

投資理財

不犯錯誤 不走彎路

給您506個忠告

No mistakes, No detours and 506 Advice

中英文版本

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忠告
Advice



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Advice 145 As long as the correct direction to follow, trivial things should be handed to a variety of experts to deal with

忠告 145 只要大方向走對了，瑣碎的事就交給各種專家去處理

Advice 146 Be careful, a false seller may deceive you

忠告 146 小心假的賣主欺騙你

Advice 147 That you can set up friendship with a realtor will be your happiness in life

忠告 147 能認識一個好的房地產經紀人也是你一生的幸福

Advice 148 That the broker who do not file a false loan is good for you, rather than bad

忠告 148 一個不替你做假文件的貸款經紀人是在為你好，而不是在害你

Advice 149 The source of money for buying a house must be legitimate, lawful and reasonable

忠告 149 買房子的錢，它的來源一定要正當、合法、合理

Advice 150 Don't put a broker as your free tour guide

忠告 150 不要把經紀人當做是你的免費的導遊

Advice No 151-160

忠告 No.151-160

Advice 151 Dream is not built on fantasy or bubble

忠告 151 美夢不可以建築在幻想上、泡影上

Advice 152 No matter what methods you use to make a fortune, you have to abide by the laws, fairly compete and honestly report tax

忠告 152 不管你用什麼方法來發財，你都要守法，公平競爭，誠實報稅

Advice 153 Doing bad things, opening a back door, playing stock market, buying lottery tickets, tax evasion, etc., are not the right methods to make a fortune

忠告 153 做壞事、走後門、炒股票、買彩券，逃稅等，都不是正確的發財方法

Advice 154 To hold wealth, one must control his speech and behavior

忠告 154 要想守住財富，一定是節制自己的言語與行為

Advice 155 Remember the lessons of failures; ask oneself, "no longer make the same mistake"

忠告 155 記取失敗的教訓，要求自己「不二過」

Advice 156 Having not bought a house, you have to review and reflect yourself and change the way of thinking

忠告 156 買不到房子，你要檢討自己，好好反省，改變自己的思維

Advice 157 Because of one's ignorance and greed, the more investment he makes, the poorer he will be.

忠告 157 愚昧的人，因為貪婪，所以越投資越窮

Advice 158 One can be fascinated by money and also intoxicated by glory

忠告 158 金錢叫人著迷，榮華叫人薰醉

Advice 159 The homebuyer's age of purchasing a house for the first time is rising

忠告 159 房屋的首購族，他們的購屋年齡正在升高中

Advice 160 If you haven't bought an ideal house, can you lower your own standards?

忠告 160 如果買不到理想的房子，你可以降低你自己的標準嗎？

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忠告 No.161-170

Advice 161 Having not bought a house, you should review yourself carefully

忠告 161 買不到房子，你要好好檢討自己

Advice 162 Learn bamboo spirit that can bend, but never fracture

忠告 162 學習竹子彎而不折的精神

Advice 163 Don't blame sellers if you haven't bought a house, the one having own one should thank a savior

忠告 163 買不到房子不要埋怨賣主；買到房子的人要感謝貴人

Advice 164 Those who never suffer a loss habitually will no good end

忠告 164 習慣於讓自己不吃虧的人，是不會有好下場的

Advice 165 When confronting a smart seller, you want to temporarily pretend a big fool so that you could buy a house

忠告 165 碰到精明的賣主時，你要暫時裝成大傻瓜，這樣你才可以買到房子

Advice 166 Fish don't like to eat carrots, so don't use them to go fishing

忠告 166 魚不愛吃紅蘿蔔，所以別用紅蘿蔔去釣魚

Advice 167 You have to decide an offer price, in accordance with the situation of market supply and demand and the strength of your competitors

忠告 167 你要依市場照供需的情形與你碰到的競爭對手的強弱，來決定你的出價

Advice 168 You have to pay the price for whatever you want to get

忠告 168 凡是所有你想得到的東西都是要付出代價的

Advice 169 Take parent's hard-earned money to buy a house, you can't do it

忠告 169 拿父母的辛苦錢去買房子，這件事你不可以做

Advice 170 Managing finance is to manage your own money, rather than your parent's

忠告 170 理財是理自己手上賺來的錢，而不是理父母手上的錢

Advice No 171-180

忠告 No 171-180

Advice 171 One giving grace, patronizing and commiserating can't have the idea of the required return

忠告 171 施恩、施惠、施憐憫，不能有要求回報的想法

Advice 172 For the grown children, still support them is redundant and unnecessary

忠告 172 對已成年的孩子，再施予你的幫助是多餘的、是不必要的

Advice 173 Failed marriages usually come from doting parents

忠告 173 失敗的婚姻，通常來自於父母的溺愛

Advice 174 Investment funds must be invested in the right career

忠告 174 投資是要把資金投資到對的事業上

Advice 175 We should reject lack foresight, nearsightedness, indifference and discrimination

忠告 175 我們要拒絕短視，近視，漠視，歧視

Advice 176 Greed will make you lose more and better opportunities

忠告 176 貪婪會讓你失去更多、更好的機會

Advice 177 To calculate your risky tolerance accurately

忠告 177 要算準你承受風險的能力

Advice 178 The increase part in your offer can be thought to pay an extra cost for "like her" while buying a house

忠告 178 買房子的時候，加價的這部份就算你是為「喜歡她」而多付出的代價

Advice 179 If you want to be happy, you have to forget something past

忠告 179 如果你想要獲得幸福，你就要忘記過去的某些事

Advice 180 Happy life begins from a pleasant state of mind

忠告 180 愉快的人生是從愉快的心境開始的

Advice No 181-190

忠告 No 181-190

Advice 181 Don't compare prices, good or bad conditions, house age and beauty or ugliness

忠告 181 不去比價錢，不去比好壞，不去比屋齡，不去比美醜

Advice 182 One not only lives a happy life himself but let others else do so

忠告 182. 人除了要自己活的開心之外，也要讓別人活的也開心

Advice 183 Give a little sweetness to the seller, I guarantee you will be successful

忠告 183. 給賣主一點甜頭吃，我保證你會成功的

Advice 184 Why are the books of teaching people to play stock market 30 times more than that of teaching them to buy a house

忠告 184 為什麼教人買股票的書多於教人買房子的書有 30 倍之多

Advice 185 Encourage one to play the stock market is to harm his life

忠告 185 鼓勵人們去炒股票是在害人一命

Advice 186 Don't easily block the path for your friends to get rich

忠告 186 不要輕易地去阻斷你朋友發財的路

Advice 187 Often you may advise a friend unintentionally, but the damage for him has been caused

忠告 187 往往你對朋友的勸告可能是無心的，但是傷害已經造成

Advice 188 To judge a person according to how much money he owns is a sad thing

忠告 188 用錢的多寡來論斷一個人，是一件可悲的事

Advice 189 Build a dream, buy a home and a place to sleep for oneself

忠告 189. 為自己築個夢，為自己買一個家，為自己買一個可睡覺的地方

Advice 190. One with investment in real estate needs to choose a good area, to make progress while ensuring stability is the most important thing.

忠告 190. 投資房地產需要選擇好區、穩中求進最重要

Advice No. 191-200

忠告 No.191-200

Advice 191 Investment in real estate is just like compare one's stamina

忠告 191 房地產的投資是在比耐力

Advice 192 Investment in real estate is a competition comparing one's cash strength

忠告 192 房地產的投資是在比現金實力

Advice 193 Investment in real estate is a comparison of its geographical location

忠告 193 房地產的投資是在比房地產的地理位置

Advice 194 Smart investment must look far ahead from a high plane and take action fast
忠告 194 智慧型的投資，就是要高瞻遠矚，動作要快

Advice 195 Price change is an important warning
忠告 195 房價漲跌都是一個重要警訊

Advice 196 As long as the pre-retirement payment of all housing loans, it would be best for themselves and society to take responsibility
忠告 196 只要能夠在退休前付清所有房屋貸款，這也算是對自己及對社會盡到了責任

Advice 197 Don't let some setbacks make you disheartened
忠告 197 不要讓一些挫折使你灰心喪氣

Advice 198 Don't be too sad without buying a house, there is hope if no despair
忠告 198 買不到房子不要太傷心，只要不失望就會有希望

Advice 199 Real estate in a good area is the best weapon for anti-inflation
忠告 199 好區的房地產是防禦通貨膨脹最好的武器

Advice 200 Operating financial leverage must be prudent, not too risky
忠告 200 操作財務槓桿一定要穩健，不可太過冒險

Advice No 201-210
忠告 No 201-210

Advice 201 Those without investment make money by hard work only
忠告 201 不做投資的人，就只有是靠勞力去賺錢

Advice 202 The only way to step into the ranks of the rich is to grasp finance and investment science professionally
忠告 202 想要擠進富豪行列的唯一方法，就是要把投資理財學的專精

Advice 203 The right path to bring good luck, the wrong one to ruin one's life
忠告 203 正確的道路帶來好運，錯誤的道路毀掉一生

Advice 204 To learn the correct investment and finance well can let oneself become the rich
忠告 204 要學習正確的投資理財，好讓自己變成有錢人

Advice 205 Go a right, lawful and stable way is the biggest bonus in your life
忠告 205 走正確的路、走合法的路、走穩健的路才是你最大的人生紅利

Advice 206 After graduation from college, one shouldn't retake money from his parents
忠告 206 大學畢業後，就不該再向父母要錢

Advice 207 That one has to work, make money, save money, purchase house, get married and start his career and make investment and finance, is the way necessary for his life.
忠告 207 工作、賺錢、存錢、購屋、置產、成家、立業、投資、理財，是人生必經之路

Advice 208 Buying a house by lawful means and right paths
忠告 208 買房子的手段要合法，走正路

Advice 209 We can't control the future, but can do own emotions
忠告 209 我們無法控制未來，但我們可以控制自己情緒

Advice 210 Don't make investment while you are depressed
忠告 210 在你情緒低落的時候，不要去做投資

Advice No 211-220
忠告 No 211-220

Advice 211 Although greed is one of the incentives you get rich, you have to learn enough is enough
忠告 211 貪婪雖是你發財的誘因之一，但是你要學會適可而止

Advice 212 Live within one's income, make ends meet and make hay while the sun shines
忠告 212 「量入為出」「收支平衡」「未雨綢繆」

Advice 213 Consumers with overdraft behavior are self-destructive prospects (ill behavior with high risk)
忠告 213 透支型的消費行為是自己毀錢程、前程

Advice 214 One should have his confidence for investment, but not wishful thinking
忠告 214 對投資要有信心，但不可一廂情願

Advice 215 Investment is not one-sided, or to drive ahead without considering the consequences only
忠告 215 投資不能一面倒，只顧前不顧後

Advice 216 [Retract from the wrong path and not go any further] and [rein in one's horse at the edge of a cliff]
忠告 216 『懸崖勒馬』與『馬勒懸崖』

Advice 217 If you complain no enough money every day, then you have to learn to increase income and decrease expenditure
忠告 217 如果你天天在埋怨錢不夠用，那你就要學會開源節流

Advice 218 The most difficult demand in the world is "if I had known it" and the hardest encounter is "a good chance"
忠告 218 世界上最難求的是「早知道」，最難碰到的是「好機會」

Advice 219 Human beings should learn to grow up and to make their own independent judgments
忠告 219 人要學習長大，做出獨立自我的判斷

Advice 220 Facing an uncertain future, everyone should have the ability to resist pressure
忠告 220 面對不確定的未來，人人都要具備抗壓的能力

Advice No 221-230
忠告 No 221-230

Advice 221 In spite of setbacks or difficulties, one can never arbitrarily give up his life
忠告 221 遇到挫折或困境，不要任意放棄生命

Advice 222 To live with dignity, then you have to work harder to make money
忠告 222 要想生活的有尊嚴，那你就要更加努力賺錢才行

Advice 223 Harvest time makes one forget the hardship of farming
忠告 223 豐收的時刻，令人忘記耕種的辛勞

Advice 224 Cherish time is to lengthen life; grasp opportunity is to create wealth
忠告 224 珍惜時間，就是延長壽命；把握機會，就是創造財富

Advice 225 Home ownership is to share prosperity and lose the house is to bear losses together
忠告 225 擁有房子是一榮俱榮，失去房子是一損俱損

Advice 226 The more love you pay for others, the more blessing you can get
忠告 226. 對人多付出一分愛心，就能多得一分福業

Advice 227 A little better given to women will get double rewards for men
忠告 227 男人只要對女人好一點，就會得到加倍的回報

Advice 228 Build a manor house is a show-off, rather than a need
忠告 228 蓋大豪宅是一種炫耀，而不是一種需要

Advice 229 Passage towards happiness is not necessarily to pursue more wealth
忠告 229 走向幸福的通道，不一定要追求更多的財富

Advice 230 You should be holy, can not be contaminated with sin

忠告 230 你們要聖潔，不可沾染罪惡

Advice No 231-240

忠告 No 231-240

Advice 231 The freedom of finance is not really free, but that of the soul is

忠告 231 真正的自由不是財務上的自由，而是心靈上的自由

Advice 232 Life is short and you will not have much time left for you to make mistakes again

忠告 232 人生苦短，你不會有多少剩餘的時間，讓你再犯錯

Advice 233 I can advise someone to do something, but can not force him to do it.

忠告 233 我可以勸告某人做某事，但不能強迫他做某事

Advice 234 In addition to a mirror, one can't see his own shortcomings

忠告 234 除了照鏡子之外，人無法看到自己的缺點

Advice 235 Because of his too high standards and no house with advantages being seen, a buyer has not been able to buy a house.

