

唐冠軍說：
市面上可讀的好書有很多，
但這一本絕對值得您珍藏。

多讀一本好書，
您就自然多一份智慧，
多一份力量，多一份成功。



冠軍語錄精選

The background is a solid light gray. Overlaid on this are several thin, white, curved lines that sweep across the page in a fluid, organic manner, creating a sense of movement and depth. These lines are not perfectly straight but have a slight curve, resembling brushstrokes or the paths of objects in motion.

冠軍語錄精選



冠軍語錄精選

Fortune Express
Short Cut To Get **Rich**

**快猛炫酷
發財直通車**

唐冠軍 ◆ 著

The meaning of Fortune Express

Tom Tang

Everyone wants to be a millionaire overnight. Most of people want to use the way that can get something for nothing rather than doing things step by step.

To become wealthy, someone use the illegal ways: Burning, killing, robbing, seizing, stealing, gambling, drugs, prostitution, corruption, and bribery. While the other people use the legal but risky ways to become wealthy: stock trading, option and future speculating, game betting, open up a new business, etc. Because people are greedy, it is easy for them to go to the wrong direction, to use the wrong financial instruments, resulting in falling into the dream of an empty, and losing everything.

Everybody has a dream of getting rich, but these dreams may not be achieved, unless you truly understand your financial management and seize the opportunity.

There always a lot of frustrations, sadness, challenges and temptations in one's life. In other words, not all things are peaceful and smooth. During one's life, we often encounter difficulties, disappointments, pains and regressions. Because of one's short-sighted, limited knowledge and greedy, people will make mistakes in their investments and go to the wrong direction. Many people regret after a series of failures in their investment, why should they choose the right direction during their young age and avoid the failures later on.

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Because of the wrong investments, you went to the wrong direction and you are far away from rich and wealthy. It is important to choose the right financial instruments and make the right decisions before your investment. Within their means, do not be greedy, do not be too ambitious.

Do not touch the high risky area such as gambling and stock trading. If you want to be wealthy, be sure to choose a low risky and high returned project, such as real estate investment. Set the investment objectives clear enough and has the foresee-sight to make people believe you can do it. This is what you differentiate yourself from others. This is why people believe in you and think you are so cool.

To be able to forecast and identify things, to act quickly and accurately, to be confidence in the economic downtime, this is what you are better than others. To make yourself wealthy is not only your own will, but to benefit the society. The one who has a will to help others will make themselves feel happy too. This is the purpose of one trying to be wealthy.

Avoid going to the wrong direction, making costly mistakes, you should make the right decision at the starting point. Learning from previous person's experience, studying the related books, trying to not making mistakes, in this way, you can be success.

Fast —— choose the right investment instruments, avoid making mistakes.

Fierce —— a low-risk, high return investment can bring you wealthy life.

Shinning —— make people believe in your investment foresee and your wisdom.

Cool —— let people see your investment style and achievements.

Wealthy —— not only to make yourself wealthy, but to help others and to benefit the society.

Train —— do not make mistakes, and make yourself invincible, all the way to be successful.

Always having this concept in your lifetime: the purpose of studying and doing business is not only to make yourself wealthy, but to benefit the society and help others to become wealthy. Do not make mistakes at the starting points. Do not making money only for your own interest. Do not forget to benefit the society, or you will be detrimental to society. If your purpose of making money is to benefit the whole society, then the effort you put in to make money is correct, otherwise your effort will be detrimental to the society.

A great wealthy Dad —— is to use the right ways to make themselves wealthy. A rich dad and a great man —— is the man who can help others to become wealthy and donate the money to benefit the public.

It is not easy to become a wealthy dad. It requires a lot of hard working. And after you become a rich dad, it is not easy to donate your wealthy to public service. Please be sure to have this concept in your mind: I need to choose the right way to make myself wealthy and at the same time, benefit the society.

Finally, I wish you are not only a great and rich Dad, but a dad full of love and social responsibility.

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快猛炫酷發財直通車書名的闡述

唐冠軍

每一個人都想發財，但不是想那種慢速的發財法，而且是想那種可以不勞而獲、一本萬利、一夕致富的發財法。

爲了快速發財，有些人採用了不合法的方法，如：燒、殺、搶、奪、騙、詐、偷、賭、毒、淫、貪污、收賄……等，他們是那種甘冒風險，不擇手段，只顧到自己的利益而不顧到他人利益的一群惡人。有些人採用的發財方法雖然合法，但風險太高，如：炒股票、炒期貨、賭球賽、開公司、開工廠……等，由於人們心存貪念，所以常常走錯了方向、用錯了理財工具，才會落到美夢成空，血本無歸。

每一個人都有發財的夢，每一個人都有提早退休的夢，但這些美夢不一定會實現，除非你真正懂得理財與把握機會。

人的一生總是有許多挫折與悲傷、挑戰與誘惑，並不是一切都是和平順利的。在人生的道路上，我們常常會遇到許多不同的困境，其結果總是失望多於希望、痛苦多於快樂、後悔多於得意。由於自己眼光短淺、所學有限，再加上貪婪過度，所以害得我們在投資理財上走了許多冤枉路。現在許多人都在後

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悔，爲什麼他在年輕時沒選對正確的人生方向，所以才造成以後一連串的失敗。

因爲錯誤的投資，使你走了許多冤枉路，所以讓你發財的路更顯得遙遙無期、快不起來。爲了不讓你在發財的路上碰碰撞撞、跌跌倒倒，所以你必須要選擇一個正確且穩健的投資方法。量力而爲，不要太貪心，不要太好高騖遠。

賭博、炒股票，它的風險極高，這不是一個穩健賺錢的方法。如果你想要賺錢，你就要選擇一個低風險、高回報的投資，如：長期的房地產投資。投資目標要訂得清楚，眼光要看得遠，讓人看到你的膽識與智慧，這就是你與別人不同的地方，也是你讓人眼睛一亮、又炫又酷的地方。

要具有慧眼識實事的本領，要具有堅定意志的行事風格，要具有抵擋經濟不景氣的實力，這就是你比人酷的地方。發財不僅是你個人的希望，也是你造福社會、回饋人群的宏願。立志幫助他人也能得到幸福與快樂，這才是你發財應有的最終目的。

避免走錯方向、避免走冤枉路，你必須要一開始就不能犯錯，吸取前人的鑑戒非常重要。反覆研讀有益的智慧書，讓自己減少犯錯或不犯錯，這樣你才能所向無敵，一路成功到底。

快——選擇一個正確的投資方法，減少犯錯，才能讓你少

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走許多冤枉路。

猛——選擇一個低風險、高回報的投資，才能讓你發財猛
猛。

炫——讓他人對你的投資智慧與膽識為之眼睛一亮。

酷——讓他人都能見識到你的投資風格與成就。

發財——不僅是讓自己賺到錢，而是要幫助他人同時也賺
到幸福與快樂。

直通車——不犯錯誤，讓你所向無敵，一路快速成功到
底。

從小就要建立起一個正確的人生觀。讀書、做事、經營事業的目的不僅是爲了自己能變成一個富翁，而是同時要造福到社會，讓他人也能變富獲利。如果你賺錢的目的是爲了造福人類社會，那你努力賺錢的行爲就是正確的，要不然你的努力就可能會是遺害社會了。如果你一開始就犯下錯誤，只爲自己的利益而奮鬥，而卻忘記造福人類的宏願，那你的財富就會是社會上的一種毒瘤，它對社會將是沒有益處的。

一個偉大的富爸爸——是用正當合理合法的方法，使自己由窮變富的人。一個具有富爸爸偉大的人——是在變富的同時，也能讓他人變富獲利。在成爲一個富爸爸之後，也願意捐

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大錢做公益的人。

由窮變富，成爲富爸爸是一件很不容易的事，所以你要不斷的努力。在成爲富爸爸之後，願意捐大錢做公益也是一件很不容易的事，所以在你要賺錢之前，就要先具備有正確的理財觀念與人生觀才行。

最後祝願你，不僅能成爲一個偉大的富爸爸，更能是一個具有富爸爸愛心的偉大富人。



Short cut to get rich — Fortune Express

Ariel Wu

Do you want to become wealthy overnights?

Most of the people will answer “YES” for this question. If the saying “All the wishes will become true” is real, then, everyone in this world should be a millionaire. To be wealthy is never a dream. However, the saying is just a hope. In reality, nothing can be achieved by just sitting there and thinking.

The following kinds of people can not become rich: Never find a way and never know how to be rich; or find a way but never on the right track. That is because these people are using the wrong investment tools or financial instruments. They have the passion to be rich but they do not have the right tools. There are only one type of person who can become rich in this world: find the right way and using the right tool. This book tells you how to find your way and the right tool to make you become a millionaire. Although you can not rely on the hope of all the wished can come true, you still can have this hope in your mind first, and then find the right way and using the right tool. I believe you can be successful by following the book.

To become rich is a step by step process — this is the very traditional concept, and it is only half right. We cannot expect it rains money and gold, but to be lucky, Mr. Tang gives us a simple way in his book which can be a faster way to make you rich than you follow the traditional concepts step by step. Thinking about the way to become rich can be

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reached in different kinds of way. You can walk there step by step, or you can take a bus there. In Mr. Tang's book, he gives us a way to become rich by just like taking the airplane to reach the destination — a fast, and simple way. By learning this way, you can use more of your time to get more money. After you become a millionaire, you can use your extra time to do more meaningful things to benefit the society. This is the true meaning of becoming rich.

According to Mr. Tang in his book, to become wealthy is simple — First, find the right way and using the right tool; second, just do it. One of the famous movie directors said, when you are very rich, you will realize, money is just a number in the bank. The more important in your life is your dream. As a young woman, I am like many others, want to be a millionaire. After reading Mr. Tang's book, I have a different concept about wealthy. Be wealthy is a happy thing, however, that is not all your life. Your life should not be abandoned by money, and you should be living in a freedom and comfortable way. You know how to use your wealthy to make others wealthy and benefit the society. Money can be stinky or can be full of love. It depends on how you use them. This book's author, Mr. Tang, is not only a successful investor, but also a wise person, who really understand the meaning of wealth. And he is willing to share his success with others. He will not give you fish in the book, instead, he will teach you how to fishing. I believe you can get your own fish through the book.

正確的致富之道「快、猛、炫、酷」

吳宣恩

「你想迅猛發財嗎？」對於這個問題，應該幾乎百分之百的人都會回答「YES」。如果真有「心想事成」這件事的話，那麼應該世界上人人都是大富翁，有錢也不是什麼希奇的事了。不過「心想事成」畢竟只是一句祝福語，現實生活中，沒有什麼事情是可以光用「想」的就能成就。

無法致富的人有好幾種：有些人搞不懂發財的方法，也不知道怎麼去執行；有些人懂得發財的方法，卻沒有執行力，只有成天作夢；有些人是實幹家，滿滿的衝勁卻用錯方法、走錯了路，所以也賺不到錢……然而能夠致富的人只有一種，就是找對方法，又立刻去做的人。這個對的方法和正確的道路，就在本書中。雖然想要獲得財富不能只靠「心想事成」，但致富卻得從心轉念做起——扭轉你的觀念，轉換成富人的思維，這就是你致富啓程的第一步；接著找對方法，投資正確的標的，運用好的生財工具，就可以快速地到達發財成功的彼岸。

要發財，只用想的是沒用的，必須腳踏實地一步步去累積——這是老一輩教導我們的傳統觀念，這句話只對了一半。雖然我們無法期待財富白白從天而降，但幸運的是，這裡卻有

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一條簡單的發財路，一個又快、又猛、又炫、又酷的發財方法——唐冠軍先生在本書中所分享的發財方法，比老一輩的傳統觀念快上百倍。腳踏實地一步步去累積財富，可能你要到頭髮花白才能存得一筆小財；但本書中教你用坐飛機的方法直奔財富的目的地，不再舉步維艱、不再搖擺不定，更不再走回頭路，有效節省你累積財富的時間。學得唐冠軍的發財方法，用時間換取金錢，更能在坐擁財富之後，把時間花在更有意義的事情上，這才是真正的致富之道。

發財致富真的很簡單，只要找對方法，去做就對了。一位為電影夢砸下大錢的名製片兼編劇曾說過：「當你花錢花到一個程度，你就會發現對錢失去感覺，錢不過是一個數字而已，更重要的是夢想。」身為一個三十出頭的年輕人，我的確也跟千千萬萬想發財的人一樣，只想用快速輕鬆的方法賺到大錢，但是看完本書之後，我對於發財擁有了不同的想望。擁有錢財，是一件值得開心的事，但更真實的快樂是，能在生活豐裕之餘過得自由、活得自在，不作金錢的奴僕，而真真正正作一個懂得使用財富的人。金錢可以充滿銅臭，也可以發出愛的光輝，端看你如何使用它。本書作者唐冠軍先生最難能可貴的，就是他不單是一位成功的投資人、實業家，也是一位真正瞭解財富真諦並願意與人共享的智者，他不會給你魚吃，但卻巨細靡遺地將釣魚的方法詳教給你，讀完本書，相信你必定能釣起屬於你自己的那條大魚！

The Power of Positive Thinking

Director, Rainbow Activity Bookstore, Enoch Lin

Thinking is powerful, which includes positive and negative thinking.

Human Beings usually have trouble in choosing between these two types of thinkings. Positive thinking can bring the good results, because you can face the problems in positive attitude, increasing the chance of succeed. If you have positive thinking consistently, you will get what you paid. While negative thinking will make the result in a negative way.

The book is full of positive ideas, values and meanings, which emphasized the power of positive thinking. If you study every sentence in this book by using your heart, you will find out that this book is full of knowledge and power. The words are just like flying into your heart when you can understand the true meanings behind these sentences. This book did not use story to encourage people and emphasize the importance of positive thinking, but using short sentences and simple words to tell you how to think positively and how to imply the positive thinking into your life and investment.

To be rich generations by generations is not a dream that could not be reached. Positive thinking, rights beliefs, cherish time and manage every moment, these are the key elements to become rich.

I have many years of experience in booking industry. This book's author Mr. Tang gave me many positive beliefs, ideas and these keeps



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me surviving in the downtime of economy.

To become rich in a short time is not only a dream. In the past, we only focused on the marketing strategy and set making profit as our ultimate goal. Sometimes, we are too focused on the results and success and ignored the positive thinking. On some point, we might be successful; however, we might lose everything at the end if we do not have the positive thinking and belief only focused on the profit.

When a person's negative thinking lead to negative emotions, the up and down mood will inevitably make people frustrated, which will weaken the factors of success, and resulting in powerless and getting back to the starting point. In this situation, you are away from a rich man. This book can help us to become a rich man in the right way by using the right tool and positive thinking. I recommend this book to everyone.

正向思考的力量

彩虹行動書坊負責人 林以諾

「思想」就是一種力量，包含正向的和負向的力量。

人常因在這兩種力量中作出取捨而陷入苦惱，因為它們在人心裡不斷較勁。正向力量勝出就會帶出正面結果，因為能以積極的態度面對問題時，成功的機率就自然大大提高，只要持續運用它必然獲得最好的回報。若是讓負向力量勝出，其結果自然大大不同。

《快猛炫酷發財直通車》充滿正向思想、正向價值和正向意義，強調正向力量所帶來的能力。只要我們靜下心來按部就班研讀反思，讓書中每一句千錘百煉的「箴言」讀到心裡，將會慢慢發現書中的文字充滿智慧和力量。字句好像「飛」向你的眼睛一般，讓人不得不去思考和品嚐箇中韻味。雖然本書沒有用故事方式來強調正向思想的重要性，其實藉著字字珠璣即能足見真章，大大滿足思想及生活的運用。

富一代、富二代、富三代……並非遙不可及的夢想，思想純正、信念正向、珍惜光陰、善用每分每秒做好時間管理，爬向巔峰真的不是一件難事。

推薦序

我多年從事書籍經銷和推廣，雖然外表上與作者唐冠軍先生的房地產好像毫無相干，但《快猛炫酷發財直通車》所給予我的正向信念，是我必備的行銷條件，使我能在不景氣中仍能持續不退，更引導我漸入佳境。

《快猛炫酷發財直通車》絕非只是夢想，過往因為倚重行銷技巧，大量運用所謂前瞻性的視野和優質可行的企劃，以賺取金錢為導向的信念，往往造成顧此失彼，因為太在乎結果和成敗時，即使暫時獲得成功，未來仍有一敗塗地的可能。

當一個人的負向思想引發負面情緒時，起伏的心情難免讓人心灰意冷，要維持成功的因素自然減弱，漸漸讓人感到力不從心和冷淡退後，成為富一代的機會就與你我擦身而過了。本書能幫助我們真正成為一個成功的富者，我真誠向大家推薦本書。

人生成功的第一個階段

偉大奮鬥的富爸爸

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從此出發，一步步看見富爸爸如何晉身偉大富豪。努力訓練自己擁有富爸爸的成功特質，改掉讓人不能成功的壞習慣；釐清觀念與方法，擬定有效的理財計畫；選擇最好、最強大的房地產投資標的——成功致富的特快車，現在就啟程！

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人生成功的第二個階段

施恩的富爸爸真的偉大

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成功在握，再與你分享富爸爸如何經營不敗生活。思想決定一個人的高度，思想對了，發財致富是必然的結果；親子和家庭關係更勝金錢，是富爸爸最在乎、也花最多心思經營的財富；真正的富者，必然懂得施比受更為有福，付出越多，收穫越大——致富之道在於作金錢的主人，才能安然在成功彼岸靠站！

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快猛炫酷
發財直通車
FORTUNE EXPRESS
SHORT CUT TO GET **RICH**

人生成功的第一個階段 **偉大奮鬥的富爸爸**

從此出發，一步步看見富爸爸如何晉身偉大富豪。努力訓練自己擁有富爸爸的成功特質，改掉讓人不能成功的壞習慣；釐清觀念與方法，擬定有效的理財計畫；選擇最好、最強大的房地產投資標的——成功致富的特快車，現在就啓程！



個人特質—富爸爸超炫的成功祕訣

- ⊕ It is impossible for you to achieve a successful career and to build a happy life without exerting great efforts and working hard with courage and perseverance.

生活幸福事業成功，不是從天上掉下來的，它是需要經過不斷努力、勤奮刻苦、堅毅果敢、持之以恆才能得到的。（冠軍專欄2）

- ⊕ Rich dads make investments for being richer; Poor dads make investments for making money. Rich dads invest on long term project; Poor dads invest on short term profit. Rich dads invest for opportunity; Poor dads invest for daily necessities. Rich dads don't mind "gain or lose" in investment; Poor dads only focus on "gain without pain".

富爸爸的投資在致富，窮爸爸的投資在賺錢。富爸爸的投資著重於長期的收益，窮爸爸的投資只看短期的暴利。富爸爸的投資在買機會，窮爸爸的投資在買便宜貨。富爸爸的投資在有捨有得，窮爸爸的投資則是在想不勞而獲（一夕暴利）。（冠軍專欄2）

- ⊕ When purchasing real estates, rich dads like to raise the price, and poor dads like to cut the price.

富爸爸買房子會加價買，窮爸爸買房子會殺價買。（冠軍專欄2）

- ⊕ Rich dads make investments in order to buy opportunity and future prospect, poor dads make investments in order to buy necessities and present benefit.

富爸爸的投資在買機會、買未來。窮爸爸的投資在買東西、買現在。（冠軍專欄2）

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- ⊕ As a boss it doesn't matter which class you belong. If you can hire the first class employees to work for you, your company will certainly have rich money resources.

不管你是第幾流的老闆，只要能聘用第一流的人才為你效力，那麼你的公司就大有錢途了。（冠軍專欄7）

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- ⊕ It is good for you to be smart in learning knowledge. But it is much better for you if you know how to run a factory or a company and hire the best employees to work for you. The reason is quite simple. With your knowledge you can only earn a single payment of salary, while a boss can earn many more times of salaries.

「會唸書」固然是好事，但懂得開公司、開工廠，且能僱用第一流的人才為你效力，才更是好事。因為會唸書只能賺一份薪水，會做老闆的，則可以賺幾十份薪水。（冠軍專欄7）

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- ⊕ Greediness will corrupt one's behavior and smother one's conscience.

貪心會腐化一個人做人的原則，也會泯滅一個人的良心。（冠軍專欄12）

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- ⊕ A greedy man does not understand the common saying: "Suffering losses is a disguise in gaining benefit". People who always chase

after small profit will suffer big losses and those who are not afraid of bearing losses will gain abundant benefit.

貪心的人就是不懂得「吃虧就是佔便宜」的道理，常常貪小便宜的人，往往最後還是吃了大虧，而正相反的是，不怕吃虧的人，反而最後是佔了大便宜。（冠軍專欄12）

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- ⊕ You will never have real happiness, if you should always fight for what you want. If you are not afraid of losses, you will have a peaceful and stable life with the best compensation.

用爭奪的方法，你永遠得不到真正的快樂。用不怕吃虧的方法，你會得到平靜、安穩及最大的回報。（冠軍專欄12）

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- ⊕ Those who can not bear any losses will make more enemies and eventually will suffer big losses. One can never succeed in his business if he makes too many enemies and struggles alone by himself without support from his friends. He is the typical one to suffer big losses.

從來不吃虧的人，往往就是樹敵最多的人，樹敵最多的人往往就是最吃虧的人。在事業中樹敵太多、得不到朋友支持、單打獨鬥的人，他事業不會成功。像這種不肯吃虧的人，最後還是最吃虧。（冠軍專欄12）

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- ⊕ A petty smart man can only see current profit while a wise man can see the truth and eternity. Ordinary people crave for little profit, but suffer big losses. They often make mistakes to care for money more than friendship.

小聰明的人只看到近利，智慧的人看到真理、看到永恆。一般人容易犯貪小失大，近利忘義的錯誤。（冠軍專欄13）

- ⊕ If you do not make self-reflection and still let your old habit and ignorance control you, it is impossible for you to achieve improvement and success.

如果不知反省（反思），仍然讓過去的習慣與無知繼續控制著你，你就不會進步、不會成功。（冠軍專欄14）

- ⊕ If you want to get something, you need to pay first. Sometimes when you want to get something, you should learn to give up another thing first.

得到任何東西都要付出代價。有時候你想得到一件東西，你就得要學習先放棄（割捨）另一件東西。（冠軍專欄14）

- ⊕ Most pressure in human life comes from “trouble with money” and “being too smart”. If people do not have worries and conflicts about money, how peaceful and happy their lives will be.

人類生活中絕大部份的壓力，來自於「錢的煩惱」與「太聰明」。如果人們沒有為錢煩惱或為錢起紛爭，則人類生活應該是會更和平、更快樂。（冠軍專欄16）

- ⊕ We cannot manage our life by depending on “over counter-bid” and “merchandises on sale” which would not ultimately resolve our poverty problem.

我們不可以依賴「殺價」與「買減價品」來過日子，依賴

「殺價」與「買減價品」最終不能解決我們貧窮的問題。（冠軍專欄18）

- ⊕ Saving money can barely make both ends meet; however, only doing your best to make money may improve your living conditions.

省錢只能讓你勉強渡日，唯有努力賺錢才能改善生活。（冠軍專欄18）

- ⊕ Honesty is the basic moral for everybody and also a principle for businessmen.

誠實是做人的基本要求，誠實也是做生意的準則。（冠軍專欄18）

- ⊕ You should be a farsighted man. Never lose your dignity and humble yourself for little money or petty gains.

眼光要看得遠，不要為三斗米折腰。也不在短利、小利面前低頭，失去做人的骨氣。（冠軍專欄18）

- ⊕ “To crave for a little and to lose a lot” is one of the reasons why the poor is still poor.

「貪小失大」是窮人之所以仍在窮的原因之一。（冠軍專欄18）

- ⊕ If a shop offers merchandises with a 20% discount, the original prices must be very unreasonable and impractical.

可以殺價超過20%以上的商店，那個商店的原先訂價一定不實在。（冠軍專欄18）

- ⊕ One who beat the offer too much or made counter-offer too unreasonably became poor dad later. On the contrary, one who bought the house without beating the offer became a rich dad finally.

凡殺價殺得離了譜的人（殺過了頭），後來都成了窮爸爸。反倒是那些不殺價而買到房子的人，後來都成了富爸爸。（冠軍專欄18）

- ⊕ The ultimate aim of beating offers is help the buyer spare some money, and make the business transaction successful. The topmost principle of beating offers is to know when or where to stop, not to hurt each others' feelings and not to let transactions fail.

殺價的最終目的是，使買主不吃虧，交易能成功。殺價的最高原則是，適可而止，不傷感情不讓交易破局。（冠軍專欄18）

- ⊕ You cannot become rich only by beating the prices. However, you can become rich by owing a house. Without buying a house you are automatically giving up the chance of making money. Anybody knows the fact, but not everyone can do so.

僅靠殺價是不能讓你致富的，一定要買到房子才能讓你致富。沒買到房子就等於是自動放棄以後賺到錢的機會，這個道理人人都懂，但是不是人人都做得到。（冠軍專欄18）

- ⊕ Beating the offer must be reasonable. The purpose of beating the prices is to prevent one from suffering losses. But it cannot solve one's problem of poverty. Anyway, one will not be rich through

beating the prices.

買房子殺價，要合情合理。殺價的目的，是要讓你避免吃虧，但它不能解決你的貧窮問題，僅靠殺價是富不了的。（冠軍專欄18）

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- ⊕ To resolve the problem of poverty we should never depend on others' giving, on charity, on buying discount goods, and on beating the prices. All of them are merely measures for emergency, but not for urgent needs. They are temporary expedient measures, but not long-term plan.

解決貧窮的問題，決不能靠施捨、靠救濟、靠買減價品、靠殺價。那些都只是應急而不是救急，那些只是權宜之計，而不是長久之計。（冠軍專欄18）

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- ⊕ Your attitude will affect your habit. Good attitude will bring about good habit. Bad attitude will bring about bad habit.

態度會影響習慣。好的態度會養成好的習慣，壞的態度會養成壞的習慣。（冠軍專欄22）

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- ⊕ Nice habits will help one to be a successful man. Lousy habits will ruin a person.

好的習慣能成就一個人，壞的習慣能摧毀一個人。（冠軍專欄22）

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- ⊕ What is preventing you from being successful, is none other than your lousy habits.

阻礙我們成功的，不是別的什麼原因，只是你的壞習慣而已。（冠軍專欄22）

- ⊕ Besides having an honorable character, decent conduct, and good habit, the most important thing is to avoid making friends with unworthy people.

除了自身要有的好德性、好習慣外，最重要的是不要去結交壞朋友。（冠軍專欄22）

- ⊕ You should be very cautious in choosing your friends. Never make friends with dishonest people; otherwise, you will be in big trouble.

選擇朋友要小心，千萬不要結交壞朋友，否則你的吃虧可大了！（冠軍專欄22）

- ⊕ If you want to have a prosperous business, besides your own efforts and hard work, you need the help and cooperation from a group of true friends.

一個企業的成功，僅靠一個人的努力是不夠的，你需要靠一群益友共同努力合作才行。（冠軍專欄22）

- ⊕ All men are born to make mistakes. People who can correct their mistakes and never let it happen again are sages. People who don't do outrageous things and ungrateful things are decent men. People who don't do regretful things are wise men. People who admit their mistakes and do self-reflection are courageous men.

人非聖賢，孰能無過。但能夠知錯必改，而改後不再犯錯者，必為聖賢。不做傷天害理的事、不做虧心的事即為仁者；不做後悔的事即為智者，能夠認錯自省者即為勇者。（冠軍專欄24）

- ⊕ It is horrible to be tainted with bad habit of wasting money. If you can practice self-control, lots of money can be saved. If we do not understand the significance of practicing economy, we are unable to break away from the bad habit of wasting.

染上浪費的習慣很可怕，只要自我節制，就可以省下許多的錢。如果我們不能體認到節約的重要性，就無法擺脫浪費的惡習。（冠軍專欄31）

- ⊕ If you force yourself to do a job that you don't like everyday, your life will become obscure and dull.

勉強自己，天天去做自己不喜歡做的工作，你的生活將是灰暗無趣的。（冠軍專欄33）

- ⊕ To work for your personal interest, at least you can enjoy happiness and sense of success, although you can't earn much money.

為了興趣去工作，就算你賺不到錢，至少你得到快樂與成就感。（冠軍專欄33）

- ⊕ Make sound use of your wisdom to make money. Be a producer of banknotes, instead of a man being enslaved and dominated by

banknotes.

善用智慧去賺錢，做一個製造鈔票的人，不要去做一個被鈔票奴役使喚的人。（冠軍專欄33）

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- ⊕ It is your merit to have a clear understanding of your demerit. Generally, the reason for one's failure is not due to his lack of merits. It is because he forgets about his demerits.

認清自己的缺點，就是你的優點。人們的失敗，往往不是因為沒有優點，而是忘記了自己的缺點。（冠軍專欄33）

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- ⊕ Usually people know how to use their merits to be successful. As a matter of fact, it is your clear understanding of your demerits that helps you to be successful. Understand your weaknesses, greater reactive help your success.

往往人們只知道運用自己的優點去成功，其實讓你成功的是你認識你自己的缺點，認識自己的缺點，在更大程度上幫助你成功。（冠軍專欄33）

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- ⊕ Because of your clear understanding of your demerits, you can avoid your demerits to make good use of your merits, so that you can succeed.

正是你認清了自己的缺點，你能夠避開你的缺點，善用你的優點，你才會成功。（冠軍專欄33）

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- ⊕ Your professional knowledge and personal efforts account for merely 11% of your success and the remaining 89% will be

decided by the influences and helps from those patrons around you.

專業知識與個人努力只佔你成功的11%，其餘的89%則取決於你周圍貴人對你的影響與幫助。（冠軍專欄34）

⊕ It is not enough to have only one patron in your life. It is most fortunate to have patrons in all walks of life.

人的一生之中，只有一個貴人是不夠的，最好在各行各業之中都有你的貴人，這樣才最為理想。（冠軍專欄34）

⊕ Mentors mean human resources. Human resources are equivalent to money resources. Money resources mean patrons. Patrons are equivalent to wealth. Therefore, mentors are equivalent to the wealth for your success.

益友就等於人脈。人脈就等於錢脈。錢脈就等於貴人。貴人就等於財富。所以益友就等於是幫助你成功的財富。（冠軍專欄34）

⊕ Human resources are established through a long-term scrupulous work. The longer and the more you work, the richer the harvest will be.

人脈是刻意經營得來的，你經營越多越久，你的收獲就越大。（冠軍專欄34）

⊕ The first patron that is a gift from the Heaven. If you have over ten patrons that means you have been working hard to establish

with your own efforts.

第一個貴人可能是上天賜予的，十個以上的貴人則是你自己努力創造出來的。（冠軍專欄34）

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- ⊕ Although you have brilliant talent which is unique and unparalleled in your time, it is still far from enough. If you want to have a successful business, you still need to find someone who can appreciate you and also can promote you to a higher position.

縱有曠世奇才還遠遠不夠，如果你想要有一個成功的事業，你還需要找到賞識你、提拔你的人。（冠軍專欄34）

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- ⊕ The priority of making friends is the quality but not the quantity. Good human resource is the supportive force of success. Poor human resource is the stumbling block that will obstruct you to success.

結交朋友要重質不重量，好的人脈是你成功的助力。壞的朋友則是阻礙你成功的絆腳石。（冠軍專欄34）

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- ⊕ You are too selfish if you only ask others to be your patrons, but never consider that you can be the patron of others.

如果你只求別人是你的貴人，而不想讓你自己也成爲別人的貴人，那你就太自私了。（冠軍專欄34）

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- ⊕ If you intend to conquer the world, you have to conquer yourself first. If you want to conquer yourself, you must build up your virtue first.

你想征服全世界，你就要先征服你自己。你想征服你自己，你就要先建立起你自己的美德。（冠軍專欄34）

- ⊕ Your brain (ideas, words, and actions) is your biggest fortune and possibly also your biggest debt.

你的大腦（思想、言行）是你最大的資產，也可能是你最大的負債。（冠軍專欄35）

- ⊕ Pride, greed, laziness, lying, being reluctant to admit mistakes and not interested in learning etc. are “bad shortcomings and blind spots”. They are like unacceptable debts that will tear you down sooner or later.

驕傲、貪心、懶惰、說謊、不肯認錯、不肯學習等，這些「壞的缺點 / 盲點」就好像是一個「不良負債」，它最後總會拖垮你的。（冠軍專欄35）

- ⊕ Whoever makes good use of time is the time conqueror; whoever makes good use of others' time is the time creator.

善用自己時間的人，就是征服時間的人。會利用別人時間的人，就是創造時間的人。（冠軍專欄36）

- ⊕ Whoever can schedule time, utilize time, manage time, conquer time, and create time is the “King of Time”.

誰能計劃時間、利用時間、管理時間、征服時間、創造時間，誰就是掌控時間的勝利者。（冠軍專欄36）

- ⊕ Each people should cultivate their habit of hard working and physical endurance by taking part in various physical labors conscientiously.

每一個人都要自動自發地透過各種勞動工作，養成自己吃苦耐勞的習慣。（冠軍專欄36）

- ⊕ Laziness doesn't have teeth, but can gobble up your ideal; laziness doesn't have giant club, but can throw down your success.

懶惰雖然沒有牙齒，但可以吞噬人的理想。懶惰雖然沒有巨棒，但可以擊倒一個人的成功。（冠軍專欄36）

- ⊕ Borrowing others' time is a very effective way. It will increase your workable time or in other words, it will extend your life.

「借用別人的時間」這一招非常有效，這一招可以增加你可用的時間，換句話說，也就是等於延長了你自己的生命。（冠軍專欄36）

- ⊕ I have limited time and a limited life. But I can take advantages of others' hands to extend my time as well as my life. This is my secret to success.

我的時間有限，我的生命有限，但我可以利用別人的雙手去延長我的時間、延長我的生命，這就是我成功的祕訣。（冠軍專欄36）

- ⊕ One who can conquer time is a well-off person. One who can create time is a multi-millionaire.

能征服時間的就是小富翁。能創造時間的就是大富翁。（冠軍專欄36）

- ⊕ I would rather visit friends than make friends; or rather have leisure talks with friends than visit friends. As a smart man, you can obtain lots of information from the leisure talks, for instance, motivations, inspirations and business opportunities. You should get hold of these business opportunities because they are your lucky stars in making money.

交友不如訪友，訪友不如閒談。凡是聰明的人，都可以從一般的閒談中得到許多啓發、許多靈感與許多商機。這些靈感或商機，就是你的賺錢機會，這些賺錢的機會你要好好把握住。（冠軍專欄38）

- ⊕ Everyone has his demerits. But we can use our merits to make up our demerits. That's what the old sayings mean: "Diligence can do the best patchwork" and "We shouldn't be proud when we win; we shouldn't be down hearted when we lose".

人人都有缺點，但是我們可以用我們優點去彌補它，這就是勤能補拙、勝不驕敗不餒的意義之所在了。（冠軍專欄40）

- ⊕ Studying humbly may keep you standing at a high position without falling. Being industrious and thrifty may lead you to the road of getting wealthy.

謙卑學習，可以讓你站在高位不至跌倒。勤儉節制，可以幫助你走向成功致富之路。（冠軍專欄41）

- ⊕ If you want to succeed, you should learn from successful people. If you intend to lose, you may join the company of unsuccessful people as you like.

想成功就要向成功的人學習。想失敗就跟失敗的人爲伍。（冠軍專欄41）

- ⊕ Keep a low profile and a lower voice. Don't be so arrogant as if you are higher than anybody else. That's why you won't listen to others' kind advises and can't see you own shortcomings.

姿態低一點、聲音小一點。做人不要趾高氣揚、高高在上，聽不見別人的忠告，也看不見自己的缺點。（冠軍專欄41）

- ⊕ If you want to test someone whether he can be a great man, first of all, you should see whether he knows how to study humbly. If you want to test someone whether he can be a rich dad, first of all, you should see whether he knows how to practice thrift and temperance.

要知道一個人是否能成爲偉人，首先要看他是否懂得謙卑學習。要知道一個人是否能成爲富爸爸，首先要看他是否懂得勤儉、節制。（冠軍專欄41）

- ⊕ Being good is not enough. What I want is to be good and better and ever better. What I am today must be surpass what I was yesterday.

只有好，還不夠，我要做到「好還要再好」。今天的我，要

贏過昨天的我。(冠軍專欄43)

- ⊕ Being proud and self-conceited; craving for leisure life and enjoyments are the roots of evil. They will let you fall down from the peak of your success. Be cautious and cautious!

驕傲、自滿、安逸、享樂是讓人由盛而衰的最大原因。驕傲、自滿、安逸、享受，它會讓你從成功的高峰上跌落下來，所以你要謹慎而行！(冠軍專欄43)

- ⊕ Being capable of making money is not enough. You should know how to keep and take care of your money. First, do not be too greedy. Secondly, don't be wasteful or over spending. The last but not the least never go gambling or speculating in stocks.

會賺錢是不夠的，你還要能守住錢。你不要貪心過度，也不要奢侈浪費，更不要去賭博玩股票。(冠軍專欄54)

- ⊕ If you are still going on seeking comfort and pleasure, being wasteful and living in luxury, you are beginning to go down hill from prosperity to declining. If you are leading a dissipated life without any vigilance and underestimating your opponents, that is the reason for you to turn from strong to weak and finally be defeated.

安逸享受、奢侈浪費就是我們由盛而衰的開始。輕敵放蕩、沒有警戒心，就是我們由強而弱，被人擊敗的原因。(冠軍專欄54)

- ⊕ Disputes should not be sparked off among friends or shareholders because of losing money. They should be good brothers sharing weal and woe.

朋友或股東之間能不為「賠錢」而起爭執的，才是患難與共的好兄弟。（冠軍專欄60）

- ⊕ There are a lot of essential factors involved in a successful business. Among the most important ones are: honesty, sincerity, mutual benefit, cooperation, professional respect and expertise.

成功事業的要素有很多，其中最重要的要素就是誠實、真心、互利、合作、敬業與專業。（冠軍專欄60）

- ⊕ You must strive for but definitely not wait for opportunities. As for business opportunities you have to create by yourself, but not wait for others' donations.

機會是爭取來的，不是等來的。商機是製造出來的，不是別人施捨來的。（冠軍專欄60）

- ⊕ Modestly seeking for advices, humbly asking subordinates for help, and constantly building up human relationship. This is the shortcut for success.

虛心求教、不恥下問、建立人脈，這是成功的捷徑。（冠軍專欄60）

- ⊕ One who is full of self-confidence will always be lucky and smooth in his career. But one who lost self-confidence will never

be successful.

一個充滿自信的人，事業總是一帆風順的。一個失去自信心的人，永遠不會獲得成功。（冠軍專欄64）

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- ⊕ The important characteristics of millionaires are the ambitions of creating fortunes.

成爲百萬富翁與富婆最重要的條件，就是先要有具備創造財富的企圖心。（冠軍專欄65）

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- ⊕ Millionaires not only have a powerful mind of doing business, but also have principles in dealing with people and various matters. Except for a few upstarts and gangsters, most of them rely on their wisdom, hardworking, and morals to start their business. Otherwise they are unable to keep their own fortune. If their fortunes are obtained by means of cheating, stealing or robbery, I believe, their fortunes will soon be used up or they will be sentenced to imprisonment.

百萬富豪不僅有做生意的頭腦，也有做人處事的原則。除了少數的「暴發戶」與「惡勢力」以外，大部份百萬富豪都是靠「智慧、勤奮與道德」起家的，要不然他們也守不住他們的財富。如果他們的財富是「騙來的、偷來的、搶來的」，我相信他們的財富，也會很快地消失掉，因爲他們不是被判刑入獄，就是很快地把錢花光。（冠軍專欄65）

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- ⊕ Making money should be based on honesty and legal means. Therefore, you need not get scared to hear a knock at the door at

midnight.

賺錢要用正當的手段並且要誠實，這樣才能「夜半敲門心不驚」。(冠軍專欄65)

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- ⊕ Be an honest man! Never lie! Don't be mean to others! Don't cheat for money! Don't cheat for affection! If you treat everyone honestly, you can avoid lots of unnecessary trouble. Meanwhile you could save a lot of time and energy, to devote your business and making more money.

做人要誠實，不要說謊，不要算計人，不要騙財、騙感情，只要你對每一個人誠實，你就可免除許多無謂的煩惱，這樣你才能節省許多時間和精力用於賺錢的事業上。(冠軍專欄65)

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- ⊕ While you are making wealth successfully, you have to take care of your health too. If you lose a health body, you will not have the chance to consume your money for entertainment. Therefore, no matter how much wealth you have, it is already meaningless.

在你成功致富的同時，也要注重你的健康。如果你失去健康的身體，那你就沒有機會去消費、去娛樂你的財富，那麼再多財富對你來說，也就沒什麼意義了。(冠軍專欄65)

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- ⊕ Ever since your childhood, you have to study well, fulfill yourself with good natural and moral character. You also have to participate in the activities held by variety of communities or groups and sports competitions. Besides cultivating the special characteristics of a millionaire choose a good spouse and create

a self-fulfilling business and you will be a great boss. This is the successful secret of a millionaire.

從小好好唸書、充實自己，有好品性、好道德。多參加各種社團活動與運動競賽，並培養出百萬富翁的特質，加上選到好的配偶與自創事業做老闆，這些都是百萬富翁成功的祕訣。（冠軍專欄65）

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- ⊕ A” Really Rich Dad” should possess all these qualities, such as health, happiness, wealth, expectations, wisdom, belief, universal love, peace and virtues.

能夠同時擁有健康、快樂、財富、希望、智慧、信仰、大愛、平安與美德的，才算是真正的富爸爸。（冠軍專欄66）

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- ⊕ Do not drink and drive, not drink driving. For the sake of all citizens in this country, the most ideal suggestion is to put one more sentence in the public welfare advertisement: “No gambling! No lottery! No stock speculation!”

喝酒不開車、開車不喝酒。爲了全體國民好，在公益廣告中應該再多加入一句話，「不賭博、不買彩券、不炒股票」，這樣才最爲理想。（冠軍專欄69）

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- ⊕ Greediness and gambling usually start from small amount. So, obviously petty sins will develop to be big sins.

貪與賭博都是從小錢開始的，小惡做多了，就會變成大惡了。（冠軍專欄69）

- ⊕ If you want to get rich, you have to depend on yourself. It is no use to dream of getting “illegal wealth” or “wealth by fluke” or “windfall fortunes”.

發財靠自己的勞力，不要妄想去發「不義之財」、「幸運之財」或「意外之財」。(冠軍專欄70)

- ⊕ If everybody can be contented without greed and fulfill his duty, then we will have a peaceful and harmonious world.

人人能做到知足、不貪、盡本份，則天下太平矣！(冠軍專欄70)

- ⊕ All land and houses have their fair market prices. A person should also has his personal value and social status.

土地房子都有其公平市價，人也應該有其個人身價與社會身價。(冠軍專欄70)

- ⊕ Physical and emotional self-improvement and moral integrity are just as important as money management.

一個人的「修身養性」、「道德操守」與一個人的「理財」是同等重要的。(冠軍專欄70)

- ⊕ An intelligent man has wisdom but doesn't use it to take advantage of others. A shrewd man is always short-changing others for his own profit. An ignorant man does things to hurt others but also harms himself.

「聰明的人」是有智慧、但不佔別人便宜的人。「精明的人」是精於算計別人讓自己獲利的人。「愚昧的人」則是專做損人又不利己的事的人。（冠軍專欄70）

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- ⊕ Take good care of your values and personal worth. It's never too late for self-improvement and financial management. Use your wisdom and invest properly, then you will be able to improve your personal worth.

好好經營自己的身價。修身與理財永不嫌遲，善用智慧與正確投資方法，就有改進自己身價的機會。（冠軍專欄70）

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- ⊕ You must eliminate habits of extravagance and waste, borrowing and owing money. Learn to invest properly and cultivate a high moral standard. Understand that all wealth should be obtained through appropriate means. Add real value to society.

革除奢侈浪費、借錢欠債的壞習慣，學會正確投資的方法，培養自己高尚的道德，一切財富的取得要「取之有道」，讓自己做一個真正對社會有身價的人。（冠軍專欄70）

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- ⊕ Maintain purity of lifestyle, steer clear of lust, and lead a simple life. This is the only way to resist all the temptations of this world, and uphold your moral integrity.

唯有潔身自愛，降低慾望，實行過一個簡單的生活方式，這樣你才能抵抗花花世界的引誘，守住道德操守最後的防線。（冠軍專欄70）

- ⊕ You have the right to say no to poverty, but you don't have the right to steal, rob, murder, kidnap, or embezzle money.

人有拒絕變窮的權利，但沒有偷、搶、盜、殺、拐騙、A錢的權利。（冠軍專欄81）

- ⊕ Stealing small things or taking advantage of others here and there may not be a major crime, but they help breed a criminal habit.

偷雞摸魚、佔些小便宜，雖不是什麼大罪，但是這種行爲卻能養成犯罪的習慣。（冠軍專欄81）

- ⊕ Petty greed can become insatiable. Misdemeanors can turn into felonies. Those who don't know the meaning of money or wealth can end up committing serious crimes due to greed.

從小貪變大貪，從小罪變大罪。不懂得金錢 / 財富意義的人，最後可能會因爲貪財爲非作歹，犯下大錯。（冠軍專欄81）

- ⊕ We must say no to poverty, but also refuse to engage in petty theft and misdemeanor as well as heinous crimes.

我們要拒絕變窮，也要拒絕偷雞摸魚，更要拒絕爲非作歹。（冠軍專欄81）

- ⊕ The worst thing to do is to justify your own illicit actions for the sake of dodging punishment.

把不正當的行爲合理化，以圖減輕自己的刑責，這就是最大的錯誤。（冠軍專欄81）

- ⊕ “Saying no to poverty” means we must use proper, legal channels to amass wealth slowly, and not use illegal means to appropriate dirty money.

「拒絕變窮」是指我們要用正當、合法的管道來聚財，慢慢變富，而不是用非法手段奪得不義之財。（冠軍專欄81）

- ⊕ Everyone has unique strengths and hidden potentials. Once you fully exert your strengths, you will surely overcome poverty. But always take the high road in overcoming poverty, never do it through illicit means.

每一個人都有其特殊的優點，每一個人都有其隱藏的潛能，只要你能發揮出你的能力，相信你一定可以戰勝貧窮。但是戰勝貧窮要走正途，不可走歪門邪道。（冠軍專欄81）

- ⊕ Gambling can make you poor, so don't gamble. Playing stocks can make you poor, so don't play stocks. Engaging in crime can send you to prison, so don't engage in crime.

賭博會讓你變窮，所以不要去賭博。炒股會讓你變窮，所以不要去炒股。做壞事會讓你吃牢飯，所以不要去做壞事。（冠軍專欄81）

- ⊕ Our society is full of criminal activities and traps to lure you in. How to say no to those lures is an important subject to learn. Staying away from criminals and criminal acts is effectively protecting yourself.

社會上的壞事太多，到處存在著陷阱引誘著你去做不法之事。如何學會拒絕引誘是很重要的課題。不沾染壞事情、不去與壞人爲伍就是保護自己。（冠軍專欄81）

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- ⊕ Petty theft and misdemeanors are the beginnings of all serious criminals. If unchecked, these actions will evolve into heinous crimes. Therefore, we must eliminate greed and refuse to engage in petty theft, corruption, and misdemeanors.

