people are going to have a tough time retiring. And let me say this. UAWs are famous for stacking the balance sheet. They'll add in the value of their clothes, the value of their furniture, the value of their

dog, the value of everything that has no value. What's interesting about PAWs, or millionaires, is that they consistently *underestimate* what they're worth. If you ask a guy who owns a business how much it's worth, he'll say, "Aw, don't know, million and a half." But when you really look at it, time and time again<sup>6</sup>, it's worth \$4 million. Which is great, because you're much better off thinking, "Hey, I'm not that well off," than saying, "Oh, I don't have to worry about a thing. I'm invincible(不可战胜的)."

### **What happens to the UAWs?**

They have to keep working. Or they have what we call shock theater, where they live a lot worse off than they thought they would. It's not fun to see. On the other hand, if you're a PAW, you can live for years without ever earning a dollar. The typical millionaire can live somewhere between 12 and 16 years without earning a salary. If you have a big net worth(净资产) and a relatively low income, you're going to have a wonderful time in retirement.

### **So what's the actual profile of the millionaire next door?**

He's typically a male with a net worth of between \$1 million and \$5 million. He lives in a house valued at \$278,000, which is not extravagant(奢侈的). He's self-employed or owns a business or is a partner in private

business, maybe pest control or carpentry, plumbing, air conditioning, or contracting. High tech is overblown(华而不实). The typical millionaire is frugal(节俭的). He went to a public school. He inherited nothing. He's been married since his early or mid-20s. His wife is a housewife. They have three children. They drive a three-year-old car. Usually American. The No. 1 car in the group is Ford(福特车), particularly the F150 pickup truck. The typical millionaire never spends more than \$ 400 for a suit. He's more likely to be active in a trade association(工会) or affinity group<sup>7</sup> related to improving his position than in a country club. He buys stocks. Rarely sells. It's an amazing group of people who mostly got rich in one generation.

**And you say these folks clip coupons(收集购物优待券)!**

Absolutely. Grocery store coupons. People say that's crazy. But this is a lifestyle. It's about control. When these people go to the store, they are prepared; they aren't just winging it. Other people go without coupons, without any direction, and they wander around spending money. They're impulsive(易冲动的). The millionaires are disciplined. I estimate that upwards of 85 % of millionaire households clip coupons.

**What about entrepreneurs(企业家) vs. corporate types?**

Building wealth in America is directly a function of

having equity(股票) in a business. It may be through owning stock in a public business, but more likely it's that you own your own business. I remember a discussion between an entrepreneur and a corporate guy. The corporate guy was complaining that the entrepreneur's business was risky. And the entrepreneur, who happened to be in pest control, said, "I have 1,600 clients. If I lose half of them, I'd have 800 left. You only have one source of income. I have 1,600, and you're telling me I've got a risky deal?"

Too often executives at big companies think they're the company. In fact, they could be put away anytime. They rely too much on the pension plans, etc. Having said this, we do find many, many people who are employees of major companies becoming millionaires. But they took the initiative<sup>8</sup>. They said to themselves, "Hey, I need to do these things: Save money, prepare, organize myself."

**But being an entrepreneur goes against the grain(不合潮流).**

Sure. In this country, corporate types have the status (地位). Self-employed people have trouble getting health insurance. Wouldn't you rather go around and say, "I work for IBM<sup>9</sup>," as opposed to saying, "Oh, I'm in the exterminating business, or a scrap metal dealer, or a porta-john dealer?" But the most obscure(微贱的) businesses are the ones that very often produce wealthy people. That's what America is all about. We left the kings and queens in Europe.



**What are the biggest mistakes people make trying to become wealthy?**

They spend too much. The problem is, Americans are the marketing geniuses of the world. We have convinced people that if their incomes increase, they're superior beings. There's a ratchet effect<sup>10</sup>. If you're a high school graduate, you should be driving a used Chevrolet (美国雪佛兰牌汽车); if you're a college graduate, a new Chevrolet; if you have an MBA<sup>11</sup>, a BMW (德国宝马汽车). I'm out here the other day washing my car, and two neighbors come by and ask, "When are you going to move?" That was when the book first got on the *New York Times* bestseller list. But how much bigger a house do I need? It's a four-bedroom house. It's brick. I like it. It's paid for. But that's the way people think. As soon as we have an income change upward, we've been programmed to buy bigger houses, bigger pools, more expensive clothing.