忠告 235 買不到房子是因為買方要求太高，看不到房子的優點

Advice 236 Human beings' shortcomings can be improved, of course, so can be the disadvantages of a house

忠告 236 人的缺點可以改進，房子的缺點當然也可以改進

Advice 237 You have to put your acquired knowledge into practice

忠告 237 你必須把你學到的知識努力去實踐起來

Advice 238 If you want to save money to buy a house, you should deposit and thrift carefully

忠告 238 如果你想存錢買房子，你就要認真的儲蓄與節儉

Advice 239 The one with poor or bad credit history is unable to borrow money

忠告 239 信用記錄太差或信用記錄不良的人是借不到錢的

Advice 240 Those who can't come out from the financial tragedy will become increasingly poor

忠告 240 人若是不能從理財的悲劇中走出來，就會愈來愈窮

Advice No 241-250

忠告 No 241-250

Advice 241 Brokers should correct customer's bias on investment, moral or behavior

忠告 241 經紀人應該導正客戶在投資上、道德上或行為上的偏差

Advice 242 Brokers shouldn't sell their soul for the sake of earning more commissions

忠告 242 經紀人不應該為了賺更多的佣金而出賣靈魂

Advice 243 Always homage other's ideal/dream

忠告 243 永遠要尊重別人的理想/夢想

Advice 244 Practice is king, I believe oneself have ability to achieve success

忠告 244 實踐是王道，要相信自己有能力達到成功

Advice 245 To let others believe you, you must first believe yourself

忠告 245 要別人相信你，你就要先相信自己

Advice 246 Whether a buyer can buy a house is his own responsibility

忠告 246 買不買到房子，買主自己要負最大的責任

Advice 247 Be sure to retain a grateful heart while not blame your parents with less help for you.

忠告 247 一定要存著感恩的心，而不要去怨父母幫助你太少

Advice 248 You should often go home to see your parents because parental benefits is higher than the sky

忠告 248 常回家看看，父母的恩澤比天高

Advice 249 Loving life, holding hands, and growing old

忠告 249 恩愛一生，執子之手，與子偕老

Advice 250 To find a reason to shirk one's responsibility is too simple

忠告 250 要找個理由來推卸自己的責任，太簡單了

Advice No 251-260

忠告 No 251-260

Advice 251 One's wisdom in life comes from learning and his experiences are the combination of hardship and difficulty.

忠告 251 人生的智慧都是由學習而來的，人生的經驗都是由苦與難組合而成的

Advice 252 Don't build your happiness on the suffering of others

忠告 252 千萬不要把你的快樂建立在別人的痛苦上

Advice 253 You don't blame a seller's selfishness and greed

忠告 253 你不要去指責賣主的自私與貪婪

Advice 254 The greed manifested is one's instinct while the greed controlled is one's ability

忠告 254 把貪婪表現出來是本能，把貪婪壓縮回去是本事

Advice 255 To blame a seller's high price for sale has no any significance

忠告 255 去指責賣主的賣價定高了是沒有任何意義的

Advice 256 A seller asking a high price thinks his house is worth it in his mind

忠告 256 賣主把房價開的高高的，那是因為在他的心目中，他的房子就值那個價

Advice 357 The idea of a buyer and that of a seller are different

忠告 257 買方的想法與賣方的想法是不一樣的

Advice 258 Different world is waiting for you to create and enjoy

忠告 258 不一樣的世界等待你來創造與享受

Advice 259 Whether long-term or short-term investment, you have to own a house first

忠告 259 不管是長期投資或短期投資，都要先擁有房子才行

Advice 260 No investment is also at risk, as a tenant, do you understand?

忠告 260 不投資也有風險，房客你明白了嗎？

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忠告 No 261-270

Advice 261 Buying a house with your emotion, but selling a house with your intellect

忠告 261 在買房子的時候你要用感情，而在賣房子的時候你要用理智

Advice 262 Some reason/truth, only experienced people will understand

忠告 262 有些道理/真理，只有經歷過的人才會明白

Advice 263 If I knew then. One, having the money earned with youth, is difficult to buy it back

忠告 263 千金難買早知道。用青春賺來的錢，難以買回青春

Advice 264 Money to spend on right time, place and for right person

忠告 264 錢要用在對的時間，對的地方，用在對的人身上

Advice 265 When is one confused?

忠告 265 人在何時最糊塗？

Advice 266 A glass of clean water will be polluted, only because one dirty drop falls into it

忠告 266 一杯清水因滴入一滴污水而變污濁

Advice 267 Everyone should respect his marriage and beds can not be contaminated

忠告 267 婚姻人人應當尊重，床舖不可受污穢

Advice 268 Marriage can not be based on materials/money

忠告 268 婚姻不可建立在物質上 / 金錢上

Advice 269 Human beings need light, guidance, change and love

忠告 269 人需要亮光，人需要指引，人需要改變，人需要愛

Advice 270 To maintain a balance between only benefit doctrine and solipsism, both of them need caring and going mutually

忠告 270 唯利主義與唯我主義兩者之間要保持平衡，相顧而行

Advice No 271-280

忠告 No 271- 280

Advice 271 That you discuss absolute fairness with those who have much money, power and influence is not effective

忠告 271 你去和有錢、有權、有勢的人去講絕對的公平是沒有效果的

Advice 272 To enrich oneself and change own adverse environment is the best policy

忠告 272 充實自己，改變對自己不利的環境，才是上上策

Advice 273 Thrift, saving, simple life and reduction of current expenditure and debt are what one should do

忠告 273 節約儲蓄，簡單生活，減少目前的開支與負債才行

Advice 274 If you don't start saving today, your equivalent result will be poorer tomorrow

忠告 274 若你今天不開始儲蓄，就等同於你明天會更窮

Advice 275 A rugged road is not a dead end; little hope is not hopeless

忠告 275 路很難走，但不是死路；希望很渺小，但不是無望

Advice 276 I encourage everyone to chase his dream bravely and not give up easily

忠告 276 我鼓勵所有的人都要勇敢地追逐夢想，不要輕言放棄

Advice 277 When your health is declining, what is the most warranty

忠告 277 當你身體健康走下坡時，什麼最保用？

Advice 278 Don't be afraid of competition, what should be concerned about is you have no competitive strength

忠告 278 不要害怕競爭，只怕你拿不出競爭的實力

Advice 279 The more competition, the more chance for you to win

忠告 279 愈是競爭，對你來說愈是有贏的機會

Advice 280 Time and tide wait for no man, success waits for no man

忠告 280 歲月不等人，成功不等人

Advice 281-290

忠告 281- 290

Advice 281 General investment; that is high return equals high risk, only the selection of a good real estate investment will have a high reward with low risk

忠告 281 一般的投資，高報酬就等於高風險，只有選對好的房地產投資，才會是高報酬、低風險

Advice 282 Only those who don't owe any debt truly have financial freedom

忠告 282 只有不欠任何債的人，才是真正擁有財務自由的人

Advice 283 We should aspire to buy a house before thirty years old, complete the payment of all home loans before sixty years old

忠告 283 我們要立志在 30 歲之前買到房子，60 歲之前付清所有房屋貸款

Advice 284 Let their children learn to make investment and manage finance is the responsibility of parents

忠告 284 要讓孩子學會投資理財，這是父母的責任

Advice 285 You should accurately evaluate which way is best for you

忠告 285 你要自己替自己精算一下，看看走哪一條路對你最有利？

Advice 286 Rely on yourself to improve your financial situation, rather than the government policy (help)

忠告 286 改善自己財務狀況要靠自己，而不是靠政府的施政（幫助）

Advice 287 Those who don't rely on the relief from government or children are the real heroes in charge

忠告 287 能不靠政府或子女救濟的人，才算是真正負責任的英雄好漢

Advice 288 The rich can't show off their wealth exaggeratedly, otherwise a fatal disaster will come to them or their son easily.

忠告 288 有錢人不可炫富誇張，否則易遭到殺身或殺子之禍。

Advice 289 Don't compare cell phone, brand-name, luxury or father's power and position

忠告 289 不是比手機、不是比名牌、不是比豪宅、不是比爸爸的權位

Advice 290 Don't be disappointed at anything going wrong, you must believe you can stand up yourself again.

忠告 290 碰到不順利的事，不要氣餒，你要相信自己可以重新站起來

Advice No 291-300

忠告 No 291-300

Advice 291 Always face the sun; you will not see the dark

忠告 291 保持永遠面對陽光，你就不會見到陰暗

Advice 292 Successful ones should have a low-key life without disclosure, showing off wealthy and proud

忠告 292 成功的人要低調、不要外露、不要炫富、不要驕傲

Advice 293 Successful value can not be measured by the amount of wealth

忠告 293 成功的價值不能以財富的多寡來衡量

Advice 294 Don't envy those who own the wealth of tens of millions, if their money was illegally obtained

忠告 294 不要去羨慕那些擁有千萬財富的人，如果他們的錢是非法取得的

Advice 295 Excessively dote on or spoil children is harmful to them

忠告 295 過份溺愛孩子、寵壞孩子，這些對孩子來說都是有害的

Advice 296 Hardship, hard work, discipline and struggle are the only way for oneself to become independent and develop

忠告 296 吃苦、耐勞、磨鍊、奮鬥，是讓自己獨立/成長的必經之路

Advice 297 Moral is more important than knowledge, conscience is more important than fortune

忠告 297 道德比學問重要，良心比發財重要

Advice 298 To be hardworking and responsible and have no blind spots, errors and misjudgment so as to win your successful life

忠告 298 要努力、負責，做到沒有盲點，沒有誤區，沒有錯判形勢，這樣你才能贏得成功的人生

Advice 299 To keep a balance between emotion and intellect and be sure to think calmly while encountering a big event

忠告 299 感情與理智一定要保持平衡，遇到大事一定要冷靜思考

Advice 300 Learn to control own mood and greed

忠告 300 要學習控制自己的情緒與貪婪

Advice No 301-310

忠告 301-310

Advice 301 Investment needs one's savings first, savings needs his self-discipline in advance; it can make him achieve success

忠告 301 投資須要先儲蓄，儲蓄須要先自律，自律方能成大事

Advice 302 Better bend than break, facing competitive environment, we have to respond pragmatically

忠告 302 識實務者為俊傑。面對競爭的環境時，我們要務實以對

Advice 303 A fair and reasonable offer and resourceful to face potential contenders

忠告 303 出價要合情、合理，隨機應變可能的競爭者

Advice 304 To decide bargain or increase in the end depends on market laws

忠告 304 到底是該殺價？還是該加價？你要依市場規律而行

Advice 305 If house prices continue to soar, at the time you buy a house, to act decisively and make a decision as fast as possible

忠告 305 如果房價不斷飆升，在你買房子的時候，要當機立斷，速作決定

Advice 306 A person is too picky to buy a house

忠告 306 百般挑剔房子缺點的人是買不到房子的

Advice 307 A seller or a buyer with sincerity will complete a deal at last

忠告 307 有誠意的賣主或買主，終會做成買賣的

Advice 308 Not impossible to do business, but the way of your offer needs adjusting

忠告 308 不是買賣做不成，而是你出價的方式該調整了

Advice 309 Regardless of the reality of competition, intentionally to bargain and then it is a morbid phenomenon

忠告 309 不顧競爭的現實，一心只想殺價再殺價，這是一種病態現象

Advice 310 Don't let sellers know that you are too calculating, picky and smart

忠告 310 不能讓賣主感覺到你太算計、太挑剔、太精明

Advice No 311-320

忠告 311-320

Advice 311 One can't offer a price arbitrarily, always go according to the market trend

忠告 311 出價不可一意孤行，總要按照市場的趨勢走

Advice 312 A abdicator will not succeed, a winner never give up

忠告 312 放棄者不會勝利，勝利者永不放棄

Advice 313 The distance a person can walk is called a dream, if not, it would be called fantasy

忠告 313 腳下走得到的距離叫夢想，腳下走不到的距離叫幻想

Advice 314 A brave man is not that he has no fear, but that he beats it

忠告 314 一個勇敢的人不是不害怕，而是他戰勝了自己的害怕

Advice 315 The most frightening thing is that only one can get prize

忠告 315 最令人可怕的事，就是只有一個人可以得到獎品

Advice 316 Forbearance is the cornerstone of success, to be successful, you must first have a strong endurance

忠告 316 忍是成功的基石，若要成功，你就要先有強大的忍耐力

Advice 317 Forbearance begets force, it becomes strong one, Ninja gains more boons

忠告 317 忍則生力，忍則大力，忍者大利多

Advice 318 To do things decisively, never sloppily or timidly
忠告 318 做事要乾脆，不要拖泥帶水，扭扭捏捏

Advice 319 The more fear of failure, the more easily to fail
忠告 319 愈害怕失敗，就愈容易失敗

Advice 320 A buyer without sincerity is to loot the cost of living of a broker
忠告 320 沒有誠意的買主/買方，就是在搶經紀人的生活費

Advice No 321-330
忠告 321-330

Advice 321 The homebuyers qualified with full conditions are the true owners of houses
忠告 321 有購屋條件的人，才是房屋真正的主人

Advice 322 You are a real owner, or a false one
忠告 322 你是真主人，還是假主人

Advice 323 Lead a simple life, live within one's income and act according to one's means
忠告 323 安份守己，量入為出，量力而為

Advice 324 Solicit suggestions, listen to different voices, enlarge mind and be farsighted
忠告 324 廣納建言，多聽各種不同的聲音，心胸要大，眼光要遠

Advice 325 Both education and real estate investment are a long-term one
忠告 325 教育投資與房地產的投資都是一種長期的投資

Advice 326 The most reliable pension is to rely on your rental income
忠告 326 你最可靠的退休金是靠房租收入來的

Advice 327 Have you ever think, how can you live after retirement?
忠告 327 是否曾想過退休後，你該怎麼過？

Advice 328 Life is getting longer and longer, human beings need houses and financial planning
忠告 328 壽命一再增長，人更需要房子與理財規劃

Advice 329 Don't give your house to children too early, lest they turn faces not to be filial to you.
忠告 329 不要太早把房子送給孩子，以免他們翻臉不孝順你

Advice 330 It is your tenant that submits his rent to you in time
忠告 330 會按時把錢交給你的，應該是你的房客

Advice 331-340
忠告 331-340

Advice 331 Doting parents are harmful to children, and no benefit for themselves.
忠告 331 父母溺愛孩子對孩子有害，卻對自己無益