偷雞摸魚、爲非作歹，就是做惡的初步動作，如果這些動作不停止，就會變成嚴重的犯行，所以我們一定要除去貪念，拒絕偷雞摸魚，拒絕貪贓枉法，拒絕爲非作歹。（冠軍專欄81）

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- ⊕ No one should engage in illegal activities or make others poor just to gain wealth for themselves. It's immoral to amass wealth for yourself while causing others to become poor and ill.

沒有人可以因爲自己想變富，就可以去做非法的事。也沒有人因爲自己想自己變富，就可以讓別人變窮。只顧自己變富，而不顧他人變窮是不道德的。（冠軍專欄81）

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- ⊕ There's nothing good or bad in money itself, only in where it comes from and where it's going.

錢就是錢，錢的本身並沒有什麼好壞之分，但是錢有善錢與惡錢之分。（冠軍專欄82）

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- ⊕ With the proper and legitimate earned money is good money. With the immoral, illegal, unconscionable evil earned money is

bad money. Use the money to do good thing is good money. Use the money to do bad thing is bad money.

用正當且合法的方法賺來的錢就是善錢。用不道德、不合法、違背良心的方法賺來的錢就是惡錢。把錢用在好事上就是善錢，把錢用在壞事上就是惡錢。（冠軍專欄82）

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- ⊕ The way to avoid failure is to first keep control over one's own greed. Next is to keep control over one's own mouth, eyes, ears, and carelessness.

個人要避免失敗，就要管制自己的貪心，其次就要管制自己的嘴巴、眼睛、耳朵與粗心。（冠軍專欄82）

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- ⊕ Life has many games, if you lost one game, you do not become despondent. You need thoroughly review, turn over goodness. Do good, do successfully after that, take responsibility, correct the mistake is right way to goodness. To take advantage of good money, good thoughts, good behavior to light the rest of life, turn evil money into good money, turn bad behavior into good deeds, it's the only way to make up for your faults.

人一生中有許多局，萬一你其中的一局失敗了，你不要喪志，你要徹底檢討、認真改過、重新向善，在你以後的幾局裡，要把它做得好，做得成功。勇於承擔責任，知錯則改，善莫大焉。要利用善錢、善思想、善行為去光明你的餘生，把惡錢變為善錢，把惡行變為善行，這樣才是你唯一彌補過錯的方法。（冠軍專欄82）

- ⊕ A rich man is often a leader, a brilliant speaker, as well as an efficient manager.

有錢人通常都是領導者，而且是一個成功的演說家與行政主管。（冠軍專欄84）

- ⊕ Sometimes intentional ignorance and taking some necessary losses is the way to survive.

故意裝傻，表面上看起來像似吃虧，實際上，這才是生存之道。（冠軍專欄86）

- ⊕ What appears to be self-defeating action often proves to be wisdom in disguise.

有些故意裝傻的人，表面上看起來他很傻，其實他是很聰明。（冠軍專欄86）

- ⊕ Wise men tend to stay low key, for they value the virtues of modesty and decorum.

明哲保身的方法，就是行事低調不鋪張、做人謙虛有禮。（冠軍專欄86）

- ⊕ The rich should know humility, and be eager to help others where they can; a rich man with virtues is always well-respected.

富而不傲，且樂好助施的人，最令人讚賞。（冠軍專欄86）

- ⊕ Your success is determined by your actions, not your knowledge; by your sincerity and love, not your illusions.

成功是在於行，而不在於懂得道理。成功在於你的真誠與愛心，而不在於你的幻想。（冠軍專欄86）

- ⊕ Do not try to take advantage of everyone around you, for those without friends in a world dominated by rivals can never survive for too long.

精明苛刻，老是打人主意的人，表面上看起來很聰明，其實是自廢武功。當你失去了朋友，樹敵又多，像這樣的人是無法長期得利的。（冠軍專欄86）

- ⊕ There is truth in the saying that the best way to protect your own interests is to be an honest “fool”, understanding that he who is taken advantage of gains in the end.

有人說，保護自己的最好方法，就是誠實，而另一種方法就是裝傻。這等人就是懂得吃虧就是佔便宜的道理了。（冠軍專欄87）

- ⊕ Having good credibility, reputation, and ethics will go a long way towards helping you succeed in any endeavor.

成大事者，必須要有好的信用、好的聲譽、好的操守，這是成功的不二法門。（冠軍專欄90）

- ⊕ Honesty means being honest and accountable to yourself, as well as being honest and accountable towards others.

誠實有兩大涵義：一、是對自己誠實、對自己負責。二、是對別人誠實、對別人負責。（冠軍專欄90）

- ⊕ When applying for a loan, the first thing the bank will check is your credit. If you have a low score, your loan won't be approved.

買房子貸款的時候，銀行首要檢查的是你的信用，如果信用評等的分數過低，銀行是不會借你錢的。（冠軍專欄90）

- ⊕ A man with credibility is a responsible man. Only a person willing to take responsibility for his actions will ever gain credibility.

一個重視信用的人，就是一個負責任的人。只有勇於負責任的人，他才會有信用。（冠軍專欄90）

- ⊕ In order to build your reputation as a man of credibility, you need to know to exercise self-control and start saving money where you can: this is required of any responsible man, and will go a long way towards helping you win over people's trust and respect.

建立信用之前，先要懂得節制與儲蓄。懂得節制與儲蓄，就是對自己負責，像這樣負責任的人，才會得到別人的尊敬。

（冠軍專欄90）

- ⊕ A good credit score always leads to lower interest rates.

要保持良好的信用分數，你才能得到好的利息。（冠軍專欄91）

- ⊕ Doctors who choose their career in medicine only because of the high salary do not hold true to their Hippocratic Oath. Students who choose to go to school only because they wish to earn more money need to double-check their motivation.

只爲了賺錢多而去做醫生的，這樣的醫生，其醫德就有問題。只爲了多賺錢而去唸書，這樣的學生，其動機就有問題。（冠軍專欄92）

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- ⊕ Making money should not be the sole purpose in life, and one should not go to work everyday for the singular reason of earning a salary.

賺錢不是人生唯一的目的，上班工作也不該完全是爲了賺錢。（冠軍專欄92）

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- ⊕ One should always prepare for anything, even the most improbable outcomes. Once you are prepared, you will have no fear for any danger or challenge. Whatever problem lies ahead, you will be well-equipped to handle it with ease.

未雨綢繆，事前要防患於未然，凡事都要有所準備。凡事有準備，你就不會害怕危險與挑戰，就算將來遇到大困難，你也能迎刃而解。（冠軍專欄94）

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- ⊕ Always plan for the worst, and create strategies to deal with the most unlikely scenarios, so you can be ready to handle any challenge. Only then can you enjoy a steady and peaceful life.

不怕一萬，只怕萬一。凡事要做最壞的打算，事前要防患於未然，事後你才有能力從容應對，讓你一生享有平靜安穩。（冠軍專欄94）

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- ⊕ True opportunities only appear to those few who can spot them.

The kind of “opportunity” that everyone can see is too often nothing but a mirage.

機會就是別人看不到的，而你卻看得到，這才叫做機會，如果是人人都看得到的機會，那就不叫做機會了。（冠軍專欄95）

⊕ A calculative mind is an intelligent mind, but being too calculating, unwilling to raise his bid even when needed to, is not the action of a wise investor. Excessive shrewdness can often backfire, causing smart people to make some truly foolish decisions.

會精打細算的人算是聰明的人。會精打細算但又不肯加價的人就算是聰明又小氣的人。聰明又小氣的人，常常會被自己的聰明所誤，那就變成不智慧了。（冠軍專欄95）

⊕ In the arena of finance and investment, having foresight trumps being shrewd because shrewdness minus foresight equals shortsightedness. Shortsighted people will never see the vision, which is why being overly calculative will only get in the way of your financial success.

投資理財除了要有「精打細算」外，更重要的是要有「前瞻性」，如果你太專注於「精打細算」而忽略了「前瞻性」，那麼你就會短視，而短視的人是看不到遠景的。所以說太會「算計」而不肯吃虧的人，是不會發財的。（冠軍專欄95）

⊕ Warren Buffett's success comes from his wisdom and courage to seek opportunities whereas others succumb to fear in face of great

risks.

能在恐懼與危險中尋找機會的人，其智慧與膽識永遠高人一等，這就是股神巴菲特。（冠軍專欄95）

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- ⊕ At times, opportunities are not found, but made. To seize an opportunity is to create one. The better you are at seizing opportunities, the more you'll create for yourself.

有時候機會是創造出來的。把握機會就是創造機會的一種方式，所以說，愈是把握機會就愈是創造機會。（冠軍專欄96）

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- ⊕ How do you master time? Make full use of your time to increase your efficiency. Higher efficiency will create more time for you to make use off. This is the only way to be the master of time.

要作時間的主人。你要充分利用時間，講求效率。利用效率去創造出更多可以利用的時間，你這樣做，才是時間的主人。（冠軍專欄96）

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- ⊕ If your wealth is shrinking as you grow older, you should count yourself as an incompetent investor.

如果你的財富是隨著年齡的增長而愈來愈少，那麼你就是一個不稱職的投資者。（冠軍專欄96）

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- ⊕ The optimal age to be amassing wealth is between 25 and 45 years of age, so don't wait too long or you may wake up one day and find you've wasted your prime years.

最好創造財富的時間是25至45歲，如果起步太晚，那就是在浪費你創造財富的時間。（冠軍專欄96）

- ⊕ Contrary to the common belief that wealth is simply money and coins piled up over the years, wealth is really an accumulation of time well used.

富人的財富是用時間堆起來的。一般人認為，富人的財富是用金錢堆起來的，那是一項嚴重的思維錯誤。（冠軍專欄96）

- ⊕ Knowing how to use time wisely is being the master of your own time. And those who also excel in making use of others' time are bound for success.

懂得利用時間，就是作時間的主人。懂得利用自己時間，又懂得利用他人的時間，這種人早就成功了。（冠軍專欄96）

- ⊕ A successful man never has enough time, so if you're feeling like you've got plenty of free time on your hand, it's safe to say you have been slacking off and wasting your life.

一個成功的人，他的時間一定不夠用。如果你感覺很空閒，你的時間有很多，那麼你一定是一個懶人或廢人。（冠軍專欄96）

- ⊕ The poor do not regard time as a precious commodity. They value money over time—they'll sell their lives to you day after day for as long as you're willing to give them a day's pay.

窮人不覺得時間是寶貝的。他們重視的是金錢而不是時間。

只要你給他一天的工資，他就可以為你賣命工作一天。（冠軍專欄96）

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- ⊕ The rich see how precious time is. They treasure it far more than dollar bills, for they understand how time can easily bring them wealth, which is why the wealthy are often highly efficient managers of their own time.

富人認為時間是寶貝的。他們重視時間勝過金錢。他們知道時間可以換金錢的道理，所以他們就成為善於利用時間的高手。（冠軍專欄96）

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- ⊕ Hard work is indeed pivotal to success, but one may never underestimate the importance of investment timing. The combination of precise timing and a wisely-chosen investment will bring you money effortlessly.

除了自身努力之外，賺錢的時間點也很重要。精準的時間點再加上正確的投資，你的賺錢就變得容易多了。（冠軍專欄96）

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- ⊕ Some say that time is gold. I say that precise timing is worth more than diamond. In other words, perfect timing is more important than time itself.

有人說，時間就是金錢，我說，精準的投資時間點是鑽石。換句話說，「精準的投資時間點」比時間本身更為重要。（冠軍專欄96）

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- ⊕ Whether you're investing in your education, a career, real estate,

or the stock market, you need to know when to act.

不管是投資學問、投資事業、投資房地產、投資股票，你總得要有投資的行動才對。（冠軍專欄96）

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- ⊕ Most people think of total business cost as the combination of payroll, supplies, rent, taxes and other overhead, but rarely include opportunity cost and time to that list. Unbeknown to them, time is the most costly of them all.

一般人計算成本，只考慮到人工、材料、房租、稅金、各項費用等，很少人會想到機會成本與時間成本，其實時間成本是所有成本中最貴的一個。（冠軍專欄96）

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- ⊕ Winners do not fear bad news; they only fear the lack of opportunities. As long as there are opportunities, they will seize them and emerge victorious.

贏家說，我不怕壞消息，我只怕沒有機會，只要給我機會，我一定會贏。（冠軍專欄97）

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- ⊕ The only path from poverty to wealth is paved with rational, decisive and opportune investments.

由窮變富唯一的方法就是你能抓住投資的機會，果敢有行動且主動理性的投資。（冠軍專欄97）

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- ⊕ The 10 keys to become a millionaire: visionary, foresight, courage, tenacity, willingness to work hard, hunger for learning, resourcefulness, the ability to raise capital, the decisiveness

to seize opportunities, and the potential to create your own opportunities.

富豪成功的十大要素：有眼光和遠見、膽識和毅力、勤奮和學習、整合資源的能力、募集資金的能力、把握機會的能力和創造機會的能力。（冠軍專欄97）

⊕ Poverty stems from greed. In other words, greed will lead you to poverty.

「貪者，貧字殼。」換句話說，貧是因貪而起，先有貪後才有貧。（冠軍專欄97）

⊕ Good plans alone are never enough—a goal without execution is nothing but a pipe dream.

光說不做，再好的計劃也都是空洞不實。只有理想沒有行動的人，所有的夢終將成爲泡影。（冠軍專欄97）

⊕ While other buyers hesitate in fear, it is the perfect opportunity for you to buy in. In fact the more people there are sitting around waiting, the more you should invest.

當大家感到恐懼的時候，就是我買入的機會。愈是大家不敢買進的時候，就是我大量買進的時候。（冠軍專欄98）

⊕ Rich Dad always says that making money is easy, while Poor Dad says that making money is hard. The difference between them is Rich Dad will seize an opportunity or create his own, while Poor Dad sits around waiting for an opportunity to come, and still fails

to grab it even when one does come his way.

從富爸爸的角度來看「賺錢很簡單」，從窮爸爸的角度來看「賺錢很困難」。他們之間的區別是，富爸爸是把握機會，窮爸爸是浪費機會；富爸爸創造機會，窮爸爸是等待機會。

（冠軍專欄98）

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- ⊕ Put water into any type of bottle, and it will change its form according to the shape of the container. A man should learn to be like water: flexible, adaptive, ready to cope with any situation.

不論你把水灌入何種形狀的瓶子中，水都可以適應環境。任何瓶子、任何容器，水都可以適應，這就是水的優點，彈性靈活、能伸能屈。人要像水一樣，要能適應各種環境才可以。（冠軍專欄99）

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- ⊕ Practicality means to accept the reality. Flexibility means knowing when to take a step forward and when to step back. Innovation means revolutionizing with change. Breakthrough means breaking the status quo. Growth comes from breaking new ground. Learning comes from education. Self-reflection means to review your mistakes. Eliminating the old means to admit your faults and vow to change. Establishing the new is to welcome new ideas. Tenacity is to never give up. Starting anew is to set out for a new start.

接受事實就是務實。能伸能縮就是彈性。改革求變就是創新。打破現狀就是突破。開創新局就是發展。進修求進步就

是學習。反思己過就是自省。認錯悔改就是除舊。接受新思想就是佈新。忍耐不放棄就是堅持。重新來過就是再出發。

(冠軍專欄100)

⊕ People should prepare themselves for countless setbacks throughout their lives. As long as you stay positive, external pressures will only drive you to grow and to better yourself.

每一個人要有心理準備，遇到挫折是一輩子常有的事，但是你要正面去看待這個問題，因為外來的壓力，正是促成一個人繼續成長最好的原動力。(冠軍專欄101)

⊕ There will be no success without failures, but don't make the same mistake twice. Repeated failures of a similar nature means you have not learned from your failures.

沒有失敗就沒有成功，問題是你不可以有相同的失敗。如果你有重覆又相同的失敗，那就表示你沒有真正的做到認錯、悔改。(冠軍專欄101)

⊕ No one can live a life without the pressure of failure; the important thing is for you to be prepared so that you won't lose hope and self-confidence over minor setbacks.

人生不會一直平順，最重要的是你要具備有抵抗壓力的心理素質，這樣你才可避免在挫折中灰心喪膽。(冠軍專欄101)

⊕ A man can obtain wealth, but must never be enslaved by it. People whose only goal is the pursuit of wealth should not count

themselves as truly successful.

人可以創造財富，但不可做財富的奴隸。只追求錢財的人，不算是真正成功的人。（冠軍專欄101）

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- ⊕ Pain and suffering is the best education anyone can receive, for a man who has not suffered through toils and struggles can never find success.

苦難是最好的社會大學，不經過苦難磨練的人，是不會成功的。（冠軍專欄101）

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- ⊕ Knowledge is power, and confidence is your strength. Knowledge can save your life, where confidence can help you survive the foulest trials. Hard work brings you closer to your goal, and persistence ensures that you accomplish great things you set your eyes on.

知識即力量。信心即力量。知識可以救你一命，信心可以讓你渡過險惡環境。努力可以使你達到目標，毅力可以使你完成偉大的事業。（冠軍專欄103）

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- ⊕ If you think that it was easy for others to make money, you're being deceived by appearances. Do you realize that it takes knowledge, wisdom, resilience, confidence, and hard work for the successful to accomplish what they did?

看別人賺錢容易，但你看到的只是表面，你有看到他們背後擁有的知識、智慧、毅力、信心與努力嗎？（冠軍專欄103）

- ⊕ Confidence is like a magic pill, and knowledge breeds confidence. Success is like the savings in the bank account of your life: you make a deposit of knowledge, hard work, confidence, and investments when you're still in your youth, so that when you're older, you can make a withdrawal of success, happiness, joy, and glory.

「信心是成功的特效藥。」也有人說：「知識是信心的特效藥。」成功就好比是存在銀行裡的帳戶，你下半輩子提領出來的成功、快樂、享受與榮耀，都是你上半輩子存進去的知識、努力、信心與投資。（冠軍專欄103）

- ⊕ Having competition is never a problem. The only problem is when you're not competitive enough. As long as you work harder than others, and are more capable, you won't have any fear for competitions.

沒有競爭的問題，只有你比不過別人的問題。只要你比別人努力、比別人強，你就不會害怕競爭。（冠軍專欄104）

- ⊕ You can only earn so much working on your own, for both your time and the amount of work you can do are limited. When you hire people, you are effectively using their time and energy to create wealth with only minor investments on your part—such is the advantage of being investors and business owners.

不能僅靠自己的雙手賺錢，不能僅靠自己的時間賺錢，因為你的雙手與時間都是有限的。想賺更多的錢，你就要借用他

人的雙手與時間，花些小代價，僱用他人爲你創造財富，這就是投資與創業。（冠軍專欄104）

- ⊕ Life is more valuable than money. A fulfilled person will not be easily troubled by material gains and losses. Only an empty soul craves wealth at all cost.

生命比金錢更重要。心靈豐富的人，對於得失、金錢、財富，會看得很淡薄，只有心靈貧乏的人，才會盲目地追求金錢。（冠軍專欄104）

- ⊕ One never gets too old to learn. Learning brings you knowledge, allowing you to gain invaluable experience to enrich yourself. No matter your age, learning enables you to better yourself and acquire new skills.

活到老，學到老。學習可以增長知識，經驗可以增長見聞。不管你有多老，學習都可使你進步，增加才智。（冠軍專欄105）

- ⊕ All skills and techniques are acquired. Learn from others where you can; don't try to reinvent the wheel. Be open to receiving advice and feedback rather than pondering in isolation.

凡技術、技巧、技能、技藝都是靠學習得來的。拜師學藝，勝過閉門造車，廣納建言，勝過獨自思考。（冠軍專欄105）

- ⊕ Opportunities are always reserved for the educated few. The more you know, the more opportunities will come your way.

機會永遠是留給受過教育的人，你懂得愈多，你的機會就愈

大。(冠軍專欄105)

- ⊕ You must first and foremost manage your investments risks to avoid suffering grave losses. Protecting your assets is the most important aspect of investing.

你必須嚴格控制風險，把投資風險擺在第一位，以防止損失，保護財產安全是投資中最重要的課題。(冠軍專欄108)

- ⊕ A man must always have an ace up his sleeve just in case, for whoever does will likely come out on top in the end.

人要保留一份實力，以備不時之需。誰有備份的力量，誰就是王。(冠軍專欄109)

- ⊕ Whoever has the ace up his sleeve will be the victor—the ace being a person's cash savings. In harsh economic times, whoever holds the cash is king.

誰有備份的力量，誰就是王。這裡所說的備份力量就是指你的現金存款。因應經濟不景氣，誰握有現金，誰就是王。(冠軍專欄109)

- ⊕ A man with no pressure tends to slack off. We must see pressure as a source of motivation, and transform it into a driving force. Those who can withstand pressure become motivated instead, and become stronger for it.

人沒有壓力，就會懶散。我們要視壓力為一種動力的來源，變壓力為動力。不被壓力打倒，就能取得動能。能夠抵抗壓

力的人，就是強者。（冠軍專欄109）

- ⊕ Crisis is but a type of opportunity. The wise always see opportunities in times of crisis and amidst challenges, and always manage to carve out a path through adversity.

危機就是轉機。能夠在危機中找到機會，能夠視挑戰為機遇，能夠在困境中找到活路的人，就是智者。（冠軍專欄109）

- ⊕ You should constantly strive to hone your skills while learning a wide variety of new knowledge to prepare for any unforeseen circumstances. These skills and knowledge will surely come in handy when changing careers or starting a new business. Hence, “he with strength in reserve is king.”

平時不斷虛心學習，努力求精進，且要學得多樣化技能 / 技藝，儲備知識以備不時之需。具有多樣化才能與知識，在轉業或創業時就能派上用場，所以說：「剩者為王。」（冠軍專欄109）

- ⊕ If you have money, education, and knowledge, you can easily get through the tough times. The savings, education, and knowledge is accumulated through years of hard work. Hence, “he with strength in reserve is king.”

面對困境，如果你有錢（積蓄）、有學問、有知識，你就可順利渡過難關。這些學問、知識、積蓄，就是你平時努力的結果，所以說：「剩者為王。」（冠軍專欄109）

- ⊕ Life is more than just a single battle. Throughout your lifetime, you are bound to face more than one battle; therefore you must equip yourself with all kinds of weapons to give your best fight. To be a winner, you must ready yourself for any challenge.

人生不會只有一場戰爭，你也不可能一輩子只打一場戰爭，所以你要事前準備好各式各樣的戰鬥技巧與裝備，才能把仗打得漂亮，你要想成爲贏家，就要事前準備好各種的挑戰。

(冠軍專欄109)

- ⊕ Natural catastrophes aside, the greatest crisis a modern man may have to face would be financial recessions. Once a man's income becomes unstable, tragedies may arise. If we are unprepared, without any savings, we may not survive these harsh scenarios.

除了天災人禍之外，現代人面臨的最大危機是經濟災難，一旦收入減少，財務周轉不靈，就會逼人走上絕路。若是我們事前沒有準備，沒有儲蓄，那就很難渡過難關。(冠軍專欄109)

- ⊕ The years between 2010 and 2014 are the perfect window to make a fortune. Hope you can seize this opportunity and take action to invest. You would not only be creating wealth for yourself, but also benefit the society at large.

2010年至2014年，是未來五年內創造財運最好的機會，希望你能把握住這次機會，拿出實際的投資行動來，讓自己得利，讓社會蒙福。(冠軍專欄110)

- ⊕ Everyone knows that hope lives in tomorrow land. Yet the question is: How far away is your tomorrow? If you work hard, tomorrow is only 24 hours away. If you don't, then tomorrow may not come until the day you die.

我們都知道，希望在明天，但是我們要問的是，明天離你還有多遠？只要你奮發努力，明天就是在二十四小時之後，如果你不努力，明天就是在你踏入墳墓的那一天。（冠軍專欄111）

- ⊕ A house built on top of a sand dune is bound to come tumbling down. By the same token, an investment that stemmed from greed is bound to fail.

蓋在沙土上的房屋是會垮的，同樣的道理，建立在貪婪上的投資也是會失敗的。（冠軍專欄112）

- ⊕ It's easy to cheat you out of all your cash—just promise you a 20% annual return on your investment.

只要有人能答應給你20%的年報酬率，就可把你所有的現金騙光光。（冠軍專欄112）

- ⊕ Any high-yield investment comes with great risk. If all you focus on is the potential for high returns but ignore the risk factors, then you will fall prey to your own greed.

投資在高報酬的地方其風險一定大，如果你只專注在高報酬的甜頭上，而忽略掉風險因素，那你就是上了貪心的當。（冠軍專欄112）

- ⊕ Your thoughts determine your success, but it's your self-discipline that keeps you from failing.

腦袋決定成功，自我節制決定不敗。（冠軍專欄113）

- ⊕ Wealth can be built up over time, but also wasted away overnight; it can be spent, given and inherited. What is never transferable is the wisdom that enables a person to obtain wealth, for it can only be gained with studies and experience: something one can never hope to get through inheritance.

財富可以累積，可以散盡，也可以花費、轉讓、饋贈和繼承，可是創造財富的智慧卻永遠不可轉讓，它只能是學習而來，而不可靠遺傳而來。（冠軍專欄114）

- ⊕ A man isn't truly financially able if he can't pass his financial knowledge down to his children and grandchildren.

如果第一代會理財，而他的第二、第三代不會理財，那麼對第一代的人來說，那是假的會理財。（冠軍專欄114）

- ⊕ Having a useful skill is better than having millionaire parents. Contrary to conventional belief, the said skill isn't for a specific livelihood; it's referring to the wisdom for creating wealth. Can you grasp the significance of it?

俗語說：「一技之長，勝過萬貫家產。」但這個一技之長，不是指謀生的技巧或技藝，而是指創造財富的智慧。這一點與傳統的觀念有些不同，你能接受嗎？（冠軍專欄114）

- ⊕ Pay attention to your primary objective, and do not be distracted by anything else. Without a target, you can't achieve anything.

要專注於你的主要目標，不要讓你的目標輕易被其他事務所分散掉 / 取代掉，沒有一個固定專一的目標，你將會一事無成。（冠軍專欄115）

- ⊕ Why is it that after all the effort you put in you haven't really accomplished anything of note? That is because you did not have a goal, and thus your hard work were in vain.

爲什麼我們在忙忙碌碌之後，我們的成就不那麼大？其中最大的原因，就是因爲我們沒有目標地瞎忙，又瞎又盲，所以一事無成。（冠軍專欄115）

- ⊕ Generally speaking, the busiest amongst us are often also the most incompetent. People who feel they have to do everything by themselves will never get much done even if they keep working themselves to exhaustion. They are being foolish, not knowing how to delegate work and effectively use other people's talent.

一般說來，越忙的人越是低能。凡事都得自己親自處理不可的人，就算他整天忙到累死，也不會有成績，他的辛苦、他的忙碌都是自找的，那只說明他是一個不知分工授權、不知人善用的人。（冠軍專欄115）

- ⊕ Executives love golf because it's a sport that focuses on a single goal, despite the other elements such as the topography of the course and the effects of the wind. As golf experts would say, it's

not a question of how hard can you hit, but rather how accurate is your aim.

高爾夫球是一種運動，它之所以被大老闆喜歡，就是它要訓練你專注目標。不管地形如何、風向如何，你的目標就只是那個小小的洞。專家說：不管你擊球的力道有多大，你都要瞄準方向。（冠軍專欄115）

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- ⊕ Hard work without a goal is ultimately pointless. Ascertain your direction in life; otherwise all the effort you put in will only be in vain.

沒有目標，再多的努力也沒用。沒有訂定好努力的方向，再多的辛苦也是枉然。（冠軍專欄115）

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- ⊕ High risk investments are bound to wind up in failure.

高風險的投資就等於是失敗的投資。（冠軍專欄115）

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- ⊕ Short-sighted opportunists will never be able to see long-term benefits. A good deal to them only means small price cuts.

短視的投機客是永遠看不到長期收益的，在他們眼中的物超所值只是些小利小惠。（冠軍專欄116）

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- ⊕ The rich would never go around telling everyone how they make their fortune, but rather stay low-key about it.

賺大錢的人，總是不會大鳴大放地宣布他是怎麼賺錢的，他們賺錢的行動總是在靜悄悄地進行著。（冠軍專欄116）

- ⊕ Without greed there's no motivation. But if you're overtaken by greed, you're unlikely to ever make anything good of yourself. Therefore, greed must be restrained and kept under control. The only thing you need to really watch out for after you've become successful are greed and lust.

沒貪就沒有動力，但如果貪心過了頭就不易成大事。所以貪心必須要有節制與分寸，「戒貪、戒色」就是在你成功之後，避免衰敗唯一需要注意的事項了。（冠軍專欄116）

- ⊕ Whether you're building a career or running a business, it will require lots of stamina and your undivided attention, which you will have a hard time maintaining unless you find great joy in what you do.

賺錢和經營事業需要有充沛的精力與過人的專注，除非你享有極大的樂趣，否則你就不可能產生或維持這種精力或專注。（冠軍專欄119）

- ⊕ To be successful in your career, your primary goal should be to make money. If your main concern is to have a good time, your lack of motivation and focus will compromise your ability to make money and sabotage your career.

做事業，唯有把賺錢的目標放在第一位，你才會把事業做好。如果你把享樂放在第一位，你就會分心不積極，以致於不能專心在賺錢的這件事上，這樣你就不會把事業做好。（冠軍專欄119）

- ⊕ When you're still struggling to make a living, making money is more important than enjoying yourself at work. However, when you've already found a certain level of financial success, being happy with your career path should begin to take priority.

在你還沒有發達之前，賺錢的目標比工作的樂趣更重要。在你發達之後，工作的樂趣就比賺錢重要了。（冠軍專欄119）

- ⊕ Those who are easily agitated and prone to panic do not make good investors. If you can clear your mind, find composure, and remain unfazed in times of change and uncertainty, then you may count yourself a decent investor.

浮躁易怒、情緒不安定的人不適合做投資。要提高修養，安靜自己。禁得起盈虧考驗，看破世局變化，常常保持平靜安穩，這樣的人才適合做投資。（冠軍專欄123）

- ⊕ Investment must be guided by reason requiring careful planning, detailed strategies, a clear goal, ample preparation, and strict discipline. Investment is not a game of brute force, for the lack of reason often results in irreparable mistakes.

投資要理性、要有計劃、有謀略、有目標、有實力、有準備、有節制。投資不可衝動莽撞，失去理性，以致於犯下無可彌補的錯誤。（冠軍專欄123）

- ⊕ Never pretend to know everything about what lies beyond your expertise. For a business you are unfamiliar with, you should humble yourself to consult experts in that field. Don't let your

pride in your own intellect be your own downfall.

隔行如隔山。對自己不懂的事業，最好還是要不恥下問，虛心求教專家比較好，免得聰明反被聰明誤。（冠軍專欄123）

⊕ Staying at a job should be a matter of the heart, not a matter of salary.

上班族去上班，必須出於「心」甘情願，而非出於「薪」甘情願。（冠軍專欄127）

⊕ You need to know the most fundamental principle of being a proper person which is to be honest and respectful to yourself and others.

學習對自己誠實、學習對他人誠實，學習尊重自己、學習尊重他人，這是最基本的做人原則。（冠軍專欄127）

⊕ Hardship is the shortcut to victory. A mountain trail leads to the main road. All great empires were built with blood and tears. Gold takes firing and heavy pounding to bring out its shine. As with all things in life, our success will come after facing many trials and tribulations.

患難是勝利的捷徑。山路之後，就是大路。一切偉大的事業，都有血淚的痕跡。發光的金子必須經過煉燒、再加上重重的錘打。我們的成功也必須經過錘煉，才能換來。（冠軍專欄127）





理財—又快又猛的生財之道



⊕ I always feel frustrated to see that most people are still struggling to make both ends meet. Why don't you accept new ideas and knowledge, learn how to make investment and manage your financial matters, and take corresponding practical actions? You may think that I am being too grouchy. But I would rather make you upset than let you live a poverty-stricken life.

我看多數人仍活在缺錢的煩惱中就很自責，爲什麼你們不肯接受新觀念、新知識，學好投資理財，並且有具體的實踐行動呢？我嘮叨、我多嘴（語重心長）讓你覺得厭煩，但我寧可讓你生氣，我也不要害你一輩子沒有錢。（冠軍專欄1）

⊕ A man who is capable in making or saving money is not really a rich father. A qualified rich father should be specialized not only in making and saving money but also in investment and financial management.

會賺錢的人不一定是富爸爸，會節約儲蓄的人也不一定是富爸爸。只有會賺錢、會儲蓄且又懂得投資理財的人，將來才可能會成爲富爸爸。（冠軍專欄1）

⊕ If you want to be rich, learn from those who are rich; if you want to be successful, learn from those who are successful. But do not pick up easy and trifle things to learn. You should try your best to grab the complete substantial and solid skills from them.

想發財就要跟發財的人學。想成功就要跟成功的人學。但是千萬別只學到皮毛，而是要學會全套本領才好。（冠軍專欄1）

- ⊕ If you keep on saving and investing as long as you can, money will automatically flow into your pocket.

只要不斷重複儲蓄與投資的工作，持之以恆，錢自然會跑到你的口袋裡。（冠軍專欄1）

- ⊕ It is amazing that money can make money, money can save money, money can reproduce money, and together with the compound interest the profit will be shockingly high.

錢滾錢、錢賺錢、錢養錢、錢生錢，複利累積起來是非常驚人的。（冠軍專欄1）

- ⊕ People who know how to use time effectively are already halfway to success. Time will take care of the other half. Those who understood this rule and acted upon it have already become rich fathers.

會利用時間的人，已經成功了一半，剩下的一半就交給時間去完成，凡懂得這個道理並確實去執行的人，早早都已成爲了富爸爸。（冠軍專欄1）

- ⊕ Smart people know how to use time to make money because time is money. They know how to make use of “Time Zone” to make money. Therefore, they are one hundred times smarter than those who only know how to waste time and thousand times smarter than those who always say, “I should have known”

聰明的人會利用時間去創造財富，時間就是金錢，利用「時

間差」來賺錢的人，要比只知道浪費時間的人聰明一百倍，更要比常說「早知道」的人聰明一千倍。（冠軍專欄3）

- ⊕ To grow rich by investments is not an empty theory. It is the outcome of your daily practice. If you wish to be a rich man, take actions right away. Learn from the successful people with all your heart, so that you won't regret ten years later and say, "I should have known" again.

投資致富不是一個「空洞的理論」，而是每天實際「行動」的結果，想致富就得立即有所「行動」，多與成功的人學習，不要等到十年以後才後悔地說「早知道……」（冠軍專欄3）

- ⊕ If you want to grow rich, you must depend on yourself to fulfill your dream. If you expect to have help from the Heaven, your ancestors or someone else, you are not a true man.

發財的夢要自己圓，靠人、靠天、靠祖先，都不是英雄好漢。（冠軍專欄4）

- ⊕ You need to work hard step by step to build up your fortune. Never take short cuts, follow illegal paths and do anything ungrateful.

發財靠自己，要一步一步慢慢地建立起來，絕不可以走捷徑、絕不可以走旁門左道、也絕不可以忘恩負義。（冠軍專欄4）

- ⊕ Bookkeeping is the first step to manage finance. If you wish to be a rich dad, you must learn bookkeeping, accounting principles, and financial management.

記帳是理財的第一步。要想成為富爸爸，你就要先學會記帳、學會會計、學會財務管理。（冠軍專欄5）

- ⊕ If you know bookkeeping, you will control your spending and budget, so that you will never be a credit card debtor.

如果你懂得記帳，你就懂得節制，這樣你就不會成為卡債族。（冠軍專欄5）

- ⊕ If you keep doing bookkeeping everyday, you will manage your money efficiently, so that you don't need to find any excuses for being poor.

每天記帳，有效地管理金錢，這樣做可以幫助你去除一切貧窮的藉口。（冠軍專欄5）

- ⊕ Positive investment can earn net income, while negative investment cannot.

能創造淨收入的就是良性投資，反之，不能創造淨收入的就是惡性投資。（冠軍專欄5）

- ⊕ Good investments can generate passive income, while bad investments cannot.

能創造被動收入的就是好投資，反之，則是不好的投資。（冠

軍專欄5)

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- ⊕ It is very important for you to learn and check your financial statements from time to time because it will decide whether you will win or lose in your investment. So, never neglect checking your financial statements.

能看得懂財務報表，對於投資成敗有決定性的影響。要養成隨時查看自己財務報表的習慣，查看財務報表的工作絕對不要掉以輕心。（冠軍專欄5）

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- ⊕ There are no absolutely secure investments, only comparatively secure ones. If you can reduce the risks of an investment as low as possible, it will be the most secure investment.

沒有絕對安全的投資，只有相對安全的投資，只要你能把投資風險降到最低，這就是最安全的投資。（冠軍專欄6）

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- ⊕ To recognize the properties of different investment tools is the first step to avoid failures in investment.

熟悉各種投資工具的特性，這是避免投資失敗的第一個步驟。（冠軍專欄6）

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- ⊕ To identify the qualities and risks of investment tools can prevent you from making mistakes.

認清楚投資工具的好壞與風險，這樣才能夠保護你遠離犯錯。（冠軍專欄6）

- ⊕ The purpose of making investment is to let you enjoy making money, not to suffer the misery of losing money.

投資的目的是要你享受賺錢的快樂，而不是要你去承受賠錢的痛苦。（冠軍專欄6）

- ⊕ Good investments will help you make money; inappropriate investments will let you lose money.

好的投資會讓你賺到錢，不適當的投資反而會讓你賠到錢。（冠軍專欄6）

- ⊕ Before you make any investments, you must investigate the advantages and risks of stocks, option, mutual-fund, bonds and real estates.

投資前，你必須認清楚股票、選擇權、共同基金、債券、房地產的優點與風險，然後才去投資。（冠軍專欄6）

- ⊕ Poor people can't get rid of their poverty only by saving money. But they can get rich by making good investments.

僅靠儲蓄不能讓窮人翻身，想要致富還是要靠正確的投資才能達成。（冠軍專欄6）

- ⊕ You can barely make both ends meet by working with your hands. If you want to make big money, you must depend on your wisdom and investments, instead of your two hands. Investment is the only way to make money be your slaves.

用兩隻手賺錢，最多只能糊口。如果想賺大錢，絕對不可以僅靠雙手，而是要靠智慧與投資。要讓錢成爲你的奴隸，唯一的方法就是做好投資。（冠軍專欄6）

⊕ Without making investments, money can't reproduce itself. Therefore, to grow rich must rely on investments.

不投資就不可能有「錢生錢」的事發生。想要發財致富，一定要靠投資。（冠軍專欄6）

⊕ Ordinary people are afraid of making investments just because they are lack of financial knowledge. So, the more financial knowledge they learn, the more confident and courageous they will be in their investments.

一般人害怕投資是因爲他缺乏足夠的財經知識，財經知識愈豐富的人，就愈敢於投資。（冠軍專欄6）

⊕ “Investment” will certainly make profits. It is like a log drifting in the sea. No matter how stormy the weather is, it will keep floating on the surface making the profit. “Speculation” is like an ironclad boat. When weather is calm, it will float on the surface making the profit, but when weather is stormy; it will sink to the bottom and will never return to the surface again.

「投資」就像汪洋中的浮木，不管狂風巨浪它永遠能浮出水面，因此而獲利。「投機」就像汪洋中的鐵殼船，風平浪靜時它浮在水面上獲利，狂風巨浪時它沈入水底，永遠無法翻身。（冠軍專欄6）

- ⊕ Common people do not quite understand the difference between investment and speculation. That is the reason for their investment failures.

一般人投資失敗的原因，就是因為他沒搞清楚「投資」與「投機」是不同的。（冠軍專欄6）

- ⊕ To make investments doesn't need a lot of money. It is not true that only rich people are qualified to make investments. As a matter of fact, poor people need to make investments more urgently than rich people. The sooner they take actions, the earlier they can be successful.

投資不需要很多錢。絕對不要以為有錢才可以取得投資的資格。事實上，越是貧窮的人，越需要有投資的行動，越早行動，就越早成功。（冠軍專欄6）

- ⊕ The purpose of investments is to upgrade your living standard, not to make your life miserable. So, never be afraid of making investments. In fact, if one has no intention to make investments, there is no way for him to improve the quality of his life.

投資的目的是要提升你的生活水準，而不是要讓你的生活變得更糟。千萬不要害怕投資，事實上不去投資的人，他的生活品質才無法改善。（冠軍專欄6）

- ⊕ Once you participate in an investment, you have to face risks. It is impossible to avoid risks, but you can control the risk, reduce your loss.

只要你參與投資，你就要面對風險，任誰也躲不掉風險，但至少你可以控制它。（冠軍專欄6）

- ⊕ If you follow the steps of others blindly, you are letting them control your fate. Once they make mistakes and collapse, you are doomed to failure, too. These are so-called risky investors.

盲目跟著別人的腳步走，就是將自己的命運交給了別人，一旦他們出了差錯，你也就跟著出了差錯，像這樣的投資人是很危險的。（冠軍專欄6）

- ⊕ Failures in investment are not due to “bad luck” only. Mostly, it is because the investors do not equip themselves with enough professional knowledge before making investments.

很多投資失敗的原因，往往不是因為運氣不好，而是投資前沒有好好地做好功課。（冠軍專欄6）

- ⊕ Do not save your money in the bank; however, you can take advantage of the money you borrow from the bank to buy bank stocks. In doing so, you are really a very smart guy.

不要把錢存銀行。而是要利用向銀行借來的錢，去買銀行的股票，這樣才是聰明。（冠軍專欄6）

- ⊕ Don't be a bank saving account customer. Be a banker yourself.

不要做銀行的存款戶，而是要去做銀行的股東老闆。（冠軍專欄6）

- ⊕ The biggest risk in an investment is none other than your greedy heart. If you cannot get rid of the greediness from your heart, you will never feel secure.

投資中最大的風險，就是自己心中的貪婪。如果你不能除去心中的貪婪，你就不會感覺到安全。（冠軍專欄6）

- ⊕ If you do not have a thorough understanding of your investment conditions and cannot find the profitable tools either, it will be very difficult for you to make money.

如果不了解自己的投資條件，也找不到致勝的工具，那你就很難賺到錢。（冠軍專欄6）

- ⊕ Before you make any investments, it is extremely important for you to ask for advice from experts, so that you might avoid investment failures.

投資前向專家請益非常重要，這樣可避免投資失敗。（冠軍專欄6）

- ⊕ Do not drift along with the current trend, and lose your direction. The tools of investment which are suitable to others might not be applicable to you. You have to make efforts to learn by yourself.

不要隨波逐流，不要迷失自己。適合別人的投資工具不一定適合你。哪一種投資工具適合你，你要自己下功夫去學習。（冠軍專欄6）

- ⊕ Actually, it is pretty easy to make money, if you can find the

correct ways and means, choose the right people and do the right things. Making money will become quite easy.

賺錢其實很容易，只要你找對方法、找對人、做對事（有具體行動），賺錢真的變得很容易。（冠軍專欄6）

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- ⊕ If you do frequent research on different kinds of investment tools and learn sufficient financial knowledge, you will not be afraid of making investments any more.

勤作各種投資工具的研究，當你有了充分的財經知識之後，你就不再害怕投資了。（冠軍專欄6）

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- ⊕ Money will not enable you to become wealthy. Only successful investments can make you rich.

錢不會讓你變為富有，只有成功的投資才會使你變為富有。（冠軍專欄6）

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- ⊕ If you set up your passive income (income from investments) as early as possible, you do not have to worry that you will fire by others.

提早建立起被動收入（投資收入），你就不怕他人會隨時解僱你。（冠軍專欄9）

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- ⊕ The gap between rich dads and poor dads is always the problem about financial management. Besides this, it is still about financial management.

富爸爸與窮爸爸之間的代溝問題，除了理財以外，還是理財。（冠軍專欄10）

- ⊕ You had better to look for a master worker than an apprentice and a specialist than an amateur. A good teacher can bring you to the paradise. A bad friend will let you live in poverty all your life.

找徒弟不如找師傅，找業餘不如找專家。找個好老師可以帶你上天堂，交個壞朋友可以讓你一貧如洗，窮一輩子。（冠軍專欄13）

- ⊕ Usually “poor people” does not mean that they have no money. People who do not admit and repent their mistakes, and people who have no reminiscence, no self-reflection, no logic senses, no attempts for success are real poor people.

貧窮的人，不是指沒金錢的人，而是指不知悔改、不懂認錯的人。沒有悔意、不懂反省、沒有企圖心、不懂投資理財的人，才會是窮人。（冠軍專欄14）

- ⊕ Beating down the prices is to prevent from suffering losses. But, it cannot resolve your poverty problem.

殺價的目的是叫你避免吃虧，但是它不能解決你的貧窮問題。（冠軍專欄14）

- ⊕ If you are smart in making money, but unable to manage it. Your wealth will be accumulated very slowly or will not be accumulated at all.

會理財比會賺錢更重要。若你只會賺錢不會理財，那你的財富就會累積得比較慢，或者根本就累積不起來。（冠軍專欄16）

- ⊕ If you want to reverse your bad fortune tendency, start to take actions in investments.

如果想要翻轉你的壞運勢，你就要從投資的行動開始。（冠軍專欄21）

- ⊕ If you can make full use of the power from the financial leverage, you will increase the rate of your reward tremendously.

善用財務槓桿所產生的力量，才能提高你的投資回報率。（冠軍專欄21）

- ⊕ Only when you really master the skills in financial management, you can become rich. Without the skills you'll never be a qualified rich man even though you have a lot of working income.

學會理財之後，你才能致富，如果不會理財，就算你有工作收入，也不能成為真正的富翁。（冠軍專欄21）

- ⊕ The millionaires of today are no more remarkable rich people. If you are satisfied with being a millionaire, you are lagging behind the time.

現在的百萬富翁，已算不得什麼了不起的富人，如果你以此為滿足的話，你就是退步了。（冠軍專欄21）

- ⊕ Every small investment is a step toward success. Every action of

investment, large or small, will accelerate your steps to success.

每一個小的投資，都是走向成功的一個階梯。每一個大大小小的投資行動，都會讓你更接近成功。（冠軍專欄21）

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- ⊕ It is the wisdom of every investor to have a clear understanding of the current trend.

認清大勢之所趨，是每一個投資者必須要有的智慧。（冠軍專欄21）

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- ⊕ It is absolutely insensible to confront the general trend. It is like knocking an egg on a rock. That will only bring trouble upon yourself.

與趨勢對抗極為不智，用雞蛋碰石頭，自找苦吃。（冠軍專欄21）

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- ⊕ To build up your luck in fortune, you must begin with the action of investment, without of which all investments are like day dreaming.

營造財運是從投資的行動開始，沒有行動的投資，那都是在做白日夢。（冠軍專欄21）

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- ⊕ When you join any investment in reality, you will have various experiences. You will have sunny days or raining days, sweetness or bitterness, and happiness or sadness.

實際地參與投資，你才會品嚐到投資中的酸甜苦辣。（冠軍專欄21）

- ⊕ If you want to be an indefatigable giant in investment and financial management, you should learn experiences and precious lessons from you losses or failures.

要想在投資理財中成爲不倒的巨人，你必須從賠錢的經驗中，獲取寶貴的教訓。（冠軍專欄21）

- ⊕ The money itself can't help you to become rich. You should learn how to make use of money, invest with money, and let money to reproduce itself. Only in this way, you can become a rich man.

金錢的本身並不會讓你發財，要懂得如何去利用金錢、使用金錢、投資金錢，讓金錢自己去創造金錢，那樣你才會發財。（冠軍專欄21）

- ⊕ Your money must be closely joined with your investment, otherwise, your money will become dead money.

你的金錢一定要與你的投資結合在一起，否則，你的錢就會是死錢。（冠軍專欄21）

- ⊕ Any investment that does not have a long-term running profit is not likely a good one.

凡是沒有長期又持續獲利的投資，就不算是好投資。（冠軍專欄23）

- ⊕ I would like to advise you, “Do not to be a day trader in the stock market.” It is a big casino. The old hands and the dealers are waiting for your visit every day, and sooner or later they will peel

your skin, eat your flesh, and eat up all your savings.

勸君莫做「股票當天買進、當天賣出的Day Trader」。那裡是個大賭場，老千跟莊家天天在等候你的光顧，遲早有一天他們會扒光你的皮，吃掉你的肉，把你的積蓄吃光光。（冠軍專欄23）

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- ⊕ Don't rely on others to provide you news, ways and means in order to save time for your own researches. Research work should be done by yourself. The more far-reaching researches you perform the more fruitful harvest you will reap.

不要想靠別人提供你什麼消息（方法），來省掉自己做研究的工夫，研究工夫要自己做，你做的研究愈深入，你的收獲愈大。（冠軍專欄23）

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- ⊕ It is more important to be capable in managing finance than in making money. Those who are skilled in financial management can use money to make money, so that they can retire earlier to enjoy their lives. Some people are good at making money but not good at financial management. They only know how to earn money with both hands. Sooner or later they will pay painful price for their money, for instance, losing their health, losing family happiness, etc.

會理財比會賺錢更重要，會理財的人「用錢賺錢」，可以提早達到退休享福的日子。會賺錢的人不一定會理財，「只知道用雙手賺錢的人」遲早會為錢財付出慘痛的代價：譬如說

失去健康、失去家庭幸福等……。(冠軍專欄24)

- ⊕ If we don't make investment today, we will have no reward in the days to come. Then we have to pay the price for wasting the time in ten or twenty years to come and regret "we should have known.....". Instead of being short sighted and chasing after little profit, we must make up our mind to be smart enough to take actions, so that we don't have to regret again.

今天我們不投資，以後我們就沒有收獲，爲了這以後10年、20年時間上的損失，我們要付出「後悔的……早知道」。今天我們要立志做一個有行動、有智慧的人，不要做一個近利短視的人，否則你以後就會變成「後悔的早知道」。(冠軍專欄24)

- ⊕ If you do not manage your finance today, your finance will have nothing to do with you. If you do not make use of your time today, you will have no spare time to use tomorrow.

今天你不理財，明天財不理你；今天你不利用時間，明天你就沒有多餘的時間可以利用。(冠軍專欄24)

- ⊕ The first step of investment is financial management. The first step of financial management is solve your debt.

投資的第一步是理財，理財的第一步是理債。(冠軍專欄25)

- ⊕ Achieving wealth by investment is not like discussing philosophy or telling stories, it is a practical participation and an action of

joining in a battle of resolution. No matter the result is success or failure, making money or losing money, it is a kind of invaluable experience.

投資致富不是談理論、說故事，而是實際參與投入行動、實際運作的一個實戰結果，無論是成功或失敗、賺錢或賠錢，都是一種寶貴的經驗。（冠軍專欄28）

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- ⊕ If you want to learn an investment, you have to prepare your practical strength by starting to learn from small basic things, broaden your personal relationships and establish your human resources and money resources.

想要學習投資，先要培養實力，你要從小地方學習起，廣結人緣，建立起人脈與錢脈。（冠軍專欄28）

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- ⊕ If you don't have any practical strength, no matter how many or how good the chances are, they mean nothing to you. You will be at a loss to face the chances because you have no strength to put them into practice. Therefore, it is no use to tell you where the chances are just because you don't have the strength to cope with them.

如果你沒有實力，有再多、再好的機會給你也沒有用，因為你拿不出實力去實踐它，你在機會面前也是束手無策，所以，哪裡有發財的機會，就算告訴你也是等於白講，因為你沒有實力去實現它。（冠軍專欄28）

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- ⊕ If you want to invest and to get rich, you should prepare your

solid strength first. It is true that investment needs lots of money. However, your all-round strength is more important than money. May I ask, “Have you got your entire strength ready besides money?”

想要投資、想要發財，先要準備好實力。投資固然需要許多錢，但比錢更重要的是你的「全方位實力」。請問，除了錢財以外，你的其他「實力」準備好了嗎？（冠軍專欄28）

- ⊕ At ordinary living time, I keep my practice on cultivating my strength, setting up the human resources and money resources. And gradually, I find there are opportunities of making money everywhere and they are not far from me.

在平時生活中，我懂得去培養我的實力，建立起人脈與錢脈，漸漸地，我發覺發財的機會到處都有，而且就在不遠處。（冠軍專欄28）

- ⊕ It is a terrible disaster to repay the old debt by creating a new one. If you are unable to repay the debt, the best way is not to get into debt from the very beginning. Before you borrow money, you must make a repay plan.

以債養債最可怕，如果你沒有償債的能力，最好的方法就是一開始就不要舉債。舉債之前，一定要先做好償還計畫，如果你沒有償債的能力，最好不要舉債。（冠軍專欄29）

- ⊕ Never puffy your up to your own cost. Never pretend you have a lot of money and try to enjoy luxurious life. Remember, these are

miserable lessons.

打腫臉充胖子、沒錢裝有錢，負人（指負債累累的人）卻享受富人生活，是不值得效仿、不值得學習的。切記！切記！

（冠軍專欄29）

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- ⊕ Being capable to manage finance is much more important than capable to make money. To inspire your hidden capability of financial management, and fully develop the merit of your rich gene, that you can realize your dreams of getting rich.

「會理財」比「會賺錢」更重要。你要激發出你的「理財潛能」，發揮你的富貴基因，這樣你致富的夢想才可實現。（冠軍專欄31）

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- ⊕ The first rule of financial management means to sacrifice the enjoyment (petty happiness) at the present stage in order to exchange the achievement (great happiness) in the future.

犧牲現階段的享受（小快樂），換取未來的成就（大快樂），這就是理財的第一條法則。（冠軍專欄31）

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- ⊕ Both husband and wife learn to financial management to avoid financial trouble, so they can establish a life without worry.

夫妻雙方都要學會理財，避免財務陷入困境，這樣他們在生活上才會感到寬心、安心、放心。（冠軍專欄31）

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- ⊕ To sacrifice the enjoyment at present stage in order to exchange for great achievement in the future means financial management.

However, as far as economics is concerned the theoretical saying is to manage the “Time Value of Money”.

犧牲現階段的享受，來換取未來偉大的成就，這就是理財。以經濟學上的理論來說，這叫做「管理好金錢的時間價值」。(冠軍專欄31)

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- ⊕ You must make efforts and spend more time on studying knowledge of economics particularly on “Overall Economy”. Only then, you can clearly understand where the economic tendency is heading, so that your direction in investments will not be diverted.

財經知識要下功夫多研究，特別是要學好「總體經濟」，這樣你才會明瞭經濟走勢在哪裡，這樣你的投資才不會偏離（趨勢）方向。(冠軍專欄31)

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- ⊕ The wrong concept of investment is a fatal blow on financial management.

投資理財的致命傷是來自於你錯誤的投資觀念。(冠軍專欄31)

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- ⊕ Investment or financial management does not rely on a fluke, but relies on brilliance, wisdom, and financial IQ.

投資理財不是靠僥倖，而是靠聰明、智慧與財務智商。(冠軍專欄31)

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- ⊕ If you have the habit of doing bookkeeping, saving money and practicing economy, you may monitor your own income and

expenses on your balance sheet. This is the first step to become rich.

養成記帳與儲蓄節約的習慣，從而可以檢視自己的收支狀況，這是致富的第一步行動。（冠軍專欄31）

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- ⊕ Having a certain special skill can barely maintain your livelihood. It cannot make you rich. To get rich you should master the skills of investment and financial management as well as practicing economy and saving money.

一技之長只能用來糊口，不能用來致富。致富之前，要先學會投資理財和節約儲蓄。（冠軍專欄31）

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- ⊕ Obviously, the rich people's concepts and characteristics of financial management are quite different from those of the ordinary people. To learn financial management is to learn the rich people's concepts and characteristics.

有錢人的理財思維與特質，的確跟普通人不一樣。學習理財就是學習有錢人的思維與特質。（冠軍專欄31）

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- ⊕ The money you earn through hard work is your income of labor. Only through investments you can earn money very easily and relaxingly.

如果你賺到的錢是辛苦來的，那是勞力收入。如果你賺到的錢是輕鬆來的，那一定是投資收入。（冠軍專欄32）

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- ⊕ The first barrel of gold is so important that it will decide your fate

and your fortune luck in your life.

擁有第一桶金是非常重要的，因為它決定了我們今後一生的財勢與命運。（冠軍專欄32）

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- ⊕ The first barrel of gold is your principal to establish your business. No matter how much the amount is, you can not spend it indulgently.

第一桶金是你創業的資金，不論它金額的多寡，你都不可以把它任意花費掉。（冠軍專欄32）

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- ⊕ Investment depends on wisdom, but not on financial strength only. When you make investments, don't be afraid of risks. Depending on wisdom is the key to success.

投資靠聰明智慧，而不是單靠財力。在投資的時候不要懼怕風險，憑藉理財的智慧才是你成功的關鍵。（冠軍專欄32）

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- ⊕ The starting point for a successful career is intelligence and talent. The golden key for success is your first barrel of gold and continuous investment actions.

事業成功的起點是智慧與人才，而獲得第一桶金與後繼不斷的投資行動就是成功的金鑰匙。（冠軍專欄32）

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- ⊕ When you are involved in an investment, you must know how to operate “The Theory of Lever”. If you can exercise the three major factors — principal, time, and tools — in a proficient way to hit the points, that's where your wisdom lies.

在投資時，能懂得操作「槓桿原理」，把本金、時間與工具這三個要素，用得恰到好處，這就是理財的智慧。（冠軍專欄35）

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- ⊕ Among all investments there are profitable investments and unprofitable ones. It is same with debts. Some are acceptable debts and some are unacceptable ones.

在各個投資中有優良投資，也有不良投資。債務有優良債務，也有不良債務。（冠軍專欄35）

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- ⊕ The more knowledge of financial management you have learned, the higher proficiency in investment you will achieve. The financial knowledge that triggers high proficiency is called “the leverage of finance and economics”.

財經管理知識越豐富，就越讓你投資得心應手，而這個讓你得心應手的財經知識，就是財經槓桿。（冠軍專欄35）

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- ⊕ Take advantage of the money you have borrowed to make a correct investment with a high return rate, you will earn huge profit. The money you borrow from the bank is called “the leverage of financial affairs”.

利用借來的錢去做良性且報酬率高的投資，如果能讓你獲大利，這個向銀行借來的錢，就是財務槓桿。（冠軍專欄35）

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- ⊕ The project you invest in is so successful that it brings you plenty of cash flow. Such a good investment is called “the leverage of

investment”.

當你投資的項目很成功，而且帶給你很多現金流的時候，這樣好的投資，就是投資槓桿。（冠軍專欄35）

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- ⊕ A correct investment and incorrect investment are definitely not equal to each other. In other words, one means making money or a gaining investment, the other means losing money or a losing investment. So never make any losing investments.

投資絕不等於投錢（投錢就等於是壞的投資），所以絕對不要去做投錢的投資。（冠軍專欄38）

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- ⊕ Those who don't know how to investment, usually will make losing money.

不懂投資的人，他們所做的投資，常常只是在做投錢與輸錢的動作而已。（冠軍專欄38）

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- ⊕ Those who are not experienced in investment usually make incorrect investment with very low return rate. This is called “losing investment”. To save money in the bank with the purpose of collecting interest cannot be counted as real investment.

不會投資的人，他們常常做出不是最好的投資（投資報酬率太低），這就叫做投錢。把錢存在銀行以收取利息為目的，那不算是真正的投資。（冠軍專欄38）

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- ⊕ If you want to make money, you have to read and study lots of books regarding economics and finance in order to enrich your

economic and financial knowledge. So that you can save your time, to avoid detours.

想賺錢，就要去多讀財經書籍，以充實自己的財經知識。多讀財經書籍，可避免你走彎路，可避免你浪費時間。（冠軍專欄39）

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- ⊕ One who has the experience of failure in investment will be scared to make investment again in his life. This is a typical example of self-distrust. That's also one of the reasons why poor people are still poor today.

凡是曾有過投資失敗經驗的人，一輩子都會害怕再去投資，這就是對自己「沒有信心」的表現，這就是窮人到現在還在貧窮的原因之一。（冠軍專欄40）

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- ⊕ Saving is to accumulate your fortune, but not to accelerate your vanity. Saving is to build up your fortune strength, but not to spend on enjoyments.

儲蓄是用來累積你的財富，而不是用來累積你的虛榮。儲蓄是用來累積你的投資實力，而不是用來消費享受用的。（冠軍專欄42）

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- ⊕ When you try to resolve some financial problems, first of all, stop expanding your debts. You must work hard to earn money and learn to make investment and manage finance.

我們在解決財務問題時，首先應該要做的事是停止債務的繼

續擴大。你要努力地工作去賺錢，同時要學會投資理財才對。（冠軍專欄42）

- ⊕ The foundation of becoming wealthy by investments is “practicing thrift and saving “. If you have made enough savings, it will be easy for you to reach your goal.

投資致富的基礎就是勤儉儲蓄，只要你儲蓄夠多（夠實力），你想要完成的目標就容易實現了。（冠軍專欄42）

- ⊕ Saving can help you accumulate your fortune and become rich. It can also lay a strong foundation for you to earn money by investments in the future. But it is not right for you to spend all your savings on luxuries, jewelries, and to show off before other people.

儲蓄可以累積你的財富，讓你走向富裕，為今後的「投資賺錢」打好基礎。儲蓄不是要你累積金錢，然後好好地把儲蓄花掉，用來穿金戴銀、消費享受、虛榮一番。（冠軍專欄42）

- ⊕ By controlling your desires, you can avoid over spending. By practicing thrift and saving you can accumulate you fortune. If you can follow these two advises, you will be the next “Rich dad”.

控制慾望，可讓你不至於過度消費。勤儉儲蓄可以讓你累積財富，兩者相加在一起，你就能成為下一個富爸爸了。（冠軍專欄42）

- ⊕ Any investment has risky, operating financial leverage must be careful. Investment must be within their duty, you should not be too risky, too greedy. You have to avoid excessive debt, many investors fail because their excessive investment.

任何投資都是有風險，財務槓桿的操作尤其要小心謹慎。投資必須量力而為，你不可太過冒險、太過貪心。你必須要避免過度負債，許多投資都是因為投資過度，負債累累，才造成失敗的。（冠軍專欄44）

- ⊕ To avoid cash flow problems, investment must be balanced within their means.

為避免現金周轉不靈，投資必須保持平衡，量力而為。（冠軍專欄44）

- ⊕ Utilizing the equity line (netted value of the real estate) to make investments is the best example of “Leverage of Financial Affairs”. On one hand, you may expand your fortune, and on the other, you will not let your fortune become frozen and useless.

善於利用房地產淨值的部份拿來做投資，是最棒的財務槓桿。一方面你可以擴張你的財產，另一方面你也可以不讓你的財富死在那裡。（冠軍專欄45）

- ⊕ Gambling is different from investment. Investment by the wisdom, gamble by luck. Real investment is on intelligence, rather than luck. Operation of financial leverage should be limited (moderate) otherwise it will become gambling.

投資與賭博不同，投資靠智慧，賭博靠運氣。真正的投資是靠智慧，不是靠運氣。操作財務槓桿也要有限度（節制），否則就會變成賭博。（冠軍專欄45）

- ⊕ If you are familiar with a certain line and used to certain way of making money, you had better not to change your line discreetly. Sometimes changing a trade may bring a big risk.

如果你已經（熟悉）走順了一個行業，已經習慣了某種賺錢的方法，你就不要輕易去改行，有些時候貿然改行，所承受的風險也是很大的。（冠軍專欄54）

- ⊕ It is very difficult for you to engage yourself in a job you do not quite understand. To make investments in a business you do not understand will be even more dangerous.

從事一項你不懂的工作很困難，投資一個你不懂的行業則更危險。（冠軍專欄54）

- ⊕ If you reverse the major business of financial resource with the minor one, you will lose more than you gain or you try to save little only to lose a lot.

把主財源業與副財源業互相弄顛倒了，你會因小失大，得不償失的。（冠軍專欄54）

- ⊕ There are too many factual examples of failures in speculations on the stock exchange. My friendly advice is “Do not speculate in stocks, otherwise, your lose will be disastrous.”

炒股票失敗的實例太多了，勸君不要玩股票，否則你的損失會很大。（冠軍專欄54）

- ⊕ A manager or operator who doesn't read or understand the company's financial statements must be a most incompetent one. It will be very risky for you to let him handle the management of the company.

一個不查看公司財務報表或看不懂財務報表的經營者，一定是一個最不稱職的經營者，若是把公司的經營權放在他手裡，那肯定是一件很危險的事。（冠軍專欄55）

- ⊕ Being able to read financial statements can not only reduce the risks of your strategy making, but also lead you to the successful road of making money.

看得懂財務報表不但可降低你做決策的風險，而且可引領你走向成功賺錢之路。（冠軍專欄55）

- ⊕ There are four forms in a financial statement: Income statement, asset, balance sheet, cash flow sheet, and shareholders statement. You must learn to read and understand them all.

財務報表中的四大表格，損益表、資產負債表、現金流量表、股東權益變動表，你一定要學會，而且要看得懂才行。

（冠軍專欄55）

- ⊕ If you don't know how to make investment or have no intention to make investment, both attitudes are not right.

不會投資或不去投資，都是不正確的。（冠軍專欄56）

- ⊕ Be aware of the trap set up by the banks. They will let you be a slave of money all your life.

小心銀行設下圈套讓你多借錢，結果讓你一輩子成為錢的奴隸。（冠軍專欄57）

- ⊕ It's easy to borrow money, but difficult to pay back. One who only knows to borrow money without managing his finance will be driven to death by debts at last.

借錢容易，還錢難，只會借錢不會理財的人，最後會被債務逼死的。（冠軍專欄57）

- ⊕ Many people misunderstand that purchasing a house or other property is the first step of getting rich. Actually, the first step to get rich should begin with practicing economy, saving and doing book keeping, so as to build up the strength for investment.

許多人誤以為購屋置產是致富的第一步，其實從節儉、儲蓄、記帳開始，培養出投資的實力才是致富的第一步。（冠軍專欄57）

- ⊕ Winners know how to use debts to create wealth. But losers only know how to use debts to support debts.

贏家懂得利用債務來創造財富。而輸家只懂得利用債務來養債務。（冠軍專欄57）

- ⊕ If you want to control your own fortunes, you must own your specialized skill and business first.

如果你想要控制自己的財運，就必須要擁有屬於自己的專業或事業。（冠軍專欄65）

- ⊕ Whoever can make big money is not an expertise but an entrepreneur. Expertise may serve those entrepreneurs and make a little money only. If you want to become a millionaire, you must become a boss with your own investment and own business.

真正會賺大錢的，不是專家而是「企業家」。「專家」只會替企業家服務，賺賺小錢而已。要想迅速成為大富翁，就必須自己「投資做老闆」，擁有自己的事業。（冠軍專欄65）

- ⊕ In order for an old man to live independently without relying on his children or the government, he must accumulate enough savings and pay off his home mortgage before he retires. Otherwise he will not be able to live on his own and to secure the rest of his life.

如果一個老人退休後想要自食其力，不靠子女供養，不靠政府助養，那麼這個老人必須在他退休前擁有足夠的積蓄、足夠的退休金，及已付清房貸的房地產，否則他就無法自食其力、獨立自主地安渡晚年。（冠軍專欄81）

- ⊕ If you want to accumulate enough savings for retirement and own real estate free and clear, then you must create a financial plan early in life.

想要在你退休前擁有足夠的積蓄、足夠的退休金，及已付清房貸的房地產，那麼你就要趁年輕時，提早做好財務規劃。

（冠軍專欄81）

- ⊕ Do not be obsessed with the lottery, for each time you don't win, you get unlucky. Too many repetitions of this would amount to the equivalent of a jinx: only fools would spend a fortune just to get themselves jinxed.

別再耽溺在買彩券的事上，每一次的不中獎，就帶給你每一次的不幸運。太多的不幸運，累積起來就變成了厄運，花錢買厄運，那個人一定是個傻瓜。（冠軍專欄83）

- ⊕ A huge number of people buy the lottery everyday, yet only a tiny few ever win. It is foolish and naive to think you can rid yourself of poverty simply by relying on the prospect of winning the grand prize.

買彩券的人多，中獎的人少。想靠中大獎來脫離自己的貧窮，那個方法是愚蠢的、天真的。（冠軍專欄83）

- ⊕ It is a fool's errand to spend a fortune just to buy a dream, one that almost certainly will never come true.

只有傻瓜才會花大錢，去買一個不可能存在的夢。（冠軍專欄83）

- ⊕ Insisting on trying one's luck at lottery, while being fully aware that the probability of winning is next to none, is a sign of greed

and downright impracticality.

明明知道彩券中獎機率很低，也要去碰碰運氣，這就是貪心與不務實。（冠軍專欄83）

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- ⊕ As you put more and more into the lottery or the stock market, you would only be buying yourself into further poverty and disappointment.

花在買彩券或炒股票上的錢愈多，你則會愈貧窮、愈失望。（冠軍專欄83）

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- ⊕ Whether you can bring fortune to your children in the future depends on whether or not you're able to invest wisely now.

能否帶給子孫好運，與你的投資項目有關。（冠軍專欄83）

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- ⊕ Every child would like rich parents, yet how many become rich by winning the lottery? You're much more likely to find wealthy parents who are in the real estate business.

人人都希望自己的父母是一個富爸爸，但是又有幾個人的父母是靠中彩券發財的呢？比較有趣的事實是，靠土地發財的父母，處處都有。（冠軍專欄83）

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- ⊕ The money bet on the success call investment. The money bet on the failed call gambling. The purpose of investing is to make money, the purpose of gambling is intended to take a chance.

把錢押在一個成功的事上叫做投資。把錢押在一個失敗的事

上叫做賭博。投資的目的是爲了賺錢，賭博的目的是爲了碰碰運氣。（冠軍專欄83）

- ⊕ If you count yourself as a smart guy, be mindful where you invest your money, or you'd be surprised how suddenly your riches can be gone.

如果你認爲你是個聰明人，那你就要把錢投資在對的地方，不然你會折損你的財運，耗盡你的財富。（冠軍專欄83）

- ⊕ Only sound financial planning can help you control your own fate.

保持一個健康的理財思想，才能真正掌握自己的命運。（冠軍專欄83）

- ⊕ One needs to actively seek to pull himself out of poverty. Only with hard work and smart investments can one make his own luck and succeed.

積極拓展自己的財運，才能致富離貧。唯有靠自身的努力工作與正確投資，才能帶來成功的運氣。（冠軍專欄83）

- ⊕ A salary can hardly make you rich, even for well-paid jobs like doctors and engineers. To join the ranks of millionaires, you need to leverage others: starting a company or opening a factory would be one of the ways to do so.

僅憑一份上班族的薪水很難可以聚財致富，甚至連高薪的醫師、工程師，也很難做到，想要白手起家成爲億萬富翁，需要借用別人的手來賺錢，開公司、開工廠是可行的方法之

一。 (冠軍專欄84)

- ⊕ Honesty is an important virtue—something to remember when paying your taxes.

做人誠實很重要。誠實報稅、誠實繳稅也是很重要的。(冠軍專欄85)

- ⊕ The rich always care more about long term interests of their investments, whereas those who stay impoverished tend to care only about immediate gains. Thus the rich get wealthier, and the poor thrown into further poverty.

有錢人與常人的想法不一樣。富人比較看重長期的投資利益，窮人比較看重短期的立即獲利，這就是富人愈來愈富、窮人愈來愈窮的原因之一。(冠軍專欄85)

- ⊕ Those who always keep a close eye on their credit eventually get rewarded for it. As long as you work hard to earn more, and always pay your fair share of taxes, you'll find it easy when it comes time to borrow or take out a loan from the bank.

努力修補信用記錄的人一定會有好的回報。只要你多賺錢、多繳稅，在你向銀行申請貸款的事上，你一定會得到銀行批准的。(冠軍專欄85)

- ⊕ With a strong credit history, a healthy amount of savings in your account and a proven record as a taxpayer, you will find that your bank would gladly loan you the money you need.

只要你同時符合信用好、賺錢多、繳稅多、儲蓄足的優點，這樣銀行就一定會樂意借錢給你了。（冠軍專欄85）

- ⊕ Always keep in mind that big spenders have to be big earners, and those on the brink of poverty should start saving instead of squandering what little they have.

會花錢，就要會賺錢。不會賺錢的人，就不要亂花錢。（冠軍專欄85）

- ⊕ How much you earn determines your ability to pay back your debt, so the bank usually cares more about your income level than your credit history.

能賺錢，才能還錢，所以銀行很重視你的賺錢能力，甚至超過你的信用記錄。（冠軍專欄85）

- ⊕ While sudden riches are often attributed to luck, one can accumulate small riches with frugality. Work hard, and save up money whenever you can; with smart investments and fine financial planning, you will gradually become rich.

大富靠天，小富靠儉。如果能勤儉、吃苦、儲蓄，再加上會投資、理財，你就能漸漸地由貧變富了。（冠軍專欄85）

- ⊕ Those obsessed with petty gains in life should know when to refrain themselves, for fear of losing sight of the big picture at critical times.

如果你是愛佔小便宜的那一位，而且愛佔小便宜成爲是你的

一種習慣，那你就謹小慎微、要有節制了。（冠軍專欄85）

- ⊕ Investment is fundamentally different from opportunistic maneuvers, which usually entails dishonesty, often leading to failure, for they invite one to lose sight of the grand scheme of things in favor of small, short-term gains.

投資與投機不同。人之所以會有失敗，就是因為失敗在投機、失敗在不誠實、失敗在不負責任、失敗在愛佔小便宜。

（冠軍專欄85）

- ⊕ Play the stock / real estate is a gamble, it might be win a short-time gain, but not lifetime earnings. Speculation is not normal behavior, so it can't exist for a long luck, only a sound / safety investment will bring real luck.

炒股票、炒房子，就是一種賭博，它或許可以短暫獲利，但不可能一輩子獲利。投機是不正常的行為，所以它不能長期存在好運氣，只有穩健的投資才能帶來真正的好運氣。（冠軍專欄85）

- ⊕ When investing, one needs to have a long-term plan. Do not be misdirected by small gains: always keep the big picture in mind if you don't want to be making a big mistake somewhere along the line.

投資要有長期的計劃，你絕對不可以被短暫的小利小惠所迷惑，亂了你投資的大方向，如果你自亂陣腳，就很容易出大錯。（冠軍專欄85）

- ⊕ A man may appear stupid and yet is truly wise when he gives up today's fun and indulgence to focus on working hard and saving up.

有些人知道放棄現在的享受、玩樂，反而努力去存錢，表面上看起來他很傻，其實他是很聰明。（冠軍專欄86）

- ⊕ A man may appear stupid, but is truly wise when he saves his money instead of spending it on meaningless things.

懂得節約儲蓄、不亂花錢的人，表面上看起來他很傻，其實他是很聰明。（冠軍專欄86）

- ⊕ Investment requires a clear head, but a bit of naivety can sometimes bring you great fortune.

投資必須要有聰明的頭腦，但偶而帶點傻氣，更能帶給你富貴運。（冠軍專欄86）

- ⊕ Opportunists obsessed with immediate gains will often end up in poverty.

不懂得投資，且又愛佔小便宜的人，最後你得到的是貧窮運。（冠軍專欄86）

- ⊕ Low-balling other people will only cause you to lose your business partners and miss fantastic opportunities to make money. It is the equivalent of killing your own future.

如果你常常殺價殺到讓人得不到利潤，那不單是你會失去生

意伙伴，也同時你會失去以後再賺到錢的機會，這有如拿石頭砸自己的腳，自毀前程。（冠軍專欄87）

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- ⊕ The first rule of doing business is honesty, the second is being the willingness to consider the profitability for the other party. A reasonable bid is one that will lead to a win-win solution.

做生意的第一條原則是誠信，第二條原則就是學會要顧及對方的利益，所以說合情合理的出價就是在創造雙贏。（冠軍專欄87）

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- ⊕ An automatic savings plan is an effective tool to become wealthy, for it enforces saving on a consistent basis.

成為百萬富翁的新利器是——儲蓄自動化方案。一種強迫性的儲蓄自動化。（冠軍專欄88）

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- ⊕ Spending borrowed money is not commendable; imagine if the debts you aren't able to pay off were to become your children's burden: it's a bad idea however you look at it.

打腫臉充胖子，用借錢的方式來消費，這種有借不還或債留子孫的行為都是最壞的示範。（冠軍專欄88）

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- ⊕ Diligent saving and frugality are the keys to your financial security.

勤儉與儲蓄是建立財務安全的第一要務。（冠軍專欄88）

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- ⊕ Your plan for saving up should be logically devised and strictly

enforced: you need to have the will to see it through.

有規律、有計劃、定期地強迫自己一定要存下錢來，這一點毅力非常重要。（冠軍專欄88）

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- ⊕ Regardless of your investments, always make sure to have enough capital.

在做出各種金融投資之際，手上一定要有足夠的自有資金。（冠軍專欄88）

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- ⊕ Financial experts suggest you use direct deposit to help enforce your savings plan and reach your target.

為幫助人們達到儲蓄目標，專家建議，利用銀行自動轉帳方式，強迫你儲蓄。（冠軍專欄88）

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- ⊕ The three prongs of a good financial plan: spend less, save more, and reduce waste.

在養成儲蓄的同時，也要養成節儉與惜物的好習慣，三者缺一不可。（冠軍專欄88）

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- ⊕ With the stock market in decline, it's important for investors to clearly identify the market trend and look for new investment opportunities, know when to bail ship and try to be flexible and daring while remaining level-headed. Only then can one hope to emerge from this crisis a winner.

面對股市下跌，投資人更需要務實（認清市場走向）、創新

（另找投資機會）、彈性（不死守賠錢股）、靈活（隨機應變）、有理性（不衝動、不跟風、不貪）、有智慧（藝高人膽大），這樣才可以險中求勝。（冠軍專欄89）

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- ⊕ “No pain no gain” and “no risk no rewards” are things to keep in mind in the stock market. The money you lose is just tuition in a never-ending lesson, and the money you make generates taxes to benefit society and yourself.

股市沒有痛苦就沒有收獲，股市沒有風險就沒有報酬。把賠錢的部份當作是學費，把賺錢的部份當作是繳稅。賠錢繳學費，是教育自己。賺錢繳稅是造福自己，造福社會。（冠軍專欄89）

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- ⊕ Private investors are in effect only sowing the seeds in the stock market; it's the large cap investors and brokers who reap the harvest.

散戶是股市中的播種者，真正收割的是躲在股市背後的大盤手與經紀商。（冠軍專欄89）

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- ⊕ The stock market's redistribution of capital only achieves one thing: helping the rich get richer, while bleeding the poor dry.

經過股市財富重新分配之後，股市是讓有錢人更有錢，讓窮人更窮。（冠軍專欄89）

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- ⊕ Pay for your expenses and investments with the money you save, not the money you borrow.

消費是要用自己儲蓄下來的錢去消費，投資是要用自己儲蓄下來的錢去投資，而不是用借錢的方式去消費、去投資。（冠軍專欄89）

- ⊕ Taking on new debts to pay off old ones is meaningless in terms of improving your financial balance.

舉新債來還舊債，對改善個人的財務平衡是沒有幫助的。（冠軍專欄89）

- ⊕ The way to salvage the U.S. economy is not to lower interest rates, but to increase the savings of the average American.

美國經濟問題的重點，不在於降低利息以救經濟，而在於國民儲蓄率太低。（冠軍專欄89）

- ⊕ A country that doesn't know how to tighten its expenditures in hard times and only rely on issuing bonds alone will only find itself further in debt.

不知節儉儲蓄，只靠發行公債來周轉的國家，只會愈來愈窮。（冠軍專欄89）

- ⊕ Insufficient savings, often coupled with debts passing from one generation onto another, remains one of the main causes for the current state of American economy, which is unlikely to recover unless the general public learns to start saving money.

美國的經濟問題在儲蓄與債留子孫。如果不解決國民儲蓄偏低的問題，美國的經濟問題將永遠存在。（冠軍專欄89）

- ⊕ Wall Street was intended to be a hub where the financially-capable pool their wealth and resources to help companies raise capital and stimulate economic growth, yet was corrupted and twisted by human greed, claiming the life-long savings of countless men, even human life itself.

華爾街本是累積資金的地方，能幫助企業順利募集資金，發展經濟，結果卻因為人們的貪婪，把華爾街變成了坑人殺人的地方，多少人因華爾街而賠錢，也有多少人因華爾街而自殺，這些都是因為貪婪所引起的。（冠軍專欄89）

- ⊕ When you take a debt, you take on a responsibility; thus it is irresponsible to be taking on new debts when the responsibilities with old debts are yet unresolved. Being irresponsible will destroy your credit.

「舊債未還清」就表示你的還債責任尚未了。在舊責任未了之前，又去舉新債，那就表示你不負責任，不負責任就是不守信，也就是沒有信用。（冠軍專欄90）

- ⊕ If you want to get the loan you need, count on showing the bank your tax return in order to prove your income level.

要獲得銀行肯借錢給你，你要拿出你的報稅單來證明你有多高的收入。（冠軍專欄91）

- ⊕ Nowadays banks only believe in official documents, like your tax return as filed with the IRS, to prove if you can earn as much as you claim. Without it, the bank will not loan you money.

銀行現在只相信正式文件（國稅局的報稅單），若是你提不出報稅單，來印證你的收入屬實，銀行就不會借錢給你。（冠軍專欄91）

- ⊕ The best way to strengthen your proof of income is to pay your taxes with honesty.

如何提高你的收入證明？最好的方法就是不逃稅、誠實報稅。（冠軍專欄91）

- ⊕ To verify one's honesty, simply check his tax return. If you are one of those who report lower earnings when paying taxes, while claiming higher income when applying for loans, then you are dishonest.

考驗一個人是否誠實，看看他的報稅單就可一窺詳情。報稅時盡可能隱藏收入，貸款時盡可能虛報收入，如果你是這種人，你就是不誠實。（冠軍專欄91）

- ⊕ In the bank's evaluation of your ability to pay back your loan, your monthly income level plays a far more important role than your total assets. Even if you own a large number of properties, without sufficient income to guarantee you can make your monthly payments, it is still next to impossible for you to get a loan from any bank.

銀行衡量你的還債能力，是看你的工作收入有多少，而不是看你的資產有多少。如果你擁有許多房地產，但是你沒有足夠的收入，來履行你的月付款承諾，你依舊會被銀行拒絕借

錢的。(冠軍專欄91)

- ⊕ A high income level and the tax returns to prove it: these are the two factors that can persuade a bank to give you the loan you need.

增加工作收入與誠實報稅，是銀行借錢給你的主因之一。(冠軍專欄91)

- ⊕ When applying for a loan, your credit record and your income level are equally important. Bad credit means you're not trustworthy, while insufficient income implies you may not be able to pay back what you owe.

貸款人的收入與信用同等重要，信用不好，代表你不誠實。收入不夠，代表你無法履行償債義務。(冠軍專欄91)

- ⊕ Getting out of debt takes more than just making money to pay back what you owe. You need to eliminate the source of your debt. Never take on new debt to pay for old ones. Only then can you be truly free from debt and escape the curse of poverty.

解決債務問題，除了要多賺錢來清還債務之外，還是要以切斷債務的來源，來得最為重要。切勿以債養債，這樣你才能夠徹底解決債務問題，脫離債務困境。(冠軍專欄93)

- ⊕ Successful investment requires speedy action. Later investors may well end up losing money. An investment too late can almost guarantee you lose more than you gain.

投資就是要動作快。凡跟在別人後面的投資，就很可能會賠到錢。投資老是跟在別人後面慢半拍，那就可能是你賠錢的開始。（冠軍專欄95）

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- ⊕ Investment is a long term process. Without time to percolate, there won't be any substantial profit to speak of.

投資是一種長期且持續的過程。沒有經過時間發酵的投資，其利潤必定很小。（冠軍專欄96）

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- ⊕ Investing without thorough research always has a high risk of failing.

沒有經過深思熟慮的投資，其投資失敗率一定會很高。（冠軍專欄96）

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- ⊕ There's nothing worse in business than having the wrong partner, so choose carefully. Blindly trusting the words of celebrity Wall Street commentators is no different from picking the wrong partner.

與人合夥做生意，切忌選錯合夥人。盲目地相信股票名嘴，那就是選錯了合夥人。（冠軍專欄96）

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- ⊕ If a person's expenses consistently surpass his income, and if this person does not have adequate savings to begin with, he is almost certainly doomed to poverty.

如果個人的支出長期大於其個人收入，又加上沒有足夠的個人儲蓄，這樣的個人是難以脫困離貧的。（冠軍專欄97）

- ⊕ When the opportunity is ripe for investment, he, who holds the most cash, wins.

當投資的好機會來臨時，對握有大量現金的人來說，永遠是贏面。（冠軍專欄97）

- ⊕ People work to earn a salary, which they use to improve their lives. However, the largest revenue an individual can generate is from investments instead of salary, which is why giving up investments for a day job is very unwise.

辛苦工作爲了賺薪水，薪水又是爲改善生活。而個人最大的收入不是來自薪水，而是來自投資，如果你爲了薪水而放棄投資，那就不明智了。（冠軍專欄97）

- ⊕ Working long hours for money enslaves you. That's why you must learn to invest, and be your own master.

長時間努力工作的你，容易變成爲金錢的奴隸，只有學會投資，才能使你不至於變成金錢的奴隸。（冠軍專欄97）

- ⊕ The only way to have money work for you is to learn how to invest wisely.

讓錢爲你工作的唯一一條路，就是你學會了正確的投資。（冠軍專欄97）

- ⊕ Everyone should educate themselves on finance and investing, and learn to independently analyze data and predict market trends. Only then can you become a successful investor.

人人都要努力充實自己投資理財的知識，要養成自己能獨立分析數據、獨立研判走勢，這樣你才能投資成功。（冠軍專欄98）

⊕ To be an investor, you not only need to have the money to invest, but also possess the knowledge on how to invest it.

沒有錢，不能做投資。有錢沒知識，也一樣不能做投資。（冠軍專欄98）

⊕ The biggest mistake an investor can make in investment and financial planning is giving in to his greed.

投資人出現投資上的貪婪，就是投資人在投資理財上，犯下最大錯誤的地方。（冠軍專欄98）

⊕ No one can pinpoint when exactly the economic recession will end. As long as you have reason to believe the economy is about to hit rock bottom, it will be the perfect opportunity to invest.

沒有人能夠確定知道經濟衰退的谷底究竟在何年何時，所以只要在接近谷底的投資就是最好的投資時間點。（冠軍專欄98）

⊕ Some say that an investor's failure in the stock market is attributed to two things: fear and greed.

在股市上有句名言，做股票會失敗的原因，就是投資人犯了兩個錯誤。第一個錯誤是恐懼，第二個錯誤是貪婪。（冠軍專欄98）

- ⊕ Banks will only offer to help when you've done well for yourself. If you don't meet their requirements, they won't lend you a single penny even if you get on your knees and beg.

銀行是晴天送傘，雨天收傘的人。如果你的基本條件不符合銀行要求，哪怕你跪下來求情，銀行也會拒絕你於千里之外，連一分錢都不借給你。（冠軍專欄101）

- ⊕ People can't appreciate the value of their credit as well as a solid proof of income until they've been turned down by a bank.

沒有被銀行拒絕過的人，不知道信用分數的可貴，也不能體會出用誠實報稅來證明自己真實收入的可貴。（冠軍專欄101）

- ⊕ Young people love to have fun and spend money, often exceeding their credit limits to do so, ruining their credit history.

年輕人愛玩、愛花錢、胡亂刷爆信用卡，所以容易壞了信用記錄。（冠軍專欄101）

- ⊕ Young people must exercise restraint with their money to build a good credit. Spend rationally rather than chasing the latest trends. Don't give in to your material desires, and force yourself to start saving money right now.

爲了自己的良好信用，年輕人花錢一定要有所節制，不要追求時尚，花錢要理性，降低慾望，量入爲出，能節省開支，強迫自己按月儲蓄最重要。（冠軍專欄101）

- ⊕ If the bank refuses to give you a loan, you should see it as a

severe warning that you've made some serious mistakes in your past which need to be addressed immediately.

如果銀行拒絕借錢給你，那就是一個很嚴重的警訊，所以你必須要檢討自己所犯的過錯，並且立即更正它。（冠軍專欄101）

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- ⊕ The best timing for you to make massive investment moves is when everyone else is pulling back.

最好的投資時機，就是當別人都在害怕縮手的時候，你卻能加大力度，擴大投資。（冠軍專欄101）

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- ⊕ Some people pretend to have more money than they really do and buy clothes, shoes, purses, or cars with borrowed money. Spending tomorrow's money today is a sign of bad financial planning.

用借來的錢去買衣服、鞋子、皮包、汽車等，把自己打扮的像是有錢人，這就是打腫臉來充胖子。今天花明天的錢，這就是你不會理財。（冠軍專欄102）

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- ⊕ Money should be earned legally through hard work. You would be smart to create a money plan and work hard for tomorrow's wealth.

錢是合法辛苦賺來的，賺錢要有計劃，努力工作去賺明天的錢，才是聰明。（冠軍專欄102）

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- ⊕ Liabilities more than assets, consumption more than income, or borrow money over his solvency, is self-defeating fools.

負債高於資產，消費高於收入，或借錢超過償債能力的人，就是自掘墳墓的傻瓜。（冠軍專欄102）

- ⊕ There must be a limit to how much you can borrow from others, in that you must never borrow more than you can repay. Taking on loans you can't pay back is no different from stealing.

借錢要有限度，借錢不可超過你的償債能力。超過你償債能力的那部份借款，不是你的錢，如果你借了錢不還，你就是盜用別人的錢。（冠軍專欄102）

- ⊕ Be cautious around fund managers—they are not really smarter than you; they're just very good at using your greed to suck away your money.

你要謹慎小心，大多數的基金經理人並不比你聰明，他們只是利用人性的貪婪在騙你的錢。（冠軍專欄104）

- ⊕ Work on your own, and you can only hope to achieve a modest income. To amass great wealth, you need to invest. One can't hope to become a millionaire without investments and wise financial planning.

累積小財靠雙手，累積大財靠投資。想成為巨富，靠得就是投資理財。（冠軍專欄105）

- ⊕ Without detailed financial planning, you should not take on a loan to invest in anything—it could be very risky to do so.

沒有詳盡的財務計劃之前，就貿然借錢投資，這是極其危險

的事。(冠軍專欄106)

- ⊕ People with no habit of saving money tend to buy on credit, overcharging their credit cards. It's a very dangerous habit to overcharge on credit cards and buy things with borrowed money.

許多沒有儲蓄習慣的人，總是「提前消費、超前消費」，亂刷信用卡就是一例。刷爆信用卡，借錢消費，絕對是一種要不得的壞習慣。(冠軍專欄106)

- ⊕ All investments carry inherent risks, which must be evaluated prior to the decision to invest. If you'll be risking more than you can stand to lose, you should not make that investment.

任何投資都帶有風險，投資前一定要評估風險。如果風險大過你的承受力，那就不可投資。(冠軍專欄106)

- ⊕ Educate yourself in finance, for that knowledge can help protect you and others from falling victim to frauds. Everyone should put in some effort to learn about economics, so as to improve their own financial management.

多學習金融理財方面的知識，可以救己救人，也有助於防止金融詐欺。因此每一個人都應該多多努力學習金融財政方面的知識，以因應財政管理上的需要。(冠軍專欄107)

- ⊕ A smart consumer should always fully consider the pros and cons of the financial product in question, and compare it to others on the market before carefully reaching the decision of which to buy.

消費者需要真正了解各種金融產品的好處與不足，應該貨比三家，謹慎小心做出最聰明的決定。（冠軍專欄107）

- ⊕ Uncertainties and fear can cause the stock price to plummet, while collective greed would drive the stock price up. Greed and cowardice are the two mistakes made by investors far too often.

眾人的憂慮害怕，會使股價下跌。眾人的貪婪行爲，會使股價上升。貪婪與懼怕是投資人常犯的錯誤。（冠軍專欄107）

- ⊕ Granted, credit cards are convenient, but you should always avoid being charged the high interest rate. It is meant as a shopping convenience, not a way for you to live on borrowed money.

你可善用信用卡的方便性，但同時，你也要拒絕信用卡的高利息。信用卡是給你購物時方便用的，信用卡不是給你用來借錢周轉用的。（冠軍專欄107）

- ⊕ Be honest about your various sources of income when filling your taxes, for the banks will calculate how much to lend you based on how much you earn.

要誠實申報你的各種收入，取得繳稅證明。銀行是按你的收入多寡來核計你的貸款額度的。（冠軍專欄107）

- ⊕ In a bad economy the most important thing is to keep your current job and avoid being laid off at all cost. Secondly, you have to start saving up for an emergency fund and be extra mindful not to invest in anything risky.

在經濟不景氣時，最重要的一件事就是保住現有的工作，避免自己被列入裁員的名單之中。其次就是要省吃儉用，儲蓄足夠的周轉金，同時要審視自己的投資項目，以確保自己的投資項目是安全的。（冠軍專欄107）

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- ⊕ Many people don't know how to react during a financial crisis and lose their confidence. But if you have been well trained in financial planning, you won't be a sitting duck even in the worst economic crisis.

許多人在碰到財務危機時，會完全失去信心，不知如何應對。如果你平時有受過理財的訓練，你就不至於在財務危機發生時變得慌亂，束手無策。（冠軍專欄108）

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- ⊕ At a time of pervasive unemployment and budget cuts, everyone is earning less. Whoever can have substantial savings or cash at their disposal are the kings of their own fate; hence, "cash is king."

碰到不景氣，工作又難找，又遇上公司裁員與減薪的情況下，人人的口袋都縮水了，這時能有大量儲蓄（現金）的人就是王，所以說：現金就是王。（冠軍專欄109）

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- ⊕ Winners are those who come prepared, have back-up resources, and always with enough cash at hand.

有準備的人、有備份力量的人、有現金在手上的人，就永遠是王。（冠軍專欄109）

- ⊕ Do not spend beyond your means. There is a limit to premature spending. If you spread your finances too thin, even if you don't snap, you'd be laden with debt, threatening your state of financial and physical health.

不要花費過度。個人超前的消費終歸有個極限，就像彈簧一樣，即便不斷也會使個人負債累累，危及個人財務健康與身體健康。（冠軍專欄109）

- ⊕ Whether you're buying a house or investing in a business, you need to have some savings left in reserve in case of emergency. That way you'll have the means to defend yourself and survive in rough times.

買房子也好，投資做生意也好，都不可不保留一些準備金（周轉金），萬一碰到惡劣環境，你也可有個抵抗力，讓自己在惡劣環境下，有個存活的空間。（冠軍專欄109）

- ⊕ Those who don't save up habitually need to go through the pain of starvation in order to understand the importance of saving money.