Advice 332 Train children from an early age to live independently, so that they won't rely on you
忠告 332 從小就訓練孩子獨立生活，讓他們不需要依賴你

Advice 333 Strive to do one's own, proper behaviors never hurt himself or others
忠告 333 努力做好自己，正當的行為，不該是傷害自己或傷害到他人

Advice 334 Luxurious life is an addictive poison
忠告 334 奢華的生活是一種會上癮的毒藥

Advice 335 Train children's behaviors is more important than send them to a famous school
忠告 335 注重孩子的行為要比送孩子上名校更重要

Advice 336 Harvest from materials is not important, but establish morality is significant
忠告 336 物質上的收穫並不重要，品德的建立才重要

Advice 337 Upstarts (Tuhao) spending gold on one throwing is to gild or show off their wealth
忠告 337 土豪 Tuhao 一擲千金是在貼金還是在炫富？

Advice 338 Some people say that the more the database, the harder to make a decision, some said that the more the data, the harder to make mistakes

忠告 338 有人說數據庫越多，就越難以做出決定，有人卻說數據越多，越不容易讓你犯錯

Advice 339 Happy people with healthier body

忠告 339 快樂的人較健康

Advice 340 Nothing is more important than happiness and health

忠告 340 幸福壓倒一切，健康壓倒一切

Advice No341-350

忠告 341-350

Advice 341 Your spiritual happiness and health is more important than anything else

忠告 341 你心靈上的幸福與心靈上的健康應該比什麼都重要

Advice 342 Happiness exists in your process to achieve it

忠告 342 幸福存在於你為達到幸福的過程中

Advice 343 Working without distinction, everyone should be proud to work and to pay taxes

忠告 343 工作不分貴賤，每一個人都要以工作為榮，以繳稅為榮

Advice 344 Sincerity, win-win, reciprocity and mutual benefits, is the highest principle of doing business

忠告 344 誠意、雙贏、互惠、互利，就是做生意的最高原則

忠告 345 How to make a decision without regret is your best decision

Advice 345 如何做出讓你不後悔的決定，就是你最好的決定

Advice 346 A house is not necessarily magnificent, but it must be comfortable, safe and in line with your needs

忠告 346 房子不一定要富麗堂皇，但一定要舒適、安全，符合你的需要

Advice 347 If grown children can't live independently, it is you that hurt them.

忠告 347 如果已成年的孩子不能獨立生活，是你害了孩子

Advice 348 Diligence, hard work, hardship and endurance will be helpful to train you to succeed as soon as possible

忠告 348 勤奮、勞動、吃苦、耐勞，都是在磨練你，幫助你可以早日成功

Advice 349 Happiness comes from peace, contentment, health and a successful and happy family

忠告 349 幸福來自平安，來自知足，來自健康，來自家庭圓滿和樂

Advice 350 Children should go home while the weather becomes cold; your parents are at home and waiting for you.

忠告 350 孩子，天冷了就回家，你的爸媽正在家，等著你

Advice No 351-360

忠告 351-360

Advice 351 Leave some more time for communication face to face while friends or family have a reunion

忠告 351 與家人相聚或與朋友團聚時，要多留下些時間，面對面交流

Advice 352 You don't need to talk about personal relationships with a seller; what you should do is only to submit an offer to satisfy him.

忠告 352 你不需要跟賣主搏感情套私交，你只須拿出吸引賣主的報價單來

Advice 353 Whether a homebuyer increases a price depends on his own decision

忠告 353 買房子時，要不要加價？這些事都是要由你自己來決定的

Advice 354 You should leave the hard-working and struggle spirit to children

忠告 354 要把你吃苦耐勞、奮鬥打拚的精神留給孩子他們

Advice 355 The most important thing in life is to choose a spouse fit for oneself

忠告 355 人生最重要的事，是選到合適自己的配偶

Advice 356 Don't become a slave of money; many troubles in life are provoked by oneself

忠告 356 不要成為錢的奴隸，人生的許多煩惱都是自己找來的

Advice 357 The mortgage having not been paid is your debt forever

忠告 357 沒有付清的房屋貸款，永遠是你的負債

Advice 358 Taxes not paid off will always be your responsibility

忠告 358 沒有付清的稅款，永遠是你的責任

Advice 359 Money and luxury are not all of life

忠告 359 錢與豪宅不是人生的全部

Advice 360 Money doesn't signify wealth, morality and virtue will be the symbol of the rich only

忠告 360 金錢不代表富貴，道德與美德才代表富貴

Advice No 361-370

忠告 361- 370

Advice 361 Don't ask a child whether he has finished his homework

忠告 361 不要問孩子，你今天的功課做完了嗎？

Advice 362 One should first do what he asks others to do

忠告 362 在要求別人之前，自己應該先做到

Advice 363 Self-satisfied one is the richest man

忠告 363 自我感到滿足的人，才是最富有的人

Advice 364 Wealth brings a temporary happiness to you

忠告 364 財富給你的幸福感是短暫的

Advice 365 We must learn to respect those whose living level is lower than us

忠告 365 我們要學習尊重生活比我們差的人

Advice 366 Those who don't want to be a tenant for lifetime should implement a homebuyer's plan as early as possible

忠告 366 不想一輩子做房客的人，就要早早實行購屋計劃

Advice 367 Those who don't want to get married have a lower desire to buy a house

忠告 367 不想結婚的人，其購屋的欲望 (熱情) 比較低

Advice 368 Return of investment (ROI) and risks should be balanced, never be biased

忠告 368 投資報酬率與投資風險都要均衡顧到，不可偏頗

Advice 369 You should avoid doing "investment with low-profit or one with loss of money"

忠告 369 你要避免做「投錢的投資、輸錢的投資」

Advice 370 Finance and investment in life can't be incomplete

忠告 370 人生的投資理財，不能只做到半套

Advice No 371-380

忠告 371-380

Advice 371 The one who dares to increase a price at the crucial moment must be a wise man

忠告 371 敢於在關鍵時刻加價的人，一定是個聰明人

忠告 371 A farmer refusing to pay a price will gain zero harvest

忠告 371 一個不肯付出代價的農夫，就會是零收穫

Advice 373 Regardless of their ranks, top or ordinary brokers, buyers should treat them in the same way and respect their professional

忠告 373 希望買主，對待大、小經紀人都是一樣的，尊重他們的專業

Advice 374 Facing attractive men and women, wealthy buyers have to be able to keep their confidence

忠告 374 有錢的買主在面對俊男美女時，要能把持得住自己

Advice 375 Heroes should prevent erotic trap carefully

忠告 375 英雄豪傑要慎防情色陷阱

Advice 376 Offend feeling, reason and law to swindle others for wealth and get money shamelessly and fight ruthlessly will lead to one's death.

忠告 376 違背情理法的詐財、騙錢、耍賴、鬥狠都會出人命的

Advice 378 "Greed, laziness, ignorance" must be taken into the cage of poverty

忠告 378 要把「貪婪、懶惰、無知」關進貧窮的牢籠中

Advice 379 The goal of finance and investment is not to let you become an unhappy rich person

忠告 379 投資理財的目的，不是要你變成一個不快樂的富翁

Advice 380 One tied by money is not free

忠告 380 被金錢網綁的人，是得不到自由的

Advice No 381-390

忠告 381-390

Advice 381 The biggest irony of mature is that one formerly spend his life for making money, however, he pays it for life now

忠告 381 成熟最大的諷刺就是以前是用命賺錢，現在是拿錢救命

Advice 382 The ones with own houses should have the sense of crisis

忠告 382 擁有房子的人，要有危機意識

Advice 383 The rich should beware of twelve major crises

忠告 383 富人要慎防的十二大危機

Advice 384 Heritage is not left to own use

忠告 384 遺產不是留給自己用的

Advice 385 If you have a lot of money, then you should leave most of it to society or country

忠告 385 如果你有許多許多的錢，那你就該把大多數的錢留給社會或國家

Advice 386 Following the beaten track, foggy and old ideas are not feasible

忠告 386 食古不化，老頑固、老思想是行不通的

Advice 387 Don't argue with the person who can't be taught, or else, others will don't know who the madman is

忠告 387 不要與不可受教的人爭辯，否則別人會搞不清楚誰是瘋子

Advice 388 It is impossible to speak to persons of limited experience

忠告 388 夏蟲不可以語冰

Advice 389 Everyone is his own painter and can draw a more beautiful life for himself

忠告 389 每一個人都是自己的彩繪家，你可以把自己的人生彩妝的更漂亮

Advice 390 Don't care, or grudge, or complain, or compare or lust, one will be happy like a god

忠告 390 不計較、不懷恨，不埋怨、不比較、不貪求，快樂似神仙

Advice No 391-400

忠告 391-400

Advice 391 Hardship comes from one's own, failure is self-inflicted

忠告 391 苦是自己找的，失敗是自己害的

Advice 392 Don't casually make a cart behind closed doors, but always listen to the advice of

seniors

忠告 392 不可胡亂閉門造車，總要聽聽前輩的忠告

Advice 393 No matter how high his knowledge is, he should accommodate the sharp criticism of others, so he will make progress

忠告 393 學問再高，也要容得下別人的尖銳批評，這樣你才會有進步

Advice 394 The biggest mistake in life is that you know your errors but never correct them; moreover, continue to make ones

忠告 394 人生最大的錯誤就是你知錯不改，而且又繼續不斷地犯錯

Advice 395 The biggest mistake in life is that you're looking for troubles for the sake of getting worldly possessions

忠告 395 人生最大的錯誤就是你在為身外之物尋找煩惱

Advice 396 Life is like a play, you should perform it happier

忠告 396 人生如戲，你應該好好的把戲演得快樂些

Advice 397 We must learn how to broaden our horizons and accept others else different from us

忠告 397 我們要學習開闊視野，接納與我們不同的人

Advice 398 After fire-like trials, a vessel can become a precious one

忠告 398 經過火般的試煉，才可成為貴重的器皿

Advice 399 Excessively persistent, serious and critical are in disease status

忠告 399 過度的執著、嚴肅、挑剔都是一種病態

Advice 400 Every arrogance and greed will be the cause of next failure (start)

忠告 400 每一次的驕傲與貪婪，都是下一次失敗的原因（起點）

Advice No 401-410

忠告 401- 410

Advice 401 As long as you don't accept your fate, you can create your own one

忠告 401 只要你不認命，你就可以自創命運

Advice 402 You don't need to show off luxury to prove that you are a successful person

忠告 402 你不需要用豪宅來證明，你是成功的人

Advice 403 "Longing" makes one have a forward momentum, jealousy lets one have destructive effect

忠告 403 「渴慕」讓人產生向前的動力，忌妒讓人產生破壞力

Advice 404 Waiting for the dawn in the dark, "patience and waiting" is necessary

忠告 404 在黑暗等待黎明，「忍耐與等待」是必需的

Advice 405 Covet neither others' houses, nor their wives or husbands

忠告 405 不可貪戀人的房屋，也不可貪戀人的妻子或丈夫

Advice 406 The one who doesn't take care of relatives is to depart from the truth

忠告 406 人若不照顧親屬，就是背離了真道

Advice 407 Social responsibility of entrepreneurs is great

忠告 407 企業家的社會責任是很大的

Advice 408 Society is in a sick status with corruption, fake, pollution, anxiety, showing off wealth ..., everywhere

忠告 408 社會生病了，貪、腐、假貨、污染、憂慮、炫富...，到处可见

Advice 409 Happiness is prepared for "contented people"

忠告 409 幸福是為「知足的人」準備的

Advice 410 Opportunities are prepared for "active people"

忠告 410 機會是給「積極的人」準備的

Advice No 411-420

忠告 411- 420

Advice 411 The truth in your eyes probably depends on your faith

忠告 411 你眼中的真理，大抵上取決於你的信仰

Advice 412 The value in your eyes probably depends on your own interests as much

忠告 412 你眼中的價值，大抵上取決於你本身的利益為多

Advice 413 "There are always some higher houses than yours, and taller ones than you" and "there are always some bigger ones than yours, and heavier ones than you "

忠告 413 「屋比高，矮人一截」「屋比大，小人一號」

Advice 414 Wealth and success without love will be harmful to society

忠告 414 失去愛的財富與成功，對社會來說是有害的

Advice 415 To keep a dream, and try to realize it

忠告 415 要不停的築夢，並且要實現它

Advice 416 In my opinion, I don't think the initiative increase is right during home purchase, but encountering competitors is an exception.

忠告 416 買房子時，我是不主張主動加價的，但是碰到競爭者是一個例外

Advice 417 Buying a house is different from purchasing oranges

忠告 417 買房子與買桔子不同

Advice 418 Investment and financial management are not only one's matter, but all family.

忠告 418 投資理財不只是一個人的事，而是全家人的事

Advice 419 Physical health is not only one's matter, but all family

忠告 419 身體健康不只是一個人的事，而是全家人的事

Advice 420 You have to plan ahead, the idea of raising children for old age has become obsolete

忠告 420 你要未雨綢繆，養兒防老的想法已過時了

Advice No 421-430

忠告 421-430

Advice 421 Pay cash to buy land or property; that is to retain the principal for making a comeback in the future

忠告 421 用現金買土地或買房產，就是保留住以後翻身的本金

Advice 422 I desire to become "tall, rich and handsome," tall in knowledge, rich in spirit and handsome in action, I want to become "white, rich and beautiful," white in conduct, rich in content and beautiful in mind

忠告 422 「我要做高富帥，高在學識，富在精神，帥在行動」。「我要做白富美，白在品行，富在內涵，美在心靈。」

Advice 423 Don't have bad habits, nor to warm a snake in one's bosom

忠告 423 不要有壞習慣，不要養虎為患

Advice 424 Those who try to make money should be law-abiding, and have a conscience and a social responsibility.

忠告 424 賺錢要守法，賺錢要有良心，賺錢要有社會責任

Advice 425 If one can't control greed, it will dominate himself.

忠告 425 一個人若不能控制欲望，欲望就會控制你

Advice 426 Success is equal to staying away from all the troubles

忠告 426 成功等於遠離一切煩惱

Advice 427 Don't underestimate your "power as a good person."