平時沒有儲蓄習慣的人，也要讓你有機會嚐嚐斷糧之苦。只有在吃過苦之後，你才能體會到儲蓄的重要性。（冠軍專欄111）

- ⊕ In order to transform from an era of borrowing and spending to one of saving and investing, you must first learn to trim down on your expenses and sacrifice some luxuries.

想從一個借錢和花錢的時代轉向到一個儲蓄和投資的時代，

首先，你必須要先學會削減開支，犧牲各種生活上的享受。

（冠軍專欄112）

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- ⊕ Consumer confidence is on the rise. Economic trends are also on the rebound. All signs point to an ever-closer economic recovery.

消費信心漸漸走強，經濟活動也由底部反彈回來，這些都可以證明經濟復甦的腳步近了。（冠軍專欄112）

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- ⊕ To those who understand financial management, economic recessions and increasing unemployment bring great opportunities to become rich. Why? Because in this economy, house price will fall, which means those with money can buy a property much cheaper than usual. Wealth is often created when all others give in to despair and the market appears grim.

對會理財的人來說，景氣不好，失業率升高，這就是天大的發財機會。為什麼？因為景氣不好，房價繼跌，有錢人才容易找到廉價屋，賺錢就要賺在別人沒有信心，市場表現出失望的時候。（冠軍專欄114）

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- ⊕ Inflation may be the perfect test for your skills in financial planning. A person who keeps complaining about being short on cash is most likely just a bad financial planner.

通貨膨脹是最好的理財檢驗師，它可檢驗出你會不會理財。凡抱怨錢不夠用的人，就是屬於不會理財的人。（冠軍專欄114）

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- ⊕ Skills taught in college are only theoretical; they are still a long

way from being wisdom that can help create actual wealth. This is why college graduates must humble themselves to learn practical skills in investments and financial planning, for what knowledge college can bestow on a person is no substitution for what the real world can teach him.

大學生所學到的專業技術，就只有書本上的學問一項而已，它離創造財富的智慧還遠得很，所以大學生要虛心學習各種投資理財工具與操作手法，因為步入社會大學之後才是真正的大學。（冠軍專欄114）

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- ⊕ The knowledge of investment and financial planning is anything but simple, for the slightest misstep could lead to grave losses, sometimes even costing you everything.

投資理財是一門不簡單的學問，只要有任何一個小小環節出了狀況，就會引來很大的損失，甚至導致血本無歸。（冠軍專欄114）

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- ⊕ Investments can often benefit from expert guidance, which may help prevent your business from suffering unnecessary losses or disputes.

投資前要多向專家請益，這樣可以避免許多不必要的損失與糾紛。（冠軍專欄114）

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- ⊕ Only those equipped with adequate knowledge on how to manage and expand their wealth will keep getting richer. Therefore, you will need to have the wisdom and the ability to make sound

judgment calls.

唯有懂得管理財富及創造財富的人，才可能使財富穩健增加。要想使財富穩健增加，你必須要有創造財富的智慧與判斷力。（冠軍專欄114）

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- ⊕ Besides natural talent, you'll need to study hard to gain the necessary wisdom to build wealth.

創造財富的智慧，除了天賦本能之外，還是要靠多學習。（冠軍專欄114）

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- ⊕ Wealth and knowledge alike need to be built up over time. If your money accumulates faster than your knowledge, you run the risk of becoming an unrefined nouveau riche.

財富是慢慢累積起來的，知識也是慢慢累積起來的。如果你財富累積起來的速度，超過你知識累積起來的速度，那你就可能會變成一個不學無術的暴發戶。（冠軍專欄114）

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- ⊕ There is no free lunch, and high profits always come with high risks, which in turn bring high chances of failure.

所謂的高報酬、高利潤，就意謂著高風險。天下沒有白吃的午餐，所以要小心高風險的投資。高風險必定帶來較高的失敗率。（冠軍專欄115）

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- ⊕ Don't worry about not having enough money to invest. You can start with small investments and work your way up a little at a time.

沒有足夠的錢投資沒關係，你可以從小做起，由小變大，分批投資。（冠軍專欄116）

- ⊕ Imagine reaping the rewards of every investment. Each time it gets easier and easier.

如果你每一次投資都有獲利，那麼以後投資起來就更加順利了。（冠軍專欄117）

- ⊕ The angel in your life is none other than those investments you made years ago.

真正的貴人不是別人，真正的貴人就是你自己早年的投資。（冠軍專欄117）

- ⊕ Making money is easy; the real challenge is staying wealthy.

賺錢並不難，但要長期擁有財富則很困難。（冠軍專欄119）

- ⊕ Many rich men find money easy to make but hard to keep. They do not know how to properly manage their own finances, so their riches are just gradually eaten away. Never underestimate the importance of financial planning.

許多有錢人「有錢但守不住財富」，他們不懂如何去支配財產，也不知道如何去管理財富，所以財富就漸漸流失了。可見財富管理有多重要。（冠軍專欄119）

- ⊕ Hope for the best but prepare for the worst. Have regular trainings for disaster preparedness. Don't skimp on your fire and other

types of insurance. Only with adequate coverage will you have true protection.

俗語說：「不怕一萬，只怕萬一。」平時要做好防災準備與訓練，火災保險與其他的各種保險費一定不可省，賠償金額（保險額度）一定要足夠，這樣你才会有十足的保障。（冠軍專欄120）

- ⊕ Only with thorough preparation can you handle and get through a disaster calmly and safely.

事前做好周全的防護，當災害發生時，才能夠充分應對、處變不驚，平安渡過災難。（冠軍專欄120）

- ⊕ Be extra careful with riches you are about to procure, for like untamed horses, they could twist free of your grasp with the slightest mishandling. Only when you handle them with care will they safely land in your pocket.

即將要到手的財富像似一匹野馬，如果你不能駕馭牠，牠就會脫韁而去。如果你能駕馭牠，牠就會乖乖地服從你的指揮，讓你順利達到發財的目的地。（冠軍專欄123）

- ⊕ Setbacks and losses can rob some investors of their confidence and direction. Instead of holding, they want to “cut their losses” and pull out. That’s the real reason they lose money.

有些投資人碰到一點挫折、一點損失，就失去了方寸、失去了自信心，沉不住氣急著做「止損」退場的動作，這就是他

們真正賠錢的原因。(冠軍專欄123)

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- ⊕ In life, it is not the progress, but the outcome of a struggle that matters. Similarly, in investment temporary gains and losses are irrelevant as long as the investment turns out to be a successful one in the end.

在人的一生中，奮鬥的過程並不是很重要，而結果才是最重要的。同樣地，在我們投資的過程中，一時的「賺賠」並不是很重要，而最終投資的目的與結果才是最重要的。(冠軍專欄123)

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- ⊕ If you only focus on short-term gains, you will be short-sighted and oblivious to future trends; your judgment will be prone to errors, compromising your overall investment strategies.

只注重短期的利潤，會讓你眼光窄小，看不清楚未來，這樣你就會做出錯誤判斷，破壞到整體投資的方向與策略格局。(冠軍專欄123)





房地產——風險低、回饋大的投資好工具



- ⊕ Investment in real estates is not simply investing with money. It is an investment with timing and opportunity.

房地產的投資，不僅僅是錢的投入，更是時間的投入與機會的投入。（冠軍專欄2）

- ⊕ When poor dads invest in real estate, they are investing with money. They don't invest with timing and opportunity. That's why they can hardly become rich.

窮爸爸投資房地產，僅是錢的投入，他們不投入時間，也不投入機會，所以他們富不了。（冠軍專欄2）

- ⊕ The increase of the real estate value needs time to nourish. The length of time will determine its value.

「房地產的增值」需要時間來滋養，時間的長短決定了房地產的價值。（冠軍專欄7）

- ⊕ Real estate investment does not depend on quantity, but on the time of your ownership.

房地產投資不在於多而在於長，在於你擁有房地產的時間有多長。（冠軍專欄7）

- ⊕ People think it is quite normal to see the real estate prices flipping from rising to falling, good to bad, high to low, up to down or vice-versa. This is an illusion which will mislead you in your investment. It must be smashed. You should have the firm belief that the peak of your life is created by yourself and the low tide

in your life is trodden by yourself as well. Only by challenging yourself constantly, you will be able to seize hopes and make your own dreams.

打破波浪的迷思，打破「有漲就有跌，有好就有壞，有高就有低，有上就有下」的波浪觀念。堅信人生的高峰是自己創造出來的，人生的低潮是靠自己勇敢地走出來的，人生的希望是從不斷地自我挑戰得來的。（冠軍專欄8）

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- ⊕ Investment in real estate has been a long-term investment for years. If you can own real estate more than twenty or thirty years, you will be free from the obsession of the undulating housing prices.

房地產投資本來就是長期投資，只要你能擁有房地產20、30年以上，你就可以打破房價波浪的束縛。（冠軍專欄8）

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- ⊕ Investment in area where the rate of resident owned houses is relatively low, the risks will be higher than other areas.

在自住屋比率較低的地區投資，其投資風險高於其他地區。（冠軍專欄8）

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- ⊕ In the cities where rate of investment is higher, the frequency of house buying and selling will be high, and the risk in investment will also be high.

「投資屋比率較高」的城市，其房屋買賣頻率就會高，所以如果在那個地區投資房子，它的風險相對也會較高。（冠軍專

欄8)

- ⊕ The main reason that causes the falling of the housing price is due to the panic-stricken psychology of the people who is afraid to lose money.

「強烈怕賠錢的恐懼心理」才是造成房價真正下跌的主因。
(冠軍專欄8)

- ⊕ If the real estate market is running at a loss, it is only a false phenomena. If you can insist and tide over the turbulence, you are still the winner.

如果房市有賠錢那也是暫時的假象，只要你能堅持撐過去，最終你還會是贏家。(冠軍專欄8)

- ⊕ The resource of land cannot be created and the land itself can not be replaced by anything else. Therefore, there is little possibility for the land price to fall.

土地資源是不可以創造的，土地本身是不可被任何東西來取代的，土地價格(價值)更是不可能會下跌的。(冠軍專欄8)

- ⊕ In a long-term view, it seems impossible that housing prices will go down. If it does happen, it will only last shortly and temporarily (merely short term adjustment).

長期來看，房價是沒有下跌的可能，如果有的話，那也是短暫的下跌(短暫的修正)。(冠軍專欄8)

- ⊕ If you have money, do not save in the bank. Instead, you should buy land. If you are smart, seek the best way to borrow more money from the bank to buy land.

有錢不要去存銀行，要去買土地。如果你有本領的話，最好的方法是向銀行多借錢去買土地，而不是把錢存在銀行裡。

（冠軍專欄8）

- ⊕ There is no such reason that the house price should go down after rising up for successive years. Should you have such idea, you are not a real investor, only a short-sighted speculator chasing after little profit.

房價不會有因為已經連續漲了好幾年，就該回跌的道理。假如你有這種想法，你就屬於是「利小、短視的投機分子」而不是「真正的投資者」。（冠軍專欄8）

- ⊕ There are bubble stocks, but not bubble housing market. In the housing market, there is a professional expression — “in the game” and “out of the game”. Whoever withdraws from the real estate market is the loser. The earlier he retreats, the more he will lose. Only those who never withdraw from the market will be the winners at last. Remember, real estate will not give you up, it is you who will give real estate up.

有泡沫的股票，沒有泡沫的房市。房市只有出場論 / 出局論。誰退出房地產市場，誰就是輸家。愈早退出，輸得愈慘，只有永不退出者，才是最後的贏家。房地產不會讓你出

局，只有你讓房地產出局。（冠軍專欄8）

- ⊕ If you down payment more then 50%, you don't need to worry about you will out of the real estate market. If you down payment less than 25%, you may force out of the real estate market when the real market price in down trend.

如果你的自備頭期款超過50%以上，就不怕房地產會讓你出局。如果你的自備頭期款低於25%以下，當你遇上房地產的貶值時，你就有可能被迫淘汰出局。（冠軍專欄8）

- ⊕ If you owned down payment less than 5%, you will have 95% chance out of the real estate market when the real market price in down trend.

如果你的自備頭期款低於10%以下，當你遇上房地產的貶值時，你就有90%的機會被迫淘汰出局。（冠軍專欄8）

- ⊕ To own your real estate as long as you can and have confidence in real estate business. During this special time your confidence is more important than your principles.

長期擁有房地產，且對房市要有信心，這時候的信心比資金更重要。（冠軍專欄8）

- ⊕ The security sense of your life comes from your efforts with sweat and blood; but freedom in work comes from the real estate investments.

生活上的安全感是用汗水換來的，然而工作上的自由是從投

資房地產得來的。(冠軍專欄9)

- ⊕ You are unable to purchase a house, if you offer an unreasonable low price without a sincere intention.

買房子的時候，你的誠意不夠，加上不理性的殺價，像這樣子的你是不可能買到房子的。(冠軍專欄12)

- ⊕ When I buy a house, I always put the profit rate of investment as the first priority, instead of beating down the price. If the profit rate is high, I would rather offer a higher price than the original one to buy this house.

我在買房子的時候，不會把殺價放在第一位，而會把投資報酬率放在第一位來考量。只要投資報酬率高，不要說是出全價，就是加價，我也會把房子買下來的。(冠軍專欄12)

- ⊕ The purpose of buying a house is to create the opportunity to become rich. Real estate is one of tool that can help you become rich.

買房子的目的是為了創造致富的機會。房子本身是一種工具，它能幫助你創造財富。(冠軍專欄12)

- ⊕ Remember this: An average salary cannot help you become a millionaire, only the increase value of real estate can let you become a big shot.

記住！一般的薪水不可能讓你成為百萬富翁，而增值後（漲價後）的房地產，才能讓你變成百萬富翁。(冠軍專欄12)

- ⊕ The big taboo in buying a house is not geomantic omen (feng shui), it is your ignorance, greediness and reluctance to bear losses.

購屋時的大忌不是風水，而是自己的無知、貪心與不肯吃虧。（冠軍專欄12）

- ⊕ If you are on a sellers' market, do not beat down the prices too much, otherwise you are unable to buy any houses.

如果處於賣方市場，殺價是買不到房子的。（冠軍專欄13）

- ⊕ Don't worry if you have no money. The bank will give you a loan to buy a house if you have good credit, and sufficient income from you job.

沒有錢不用愁，銀行會借錢給你買房子，只要你信用良好，且有足夠的工作收入。（冠軍專欄13）

- ⊕ A homeless people can never earn the money from the increased value of real estate.

無殼蝸牛族永遠賺不到房價增值的錢。（冠軍專欄13）

- ⊕ When you buy a resident owned house, you are not buying something to win or to lose. Therefore, it is the best time for you to buy a house when you really need one. No matter the housing prices are rising or falling, it is still the right time.

「買自住屋」不是在買「賺賠」，所以只要在「你需要房子

的時候」，就是購買房子的最佳時機。只要你需要房子，不論房價是在漲勢，還是在跌勢，都是你購買房子的時候。（冠軍專欄13）

- ⊕ Please remember this saying: “Possessing a house you will be rich in your life; without possessing a house you will be poor all your life.”

請記著一句話，有房子富一生，沒房子窮一世。（冠軍專欄13）

- ⊕ The reason you are unable to buy any houses is due to your ignorance and greediness.

買不到房子的原因無他，就是不懂取捨與貪心過頭。（冠軍專欄14）

- ⊕ No matter how fast the housing price is falling down, the value of the house will not be as cheap as a pile of waste paper.

房價再跌，也不會跌到成爲廢紙。（冠軍專欄14）

- ⊕ The motive power that pushes the development of the world is the combination of mutual benefit, not the conflict of benefit. It is the same with house purchasing. Between the buyer and the seller, there should also exist the combination of mutual benefit, not the conflict of benefit.

世界（人類）進步的原動力，是利益相結合，不是利益相衝突；在房屋買賣的事上，買主與賣主之間也應該是利益相結合，不該是利益相衝突。（冠軍專欄14）

- ⊕ Investment is totally different from speculation. Residence houses and merchandise houses or lands are totally different in business purposes. Are you sure you have fully comprehended the concepts?

投資與投機是不同的，自住屋與投資屋也是不同的，你有把它們分別清楚嗎？（冠軍專欄14）

- ⊕ If you intended to buy a house as an investment ten years ago, but so far you have not bought one yet. In this case, you have to criticize yourself.

十年前就想投資買到一幢房子，但到今天為止，還沒買到房子的人，你要深深自我檢討才好。（冠軍專欄14）

- ⊕ The secret to be rich by purchasing houses is: “Ready to give away, no greedy, clear logic senses and real actions”.

購屋致富的祕訣是：能捨、不貪、明理、行動。（冠軍專欄14）

- ⊕ You should pay the price before you make money and then you will know how much profit you have made. If you want to earn money by buying houses, you have to let the sellers make money first, and then talk about the increase value of houses. The advice is:” First of all, be willing to give away, because where there is something to give away, there will be something to gain.” So, do giving away first, gaining will follow by itself.

想要錢賺錢，就要先付出代價，至於收益以後再談；想要靠

買賣房子賺錢，就要先讓賣主吃到甜頭，讓賣主先賺到錢，至於房屋升值的事以後再談；捨得、捨得，有捨就有得。這個就是「先捨後得」的意思。（冠軍專欄15）

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- ⊕ If you have been a tenant for more than five years, you need to revise your way and concept in financial management.

如果你是五年以上的房客，你的理財方法與思想，就應該要去修正了。（冠軍專欄16）

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- ⊕ It is most valuable to spend your money on houses because every single penny you spent will be refunded with the principle and the interest. And someday the profit will be several times of your original investment. If you're a long-term investment.

花在買房子的錢最有價值，因為你所花的每一分錢，以後全部可以連本帶利賺回來，而且可以賺到好幾倍。只要你投資的時間夠長，每幢房子都會賺到錢。（冠軍專欄16）

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- ⊕ It is not worthwhile to be a long-term tenant. In case like this, the tenant will become poorer and the landlord is always in a favorable position.

長期作房客是不划算的，這樣做只會使房客變窮，房東變富。（冠軍專欄16）

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- ⊕ Make full use of your house to enjoy the happiness of your family and at the same time to create your fortune.

善用你擁有房子的優勢，去享受你的家庭幸福，同時也可以

去創造你的家庭財富。(冠軍專欄16)

- ⊕ It does not matter whether you are single, a single parent or married; it will be the most sensible way to have a private house of your own.

不管是單身、單親或已婚，能擁有自住屋，永遠是聰明的選擇。(冠軍專欄16)

- ⊕ When buying a house, a smart tenant should not put the question of gaining or losing. Don't ask that the house will be in a perfect condition. Otherwise, he might not get any house and will be a tenant all his life.

聰明的房客在買房子的時候，不要先考慮賺賠，也不要求房子十全十美，否則你一輩子都會買不到房子，反而作了一輩子的房客。(冠軍專欄16)

- ⊕ Clever people may be victimized by their cleverness because they pay too much attention to gaining and losing. As a result, they will be bewitched by money and lose their direction. They dare not enter the real estate market to buy a house, and thus they will miss the chance to make money.

聰明人常被聰明誤，因為他們太看重賺賠，被金錢迷失了方向，害他們不敢進場買房子，他們這樣做，反而失去了買到房子與賺錢的機會。(冠軍專欄16)

- ⊕ What makes a man a rich dad does not depend on himself but

on his houses. As a matter of fact, it is the contribution of his houses not his efforts that make him a rich dad. When you fully understand the essence of financial management, you had better hurry up to buy a house.

讓人成為富爸爸的，不是富爸爸本身的功勞，而是他的那些房子的自然增值。真正讓人成為富爸爸的是他的那些房子，而不是富爸爸自身的工作努力。如果你想通了這個理財道理，你就趕快去買房子吧！（冠軍專欄16）

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- ⊕ The most appropriate time for a tenant to buy a house is when he is reluctant to pay rent any longer. It does not matter whether the housing prices are rising or falling. Any time is the right time for him to buy a house.

對一個房客來說，最恰當的購屋時機不是買在房價的漲勢中，也不是買在房價的跌勢中，而是應該買在你最不想「繳房租的時候」。對房客來說，任何時間點都是「最恰當的購屋時間」。（冠軍專欄17）

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- ⊕ Don't do anything regretful. Don't do anything that you'll reproach yourself: "I should have known" And don't do anything that will prevent you from owning a house.

不做後悔的事，不做後悔早知道的事，不做不能擁有房子的事。（冠軍專欄17）

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- ⊕ The earlier a tenant realize the disadvantages of his situation, the sooner he'll get rid of poverty and take a step forward to success.

房客越早覺悟，就會越早脫離貧窮。房客的覺悟，就是邁向成功的第一步。（冠軍專欄17）

- ⊕ What I have bought is not a house only; I have also bought the chance of making money in the future. A house is merely a tool to make money. Do you understand why?

我不是買房子，我買的是以後賺錢致富的機會。房子只不過是我一個賺錢的工具，這個道理你懂嗎？（冠軍專欄18）

- ⊕ The buyer should show sincerity to his real estate agent. Don't waste his time and energy.

買方要以誠意對待地產經紀人，不要浪費地產經紀人的精神與時間。（冠軍專欄19）

- ⊕ Usually a shrewd buyer won't compromise with a greedy seller. It may cause the housing market sluggish and business transactions stagnant.

精明的買主與貪心的賣主雙方都不肯讓步，是導致市場呈現有行無市、交易清淡的原因。（冠軍專欄19）

- ⊕ If the housing prices stay in a immobile condition, that means both the smart sellers and the smart buyers are still waiting and watching each other. Neither of them will compromise; otherwise, the prices will surely incline to one of the parties. This is so called the "Wise theory of housing prices".

如果房價呈持平狀態，就表示聰明的賣主與聰明的買主在觀

望、在對峙，沒有任何一方願意接受妥協、讓步，否則房價就會傾向另一邊。這是「房價的聰明理論」。(冠軍專欄19)

- ⊕ The smart buyers and the smart sellers are always wrestling with their endurance. In a long-term view, the buyers will eventually be the winners because they have long-term ownership and will be the last profit makers.

聰明的買主與聰明的賣主一直在比耐力，從長期來看，最後贏家總是買方，長期擁有房子的買家，才是最後的獲利者。

(冠軍專欄19)

- ⊕ In every ten years, the American housing prices would rise as much as two times. If we calculate your down-pay as 10%, your profit reward from your investment will reach to 1,000% in ten years. This is one hundred times more than the interest from your cash deposit in the bank.

美國房價幾乎每10年上漲一倍，如果以10%頭款來計算，你十年的投資報酬率為1000%，這比銀行存款利息高出百倍之多。(冠軍專欄19)

- ⊕ Among the house owners today, who has been a “stupid buyer” at least once a time, he has bought a house at the peak of the housing prices.

現在擁有房子的人，哪一個不是買在當時房價的最高峰，至少每一個買主都做過一次「笨買主」不是嗎？(冠軍專欄19)

- ⊕ Every rich dad has played the role of “stupid buyer” at least once in his life. However, it owed to the experience of being a “stupid buyer”, this business began to flourish later.

每一個富爸爸至少都做過一次「笨買主」，也因為先前做了一次笨買主，事後富爸爸才發達的（因禍得福）。（冠軍專欄19）

- ⊕ If you are unwilling to pay a fair market price, you will never be able to buy a house.

如果你不肯付出代價（公平的市價），你是永遠買不到房子的。（冠軍專欄20）

- ⊕ When you are buying a house, do not beat the prices too low. If you do not let the seller make money, you will lose the chance of making money in the future. This is called “Mutual benefit”.

買房子的時候，不要殺價殺過頭。如果你不先讓賣方賺到錢，你就會失去將來賺錢的機會，這叫互惠。（冠軍專欄20）

- ⊕ If you want to catch up with the housing prices by saving money, you will never be able to do so because it will be too difficult for you, especially for the people living in big cities.

如果你想用儲蓄的方法，用省錢、存錢去追上房價，對住在大城市的人們來說，那是永遠無法辦到的艱難任務。（冠軍專欄20）

- ⊕ There are different types of loans from the bank. If you have a good credit and higher income, you may choose the lower down-pay loan, so that you can directly borrow from the bank instead of from your family members.

銀行貸款方案有很多種，甚至有低頭款方案可供選擇，買房子時你不一定要向家人借頭期款，如果你信用好、收入高，你可直接向銀行借。（冠軍專欄20）

- ⊕ If you buy a house with the money from a loan, you are creating assets for yourself. If you use the money borrowed from somewhere to enjoy yourself, you will be deeply in debts. Can you see the difference between the two?

用借來的錢去買房子是給自己留資產，用借來的錢去享受（吃喝玩樂）是給自己留債，這兩個動作是有很大的區別的，這個你懂嗎？（冠軍專欄20）

- ⊕ Buy your house as soon as possible. If you have difficulties, go and get help from the bank. You have better hand the money to the bank than to your landlord because the interest of the loan and the property tax can reduce your income and also cut down your tax amount.

買房子要趁早，倘若有困難，趕快去找銀行幫忙。把錢交給房東還不如把錢交給銀行，因為其中的利息與地產稅還可抵你的所得，降低你的應付稅金。（冠軍專欄20）

- ⊕ We should hold real estate first, and wait for its value to increase

naturally, instead of buying real estate when its value is declining. Investment in real estate and speculation on stocks are of two different concepts.

我們應該擁有房地產，等著讓它自然漲價，而不是等著房地產跌價的時候再去擁有它。投資房地產與炒股票在觀念上是有所不同的。（冠軍專欄21）

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- ⊕ When a practical investor is making investment in real estate, he does not need a high level of intelligence and knowledge. Nevertheless, he must have the personality traits of optimism and aspiration. A person with such characteristics is comparatively self-confident, resolute and ambitious, while a pessimistic person is entirely different in every respect.

真正的投資人在投資房地產時，並不需要高超的智慧和知識，但需要樂觀進取的人格特質。樂觀進取的人較有自信心、較有魄力、較有企圖心。悲觀的人則恰恰相反。（冠軍專欄23）

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- ⊕ Whoever has never had any real estate property in his life can be regarded as a person without any ambition and self-confidence.

一輩子沒有擁有過任何房地產的人可以算是沒有企圖心與自信心的人。（冠軍專欄23）

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- ⊕ If you want to make money, first, you must satisfy the seller's appetite, that has gradually become the right way of doing business and making money.

想賺錢就要先買到貨品，然後再設法高價轉賣掉。想要買到貨品，就要先滿足原賣主的胃口，先滿足賣主的胃口，就成爲做生意賺錢的不二法門了。（冠軍專欄23）

- ⊕ You could not get a house, unless you bit a higher offer than your opponent's during the competition of house selling and buying.

在房屋買賣的競爭中，不出高於競爭對手的價碼是買不到房子的。（冠軍專欄23）

- ⊕ There is no house that cannot be sold. There are only buyers who are unable to buy any houses.

沒有賣不出去的房子，只有買不到房子的買主。（冠軍專欄23）

- ⊕ A successful investment cannot start at fifty or sixty years old, neither at five or six years old. It should be started right today.

成功的投資不是從五、六十歲開始，也不是從五、六歲開始，而是從今天開始。（冠軍專欄23）

- ⊕ The rising and falling of housing prices are not scary. What is scary is that you are still unable to control the "Time Value".

房價的上漲或下跌並不可怕，可怕的是你不能掌握「時間倍數價值」，那才可怕。（冠軍專欄24）

- ⊕ To make an investment is not simply investing with money, it is more important to invest in time. Many investments, especially the investments in real estate, can produce multiple times of profit

after years of practice. This is called “Time Value”.

投資不只是單純的投入金錢，而更重要的是投入時間。很多投資經過一段時間運作之後，都能產生倍數效果。尤其是在房地產投資的這方面看來更為明顯，這就叫做「時間的倍數價值」。(冠軍專欄24)

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- ⊕ If you sold your real estate quite early and for a long time dare not buy again, which means you don't know how to use “Time Value”. It is very stupid that you have wasted lots of time.

早早把房地產賣掉或遲遲不敢買進房地產的人，就是沒有利用到時間的倍數價值，像你這樣的浪費時間，是非常不智的。(冠軍專欄24)

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- ⊕ The first step to manage finance is saving your money. The second step is making investments. You will surely be successful, if you set up your goal, never give up, and fight courageously for your right to buy a house.

理財的第一步是儲蓄，第二步是投資（包括買自己住的房子）。只要不放棄努力，設定好目標，勇往直前爭取買房子權利，你一定會成功的。(冠軍專欄25)

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- ⊕ The owner of the house can decide the value of the house. A good owner will let the value of the house increase. But a bad owner will let the value of the house decreased.

一個房子的主人可以決定一幢房子的價值，好的主人可以讓

這幢房子增值，壞的主人可以讓這幢房子貶值。（冠軍專欄27）

- ⊕ It's good to buy a house with your own money. If you have to borrow money to buy the house, you should consider your financial strength for repayment. Don't borrow too much money, otherwise, you will be caught up in the trap of debts and unable to free from it.

有能力買房子是一件好事，但如果要用舉債買房子，則要衡量一下自己的實力，量入為出，不要過份舉債，否則你會把自己陷入在債務的漩渦中，無法自拔。（冠軍專欄29）

- ⊕ When the house owner bought the house with a loan, at least he still has the chance to wait for the increase of the value in the future. But for a tenant, he is paying money for the rent. What is he waiting for? Is he waiting for the rent to go down?

房主借錢買房子，還可說在等待房子未來增值的機會。房客你花錢租房子，有什麼值得等待的呢？你在等待租金下調嗎？（冠軍專欄29）

- ⊕ If you intend to make successful investments in different fields, you have to be an investor and a trader simultaneously. The most ideal real estate investment is having both long-term passive income and short-term trading income simultaneously.

如果你想在各種投資領域中獲得成功，你就必須同時是投資者與交易者。最理想的房地產投資，即是同時擁有長期的被動收入與短期的交易收入。（冠軍專欄35）

- ⊕ The stick mentioned in “The Principle of leverage” should be the bigger the better, the thicker the better, the tougher the better, and the more flexible the better. So that it will bring the lever into full play.

槓桿原理中的「槓桿」要越大越粗越好，越有韌性越好，越有彈性越好，這樣才能發揮出槓桿最大的力量來。（冠軍專欄35）

- ⊕ Why do over 89% people lose their principal totally in the stock exchange? It is because they have chosen a thin and fragile stick of money making. The stick is easily broken by a little pressure.

爲什麼有89%以上的人，在股市上賠得血本無歸？這就是因爲他們選擇了「又細、又脆」的發財工具，稍一用力棍子就斷掉了。（冠軍專欄35）

- ⊕ Why are there over 96% happy-go-lucky investors making huge money on housing market? This is because they have chosen a stick that is so thick, so hard and so flexible as a tool in making money. No matter how powerful the pressure you use on the stick, it will never break down.

爲什麼有96%以上的人，在房市上賺到樂翻天？這就是因爲他們選擇了「又粗、又硬、又有彈性」的發財工具，任憑你再怎麼用大力，棍子就是斷不了。（冠軍專欄35）

- ⊕ There is a great difference between investing in real estate and buying a home for your self. While making investment in real

estate, it is not necessary to have “emotion” involved, only gaining or losing should be considered.

投資型的房地產與購買自住用的房子是絕對不相同的。投資型的房地產只問賺賠，不問感情。自住用的房子只問感情，不問賺賠。（冠軍專欄39）

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- ⊕ When you are investing in real estate, do not put your “emotion” and “likes or dislikes” in the first place. You should consider more about the profit return rate and the risks of the investment.

在購買投資用的房地產（不是打算用來自住的房子）時，不要把自己的「感情」與「偏好」放在第一優先地位去考量，只要考慮投資回報率大小與投資風險大小即可。（冠軍專欄39）

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- ⊕ Rich dads often would spend more money to buy a house. The reason is because what they have bought is not only a house itself, but also an opportunity of getting rich and a tool of making money.

富爸爸買房子常常會加價買。他們敢於加價買的原因是，因為他們買到的是一個致富的機會，一個會發財的工具，而不是一幢單純的自住房子而已。（冠軍專欄39）

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- ⊕ When you intend to buy a home, do not play any petty tricks, but to show your real cleverness. It is because buying a home means buying a tool of making fortune, and an opportunity to make fortune. In the mean time, buying a home is to create your wealth and your future. Therefore, don't over beat the price.

買房子的時候不要玩弄你的小聰明，而是要表現出你的真聰明。因為買房子是在買生財工具，是在買發財的機會，並且買房子是在製造你的財富，製造你的未來。所以說你不要殺價太猛（殺過了頭），以致買不到房子。（冠軍專欄44）

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- ⊕ Mother clams can help sands to become big pearls. If you can learn to manipulate the leverage of real estate and the leverage of financial affairs with your wisdom, I am sure, you will finally be a millionaire.

蚌母能幫助沙子成為大珍珠，同樣地，你也可以用自己的智慧去你操縱房地產槓桿和財務槓桿，讓你最終成為百萬富翁。（冠軍專欄44）

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- ⊕ Use the way of “Zero down payment” to own a house may be a fool, because his risk is too much.

用零頭款的方式來投資房子的人可算是傻瓜，因為他承受的風險實在太大了。（冠軍專欄45）

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- ⊕ As long as the location of a house is correctly, also purchase it in good timing, the risk of investing in the house is almost equal to zero.

只要房子座落的位置選對了，買入的時機又選對了，投資房子的風險幾乎等於是零。（冠軍專欄45）

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- ⊕ One who is good at using the premature netted value of the house to create his profit is the master of the investors.

能善用尚未實現的房屋淨值來創造利潤的人，算是投資中的高手。（冠軍專欄45）

- ⊕ One who is able to use the money “out of nowhere” to create his fortune is the master of the masters in financial management.

能利用「無中生有的錢」來創造財富，這才算是投資理財，高手中的高手。（冠軍專欄45）

- ⊕ Mortgage more than 70% of the house value that is high risk investment. To avoid the failure of investment, your investment should be safe and secure.

房貸借款額高於70%的投資，都屬於高風險的投資。投資要穩當、安全、不貪心，這樣你才能避免投資失敗。（冠軍專欄45）

- ⊕ Both the seller and the buyer have to show their attitudes of sincerity, concession, compromise and competition plus cooperation, so that they can create their mutual wealth, mutual prosperity and mutual benefit.

買賣雙方要有誠意、讓步、妥協，既競爭又合作，以創造共富、共榮、共利。（冠軍專欄46）

- ⊕ During negotiation only if either party makes a concession to the other party, will an aspect of mutual benefit and win-win situation be achieved.

談判時，只有雙方都各讓一步，才能造成互利、雙贏的局

面。(冠軍專欄46)

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- ⊕ When I am working on my benefit, I have to consider including your benefit and you should do the same to me. If each party can consider about the other party's benefit, what will the result be? It will turn out to be a win-win situation, mutual wealth, mutual prosperity, and mutual benefit.

我的利益中，必須考慮到你的利益，而你的利益中，也要考慮到我的利益。當所有人的利益中都考慮到其他人的利益，結果是什麼？雙贏、共富、共榮、共利。(冠軍專欄46)

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- ⊕ If you want to make money, you must pay something first. If you intend to make money from real estate, you have to let the seller make money first, after that you can earn money in appreciation.

想要錢賺錢，你就要先付出代價。想要靠房地產賺錢，就要先讓賣主賺到錢，以後你才能在房地產的升值中賺到錢。(冠軍專欄46)

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- ⊕ While selling and buying a house, the best policy for the seller is honesty. The seller shall not hide the shortcomings, it can help seller avoid the possible lawsuits and disputes in future.

買賣房子時，對賣主來說，誠實是最好的策略。賣主不得隱瞞房子的所有缺點，賣主這樣做，才可以免除掉許多將來可能發生的官司與糾紛。(冠軍專欄47)

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- ⊕ While selling and buying a house, you definitely need the

assistance from an expert, so that the transaction will be smoothly settled, and no troubles will be left behind.

買賣房子時一定要有專家協助，這樣才能使買賣順利進行，讓買主與賣主雙方都沒有煩惱。（冠軍專欄47）

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- ⊕ Not everyone knows the existing laws and regulations, the face of some important event, prior to consult lawyers and experts, it is particularly important.

不是人人都懂得現行的法律與規章，面對某些重要大事，事前請教律師及專家，就顯得格外的重要。（冠軍專欄47）

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- ⊕ If you do not make any mistake, no one will take a legal action against you. Choose an experienced real estate agent who can help you to avoid the mistake and lawsuit.

如果你不犯錯，你就不會有官司纏身。慎選有經驗的地產經紀人，可避免你犯錯，也可避免你官司纏身。（冠軍專欄47）

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- ⊕ Only by choosing an experienced professional agent can the benefit of both parties be protected. This is a very important step which should not be neglected.

慎選有經驗的專業經紀人，才能保護買賣雙方的利益，這一點非常重要，千萬馬虎不得。（冠軍專欄47）

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- ⊕ Each of land value is a huge difference. It is high risk to invest a vacant land. It is very important to do land survey before you invest it.

土地價值差異極大。投資土地風險高，事先做好土地調查，最為重要。（冠軍專欄48）

- ⊕ It is quite simple to sell or to buy a house. There are all kinds of laws and regulation to protect you. However, it is not so lucky to invest a piece of land. Such as land use, land subdivision, merge, environmental, everything relevant like investigation or reassessment has to depend on buyer himself. Therefore, there are higher risks to take up land investments.

房子買賣較單純，有各種法律及規章來保護你，而土地投資就沒那麼幸運了，一切法律及規章都要靠買主自己去查證，如：土地的用途限制、地目分割、合併、環境保護……，所以說，投資土地所承受的風險較高。（冠軍專欄48）

- ⊕ To turn a piece of barren land into a priceless “Land of Fortune” is like turning rocks into gold. So the contributions of developers are really undeniable.

能把荒地變成爲價值連城的發財地，就像是能把石頭變成黃金一樣，開發商的貢獻，真的是功不可沒。（冠軍專欄48）

- ⊕ Land is a unique thing on earth that could not be cloned, nor be increased. There is an old Chinese saying: “When a thing is scarce, it is precious.” Land is one of the most unique things in the world.

土地是這個世界上唯一不能複製、不會增加的東西，俗語說：「物以稀爲貴。」土地就是這其中的一項。（冠軍專欄48）

- ⊕ The contents and conditions in the “lease agreement / contract” you signed with your tenant will impact the total value of your real estate property tremendously.

你與房客簽的租賃合約，合約中的內容與租賃條件是會大大地影響你整個房地產的價值。（冠軍專欄49）

- ⊕ When making investments in different fields, you have to find the specialists in each field. Only they can help you reap the fullest benefit. Never ever try to find a so-called “all-round master” in order to save money.

在各個領域中，你要去找各個領域中的專家，才能幫助你達到最大效益，千萬別爲了省錢，去找一個所謂的萬事通先生。（冠軍專欄49）

- ⊕ The landlord and tenant belong to a common life. They rely on each other and share the same weal and woe.

房東與房客本是生命共同體，相互依存，榮辱與共。（冠軍專欄49）

- ⊕ Tenants are like parents to landlord. The landlord will treat the tenants in a generous way as if he was treating himself.

房客是房東的衣食父母，對房客好，就是房東對自己好。（冠軍專欄49）

- ⊕ Commercial real estate is the “cream” of the real estate businesses because it has stable incomes and it is easy to manage. If you have

chosen the right property and right managerial personnel, you can sit and collect the rentals leisurely.

商業房地產是地產中的大餅，收入穩定、極好管理，只要你選對產業、選對管理人，你就等著輕鬆地收房租吧！（冠軍專欄49）

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- ⊕ There is a huge difference in market value between a slack business center and a busy business center. The price difference will provide you an opportunity to make money. This type of profit is the most lucrative part in the real estate business.

冷清的商場與熱鬧的商場，其市場價值差別極大，它們之中的差價就是你賺錢的機會，這一塊的利潤也是房地產中油水最多、最肥的那一部份。（冠軍專欄49）

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- ⊕ Only the people with too much money but lack of capability will purchase the commercial real estate with high price and successful management, because it is a lower return on investment.

只有沒本領、錢又太多的人，才會去買一個經營很成功，賣價很高的商業地產，因為那樣高價位的房地產，其投資報酬極低。（冠軍專欄49）

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- ⊕ Do more things beneficial to the society. Can save an abandoned shopping center become a crowded shopping mall, which is great merit, great wisdom.

多做有益社會的事。能把一個廢置的商場救回來，成爲一個

熱鬧商場，這就是大功德、大智慧。（冠軍專欄49）

- ⊕ Owned a nice house, you can be rich whole life. If you never owned a house, this will be your life's financial loss.

買到一幢好房子，可以讓你富貴一輩子。假如你從不擁有過房子，這將是你一輩子的財務損失。（冠軍專欄50）

- ⊕ Dream must be compatible with the current situation, when buying a house, it also must be compatible with the strength of your cash.

夢想一定要與現狀相配合，買房子的時候，一定要與你的現金實力相配合。（冠軍專欄50）

- ⊕ When you are buying a house, you should make a series of preparations including thorough investigation and analysis in order to avoid money trouble and being its slave all your life.

在買房子的事上，一定要前前後後想清楚，事先做好準備工作，避免你一輩子為錢所煩惱，成為錢的奴隸。（冠軍專欄50）

- ⊕ There are no perfect houses. If by chance there is one, the price must be surprisingly high.

沒有十全十美的房子，如果有的話，一定是價錢不美。（冠軍專欄50）

- ⊕ If you do not have enough money to buy a big house, don't be sad, because you still have a chance to buy a small house.

如果你沒錢買大房子，不要難過，因為你還有機會買小房子。（冠軍專欄50）

- ⊕ When buying a house, to measure your strength, do not over your debt. If you over invest, it will lead you fail easily, not increase your wealth.

買房子的時候，要衡量自己的實力，千萬不要打腫臉充胖子，超越自己的能力極限。一但投資過度，不但不會使你的財富增加，反而會使你加速失敗。（冠軍專欄50）

- ⊕ During the declining housing market, the seller needs not to be scared by the buyer's over counter-offer. Remember, the most important point is to get the house off your hands as soon as possible. To lose less money means to protect you principal.

在房價下跌中，賣主不要怕買方殺價，能把房子早日脫手最重要，少賠錢就是保住本錢。（冠軍專欄51）

- ⊕ When the housing market is sluggish, it is easier to sell a house that has been fixed up and refurbished.

在低迷的房市中，只有經過整理過的房子，才容易賣得掉。（冠軍專欄51）

- ⊕ Before the house is going on the housing market, the seller has to hire a house inspector to make a overall check-up and issue a report in detail. According to the report, the house owner has to have all the defects of the house to be improved, such as repairing,

fixing up, painting, making up and beautifying. Then let it go on the market for sale. That is a comparatively smart way to sell a house.

賣主能在房子上市之前，先找一位房屋檢查專家，做一個房屋檢查，屋主再按檢查報告中的缺點予以改進，先把房子修理好、整理好、油漆好、化妝好、打扮好之後，再推出市場求售是比較聰明的作法。（冠軍專欄51）

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- ⊕ If the original home owner is reluctant to spend some money for repairing and refurbishing a house (or a house without a license), he is sure to be the loser at last.

不肯花錢整修房子或無合法建築執照的房子，最後吃虧的一定是原來的屋主。（冠軍專欄51）

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- ⊕ The attitude of the seller must be very flexible. To yield to if necessary; to give in if need to. In a word, do not let the buyer find any major problems or defects and change his mind to buy the house. This is the principle of home-sale during the period of economic recession.

賣主身段要柔軟，能遷就、就遷就，能讓步、就讓步，總之不要讓買主找到重大缺點，不要讓買主打消其購屋心願，這就是不景氣時的售屋原則。（冠軍專欄51）

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- ⊕ When the housing prices are declining, it is natural to think that the buyer's low counter-bid is to take advantages of the seller. As a matter of fact, the buyer is somehow helping the seller resolve

his difficulty. In some way, the buyer is the life saver of the seller.

在房價下跌中，不要以為買主殺價是佔了賣主的好處，其實賣主是在買主幫助下，才解決了賣主的困境，這樣說來，買主是賣主的救命恩人才對。（冠軍專欄51）

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- ⊕ Attending a warm hospitality to the potential buyer is another unique skill of the seller in selling a house.

賣主熱情招待潛在的買主，是另一種賣屋絕招。（冠軍專欄51）

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- ⊕ When the housing market is slow, if both seller and buyer cannot build up a friendship of mutual trust, the house will not be sold easily.

在低迷的房市中，買賣雙方若是不能建立起互信的感情，房子是不易賣掉的。（冠軍專欄51）

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- ⊕ There is no house that cannot be sold, but there is only a seller that is too greedy. There is no house that cannot be bought, but there is only a buyer that is unwilling to offer a good price in fear of losing money.

沒有賣不掉的房子，只有太貪心的賣主。沒有買不到的房子，只有不肯出好價、怕吃虧的買主。（冠軍專欄51）

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- ⊕ Sometimes a seller's bid is unreasonable, and a buyer's counter-bid is also unreasonable. When these two unreasonable factors add up together, it becomes the major factor that causes the housing market critically declining.

賣主叫價不合理，買主出價不合理，這兩個「不合理」加在一起，才是造成房市低迷不振的主要原因。（冠軍專欄51）

- ⊕ A good tenant is like a good son. The more you see him, the more you love him. A bad tenant is like a prodigal son. The more you see him the more you feel headache.

一個好房客就好像一個好兒子，愈看愈喜歡。一個壞房客就好像一個敗家子，愈看愈頭大。（冠軍專欄52）

- ⊕ This is an old Chinese saying: “You may know a person’s face, but not his heart.” When the landlord is choosing a tenant, it is very hard for him to distinguish who is a good tenant and who is not by merely looking at his clothing and listening to what he says and what his occupation is. Therefore, you still have to read some relevant information reports, so as to be able to make a right choice.

知人知面不知心。在選擇房客時僅看表面衣著、談吐、職業，是很難分辨「好房客」與「壞房客」的，所以在選擇房客時，還是要看調查報告，才能分辨清楚。（冠軍專欄52）

- ⊕ Between the tenant and the landlord, you must avoid any face to face confrontation in order to avoid any bodily injury and serious property damages.

房東與房客之間要避免任何「正面衝突」，以避免身體遭受傷害，及更嚴重的財產損失。（冠軍專欄52）

- ⊕ The most important thing is to buy a series of house insurance before hand, including insurances of liability, accidents, damages, natural disasters, and property title right.

事前要買妥各項房屋保險，包括責任保險、意外保險、災害保險、天災保險、產權保險最為重要。（冠軍專欄52）

- ⊕ The wisest way for the landlord is to hire an expertise to manage and settle all the necessary procedures. Only the smartest landlord will play the role as an outsider.

花錢請專家來代勞最聰明，能做個甩手房東最智慧。（冠軍專欄52）

- ⊕ A tenant cannot be a tenant all his life. He should learn the way to invest and to manage from the landlord. He cannot envy or be jealous of the landlord being rich. On the contrary, he should learn the wisdom of money management from the landlord.

房客不可一輩子作房客，房客應該向房東學習投資理財之道。房客不可羨慕或妒嫉房東有錢，相反地，房客應該向房東學習處理金錢的智慧。（冠軍專欄52）

- ⊕ The simplest and easiest way of real estate investment is to participate in the investment of REITs.

房地產投資最簡單、最省事的方法，就是參與房地產信託投資。（冠軍專欄53）

- ⊕ REITs like as stock, it can be used to public offering, trading,

getting people more alternative investment option.