忠告 427 別低估你「當好人的力量」

Advice 428 Laying down self+ mercy + wisdom + love + exercise = perfect life

忠告 428 無我+慈悲+智慧+愛+力行=完美人生

Advice 429 To unswervingly take the road to enrich family, people and nation

忠告 429 要堅定不移的走富家之路，富民之路，富國之路

Advice 430 To be a good practitioner in life, don't leave any regrets in it

忠告 430 做好你自己人生的執行者，不讓人生留下任何的遺憾

Advice No 431-440

忠告 431-440

Advice 431 The world is not the same, nor is the dream

忠告 431 不一樣的世界，不一樣的美夢

Advice 432 Don't confuse the purpose of making money and enjoyment

忠告 432 不要把享受與賺錢的目的弄顛倒了

Advice 433 Live in a complex society, we should get back a simple life

忠告 433 活在複雜的社會裡，我們因該找回簡單生活

Advice 434 Don't mislead a child, to study hard and acquire good records is to be able to make more money

忠告 434 不要誤導孩子，把書唸好就是為了能多賺錢

Advice 435 Second income is your first pot of gold for real investment in home production

忠告 435 第二份收入才是你真正用於投資置產的第一桶金

Advice 436 Happiness is as transparent as glass, you can not see it, but it really exist

忠告 436 幸福像透明玻璃一樣，你看不到它，但是它們確實存在

Advice 437 Where does your luck come from?

忠告 437 你的好命從那裡來？

Advice 438 Your financial structure must be big, because you generate wealth for society

忠告 438 你的理財格局一定要大，因為你在為社會製造財富

Advice 439 Personally take care of elderly parents is your luck

忠告 439 能親自照顧年邁的父母是你的福氣

Advice 440 To prepare oneself to meet the daunting challenge of ups and downs in life

忠告 440 要提前做好心裡準備，來迎接人生大起大落的艱巨挑戰

Advice No 441-450

忠告 441-450

Advice 441 The loss of human conscience and social justice is the most horrible thing

忠告 441 失去良心的人與失去公平正義的社會，才是最恐怖的事

Advice 442 On the crossroad of life, you have seven choices

忠告 442 在人生的十字路口上，你有七種選擇

Advice 443 "The key choice" decides lifetime, "the right one" leads to success

忠告 443 「關鍵的選擇」決定一生，「正確的選擇」決定成功

Advice 444 "Don't pay lip service," saying without practice is equal to choosing a failure

忠告 444 「不要只說不練」，只說不練就等於在選擇失敗

Advice 445 "Reform" will be pain, "revolution" will bleed

忠告 445 「改革」一定會陣痛，「革命」一定會流血

Advice 466 A person has rights to choose a path, but you can't walk two roads at the same time

忠告 446 一個人有選擇道路的權利，但你不能同時走兩條路
Advice 447 Success has no secret, to be responsible is success
忠告 447 成功沒有秘密，盡責任就是成功
Advice 448 Wealth has no upper limit, so content and happiness are the most important
忠告 448 財富沒有上限，所以知足快樂最重要
Advice 449 Be sure to equip yourself, the success from God will come to you
忠告 449 一定要先裝備好自己，成功之神才會撲向你
Advice 450 There is no flawless house in the world, but you can make it become better
忠告 450 天下沒有完美無缺的房子，但是你可以使它變得完美
Advice No 451-460
忠告 451-460
Advice 451 Some things you can't know too late
忠告 451 有些事，你不可以知道的太晚
Advice 452 Backward-looking one can hardly succeed, forward-looking one must be successful
忠告 452 向後看的人不易成功，向前看的人必定成功
Advice 453 Investment in commercial real estate isn't so complex/difficult as you imagine
忠告 453 投資商業地產，沒有你想像中的複雜/困難
Advice 454 If the capital of investment is not enough, you can borrow from banks, but never take money from parents
忠告 454 投資的資金如果不夠，你可以向銀行借，但絕對不要向父母拿
Advice 455 It is necessary to know the basics on commercial real estate investment
忠告 455 投資商業地產的基本知識一定要知道
Advice 456 Managers are the key for a successful real estate investment
忠告 456 房地產投資成不成功，管理人是關鍵
Advice 457 The quality of house leases can decide its value
忠告 457 房地產租約的好壞，可以決定它的房產價值
Advice 458 Where is the trap of real estate?
忠告 458 房地產的陷阱在哪裡？
Advice 459 One's career must be combined with his own real estate investment
忠告 459 自己的事業與自己的地產投資一定要結合在一起
Advice 460 A person's booming business will lead to the increasing value of his real estate
忠告 460 把生意做大做好，自家的地產也就跟著值錢了
Advice No 461-470
忠告 461-470
Advice 461 Entrepreneurs must have their own factories, land, office buildings, etc.
忠告 461 大企業家，一定要有自己的廠房、土地、辦公樓等
Advice 462 How much you can borrow from banks depends on how much of your property as collateral.
忠告 462 銀行借你錢，是看你有多少財產押給它
Advice 463 Investment can impossibly be perfect or not risky
忠告 463 投資不可能要求完美或無風險
Advice 464 If a boss has made money, he should treat his staff a little better
忠告 464 公司老闆如果賺到了錢，應該要對員工好一點
Advice 465 How many legs a dog has? Four or two?

忠告 465 狗有幾條腿？四條？二條？

Advice 466 "The rich" have their ways while "the poor" have their reasons

忠告 466 「富」是有方法，「窮」是有原因

Advice 467 One should be far-sighted, sharp-eyed, sensible, accurate, detailed, relieved and open in life

忠告 467 人生要看得遠、看得深、看得廣、看得透、看得細、看得明、看得淡、看得開

Advice 468 The objective to learn finance and investment is to let your ability of doing good things become bigger and stronger

忠告 468 學會投資理財的目的，是叫你施捨的能力變大、變強

Advice 469 The one who is keen on wealth is different from the person who is greedy for it

忠告 469 愛財與戀財/貪財不同

Advice 470 Don't punish yourself with own mistakes

忠告 470 不要拿自己的錯誤來懲罰自己

Advice No 471-480

忠告 471-480

Advice 471 One who only enjoys himself, but ignores others' pains is immoral

忠告 471 只做讓自己開心的事，而看不到別人的痛苦，是不道德的事

Advice 472 Get rid of worries and liberate oneself

忠告 472 脫下煩惱，放空自己

Advice 473 One with an excellent personality can make a great career only

忠告 473 只有偉大的人格，才能做出偉大的事業

Advice 474 The biggest mystery of the universe is that human beings can understand it

忠告 474 宇宙中最大的奧秘，就是人可以去明白宇宙的奧秘

Advice 475 The more one knows, the less he finds that he could learn

忠告 475 知道的愈多，才發現自己知道的是那麼少

Advice 476 Your home is the nest of love or that of crime?

忠告 476 你的家是愛巢，還是犯罪的窩？

Advice 477 "The words were earnest but they fell on deaf ears."

忠告 477 言者諄諄、聽者藐藐」

Advice 478 Put yourself in the right place, you will be a gifted person with bright future

忠告 478 把自己放在對的地方，你就會是天才與發光者

Advice 479 Human beings with ears and eyes should listen and see, the one who can study hard is blessed

忠告 479 凡有耳可聽的就應當聽、有眼可看的就應當看，用心學習的人是有福的

Advice 480 Good moral can remedy the lack of wealth, but the advantages of wealth or knowledge can never make up the flaws of one's morality

忠告 480 好的道德可以彌補財富上的不足，但是財富或學問上的優勢，卻永遠彌補不了你在道德上的瑕疵

Advice No 481-490

忠告 481-490

Advice 481 Due to your high salary, your friends would like to keep contact with you, in this case, you completely failed

忠告 481 如果你的朋友與你交往，是因為你有錢，那你就徹底失敗了

Advice 482 Treat one's body a little better is helpful for his health

忠告 482 對自己的身體好一點，就是對自己健康有幫助

Advice 483 Have you got happy yet? Why is happiness away from you?

忠告 483 你得到快樂了嗎？快樂為什麼遠離你？

Advice 484 To be a "the richest one in the rich"

忠告 484 做一個「富中富的人」

Advice 485 To be a man to create both a miracle and destiny

忠告 485 做一個創造奇蹟，創造命運的人

Advice 486 That your father from scratch becomes a millionaire is a distinguished man and that he donates his wealth to do good things is his greatness

忠告 486 白手起家成為大富翁是偉大的富爸爸 把財富捐出去做善事是富爸爸的偉大

Advice 487 Unpleasant advice benefits conduct just as bitter medicine cures sickness

忠告 487 忠言逆耳利於行，良藥苦口利於病

Advice 488 The advantages of the wise are worth-while you to learn

忠告 488 智者優點有很多，都是值得你去好好學習

Advice 489 Naturally, a tree bears its abundant fruit in good soil

忠告 489 好的土壤，自然結出豐盛的果子來

Advice 490 One's wealth being donated during his lifetime is his disposable asset

忠告 490 生前願意捐出去的財富，才是你可支配的財富

Advice No 491-500

忠告 491-500

Advice 491 Some people are alive, but they seem ossified; some are dead, but they look like alive

忠告 491 有的人活著，但卻死了；有的人死了，但卻活著

Advice 492. Success doesn't rely on how much wealth you have, but whether you gain it honestly without corruption.

忠告 492 成功不是看你擁有多少財富，而是看你的財富是否都來自於正直、清廉

Advice 493 Moderation, inaction, freedom, non-offence, selflessness and generosity

忠告 493 中庸、無為、逍遙、非攻、忘我、博愛

Advice 494 Learning thanksgiving, studying to rely on God

忠告 494 學習感恩，學習依靠真神

Advice 495 One would rather light a candle than curse the darkness

忠告 495 與其咒詛黑暗，不如點支蠟燭

Advice 496 Sad, depressed, unhappy etc. will increase the chances of cancer

忠告 496 憂愁、鬱悶、不開心等，會讓你得癌症機率增加

Advice 497 One's health is the most important, not leave good health to oneself is his own fault

忠告 497 自己的健康最重要，沒有把健康留給自己，是你自己的錯

Advice 498 To pray for the world and to seek happiness for it

忠告 498 要為這個世界祈禱、求福

Advice 499 Love, we should say out loudly; so should we laugh out aloud

忠告 499 愛，就要大聲地說出來；愛，就要大聲地笑出來

Advice 500 Health, peace, gratitude, contentment, good behavior, salvation and pardon for a sin are the best blessing of life

忠告 500 健康、平安、感恩、知足、好行為、靈魂得救、罪獲赦免，這是人生最好的福氣

Advice No. 501-506

忠告 501-506

Advice 501 Not want the best, but just hope gratitude, cherishing and contentment

忠告 501 不求最好，只求感恩、惜福、知足

Advice 502 We should have our hope and dreams

忠告 502 我們要有盼望，我們要做美夢

Advice 503 A bucketful knowledge without exercise is equal to having his head with a bunch of waste

忠告 503 學問一籬筐，不去力行，等於是腦袋中裝了一堆廢物

Advice 504 Reading, learning, meditation and discernment can help you succeed

忠告 504 讀書、學習、靜思、明辨，可幫助你走向成功

Advice 505 The one who gives you advice is your savior, those who give others advice are their benefactors

忠告 505 給你忠告的人是你的貴人，給別人忠告的人是別人的恩人

Advice 506 Wish every reader would succeed without lack, fear and pain

忠告 506 祝願每一位讀者都成功，沒有匱乏、沒有恐懼、沒有病痛

Do what you should do today, otherwise, regretting tomorrow.

做該做的事，今天不做，明日後悔。

Do correct things today, otherwise, regretting tomorrow.

做正確的事，今天不做，明日後悔。

Study what you should learn today, otherwise, regretting tomorrow.

做學習的事，今天不做，明日後悔。

Do moral things today, otherwise, regretting tomorrow.

做道德的事，今天不做，明日後悔。

Make financial investment practice today, otherwise, regretting tomorrow.

做理財的事，今天不做，明日後悔。

Do educational things today, otherwise, regretting tomorrow.

做教育的事，今天不做，明日後悔。

Start an undertaking today, otherwise, regretting tomorrow.

做創業的事，今天不做，明日後悔。

Making real estate investment today, otherwise, regretting tomorrow.

做置產的事，今天不做，明日後悔。

Make your investment today, otherwise, regretting tomorrow.

做投資的事，今天不做，明日後悔。

Do loving things today, otherwise, regretting tomorrow.

做愛心的事，今天不做，明日後悔。

Show your filial piety today, otherwise, regretting tomorrow.

做孝順的事，今天不做，明日後悔。

Desire to give birth today, otherwise, regretting tomorrow,

做生育的事，今天不做，明日後悔。

Express your thanksgiving today, otherwise, regretting tomorrow.

做感恩的事，今天不做，明日後悔。

Do charitable things today, otherwise, regretting tomorrow.

做行善的事，今天不做，明日後悔。

Do healthy things today, otherwise, regretting tomorrow.

做健康的事，今天不做，明日後悔。

Practice yourself today, otherwise, regretting tomorrow.

做修煉的事，今天不做，明日後悔。

Deliver sermons today, otherwise, regretting tomorrow.

做傳道的事，今天不做，明日後悔。

Read more books, study hard, I am sure that knowledge and lessons you have acquired can't be stolen by others even if they want.

多讀書、多學習，讀進去的知識與學到的經驗，我保證「別人想偷，都偷不走」

Introduction 1:

To decide your prospects is not your parents, but yourself.

To live a happy life or not is dependent on your parents before you are 12 years old, however, you will decide your life by yourself after 12 years old.

No one force you to finish a high school course and graduate from a university, if you want to live a poor life, you don't have to study.

No matter how old you are, you should read more and absorb new information; otherwise you will fall behind in the twinkling of an eye, because the scientific thought and technical creation advance so fast.

In order to live a decent and quality life, you must strive for refreshing yourself to avoid rigid thinking that will make you enter a knowledge blind spot or misunderstandings. You will misjudge the situation and make improper choices and decisions, ruin your results achieved by hard work and bright future, because of your ignorance and blind points, which is the sincere advice I want to give you.

Time is the best way to test the truth.

Effort and courage decide a person's achievement.

Methods and objectives decide a person's speed of success.

Professional knowledge and skill is the best index to measure a person's low or high income.

High expectations and investment and good financial practice are the best judge to decide a person's more or less treasure.

Tang champion said: "Comparison and competition are the best way to test a person's true skill and genuine knowledge."

Tang champion said: "Having not purchased a house is that you violate the market competition principle, but not it offends you."

導言 1： 決定你前途的不是你父母，而是你自己

生活的好不好，12歲之前由你的父母決定，12歲之後由你自己決定。

沒有人要強迫你去唸高中、唸大學，如果你想一輩子過窮日子，你可以不用去上學。

不管那一個年齡層的人都得多讀書，多吸收新知識，因為在這個世界上的思想與科技進步得實在太快了，稍一轉眼你的大腦水平(知識)就落伍了。

為了有品位、有尊嚴的活著，你就要不斷努力更新自己，以免你的腦袋僵化了，進入了所謂的知識盲點或誤區。就是因為你自己的無知或盲點，所以你誤判了形勢，做出了錯誤的選擇與決定，把你的辛苦努力的成果給毀了，也把你大好的人生給毀了，這就是我要對你提出的忠告。

時間是檢驗真理最好的方法。

努力與勇氣決定一個人的高度。

方法與目標決定一個人的成功的速度。

專業知識與一技之長是衡量一個人收入高低最好的指標。

遠大理想與投資理財方法是決定一個人財富大小最好的法官。

唐冠軍說：「比較與競爭是檢驗一個人是否是真材實學的最好方法。」

唐冠軍說：「買不到房子是你違反了市場競爭原則，而不是市場競爭原則得罪了你。」

Introduction 2:

Firstly, you should know what your life objectives are?

You must become the master of yourself, the leader of yourself, the designer of yourself and do the things you really want to do.

The persons without expectations, clear visions, objectives and life plans must live an uninteresting life and achieve nothing in the future.

The important things you must focus on are how to design your life, to establish your career and family, to receive a return on your investment, to cultivate your morality and preserve your health, to write your biography, to deliver a sermon, to assist and love others and so on. You should make earlier preparations and designs for the things mentioned above to prevent from dawdling away your time and living in vain.

You must know what the objectives of your life are, what you should do, and what you want to do, other than following others who guide you to do something.

Go forward to the designated objectives by yourself and realize your dreams actively and orderly, that is your created life. Valuable life is gained actively, in stead of living in vain, which is the sincere advice I want to give you.

導言 2: 首先你要知道自己人生的目標是什麼?

要做自己的主人，要做自己的領導，要做自己的設計師，要做自己想要做的事。

沒有理想，沒有願景，沒有目標，沒有人生規劃的人，將來一定是平平淡淡「一事無成」的。如何規劃自己的人生是很重要的事，如何立業、成家是很重要的事，如何投資、置產是很重要的事，如何修身、立命是很重要的事，如何立傳、傳道是很重要的事，如何助人、愛人是很重要的事。諸如此類重要的事你都要早早計劃好、規劃好，這樣你才不會讓自己虛度光陰，白活了一輩子。

要知道自己人生的目標是什麼？要知道自己該做什麼事？要知道自己要做什麼事？而不是只聽從別人告訴你，你該做什麼事？

朝著自己設定的目標走，主動有序的實現自己夢想，這就是自創的人生，人生要主動有意義，而不是被動混日子，這就是我要給你的忠告。

Introduction 3:

The housing investment and your life are closely interrelated.

If you buy a house for yourself to live in and become an owner of it, what kinds of benefits you can receive?

Having bought a house, you can get the benefits in many ways as follows: tax, tax saving, increasing value, fortune, family, stability, real estate, reputation, savings, credit, school location, residence, investment, renting, retirement pay and legacy.

If you couldn't afford to buy a house, you will lose all benefits above, in addition, with self-confidence shattered, disgrace and colorless life.

If you are able to buy a house, but you have never had own one, you must be the one undercutting

the cash in your pocket, in other words, you are the one that you don't know how to invest and make good financial practice. Anyway, home purchase is one of the things that you should finish as early as possible. If you couldn't reach to the objective of it ten years ago, you must realize this dream today, otherwise, you must be regretting for the matter that you should have dealt with in ten years. Today, you must finish the job that you should do today.

At present, the reason that snails without shell feel pain is that they didn't stop the pain happening ten years ago. If they don't reflect on themselves and check the present pain promptly, thereafter, their pain will be more serious than that at present.

One must have life plans, or he can't achieve his success if he is confused all day. Many ones including studying, finding a job and working, setting up your career and family, buying or selling a house, cultivating your morality and preserving your health, legacy and testament, belief and soul liberation need to be formulated through life. Generally speaking, you must have one for everything. A man without his one for life must be a fool and living in vein.

No one force you to study good investment practice and purchasing a house. If you want to live a poor life, you don't have to study it.

The best benefit to make you well developed is that you have learned lessons from previous mistakes and now you begin to know a right way and never make the same mistakes.

Today, the only thing you should do is that you must learn experiences and become developed, never make a mistake or go to a wrong way, which is a sincere advice I want to give you.

導言 3：房地產的投資與你的人生有著密不可分的關係

如果您買房子的目的是用來自己住的，當你買到房子做了房子的主人之後，你得到了哪些好處 / 利益？

買到房子之後，你所得到的利益有：稅務利益、省稅利益、升值利益、發財利益、家庭利益、安定利益、財產利益、面子利益、儲蓄利益、信用利益、學區利益、居住利益、投資利益、租金利益、退休金利益、遺產利益。

如果你沒有能力買到房子，你的損失可能包括上述各種利益，再加上自信心受損，讓你顏面無光，生活沒有光彩。

如果你有能力去買到房子，但你不曾擁有任何房子，那你就對你手上的現金過不去，換句話說，你就是一個不懂得投資理財的人。不管怎麼說，買房子是你早早要做到的事之一，如果十年前你沒做到，今天你一定要做到，要不然再過了十年之後，你一定會後悔。今天你應該做的事，你今天一定要去做到。

無殼蝸牛族之所以現在會感到痛苦，就是因為他在十年之前未能把當時的痛苦止住。如果現在他們仍然不能反省，立即止住現在的痛苦，那麼他以後的痛苦要更勝於他現在的痛苦。

沒有人要強迫你去學投資理財與買房子，如果你想過窮日子，你可以不用去學投資理財。

人生一定要有規劃，懵懵懂懂的人，一定不會成功。上學唸書要有規劃，找工作上班要有規劃，成家立業要有規劃，結婚生子要有規劃，買屋賣屋要有規劃，保健養身要有規劃，遺產與遺囑要有規劃，信仰與靈魂得救要有規劃，總之，你做什麼事都要有計劃(規劃)，因為沒有規劃的人就是糊裡糊塗，過一天混一天的人。

讓你成熟最大的好處就是「您從前犯的錯誤，現在您終於明白了，而且今後您不再犯同樣的錯。」

今天您唯一要做的事，就是借用前人的經驗，讓自己快點成熟，不再犯錯，不再走彎路，不再走冤枉路，這就是我要給你的忠告。

家的哲學讓你知

A family doesn't lie in its big or small, new or old, expensive or cheap, good or bad.

一個家不在於大小、新舊、貴賤、好壞。

A family depends on its warm and comfortable atmosphere, loving and harmony each other.

一個家在於溫馨舒適、彼此相愛、和睦相處。

A family relies on its owner's taking care, maintaining and management.

一個家在於家主人的打理、修繕、管理與經營。

A family can be big or small, as long as it can be a shelter from wind and rain, it is fine.

一個家，可以大、可以小，只要能夠遮風避雨 就好。

A family can be spacious or narrow and small, as long as it is a cozy place, it is fine.

一個家，可以高、可以低，只要能夠合宜舒適 就好。

A family may have debate, but no hatred, it is fine.

一個家，可以吵、可以鬧，只要沒有恩怨情仇 就好。

A family may cry and laugh, as long as its members feel happy, it is fine.

一個家，可以哭、可以笑，只要一家和樂開心 就好。

A family can be poor or rich, as long as its members enjoy themselves together, it is fine.

一個家，可以窮、可以富，只要家人陪伴溫馨就好。

A family can be located far away or close, as long as one always remembers the road returning home, it is fine.

一個家，可以遠、可以近，只要記得回家的路就好。

A family can be antiquated or old, as long as one often visits his parents, it is fine.

一個家，可以老、可以舊，只要常回家陪陪爸媽就好。

A family may have your parents or single mother or father, as long as all members can help each other, it is fine.

一個家，可以雙親、可以單親，只要大家互助相愛 就好。

A family can have its members more or less, as long as they live a happy life and join forces, it is fine.

一個家，可以人多、可以人少，只要大家和樂團結 就好。

A family can be refined or reconstructed, as long as all members have the same idea, it is fine.

一個家，可以翻修、可以加建，只要大家意見一致 就好。

A family can be dismantled or rebuilt as long as all members work together, it is fine.

一個家，可以拆除、可以新建，只要大家同心協力 就好。

A family may sell or buy its house, as long as its members know how to make financial investment practice, it is fine.

一個家，可以賣出、可以買進，只要懂得投資理財 就好。

Tang champion said: "A family mainly depends on its harmony and loving each other, whether you stay in a luxury or not is not so important."

唐冠軍說：「一個家貴在和睦相處，彼此相愛，至於您是不是住在豪宅裡面，那已經不是那麼重要的了。」

Tang champion said: "Harmony and tolerance can avoid a quarrel, forgiveness and generosity can solve hatred and loving and respect can change disasters into happiness."

唐冠軍說「和諧與忍讓可以避免爭執，寬恕與包容可化解仇恨，愛與尊重可以轉禍為福。」

Tang champion said: "A family should be clean, your furniture arrangement should be tidy, marriage should be holy and soul should be pure."

唐冠軍說：「家要清潔，擺設要整潔，婚姻要聖潔，心靈要純潔。」

Tang champion said: everybody should respect his (her) marriage, his bed should not be dirty,

everybody can never have his (her) sex behaviors out of it. If it is not holy, one will lose the happiness from heaven.

唐冠軍說：「婚姻人人應當尊重，床舖不可受污穢，人絕不可以有婚姻之外的性行為。婚姻若不聖潔，你就會失去從天上來的祝福。」

Let you learn 20 successful Intelligence Quotients

二十個成功商數讓你知

Besides your hard work, you need 20 successful Intelligence Quotient to lead to a victory

除了勤奮努力之外，成功你還需具備二十個成功商數

1.(Health Intelligence Quotient, HQ) for your awareness and knowledge on health.

健商 (Health Intelligence Quotient, HQ) 對健康的意識與知識。

2. (Intelligence Quotient, IQ) for your ability to grasp knowledge.

智商 (Intelligence Quotient, IQ) 對知識掌握的能力。

3. (Study Quotient, IQ) for your capability on studying attitude and passion.

學商 (Study Quotient, IQ) 對學習態度與學習熱情掌握的能力。

4. (Emotional Intelligence Quotient, EQ) for your ability to control your mood and cope with interpersonal relationship.

情商 (Emotional Intelligence Quotient, EQ) 管理自己情緒和處理人際關係的能力。

5. (Emotional Intelligence Quotient, EQ) for your moral and personal quality.

德商 (Moral Intelligence Quotient, MQ) 個人的道德與人格品質。

6. (Financial Intelligence Quotient, FQ) for your ability to receive a benefit from making financial investment.

財商 (Financial Intelligence Quotient, FQ) 理財與投資收益能力。

7. (Mental Intelligence Quotient, MQ) for your ability to keep a healthy mental status.

心商 (Mental Intelligence Quotient, MQ) 保持良好心理狀態的能力。

8. (Spiritual Intelligence Quotient, SQ) for your ability in inspiration and epiphany on the essence of things and instinct thinking.

靈商 (Spiritual Intelligence Quotient, SQ) 對事物本質的靈感、頓悟與直覺思維能力。

9. (Will Intelligence Quotient, WQ) for your personal will level and ambition.

志商 (Will Intelligence Quotient, WQ) 個人的意志水平與志向。

10. (Adversity Intelligence Quotient, AQ) for your ability to bear pressure while facing an adversity.

逆商 (Adversity Intelligence Quotient, AQ) 面對逆境承受壓力的能力。

11. (Daring Intelligence Quotient, DQ) for personal ability on courage, insight and boldness.

膽商 (Daring Intelligence Quotient, DQ) 個人膽量、膽識和膽略的能力。

12. (Love Intelligence Quotient, DQ) for personal wholehearted loving, interest and contribution for societies.

愛商 (Love Intelligence Quotient, DQ) 個人對社會的愛心、關心與貢獻。

13. (Duty Intelligence Quotient, DQ) for personal responsibility and sense of justice for societies.

責商 (Duty Intelligence Quotient, DQ) 個人對社會的責任感、正義感。

14. (Hot Intelligence Quotient, DQ) for degree of enthusiasm and interest force of personal work.

熱商 (Hot Intelligence Quotient, DQ) 個人對工作的熱情度與興趣力。

15. (Invention Intelligence Quotient, DQ) for personal ability on scientific research and creation.

創商 (Invention Intelligence Quotient, DQ) 個人對科學的研究與發明能力。

16. (Action Intelligence Quotient, DQ) for personal ability to achieve an objective and cooperate

with others.

行商 (Action Intelligence Quotient, DQ) 個人對完成目標的執行力與協調能力。

17. (Mission Intelligence Quotient, DQ) for personal religion and mission on redemption.

信商 (Mission Intelligence Quotient, DQ) 個人信仰與對救世的使命感。

18. (Money and Wealth Quotient, DQ) for personal desire for money and ability in handling money.

錢商 (Money and Wealth Quotient, DQ) 個人對錢的慾望與控制錢財的能力。

19. (Manager Quotient, MAQ) for personal ability in self control and managing others.