REITs是把商業不動產經證券化之後的一種商品，它可以用來公開募股、買賣，就像股票交易一樣，讓民眾多出另一個投資選項。（冠軍專欄53）

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- ⊕ Taking advantage of the functions of REITs, little money can easily be invested and anybody can participate in. Just spend a little money, you can be a stockholder.

利用REITs的功能，小錢即可輕鬆投資，任何人都可加入，只要花小錢就可成為地產公司的股東。（冠軍專欄53）

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- ⊕ The risk for long-term investment in real estate is quite low. What I mean is for legitimate long-term investment. But never ever make short-term investment blindly because the risks hidden there are awfully unpredictable.

長期投資房地產風險很低，但我指的是真正長期的投資，切不要做短期盲目的投資，因為那裡存在著不可預知的風險。

（冠軍專欄54）

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- ⊕ Speculation in housing prices is exactly like speculation in stocks. The risks are extremely high. Only the long-term investment in real estate can help to reduce the risks.

炒房價與炒股票一樣風險極高，唯有長期投資房地產，才能降低投資的風險。（冠軍專欄54）

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- ⊕ The fluctuation of the reward rate of investment in real estate is

closely linked with the timing of investment.

一個房地產投資報酬率的高低與房地產投資的進場點息息相關。(冠軍專欄55)

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- ⊕ Investment in real estate is just like investment in stocks. The opportunity, subject and the purchase price are the most important factors, because they influence the success or failure of all investments.

房地產的投資與股票的投資是一樣的，投資時機、投資標的物與購買價格最為重要，因為它們影響著一切投資的成敗。

(冠軍專欄55)

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- ⊕ If you can observe the trend of real estate, the tendency of interest rate and also the change of economic and political situation, you will be able to control the timing and the opportunity of getting rich.

如果你能看清楚房地產走勢、利息走勢、經濟及政局變化，你就能掌控投資的時間點，掌控到發財的機會。(冠軍專欄55)

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- ⊕ In the most areas of metropolitans, the fast growth of population plus the decrease of the unused land will usually help the housing prices rising continuously.

大都會地區因為人口快速增加，再加上可利用的空地在減少，所以房價才會繼續上漲。(冠軍專欄56)

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- ⊕ The growth of the city population will cause the rising of the

housing prices. This has almost become a law. If one big city houses price not rise for the time being, it is accumulating its energy for the next rising. Some day the prices will definitely rise to make up the delayed rising.

只要城市人口繼續增加，就可推動城市房價繼續上升，這是一個定律。如果某一個大城市的房價暫時沒有上漲，是因為它在累積下次「上漲」的能量，總有一天它的價錢一定會補漲的。（冠軍專欄56）

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- ⊕ From a long-term view, the reward rate of real estate investment is much higher than that of the stock market.

長期來說，好地段的房子，它的回報率一定會贏過股票的回報率。（冠軍專欄56）

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- ⊕ To make investment in a big city with a population over 3 million, from a long-term view, the reward rate of housing investment is 9 times higher than that of the stock market.

只要在人口超過300萬的大城市中做投資，以長期來說，房子的投資報酬率要比股市的投資報酬率高出九倍以上。（冠軍專欄56）

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- ⊕ Investment in housing is much more profitable than that in stocks. Among the successful investors, 85% are investors in real estate.

投資房子比投資股票強多了，在眾多成功的人之中，其中85%的人是靠投資房地產賺到大錢的。（冠軍專欄56）

- ⊕ If you have bought a house at a relatively high price, you can wait until the housing price bounce up again in order to compensate the loss. Therefore, you do not really have any losses.

房子稍買貴了些，可以等待房價上漲時再補救回來，所以它不算是真正的吃虧。（冠軍專欄56）

- ⊕ You will suffer big loss to let the purchasing power shrink or to let cash or stocks shrink.

讓購買力縮水或讓現金縮水或讓股票縮水，才是真正的吃虧。（冠軍專欄56）

- ⊕ Only the people who don't care about life or death will borrow money to speculate in stocks. Only the people who overrate their own abilities will buy houses with zero down pay.

只有不知死活的人才會借錢玩股票。也只有不自量力的人才會用零頭款買房子。（冠軍專欄57）

- ⊕ Buying and selling houses on auction is a kind of extraordinary knowledge. People who do not know much about it have to learn attentively, otherwise, they will lose more than they gain.

買賣拍賣屋是一門大學問，不懂的人要好好學習，免得偷雞不著蝕把米。（冠軍專欄58）

- ⊕ Don't touch the houses that are too old and dilapidated or houses that have not been repaired for many years. You had better also not to touch the auction houses in the cities where the population

is migrating away or in areas without good public order, otherwise, your loss will outweigh your gain.

不要碰觸年齡太老的房子、年久失修的房子、人口外移的城市或治安不好的地區的拍賣屋，以免得不償失。（冠軍專欄58）

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- ⊕ When you are buying auction houses, don't be too greedy, you had better offer an appropriate price instead of cutting down the prices too much because you already gain enough, so be kindness to others.

購買拍賣屋時，要心存感激的心，買到就已經是賺到，所以不要太貪心，不要殺價過頭，適當出價就好。（冠軍專欄58）

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- ⊕ The most serious taboo for land investment is to let the land sleep (weeds or barren). The purpose of developing land is to let the land be vitalized, but not to let it sleep and become bleak and barren.

土地投資最忌諱的就是讓土地睡覺（雜草叢生）。土地開發的工作就是要讓土地活起來，而不是要讓土地荒在那裡雜草叢生。（冠軍專欄59）

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- ⊕ As for the utilization of the land resources, the land developers have made the best contributions. Next are the constructors and contractors, but the worst are those land sleepers.

以土地資源的利用來說，最有貢獻的是開發商，其次是建築商、營造商，最要不得的是睡商。（冠軍專欄59）

- ⊕ It is the developers who engage in large scale land developing that is also the most hard-working business; make the most contributions to the society

對社會貢獻最大、也是最辛苦的行業，乃是從事大規模土地開發的開發商。（冠軍專欄59）

- ⊕ Those speculators who are frequently buying and selling houses and stocks will finally find their losses outweigh their gains. This is so called: “Clever people may become victims of their own cleverness.”

頻繁買進賣出房子或股票的投機分子，最終會得不償失，這就叫做聰明反被聰明誤。（冠軍專欄60）

- ⊕ Regarding real estate investment and land investment, if you adopt a strategy of “only for rent, not for sale”, that property might be passed down from generation to generation because its value will increase continuously and protectively and will guarantee the basic life of the younger generations. It will be going on and on, and never be on the decline.

房地產投資、土地投資，若採取「只准出租不准賣」的策略，這份產業即可代代相傳，繼續增值，也可保障子孫基本的生活，綿延後代，永不凋零。（冠軍專欄62）

- ⊕ Regarding the wealth that could be passed down over three generation in a row, or the businesses that could be inherited form generation to generation, there are not so many successful

examples being retraceable. However, the best of all businesses is the real estate investment businesses.

能夠富過三代，且能代代相傳的事業並不是很多，而土地投資是傳代事業中最棒的一個了。（冠軍專欄62）

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- ⊕ Land lease business is one of the most stable and profitable businesses, and the owners almost need not spend much time to manage it.

土地出租是一個幾乎不需要花時間去管理，且收入最穩當的行業之一。（冠軍專欄62）

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- ⊕ Some houses are foreclosed and auctioned off by the bank because of those people who are faux riche and buy property with zero down. Although these home owners don't lose much, the banks lose a great deal. Those people who took out subprime loans that led to tremendous losses for the bank, the real estate market, and the entire population are utterly despicable.

打腫臉充胖子、用零頭款買房子的人，最後因為種種原因，房子被銀行沒收拍賣，雖然屋主本人損失不太大，但銀行及大眾的損失就太大了。次級房貸讓銀行賠錢、讓房價大跌、讓全民財產縮水，這種害人害己的零頭款貸款人，實在是太可惡了。（冠軍專欄81）

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- ⊕ Want to find luck? Then invest in tangible things such as real estate.

想要運氣好，就要去投資那些看得到、摸得到的房地產。（冠軍專欄83）

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- ⊕ The best way to help your children get rich fast is to invest in prime real estate.

想要子孫一夕變富，最可行的方法，就是買位於好地段的房地產。（冠軍專欄83）

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- ⊕ Many who aren't able to buy a house are victims to unwise investment plans, spreading their money in the wrong place; while others are unable to make quick decisions or unwilling to increase their offer when the time calls for it.

凡買不到房子的人，大多犯了共同的錯誤，那就是把錢用在錯誤的地方，另外一個錯誤就是購屋行動太慢，且加價不夠猛。（冠軍專欄83）

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- ⊕ One who has his mind set on something can always find a way, while those who have not always find excuses. A 50-year-old person who still hasn't purchased any real estate is a person with excuse too many.

有心願就有辦法，沒心願就有藉口。人到了五十歲還沒有購屋置產，一定是藉口太多了。（冠軍專欄83）

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- ⊕ In a bidding war against other buyers for a house, so long as you really have your eye on the property, you need to have a winning attitude and squash your opponents without mercy.

如果你碰到一群買主在跟你競爭，此時你一定要展現出真本領，如果你真的有誠意買房子，你就要有拿出必勝的決心，這個必勝的決心就是你的加價要猛、狠、毒。（冠軍專欄83）

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- ⊕ Raising your bid on a house is not a waste of money, for the “extra price” is not for the value of the house itself, but its potential to make money for you in the future: a wise bidder should always keep this in mind.

買房子的時候，「加價」不是要讓你做冤大頭。「加價」是要讓你贏得買賣，贏得將來賺錢的機會。「加價」是在買將來發財的機會，而不是在買房子它現在本身的價值，這兩者的區別你能分辨嗎？（冠軍專欄83）

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- ⊕ Buying lottery is in fact buying non-existent luck, for winning the grand prize has a probability close to zero. Buying real estate, on the other hand, is buying real luck, for almost 100% of the time the purchase will help you get rich. Can you tell the difference?

買彩券是在買不存在的運氣（中頭獎的機會幾乎等於零），買房子是在買絕對存在的運氣（將來發財的機會，幾乎等於百分之百），這些區別你能分辨嗎？（冠軍專欄83）

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- ⊕ You want to buy a house, yet are unwilling to part with your money. It is a sign of illogical greed, much like a monkey who covets someone else's apple while still clutching the banana firmly in his grip.

買屋殺價就是捨不得自己手中的錢，捨不得自己手中的錢，

卻想搶別人的財富，這就是猴子行爲。猴子抓著香蕉不放，卻想拿別人的蘋果，是否太貪心了？（冠軍專欄83）

- ⊕ Those in a state of poverty are where they are often because they have squandered their money on meaningless things. The rich know to invest in real estate.

窮人之所以窮，是因為他們把錢用在泡沫之中。富人之所以富，是因為他們把錢用在房地產之中。（冠軍專欄83）

- ⊕ Wishing to get a good house without raising the bid is somewhat similar to wishing to hit the jackpot—almost impossible to pull off.

不加價就想買到房子，就好像是買彩券想中大獎一樣，是很難成功的。（冠軍專欄83）

- ⊕ Do not be afraid to raise your bid when buying a house, especially one with a prime location and a low asking price.

愈是開價低的房子，愈是地段好的房子，你的加價幅度就要愈大。（冠軍專欄83）

- ⊕ If you can get your hands on a cheap REO, you'd be gathering riches, for whatever money the bank loses is your gain.

銀行賠的錢，就是你賺到的錢，能買到便宜的銀行屋，就是在創造你的財富。（冠軍專欄83）

- ⊕ The best fortune is in owning a well-located real estate.

伴隨人類最好的幸運或財運，就是你擁有好地段的土地。（冠軍專欄83）

- ⊕ As the saying goes; “with land comes wealth”. So if you’re feeling like you’ve been out of luck all your life, invest in some land with good value, and fortune will come to you.

土地是我的生財的母親，「有土斯有財」，這句話一點也沒錯。如果你覺得沒有財運，回去抱抱有價值的土地，你就可以有好運氣。（冠軍專欄83）

- ⊕ People I truly worry about are those who don’t take action to invest in real estate, even when the housing market keeps dropping.

令我最憂心的是，那些在房價下跌時，仍不知置產（投資）的人。（冠軍專欄86）

- ⊕ When bidding on a house, attempts at bargaining for a lower price might appear like a smart thing to do, until you go home empty-handed by the end of the day.

表面上看起來喜歡殺價的人很精明，其實他吃虧最大。（冠軍專欄86）

- ⊕ Knowing when to raise bids is important in successfully purchasing a house. Knowing that the extra money you’re paying is not a loss, but guarantee for future profits.

懂得加價，就是給自己一個贏的機會去買到房子。學會加價就是學會贏到財富。（冠軍專欄87）

- ⊕ When you have your eyes on a piece of real estate and really want to get it, make sure your bid is reasonable.

如果你真的下定決心想要買到一幢房子，那麼你的出價就要合情合理。（冠軍專欄87）

- ⊕ The true value of any piece of real estate is not measured by its asking price at the time of purchase, but its value in a decade or two. Keep this in mind, and you won't hesitate to raise your bid on a house.

不要拿現在市場的價值來衡量你將要買的房子價值，而是要以十年、二十年以後這幢房子的價值來衡量你今天的投資是不是正確的。如果你認為你今天的投資是正確的，那你就不会心疼加價了。（冠軍專欄87）

- ⊕ Unless you have reason to believe that 2 decades from now the house in question may well cost less than it does now, you shouldn't wait any longer: make the purchase right now!

如果你認為十年、二十年以後，你投資的這幢房子的價值比現在還要低，那麼你今天的投資就是不正確的，如果不是的話，那你就趁早買房子吧！（冠軍專欄87）

- ⊕ Do not worry about how much others will bid. Focus on overcoming your own mental block. If you don't want to come in first in this bidding war, you won't get the house.

不要擔心競爭對手會加價多少錢，而是要擔心你不能克服你

自己的心理障礙，如果你不想做加價的第一名，你就會買不到房子。（冠軍專欄87）

- ⊕ If you get the house because of your low-ball offer, you have no one but yourself to blame. You can't expect to own a house if you aren't willing to pay the right price; just like you can't be a boss without first putting in your own hard work.

如果因為你殺價過多而買不到房子，那就是你自己的錯。不想吃苦就想做老闆，與不想付出代價就想做房主人，這兩件事同樣是可笑的。（冠軍專欄87）

- ⊕ Real estate investment is one of the most profitable sources of income around. So stop coveting the rich man's full pocket, and start filling your own by investing right now.

學會投資房地產就是學會賺錢。窮人最想要的是富人口袋中的錢。殊不知，富人口袋中的錢是從投資房地產中賺來的。（冠軍專欄87）

- ⊕ There should not have subprime mortgage, the lender allow a man who with no saving / no down pay to purchase a house, this is bank's fault.

次級房貸本來就不應該存在，銀行讓一個零頭款的人去買房子，這是銀行的錯。（冠軍專欄88）

- ⊕ To walk by the shore and not get wet takes caution; to walk in the ocean and not get wet takes a miracle. Some folks can manage to

buy a house with a 20% down payment in their mortgage plan. Yet it's impossible to buy a house with zero-down and not get foreclosed by the bank.

走在海邊不濕鞋是謹慎（技術特好），走在海裡不濕鞋是奇蹟（胡說八道）。用20%頭期款去買房子的人是技術好，用零頭期款去買房子，而不被銀行收回拍賣的是胡說八道。（冠軍專欄88）

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- ⊕ For sound financial planning, when purchasing a house, not only the down payment, make sure you have at least 10% to 20% of your savings as an emergency reserve.

買房子的時候，除了要有首付款之外，還要預先保留10%至20%的周轉金以備將來之需，這樣做才是一個穩健安全的財務計劃。（冠軍專欄88）

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- ⊕ The older generations understood the value of frugality, thus most of them would have enough savings to afford a house. In comparison, young adults today, despite their superior education, often aim for extravagant lifestyles, and usually end up with far less money than is needed to buy a house.

老一輩的人書唸得不多，但懂得省吃儉用，所以能夠存錢買房子。現在的年輕人書讀得很多，但不懂得省吃儉用，所以沒錢買房子。（冠軍專欄88）

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- ⊕ Only those who are frugal can afford a house; others who squander what they earn barely have enough to pay the rent.

懂得省吃儉用的人可以擁有房子，不懂得省吃儉用的人，只能租房子。（冠軍專欄88）

- ⊕ A responsible person would not buy a house with zero down. In a way, the larger his down payment the more responsible he is, for it shows that he is a man of discipline. The exception would be those whose parents offer to supply the down payment.

負責的人不會用零頭款去買房子。換句話說，頭期款付愈多的人是愈負責任，因為他有節制所以才會有儲蓄。（但頭期款或首付款是父母給的人除外）。（冠軍專欄90）

- ⊕ Property owners desperate to get rid of their houses and the large number of bank-owned properties can keep dragging down the real estate market in the United States until it crashes. Real estate development and construction may come to a halt; financial institutions may be forced into bankruptcy, buy-outs, or simply close down. Consumer spending has also suffered a universal decline, further delaying a global economic recovery.

急於把房子脫手的屋主及銀行拍賣屋可能會拖垮全美房價到崩盤。建商、開發商可能會停業，金融機構可能會被迫破產、併購、倒閉。消費者支出又普遍減少，它將會拖累全世界經濟復甦的前途。（冠軍專欄93）

- ⊕ Location, location, location. When buying real estate, location is everything, for it determines how much money you can hope to make with it.

買房子首重位置，所謂房地產的位置決定一切，這個房地產的位置決定了你將來賺錢的大小。（冠軍專欄96）

- ⊕ A well-located house has a lower opportunity cost, a higher price, and a faster rate of growth. Whereas an ill-located property tends to have a high opportunity cost, a low price, and limited growth potential.

好區的機會成本低，壞區的機會成本高。好區的房價高，壞區的房價低。好學區的房價漲得快，壞學區的房價漲得慢。

（冠軍專欄96）

- ⊕ If the subprime mortgage crisis causes U.S. financial institutions to raise the requirements for mortgage application, or decrease loan amounts, then it will most certainly have a negative impact on the US economic growth in future years, as well as the real estate recovery.

如果美國金融業因受次貸虧損，被迫提高借貸標準或減縮放貸額度，這對美國經濟發展與房價成長會造成嚴重負面影響。（冠軍專欄97）

- ⊕ The persistently dropping real estate price in the U.S. posts a more serious threat to U.S. economy than the financial crisis itself, for it directly impacts the average Americans' standard of living and security.

美國房價持續下跌，對美國經濟來說，房價暴跌的問題比金融風暴更嚴重，它嚴重影響到美國人民的生活水平及安全。

(冠軍專欄97)

- ⊕ A man without confidence would be petrified by the falling real estate prices, while a person with a positive mindset would only see it as the perfect opportunity to invest.

沒有信心的人認為房價下跌很可怕。積極有信心的人，認為房價下跌愈多，才是真正投資的時候。(冠軍專欄97)

- ⊕ A stagnant real estate market should be seen as an opportunity to aggressively invest in real estate for sure gains in the future. A man with foresight always comes out on top.

能夠在房市低迷的時候積極搶進房子，且看到未來機會的人，才會是真正的贏家。(冠軍專欄97)

- ⊕ A low housing market is the opportunity that many have been waiting for to turn the tide for themselves. If now is not the time for you to buy, then when is?

房價下跌的時候，就是窮人翻身的時候。如果窮人不趁房價低的時候購屋，還在等待何年何月何時呢？(冠軍專欄97)

- ⊕ A humble clam can turn worthless sand into pearls. Similarly, without that modest investment in real estate ten, twenty years ago, how can you be a millionaire today?

記著，讓沙子變珍珠的是蚌母。同理，讓你變富翁的是你十年前房地產的投資，如果沒有十年前的房地產投資，你今天如何成為富翁呢？(冠軍專欄97)

- ⊕ While the house price is still low, go and purchase the best bank-owned house on the cheap. Live in it or rent it out until the real estate market rises, then you can sell it. Follow this cycle and you're guaranteed a wealthy life.

趁房市不好的時候，用最低的價錢去買到狀況最好的拍賣屋（廉價屋），然後自住或出租，直等到房價回升以後再出售它，如此循環操作，保證你獲利豐厚。（冠軍專欄97）

- ⊕ “Limited resources versus unlimited needs” is an important theory in economics. It is manifested in the rising of real estate markets.

經濟學上有一個很重要的理論，就是「資源有限，慾望無限」，房價上漲的原因就是「資源有限，慾望無限」的具體表現。（冠軍專欄98）

- ⊕ If the market does hit rock bottom, everyone will be driven by their greed and rush in to get their hands on a house of their own. The fact that there's a limited supply of houses will inevitably force property prices to rebound.

如果房價真的下跌至谷底，那麼人人都會因為自己的貪婪，為了貪小便宜而去搶房子，但又因為「資源有限」讓房屋搶到缺貨時，房價就會明顯反彈上升。（冠軍專欄98）

- ⊕ While fear of loss may refrain you from making a purchase while the market is high, but it is your greed that stops you from buying even when the price is low.

房價高的時候不買，那是怕吃虧。房價低的時候不買，那是貪婪。（冠軍專欄98）

- ⊕ Whether or not you're buying a house should never be dictated by its price; it should be based on your need. If you have no use for a house, the price plays no part in getting you to buy one.

你買不買房子，應該跟房價高低是沒有什麼關係的。或者說，影響你買房子的誘因，不應該是房價的高低而是你的需要。如果沒有購屋的需要，那麼房價的高低又怎麼會引發你的購屋慾呢？（冠軍專欄98）

- ⊕ While waiting for real estate prices and interest rates to hit rock bottom, people are actually gradually losing their judgment, rationality, and the ability to execute their decisions. This is yet another case showing us the harm of over-thinking.

真正笨的並不是在等房價下跌這件事，而是人們在看到房價下跌時或利息下跌時，會不自覺地降低自己對事情的判斷力、思考力、執行力。像這種聰明反被聰明誤的例子實在太多了。（冠軍專欄98）

- ⊕ For every 3 people who lose their jobs, there's one new bank-owned property. The unemployment rate is directly tied to the rate of defaulting mortgages.

每多增加三個失業人口，就可能多出一幢銀行拍賣屋，失業人口數量與房貸違約率（拍賣屋）息息相關。（冠軍專欄99）

- ⊕ Dropping home prices along with devalued US dollars—it's the perfect opportunity for foreign capital to invest in the United States.

房價下跌，美金又貶值，此乃外國人投資美國的最好時機。
(冠軍專欄99)

- ⊕ A wise man invests in precious metals or real estate well before inflation kicks in.

在通貨膨脹發生之前，能趁早買入貴金屬或房地產的人，就是最聰明的人。(冠軍專欄99)

- ⊕ While you still have a job and a steady income, the perfect opportunity for you to move in and buy a house is now, with low interest rate and low home prices. Once the interest rate and home prices go back up again, it'll be too late for regrets.

利息低、房價又低，這是買房子的好時機。趁著你還有工作收入，趕快買房子就對了。不要等到利息升高、房價又在高價位時才去買房子，到那時你就後悔莫及了。(冠軍專欄99)

- ⊕ When you're investing in a house, you need almost a child-like determination and the will to push on no matter what, and it won't hurt to have a little luck on your side. When you're bidding on a house, you need to be decisive, and have your wits about you in addition to your guts. Money, courage, and a mind that is both quick and adaptive: these are what can give you an upper hand, and help you win the bidding war.

買房子的時候，要有一點傻勁、有一點衝勁，還要帶一點運氣，出價要乾脆且要快、狠、準、智勇雙全，就像打仗一樣，要用智慧取勝。除了多金以外，你還要膽識過人、頭腦靈活、身手敏捷，這樣才能捷足先登，贏得勝利。（冠軍專欄99）

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- ⊕ Real estate investment is all about timing and location. When others don't find the market promising, seize your opportunity to invest. While others are pulling back, it's the best time for you to jump in with your investment.

投資房地產要選擇位置，也要選擇時機。當別人都在看衰房地產的時候，就是你最佳的投資時機。當別人都在害怕縮手的時候，就是你加碼投資的時候。（冠軍專欄101）

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- ⊕ Do not mistake home equity as your asset; it's in fact a potential liability. If you become upside-down on your loan, meaning the property value drops below what you owe during a recession, you'd suddenly find yourself swimming in debt.

別誤認為房屋淨值貸款是你的資產，其實它是你潛在的負債，萬一你的房價在景氣衰退時成了溺水屋，房價下跌到淨負債（負債高於資產），那你就會負債累累了。（冠軍專欄102）

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- ⊕ What is borrowed must be returned one day. A home equity loan is a liability, not your liquid asset. Be very clear on this: Do not spend your equity loan like it's free cash.

借來的錢總有一天是要歸還的。房屋淨值貸款的錢是你的負

債，而不是你的現金資產，你不可以把淨值貸款的錢當作現金來花費，這一點你要搞清楚。（冠軍專欄102）

- ⊕ If your income can only afford a house of \$200,000, don't go for one that costs half a million. If you really want a house that costs half a million, don't dream of getting it for just \$200,000.

如果你只有買20萬元房子的能力，你就不要去買50萬元的房子。如果你喜歡上一幢50萬元的房子，你就不要想用20萬元買到它。（冠軍專欄106）

- ⊕ When buying a foreclosed property, the bank (seller) chooses the buyer, not the other way around. This means that unless you have a great credit score and ample down payment, you can forget about getting a bank-owned house.

買銀行屋是銀行選擇買主，不是買主選擇銀行（賣主）。如果你的信用不好、頭款不足、收入不夠，你休想買到銀行屋。（冠軍專欄106）

- ⊕ Buying real estate requires substantial investment; are you prepared for that? Any debt you take on must be repaid in installments; are you prepared for that? Life is unpredictable, and you may need emergency cash on the drop of a dime; are you prepared for that?

買房子時需要大錢，你準備好了嗎？借來的錢需要分期還錢，你還錢的能力，準備好了嗎？天有不測風雨，你的周轉金準備好了嗎？（冠軍專欄106）

- ⊕ Before setting out to do anything, you need to have a plan and prepare yourself; buying a house is no exception.

凡做事要有計劃、要有準備，買房子的事當然也不例外。（冠軍專欄106）

- ⊕ Once the home prices hit rock bottom we can expect another round of home-buying frenzy. If you do not want to suffer similar failures as before, you must take swift and decisive actions to seize your opportunity for wealth.

一旦房價跌到谷底，另一波的搶屋大戰就要上演了。爲了避免有第二次的失敗，你的行動就要快，以便搶到商機、搶到財運。（冠軍專欄107）

- ⊕ The impact of the housing market is so great that until it can rebound, the economy cannot recover. Only after the economy recovers can investors regain their confidence.

房市影響層面太大，唯有房市好轉，經濟才可能復甦，只有經濟復甦之後，投資人才可能重新恢復信心。（冠軍專欄108）

- ⊕ Even if you put a house in the hands of a financially unstable person, he will surely lose it.

如果把房屋交在財務狀況不穩定的人手中，那一定會出亂子。（冠軍專欄110）

- ⊕ The only hope for a gloomy housing market is to find financially stable buyers for all the foreclosed properties. This will be

beneficial to the entire real estate market as well as the economy.

把這些拍賣中的房地產愈早交到財務狀況穩定的人手中，對整體房市與經濟愈有助益，這是房市在黑暗中的唯一希望曙光。（冠軍專欄110）

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- ⊕ We welcome those who are truly financially capable to invest in real estate. Opportunists who helped hurl the housing market into chaos should be turned away.

我們歡迎財力雄厚的人來投資房地產，但是我們也要拒絕投機客來炒作房價。（冠軍專欄110）

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- ⊕ The time is ripe to make a killing in business when both buyers and sellers are blinded by despair.

賺錢就要賺在買方沒有信心，且賣方表現出絕望的時候。（冠軍專欄114）

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- ⊕ Those who have insufficient savings yet try to purchase a house with zero-down mortgage are like babies trying to run without even knowing how to walk. Taking on a zero-down mortgage is a display of ignorance in terms of financial planning— you'd be biting off more than you can chew.

沒有錢、沒有儲蓄就想用零頭款買房子的人，就像是嬰兒還不會走路就想學會快跑一樣，是行不通的。用零頭款買房子的人，不僅是不會理財，而且是打腫臉充胖子。（冠軍專欄115）

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- ⊕ Investing in prime real estate will guarantee profit. House price

in densely populated areas tends to rise fast, and newly built real estate will cost a lot less to maintain in the future.

選擇好的地段買房子，保證會賺錢。選擇人口密集的城市買房子，增值一定快。選擇房齡低的房子買，以後的保養成本保證會比較低。（冠軍專欄115）

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- ⊕ Don't assume that you can haggle on the price of every property. A wise man conducts his negotiation based on the current real estate market trend.

不要以為你的殺價對每一幢房子都會有效，殺不殺價，要依房市走勢來判斷，這才是智者。（冠軍專欄116）

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- ⊕ In a bidding war, you don't raise your bid just to beat out competition; you also have to beat out your own mental blocks.

在搶房子的時候，加價不是要贏過別人，加價是要贏過你自己的心理障礙。（冠軍專欄116）

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- ⊕ A house that has an ideal location, commute, price, and condition will always be easy to sell. If the house is exceptionally well-maintained and priced to sell, it will for sure have lots of offers.

位置適中、交通方便、價錢適宜、保養還不錯的房子，永遠賣得掉。如果再碰到屋美價廉的房子，當然就成為搶手貨了。（冠軍專欄116）

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- ⊕ You need to buy into real estate now especially because of inflation. The US dollar may be low now, but that means a greater

rebound for the real estate market later on, which brings about deep profits in the long run.

就是因為通貨膨脹、美金不值錢，你更要買房子，因為以後房價反彈回來的力道會更大，這代表長期投資房子是有豐厚利潤的。（冠軍專欄116）

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- ⊕ You shouldn't feel happy or content about paying rent to someone else. However you should feel happy and content paying your mortgage to the bank.

房客在付房租的時候，心裡面千萬不要想著隨遇而安、得過且過、心甘情願、滿心歡喜，但在付銀行貸款的時候，就要心甘情願、滿心歡喜。（冠軍專欄117）

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- ⊕ When buying a starter home, you must know your limits. You can start with a smaller house to alleviate the burden on your finances.

第一次購屋時要量力而為，可以不要買太大的房子，這樣可以減輕生活上的壓力。（冠軍專欄117）

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- ⊕ Opportunists only care about the short-term fluctuations of the housing market, while wise investors are more interested in whether the property has long-term profitability.

投機者只專注於房價的短期波動。投資者則專注於一旦長期擁有房地產是否能帶來利潤。（冠軍專欄123）

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- ⊕ Invest only in real estate projects with the greatest potential for growth, which are most likely to stay profitable.

要堅持投資在最有前景、最有發展，且獲利最穩當的房地產項目中。（冠軍專欄123）

- ⊕ The value of a house is a tangible thing. As long as the population keeps growing, real estate prices will also keep growing with time—just like a piece of antique.

房價是有形有體的價值，它是看得著、摸得到的東西。只要城市人口一直在增加，房價就像古董一樣，握有的時間越長久就越值錢。（冠軍專欄123）

- ⊕ A real estate investor's judgment should not be affected by emotions or personal preferences. Investments should be just that — an investment. Investors must be rational, and should refrain from copying what everyone else seems to be doing at the moment.

投資房地產不要放入私人感情，不要把你個人的喜好放在決策中。投資就是投資。投資要理性思考，不要人云亦云，跟著別人胡亂起舞。（冠軍專欄123）

- ⊕ In real estate investing, you can't do a "hit and run" like your're fighting a guerrilla battle, but rather it demands a long-term commitment. It is a competition of skills, wits, persistence, time, and money. Whoever lasts longer is the winner.

投資房地產不宜打游擊戰「賺了錢就跑」，投資房地產是一個「持久戰」，比的是智慧、耐力、時間、財力與實力。誰能堅持到底，誰就是贏家。（冠軍專欄123）

- ⊕ The secret about real estate investment is choosing properties that are near major freeways and cities with a fast growing population.

投資房地產的祕訣，就是要選擇交通要道附近，且人口正在迅速增長的城市。（冠軍專欄123）

- ⊕ It is wise to invest in properties near major city roadways, subway and train stations.

選擇在市區交通要道或捷運、地鐵、高鐵出入口附近置產，是聰明的決定。（冠軍專欄123）

- ⊕ Don't worry about whether the housing market is declining at the moment, or if the economy is in recession, or what the experts are predicting. The only things you need to focus on are whether your properties are easily accessible by means of public roadways and transit systems, and whether or not they are located within a region with foreseeable population growth in the near future.

不理會房價漲跌、不擔心經濟變化、不相信專家預測，你只要重視交通要道或捷運、地鐵、高鐵出入口，人口流動量與人口增長的速度。（冠軍專欄123）

- ⊕ Keep an eye on city development plans, especially the construction of new urban public transportation hubs, such as docks, airports, bridges, roads, railways, and subway routes—these are elements that will have a definitive impact on population migration in the future, as well as the real estate market in the region.

要關注新的都市計劃、新的城鎮開發、新的商場港口，飛機場、橋樑、道路、高鐵、捷運出口的興建很重要，因為它們必會影響將來的人口移動與房地產的漲跌。（冠軍專欄123）

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- ⊕ Unless you're prepared for a commitment lasting at least 7 years, you shouldn't even consider investing in a piece of property.

如果你沒有想去擁有一個房地產七年以上的準備，那就不要去投資它。（冠軍專欄123）

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- ⊕ Low liquidity is one of the characteristics of real estate, unlike cash or stocks, therefore real estate is not suited for turning a quick profit.

房地產流通性慢，比不上現金或股票流通性快，所以不宜用來做為炒作的工具或對象。（冠軍專欄123）

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- ⊕ The value of your house should not impact your lifestyle. If it does, then you've become a slave to your house.

房價漲跌應該不會影響你的生活。如果房價漲跌會影響你的生活，那你就是房奴了。（冠軍專欄124）

人生成功的第二個階段 施恩的富爸爸真的偉大

成功在握，再與你分享富爸爸如何經營不敗生活。思想決定一個人的高度，思想對了，發財致富是必然的結果；親子和家庭關係更勝金錢，是富爸爸最在乎、也花最多心思經營的財富；真正的富者，必然懂得施比受更為有福，付出越多，收穫越大——致富之道在於作金錢的主人，才能安然在成功彼岸靠站！



思想—富爸爸的酷頭腦，想得跟你不一樣

- ⊕ What I have achieved now is mainly because I know how to draw lessons , enrich my knowledge from my mistakes.

我的成功，是因為我從失敗的經驗中，吸取了教訓、吸取了知識。（冠軍專欄1）

- ⊕ A successful man may have lots of setbacks and mistakes in the past. If you can learn lessons and experience from others' failures, you can avoid making the same mistakes and eventually you will be successful.

一個人成功的背後，一定有許多的失敗。如何吸取他人失敗的教訓，變成自己的經驗，從而避開你的失敗（少走冤枉路），你就成功了。（冠軍專欄1）

- ⊕ The best or the most important investment is to invest on reforming your way of thinking, which is “keep on learning everyday”.

投資於自己思想上的改造，每天不斷求新學習，才是最好的投資，這也是唯一最重要的投資。（冠軍專欄1）

- ⊕ A way of thinking will bring about a similar behavior. A constant behavior will gradually become a habit. The force of habit will build up one's personality. The traits of a personality will be shown in one's deeds.

種一個思想，收一個行爲；種一個行爲，收一個習慣；種一個習慣，收一個個性；種一個個性，收一個結局！（冠軍專欄1）

- ⊕ Your thinking will affect your decisions. Your decisions will take shape in your actions. Your actions will influence the outcomes. The outcomes will impact your whole life.

思想影響決策，決策影響行動，行動影響結果，結果影響你一輩子。（冠軍專欄1）

- ⊕ In order to make a living you need to have skills in some field. But skills can only earn you a living with basic needs. They will not bring you a big fortune. If you want to become rich, you must obtain some specific knowledge about finance and management. Therefore, it is the first priority for you to become a tycoon to upgrade yourself with financial and managerial knowledge and correct investment perspectives.

謀生需要有一技之長，但是一技之長只能讓你溫飽，它不會讓你致富。致富必須要擁有專業的財經知識，所以說擁有財經管理知識與正確的投資思想，才是一件絕對重要的大事，也是你想成爲富人的先決條件。（冠軍專欄1）

- ⊕ Making money is important, but don't count on how much you can make now. If I have to choose between money and opportunity, I will choose opportunity. Because making money has a limit, only opportunity means boundless wealth.

賺錢固然重要，但是不要只看到小利小惠。如果在「賺錢」與「機會」中做一個選擇，我會選擇機會，因爲賺錢是有限的，機會才是無限的財富。（冠軍專欄1）

- ⊕ You need to eliminate your pessimistic mentality. You need to get rid of your bad habit. You need to change you old behavior. You need even to improve your manner of speech.

你的悲觀思想要改變，你的壞習慣要改變，你的舊行為要改變，你說話的態度也要改變。（冠軍專欄1）

- ⊕ You are a smart man, if you take actions after you get information about some successful ways of making money. On the contrary, some people are stupid like ostriches. They would rather not to see, not to hear and not to do anything although they do know some way to make money. It's a pity they are wasting their knowledge, their time and their opportunity.

在聽到成功理財的方法之後，聽而去行的是智者，聽而不去行的是愚者。但就是有些人情願做鴕鳥，視而不見、聽而不聞。已經學會賺錢的方法，而不去賺錢的人是很可惜的，他是浪費知識、浪費時間、浪費機會的懶人。（冠軍專欄1）

- ⊕ Sometimes, things like getting traffic citations or listening to repeated advice, though it may seem offensive, will probably save you from risking your life.

罰單、聽訓、嘮叨、逆耳往往可以救你一命呢！（冠軍專欄1）

- ⊕ If you do not take care of your money today, money will not take care of you tomorrow. If you do not make use of your time today, then you will have no more time to use tomorrow. Time waits for no one.

今天你不理財，明天財不理你；今天你不利用時間，明天你就沒有時間可以利用。（冠軍專欄1）

- ⊕ Winners always fulfill dreams while losers always make dreams. Winners always take actions while losers always give up. There is nothing in the world that cannot be accomplished; there are only people who choose not to accomplish. There is nothing in the world that cannot be resolved; there are only people who lose their faith and give up.

高手圓夢，低手夢圓。高手動手，低手鬆手。世界上沒有做不到的事，只有不去動手做事的人，世界上沒有解決不了的事，只有喪失信心放棄努力的人（鬆手的人）。（冠軍專欄1）

- ⊕ Your thinking controls your behavior and at the same time, also forges your future life: success or failure, honor or disgrace, rich or poor.

一個人的思想控制著一個人的行爲，同時也影響著一個人的成與敗、榮與辱、富與貧。（冠軍專欄2）

- ⊕ Positive thinking leads to success, negative thinking leads to failure. Logical thinking can bring you wealth; impractical thinking can cause you bankruptcy.

正面積極的思想引導你成功，負面消極的思想引導你失敗。成功的思想決定成功，失敗的思想決定失敗。（冠軍專欄2）

- ⊕ I take someone's failure as my reference. I regard someone's

success as my motivation. I follow someone's hard-working as my urge. When someone gives up the chance, I will take up and try again.

別人的失敗是我的借鏡，別人的成功是我的榜樣。別人的勤奮是我的激勵，別人的放棄是我的機會。（冠軍專欄2）

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- ⊕ Actually, poverty is not so scary. However, what is tragic about it is that you are used to it and have accepted it as your friend even without even knowing it.

貧窮並不可怕，可怕的是你已經接受了貧窮，並且習慣與貧窮做了朋友，而不知覺醒！（冠軍專欄2）

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- ⊕ Without practicing “taking off”, your business will never boom. Once you do “taking off”, you will make big money immediately. By “Taking off” means to throw away your obsolete ideas and way of thinking.

不脫不能發，一脫就能發。這裡的「脫」是指脫去你的舊思想、舊思維。（冠軍專欄2）

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- ⊕ The more trash (old thinking) you cast away from your mind, the more space you'll have to absorb new concepts. The more new ideas you accept, the earlier you'll become a brand new one.

你能把舊思想脫得愈乾淨，你就愈有空間去裝新思想，多吸收些新鮮的事物，你就愈有希望被塑造成新人。（冠軍專欄2）

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- ⊕ There is a “pot of gold” in your head. If you fill your head with

good and sound thoughts, you'll discover the pot of gold where there is inexhaustible wisdom and wealth.

一籬筐的黃金就在你的腦袋瓜裡，只要你的腦袋瓜裡裝滿了成功的思想，你就會有一籬筐的黃金，與一籬筐取之不盡、用之不竭的財富。（冠軍專欄2）

⊕ The most intelligent choice is to make investment in your knowledge.

最聰明、最智慧的抉擇，就是投資在自己的腦袋瓜上。（冠軍專欄3）

⊕ To keep on learning professional and financial knowledge is actually the most essential investment.

不斷地求得專業知識與財經知識，才是最重要的投資。（冠軍專欄3）

⊕ It is very risky for you to make investment decisions only based on your personal experience, unless you have mastered sufficient financial knowledge.

如果沒有充分的財經知識，只憑個人經驗就做出投資決策是很危險的。（冠軍專欄3）

⊕ It is an important job for you to watch news and read magazines concerning finance and economics world.

每天查看財經新聞與閱讀財經雜誌是很重要的工作。（冠軍專

欄3)

- ⊕ Very often we are reluctant to accept new thoughts, new ideas, new concepts, new knowledge, and new methods. That is the reason why we cannot upgrade ourselves.

我們常常會拒絕接受新思想、新思維、新觀念、新知識、新方法，這就是我們不能進步的原因。（冠軍專欄3）

- ⊕ It's a pity that some people are used to stick to their own experience and turn down all the ideas or experience from other people, even from some experts. That is exactly what our "Blind Spot" is.

憑著自己的經驗否定別人的一切，也拒絕專家的建言，這就是我們的盲點。（冠軍專欄3）

- ⊕ Before you make any investments or decisions, first of all, you need to invest in what is needed in your brain. It is the most critical issue.

在投資任何東西或做出任何的決策以前，你先投資你自己的腦袋才是最重要的事。（冠軍專欄3）

- ⊕ If you have incorrect investment motives or ideas, you might make a series of mistakes. You might not even know what your mistakes are about. That is where your biggest blind point lies.

如果你投資的動機與投資的思想不正確，你就可能會做出一系列錯誤的決定，以至於連自己錯在哪裡都搞不清楚，這個

就是你最大的盲點。(冠軍專欄3)

- ⊕ Making money relies on wisdom. Wisdom comes from experience. Experience flourishes with learning. Learning means to keep on improving yourself. Therefore, the best investment is to correct your wrong concepts.

賺錢需要靠智慧，智慧需要靠經驗，經驗需要靠學習。學習就是要靠不斷地充實自己，所以說最好的投資，就是修正你自己錯誤的思想。(冠軍專欄3)

- ⊕ Any investment, no matter how big or small, has its risk. But the risk is not due to the investment itself, but due to the investor. In other word, the biggest risk comes from the person who makes the investment decisions.

任何投資不論大小都會有風險，但是投資的風險不在於投資的本身，而在於投資的人。換句話說，做出投資決策的那個人，才是投資上最大的風險。(冠軍專欄3)

- ⊕ Investment should begin with yourself (including your physical and mental health). The most secure investment is to install correct concepts of investment into your head.

投資是要從自己的身上(包括身體健康、心靈健康)做起，才是最好的投資，而把正確的投資思想(理財觀念)存放在自己的腦袋瓜裡，才是最穩當的投資。(冠軍專欄3)

- ⊕ A successful man is always responsible and trustworthy and never

tries to find an excuse for what he is doing. An unsuccessful man always has a bunch of excuses. Whenever he makes mistakes, he just shirks the mistakes onto other people without any sense of responsibility.

成功的人做事情只講責任、不找藉口。失敗的人做任何事總是藉口一大堆，有錯發生時總是推給別人，事不關己、沒有擔當。（冠軍專欄5）

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- ⊕ To find an excuse is another way to forgive oneself, “excuse” and “forgive” are twin brother.

藉口就是託辭，藉口與託辭是雙胞胎兄弟。（冠軍專欄5）

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- ⊕ If you can face your problems and failures bravely and honestly, you will find the chance to begin your life again.

只有誠實且勇敢地面對自己、面對失敗、面對問題，你才有起死回生的機會。（冠軍專欄5）

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- ⊕ For a unsuccessful man, finding an excuse is the best way to get out of his embarrassing situation. But for a successful man, excuses are the worst unacceptable explanations. Therefore, “excuse” is the “spokesman” for losers.

對失敗的人來說，藉口是最好的下台階。對成功的人來說，藉口是最壞的解釋。所以說藉口是失敗者的代言人。（冠軍專欄5）

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- ⊕ A loser always makes an excuse to escape from what he doesn't

like to do. When he can't finish the task, he would try to shirk the responsibility onto others. This is exactly the "farce" a loser likes to play.

不想做的事，找個理由不去做。不能完成的事，把責任推給他人，這些都是失敗者常表演的鬧劇。（冠軍專欄5）

- ⊕ A successful man never looks for excuses. Instead, he keeps working diligently, completes all his tasks and makes up his mind to reach his goal. An unsuccessful man always looks for excuses, works sloppily without completing his tasks. In this way, he can never achieve his goal.

成功的人是不找藉口的，他認真工作，下定決心必須完成任務，所以他達成目標。失敗的人不斷尋找藉口，工作馬馬虎虎，沒有要完成任務的決心，所以他永遠達成了不了目標。（冠軍專欄5）

- ⊕ Poverty is not scary. What is scary is the person who always finds excuses for being poor.

貧窮並不可怕，可怕的是為貧窮找藉口的人。（冠軍專欄5）

- ⊕ The busiest people in the world are the poor, because they have become slaves of money. The most leisure people on the globe are the rich, because money has become their slaves.

世界上最忙的人是窮人，因為他們成了錢的奴隸。世界上最閒的人是富人，因為錢成了他們的奴隸。（冠軍專欄6）

- ⊕ To make a correct investment is much more important than to complete ten ordinary jobs, because a correct investment may help you to live a wealthy life.

做出一件正確的投資，這件事要比正確地做出十件普通的事來得重要。做出正確的投資才能使你富貴一生。（冠軍專欄6）

- ⊕ We must cherish our investment time because time waits for no one. We can't afford to waste any single day.

時間不等人，我們要珍惜我們投資的時間，免得它過一天，少一天。（冠軍專欄7）

- ⊕ If you always cope with money and real estate with the mentality of a poor man, you will never be a real rich dad, even if you may make a big fortune by sudden luck.

假如你永遠用窮人的心態來看待金錢、看待投資，那麼就算你偶爾發了一筆小財，你也不會成為真正的富爸爸。（冠軍專欄8）

- ⊕ You must smash the illusion for undulating housing prices. The peak of your life is created by yourself and the low tide in your life is trodden by yourself. Nothing you can achieve by waiting without shedding sweat and blood.

打破波浪的迷思，人生的高峰是創造出來的，人生的低潮是走出來的，沒有一件事是坐在那裡等來的，也沒有一件事是不用流汗、流血就能成功的。（冠軍專欄8）

- ⊕ Positive thinking makes one active; negative thinking makes one passive. But too much negative news and negative thinking will destroy your hope, ruin your luck in business, and cause your beautiful dreams to disappear like bubbles.

正面的思想讓人積極，負面的思想讓人消極；太多負面的消息、負面的思想，會摧殘你的希望，破壞你的財運，使你的美夢消失得無影無蹤。（冠軍專欄8）

- ⊕ People with much knowledge and those who never go to school both could become fools in money management and slaves of money.

唸很多書的人和不曾唸過書的人，都容易變成理財的傻瓜、金錢的奴隸。（冠軍專欄9）

- ⊕ The higher income a specialist earns, the more anxious he is to ensure the security of his money. This will let him become a slave of money.

愈是高收入、高職位的人，愈是渴望得到金錢上（薪水上）的安全感，愈是這樣做，愈是容易變成金錢的奴隸。（冠軍專欄9）

- ⊕ Only if you can sacrifice the security sense of your working income, you can exchange for the freedom in work. If you are not willing to sacrifice the security sense of your working income, you have to sacrifice the freedom in your work.

只有犧牲工作收入上的安全感，才能換得工作上的自由，如果你不想犧牲工作收入上的安全感，你就得犧牲工作上的自由。（冠軍專欄9）

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- ⊕ Having knowledge of finance, mastering the skills of investment and financial management are more important than getting a doctorate.

具有財經知識、學會投資理財，這比你上大學拿博士更重要。（冠軍專欄9）

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- ⊕ One who has become a slave of money and lost his freedom in finance is not allowed to stop working.

成為金錢的奴隸、在財務上不自由的人，是沒有不工作的權利。（冠軍專欄9）

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- ⊕ To learn from successful people or to co-operate with them is the guarantee to success.

成功就要向成功的人學，想成功就要與成功的人士合作共同創業，這就是成功的保證。（冠軍專欄9）

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- ⊕ If your present environment cannot help you to be a financially free man, you have to change your life style and receive education of finance and commerce.

如果你現在的環境不能使你成為財務上自由的人，你就要更換另一種生活方式，並且接受財商教育了。（冠軍專欄9）

- ⊕ If you want to understand a rich dad, first of all, you have to find out his thinking, his language, his conduct, his financial management, his investment, and his life outlook. Then try to figure out what is the basic difference between yours and his.

想要了解富爸爸，你要先去搞清楚富爸爸的思想、富爸爸的語言、富爸爸的行為、富爸爸的理財、富爸爸的投資、富爸爸的人生觀……到底他們與你有什麼不同？（冠軍專欄10）

- ⊕ General ideology can be reformed. Ideology of financial management can certainly be reformed.

一般的思想可以改正，理財的思想當然也可以改正。（冠軍專欄10）

- ⊕ Only when your concept of financial management has been reformed, your luck of fortune will be in the wake of it.

只要修正了你的理財思想，你的財運就會跟著來。（冠軍專欄10）

- ⊕ Merely getting a stable salary will prevent you from becoming a rich dad.

只拿穩定的薪水收入，會阻礙你成為富爸爸。（冠軍專欄10）

- ⊕ If you are chasing after a stable and comfortable life and a job with high pay, you will always keep a little distance behind a rich dad.

僅追求平穩、安逸、高薪的工作，會讓你與富爸爸的距離，永遠只差一小步。（冠軍專欄10）

- ⊕ Never set up a maximum limit for your income, otherwise, you will never become a rich dad.

永遠不要為你的收入設定上限，否則你不會成為富爸爸。（冠軍專欄10）

- ⊕ Usually we have to tell the truth to other people; however, we may boast about our future.

我們對別人要講誠實的話，但對自己的未來與夢想要說大話。（冠軍專欄11）

- ⊕ Boasting about personal future means to establish self-confidence.

對自己的未來說大話，就是建立自己的自信心。（冠軍專欄11）

- ⊕ Actually the reason why you are poor is that you lose your self-confidence. You are too honest to make dreams, to have self-confidence, motivation, and ambition.

造成貧窮的原因就是你沒有自信心。你對自己太過誠實，誠實到不敢做夢、沒有自信心、沒有動力、沒有野心。（冠軍專欄11）

- ⊕ You must remember that the purpose of boasting is not to cheat others. It is to encourage you to face yourself and to face your life bravely, so as to help yourself embrace a more glorious future.

一定要記著，說大話的目的不是要去欺騙別人，而是要鼓勵自己勇敢面對自己、面對生活、面對將來，幫助自己得到更美好的未來。（冠軍專欄11）

- ⊕ To be successful you must depend on yourself. If you are unable to depend on yourself, you should humble yourself to learn from successful people. If you can find the path they have been through, you will get the short cut to success.

成功靠自己，如果你沒有本領靠自己，就要不恥下問，向成功的人學習。只要能踏上他們曾經走過的路，那就是一條成功的捷徑。（冠軍專欄13）

- ⊕ Success or failure often happens at a click of your mind. Your thinking is hidden in your mind. What you are thinking in your mind will reflect to you conduct, and the result of your conduct will decide your life career.

成功與失敗往往就在意念的一瞬間，意念就藏在你的思想裡。你腦袋瓜裡的想法，會反應在你的行為上，你的行為表現，最終就決定了你一生的前途。（冠軍專欄14）

- ⊕ Poor people are lack of the ambition, an ambition to become rich. One who has no demand on himself will lose all the spontaneous motives to reach a higher goal.

窮人最缺少的是野心，一種要想成爲一個富人的野心，一個對自己沒有要求的人，會失去一切向上的動力與衝力。（冠軍專欄14）

- ⊕ The special medication to treat poverty is the ambition of becoming rich. Actions and confidence are like cardiac stimulus injection for treating poverty, too. The best doctor of curing poverty is to tell the patient to recall the past and criticize himself.

具有致富的野心是治療貧窮的特效藥。行動與信心是治療貧窮的強心針。而回憶往事、自省檢討是醫治貧窮最好的醫生。（冠軍專欄14）

- ⊕ You must have courage to divorce from your lousy habits and circumstances that may lead you to failure. It was a very tough challenge, but it will bring you a new hope.

你要有勇氣去脫離那些叫你不能成功的惡習與環境。那是一種極嚴酷的挑戰，但是它會帶給你另一種新希望。（冠軍專欄14）

- ⊕ You must have confidence before you take upon anything. Otherwise, nothing can be done smoothly. In other word, your confidence comes from financial power. The more financial power you have, the stronger your confidence will be.

做事必須先要有信心，否則事情不可能做好。人的信心是從實力來的，實力愈大，信心愈足。（冠軍專欄15）

- ⊕ Having abundant knowledge and theories still cannot compete with practical actions. To say “I should have known” one hundred times cannot reverse the history. Therefore, you should take actions as early as possible. Never let time elapse from your

fingers. Meaningless bragging will only change your ideals into illusions.

知識、理論再多，也比不上一個實際的行動；一百個「早知道」，也換不回一個歷史事實。所以說行動要趁早，莫叫時光流逝掉，空叫理想變幻想。（冠軍專欄15）

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- ⊕ The pressure of life comes from the problem with money. Having too much money or too little money will bring us troubles, more or less only. But most people would rather choose being a rich man with troubles rather than a poor man with troubles.

生活的壓力來自於金錢的煩惱，錢太多或錢太少，都會帶給我們不同程度上的煩惱（壓力）。雖然兩者都會帶給我們煩惱，但是人們還是會選擇做一個「有煩惱的有錢人」，而不願去選擇做一個「有煩惱的窮人」。（冠軍專欄17）

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- ⊕ In ten years from now, perhaps you will regret what you should have done today. Therefore, you must hurry up to complete what you have to do today, so as not to regret again by tomorrow.

十年後你會後悔，今天該做的事你沒做。所以你今天該做的事，就應該趁早今天做到，不要等到明天再後悔。（冠軍專欄17）

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- ⊕ Whoever thinks about little money and petty gains all day long is a man without great aspirations.

整天把小錢小利放在眼前的人，是不會有大志向的。（冠軍專

欄18)

- ⊕ We have to rely on our efforts to establish our dignity, our ideals and aspirations. We can never lose our belief, chase after petty gains and humble ourselves to be cowards.

我們應該奮發向上，做有理想、有抱負、有骨氣的人。絕不做一個貪圖小利、丟失信念、輕易低頭的懦夫。（冠軍專欄18）

- ⊕ You cannot solve the problem of poverty by beating the prices, by making dreams, and by waiting. The only way to solve it is to ask for advices from others including your subordinates and take concrete actions with firm determination.

殺價——不能解決貧窮問題。做夢——不能解決貧窮問題。等待——不能解決貧窮問題。只有不恥下問，拿出具體的決心與行動，才能解決貧窮問題。（冠軍專欄18）

- ⊕ An active man will seize the opportunity and make a prompt decision. A passive man will be irresolute and hesitant to make a decision, so that he will lose the chance to make money and regret all his life.

積極的人當機立斷把握機會，消極的人優柔寡斷、猶疑不決，以致失去賺錢的機會——遺憾終生。（冠軍專欄19）

- ⊕ You can learn experience from the first mistake. You can learn a lesson from second mistake. If you make the same mistake more than three times, you are hopeless indeed.

一次失敗是學經驗。兩次失敗是得教訓。三次以上的失敗是無藥可救。（冠軍專欄20）

- ⊕ Like a pyramid which could not be completed in one day, your thinking, attitude, habit, personality, and behavior can not be cultivated in one day either. You have to learn and build them up gradually.

金字塔不是一天蓋成的，正確成功的思想、態度、習慣、個性與行動也不是一天養成的，一切的一切，都是慢慢學習並累積起來的。（冠軍專欄22）

- ⊕ Positive thinking makes one active. Negative thinking makes one passive. Nevertheless, too much negative news plus old negative thinking will spoil your luck of fortune which will evaporate like bubbles eventually.

正面的思想讓人積極；負面的思想讓人消極。太多負面的消息，再加上原本負面的思想，會加速摧毀你的財運，最終會讓你的財運消失的無影無蹤。（冠軍專欄22）

- ⊕ If your old environment is preventing you from getting rich, you should abandon it and replace with a new way of life to face challenges. Try to change your old thinking and old environment, so that you will have a new situation and new hopes.

如果舊的環境不能讓你發達，你就應該把舊環境換掉，用另一種新的生活方式去面對挑戰。請試試看，改變你的舊思想、舊環境，你是可以有一個新局面、新希望的。（冠軍專欄

22)

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- ⊕ These are all good advises: be farsighted, raise your standard, keep revitalizing your thinking, and break away from the captivity of your blind spots. By doing so, you will enjoy the freedom of thinking one day.

眼光要看得遠，格局要放得大，思想要不斷創新，不要陷自己於思想的泥沼（盲點）中，這樣你才會有思想自由的一天。（冠軍專欄22）

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- ⊕ Poor people usually solve their problems with the thinking of poor people. That's why no problems could be solved. You must discard the mentality of poor people and try to analyze the problems with rich dad's macroscopic way of thinking. It will help a lot to solve the problems.

窮人用窮人的思想去解決窮人問題，所以無法解決問題。你一定要跳脫自己窮人的思想，用另一種富爸爸宏觀的思想去看、去想問題，這樣才可以解決問題。（冠軍專欄22）

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- ⊕ One's attitude is closely linked with his mentality. Attitude is the concrete and visualized reflection of what you are thinking deep in your heart. Attitude is the external expression. Mentality is the hidden expression. To be more concise, attitude is the conduct reflected from the external expression of mentality.

心態如何，態度就如何。內心深處所思所想的，具體表現出來給人看到的就是態度。態度是顯性（外露）的，心態是隱

性（內藏）的。態度是心態的外表反射出來的行爲。（冠軍專欄22）

- ⊕ Attitude is inseparable from thinking. Habit is inseparable from attitude. Personality is inseparable from habit. Action is inseparable from personality. Outcome is inseparable from action. Success or failure is inseparable from outcome. In other words, success or failure is inseparable from your thinking.

思想與態度密不可分。態度與習慣密不可分。習慣與個性密不可分。個性與行動密不可分。行動與結果密不可分。結果又與成敗密不可分。總之，成敗與你的思想密不可分。（冠軍專欄22）

- ⊕ If you do not pay the cost today, you would pay so much more tomorrow.

倘若今天你不付出代價，明天你將付出更多的代價。（冠軍專欄23）

- ⊕ Everyone has the right to fight for the opportunity to become rich. It is not the patent for the rich only.

爭取致富的機會是每個人的權利，它不是富人的專利。（冠軍專欄25）

- ⊕ Don't get discouraged, if you have failed once. If you can stand up again, this failure is not the end of your life, it is the beginning of your triumphant success.

曾經有過失敗的人不要灰心，只要你重新站起來，這次失敗就不會是你生命的結束，而是你勝利成功的開始。（冠軍專欄26）

- ⊕ Don't be frustrated in case of an unfortunate failure. Accept the lesson from your failure peacefully and stand up again. You should pick up chances and start from the beginning. Be yourself again, work dauntlessly and steadily to make solid progress, and march forward to reach the destination of success.

如果不幸失敗了也不灰心，平心靜氣地接受失敗的教訓，跌倒了再爬起來，重拾機會、重新來過、重新出發、重新做人，不屈不撓，踏踏實實，一步一腳印，走向成功的彼岸。（冠軍專欄28）

- ⊕ Nothing in the world is too difficult for one who sets his mind on his goal. We believe that the final victory will definitely belong to those who have perseverance.

天下無難事，只怕有心人。相信最後的勝利，一定是屬於堅持到底的人。（冠軍專欄28）

- ⊕ Before a chance comes, I preserve my energy and strength. When the chance approaches, I will hold it tight. Relying on my solid strength, I am confident to win.

機會來臨前，我儲備我的能量。機會來到時，我緊緊捉住它不放，憑藉自身的實力去獲取成功。（冠軍專欄28）

- ⊕ If you want to be successful, you have to learn from successful people, so that you may avoid wasting time and money. Their experiences may help you find the short cuts, pave the bumpy roads to success, and prevent you from taking detours.

想要獲得成功，你就要跟成功的人學習，這樣你才可以避免浪費時間與浪費金錢。他們的經驗可以幫助你找到捷徑，補平你成功路上的坑坑疤疤，免得你碰碰撞撞走了許多冤枉路。（冠軍專欄28）

- ⊕ Learning from those who are successful in their business may help you go through the difficult tortuous roads steadily and then reach your targets of success and wealth speedily and smoothly.

向事業成功的人學習，能讓你平穩地走完這條艱難曲折的道路，並順利快速地達到你成功致富的目標。（冠軍專欄28）

- ⊕ When you take the first step to reach your goal, you must do your utmost to break through the barriers to win your first barrel of gold.

踏出你的第一步，想盡辦法去突破困境，來贏得你的第一桶黃金。（冠軍專欄32）

- ⊕ By taking advantages of others' achievements to work on your own is exactly like standing on a giant's shoulders and later you will be greater and more successful than the giant.

借力使力，站在巨人的肩膀上，你會比巨人更偉大、更成

功。（冠軍專欄32）

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- ⊕ If you wish to be successful, learn from the successful people and cooperate with them. This is the priority of your success.

成功要向成功的人學，成功要與成功的人合作，那就是你成功的前提。（冠軍專欄32）

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- ⊕ There are many factors for success. The most important part is intelligence, actions, confidence and honesty.

成功的因素很多，最重要的因素，就是智慧、行動、信心與誠實。（冠軍專欄32）

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- ⊕ First of all, you should have the desire and ambition to become rich, then you will take actions to realize your golden dream.

要先有致富的慾望、致富的企圖心，然後才会有追求致富的行動。（冠軍專欄32）

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- ⊕ What is an opportunity? It is something I can see but others can't. It is what others discard and I pick up. It is what others dare not to do, but I dare to. It is what others give away and I accept.

機會就是人家看不到的我看到了，人家丟掉的我撿到了，人家不敢做的我做了，人家不要的我要了。（冠軍專欄32）

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- ⊕ Make good use of your wisdom to create success. By making use of wisdom means you should be diligent, hard working and trustworthy; you should be humble to learn from others; you

should establish extensive human resources and sustain money resources. Yet, first of all you should have a clear understanding of your own merits and demerits as well.

善用智慧創造成功——這個智慧不僅包括認識自己的優點、認清自己的缺點，也包括勤奮努力、誠實、講信用、不恥下問、廣結人脈、儲蓄錢脈。（冠軍專欄33）

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- ⊕ Time changes so swiftly. Once you loosen your vigilance, you'll find yourself lagging behind the others.

時代進步得實在太快了，稍微不留意，放輕鬆一下，就可能落伍了。（冠軍專欄33）

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- ⊕ If you want to test how far you are behind the age of modernization, just ask yourself if you can operate the up-to-date iPhone.

你離現代化有多遠，看一看，你會不會使用新一代的手機就明白了。（冠軍專欄33）

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- ⊕ Never get into debts, unless you are in a desperate situation. Otherwise, you'll become the man created by money, but not the man who is creating the money.

不到萬不得已，絕不借錢舉債，否則你會變成錢造的人，而不是製造錢的人。（冠軍專欄33）

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- ⊕ It is workable to borrow money for investments. But it is absurd to borrow money for living a luxurious life.

為投資而舉債可行，為提高奢侈生活而舉債則不可行。（冠軍專欄33）

- ⊕ To be successful you cannot fight without tactics, but with your wisdom. To be successful you cannot depend on your boasting strength but on a clear understanding of your actual strength. To be successful you cannot rely on competition of smartness, but on better use of your wisdom.

成功不是靠硬拚，成功是靠鬥智。成功不是靠逞強，成功是靠認清自己的實力。成功不是靠比聰明，成功要靠善用你的智慧。（冠軍專欄33）

- ⊕ It is useless to hold wisdom but no practical action; it is useless also to have bountiful knowledge but no practical action. The most important thing is your practical actions. Therefore, action is the most fundamental requirement for all successful people.

知而不行沒有用，滿肚子學問不去實踐也沒有用，最重要的是你要有實際的行動，行動是一切成功的最基本要求。（冠軍專欄33）

- ⊕ Without mentors, there will be no patrons. If you wish a patron to help you, you must be a man of virtues first.

沒有益友，則不會有貴人。想要有貴人相助，你必先要有美德。（冠軍專欄34）

- ⊕ Success or failure, either will depend on whether you are able to

use one force to produce more powerful force and to choose the most effective tool.

成功或失敗取決於你是否能夠借力使力，請正確選擇對你最有效的發財工具。（冠軍專欄35）

⊕ If you have chosen the wrong tool, the wrong time, and the wrong patrons, your situation will be very serious, irrational, and even going from bad to worse.

選錯了工具、選錯了時間與選錯了貴人，都是非常嚴重、非常不智、非常糟糕的事。（冠軍專欄35）

⊕ Don't be afraid of failure or being unable to find the ways of making money. There is always a way out. If you make better use of tools and never stop making efforts, you are sure to succeed.

不要怕失敗、不要怕找不到發財的方法。天無絕人之路，只要你善用發財的工具，不停地努力，你就能達到成功。（冠軍專欄35）

⊕ The prime differences between the rich and the poor are the differences in ideology, in behavior, and in the way of using tools.

富人和窮人之間最大的不同，就在於思想上的不同、行為上的不同與使用工具的不同。（冠軍專欄35）

⊕ Your success in academic field does not guarantee you success in financial circle, because academic high IQ does not equal to financial high IQ.

學術上的成功不保證你財務上一定成功。學術上的高智商，並不同於財務上的高智商。（冠軍專欄35）

- ⊕ When you have personal freedom, financial freedom and no more trouble in short of money, you have ultimately won your true freedom.

當你得到人生自由、財務自由，再也沒有缺錢的煩惱，這時候你就真自由了。（冠軍專欄35）

- ⊕ Only if you can study humbly, accept more new knowledge, new concepts, new tactics, new technologies, new trend of tide, and new events to make up your weaknesses from time to time, you will be able to keep up with the new era.

唯有謙卑學習、多接受新知識、新觀念、新方法、新技術、新風潮、新事物，隨時彌補自己的不足，這樣你才能跟上這個新時代。（冠軍專欄35）

- ⊕ If you don't have enough time, you can borrow others' hands and others' time to create your time.

如果自己的時間不夠，你就要借用別人的雙手、別人的時間，去創造你的時間。（冠軍專欄36）

- ⊕ Be the master of time instead of being its servant. Take advantages of others' hands to create wealth. Never let others to take advantages of your hands to create their wealth.

去做時間的主人，不要去做時間的僕人。好好去利用別人的

雙手創造財富，而不是讓別人利用你的雙手去創造他的財富。（冠軍專欄36）

- ⊕ You don't need to learn too much, but you must know how to hire knowledgeable people to work for you. You don't need knowledge that is too profound, but you must know how to employ skillful people to work in the service of you.

書不一定要唸得多，但你要懂得僱用有學問的人來替你做
事。知識不一定學到太深奧，但你要懂得利用有能力的人來
替你工作。（冠軍專欄36）

- ⊕ The key to success is to cooperate with successful people. If you can employ clever and capable people to work for you, you are already successful 90%.

成功的要訣就是要與成功的人合作。如果你能僱用聰明能幹
的人為你工作，你就已成功90%了。（冠軍專欄36）

- ⊕ By shaking off the yoke of your old thinking to look at another world with your eyes wide open, you will find another “new continent” and a new fortune.

跳脫自己思想的舊槽穴，放眼去看另一個世界，你就會發現
另一個新大陸、另一個新財富。（冠軍專欄37）

- ⊕ Your aim must be high, your mind must be up-dated, do not get stuck in the muddy swamp of your mind. By doing so, you will have the freedom of thinking one day.

格局要大、思想要新，不要陷自己於思想的泥沼中，這樣你才會有思想自由的一天。（冠軍專欄37）

- ⊕ If you do not always think and consider about problems, some day your mind will become dull and slow in reaction, and then you will lose your ability of judging what is right or what is wrong. Gradually you can only echo others' sayings without your own views. Finally lots of unreasonable things will become reasonable.

常常不去想問題，等到腦筋遲鈍以後，你就會失去判斷是非的能力。人云亦云，信以為真，許多不合邏輯的事，也就糊里糊塗變得合理了。（冠軍專欄37）

- ⊕ In China “No.4” represents something bad or something unlucky and “No.8” represents something good or something lucky in business. These are all “irresponsible talking” and “nonsensical talking”.

「四」在中國代表壞事，代表不吉利。「八」代表好事，代表吉利、發財，這些都是信口開河、胡說八道、自欺欺人的話。（冠軍專欄37）

- ⊕ Many customs and habits are made up by people. The longer they exist, the more influential they become. But behind them there must be something relevant to the common interest of a certain prestige person or a group of people in business circle.

很多風俗習慣是被人炒做起來的，而且愈炒愈大，它的背後一定與某人或某個群體存在著商業利益有關。（冠軍專欄37）

- ⊕ People who are knowledgeable, self-confident, and have ideas of their own are not prone to be controlled or tricked.

有知識、有主見、有自信心的人，是不易被人操弄、被人戲耍的。（冠軍專欄37）

- ⊕ Only if you can break away from the superstitions, eliminate the blind spots, renew your mind, broaden your view, study hard, and reestablish your self-confidence, will you be able to make progress and succeed.

唯有破除迷信、去除盲點、更新思想、擴大視野、努力學習、建立自信，這樣才能成功、進步。（冠軍專欄37）

- ⊕ Blind reliance on feng shui and numerology, this is a bad thing. The blind belief in geomancy and fortune analysis will be stumbling blocks on your way to success, so you must give them up.

失去理智、盲目依賴風水、命理，這是一件壞事。它只會成爲你走向成功的絆腳石，所以你必須要放棄它。（冠軍專欄37）

- ⊕ If you are not interested in thinking and analyzing as a habit, you will believe and echo others' views. In that way, you will easily be controlled by others. And quite often you even don't know that you are being cheated and trapped.

如果一個人養成了不思考的習慣，隨便相信人云亦云的說法，就容易被有心人輕易擺布，往往讓自己受騙上當而不自

知呢！（冠軍專欄37）

- ⊕ Money cannot knock down a person. It is you self-distrust, your fear, your greed and your debt that will knock yourself down.

錢不會擊倒人，而是你的心虛、恐懼、貪婪或負債擊倒了你自己。（冠軍專欄37）

- ⊕ If you stop thinking and studying for a long time, your mind will become rusty. If you forget to practice thinking, your mind will become dull; gradually you will become a mentally retarded person.

長久不去思想、不去學習，你的思想就會生鏽。一旦忘了思想，漸漸地你就會變成一個在思想上有障礙的智障者。（冠軍專欄37）

- ⊕ Successful people realize their dreams, the failure of people indulged in the dream, not yet awake.

成功的人努力實現夢想，失敗的人沉醉在夢想中，還沒睡醒。（冠軍專欄39）

- ⊕ Fulfill dream is you work hard to realize the true dream. Making dreams is you always in some place move around and around, it not really been realize a dream, for example: Daydreaming.

圓夢是努力奮鬥，讓夢真實的實現。夢圓是你永遠在原地打轉，不曾真正實現過的夢，例如：白日夢。（冠軍專欄39）

- ⊕ Being a worker all your life, there is no hope for you to get rich. If you really want to realize your dreams, it is not enough to work merely with your two hands. You have to use your mind to make money.

工字不出頭。要想實現你的夢，僅靠兩隻手做工賺錢是不夠的，賺錢還是要靠你的腦袋。（冠軍專欄39）

- ⊕ Behind one's success, there must be lots of failures. If you know how to learn lessons from others' failure as a valuable experience for your own success, and avoid the possibilities of your failure, you are sure to succeed.

一個成功的背後，一定有許多失敗。如何吸取他人失敗的教訓，變成是你自己成功的經驗，這樣可以讓你少走許多冤枉路，那你就成功一半了。（冠軍專欄39）

- ⊕ True joy comes from fulfilling dreams. So keep on challenging yourself and keep on fulfilling dreams, you will enjoy endless sense of achievement and joy.

真正的快樂是從圓夢中得來的。不斷地挑戰自我，不斷地圓夢，不斷享受成就感，就有不斷的快樂在其中。（冠軍專欄39）

- ⊕ There are no ugly women, but only lazy women in the world. There are no poor people, but only lazy bones in the world, who has lost their fighting will, choose to bastardize and become companion to poverty.

世界上沒有醜女人，世界上只有懶惰的女人。同樣地，世界上沒有窮人，世界上只有失去鬥志、自甘墮落，且自願與貧爲伍的懶人。（冠軍專欄39）

- ⊕ If you agree to change the present situation, to eliminate your bad habits and continuously making your brains and hands more effect, I believe you will be someone with great expectations.

只要你肯改變現狀，去除你的壞習慣，不斷地動動腦、動動手，讓你變得更勤快，相信你一定會是一個有希望的人。（冠軍專欄39）

- ⊕ “May all your beautiful dreams come true.” This is only a good wish for someone on occasion without much obligation. Only those who really put dreams into practice and fight for them will have their dreams fulfilled and will finally enjoy the happiness of success and blissfulness.

「祝你美夢成真。」只是一句沒有作用的吉祥話，唯有真正去實踐、去打拼的人才會圓夢，最後他才會到成功的果實，享受到屬於他自己的幸福與快樂。（冠軍專欄39）

- ⊕ One who is afraid of failure dare not mention the word of “failure”. He must be a person who has no self- confidence. One who is afraid of failure to give up his efforts, he must be a coward.

因害怕失敗而不敢提到「失敗」這兩個字的人，是喪失自信心的人。因害怕失敗而放棄努力的人，是懦夫。（冠軍專欄40）

- ⊕ One's confidence comes from his capability. The higher the qualification and the richer knowledge you achieve, the stronger your self-confidence will be.

自信心也來自於自己的本領，學問愈高，知識愈豐富，自信心也就愈強。（冠軍專欄40）

- ⊕ Why I am successful? It is because I learn lessons as well as knowledge from my experience of failure.

我的成功，就是因為我從失敗的經驗中，吸取到教訓，吸取到知識。（冠軍專欄40）

- ⊕ Failure is the root of success and the resources of success are self-confidence, study, patience, adventure, will power, creation, self-reflection, etc.

失敗是成功之母。自信心、學習、忍耐、冒險、毅力、創新、反省……這些都是成功之父。（冠軍專欄40）

- ⊕ When you have a dream or a goal, you will have your fighting will and ambition.

人先要有理想，有目標，然後才會有鬥志與企圖心。（冠軍專欄42）

- ⊕ When you have a strong fighting will, you will have the confidence to win. With your motivation to win, you will obtain your will power that will become stronger and stronger by fighting against obstructions and frustrations in difficult and reverse

situations. With such power you will certainly get the endurance to overcome all the hindrances and reach your final goal.

有了鬥志，才會有必勝的信念。有了求勝的動力，才能在逆境或困境中，產生愈挫愈勇的毅力。有了這種毅力，才能產生一種抵抗困難的耐力，最後獲得成功。（冠軍專欄42）

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- ⊕ Try to eliminate the external pressures any time possible. Never let these pressures accumulate. This is a secret that may prevent us from crashed down by the accumulated pressures.

隨時排除外來的壓力，不要讓壓力累積起來，以免我們被累積起來的壓力所擊倒，這就是成功的祕訣。（冠軍專欄42）

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- ⊕ No matter how long and far the road is, it has to be explored and completed step by step. Set your target far, and take your aim accurately. However, take your actions step by step, and lay your foundation solid and sturdy, so that every step you take will leave its print. Don't dream to reach the sky in a single bound, and remember: No pain, no gain".

再遠再長的路，都是一步步走出來的。目標要訂得遠、看得準，但行動要一步步的來。基礎要打得好、打得穩，一步一腳印那樣才真實，千萬不要幻想一步登天，不勞而獲。（冠軍專欄42）

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- ⊕ Blaming the Heaven and the men without doing self-criticism is the evil root of failure. Giving up efforts without making progress is the bitter fruit of failure.

不知檢討、怨天尤人是失敗之母。不知進步、放棄努力是失敗之父。（冠軍專欄43）

⊕ Success or failure happens at a click of the mind.

成功與失敗只在一瞬間，只在你的一念之間。（冠軍專欄43）

⊕ One who is hundred times wealthy than you are, does not mean he is a hundred times smarter than you are. Moreover, he does not necessarily pay thousands or hundreds times of efforts than you do.

比你富有一百倍的人並不比你聰明一百倍，他也不就一定就付出過千百倍於你的努力。（冠軍專欄44）

⊕ Not all rich people are smarter than you. But they know how to manipulate the leverage of real estate and the leverage of financial affairs.

富人並不一定比你聰明，但他們是懂得操縱房地產槓桿和財務槓桿的人。（冠軍專欄44）

⊕ When opportunity comes along, you should seize it tightly and never let it fly away.

機會來了，你要牢牢緊緊地抓住它，不要讓它飛走了。（冠軍專欄55）

⊕ When opportunity escapes, you should give it up as quickly as possible, so that you won't get hurt badly.

機會走了，你要快快地放棄它，免得它傷害你。（冠軍專欄55）

- ⊕ One who is contented with what he has achieved so far, will gradually retrogress and fail in the end. One who is unable to do self-reflection or self-criticism, to bring about new ideas, and to deal with emergencies, will never be able to control the future in the ever changing situation.

單單滿足於眼前成功的人，通常只會逐漸走向失敗。無法檢討自省、創新與應變的人，肯定在變局中無法掌握大局。（冠軍專欄55）

- ⊕ Temporary success is not real success. Whoever is always ready to face the challenges of the unknown world will be the last winner.

短暫的成功不算成功。唯有準備好自己，且禁得起未知世界挑戰的人，才會是最後勝利的那一個人。（冠軍專欄55）

- ⊕ Endurance, perseverance, and explosive force are the key points for victory.

耐力、持續力和爆發力才是致勝的關鍵。（冠軍專欄56）

- ⊕ If you want to get rich, you must learn from the successful people. But you should learn hard to master the complete set of their skills. Never stop half way with only some scanty knowledge.

想發財就要跟發財的人學。但是千萬不要只學會半套，一知半解，而要學會全套本領才好。（冠軍專欄59）

- ⊕ Set up your target and run straight ahead toward the target. Take a 20 years plan, you will definitely reap a bumper harvest.

確立目標，向著目標直跑。做一個二十年計劃，相信你一定會有很大收獲的。（冠軍專欄60）

- ⊕ You must race with time and race with yourself. Only by making great efforts and progress incessantly, you won't lag behind. Keep pursuing you ideal, you'll surely be successful.

你要與時間賽跑，你要與自己賽跑。你要不斷努力求進步，才不至於落伍，你要不斷追求夢想，你才可能成功。（冠軍專欄61）

- ⊕ You can live your life in poverty or you can live your life in riches. The biggest difference between the two is your mentality; goals; resolve.

人可以窮一輩子，人也可以富一輩子，這兩者之間，最大的區別在於個人的心態不同、目標不同、決心不同。（冠軍專欄81）

- ⊕ No one can guarantee that a rich man will stay rich his entire life, but if you don't work hard, I can almost guarantee you'll be poor your entire life.

沒有人可以保證富人可以富一輩子，但是如果你不努力向上的話，我幾乎可以斷定你會窮一輩子。（冠軍專欄81）

- ⊕ Saying no to poverty will give you power and drive to work hard.

You can only start working hard when you have a clear goal for your wealth.

拒絕自己成爲窮人，會讓一個人產生勤奮努力的動力。當你有了致富的目標，你才可能開始努力工作。（冠軍專欄81）

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- ⊕ To go from being poor to getting rich, you must be devoted to learning, devoted to hard work, and devoted to saving and investing wisely.

想從窮變富，你必須努力的學習，努力的工作，努力的儲蓄與做出正確的投資。（冠軍專欄81）

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- ⊕ To go from being poor to getting rich, you must learn from other people's experience and mistakes. Leveraging the power, you don't end up spinning your wheels.

想從窮變富，你必須學習他人的經驗，記取他人的教訓，借力使力，避免你走上冤枉路。（冠軍專欄81）

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- ⊕ Young people need to stay motivated and work hard to say no to poverty. Middle-aged people also need to stay motivated and work hard to say no to poverty. Retirees especially need to have savings and be independent to say no to poverty.

年輕人要勤奮上進，拒絕自己成爲窮人。中壯年人也要勤奮上進，拒絕自己成爲窮人。老人更要有所積蓄，自食其力，拒絕讓自己成爲窮人。（冠軍專欄81）

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- ⊕ You can never become rich if you never wish to be rich,.

一輩子不想做個有錢的人，一輩子就不可能會是個有錢的人。（冠軍專欄81）

⊕ Most people want to be rich, but most people will only do the things that poor people do.

許多人想做有錢的人，但許多人卻只會做窮人常會做的事。（冠軍專欄81）

⊕ If you don't want to be poor, then you must not do the things poor people do.

拒絕做窮人，就要拒絕去做窮人常會做的事。（冠軍專欄81）

⊕ “Good luck” is only ever obtained with the combination of hard work, wisdom and investments, not by sitting around doing nothing, wishing for your luck to turn. Getting something for nothing is a mere pipe dream.

「好運氣」是你結合勤奮、努力、智慧、投資的綜合結果，而不是你什麼事都不做，只等著上天送錢給你，夢想能不勞而獲，那就是異想天開。（冠軍專欄83）

⊕ Don't blame it on bad luck if you're not rich. Think hard on whether you have worked hard enough, and whether you've invested your time and energy in all the right places.

不發財不要怪自己運氣不好，而是要怪自己不夠努力或努力的方向發生錯誤。（冠軍專欄83）

- ⊕ When things are not going well, stop and evaluate the situation. You may well find that you're being misled by your own thinking.

諸事不順，都是因為你自己的思想，想錯了方向。（冠軍專欄83）

- ⊕ Being unable to admit one's own mistakes can indeed be the biggest mistake in and of itself—a personality trait that will certainly stop one from succeeding in his endeavors.

人一生之中最大的錯誤，就是死不認錯。死不認錯的人，絕對是不會成功的。（冠軍專欄83）

- ⊕ There are those who would rather rationalize their errors than to admit that they're wrong—a pitiful type of personality indeed.

明知道錯誤而不認錯，反而把犯錯合理化，這種人真是可悲。（冠軍專欄83）

- ⊕ I am proud to admit my mistakes, for the acceptance allows me to rectify those errors quickly and easily.

我以承認錯誤為榮。我驕傲的根源，都是來自於承認錯誤，並且隨時改正它。（冠軍專欄83）

- ⊕ Once you're determined to buy a house, as with everything you've set your mind on doing, you need to be single-minded about it: half-hearted attempts simply won't do.

如果你一定想要買到這一幢房子，或者，你決心一定要贏得

成功，你就不可以三心兩意，只想碰碰運氣。只想碰碰運氣的人，就是決心不夠的人。（冠軍專欄83）

- ⊕ You make your own luck with investments and hard work; work for it, and lady luck will smile upon you.

幸運是可以用金錢與努力創造出來的，只要努力付出就會得到幸運之神的照顧。（冠軍專欄83）

- ⊕ We need to grab hold of opportunities when they present themselves, and create our own luck. And when we really do find luck, we need to quickly take advantage of whatever opportunities bestowed upon us.

我們要把握機會，創造運氣。也要利用運氣，創造機會。（冠軍專欄83）

- ⊕ Once you really set your mind on something, you may find a powerful motivation within yourself, which grows in direct proportion to the level of your determination.

只要下定決心以後，你就會生出一種無窮的力量。決心有多大，力量就有多大。（冠軍專欄84）

- ⊕ Determination plus execution: the key to accomplishing all dreams.

決心再加上徹底的執行力，一切的理想都可實現。（冠軍專欄84）

- ⊕ Zeal is distinctly different from insanity: zeal means taking action to realize one's dream. Insanity means sitting around dreaming that money will fall from the sky.

狂人與瘋子不同。狂人是有真實的行動，讓美夢變成真，瘋子只是異想天開，幻想錢從天上掉下來而已。（冠軍專欄84）

- ⊕ "I always tried to turn every disaster into an opportunity" — quote by oil tycoon John D. Rockefeller.

石油大王洛克斐勒曾說：「我總是試圖將每一次的災難，轉化為一個良好的機會。」（冠軍專欄84）

- ⊕ No one can escape defeat forever, but not everyone will just fall over and die because of it. Those who suffered through multiple grim defeats but survived are often regarded as great men.

每一個人都會有失敗，但不是每一個人都會倒下。凡經歷大風大浪不倒下的人，就是偉人。（冠軍專欄84）

- ⊕ Entrepreneurism is great, but don't fret if you don't have the ability to become an entrepreneur. You can still expand your horizon by applying your talents and interests.

有能力創業固然很好，沒有能力創業者，也不要灰心。你也可以依照自己的能力和興趣，把自己發揮到極限。（冠軍專欄84）

- ⊕ Those still in their youth need to aim high, and work hard towards it. Staying put at home and shying away from hardship will

jeopardize their future more than they know.

年輕人視野要廣大、志向要高，需要有衝勁，不能只呆在家裡做做宅男宅女而已，怕吃苦、怕流汗，怎能做成大事。（冠軍專欄84）

⊕ Pour all your time and energy into your business, and never give up. Only when you crave success with all your heart will you find it.

全心全意投入事業之中，不成功絕不罷休，你這樣渴望成功，你就會成功。（冠軍專欄84）

⊕ Some people will only work to get by, with no desire for perfection. People who settle for mediocrity can never succeed.

有的人做事只是在應付老闆，得過且過，並沒有想把事情做到完美，像這樣馬虎了事的人是不會成功的。（冠軍專欄84）

⊕ Some people only seek stability and peace in life, without goals or dreams. These people are well suited for average jobs—entrepreneurism is not for them.

有人生平無大志，只想平平安安、穩穩當當做個上班族，像這樣沒鬥志的人是不會創業的。（冠軍專欄84）

⊕ Young people should not be afraid to think outside the box for innovation. The higher they leap, the more energy they'll have the farther they will surpass others.

年輕人要跳出狹小的思想巢穴，才会有不斷的創意。要不斷的跳動才会有活力，而且要愈跳愈高才能勝過他人。（冠軍專欄84）

- ⊕ Do not fear being laid off, for it is the best opportunity for new entrepreneurs. Being an entrepreneur is the fastest way to get rich, and the most direct way for your hard work to benefit the society.

不要怕失業，失業是創業的最佳時機，創業是致富的最佳捷徑，創業者對社會幫助最大。（冠軍專欄84）

- ⊕ Others may call you a fool, but it doesn't make it true. Do not be too concerned with the scornful remarks of others, for you know exactly what you're doing.

要知道傻瓜是別人給你的封號，傻瓜是不是真的傻瓜，不是別人說了算。只要你確實知道你在做什麼事就可以了，別太在乎別人給你的評語。（冠軍專欄87）

- ⊕ If you have doubts in your mind, you can't accomplish things with conviction. To be successful, you must first overcome your own weaknesses or mental blocks. First be a champion of yourself, then you can champion over others.

心裡有疑慮、心裡有障礙，做事就沒有力量。要想做一個成功的人，首先你要先克服你自己的弱點（心理障礙），先要贏過你自己，然後你才可能贏過別人。（冠軍專欄87）

- ⊕ To overcome the current economic recession, we need to have

practicality, originality, rationality, flexibility and wisdom.

面對經濟不景氣，我們要務實創新有理性，彈性靈活有智慧，這樣才可以開創新局，渡過難關。（冠軍專欄89）

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- ⊕ Name brands often tempt people to spend more than they can spare, to give in to their vanity; and those consumed by the stock and real estate markets are enslaved by the promise of overnight riches. Those who give in to greed and dig themselves into a bottomless hole only have themselves to blame.

打腫臉充胖子是名牌害的，愛慕虛榮是名牌代言人害的，炒股、炒房子是暴利害的，貪婪沒有節制是自己害的。（冠軍專欄89）

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- ⊕ When the bank turns down your loan application, treat it as an opportunity to reflect. Setbacks such as this always serve to humble you, and to prepare your mind to learn more.

如果你的貸款申請被銀行拒絕也不要因此灰心，因為這是一個很好的反省機會，因為有了挫折，你才能夠重新再謙卑學習。（冠軍專欄91）

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- ⊕ Poverty is not necessarily decided by how much you earn, but rather how much you spend. Spending more than you can earn, as a result of poor financial planning, leads to poverty. A person who spends lavishly, with no savings or cash flow, always ends up in poverty.

貧窮不是用你賺多少錢來衡量，貧窮是用你的支出來衡量。不知理財、入不敷出，就是貧窮。不知節儉、沒有儲蓄、沒有周轉金，就是貧窮。（冠軍專欄92）

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- ⊕ Do not blame the economy when you can't find a job after being laid off. Blame your inferior performance at work compared to others. To keep your job, you have to be more skilled and more efficient than the rest.

失業後找不到工作，怪罪經濟不景氣，是沒有道理的。失業是因為你在競爭中輸給了別人，想要不失業，你的表現與專長就要勝過他人。（冠軍專欄94）

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- ⊕ If you're laid off, don't blame your boss. Ask yourself whether you have done your job to help the company make money or save money.

如果你被老闆裁掉，不要埋怨老闆，反而要問問自己，自己是否有替老闆賺到錢或省到錢？（冠軍專欄94）

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- ⊕ Finding the right job at the right company is equivalent to finding the golden goose. It's not the size of the company that matters, but its potential for growth.

找對工作、找對公司，就等於找到金雞母。公司規模不在於大小，而在於公司未來發展的潛力。（冠軍專欄94）

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- ⊕ A crisis is an opportunity in disguise, a test of your adaptability. It is the best chance to turn your life around, and the starting point

of a glorious future.

危機就是轉機。危機就是考驗你應對生存的能力。危機就是改變你一生最好的機會。危機就是創造你光彩生命最好的起點。（冠軍專欄94）

⊕ In business and investment alike, you must lead the parade. The farther ahead you are, the more profit you'll make.

投資創業就是要走在別人的前面，愈是走在別人前面，就愈有賺到錢的機會。（冠軍專欄95）

⊕ It's important to seize the opportunities to become rich; otherwise you may suffer a hapless life of hardship, and worse—drag down your family and children to suffer the same struggles.

把握致富的機會非常重要。如果你不會把握致富的機會，不僅你自己吃苦頭，無幸福可言，甚至也可能連累到你的家人跟著你吃苦兩輩子。（冠軍專欄97）

⊕ Bad news and good opportunity are two sides of the same coin. For those who can spot an opportunity for what it is, every bad news is indeed promise of good news in disguise.

壞消息與好機會是一體的兩面，對於能善用機會的人來說，愈是一個壞消息，就愈是一個好消息。（冠軍專欄97）

⊕ If you don't want to stay a loser, you must learn to seize every opportunity. If you are always waiting for something better to come, and never taking advantage of what's in front of you, you'll

be doomed to fail.

不想成爲永遠輸家的人，就要把握住隨時可得的機會。如果你不去把握現有的機會，還在痴痴等待下次機會的人，只會是愈來愈失敗。（冠軍專欄97）

⊕ Don't trip over greed, pettiness, and small gains, then you may turn your luck around.

只要不貪婪、不小氣、不撿小便宜，就可以改變你的財運。（冠軍專欄98）

⊕ Keep an optimistic, positive, and motivated mindset, and you'll change your destiny for the better.

只要擁有樂觀、積極、進取的心，就可以改變你的命運。（冠軍專欄98）

⊕ People only realize they aren't skilled enough or haven't worked hard enough when they lose their jobs. A man only finds out he asks for too much when he doesn't get what he wants. An investor only knows of his own greed when his investment is lost. You only realize your own personality flaws when your friends turn their backs on you.

遇到失業，才知道自己的才疏學淺。遇到裁員，才知道自己的努力不夠。遇到不順心的事，才知道自己的要求太高。遇到投資損失，才知道自己的貪婪。遇到朋友離棄你，才知道自己的道德有瑕疵。（冠軍專欄100）

- ⊕ The economic recession has had an impact on everyone's life. We should see this as an opportunity to examine our past successes and failures as well as our ability to rise up again.

經濟不好對每一個人的衝擊都很大，藉著景氣衰退的大考驗，來檢查一下自己的能力與成敗，也是一個很好的機會。

（冠軍專欄100）

- ⊕ Failure is but a warning; it is not the end, and doesn't justify your losing the will to keep fighting.

失敗只是一個警訊，失敗不是喪鐘，所以你不要垂頭喪氣，失去鬥志。（冠軍專欄100）

- ⊕ Failures are the foundation to your success. Those who have never failed cannot accomplish true success.

失敗愈多，成功的基礎就愈踏實。從來沒有失敗過的人，他的成功就不可能堅實。（冠軍專欄100）

- ⊕ Everyone can find success when things go their way, but only when a person's able to keep fighting against all odds will the true winner emerge.

順水行舟人人都會，那有什麼了不起。只有當你在逆水行舟時，才能考驗出你自己是否真的擁有本領。（冠軍專欄100）

- ⊕ Failures come from personality deficiencies, rather than external circumstances. There's no greater act of irresponsibility than to blame the environment as the sole reason for your defeats.

人的失敗源自於自己的個性，它與外界環境無關。把失敗的原因歸咎於外界的大環境不好，那就是最大的卸責。（冠軍專欄100）

- ⊕ Think positively, and you can solve any problem. Take on everything with confidence, optimism, a “can do” attitude and a smile on your face.

凡事都要從正面的方向去思考，這樣才能解決問題。做一個一切都沒問題的人，你必須樂觀積極，信心十足，笑臉迎人。（冠軍專欄100）

- ⊕ When you're down on your luck or lose your job, be able to quickly adapt to the changes in life. Regulate your lifestyle and then fire up again.