管商 (Manager Quotient, MAQ) 個人管理自己與管理他人的能力

20. (Dream Quotient, DQ) for personal passion and ability in realizing dreams.

夢商 (Dream Quotient, DQ) 個人對實現夢想的那種激情與能力。

Tang champion said: "It is not enough to have Intelligence Quotient (IQ), Financial Intelligence Quotient (FQ) and Emotional Intelligence Quotient (EQ), in addition, you should learn more knowledge and wisdom."

唐冠軍說：「只擁有智商、財商與情商是不夠的，除了智商、財商與情商之外，你還得學習更多的知識與智慧才行。

There are methods of success and reasons of failure. Now I will tell you both of them.

成功有方法，失敗有原因，現在我要告訴你方法，也要告訴你原因

Following advice can be hopeful for your life

下列這些忠告，對你的人生來說都是很有幫助的

Your house is a place given for your rest

房子是給你一個休息的地方

Advice 1 The biggest function of a house is to give you a place for rest, a space/opportunity for a family to get together. It not only provides a shelter for you to evade wind and rain but gives you a fountainhead of happiness. Everyone's routine activities including eating, drinking, dressing, defecation and his feelings such as happiness, anger, sadness and laugh all will be completed in his room, which is also the source of life power, and an indispensable element of a household. That is the basic reason that you should finish home purchase in life. In order to have a warm home you like, you deserve to pay more cost to do so. Don't always want to offer a low price or over bargain, or else, you will lose an opportunity to get it. This is the advice I want to give you.

忠告 1. 房子最大的功用是給你一個休息的地方，給你一個與家人相處的空間 / 機會，它不單是提供一個可遮雨擋風的地方，它還是你幸福的源頭。你家庭的吃穿喝拉、喜怒哀樂都是在那裡完成的。家是一個避風港，也是你生活動力的來源，而房子就是這一個家庭不可缺少的元素，這就是你為什麼要擁有房子的基本原因。為了一個溫暖的家去買房子是人生必須去做的一件事，為了擁有一幢自己喜歡的房子，多付出一點代價是值得的，不要一心只想到去殺價而失去買到房子的機會，不要因為殺價過頭，而失去建立一個溫暖家庭的機會，這就是我要給你的忠告。

Tang champion said: "A family is a shelter and source of life power, which is one of the reasons that you should buy a house."

唐冠軍說：「家是一個避風港，也是你生活動力的來源，這就是你為什麼要買房子的原因之一。」

Tang champion said: "A family is a warm and joyful place. It is worth buying a house to set up one through life."

唐冠軍說：「家是一個溫暖又快樂的地方，買一幢房子去建立起一個溫暖的家，那是人

生中最是值得做的事。」

Tang champion said: "In order to have an own house you like, it is worth paying more cost."
唐冠軍說：「為了擁有一幢自己喜歡的房子，多付出一點代價是值得的。」

Tang champion said: "If you over bargain you probably lose a chance to set up a warm family."
唐冠軍說：「不要因為殺價過頭，而失去建立一個溫暖家庭的機會。」
要用感恩的心去買房子

Advice 2 When we do our best to search for a house, we probably ignore what are happening around us, for example, there are many starved people in the world and many homeless persons in the street. You are really very happy, compared with their present status,; at least you are able to buy a room. However, the poor can't afford to get basic food and clothing, so you should have gratitude in your heart to get one. No matter what kind of residence you have bought, you must be the happiest man. To purchase a house with your gratitude and don't think about bargain to get it. This is the advice I want to give you.

忠告 2. 當我們花盡力氣、用心在找房子的時候，我們可能會忽略周圍正在發生的事情，譬如說，世界上還有許多餓死的人，街上還有許多無家可歸的人，如果拿你現狀與他們相比較，你真是太幸福了，至少你還有能力去買房子，而窮人他們連一些最基本的溫飽都沒有，所以你要心存感激，用感恩的心去買房子，這樣不管你最後是買到什麼樣的房子，你都是最幸福的人。用感恩的心去買房子，不要用殺價的心去買房子，這就是我要給你的忠告。

Tang champion said: "You should buy a house with your gratitude, so no matter what kind of one you have bought, you must be the happiest."

唐冠軍說：「要用感恩的心去買房子，這樣不管你最後是買到什麼樣的房子，你都是最幸福的人。」

Tang champion said: "To buy a house with your indebted heart and don't want to think about bargain to do it."

唐冠軍說：「要用感恩的心去買房子，不要用殺價、撿便宜的心去買房子。」

Buying a house with your true intention and good faith

買房子要用真心、誠意

Advice 3 Buying a house is one of the important things in life. Whether you can obtain one will influence your fortune, happiness and wellbeing of your children. Thus, you should carefully regard it as one of the most important objectives with your efforts.

It is not to prepare a dinner and talk about the fun of it, but it will spend a lot of money. Therefore, you should have a fund budget and married plan. It needs to have a big loan from a bank, so you should have a revenue one in advance, credit and capital allocation programs. Willing to do is one thing, but having become a real owner of a room is another. So you should seriously prepare everything for implementation in the future. This is the advice I want to give you,

忠告 3. 買房子是人生的大事之一，買不買得到好房子，是可以影響到你的財運，你的幸福與子女幸福，所以你要認真地把買房子的事，做為你人生奮鬥 / 重要的目的之一。

買房子不是扮家家酒，說說玩玩而已。買房子是需要花上一大筆錢，所以你事前要有資金計劃，成家立業計劃。買房子是需要向銀行借一大筆錢，所以你事前要有收入計劃，信用計劃，資金調度計劃。想買房子與能買到房子是兩回事，所以你要認真誠意的做規劃，做執行，做學習，這就是我要給你的忠告。

Tang champion said: "Buying a house is one of the great things in life, it is as important as marriage and children, so you should seriously treat it."

唐冠軍說：「買房子是人生的大事之一，它的重要性不亞於結婚生子，所以你要認真的看待它。」

Tang champion said: “Whether you marry a good wife or not will affect your wealth and happiness and well-being of children, similarly, so will whether you can buy a quality house.”

唐冠軍說：「娶不娶得到好老婆會影響到你的財運，你的幸福與子女幸福，買不買得到好房子，同樣也影響到你的財運，你的幸福與子女幸福。」

Tang champion said: “Both loving and marriage must be sincere, similarly, buying a house also need to have a good faith.”

唐冠軍說：「談戀愛要有誠意，結婚要有誠意，同樣，買房子也要有誠意。」

Tang champion said: “Getting married and fostering children can't be careless and seriously acting. Likewise, buying a house can't be so-so, the one who is going to purchase one without well prepared financial, revenue, credit and capital allocation plans is a nonsense, careless and whimsical person.

唐冠軍說：「結婚生子不可以馬馬虎虎，不認真行事，同樣，買房子也不可以馬馬虎虎，在事前沒有做好準備工作，沒做好財務計劃，收入計劃，信用計劃，資金調度計劃，就說要買房子的人，就是胡說八道，馬馬虎虎，異想天開的人。」

There is no perfect house in the world

世界上沒有十全十美的房子

Advice 4: There is neither a perfect man, nor a flawless house in the world, as a homebuyer, you shouldn't ask one without shortcomings, unless you are a financially strong person. Hence, you should be pragmatic, realistic, true, according to your demand and ability to choose one, not have a daydream and delusion to find a complete one. This is the advice I want to give you.

忠告 4. 世界上沒有十全十美的人，也沒有十全十美的房子，買房子的時候不可以要求房子是十全十美，除非你本人是一個財力雄厚的人。買房子的時候要務實、現實、真實，按照你的需要與能力去選擇房子，千萬不要做白日夢，妄想你可以找到完美無缺的房子，這就是我要給你的忠告。

Tang champion said: “There is no perfect house in the world, if it existed, it wouldn't have been completed.

唐冠軍說：「世界上沒有完美無缺的房子，如果有，那肯定它還沒蓋好。」

Tang champion said: “There is no perfect house in the world. You should be pragmatic, realistic and true and within your means, according to your real ability to choose a room, not have a daydream.”

唐冠軍說：「世界上沒有完美無缺的房子。買房子的時候要務實、現實、真實，按照自己的實力，量力而為，不做白日夢。」

Tang champion said: “There is no perfect house in the world. If there were, it is you that would tell a lie.”

唐冠軍說：「世界上沒有完美無缺的房子，如果有，那就是你在騙人。」

Facing a present status, you must deal with concrete issues

面對現實狀況，你要務實以對

Advice 5 There is no perfect house in the world. If there were, it would be very expensive. What you should do depends on whether you are able to finish it. How much you can spend depends on how much you have. You should decide what kind of house to buy in the light of your financial situation, pragmatically face the current situation and not have your daydream, or ambition, or

whimsical idea. This is the advice I want to give you.

忠告 5. 世界上沒有十全十美的房子，如果世界上有十全十美的房子，那一定是價錢不菲（指價錢會非常的貴）。你有多少能力就做多少事，你有多少鈔票你就花多少錢，你有多大力你就買多大房子，你要務實面對現況，不要做白日夢，也不要好高騖遠，異想天開，這就是我要給你的忠告。

Tang champion said: “There are a lot of good-looking houses, if you want to buy one, you should have a strong financial background, pragmatically face your financial status, not have an unrealistic daydream.”

唐冠軍說：「漂亮的房子有許多，但是想要擁有它，你就要以你的財務實力做後盾，務實面對自己財務現況，不要做不切實際的白日夢。」

Tang champion said: “Fantasy is unrealistic. During the period of buying a house you should pragmatically face current situation and financial status, not have a daydream and ambition.”

唐冠軍說：「幻想是不切實際的。在買房子的時候，你要務實面對自己的現狀與財力，不要做白日夢，也不要好高騖遠。」

Tang champion said: “You have to firstly determine what kind of house you desire, nice? comfortable? cheap? Upscale? you can't acquire both fish and bear paw, therefore it is the most important matter for you to pragmatically face your budget.”

唐冠軍說：「先要確定你要的是什麼樣的房子，漂亮的？舒適的？便宜的？高檔的？魚與熊掌不可兼得，務實面對自己的預算最重要。」

Tang champion said: “During the period of buying a house, you can comparatively visit more, but you can't be too picky, because the shortcomings of any building are always there. You should pragmatically face own budget and make a wise choice.”

唐冠軍說：「在買房子的時候，你是可以多看看多比較，但是你不可以太挑剔，因為房子的缺點總是有的，要務實面對自己的預算，做出一個明智的選擇。」

Never try to satisfy your vanity when you can't really afford to do so

如果財力不夠，千萬不要打腫臉充胖子

Advice 6 If you are going to use borrowed money (loan) to buy a house, you have to think of solvency. If your income is insufficient, you can't have too much loans in order to avoid too much debt in the future, if not, you will become a debt-ridden room slave. Never have a big hat and no cattle to buy a building you can't afford to pay. This is the advice I want to give you.

忠告 6. 如果你是用借來的錢（貸款來的錢）去買房子，在你借錢的時候一定要想到你的償債能力，如果你的收入不是太多，你就不要借太多的錢，以免日後你揹負過重的債務，變成一個負債累累的房奴，千萬不要打腫臉充胖子，去買一個你負擔不起的房子，這就是我要給你的忠告。

Tang champion said: “Borrowing money depends on solvency. The one who can't pay back shouldn't have a loan, or he can only have less.”

唐冠軍說：「借錢要看償債能力。沒有償債能力的人就不要借錢，或者你可以少借一些錢。」

Tang champion said: “Never try to satisfy your vanity. It can't make your face graced, but can attract more own humiliation.”

唐冠軍說：「千萬不要打腫臉充胖子。打腫臉充胖子不是讓自己臉上增光，反而是為自己招來更大的羞辱。」

Never run behind your expenses or to be in a financial strait

千萬不要出現，入不敷出、周轉不靈

Advice 7 Because of its imbalance over the years, the budget deficit of US government has

accumulated to \$ 15 trillion, which led to "US fiscal cliff". The overdraft of US government takes place annually and its taxation can not reach a balance, even facing a possible debt default. Improper government financial transaction can lead to "fiscal cliff" and improper personal finance transaction can result in deficits, cash flow problems and credit bankruptcy. Therefore, the Phenomenon of annual overdraft and liabilities exceeding solvency revealing inappropriate governmental administration can not be allowed to occur in the field of personal finance and investment. This is the advice I want to give you.

忠告 7. 因為收支不平衡，多年來美國政府財政赤字已經累積到 15 兆美元，造成「美國財政懸崖」"fiscal cliff" 的發生。美國政府年年透支，無法達到財稅收支平衡，面臨可能的債務違約。政府理財不當會發生「財政懸崖」，個人理財不當會發生入不敷出、周轉不靈、信用破產。個人投資理財絕對不可以像政府一樣年年透支，負債超過償債能力，這就是我要給你的忠告。

Tang champion said: "Your investment must have a plan within your means and the amount of funds can't exceed your borrowing capacity."

唐冠軍說：「投資要有妥善計劃，要量力而為，投資金額不可超過你的借貸能力。」

Tang champion said: "Conducting financial transaction is to learn your benefit source and control your routine expenses and manage your financial balance of payments well. If you make ends meet and have cash flow problems, your financial management skill is failing."

唐冠軍說：「理財就是要開源、節流，管理好你的財務收支狀況。如果你入不敷出、周轉不靈，這樣你的理財技巧是不及格的」

Tang champion said: "The one who can make money doesn't mean that he is able to conduct financial practice well, but one who is able to do it must make money. If you failed in investing, that is your finance level is failing, so is your management."

唐冠軍說：「會賺錢的人不一定會理財，會理財的人一定會賺錢。如果你投資失敗，就表示你理財不及格，管理又失敗。」

Never borrow money to buy a house without enough cash and savings

在沒有足夠的現金存款之下，絕不可借錢去買房子

No matter what circumstances, don't buy a house with zero advance payment. It is a terrible thing to borrow money to do it or play the stock market. It was due to those who had bought rooms with zero advance payment that American subprime mortgage crisis in 2007 and American financial turmoil in 2008 occurred. Never try to complete home purchase without enough cash or savings. This is the advice I want to give you.