遇到失業或逆境，要採取彈性生活，去適應環境，調整好自己的生活步調，再重新出發。（冠軍專欄100）

- ⊕ People with high-paying jobs fear unemployment the most, but if you can humble yourself to accept a lower salary, you will realize that finding a job is quite easy. Lower your standards and you can easily find many jobs that suit you. Flexibility and adaptability are the keys to survival.

愈是高薪，愈是怕失業。如果你能放下自尊，放下貧賤，那你不怕找不到工作。把自己的標準降低，到處都有適合的工作，能伸能屈、能進能退才能生存下來。（冠軍專欄100）

- ⊕ An eagle is capable of flying higher than most birds, but sometimes it chooses to fly low because it can't prey on the small mammals on the ground if it stays high up all the time. Such is how an eagle survives.

老鷹飛得比小鳥高，但是有時候，老鷹飛得也比小鳥低，這就是老鷹生存之道，如果老鷹永遠都飛得那麼高，那牠如何捕食在地上的小動物？（冠軍專欄100）

- ⊕ We must learn to be like an eagle, capable of flying high, but also willing to stay close to the ground when it needs to. Being adaptive to change is the law of survival.

我們要學習老鷹飛高的本領，也要學習老鷹飛低的本領，能伸能屈、能進能退，才是生存之道。（冠軍專欄100）

- ⊕ Contrary to common beliefs, ultimate success in life is not built upon a series of successes, but rather, a series of failures.

以為人生是靠成功的經驗而成功的，這是極大的錯誤。其實，人生是靠失敗的經驗而成功的。（冠軍專欄100）

- ⊕ People experience both success and failures on a daily basis, but only the greatest among us can conquer both.

每天都有成功與失敗的發生，能同時戰勝成功與失敗的人，才是偉大的人。（冠軍專欄100）

- ⊕ Do not measure a man's worth solely by how high he can climb. It is whether he can rise back up after falling that defines his

accomplishments.

不要以一個人能爬得多高來衡量他的成就，而是要看他跌傷之後能反彈多高來判斷他的成就。（冠軍專欄100）

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- ⊕ Failures can prompt you to fight on more valiantly, and offer you the chance to start over. When you're ready to set sail towards your goal once more, you will be equipped with renewed focus and energy of ferocity unknown even to yourself.

失敗可以激起鬥志，失敗可以讓你重新再活一次。當你重新歸零後，它所爆發的力量，將是無限大。（冠軍專欄100）

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- ⊕ Blaming others for your failures is a futile pursuit. It is irresponsible to push all the blame onto external circumstances. You must reflect on your own errors instead, and make up for your shortcomings, for only then can you hope to stand back up after defeat.

失敗後卻責怪別人，這樣做是沒有意義的。失敗後把責任推給外在因素，是不負責任的。失敗後，要立即檢討自己的過錯，這樣才能亡羊補牢，起死回生。（冠軍專欄100）

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- ⊕ The secret to happiness is not doing what you like, but learning to like what you do.

快樂的祕訣，不是在做你喜歡的事，而是喜歡你做的事。（冠軍專欄100）

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- ⊕ The secret to success is not doing what is easy, but excelling in

difficult tasks.

成功的祕訣，不是在做容易的事，而是在做不容易的事。（冠軍專欄100）

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- ⊕ The economic recession prompts us to live a humble, simple life, to keep learning and working, to start saving money, and to sharpen our skills so that when an opportunity comes our way, we can give it our best.

面對經濟不景氣，我們要簡單生活，謙卑以對，並且努力學習，勤奮工作，節約儲蓄。準備好自己的實力，當發財的機會降臨時，就可奮力一擊。（冠軍專欄104）

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- ⊕ A bad environment is not the source of the problem; it's how well you adapt that matters.

沒有環境不利的問題，只有適應環境的問題。（冠軍專欄104）

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- ⊕ Do not blame your low income on bad economy. Think hard on why you make so little while the next man struck it rich. Ask what mistakes have you made and how much effort have you put in to get what you want.

僅埋怨景氣不好、收入減少是於事無補的，你總要檢討自己，為什別人可以賺到錢，而你賺不到錢？你的錯誤在哪裡？你的努力在哪裡？（冠軍專欄104）

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- ⊕ Worries and frustrations stem from a troubled mind, and losses are often the result of excessive greed.

一切的煩惱皆由心生，一切的損失皆來自於自己過度的貪婪。（冠軍專欄104）

- ⊕ Don't be afraid of downturn and unemployment, as long as you have real skills, unemployment is an opportunity to create business. As long as you have enough knowledge and savings, you have a qualification of own your business.

不要怕不景氣，不要怕會失業，只要你有真本領，失業就是創業良機。只要你擁有足夠的知識與儲蓄，你就擁有創業的資格。（冠軍專欄104）

- ⊕ We should help a man in need, but never indulge his poverty. It is commendable to help a person financially in times of emergency, but you can't help someone who is perpetually impoverished. They must find the solution to poverty on their own.

救急，不救貧。人在急難痛苦中，我們可以幫助他。但是人的長期貧窮我們是幫助不了的，人的長期貧窮是要自己去想辦法解決的。（冠軍專欄105）

- ⊕ Many people faced bankruptcy trading stocks due to their ignorance of the stock market. Many people pay rent their entire life and never own any property due to their ignorance of the real estate market. There are also many who spend all their life doing hard labor only to earn very little due to their ignorance of professional knowledge.

許多人去炒股票，結果輸到破產，這就是他對股票市場的無

知。許多人一輩子作房客，不曾擁有房子，這就是他對房地產的無知。許多人一輩子只靠苦力賺小錢，這就是他對專業知識的無知。（冠軍專欄105）

⊕ Don't covet what is not yours, and don't indulge yourself with what you have. Learn to have self-control.

不是你的，你不要貪。是你的，你也不要貪，要有節制，適可而止。（冠軍專欄106）

⊕ No matter how small your house may be, you are still in a much better place than the homeless on the street. Know that a grateful heart goes a long way in finding happiness in life.

不管你住的房子有多小，至少你比街上的流浪漢幸運得多。能知道感恩惜福的人，才是幸福。（冠軍專欄106）

⊕ Being born into an impoverished family can be seen as a God-given chance to make you stronger through trials and tribulations.

如果你出生在一個貧窮的家庭裡，讓你受到苦難，那是上天給你磨練與成長的機會。（冠軍專欄106）

⊕ Nobody enjoys being born into a financially-challenged family, but you should know that with your own hard work, you can rise above this poverty and build a better life for yourself. Only when you are willing to put in the effort in your studies and in work, can you truly rid yourself of poverty.

沒有人喜歡出生在貧窮家庭之中，但是你可以憑自己的努

力，選擇後半輩子不貧窮。你唯有奮發圖強、努力學習、吃苦耐勞，才能脫離貧窮。（冠軍專欄106）

- ⊕ There is no future for those who repeatedly make mistakes with no savings, no credit, and no self-restraint yet indulge in gambling, sex, drugs, and play.

沒有儲蓄，不愛惜信用，花錢沒有節制，好賭、好色、好毒、好玩的人，那就是連繼犯錯，只有等著死路一條。（冠軍專欄107）

- ⊕ A man who has never suffered can never understand what happiness means, just like a person who has never seen defeat can never comprehend triumph. People who have never gone through all the toils in life will never appreciate how hard it is to make a living in this world.

沒有經歷過不幸的人，不知道幸福為何物；沒有經歷過失敗的人，不知道成功為何物；沒有吃過苦的人，不知道賺錢會有多麼難？（冠軍專欄107）

- ⊕ The economy may have dragged you down, but you should never lose your spirit. Seize whatever opportunities there are and start over—that's how you gain valuable life experience.

雖然金融風暴讓你倒下，但是你不要喪志灰心，要抓住商機，重新來過，再接再厲，這樣你人生的歷練就更豐富了。（冠軍專欄107）

- ⊕ Turn your failures into the stepping stones to success; use the experience to help steer your way. To ensure that your failure becomes a part of your glory and not a source of shame, don't make the same mistake twice.

讓失敗成爲成功的墊腳石，讓失敗成爲成功的助益，要讓你的第一次失敗成爲你的光榮而不是羞恥，那就是你不可以再有第二次的失敗。（冠軍專欄107）

- ⊕ Facing the recession, elevated unemployment rate, weak consumer spending, and other social crisis, the majority of people are experiencing pain and disappointment. Yet even in desperation, we must maintain a high level of self-confidence.

面對景氣衰退、失業率增高、消費減少、市道不佳，一般的人對經濟表現感到失望與痛苦，面對困境，我們還是要保持高度自信心。（冠軍專欄108）

- ⊕ Anyone can sail with the wind. Only those who can defy the circumstances and defeat the odds are the real masters of their trades.

水漲船高有什麼稀奇？水漲船不高，或者水降船依然高，這才叫做真本領。（冠軍專欄108）

- ⊕ Those who can prevail in the financial crisis are truly competent. People who always prepare themselves for anything are way ahead of the game.

能抵擋金融海嘯衝擊的人，才是真本領。能夠有備無患的人，才是先知先覺。（冠軍專欄108）

- ⊕ Depression, stress, pain and loss of health all stem from greed and the pursuit for materialistic indulgence. Men who cannot find happiness in a humbled lifestyle are asking for stress and misery.

憂愁、壓力、痛苦、失去健康都來自於個人不懂得簡單生活，過度追求物質的享受，只有使自己壓力更大、更痛苦。

（冠軍專欄109）

- ⊕ In days of old, before setting out for war, a soldier must first prepare his sustenance. On the battlefield of life, preparations are equally important. One must keep learning about new things, exercising to keep his body in top shape, striving to build a savings, and learning to become a better person. These qualities are the sustenance for life.

俗語說：「打仗糧草先行。」在人生的戰場上，也是糧草先行。努力學習、努力鍛練身體、努力儲蓄、努力學做人，這些都是所謂的個人糧草。（冠軍專欄109）

- ⊕ Only when a person is short on cash does he realize the value of wealth. Likewise a man doesn't see the importance of having a job until he loses it.

不到缺錢，不知道金錢的可貴。不到失業，不知道工作的可貴。（冠軍專欄109）

- ⊕ One doesn't understand the importance of being healthy until it's taken from him. A person won't know to treasure friendship until he loses a friend.

不到失去健康，不知道健康的可貴。不到失去朋友，不知道友情的可貴。（冠軍專欄109）

- ⊕ Only in the last moments of a man's life does he understand just how priceless it is.

不到最後一分鐘，不知道生命的可貴。（冠軍專欄109）

- ⊕ If something sounds too good to be true, it probably is.

倘若什麼東西聽上去是太過美好的，那麼它往往就不是真實的。（冠軍專欄112）

- ⊕ Obstacles in life might be insurmountable for the weak-minded. Yet for the brave, they are but stepping stones towards success.

如果有大石攔路，對勇者來說那是成功的階梯，對弱者來說那是成功的絆腳石。（冠軍專欄114）

- ⊕ The world is advancing fast, and if you can't keep up you might as well be going backwards. A modern man must guard against degradation of any kind: be it of your command of knowledge, the state of your mind, the faith in achieving your goal, the amount of your wealth, your willingness to take action, or the condition of your health.

世界進步很快，如果你不進步，你就是退步。做為一個現代化的人，首先要預防的事就是阻止知識退化、思想僵化、夢想空化、財富火化、行動遲化、器官老化。（冠軍專欄114）

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- ⊕ Any form of success requires time. In order to succeed, you have to have a clear goal you will valiantly fight for and never give up on.

任何成功都需要有時間這個因素，在成功之前，你最需要的是確定方向目標，勇敢奮戰到底，不到成功絕不放棄。（冠軍專欄115）

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- ⊕ Opportunists who always pursue the next money maker without a clear objective in mind are the worst. They keep themselves busy, yet at the end of the day all their efforts went into nothing.

聽說哪裡有錢賺，就往哪裡鑽，這種隨風搖擺，心裡沒有固定目標的人最可怕。他們整天忙碌，但最終還是徒勞無功，空歡喜一場。（冠軍專欄115）

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- ⊕ You can learn from others' failures, but when you suffer failures yourself, the loss would be far too grave for whatever lesson you might learn from them.

你可以從別人的失敗中得到教訓，但千萬不要從自己的經歷中得到教訓，因為那樣的損失太慘痛了。（冠軍專欄115）

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- ⊕ Not many can truly withstand the pains of failures, so learning from those that came before us would be an efficient way to avoid

such pains.

世界上沒有幾個人能承受慘痛的教訓，所以多學習前人的經驗，成爲自己的經驗，就可省掉你走許多彎路。學習前人的經驗成爲自己的經驗，也算是另一種有效率的投資。（冠軍專欄115）

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- ⊕ The secret to your success is learning to create an investment plan that is efficient, viable, and not in any way misguided by greed.

不做沒效率的投資，不做失敗的投資，不做貪婪的投資，這三件事就是你終身要學習的大事，也是你成功的祕訣。（冠軍專欄115）

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- ⊕ As long as you strive to find a job, you will surely find one. Don't wait for a job to find you. Don't think that you're above everyone else and end up with no job at all.

只要你努力去找工作，就會有工作做。切忌讓工作來找你，切忌高高在上，高不成、低不就。（冠軍專欄118）

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- ⊕ Society needs you to serve the public with not just your knowledge but also your physical labor.

社會不單需要你的知識來服務人群，而更需要你的勞力來服務人群。（冠軍專欄118）

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- ⊕ Being well-educated is good for nothing if you're unwilling to step into the job market and afraid to take on the challenges of society.

不敢踏入職場，不敢接受社會磨練的知識份子，就算是去唸再多的書，對自己與社會都是沒有什麼益處的。（冠軍專欄118）

- ⊕ All men should learn to gain a health perspective of money, in addition to how to earn it. Furthermore, they should learn how to use the money to build a more fulfilling life.

培養正確的金錢觀，學習如何有效賺取金錢，並懂得如何運用金錢來增加人生價值，是所有人們都必須要學習的一門課程。（冠軍專欄119）

- ⊕ Money is supposed to help solve people's problems in life instead of introducing new ones.

錢是用來幫助人們解決生活上的問題，而不是用來製造人類生活上的問題。（冠軍專欄119）

- ⊕ Money should bring you happiness, not add to your troubles. Yet too much money usually means more problems.

錢是用來製造快樂的，而不是用來製造煩惱的。錢太多，就會帶來煩惱。（冠軍專欄119）

- ⊕ As long as you're happy with your career, you'll be willing to invest more time and energy doing your job. When the line between work and interest begins to fade, you will truly love what you do.

只要工作感覺很愉快，你自然就會願意多花一些時間、精神與心思放在工作上，等到你已分不出工作與興趣的差別，你

才能樂在其中。(冠軍專欄119)

- ⊕ Those people, whose life-long goal is nothing other than becoming a millionaire, have a sad life indeed.

以做「大富翁」為人生的終極目標，這種以錢為目標的人生是可憐的。(冠軍專欄120)

- ⊕ It's easy to lose your way when you're surrounded by money. An occasional setback or poverty can in fact keep your conscience in check and motivate you to fight your way out of adversity.

人在富裕的時候，很容易迷失自己，偶而有些小挫折或貧窮，反而可以激起良知與鬥志，讓你得力，突破危機，渡過困境。(冠軍專欄122)


- ⊕ Competition is a natural part of the human existence. A little benign competition between friends can help both parties grow; yet vicious competition between enemies can lead to attrition for both. A single thought can determine whether we will be making friends or enemies.

人們為了生存難免會有競爭。良性競爭是朋友，惡性競爭是敵人。互助是朋友，雙輸是敵人，是友？是敵？存在於你心中的一念。(冠軍專欄122)



- ⊕ Tackling a problem from a different perspective is called alternative thinking. When you think with conditions such as space, time, position, cost, efficiency, and purpose, you will get a

different solution each time.

用不同的位置去思考問題，這就叫做換位思考。用不同的空間、時間、位置、成本、效率、目的去思考問題，其所得出來的答案，就全部都不一樣了。（冠軍專欄124）



親子家庭—最值得努力經營的資產



- ⊕ The best inheritance from a father is not his money nor his real estate, but his good personal example for his children. The good example will show how he manages his properties — controlling spending, saving money, making profitable investments and managing his finance in a proficient way.

父親能留給孩子最好的遺產不是金錢、不是房子，而是一個好榜樣，而這個好榜樣就是節約與儲蓄、投資與理財。（冠軍專欄1）

- ⊕ It is the duty of parents to let their children live a good life, instead of a poor life.

父母的責任是給孩子好日子過，而不是給孩子窮日子過。（冠軍專欄1）

- ⊕ Parents should be ready financially and make the best preparations to welcome their children into the world. In this way, it is not only fair to the children but also easier for the parents themselves.

父母應該把財富準備好，以最好的環境來迎接孩子的到來，這樣一來，不但自己不會太辛苦，同時也可以對孩子公平些。（冠軍專欄1）

- ⊕ “Never expose you money to anyone.” This is a warning not only for you to guard against scoundrels from outside but also your “Little Emperors” at home. Being a rich dad, you should not spoil your children with money. Otherwise, they might take away all your money and properties one day and still complain: “My daddy

doesn't love me.”

「財不露白」不僅是防止歹徒用的，也是用來防止「小皇帝」用的。富爸爸有錢也要有節制，否則不肖子也有可能會奪走你的財產、要了你的命。如果你不答應孩子的要求，他反而會倒頭過來責怪你說：「爸爸不愛我。」（冠軍專欄4）

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- ⊕ Love from parents to children, or children to parents cannot be measured with “money” but with “time”.

「父母給子女的愛」或「子女給父母的愛」，這種關愛的多寡是用「時間」來衡量的，而不是用金錢或物質來衡量的。

（冠軍專欄4）

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- ⊕ Although your children are now living in a luxurious house, ride in a brand-name car, and dress in their best everyday, they still cannot feel your love for them, just because you do not spend enough time with them. Gradually, they will become more and more distant from you.

如果你沒有足夠的時間陪孩子長大，僅靠物質享受，如：住豪宅、開名車、錦衣玉帛，並不會讓孩子感覺到你愛他，反而會使孩子更加疏遠你。（冠軍專欄4）

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- ⊕ When children are growing up, no one can replace the role of their parents.

在孩子成長的過程中，父母的角色沒有人可以取代。（冠軍專欄4）

- ⊕ If you can spend a little bit more time with your children, they will not follow bad examples so easily.

多給孩子一點時間、多給孩子一點關懷，孩子就不容易學壞。（冠軍專欄4）

- ⊕ The more money you give to your immature children, the lazier and more self-indulgent they will become and nothing they will accomplish in the end.

把金錢與財產提早分給未成年的孩子，這樣的孩子就容易變得不知天高地厚，最終因為懶散而成不了才。（冠軍專欄4）

- ⊕ If you intend to use the power of money to make up your negligence to your children, that will only deteriorate your relations.

濫用物質與金錢的力量來彌補你自己對孩子的虧欠，你這樣做，只會使親情愈來愈淡薄。（冠軍專欄4）

- ⊕ Kids are not living toys for you to kill your loneliness. They are neither remedy to soothe your bad mood. They are certainly not you servants or nurses at your service when you are old and sick.

孩子不是大人排除寂寞的活玩具，也不是你心情不好時的出氣筒，更不是你年老多病時任你差使的傭人或看護。（冠軍專欄4）

- ⊕ The best gift parents can give to their kids is spending a few more minutes with them everyday.

父母可以給孩子最大最好的禮物是，每天給孩子多幾分鐘的時間。（冠軍專欄4）

- ⊕ If you chase after wealth so desperately that you have your family fall apart. What is the purpose and meaning of your life then?

如果你一味地追求過多的財富，卻換來一個破碎的家庭，這樣的人生是沒有意義的。（冠軍專欄4）

- ⊕ The concept of “Lend time to your children”. This contribution is very important to help your kids to shed poverty and become rich.

「借時間給孩子」的這個觀念是非常重要的。因為它可以幫助你的孩子離貧、致富。（冠軍專欄7）

- ⊕ “Study hard and work hard” has been the road to success as a universal truth. But now we have to reconsider this controversial question: “How much can this road help you create your personal fortune?”

好好讀書、好好做事——這條路對創造個人財富是否有幫助，值得我們重新探討。（冠軍專欄7）

- ⊕ The traditional concept tells us that people can earn money with knowledge and special talent. Although no one can deny the concept, yet it is not perfect enough.

傳統的賺錢觀念就是只要把書唸好、有一技之長就能賺錢。這種觀念不是不好，而是不夠好。（冠軍專欄7）

- ⊕ Imagine how the parents designed the ways and means to make money for their children in old times. Isn't it like riding in a train? When the children began to understand the importance of investment, they were already in their fifties or sixties. Alas, it's too late!

想想看傳統父母為孩子設計好的賺錢方法是不是很像在坐火車，開開停停，等到孩子懂得開始學會房地產投資的時候，已經進入五、六十歲了，那是太晚了。（冠軍專欄7）

- ⊕ Money cannot buy time back, but you can use time to exchange for money. If you don't have enough time for investment, you may borrow time from yourself or from your parents as well.

金錢買不回光陰，但是你可以用時間換金錢。如果你投資的時間不夠用，你可以跟自己借時間，或跟父母借時間。（冠軍專欄7）

- ⊕ If the parents are unable to manage their money, their children will live a poor life. On the contrary, if the parents know how to manage their money, their children will not be so poor. Moreover, if the parents understand the importance of lending time to their children, your children will not be poor any more.

孩子窮就是父母不會理財。如果父母會理財，孩子也不至於會那麼窮。如果父母懂得把時間借給你的孩子，你的孩子就不會那麼窮了。（冠軍專欄7）

- ⊕ It is the responsibility of parents to give good education to their

children, and also teach them money management. It will be more important if the parents can lend time to their children, and the children can lend time to their children. That will be a perfect dream.

父母的責任不僅僅是要把孩子教育好，還要教孩子學會理財。更重要的是父母能把時間借給孩子，孩子能把時間再借給孫子。這樣才最爲理想。（冠軍專欄7）

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- ⊕ Some day when you tell your son, “I have no money”, you might find the reason why you are so poor. It is because your ancestors did not lend their time to you.

有一天當你對你兒子說「我沒錢」時候，你就會發現原來你貧窮的原因，也是你的祖先沒借時間給你。（冠軍專欄7）

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- ⊕ “Credit-card debtors or squanderers” will say sorry to their parents and also to their children one day, because they have wasted their parents’ time, their children’s time and their own time. So, credit-card debtors must stop their “debt for debt” follies and halt banking overdraws. Hurry up now! Make a “U” turn to reach the safety shore.

「卡債族、月光族」上對不起父母，下對不起子女。他浪費了父母的時間、浪費了子女的時間，也浪費了他自己的時間。卡債族要趕快停止「以債養債」，放下透支，回頭是岸。（冠軍專欄7）

- ⊕ It is parent's duty to teach their children financial management, so that they will be the winners at the starting point of any competitions.

教導孩子學會投資理財，讓他贏在致富的起跑線上，這是父母長輩的責任。（冠軍專欄7）

- ⊕ If you can manage your finance in the way like traveling by plane, you will save your time. If you can lend your time to your children, they will save their time in managing their finance. If you combine these two ways, you will save a lot of your descendants' time in managing their finance. When it passes on from generation to generation, all of your descendants will have prosperous businesses and enjoy wealthy and healthy lives.

用坐飛機的理財方法，就是節省你自己的理財時間。借時間給孩子，就是節省你孩子的理財時間。若這兩者能並用，就是節省你後代的理財時間。如果能如此代代相傳延續下去，保證你的子孫財運亨通，想不發也難。（冠軍專欄7）

- ⊕ I do not wish to have a very docile and obedient kid. I wish my kid is independent in thinking, responsible in work and reasonable in demand.

我不要有一個百依百順聽話的孩子，我要一個有獨立思考、負責任且講理的孩子。（冠軍專欄9）

- ⊕ Although it is important for a kid to study diligently, yet it is more important to train him to have good moral, high intelligence, nice

interpersonal relationship and talents in arts and sports.

孩子用功唸書很重要，但能把孩子訓練成德、智、體、群、文武雙全更重要。（冠軍專欄9）

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- ⊕ If a college student is no more interested in his specialty when he is a sophomore, his parents should encourage him to make his own choice, instead of forcing him to accept their arrangements and instructions.

如果孩子唸到大學二年級時，發現他唸的那門科系不是他感興趣的科系，那就該轉系唸。那時的父母應該鼓勵孩子去選擇他想走的路，而不是硬要孩子去走你替他安排的路。（冠軍專欄9）

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- ⊕ The higher the position and salary one has, the easier he will lose his freedom at work. In order to maintain the security of his income, he has to abandon his life style and freedom.

愈是高薪，愈是高職位的人，愈容易失去工作上的自由，爲了維持收入上的安全感，他們幾乎失去了自由與理想。（冠軍專欄9）

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- ⊕ In order to seek high income and obtain security, we'll lose our true freedom, and also our lofty ideals.

爲了尋找高收入及得到穩定生活，我們失去了真正的自由，也失去了崇高的理想。（冠軍專欄9）

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- ⊕ Young people! Where is your financial freedom? Where is your

goal?

年輕人，你的財務自由在那裡？你的理想在那裡？（冠軍專欄9）

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- ⊕ Tell your children: “ Having a higher education is not for seeking a stable job with high pay, neither for you to accomplish a job plan or an employee plan.”

告訴你的孩子，受高深教育不是為著找份高薪穩定的工作，也不是要你完成一個就業計劃、僱員計劃。（冠軍專欄9）

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- ⊕ Tell your children: “It is not the purpose of education to have your salary raised, position promoted, or ranks of VIP. The purpose of education is service the people.”

告訴你的孩子，加薪、升官、進爵，不是你讀書的目的。讀書的目的是貢獻才智、服務人群。（冠軍專欄9）

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- ⊕ You should work hard on new knowledge, accept new thinking and new ideas. That is the way to prevent the generation gap.

勤學新知識，接受新思想、新觀念，這樣才可以避免代溝的產生。（冠軍專欄10）

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- ⊕ No matter how busy you are, you should spend more time with your children, playing with them, studying with them, having hearty talks with them and growing up with them.

多陪陪孩子，無論父母多麼忙，都要和孩子一起玩、一起成

長、一起學習、互相交心。(冠軍專欄10)

- ⊕ You should keep in touch with more update things, and create the same interest and hobbies with your children. This will be helpful to promote your mutual understanding.

多接觸現在流行的東西，創造父子之間共同興趣、愛好，這樣更有利於親子溝通。(冠軍專欄10)

- ⊕ You have to learn your children's fashion language. Do not ask them to learn your older language.

只有你去學習孩子的流行語言，而不是要求孩子去學習你的古老語言。(冠軍專欄10)

- ⊕ You have to understand your children's thinking. Do not ask them to understand your thinking.

只有你去了解孩子的想法，而不是要求孩子去了解你的想法。(冠軍專欄10)

- ⊕ It is easier for the parents to reduce the friction of the generation gap than for the children to accept the thinking of old generation.

父母主動去減少代溝問題，要比要求孩子去接受老一代的思想容易多了。(冠軍專欄10)

- ⊕ For the sake of your children's success, make investment the sooner the better. To win, you must win at the starting line.

爲了孩子成功，投資愈早愈好。贏，就要贏在起跑線上。(冠

軍專欄23)

- ⊕ Parents know their children must win at the starting line. However, they neglect that they themselves must also win at the starting line on the way to success as well as in investment and managing finance.

父母知道孩子要贏在起跑線上，但卻忽略了自己在投資理財、致富的路上，也要贏在起跑線上。（冠軍專欄23）

- ⊕ The parents should let their children live a good life instead of a poor life.

父母應該給孩子好的生活，不應該給孩子窮的日子。（冠軍專欄23）

- ⊕ “Good house and bad house”, both are houses. The house, which can create a happy family, is your “gold house, cheerful house”.

好屋壞屋都是屋，只要能創造幸福家庭的屋，就是你的黃金屋、快樂屋。（冠軍專欄26）

- ⊕ If you highly esteem family value, you do a right choice. If you choose family value, you have chosen happiness. If you choose happiness, you have chosen success.

若你重視家庭幸福，這就是你正確的選擇。選擇家庭幸福就是選擇快樂；選擇快樂就是選擇成功。（冠軍專欄26）

- ⊕ A luxury house may not be suitable for you. Whatever house is

suitable for you will be your home sweet home. Do what you are capable of. Do not compare with rich people. Whether it is a big house or a small one, the one that can let you live and work in peace and harmony is the house for a happy family. That house is your “luxury house”, your “gold house, and cheerful house”.

豪宅不一定適合你住，適合你住的一定是你自己的家。按著自己的能力行事，不要去跟富人比。住大房子也好，住小房子也好，只要能使你安居樂業、和睦同居、家庭幸福的房子，那幢房子就是你的豪宅，你的黃金屋、快樂屋。（冠軍專欄26）

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- ⊕ Even though you have no money, you still have the right to choose family happiness. Because happiness does not come from external wealth, it comes from your heart's contentment.

即使沒有錢，你也有選擇家庭幸福的權力，因為幸福不是來自外在的財富，而是來自內心的滿足。（冠軍專欄26）

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- ⊕ When you choose your spouse for marriage, you have to check up his/her ability in financial management besides his/her integrity, accomplishment and faithfulness in love.

選擇配偶，除了檢視對方人品修養及對愛情忠貞之外，還要檢視對方的理財能力。（冠軍專欄27）

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- ⊕ Whoever has money doesn't mean he is good at financial management; whoever is capable in financial management will certainly become rich later. Therefore, the rich dads said: it is

better to marry to someone who is good at financial management than to a rich man.

有錢的人不一定會理財。但會理財的人，以後一定會有錢。所以有人說：「嫁給一個有錢人，不如嫁給一個會理財的人。」（冠軍專欄27）

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- ⊕ Knowledge and examples of financial management are the best gifts for the next generation.

理財的知識與好的理財榜樣，是送給下一代最好的禮物。（冠軍專欄31）

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- ⊕ To raise kids, we should give them more encouragements less rebukes, more awards less punishments.

對孩子的教導要多鼓勵、少責罵。多獎勵、少懲罰。（冠軍專欄40）

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- ⊕ Self-confidence has a far-reaching influence on one's life. It is important to cultivate children's self-confidence by giving them more encouragements and praises while they are growing up.

自信心對一個人的一生影響很大，所以從小多給予孩子一些鼓勵與讚美，這對孩子自信心的培養至關重要。（冠軍專欄40）

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- ⊕ Some parents over do their duty in protecting their kids. They love their kids so much that even won't let them stumble or fall. As a result, the kids will lose their spirit of independence and integrity. So pampering is not real love, it can only do harm to the kids.

父母若過度地保護孩子不讓他摔跤，其結果會讓孩子失去獨立自主的能力，這對建立孩子的自信心來說，乃愛之，適足以害之！（冠軍專欄40）

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- ⊕ Parents should not judge their children with their view point and standard. They often use the way of spanking and scolding to discipline their children without realizing that the kids' self-dignity and self-confidence will be easily hurt.

父母不應該站在大人的立場，以大人的行為標準，隨意去斥責、打罵孩子，如果你這樣子做，是最容易刺傷孩子的自尊心和自信心的。（冠軍專欄40）

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- ⊕ A frustrated kid needs the parents' encouragement and support, so that he will have the guts to try again.

受到挫折的孩子更需要父母的鼓勵與支持，這樣孩子才會有膽識去做下一次的嘗試。（冠軍專欄40）

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- ⊕ It is not enough for you, the first generation, to create wealth by your own efforts. You have to pass down your virtues and the precious experience of making and managing the fortune of yours to the next generation without any reservations.

上一代的人依靠自身努力創業致富是不夠的，更重要的事，是你要將你的美德與投資理財的經驗傳給下一代人才行。（冠軍專欄62）

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- ⊕ The best education that the parents could give to their children is

to set good examples with their own words and conducts.

父母對孩子最好的教育，就是父母能在自己的言行上以身作則。（冠軍專欄62）

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- ⊕ If the children are good-for-nothing, the parents have to bear over 90% responsibility.

如果一個孩子不成器，做父母的責任佔了90%以上。（冠軍專欄62）

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- ⊕ No matter how rich you are, never let your children enjoy your wealth or touch your wealth too early.

再富、再有錢，也不要讓孩子提早享受或接觸到你的財富。（冠軍專欄62）

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- ⊕ If you only leave huge fortune to your children without leaving good examples for them, you are destroying their future.

如果父母只給兒女留下巨額財富，卻沒有留下好榜樣，這樣做的父母，會害死你自己的子女的。（冠軍專欄62）

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- ⊕ Another reason for why wealth could hardly be passed down over three generations in a row is that the parents or children have been seeking ease and comfort life, have become arrogant and have taken the enemies and opponents lightly. They have indulged themselves in extravagance, wastefulness, over-expending and corrupt life-style. And on the other hand, they have not accomplished the basic demand of “Being good and then better”.

富不過三代的另一個原因，就是父母或子女安逸、驕傲、輕敵、鋪張、浪費、生活靡爛。沒有做到「好還要再好」的基本要求。（冠軍專欄62）

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- ⊕ It can only spoil your children if you leave huge fortune to them. You will be clever parents if you leave to them the skills and capability of creating fortune instead.

留下巨大財富給子女，只會害了他們。留下創造財富的能力給子女，才是聰明的父母。（冠軍專欄62）

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- ⊕ It is more important to bring up your children to be well-educated and responsible people than to leave fortune to them

教育子女成才、培養子女成才，比留財富給子女重要得多。（冠軍專欄62）

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- ⊕ The busier the dad is, the less time he can spend with his children. The less time the parents spend on their children, the less love they get from their parents and the easier they will be influenced by bad guys and bad things. Finally, they will abandon themselves to vice.

爸爸愈是忙碌，可能給孩子的時間則愈少。給孩子的時間愈少，孩子就愈感覺不到父母的愛，這樣的孩子也就愈容易學壞，自甘墮落。（冠軍專欄62）

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- ⊕ No matter how splendid the material life is, it is still unable to replace parental love and care. If you can not squeeze some time

to be together with your children, you try to give them lots of gifts instead. But you still might not get your children's love in return.

物質生活再怎樣好，也不能取代父母的愛，更不能取代父母的關心。沒時間陪孩子，就是你拿再多的禮物給孩子，也換不回孩子的回報。（冠軍專欄62）

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- ⊕ Whenever you are choosing your occupation , your career, or establishing your own business, you have to consider how much time you can give to your children and your family besides your working hours including time for daily transportation.

在選擇職業、選擇事業、選擇創業的時候也一併要考慮到，除了工作之外，我還能給孩子、給家庭多少的時間？（冠軍專欄62）

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- ⊕ Owing to heavy business the parents sometimes have to give up the time for family gatherings. That is something very regretful and unworthy.

忙於事業的父母常會放棄與家人相處的機會，這樣做是不值得的。（冠軍專欄62）

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- ⊕ You might as well leave to your children an organization foundation fund, instead of your business directly.

直接留事業給子女，不如留基金會（共同基金）給他們。（冠軍專欄62）

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- ⊕ The children's dreams of making fortune should be trained and

developed since their childhood. Even if the parents are rich, they should not let their children enjoy the luxurious life too early.

孩子的發財夢要從小磨練起，即使父母有錢，也可不能讓你的孩子提早享受到你的奢侈生活。（冠軍專欄63）

⊕ Every child was born with the instinct of survival. We should not deprive children's normal instinct of survival.

求生本能，與生俱來。我們不應該去剝奪孩子未來正常求生的本能。（冠軍專欄63）

⊕ Never let the grown-up kids rely on their parents being lazy bones in the society.

千萬不要讓已成年的孩子仍然還在依賴著父母生活，成為社會中的寄生蟲。（冠軍專欄63）

⊕ The spirit of independence, initiatives and adventurousness of the children must to be cultivated since their childhood. The parents should inspire their potentiality and let their capability develop freely as much as possible.

孩子的獨立自主與冒險精神要從小訓練起，要啓發他們的潛質，盡量使他們的才能得到自由且全面的發展。（冠軍專欄63）

⊕ An over obedient and docile child will usually lose his ability to think and judge independently.

一個百依百順、過度順從聽話的孩子，往往會失去獨立思考

的能力與判斷事物的能力。(冠軍專欄63)

- ⊕ Without experience of hardships, being tempered and frustrated, a child will always be immature.

沒有經過吃苦、沒有經過磨練、沒有經過挫折的孩子，永遠是不成熟，永遠是長不大的。(冠軍專欄63)

- ⊕ You have to be moderate in cherishing your children. You must not over-spoil them. Otherwise you will mislead them to a wrong direction.

對孩子呵護要適中，溺愛不可過了頭，否則愛之，適足以害之。(冠軍專欄63)

- ⊕ If you let the rascals see you money, your life will be endangered (murder for money). For the similar reason, don't let your son enjoy your money too early, otherwise his life will be destroyed (losing the ability to survive).

讓歹徒看到你有錢是危險的，歹徒有時會取了你的命（謀財害命）。類似的道理，有錢也不能讓你兒子提早享受到，否則會毀了你兒子的命（讓他失去求生能力)。(冠軍專欄63)

- ⊕ The living principles of the rich dads whose wealth has been passed down to three successive generations include seven self-requirements as follows: 1. Do not expose your money to others. 2. Do not live in luxury house. 3. Do not drive name-brand vehicles. 4. Making money through legal ways. 5. Do not spoil your

children. 6. Correctly bring up and educate your next generation.
7. Parents must set good examples with their own words and conducts.

富過三代的富爸爸生活原則，有五項自我要求：1.財不露白
2.不住豪宅 3.不開名車 4.財富取之有道 5.不寵壞孩子 6.教育好下一代 7.以身作則。（冠軍專欄63）

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- ⊕ Let the children develop a habit of saving money. Let them have a little own money, so that, you may train them the ability to manage their own money.

培養孩子有儲蓄的習慣，讓他們擁有少量的私房錢，這樣可以訓練培養他們管理金錢的能力。（冠軍專欄63）

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- ⊕ Let children know what poverty is. This is the only way to stimulate them to seek fortune.

讓孩子知道什麼是貧窮，這是唯一能刺激孩子離貧求富的方法。（冠軍專欄63）

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- ⊕ When children are growing up, they need encouraged and inspiration, also need to give strict disciplines. Children need to build up their self-confidence and also their sense of responsibility.

孩子的成長需要給予鼓勵與啓發，但也需要給予嚴加管教。孩子需要自信心，同時也需要責任心。（冠軍專欄64）

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- ⊕ You should pay special attention to “Education of opportunity”. Education for children is not performed at school only, but in

every ordinary event of daily life.

要抓住每一個「機會教育」，孩子的教育不完全只是在學校中，而是在每一天的生活之中。（冠軍專欄64）

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- ⊕ Don't show negative examples to children. Never ever imbue them with negative and pessimistic thinking.

不要做負面的示範，更不要向孩子灌輸負面悲觀的思想。（冠軍專欄64）

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- ⊕ Don't educate children in the way of preaching. You yourself should be their role model. The best way to educate children for the parents is to set good examples with their own conducts.

不要用說教來對待孩子，要用身教來影響孩子。家長以身作則是最好的教育。（冠軍專欄64）

-
- ⊕ Children should learn how to complete their own business and solve their own problems. They have to develop the habit of independence, self-motivated, self-driven habits.

孩子要學會自己的事自己去完成，有問題發生自己去解決。養成獨立自主、自動自發、自我驅動的習慣。（冠軍專欄64）

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- ⊕ As parents you should stimulate your children's curiosity. You need not teach them everything. Try to arouse their interest in doing or researching different projects. You may give them some instructions, but not critical pressure, so eliminate their enthusiasm.

要培養孩子的好奇心，不要什麼都教他們。要培養孩子研究事物的興趣，父母可在旁邊多指導，但不宜批評打壓，以免消滅他們的熱情。（冠軍專欄64）

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- ⊕ Whenever your children meet with failure, let them bear the responsibility for the consequence. Children, who are responsible and dare to admit mistakes, will have outstanding achievements in future.

當孩子失敗時，讓他自己去承擔責任。勇於認錯負責的孩子，長大後才能成大器。（冠軍專欄64）

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- ⊕ Make less criticism and give more advises to your children. Do not always find faults with them. Between you and your children you have to communicate and exchange views with each other more frequently.

多指導，少批評。不要事事指責孩子，與孩子之間多做溝通和交流。（冠軍專欄64）

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- ⊕ You should trust your children because “trust” can stir up their sense of responsibility better than punishment.

要信任孩子，信任比懲罰更能夠激起孩子的責任心。（冠軍專欄64）

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- ⊕ Let your children have their own universe to bring full play to their talent and imaginations. Give encouragement to them instead of denial. A child who is accepted and supported by his

parents will have unlimited potential and his achievement will be unlimited too.

讓孩子自己有一片發揮的天地。把對孩子的「否定」變成「鼓勵」。一個受父母肯定的孩子，他的衝力會無限大，他的成就，也就會無限大。（冠軍專欄64）

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- ⊕ Give back the right of self-determination to your children. It not only can develop their ability of independence, but also be helpful to what they are working on.

把自主權還給孩子。這樣不但能培養孩子的獨立能力，而且有利於孩子把事情做好。（冠軍專欄64）

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- ⊕ Don't punish children for their setbacks. But you may punish them for their bad behaviors, such as being lazy, relying on others, evading responsibility and so on.

不要懲罰失敗。可以懲罰懶惰、依賴、逃避、不負責任等壞行為，但是不要懲罰失敗。（冠軍專欄64）

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- ⊕ Do not do preaching to your children. If they really believe in the preaching, they may lose their ability of self-judgment.

不要說教，如果孩子相信了你的說教，他可能失去自主的判斷力。（冠軍專欄64）

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- ⊕ Self-confidence has to be built up gradually. First, you must believe that your children are smart and capable. A support, a positive, an encouragement, a compliment, can stimulate a child's

self-confidence.

自信心是需要逐步培養的，首先你要相信孩子是有能力的。一個支持、一個肯定、一個鼓勵、一個誇獎，都可激發孩子的自信心。（冠軍專欄64）

⊕ Do not raise your children to be your successors, because they might not be interested in your specialty and career.

不要把孩子培養成你的接班人，因為你的專長與事業，你的孩子不一定會有興趣。（冠軍專欄64）

⊕ Don't suppress your child's feelings because being joyful, happy, angry, sad, and anxious are all normal reactions of human. You should give them the chance to let off their emotion.

不要壓抑孩子的情緒，因為喜、樂、怒、哀、愁是人的正常反應。要讓孩子有發洩感情的機會。（冠軍專欄64）

⊕ Try to be your children's good friend, so that they are willing to talk to their parents. Let the children tell their parents whatever they have in their mind.

做孩子的好朋友，培養孩子願意跟父母說話的習慣。讓孩子有心裡話，願意和父母說。（冠軍專欄64）

⊕ I will try my best to spend more time with my children and be their intimate friend, to whom they will tell what they have in their hearts. I am not going to chide them in the way as a parent or as an elderly.

我盡量花時間去陪伴我自己的小孩，而且盡力做到一個可以和他們說心裡話的朋友，而不再用「家長作風」、「長輩口氣」來教訓孩子。（冠軍專欄64）

-
- ⊕ Only you go to meet the child's life, can not ask children to adapt to the life of yours.

只有你去適應孩子的生活方式，而不能要求孩子去適應你的生活方式。（冠軍專欄64）

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- ⊕ To understand the child's grow up background, try to understand children's ideas, so you can communicate with them and live in peace.

認識孩子成長的背景，設法去了解孩子的想法，這樣你就能與孩子溝通，和平相處。（冠軍專欄64）

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- ⊕ Good marital relationship is a hotbed for children to normal development. A broken family, children hurt worst.

有良好的夫妻關係，是孩子正常成長的搖籃。破碎的家庭，孩子所受的傷害最大。（冠軍專欄64）

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- ⊕ Family lost love, the life certainly chaotic. Parents do not set a good example, difficult to teach children to be good.

沒有愛的家庭，生活一定混亂不堪。父母沒有以身作則，孩子難以教好。（冠軍專欄64）

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- ⊕ To educate the next generation, parents should set a good

example, first educate themselves.

要想教育好下一代，父母要以身作則，先把自己要求好、教育好。（冠軍專欄64）

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- ⊕ If you don't learn new knowledge and do not keep in touch with new thinking and new concepts, you are poor and backward in the scope of knowledge and thinking. Then you will be unable to understand the idea of a child.

如果你不學新知識、不接觸新的思想觀念，知識匱乏，思想陳舊，你就不能理解孩子的想法。（冠軍專欄64）

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- ⊕ Always bring children to go hiking, walking, traveling, visiting museums, listening speak, learn computer and etc. This is the best chance to have heart to heart talks with them, communicate with them as well. These activities not only can improve their health, also increase their new knowledge.

經常帶孩子去爬山、打球、散步、旅遊、看展覽會、聽演講、學電腦……等，這是與孩子談心、溝通的最好機會，而且有益健康，有益增進新知識。（冠軍專欄64）

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- ⊕ A satisfactory and happy marriage may accumulate a remarkable fortune. But an unsatisfactory marriage could make the fortune shrink. The longer the marriage lasts, the more fortune will grow.

美滿的婚姻可以累積財富，而失敗的婚姻則會使財富縮水。婚姻能夠維持愈久，累積的財富就愈多。（冠軍專欄65）

- ⊕ It doesn't mean that two people get married, can become millionaires. However, if the marriage lasts longer and become more stable with the solid cooperation, those couple more easy to become millionaires.

不是說兩個人結婚以後，就能成爲百萬富豪，而是說在長期穩定、同心協力的婚姻狀態中，較能成爲百萬富翁。（冠軍專欄65）

- ⊕ When you were still as poor as a church mouse, how did you let your spouse discover you merits and aspirations, especially your ability of financial management, which is very important to you.

當你還是窮光蛋的時候，如何讓你的另一半發現你的優點與抱負是非常重要的——特別是你在投資理財這一方面的傑出表現。（冠軍專欄65）

- ⊕ If both the husband and the wife are interested in the activities of creating fortune, it is easier for them to be a millionaire.

夫妻雙方對於創造財富的活動有一致興趣者，他們較易成爲百萬富翁。（冠軍專欄65）

- ⊕ A sweet home is the oasis in desert and the safety harbor in stormy weather. Home is also the post station in one's life and the love nest of happy life. Only with a happy family one's life can be meaningful.

溫暖的家是沙漠裡的綠洲，是風浪中的港灣。家是人生的驛

站，幸福生活的愛窩。只有家庭幸福了，人生才有意義。（冠軍專欄66）

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- ⊕ Gambling may let you rich overnight. But it will also ruined your virtue and mislead your children. Gambling will harm you all the time.

賭博或許可以讓你一夜致富，但卻敗壞了你的德行，而且會帶壞你的孩子。賭博帶給你的傷害可是一輩子的事。（冠軍專欄69）

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- ⊕ Too much inheritance for children is not always a good thing. Money that isn't good for the children is also bad money.

有時父母會留下很多的財產給子女，這些過多的錢對子女不一定有好處，對子女沒有好處的錢，也是屬於一種惡錢。（冠軍專欄82）

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- ⊕ If your children know your money comes from illegally seized, this would twist their integrity and destroy their reputations. They would never be able to live with pride.

如果你的子女知道你的錢是非法奪來的，這時他們的人格會受到扭曲，他們的名譽也會被你摧毀掉，變成一個一輩子無法抬頭挺胸的人。（冠軍專欄82）

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- ⊕ If parents were disorderly conduct, violation of the law, the parent's notoriety will give the children the most serious injuries. Children often accused or discredit by others, completely

destroyed the next generation's happiness due to the previous generation's notoriety.

父母如果行為不檢、違反法律，父母的壞名聲會帶給子女最嚴重的傷害，常遭到他人指責或抹黑，下一代的幸福全毀在上一代的惡名上。（冠軍專欄82）

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- ⊕ Husband and wife should always work together to provide for their family. If one becomes unemployed, it should be met with encouragement and support instead of humiliation and complaints.

夫妻應同心協力支撐家庭開支，如果有一方失業，另一方應該鼓勵他、支持他，而不是羞辱他、鄙視他、辱罵他。（冠軍專欄92）

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- ⊕ Parents should make it their duty to kick their grown sons and daughters out of the house, forcing them to find work and be independent, to make money and pay their taxes, and in so doing fulfilling their social responsibility.

父母的職責就是要把宅男宅女趕出家門，讓他們自立謀生、上班工作、賺錢繳稅，讓他們盡到社會責任。（冠軍專欄92）

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- ⊕ Education is the most secure insurance for a person's future. Sending your kids to school is the equivalent of buying them the best insurance plan available.

對個人來說，讀書、學習是你最好的人生前途保險。把孩子送到學校去唸書，就是給孩子最好的人生前途保險。（冠軍專欄105）

- ⊕ Parents should be more than willing to pay for their children's tuition and expenses in college: it would be the same as buying your kid an insurance plan for a bright future.

家長願意承擔孩子唸大學的學費與生活費，那是最理想的。家長承擔唸大學的費用，就像是在替孩子支付人生前途保險費。（冠軍專欄105）

- ⊕ A man living by his parents' wealth may be lucky, but also in some ways unfortunate. He is lucky because he can live a good life without any hard work on his part. Yet he is unfortunate in that he will never experience the gratification of success and accomplishments from his own hard work.

躺臥在父母恩澤底下的人最幸福，但也最不幸福。幸福的是，他不需要努力也能生活得非常好。不幸福的是，他無法體會出那種經過努力奮鬥而得到的快樂感、勝利感與成就感。（冠軍專欄107）

- ⊕ How parents survive this financial recession serves as the perfect lesson for their children.

父母如何抵擋金融風暴，這是教育子女最好的教材。（冠軍專欄108）

- ⊕ Setting an example is more effective than strict parenting. Telling them is never as good as showing them. The best gift a parent can give to his children is hands-on experience in investment and financial planning.

言教不如身教。身體力行勝於說空話，給孩子的最大財富，就是把自己成功的投資理財與投資經驗轉給下一代。（冠軍專欄108）

- ⊕ In an economic recession, parents must not run from their problems, pretending to be poor, defaulting on debts, or deliberately losing their house to the bank, even vandalizing the property upon vacating. Keep in mind that your children are watching, and are bound to copy from your misbehaviors.

面對金融的風暴，父母絕對不能選擇逃避，故意裝窮，故意拖欠各項帳單或貸款，故意讓房子被銀行沒收，搬家時又故意破壞房子，這些不好的行爲，做子女的都看得很清楚，也都學得到。（冠軍專欄108）

- ⊕ Teach your children not to busy themselves fighting for money, treasure, fame, or status, but to focus on important social issues. Use your love to apply your strength and expertise to those issues.

教導你的孩子不要專注於金銀、財寶、名譽、地位的爭奪，而是要多關心社會的問題，把你的所學所得，用愛心散發出去。（冠軍專欄120）

- ⊕ It's the parents and society's responsibility to educate our children and, furthermore, to teach them how to behave as human beings.

教育孩子是父母與社會的責任，教導孩子學會做人，更是父母與社會的責任。（冠軍專欄127）

- ⊕ A child's thoughts and habits are directly related to his parents and elders around him. The example that his parents set and the environment he is exposed to will impact his success and failures throughout his life.

孩子的思想與習慣均與父母和長輩有關，父母的榜樣與其生長環境將影響孩子一生的成敗。（冠軍專欄127）



感恩回饋——懂得付出，才是真正的富有

- ⊕ To cherish whatever you have now is far more important to recall what you have lost. Let by-gones be by-gones! Never ever let your present happiness and health become by-gones too.

珍惜你現在擁有的東西，遠遠勝過去懷念失去的東西，失去的東西就讓它失去吧！千萬不要讓你現有的幸福與健康也跟著失去。（冠軍專欄26）

- ⊕ You are the most blessed man, if you cherish your blessings. You are the most joyful man, if you feel the real joyfulness in your heart.

知道自己幸福的人最幸福。感覺自己快樂的人最快樂。（冠軍專欄26）

- ⊕ In a beautiful heart, everything looks beautiful. With your picky way, the most perfect thing may also have flaws.

心裡美，東西就美。你的挑剔心態不改變，再美的事物也會有瑕疵。（冠軍專欄27）

- ⊕ Perfect things are very unique in the world. Since you are not perfect yourself, why should you demand others to be perfect?

世界上少有十全十美的事，如果你自己不是十全十美，那你就不要去要求他人是十全十美。（冠軍專欄27）

- ⊕ A perfect house exist in your heart, not in your eyes. With gratitude in your heart, everything will become perfect and flawless.

一幢完美無缺的房子在你的心中，不在你的眼中。凡事存感恩的心，凡事就會變得完美無缺。（冠軍專欄27）

- ⊕ Making money is an inevitable result of a correct investment, but it is not the sole goal. The ultimate goal of making investment and managing finance is to realize “What is taken from the society is used for the society.” Moreover, its highest ideal is to make full uses of global resources for mankind to enjoy freedom, equality, love and wealth.

「賺錢」只是正確投資的必然結果，「賺錢」不是投資的目的。投資理財的最終目的是取之於社會，用之於社會。它的最高理想是善用地球上各種資源，以謀求人類自由、平等、博愛與均富。（冠軍專欄31）

- ⊕ Broadly speaking, whoever you feel grateful to must be your patron. So, don't be stingy to say “Thank you!” to your patrons.

從廣義地說，任何值得你感恩的人，就是你的貴人。不要吝嗇向你的貴人說聲謝謝！（冠軍專欄34）

- ⊕ You have to repay your gratitude and express your thanks to your patrons. Don't be stingy. Never forget to say “Thank you so much” to them.

知恩要圖報，千萬不要吝嗇你的感恩，千萬不要忘記向你的貴人表示感激，說聲謝謝才好。（冠軍專欄34）

- ⊕ The value of one's existence depends on his contribution to

the society. The value of one's life depends on whether he has cherished his time.

一個人生存的價值在於他對社會的貢獻有多大。一個人生命的價值在於他有沒有珍惜自己的時間。（冠軍專欄36）

⊕ Do more things beneficial to the society. Can save an abandoned shopping center become a crowded shopping mall, which is great merit, great wisdom.

多做有益社會的事。能把一個廢置的商場救回來，成爲一個熱鬧商場，這就是大功德、大智慧。（冠軍專欄49）

⊕ If you can always bear gratitude in heart, with no greediness, no grudge, and no hostility, you will be a real man, and your will succeed in your business as well.

只要時時心存感恩的心，不貪心、不怨恨、不結仇，不僅做人會成功，做事也會成功的。（冠軍專欄51）

⊕ It is the greatest happiness for human being to love one another and to live together in harmony.

能夠做到彼此相愛，和睦同居，這是人類最大的幸福。（冠軍專欄52）

⊕ The purpose of making a fortune in a short term is perhaps to make a living and to improve the quality of life, or to save money and make investment. But the purpose of making a fortune in a long-term is to become a successful rich dad in order to create

blissfulness for the society and mankind, and to reciprocate the society.

短期的致富目的，可以是爲了糊口、改善生活，或爲了儲蓄與投資；長期的致富目的就是爲了做一個成功的富爸爸，來造福人類、回饋社會。（冠軍專欄60）

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- ⊕ When you have found an investment project, you have to grasp the opportunity and make a plan with processing details and concrete ways and means. And then, go forward step by step till you have attained the target. While you have succeeded in your career, you have at the same time created blissfulness for the society and also made contributions to the society.

當你找到了投資的項目以後，你就要把握住機會，訂定施行的細則與方法。然後朝著目標一步一步走下去，直到目標達成。在你成功的同時，你也完成了造福社會與貢獻社會的目的。（冠軍專欄60）

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- ⊕ My fulfillment comes from improving others' life. Let others be happy and contented first and then my fulfillment will be realized when time is mature. In the first place, I have to reciprocate the society and make contributions by creating blissfulness for mankind and then consider my own benefit. The contributions to the society will promote a "win-win" situation. This is where the greatness of the enlightened millionaires' strategic attitude lies.

我的富足是從改善他人的生活來的，先讓別人富足快樂起

來，我的富足也就水到渠成了。先有回饋社會、造福人類的貢獻，其後才考慮到自身的利益。這種貢獻社會、造成「雙贏」的作法，就是開明的百萬富翁最偉大的地方。（冠軍專欄60）

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- ⊕ Do not neglect your potential of making money. Bring your financial strength into full play and do your best to create wealth for reciprocating the society.

不要埋沒你賺錢的潛能，請好好發揮你的理財能力，努力創造財富來回饋社會。（冠軍專欄61）

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- ⊕ If you can continue to create wealth just because you have love at heart, people of the world will enjoy the benefit from your wealth.

你能繼續創造財富，就是因為你具有愛眾人的心，所以人間才能享受到你創造財富的好處。（冠軍專欄61）

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- ⊕ To earn small money is to make a living. The purpose in making big money is to improve the life of mankind.

賺小錢的目的是為了生活，賺大錢的目的是為了改善人類的生活。（冠軍專欄61）

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- ⊕ The purpose of seeking knowledge or practicing skills of making money is to create blissfulness for the human society.

讀書求學問，修練賺錢的本領，它的目的就是為了要造福整個人類社會。（冠軍專欄61）

- ⊕ Wealth, after all, is only a game of numerals. If the wealth is for you to enjoy life alone, it has no significance at all. Only when wealth is available to serve for love, it becomes meaningful.

財富終究只是一個數字遊戲，如果它只為你一個人獨自享受，那就沒有什麼意義。只有當財富是爲了愛而存在的時候，財富才有意義。（冠軍專欄61）

- ⊕ A huge fortune can only bring destruction and degeneration to common people. Only people with love at heart can bring the tremendous power of fortune into full play.

巨大的財富對平庸的人來說，只會產生墮落與毀滅。只有具有愛心的人，才能使財富發出它的功效。（冠軍專欄61）

- ⊕ A fortune without love will ruin you finally.

沒有愛心的財富，最終就會毀了你。（冠軍專欄61）

- ⊕ Fortune is not the objective of one's life. It is a tool to improve life and to show love. Just like a doctor, the purpose of learning medical science is to save people's lives, not to make money.

財富並不是生命的目的，它只是用來幫助生命、表現出愛心的一種工具。就像醫生一樣，學習醫術是用來救人的，而不是用來賺錢的。（冠軍專欄61）

- ⊕ Whether a person is wealthy or not depends on how much love he has in his heart, but not how much wealth he owns.

一個人是否富有，不是看他有多少財富，而是看他對眾人有
多大的愛心。（冠軍專欄61）

⊕ Only the investments with love can make the world more beautiful.

只要本身具有愛心的投資，就能讓世界變得更美麗。（冠軍專欄61）

⊕ People who make money just for money itself, will not be really happy. Only those who make money just for love mankind (dedication) will enjoy true happiness.

為賺錢而賺錢的人，不見得會快樂。只有為了愛人類、奉獻自己而去賺錢的人，才會真快樂。（冠軍專欄61）

⊕ Our ultimate goal of investments and financial management is not to become upstarts, but to learn how to return others' kindness and how to use our wealth effectively to help people. We should also learn how to bring love to the world and to be responsible for ourselves and for the society.

投資理財的最終目的，不是要我們去成為暴發戶，而是要我們去學習懂得感恩圖報，學習如何有效地運用財富去幫助人們，學習把愛散播在人間，學習對自己負責，學習對社會負責。（冠軍專欄61）

⊕ Being a rich dad, perhaps you think you can start enjoying your life. No, you are wrong! You must do better and better. Here, “the

better” does not mean the more fortune you will create, it means the education of your next generation should be good and then better and it also means your own accomplishment of morals should be good and then better. And likewise, it also means the reciprocation to the society should be getting better and better.

做爲一個富爸爸，不要以爲富了以後就可以享受人生了，而是要「好還要再好」。這裡的好，不是指財富愈來愈多，而是指對下一代教育，好還要再好。對自己品格道德修養，好還要再好。對社會回饋做得不夠多，好還要再好。（冠軍專欄62）

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- ⊕ To contribute love and care to the people and to make more public benefit to the society is the most lofty sentiment of mankind and is also our highest moral criterion.

能對社會付出愛心與關心，多多做公益，是人類最崇高的情操，也是我們最高的道德標準。（冠軍專欄62）

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- ⊕ Even if wealth could be passed down over three generations in a row, do not forget to reciprocate the society and contribute love to the society.

即使能富過三代，也不要忘記要回饋社會，對社會付出更多的愛心。（冠軍專欄62）

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- ⊕ If you are already a millionaire enjoying your happy life, hopefully you will not forget your duty and obligation to create blissfulness for your hometown and mankind, and to reciprocate

the society as well.

如果你已經是百萬富豪，希望你不要只顧自己享受，而忘記造福鄉里、回饋社會、造福人群的職責。（冠軍專欄65）

⊕ I am very grateful to the people who have supported me and have fought together with me. Besides, I want to show my special gratitude to the relevant departments of the government for their kind supports. It is the government that provides us such a good environment for investment and also provides us the chances to get rich. Thanks for the government!

我感謝所有支持我，和跟我一起打拼的人。我還要感謝政府各部門的支持，因為是它們提供了那麼多良好的投資環境，才讓所有的企業家有機會去發財，所以我們特別感謝政府的幫助。（冠軍專欄65）

⊕ To win happiness depends on one's constant to create the happiness. The most precious happiness is obtained through despair and misery.

要獲取快樂必須靠自己不斷努力地去製造快樂。從失望痛苦中得到的快樂，才是人生最珍貴的快樂。（冠軍專欄66）

⊕ Only those who think their own happiness are not happiness. Only who care the happiness of others can get truly happiness.

只想到自己快樂的人不會真快樂。只有時時為他人的快樂而付出代價的人，才會真快樂。（冠軍專欄66）

- ⊕ Born to be a man, one should strive for the higher level of spiritual happiness with all his efforts, besides external happiness such as fortune, fame, power, material and emotional desires, because only the spiritual happiness is where the ultimate happiness lies.

生而爲人，除了爭取外在的財富、名利、權勢、物慾、情慾的快樂之外，更應該全力去追求更高層級的靈性快樂，因爲只有這種靈性的快樂才是終極的快樂。（冠軍專欄66）

- ⊕ If you want to win love, you must give your love first. If you want to dedicate your true love, you have to become unselfish first.

想要得到愛，必須先付出自己的真愛，想要付出真愛，必須先要求自己做到「無私的大愛」。（冠軍專欄66）

- ⊕ You will be a happy man, if you can practice the following deeds: working hard on farming without asking for the harvest, keeping a low profile, without comparing with others, doing more charitable things and bearing gratitude at heart whenever you are dealing with people or matters.

只問耕耘，不問收穫。放下自我，不去比較。且多行善事，凡事心存感恩，你就會快樂了。（冠軍專欄66）

- ⊕ Be a responsible, contributing member of your country and society. Become the elite in society, not a social parasite.

去作一個社會精英，去作一個對國家社會有責任、有貢獻的人，不要去作社會的寄生蟲。（冠軍專欄70）

- ⊕ As we refuse to be impoverished ourselves, also refuse poverty for others. In rejecting poorer, we should also refuse to make the world poorer. As we say no to our own poverty, also say no to world poverty.

在拒絕自己變窮的同時，也要拒絕讓他人變窮。在拒絕自己變窮的同時，也要拒絕讓世界變窮。（冠軍專欄81）

- ⊕ Problems such as the budget deficit, debt for the future, environmental pollution, global warming, political struggles, and the degradation in moral education, are all forcing our descendants into poverty. If we don't take these problems seriously, our children and grandchildren will be living a destitute life.

預算赤字、債留子孫、環境污染、地球暖化、政治鬥爭、道德教育品質低落等，正在逼迫下一代走向貧窮，如果我們再不重視這些問題，我們的子子孫孫將不會有好日子過。（冠軍專欄81）

- ⊕ People today are selfishly causing environmental pollution, global warming, rising sea level, and shrinking farm land, leaving our children and grandchildren a destitute future. Their actions are truly egregious.

現代的人爲了一己之私，造成環境污染、地球暖化、海平面上昇、耕地減少，讓子孫沒有好日子過，這種自私行爲實在是太惡毒了。（冠軍專欄81）

- ⊕ Save the earth, save the world, save our future generations. Please

put an end to all our transgressions.

拯救地球、拯救世界、拯救下一代，請大家不要再做惡毒的事。（冠軍專欄81）

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- ⊕ The most pitiful people in the world are those who have nothing left except money.

世界上最可憐的人，就是窮到只剩下錢的人。（冠軍專欄82）

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- ⊕ A man may appear stupid and yet is truly wise when he gives endlessly to others and never puts up a fight. People who care about others around them are always rewarded for their kindness in the end.

默默奉獻，使人和睦相處、熱心公益的人，表面上看起來他很傻，其實他很聰明。因為能付出愛心的人，就是最有福氣的人。（冠軍專欄86）

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- ⊕ If you have the chance to work for a truly worthy cause, you won't feel the need to ask for any reward, for your life will be filled with purpose—the ultimate reward that can be bestowed upon you.

生命所提供的最好獎賞就是，有機會為值得做的事情，默默地奉獻。能故意裝傻，不求回報，你的生命就更有意義了。

（冠軍專欄86）

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- ⊕ Don't let certain things that happen to you get you down. Know when to let go, and when to reach out to those in need; your life

will be more fulfilling. The more you are willing to give, the more you will gain in return. The more you let go, the more peace you'll find. The more love you give, the more happiness you'll find.

對發生在你身上的一些事情，我們要用平常心去看待。懂得割捨、懂得憐恤、懂得付出愛心，你的人生才會快樂。多一份付出，就會多一份收穫。多一份割捨，就會多一份平靜。多一份愛心，就會多一份福氣。（冠軍專欄87）

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- ⊕ Resist the temptation of name brands, and don't give in to your vanity; lead a simple life, then you will emerge untainted by the sea of greed.

抵抗名牌的誘惑，除去你華而不實的虛榮心，這些都需要從簡單生活開始。唯有簡單生活，你才有可能出淤泥而不染，不被他人的貪婪所污染。（冠軍專欄89）

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- ⊕ If you have no passion to serve the public, academic degrees mean nothing. Even you have higher education, if you are not working, then you're not contributing to society in the slightest.

如果你沒有服務大眾的熱忱，僅抱著學歷是沒有用處的，就算你擁有高學位，不去就業，你對社會的貢獻就是零。（冠軍專欄92）

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- ⊕ As long as I'm alive, I will keep making sound investments, not for my own profits, but to help make a better world for humanity at large.

有生之年，我要做許多不同的投資，不是為著自己獲利，而是為著世界更美好，人類更幸福。（冠軍專欄97）

- ⊕ However much money you have, it is still just a number with a lot of zeros at the end. True wealth is in the form a mindset and your willingness to give back to mankind.

再多的財富也不過是白紙上的黑字，只是多了幾個零而已。真正的財富是你心中有服務大眾的熱忱及回饋社會的心願。（冠軍專欄101）

- ⊕ No matter how big your company is, or how many employees you have under your command, if your desire is not to serve, but only to earn more money, you are of no use to society.

不論你經營的企業有多大、用了多少員工，如果你心中只有賺錢而沒有服務社會的那份心願，那麼像這樣的大老闆，就不算是真正對社會有用的人。（冠軍專欄101）

- ⊕ People must learn to give, not just to harvest gains. Don't be consumed by greed and hang on to everything; learn to let things go and find balance in life.

人要學會付出，不能只知索取。人要學會割捨，尋求平衡，不能只進不出，變成貪婪。（冠軍專欄101）

- ⊕ True heroes are those with a heart of service, who strive to better themselves so they may better contribute to society. People living a worthwhile life are those who contribute their talents with sheer

passion and devotion.

對每一個人來說，真正的英雄還是能有熱忱服務的人，怎樣充實自己、怎樣服務社會才是最重要的。用單純的熱情、真實的感動來貢獻自己的才華，這一點才是你人生最有價值的地方。（冠軍專欄101）

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- ⊕ Stay positive and have faith in what the future holds, and your life will change for the better. Inner peace leads to a peaceful life.

對未來要永遠抱著信心與希望，這樣你的人生就會愈來愈好。只要能心安，生活就有平安。（冠軍專欄104）

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- ⊕ If you're aiming for a perfect life, knowledge and wealth alone aren't sufficient—you'll also need to understand morality and your civil duties.

想要人生完美，只有學問與財富是不夠的。除了學問與財富之外，你還需要有道德修養與社會責任。（冠軍專欄105）

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- ⊕ So long as you can fully acknowledge your own failings, and have the determination to not make the same mistakes, those missteps are guaranteed to bring you closer to the eventual success.

痛下決心，徹底檢討自己的過失，真誠悔過，不再有多次的犯錯，這就是你邁向勝利成功的保證。（冠軍專欄107）

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- ⊕ Your effort doesn't just bring you personal gains; it contributes to the vitality of the entire society you're a part of.

你的努力不只是你個人得利，而是整個社會蒙福。（冠軍專欄110）

- ⊕ If the people don't pay their taxes to support the government, the government will be weak. Therefore, we must work hard to pay our fair share to maintain the government's expenditures.

如果沒有人民繳納稅金支持政府，政府是沒有力量的，所以我們要努力工作來繳稅，來支持政府的各項開支。（冠軍專欄111）

- ⊕ The government's strength is limited without the cooperation and support of its people. The government can't make miracles; it can only function with the cooperation and support of its people.

沒有人民的支持與合作，政府的力量是有限的。政府不是萬能的，所以政府需要人民的支持與合作。（冠軍專欄111）

- ⊕ Warren Buffet has never asked for too much in life. He leads a simplistic life, never flashed his wealth or had any affairs—a lifestyle many billionaires cannot claim to share. As a philanthropist he has made over 31 billion dollars' worth of donations. Buffet has always focused on creating wealth and giving back to society, showcasing a kindness that is truly exemplary in today's world.

巴菲特的生活慾望不高，他生活簡單，不炫耀財富，沒有婚外情，這些簡單生活的表現，是其他富翁比不上的。他一生的慈善捐款高達310億美金。把全部精力放在創造財富與回饋

社會上，他對社會的愛心真是了不起。（冠軍專欄114）

- ⊕ Learn from Warren Buffet and lead a simplistic life, regardless of how wealthy you are or how high your social status is. A simplistic lifestyle can help you find peace and resist the temptations of greed. With that comes the promise of happiness and good luck.

就算你有再多的財富、再高的社會地位，你也要學習巴菲特的簡單生活。簡單生活可以使自己平靜、無慾、不貪，這樣，福氣自然跟著來。（冠軍專欄114）

- ⊕ Rich men who refuse simplistic living often end up failures. Too much money is not necessarily a good thing. Sometimes too much money can do more harm than good to yourself as well as your children.

許多的大富翁因為無法守住簡單的生活，所以失敗了。錢太多並不一定是好事，有時錢太多，反而會害了自己及自己的子孫。（冠軍專欄114）

- ⊕ At the peak of financial genius is the desire for philanthropy and a simple life.

理財的最高境界，就是慈善樂捐與簡單生活。（冠軍專欄114）

- ⊕ Everyone has an obligation to obtain an education, manage their own finances, earn an income, and give back to society.

唸書、理財、賺錢、回饋社會，是每一個人的責任。（冠軍專

欄116)

- ⊕ We should live by the creed to do our best and serve the public. By going to work, doing our jobs, and paying our taxes, we are indeed serving the public.

盡己之力，服務眾人。工作、上班依法納稅，這就是在服務眾人。（冠軍專欄118）

- ⊕ Being unemployed is not the source of the problem. The problem lies in people running away from their social responsibilities.

沒有失業的問題，只有逃避社會責任的問題。（冠軍專欄118）

- ⊕ Adult graduates have social duties to fulfill; therefore they should work hard, earn income, and pay their fair share of taxes.

成年的畢業生有其應負的社會責任，所以他們應該努力工作，上班賺錢，誠實繳稅。（冠軍專欄118）

- ⊕ It's erroneous to think that your passion for your job has to do with your salary. Passion for your job should come from the desire to serve others and not simply to earn a salary.

工作的熱情與薪水高低有關，這種觀念是不正確的。工作熱情應該是來自於想為眾人服務的激情，而不是單純只為了賺薪水。（冠軍專欄118）

- ⊕ Those who work hard and pay their taxes, sacrificing for the greater good, are as deserving of our respect as soldiers in the

military.

努力上班，多多繳稅，這種犧牲小我、完成大我的人，就像軍人、戰士一樣，值得我們尊敬。（冠軍專欄118）

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- ⊕ There's no such thing as a lowly job when you are serving society. As long as you have the passion to serve society, any job you do is a job of prestige.

服務社會人群的工作，是沒有貴賤之分的，只要你具有服務社會人群的熱忱，什麼樣的工作都是尊貴的。（冠軍專欄118）

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- ⊕ No matter how wealthy you get, it will all be for nothing if you have no desire to help others with your riches. You'd only be wasting your whole life struggling to make money yet ending up all empty and miserable inside.

如果沒有服務人群的行爲、沒有幫助別人的心願，那麼過多財富對你來說是沒有意義的，花了一輩子心血，努力去掙大錢，最後你也會因爲錢太多而感覺到空虛，這種空虛的人是沒有快樂可言的。（冠軍專欄119）

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- ⊕ If you keep all the money in your own pocket, and not let any of it out, it will only add to your worries. Try taking it out to share it with others, and you will free yourself from a lot of troubles.

把錢留在自己口袋，只進不出，你就會有煩惱。如果你不把錢留在自己口袋，而是讓它有進有出，你就不會有煩惱。（冠軍專欄119）

- ⊕ Wanting to keep all your money for your own children and not pay any inheritance tax will land you in a world of worries. If you want to be free of them, pay those taxes because a citizen is supposed to make money for the public.

你想把財富全數留給子孫，而不想去繳遺產稅或贈與稅，當然你會有煩惱。只有你想到賺錢是為大眾賺的，而甘心地把稅金繳給政府，之後你才不會有煩惱。（冠軍專欄119）

- ⊕ One should not only focus on creating value in the present but also in creating value in the future. Furthermore, think about how you can create life value after you pass on, so you never lose your direction and life purpose in the pursuit of wealth.

人不單是要創造現在的價值，還要創造未來的價值，甚至還要創造死後的價值，這樣人才不至於為了賺錢而迷失了人生的方向與目的。（冠軍專欄119）

- ⊕ If you own half a million dollars, you have a lot of cash to spend. If you have ten million dollars, they become capital for investments. If your wealth is in the billions, it should be regarded as a resource for the whole society, one that you should manage with care so that it can best benefit your fellow human beings.

當你有50萬元的時候，這個錢是你的，你可以花。當你有一千萬元的時候，這些錢它就變了性質，變成了資本，你就得好好想辦法去投資。當你有上億元的時候，這些錢它就是社會資源，你就要替社會好好經營這些錢，讓這些錢能更好

的造福人類。（冠軍專欄119）

- ⊕ It is an immense transformation for someone to progress from constantly criticizing others for being ungrateful to always being appreciative of others. Learning to embrace gratitude will also elevate one's own character.

從只會處處要求別人不知感恩，進步到處處會感謝別人，這是一個人的極大改變，學習感恩就是學習提升自己的品格。

（冠軍專欄121）

- ⊕ If you want to be able to fly like an angel, you must drop those things that are weighing you down. Forgive the transgression of others, lead a simpler life, diminish your material needs, and do more good deeds—these are the steps that will enable you to live your life with ease.

如果你要像天使一樣輕鬆能飛，你就要放下千斤重擔，寬恕別人、簡單生活、降低慾望、多行善事，這樣你就可以輕鬆自如的生活了。（冠軍專欄121）

- ⊕ The easy times in your life come from the good graces of other people to bring you happiness. The tough times in your life are opportunities from God to train you and help you grow.

順利的環境是別人賜予你的恩惠，會帶給你幸福。惡劣的環境是老天賜予你機會，要用來磨練你，幫助你學習成長。（冠軍專欄121）

- ⊕ As human life expectancy grows, the senior population is increasing, creating a hefty burden for the society.

人類的壽命愈來愈長，老年人口愈來愈多，成為社會重大負擔。（冠軍專欄123）

- ⊕ Real estate developers would be doing a great deed by building hospitals, nursing homes, as well as senior apartments and activity centers for the elderly to help the government provide a solution for senior care.

開發商如果能夠多興建設備完善的醫院、療養院、老人公寓、老人活動中心等，來幫助政府解決老人居住、休養、治病、安老的問題，就是利己利人、功德無量。（冠軍專欄123）

- ⊕ Our planet is sick, and real estate developers must constantly remind themselves of their social responsibility and focus on protecting the environment and reducing energy consumption.

我們的地球已經生病了，一個房地產的開發商必須要注重環境保護與節能減碳，以造福社會利益為優先考量。（冠軍專欄123）

- ⊕ The simpler your life is, the easier it is to be thankful and content. The more complicated your life gets, the easier it is to be filled with complaints and anger.

生活愈簡單，你就愈容易充滿感恩與滿足。生活愈複雜、慾望愈高，你就愈容易激起埋怨與憤怒。（冠軍專欄124）

- ⊕ People often want to pursue something they don't have, even when it doesn't suit them, and end up neglecting what they already possess.

人們常常會去追求「自己沒有的東西」或去追求「不適合自己的東西」，而卻忽略自己已經擁有的東西。（冠軍專欄124）

- ⊕ It takes a lot to own a home. You should be thankful for the support and contributions from your family and from the unsung heroes that make this possible.

擁有房子是非常不容易的事，首先你要感謝全體家人（甚至整個家族）對你的支持與付出，也要感謝那些幕後英雄為你所付出的貢獻。（冠軍專欄124）

- ⊕ Even if it was greed that motivated you to buy a cheap house such as a bank-owned property, don't forget that your purchase has actually helped stabilize the real estate market. It's directly helping the housing market rebound and indirectly giving hope to all sellers. In other words, your purchase could actually save someone's life.

就算你原本因著貪心，想趁機買進便宜的房子（如：銀行屋），但別忘了，你的購屋行動可以幫助房價走向穩定，直接幫助房價反彈，間接幫助所有的賣主產生希望，換句話說，你的購屋行動也在間接做到救人一命。（冠軍專欄125）

- ⊕ I urge those who have available funds to hurry and invest in real estate. Your purchase will be an act of altruism that can save many

people who are suffering from financial troubles. Your investment will not only benefit you but also contribute towards the stability and prosperity of our society.

我希望身邊還有閒錢的人趕快拿出資金投入房地產，相信你的善舉（購屋行動）一定可以救活許多被財物所困的人們。不僅你個人得利，社會也會因為你的善舉變得更安定與繁榮。（冠軍專欄125）

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- ⊕ While it's to make a profit when buying a house, it's more important to save someone's life. Your act of altruism will benefit many people.

賺錢固然重要，但救人更重要。現在你的善舉（購屋行動），一定可以造福許多人。（冠軍專欄125）

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- ⊕ When you can turn your selfishness and greed into love, you can save the world. Your participation in altruism will benefit our society and all of mankind.

把你的自私、貪心轉化成愛心，世界就有救了。善舉、善行需要你的參與，這就是回饋社會、造福人類。（冠軍專欄125）

From a great rich dad to the greatness of a rich dad

從偉大的富爸爸到富爸爸的偉大

- From a great rich dad to the greatness of a rich dad, it is a huge revolution and loving heart.

從偉大的富爸爸到富爸爸的偉大，這是一個很大的進步與愛心。

- Make money, make money, make money, make money real hard, it is typical thing that most common people are doing during their entire life.

賺錢、賺錢、賺錢、拼命地賺錢，這就是一般平民百姓，一輩子的寫照。

- When we are kids, we don't know why our parents always say we need to study hard, but we finally understood until we grow up because our parents know that the only way to find a better paid job after school is to study hard while you are in school.

從小不知道為什麼父母要督促我們好好唸書，直到長大之後你才知道，因為父母知道，你唯有把書唸好之後，你才能有機會找到更高薪的工作。

- Most people prefer the better paid job over the meaningful jobs. I

附錄

assume that if someone pays you twice of what you are making right now, you will most likely jump to that company.

一般人在選擇工作時，不知道要選擇有意義的工作，而只想要找份高薪可糊口的工作，假設今天有人願意出雙薪，請你工作，我相信你一定會跳槽的。

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- If someone is going to cut your salary today, I bet you will be very upset, but if someone would like to give you a raise, you will be more than happy to do that. Why? The power of money.

假設今天有人要砍你的薪水，相信你一定不願意。假設今天有人要加你的薪水，你一定會願意，爲什麼？金錢使然。

-
- Many people want to be their own boss, why? Because that way they could make more money.

許多人想開公司做老闆，爲什麼？因爲他們認爲開公司可以賺到更多的錢。

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- Getting a license or certificate, for what? Changing jobs, for what? Trading stocks, for what? From the poor to become the rich, for what? The only one answer is for making more money.

考取證照，爲了什麼？跳槽換工作，爲了什麼？炒股票，爲了什麼？從白手起家到家財萬貫，你又爲了什麼？通通都是爲了想賺更多的錢。

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- In this highly competitive society, no matter what you are doing, it must not be easy as long as you have something outstanding than others. No matter how you going to manage your investment, it

must not be easy as long as you still have your principle-breakeven. No matter whichever ways you do, it must not be easy if suddenly become the rich.

在競爭的社會下，不管你從事那一行，能夠有個小成就，混口飯吃就是一件不容易的事。不管你如何投資理財，能夠讓你
不虧蝕老本，就是一件不容易的事。不管你用什麼方法，能夠讓
你一本萬利變成巨富，本身就是一件不容易的事。

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- From a nobody to a somebody, from somebody to the rich, this is going to be a big accomplishment for a person. If you become the rich from the poor, your road to success must be very bumpy and very toilworn, this is where a great rich is come from.

從平凡到傑出，從傑出到聚財致富，這是一個人一生了不起的成就。如果你是從白手起家到成爲一個富人，你的成功之路一定是坎坷的、辛苦的、偉大的，這就是一個偉大富人的由來。

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- After you become the rich dad, if you can be very generous about the money, do more public donations, do more good things, then you will become a admiring rich dad by people.

當你成爲富爸爸之後，如果你能夠不小氣，不吝嗇，反而能多做公益，多行善，多捐錢，那你就做到一個令人敬佩的富爸爸，這就是一個富人肚量寬大的地方。

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- From study hard for making big money, to make public donations, it is a big change. from a stingy person to a generous person, it is a big change as well.

從唸書只爲了是賺錢，到捐錢做公益，這是一個很大的改變。

附錄

從斤斤計較的守財奴，到願意大把大把捐出鈔票的善人，也是一個很偉大的變化。

- If we could make our decision when we are still a little to do more donations in the future, then we are on the right track.

如果你從小就立志，以後要做個樂捐的人，那你人生的方向就走對了。

- From making money to donating money, from donating money to totally donating our wealth, then all your efforts spent on studying at school will be paid off, and therefore you will have a meaningful life.

從會賺錢到會捐錢，從會捐錢到會樂捐，那你的唸書、你的努力就沒有白費了。從一個很摳門的人到一個會大方捐錢的人，你的人生就有意義了。

- If you only know how to make money, but very stingy to your employees, your friends, then you are on the wrong track of your life.

如果你只會賺錢，但你很摳，對員工、對朋友都小氣，那你的人生就錯了。

- Study hard is to making yourself more knowledgeable, and sharpen your skill of making money, the purpose is not for yourself but for the whole society.

讀書追求學問，修練賺大錢的本領，它的目的不是爲了自己，而是爲了要造福整個人類社會。

- Making wealth is not for your personal enjoyment, but for the entire human society.

創造財富不是爲自己用來享受，創造財富是爲了造福社會大眾。

- Wealth will become valuable only when it serves for other humanbeings.

財富只有當它爲眾人服務的時候，才算是有意義的財富。

- We need to give back to the society. Establish a big company is to benefit more people and the society. The purpose of establishing a company is not for accumulating your own wealth but to do more good things for the society by using the money you made.

我們要回饋社會。成立大公司就是爲了造福人類社會，成立公司的目的，不是爲了累積個人財富，光宗耀祖，而是爲了有錢之後可以做更多的善事。

- For common people, having a lot of money will only make them lazy and greedy for their life. But, for people with big love to the society, these money will become more meaningful.

巨大的財富對平庸的人來說，只會產生墮落與毀滅。只有具有大愛的人，才能使財富發揮出它的功效來。

- Heartless wealth will eventually destroy you.

沒有愛心的財富，最終就會毀了你。

- Wealth is not the only goal for people. We should use that to help

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others who are in need of help, it is just like a tool for people with a loving heart, just like the doctor is meant to save lives.

累積財富並不是人生的終極目的。財富不過是用來幫助生命，表現出愛心的一種工具，它就像醫生一樣，他的目標是救病人。

-
- The purpose of a doctor is to save more lives, but not to make more money. For doctors, the skill they have is just a tool for them to make some money, but a life saving heart is the main core of it.

醫生學習醫術是用來救人的，而不是用來賺錢的。醫術是賺錢的工具，醫德才是做醫生的本質與目的。

-
- To judge people whether they are rich or poor, we should focus on how much he or she love others, but not using money as a standard.

一個人是否富有，不是看他有多少財富，而是看他對眾人有多大的愛心。

-
- For people who are to make money for money, they might not be happy. for people who are to make money for helping others, they will be happy for sure.

為賺錢而賺錢的人，不見得會真快樂。只有為了愛人類（奉獻自己）而去賺錢的人，才會真的快樂。

-
- Don't overlook your skill of making money, I encourage all the people with loving heart to utilize their skills to make more money, and to give back to the society.

不要埋沒你賺錢的本領，我鼓勵所有「有賺錢本領的人」，拿

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出愛心來，好好地運用你的能力，多多賺錢、多多為人類社會謀福利。

- The ultimate goal of managing your investment is not to become a rich overnight, but to understand how to utilize what you have to help people, be responsible for yourself, and the society.

投資理財的最終目的，不是要我們去成為暴發戶，而是要我們去學習懂得感恩圖報，學習如何有效地運用財富去幫助人們，學習如何把愛散播在人間，學習對自己負責，學習對社會負責。

- If your goal is to spread all your love at earth, then you will not violate any law to make any illegal money.

如果你人生的目標是為了把愛散播在人間，你就不會違法亂紀、為非作歹，去賺那些不道德的錢。

- Don't be too greedy, don't make any bad things, don't trade your good heart for something bad. In a word, the goal of making money is for the society, but not for yourself.

不要貪圖暴利，不要去製造黑心產品（違背良心的產品），不要只為自己發財，而出賣自己的良心。總要學習發財的目的是為社會大眾好，而不是單方面，只為了自己好。

- You should keep making money, keep pushing the society to develop. You should give back to the society when you made the money, so people could benefit from your wealth.

你要繼續創造財富，促進社會繁榮。當你賺到大錢之後，你就

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要好好回饋社會，就是因為你對眾人有愛心，所以人間才能享受到你創造財富的好處。

- We all should become a nice person with a lovely heart.

我們要立志做一個有愛心、有善心的人。

- The purpose of making money is to let us have enough money to do more good things for others, the purpose of studying is to let us have enough knowledge to make more money, if you are willing to make more money in order to help others, then you are a great person with knowledge.

賺錢的目的是讓我們有足夠的錢可以去做善事，讀書的目的是讓我們有足夠的知識可以去賺錢，如果你能夠是爲了幫助他人而去賺更多的錢，那你就是一個偉大的讀書人。

- No all the rich people are willing to make big donations, whoever could reach that level can be called a great person.

不是每一個富人都願意樂捐，凡能做到樂捐的富人真是太偉大了。

- If a rich person is willing to make donations to the public without getting anything back, then he or she is a great person, and the most valuable thing for rich people is their donations without reward.

一個富人如果願意捐錢做公益，這就是一個偉大的富人，富人最偉大之處就是他不求回報的樂捐。

- We want to become a great rich person, and do what they are great about, that is my goal in my heart. Those people such as Guangbiao

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Chen, Yuliang Yin, Chuck Feeney ,Warren Buffet and Bill Gates.

我們要做一個偉大的富人，也要做到像富人一樣的偉大，這就是我心中的願望。像陳光標、伊衍樑，查克·芬尼、巴菲特、比爾·蓋茲，都是我們要學習的對象。

- Don't just always think to make money, and get rich, but overlooked the importance of making donations to the public; Don't just always think to make bad money, but ignored the big love; Don't just always think to make money for yourself, but ignored others, and these are my points.

不要只想到賺錢，只想到發財，而沒想到捐錢，沒想到做公益；不要只想到賺黑心錢，而沒想到大愛；不要只想到自己賺錢，而沒想到也讓別人賺些錢，這就是我要表達的觀點。

- Same concept: We should become a great person with a happy heart, and also to be as happy as a great person. Not only to make yourself happy, but also to make others happy.

同樣的道理：我們要做一個偉大的快樂人，也要做到像快樂人一樣的偉大。除了讓自己快樂之外，也要幫助別人得到快樂。

- We should become a wisely great person, but also to be as great as a wise person. Not only make yourself to be knowledgeable, but also to help others to be knowledgeable.

我們要做一個偉大的智慧人，也要做到像智慧人一樣的偉大。除了讓自己有智慧之外，也要幫助別人有智慧。

- We should become a great ethical person, also to be as ethical as a

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great person. Not only to make yourself to be ethical, but also to help others to be ethical.

我們要做一個偉大的道德人，也要做到像道德人一樣的偉大。除了讓自己守住道德之外，也要幫助別人守住道德。

-
- We all should become a great practitioner, and also be as great as a practitioner. Not only help yourself to attain the heaven, but also to help others to attain the heaven.

我們要做一個偉大的修行人，也要做到像修行人一樣的偉大。除了讓自己得道升天之外，也要幫助別人得道升天。

-
- We all should become a great healthy person, and also be as healthy as a great person. Not only have yourself to have the health, but also help others to have the health.

我們要做一個偉大的健康人，也要做到像健康人一樣的偉大。除了讓自己有健康之外，也要幫助別人得到健康。

-
- We all should become a great peaceful people, and also be as peaceful as a great person. Not only help yourself to get the quiet and stable life, but also help others to have the same kind of life.

我們要做一個偉大的平安人，也要做到像平安人一樣的偉大。除了讓自己得到平靜安穩之外，也要幫助別人得到平靜安穩。

-
- We all should become a great peaceful people, and also be as peaceful as a great person. Not only enjoy the peaceful life by yourself, but also help others to have the same kind of life.

我們要做一個偉大的和平人，也要做到像和平人一樣的偉大。

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除了讓自己享受和平之外，也要幫助別人得到和平。

- We all should become a great environmentalist, and also be as great as an environmentalist. Not only make yourself a comfortable life, but also help others to have the same kind of life.

我們要做一個偉大的環保人，也要做到像環保人一樣的偉大。除了讓自己有個舒適的生活環境之外，也要幫助別人得到舒適的生活環境。

- We all should become a great person with a lovely heart, and also be as lovely as a great person. Not only have yourself a warm life, but also help others to have the same kind of life.

我們要做一個偉大有愛心的人，也要做到像有愛心的人一樣的偉大。除了讓自己得到溫暖之外，也要幫助別人得到溫暖。

- We should not be jealous about Warren Buffet's wealth, but learn from him about doing public affairs such as donations.

我們不要去羨慕巴菲特的財富，而是要學習他捐錢做公益的好行爲。

- Many say that if I have a lot of money, I will make public donations, but actually, donation does not have to be big money, little amount can also do donations.

很多人都說，如果我有很多錢，我就會捐錢做公益，其實，做公益不需要很多錢，小錢也可做公益。

- It only takes a loving heart to do the donations, as long as you are willing to love others, be a volunteer is also a way to go.

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做公益只需要你有那份愛心，只要有心去愛人，做義工也可以。

- If you are willing to help others, and provide love to them, then you will make a lot of good money, then use these money to fulfill your dream, and during this period of time, you are a great rich person.

如果你立志要去幫助許多人、去愛許多人，你就會去賺許多的正當錢（善錢），然後運用你的財富來實現你的夢，在這賺善錢的過程中，你就是一個偉大的富人。

- After you become a rich person, if you still are willing to use money to make donations without any reward, and that is how great you are as a rich person.

當你真正成爲富人之後，你又願意大把大把的捐錢，這就是你這一個富人最偉大之處。

- Being a doctor is great, but being an ethical doctor is even greater. Being a lawyer is great, but being a justice lawyer is even greater. Being a business man is great, but being a business man with a good heart is even greater. Being a politician is great, but being a greedless politician is even greater.

立志做一個醫生很偉大，但立志做一個有醫德的醫生則更偉大。立志做一個律師很偉大，但立志做一個有正義感的律師則更偉大。立志做一個商人很偉大，但立志做一個有良心的商人則更偉大。立志做一個政治家很偉大，但立志做一個沒有權力慾望的政治家則更偉大。

- Only want to become a successful rich person is not enough. So, we

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should become a successful rich person, but also to be as great as a rich person.

只想賺很多的錢是不夠的，僅僅立志做一個偉大的富人也是不夠的。所以說：我們要立志做一個偉大的富人，同時，也要成功做到一個富人的偉大才好。

- This book is not only teach you how to get rich, abut also teach you how to become a great rich person, and that is the most important thing for this book.

本書不僅教你如何變成富人，本書也教你如何做到富人的偉大，這就是本書偉大的地方。

感謝您欣賞本書（認同本書的論點），也希望您給予本人批評指教，指出作者的缺默與盲點。願讀者能投資成功、做人成功、傳富世代代、綿延不斷。感謝廣大讀者多年來的支持，也感謝所有好朋友的協助，才能讓本書順利出版，以饗大眾。

請上網：www.tangchampion.com查看更多資訊。

Tom Tang 唐冠軍寫於美國南加州

Fortune Express
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出版者 / 冠軍出版
作者 / 唐冠軍
執行企劃 / 吳宣恩
總編輯 / 吳宣恩
美術編輯 / 陳琦男

總經銷 / 九台花文創企業社
電話 / (02)2230-6960
Email / kth0401@gmail.com

出版日期 / 民國101年7月
定價 / 300元

國家圖書館出版品預行編目資料

快猛炫酷發財直通車 / 唐冠軍著. -- 新北市 : 唐冠軍,
民101.05
面 ; 公分
ISBN 978-957-41-8967-0(平裝)

1.理財 2.格言

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101003801



冠軍語錄精選

The background is a solid light gray. Overlaid on this are several thin, white, curved lines that sweep across the page, creating a sense of motion and depth. These lines are not perfectly straight but have a slight curve, resembling the paths of a ball or the strokes of a pen.

冠軍語錄精選

The page features a light gray background with several thin, white, curved lines that sweep across the space, creating a sense of motion and depth. These lines are positioned around the central text, framing it without enclosing it.

冠軍語錄精選



冠軍語錄精選