Advice 8. 不管在什麼情況下都不可用「零頭款」去買房子，用借來的錢來去買房子或炒股票是一件很可怕的事，2007 年美國的次貸風暴、2008 年美國金融風暴，就是由於用零頭款去買房子的人所引起的。在沒有足夠的現金存款之下，絕對不可以去買房子，這就是我要給你的忠告。

Tang champion said: "The one who can only borrow money, not save or pay back will eventually be abandoned."

唐冠軍說：「只會借錢，不會存錢、還錢的人，最終必定遭人棄。」

Tang champion said: "The one who has no cash savings means that he is not able to conduct financial transactions well. The one who is able to do it must know thrift savings, within their means, no risk, and no breach of contract, keeping good credit and safeguarding his financial safety."

唐冠軍說：「沒有存下現金，就表示你不會理財。會理財的人一定懂得節儉儲蓄、量力而為、不冒險、不違約，信用第一，安全第一。」

Never invest more than own ability and skill

絕不做超過自己能力/本領的投資

Advice 9 Don't expand your financial leverage with unlimited degree. Never take your first own house as the mortgage of home equity. If you lend out the net value of it as your down payment of your second one, what you have done is equal to borrowing a hundred percent, that is to say, you will confront a high risk. In case the economic depression occurs and rates decline, you will be locked. Never invest more than your ability and skills. This is the advice I want to give you.

忠告 9. 不可無限度的擴張你的財務槓桿，不可把自己住的那一幢房子去做房屋淨值的抵押貸款。你把第一幢房子的淨值借貸出來，做為第二幢房子的頭期款 / 首付款，你這樣做等於是借了百分之百，那會是很高的風險存在，如果碰上景氣衰退，房價下滑，你就會被套牢了，不要做超過自身能力與本領的投資，這就是我要給你的忠告。

Tang champion said: "It is a safe investment within your capability. It is a risk one outside your circle of competence. The reasons that many people had failures were that they had insufficient funds, interest overweight, indebtedness, which led to making ends meet, liquidity failure, at last, a failed outcome."

唐冠軍說：「在你能力範圍之內的投資，是安全投資。在你能力範圍之外的投資，是冒險投資。許多人投資失敗就是因為資金不足，利息過重，負債過高，導至入不敷出，周轉失靈，最後落入失敗結局。」

Tang champion said: That many people fail in investment is not because of lack of funds, but no ability. You need to have skills to play the stock market, to have knowledge to buy a house and to take part in an examination, to have a healthy body to earn money and to have governing capacity to become a qualified leader.

唐冠軍說：「許多人投資失敗不是因為資金不足，而是沒有本領。炒股票是要有技術的，買房子是要有知識的，考試是要有學問的，打工賺錢是要有好身體的，做領導是要有統御能力的。」

Getting rid of your bad habits right away

立刻改掉你自己的壞習慣

Advice 10 If your loan application is refused by a bank, then you have to review your daily behaviors, for instance, over expenditure, bad credit, lower income, almost no savings and deposits information, no financial learning, no honest tax concept (tax evasion or false accounting), adventurous behavior, gambling, lust, prostitution, heavy smoking and drinking wine, vanity, making wrong friends, greed, having bad ideas and so on. Living creatures must decay first, then reborn. I advise you to immediately get rid of your usual bad habits. To be successful, you must firstly have kindness and uphold justice. This is the advice I want to give you.

忠告 10. 如果你申請貸款時被銀行拒絕，那你就好好檢討自己的日常行為，例如：開支過大、信用不好、工作收入偏低、不知節約儲蓄、不懂理財、不懂誠實報稅，(逃稅或做假帳)、喜歡冒險、好賭、好色、好嫖、好強、好煙毒酒、好虛榮、交友不慎、貪婪、起歹念、、、等。物必先腐而後虫生，我勸你立刻改掉你平常的壞習慣，想要成功必須先心正、人正、這就是我要給你的忠告。

Tang champion said: "Only a man conducts himself successfully, can he have a perfect career. In order to have a fluky one, an investment and financial success, one should act correctly,

please.”

唐冠軍說：「先要有做人成功，才会有事業成功。想要事業成功，投資成功，理財成功，請你先要把人做成功。」

Tang champion said: “A well behaved man must have his mental, thinking and physical health. Living creatures must decay first, then reborn. If you have an unhealthy body and mind, you are not able to be successful.”

唐冠軍說：「做人一定要心理健康、思想健康、身體健康。物必先腐而後虫生。如果你身心靈不健康，你是不會成功的。」

Tang champion said: “As long as you have inappropriate behavior, you can impossibly be successful. Even if you occasionally made a fortune, you can't keep your wealth forever.”

唐冠軍說：「只要有不當的行為，你就不可能會成功。就算你偶而發了財，你也一定守不住你的財富。」

Advice 11-20

If you want to buy a house at a high price, you are not a person deceived on account of your generosity, but you get it with a powerful will

你出高價購屋，不是在做冤大頭，而是你志在必得

Advice11. Be careful, please, a beautiful house with low price and good location must attract many people's attention like you. As so many like it, the most critical competition can be seen. If you flinch (no a high price proposed), facing strong competitors, you can't get this one. Therefore, only you encourage to raise a high price and rank the first one among strong ones, can you get it. This is the advice I want to give you.

忠告 11. 請注意，一幢漂亮、價廉、地段好的房子一定會有許多許多的人跟你一樣喜歡它，既然有那麼多人喜歡它，那它的競爭情況也會出現最激烈，在遇到強大的競爭對手時，如果你退縮了（你不肯出高價），那你就買不到這幢房子了。在你遇到強大的競爭對手時，你一定要鼓起勇氣出高價，而且是出高價達到第一名才可以，這就是我要給你的忠告。

Tang champion said: “When you want to buy a house without any competitors, you don't have to propose a high price. However, you must prepare to offer a higher one towards strong rivals so that you could have an opportunity to win the competition.”

唐冠軍說：「在買房子的時候，如果你沒有碰到競爭對手，你是不需要出高價。但是在你碰到強勁對手時，你必須出高更高的價錢，只有如此你才有機會贏過競爭對手。」

Tang champion said: “A high price proposed to win the first rank is not a person deceived on account of his generosity, but the one getting it with a powerful will.”

唐冠軍說：「出價考上出價高的第一名，不是在做冤大頭，而是你真正想買到房子，志在必得。」

Tang champion said: “Willing to try your luck is not determined to get it. You really want to buy a house; you can't wait for a random chance and fate.”

唐冠軍說：「想試試手氣，想碰碰運氣，就不是志在必得。你想真正買到房子，你就不能碰碰運氣，聽天由命。」

Victory will only belong to the person who can get it at a high price under a cruel competition

在殘酷的競爭下，勝利只屬於敢出高價的人

Advice 12 When winning the first rank by a high price proposed, you don't have to be too sane.

When you fight with enemies on the battlefield, if you can't kill them, you will be killed, who can still keep sane, facing desperate, bloody, red-eye ones with anger. Under this circumstance,

nothing is useful but a higher offer to kill your opponent. The simple reason is that one house can only be bought by one buyer and the battle is to the strong raising a higher price under a fierce competition.

忠告 12. 出高價拿到第一名時，你不需要太理智，因為當你在戰場上與敵人廝殺時，不是你死就是他亡，在拼死拼活，血肉模糊，殺紅眼時，誰還能理智，這時你只能出高價，讓對方一刀斃命才可以，因為每一幢房子只能賣給一個買主，在殘酷的競爭下，勝利只屬於強者、勝利只屬於出價最高的人，這就是我要給你的忠告。

Tang champion said: "It is a problem to buy a house you like, but you have to try to resolve it. The one you should have resolved now will be more difficult for the future. This is one of the reasons that you must offer a higher price."

唐冠軍說：「買到一幢自己喜歡的房子是很一件很困難的事，但這件事你一定要設法解決，因為現在你不解決，以後你就更難解決，這就是你今天為什麼必須要出高價的原因之一。」

Tang champion said: "To defeat your opponent, you are sure that you are stronger. Under a fierce competition, you must only pay a high price to suppress the other until he can completely throw in the towel."

唐冠軍說：「想要贏過對手，你就要比對手強。在激烈的競爭狀況之下，你只有出高價壓住對方，讓對方徹底認輸才可以。」

The one who can accept a present loss must be the cleverest person

心甘吃眼前虧的人，就是最聰明的人

Advice 13: The one who can accept a present loss doesn't suffer after all. Buying a house at a high price seems to have one for you, but in fact, you do not lose, you obtain the one you like, how can you say you do it at a disadvantage? One offering a high price can get more opportunities to acquire a room than others. It is enough for one to seize an opportunity once or twice in his life. This is the advice I want to give you.

忠告 13. 心甘情願吃虧的人，終究吃不了虧。買房子加價，從表面上來看你是吃虧了，但其實你並不吃虧，能買到自己中購意的房子，怎麼能說你吃虧了。肯加價的人，他買到房子的機會一定比別人高，人的一生成能抓住一兩次機會就足矣，這就是我要給你的忠告。

Tang champion said: "To win Opponents, you must pay more than they do. Raising prices does not mean you're stupid, on the contrary, you are smarter than others."

唐冠軍說：「想要贏過對手，你就要多加價。多加價並不代表你比別人笨，而相反的，是你比別人聰明。」

Tang champion said: "The one who accepts a present loss is advantageous. On the contrary, the one who likes to take advantage of others, after all, can get nothing."

唐冠軍說：「吃眼前虧就是佔便宜。愛佔便宜的人，終究佔不了便宜。」

Tang champion said: "The one who likes to over bargain can't buy a house, if you can, that is your luck, rather than your intelligence."

唐冠軍說：「殺價買不到房子，如果你殺價可以買到房子，那是你運氣好，而不是你聰明。」

Don't buy a house without anyone else competing with you

不要去買，一個沒有人跟你競爭的房子

Advice 14. You can't buy a house for sale for a long time that nobody is going to propose a price or no anyone else competes with you, because the one nobody wants to buy must have some problems you don't know(some problems covered and no way for you to learn). This is the advice I want to give you.

忠告 14. 一幢沒有人出價的房子，一幢沒有人跟你競爭的房子，一幢許久都賣不去的房子，這些房子你都不要去買它，因為一幢沒人要買的房子，一定是存在著有許多你不知道的問題（有一些被故意隱藏，不想讓你不知道的問題），這就是我要給你的忠告。

Tang champion said: “Don’ t buy a house that nobody is going to compete with you, because the one nobody wants to buy must have some problems you can’ t find a way to learn.”

唐冠軍說：「不要去買沒有人跟你競爭的房子。沒有人想要的房子，一定是有些不想讓你不知道的問題存在。」

Tang champion said: “In addition to foreclosures and silver shoot houses, don’t buy a room below the market price. It is wise for you not to buy one nobody wants.”

唐冠軍說：「不要去買低於市價的房子，除了法拍屋、銀拍屋之外。沒有人想要的房子，最好你不要去買。」

Don’t buy a house unfit for human habitation

一幢不適合人居住的房子，不要去買它

Advice 15 Don’t buy a house with some shortcomings as follows: the one having been destroyed by earthquakes, the one having been flooded several times in recent years, the one with a defective location, the haunted one, the one containing radioactive substances, the one with underground toxic substance, the one close to factories discharging pollutants, the one close to landslides, the beach one near a stream, the one close to a forest where there are poisonous snakes and beasts, the one with a bad geomancy, the one close to high-voltage lines, the one located in bad weather, the one harmful to human’s safety, health and peace. This is the advice I want to give you.

忠告 15. 一幢有遭受地震破壞的房子，一幢近年內曾遭洪水淹過多次的房子，一幢地理位置有瑕疵的房子，一幢鬧鬼的房子，一幢含有放射性物質的房子，一幢地底下有毒害物質的房子，一幢靠近工廠有污染的房子，一幢靠近土石流的房子，一幢靠近溪邊海邊的房子，一幢靠近森林有毒蛇猛獸的房子，一幢風水不好的房子、一幢靠近高壓線的房子、一幢位於氣候不好的房子、一幢對人體不安全、不健康、不安寧的房子，你都不要去買它，這就是我要給你的忠告。

Tang champion said: “Don’ t buy a house unfit for human habitation or one with hidden dangers.”

唐冠軍說：「一幢不適合人居住的房子，一幢安全有問題的房子，你不要去買它。」

Tang champion said: “Buying a house, firstly, you should have comfortable, safe and convenient feelings. Don’ t buy one located in a poor public order place.”

唐冠軍說：「房子首重舒適、安全、方便，一幢位於治安很差的房子，你不要去買它。」

Never buy a house which is much cheaper but harmful for your health and safety

一幢對健康與安全有害的房子，再便宜也不要買它

Advice 16: Don’t buy a house with following shortcomings including noisy sound, lack of sunlight, sexual offense neighbors, a poor public order, being near a casino, a sensual place, a cemetery or a funeral parlor, neighboring military sites, being near a poor areas, a bad political environment, evil neighbors and affecting your thinking and life quality. This is the advice I want to give you.

忠告 16. 一幢有噪音的房子，一幢陽光不足晒不到太陽的房子，一幢有性犯罪鄰居的房子，一幢治安不好的房子，一幢鄰近賭場的房子，一幢鄰近聲色場所的房子，一幢鄰近墳場

殯儀館的房子，一幢鄰近軍事要地，一幢鄰近窮人區的房子，一幢政治環境不好的房子，一幢有惡鄰居的房子、、、一幢會影響你思想與生活品質的房子，你都不要去買它，這就是我要給你的忠告。

Tang champion said: “Don’t buy a house which is much cheaper but harmful to your health and safety.”

唐冠軍說：「一幢對你身心有害，安全也有問題的房子，再便宜也不要買它。」

Tang champion said: “Never buy a house as follows: the one with environmental pollution, the one with natural disaster problems, the one with unclear property.”

唐冠軍說：「一幢有環境汙染的房子，一幢有天災問題的房子，一幢產權不清楚的房子，都不要買它。」

Tang champion said: “In order to choose a better education environment, Mencius’ s mother had three moving. You should select a proper house for your health and safety.”

唐冠軍說：「孟母為選擇更好的教育環境而三次搬家。你也應該為了健康與安全的理由，選擇更適合你的房子。」

To choose a city and its geographical location carefully if you want to invest in real estate

投資置產要慎選城市與地理位置

Advice 17. With the growing urban population, its house rates will gradually rise, and vice versa, with its people’s emigration of a city, the prices will fall. Never believe that it will only go up, not down, in fact, the change of it will be closely related with the number of residents growing and declining. If that of people in a city continues to increase, it won’t easily go down. On the contrary, it will decrease. When buying a house as investment you have to choose a city carefully. Hence, you must choose a good region where the citizens are rapidly growing. Only you select a good area with the continuously increasing inhabitants, can you ensure your benefit. This is the advice I want to give you.

忠告 17 . 在人口不斷增加的城市中，它的房價是會逐步上漲的，反之，在一個人口外移的城市中，它的房價是會下跌的。不要迷信房價只會漲不會跌，其實房價漲跌跟人口成長或衰退是息息相關的。一個城市人口如果正在持續增加中，那麼它的房價就不易下跌，反之，房價就會下跌了。買房子做為投資是要慎選城市的，你一定要選擇好區與人口正在快速增加的地區，只有選在人旺的好區，才能保證你賺錢，這就是我要給你的忠告。

Tang champion said: “You must choose a city and its geographical location carefully while buying a house. Only you select a good area with the continuously increasing population, can you ensure your benefits.”

唐冠軍說：「買房子是要慎選城市與位置，只有選在人旺的好區才能保證你賺錢。」

It is inadvisable to invest in the city where the populations are declining

投資不宜選擇人口正在減少的城市

Advice 18 There are many countries and cities with low birth rate in the world and an aging population and low birth rate worries will appear in these in the future. The reduced citizens and their emigration of a city are unfavorable for its house prices, so you should avoid making investment in it. This is the advice I want to give you.

忠告 18 . 全世界有許多出生率偏低的國家或城市，這些國家或城市將來都會有人口老年化與少子化的隱憂，人口減少或人口外移對一個城市的房價是不利的，所以你要避免在人口正在減少的城市中做投資，這就是我要給你的忠告。

Tang champion said: “The population declining of a city is unfavorable for its development, even

worse for its house rates, if you buy a house for making an investment to earn big money, you should avoid one in it.”

唐冠軍說：「人口減少對城市發展不利，對房價更是不利。如果你買房子是為了投資賺大錢，那你就該避免在人口減少的城市中做投資。」

To avoid some places unsuitable for human habitation

要避開不適人類居住的地區

Advice 19 Sunlight, air, clean water and proper temperature are all indispensable elements for human beings to maintain their health, so when you choose a living area, you must avoid these regions with lack of sunlight, heavy pollution, contaminated water resource, too cold or too hot weather, frequent earthquakes or landslides, a flood-prone forest, a poor public order, a strong noisy sound, a sensual place and gambling place. When selecting a dwelling place, you must avoid some areas unsuitable for human habitation. This is the advice I want to give you.

忠告 19. 陽光、空氣、乾淨水、適當溫度是維持人類健康不可缺少的元素，所以在選擇居住地方的時候，要避開沒有太陽光的地區、要避開空氣嚴重污染的地區、要避開水資源被污染的地區、要避開溫度太冷或太熱的地區、要避開地震或土石流的地區、要避開森林水災頻發的地區，要避開治安不好的地區，要避開噪音大的地區，要避開聲色場所及賭博的地區。在選擇居住地點的時候，要避開不適合個人居住的地區，這就是我要給你的忠告。

Tang champion said: “When selecting a dwelling place, never make things done with whatever is available and endanger your body.”

唐冠軍說：「在選擇居住地點的時候，不能因陋就簡，危害了身體健康。」

To avoid choosing an area improper for next generation growth

要避免不適合下一代成長的地區

Advice 20 When selecting a living place, to avoid choosing a district unsuitable for next generation growth, for instance, locations with defective schools, a poor public order, a quite impressive sensual or an ill gambling place and low quality air and water resources. It is parent's duty to choose good surroundings for their children's development. The story of Mencius' mother moving three times is quite familiar to everyone. Hopefully, they should care about their kids' prospects when choosing where to work and live. This is the advice I want to give you.

忠告 20. 在選擇居住地方的時候，要避免不適合下一代成長與居住的地區，例如：不好的學區、不好的治安、不好的聲色場所，不好的賭場，不好的空氣與水源。給孩子一個好的成長環境是父母的責任，孟母三遷的故事，大家都是耳熟能詳，希望做父母的人，在你選擇工作及居家場所的時候，顧到孩子的前途，這就是我要給你的忠告。

Tang champion said: “When selecting a living place, parents should avoid choosing a district unsuitable for their growth and living.”

唐冠軍說：「在選擇居住地區的時候，要避免不適合孩子居住或成長的地區。」

Tang champion said: “It is parent's duty not only to choose good surroundings for their children, but make them develop normally and have success in the future.”

唐冠軍說：「給孩子一個成長的好環境是父母的責任。父母就是要把孩子教育好，孩子有成敗是父母的責任。」

The more materials you collect, the less you misunderstand

收集的資料越豐富，你的誤判就會越少

Advice 21. Economy has an impact on politics which depends on economic situation. In democratic countries, whether it is good or not will influence the next election and voter's direction, therefore, the key responsibility of ruling party is to keep its good development. Otherwise, it has to step down and the new one will replace it to do the exercise of power. From its economic policy you can see the future development of the real estate market, if you smell the early changes of the political and economic policies, you can be prepared in advance. Economic and political ones have many dimensions, including Maintenance of stability, macro-control, economic reform, stimulating, promotion, fiscal austerity, volume control, monetary quantitative easing, declining interest rates or increasing ones, stimulating internal needs, opening import and impelling export, rescuing, disaster relief, monetary, population, education, transport, energy and trade countermeasures, government investing in development projects, additionally, political struggles and the next leaders, foreign government intervention, war, natural disasters and earthquakes, crop failures, rising gold prices, rising oil prices, economic crisis, new scientific and technological invention and so on. You often pay attention to political and economic news from which you can gain a big benefit for your investment judgment, as well as an important basis for predicting stock and real estate trends and finding hidden profitable opportunities therein. This is the advice I want to give you.

Advice 21. 經濟影響政治，政治決定經濟。在民主國家中，經濟的好壞決定了下一次選舉，選民投票的方向，所以把經濟搞好就是各政黨施政的重點，搞不好經濟的執政黨就必須下台，換人做做看。從執政黨的經濟政策你就可以看到未來房地產市場上的發展，如果你能提早嗅出政治與經濟政策的改變，你就可以提早反應有所準備。經濟政策、政治政策有許多層面，例如：維穩、宏觀調控、經改、刺激、鼓勵、緊縮、量控、貨幣寬鬆、降息、升息、刺激內虛、開放進口、鼓勵出口、搶險、救災、貨幣政策、人口政策、教育政策、交通政策、能源政策、貿易政策、政府投資開發項目… …其它與政治鬥爭、下一屆領導人，外國政府干預、戰爭、天災地震、糧食欠收、黃金上漲、油價上漲、經濟危機、科技新發明… …等，常常注意政治與經濟新聞，對你投資的判斷力有著巨大的幫助，這些大大小小的新聞都是很重要的，也是你判斷股票與房地產走勢的重要依據，當然其中也隱藏著許多發財的商機，這就是我要給你的忠告。

Tang champion said: To always pay attention to big and small news; it will be very importance for your business and investment. The more materials you collect, the less you'll misunderstand.

唐冠軍說：「要常常注意大大小小的新聞，這些新聞對你投資做生意都是很重要的事。資訊收集的愈豐富，你的失誤就會愈少。」

Tang champion said: The news posted on the newspaper is not necessarily true. To be able to distinguish true or false is very important because some as a smoke bomb is used to make a feint to the east but attack in the west. Some is to expand its influence or be deliberately exaggerated. Some is concocted to attract the reader's eyes. Some is to promote political achievements for praises. Some is the pre-prepared position to be used for attacking opponents.

唐冠軍說：「登在報上的新聞不一定是真的，要能分辨出新聞的真假，這件事很重要，因為有些新聞是煙幕彈，用來聲東擊西的。有些新聞是在炒作，用來故意誇大其辭的。有些新聞是編造出來的，用來吸引讀者的眼目。有些新聞是宣揚政績，用來歌功頌德的。有些新聞是預設立場，作為攻擊對手的。」

Tang champion said: "Only a sharp-eyed person is able to distinguish true or false news. The more information you collect, the less your blind spots will be."

唐冠軍說：只有敏銳的人才能分辨出新聞的真假。資訊收集的愈豐富完整，你的盲點就會

愈少。

To pay attention to large scale development projects of builders and developers
要關心建商、開發商的大型開發項目

Advice 22: To always be concerned about builders, new development projects of developers, such as: large-scale selling ones, price change, promotional advertising, snapping crowds, prices of construction materials, design styles. You can also find real estate trends in accordance with the stock fluctuation of large-scale developers and their promotional design, additionally, the messages acquired by visiting their construction sites and company office frequently. This is the advice I want to give you.

忠告 22 . 要常常關心建築商、開發商的新開發項目，如：大型推案、售價變化、促銷廣告、搶購人潮、建材價格、設計風格、，你也可以從大型開發商股票的漲跌與開發商的推案，嗅出當地房地產的走勢，多去建築工地看看，多去建商辦公室走走，這就是我要給你的忠告。

Tang champion said: The developer's promotional plan is closely associated with economic development. You can decide the trend of a local real estate market from the stock fluctuation of large-scale developers and the scope of their promotional designs.

唐冠軍說：「開發商的推案與經濟發展有著密切關係，你可以從大型開發商股票的漲跌與開發商推案的大小，判斷出當地房地產的走勢。」

Tang champion said: You can grasp the trend of local real estate construction so that you will be able to seize the chance and to be the swiftest.

唐冠軍說：如果你能掌握當地房地產建築的趨勢，你就能掌握先機，捷足先登。

Tang champion said: If you can find the trend of local real estate market by watching snapping crowds, visiting construction sites and company offices frequently, you will be able to grasp the chance and to be the swiftest

唐冠軍說：多去建築工地看看，多去建商辦公室走走，看看購買人潮如何？如果你能嗅出當地房地產的市場趨勢，你就能搶先一步，捷足先登了。

Real estate is a long term investment

房地產是一種長期的投資

Advice 23. Real estate is a long-term investment and the appreciation of housing prices is very slow. It can't rise by several times overnight. Realty is not a short-term one, so you can not use the tactics of playing stocks to raise house rates.

忠告 23 . 房地產是一種長期的投資，房價的升值是很慢的，它不是一夕之間可以上漲幾倍的。房地產不是一種短期的投資，所以你不可用炒股的手法來炒作房價，這就是我要給你的忠告。

Tang champion said: "Real estate is not a short-term investment, so you can't use the tactics of playing stocks to raise house rates."

唐冠軍說：「房地產不是一種短期的投資，所以你不可用炒股票的手法，來炒作房子。」

Tang champion said: In essence, stock investment is different from real estate. Realty one is to rely on investor's actual intention to run, then, have a profit, for example: developers or builders all use this way to make a profit. Making money by playing stocks mostly depends on one's luck; he doesn't have to actually operate, as long as he chooses the right option of the company.

唐冠軍說：「股票投資與房地產投資在本質上是不一樣的。房地產投資是要靠自己實際用心去經營，才會有利潤，例如：開發商、營造商。股票會賺錢，多半是靠運氣，自己不用實際去經營，只要你選對股票/選對公司就可以了。」

Don't be jealous of owners of luxury

不要去妒忌擁有豪宅的人

Don't be jealous of others who reside in luxurious houses. Whether a person can live in ones relies on his ability and income. Don't be jealous of others who live in a luxury, but to make money and save it through own efforts. Maintaining a good credit score and saving deposits, you can buy a building until you save enough money to pay down payment. This is the advice I want to give you.

忠告 24. 窮要窮的有骨氣。不要因為別人住豪宅你就羨慕他，能不能住豪宅是要看自己的能力與收入，不要去羨慕或妒忌別人可以住豪宅，而是要自己努力去賺錢與存錢。保持良好的信用分數，節約儲蓄，等到你存夠大筆首付款時再去買房子，這就是我要給你的忠告。

Tang champion said: A poor man must have his moral honesty. It is not helpful for you to admire or envy others.

唐冠軍說：「窮要窮的有骨氣羨慕或妒忌別人，對你來說是沒有幫助的。」

Tang champion said: Everybody has an opportunity to have his own elite house, as long as he work hard and learn how to invest and conduct financial transaction.

唐冠軍說：「人人都可以有機會去擁有一幢豪宅，只要你肯努力工作且學會投資理財。」

Tang champion said: Don't speculate, or be lazy, you have to work hard, so you have the opportunity to have a nice house

唐冠軍說：「不要投機，不要偷懶，你要勤奮工作，努力打拼，這樣你就有機會去擁有一幢漂亮的房子。」

Tang champion said: If you haven't prepared for buying a house, you have to work hard and make more money and save deposits, at last, you will be qualified to buy one.

唐冠軍說：「如果你還沒具備好買房子的條件，你就要勤奮工作，多賺錢、多存錢，總有一天你就有資格買房子了。」

When you really want to buy a house you must learn how to give up and put down

在面對必須要賣房子的時候，你要學習割捨與放下

Advice 25: The road of life is not a smooth and straight road, that is to say, it is an uneven road, sometimes, full of hardships and challenges. When you feel disappointed sometimes in life, you have to know how to learn self-reflection and patience. Because of his difficulty reasons, when a seller must sell his house, he should learn how to give up and put down. When leaving his sold house, he must feel sad and yearning, but he has to learn to give up. The best way of facing what has happened for you is to treat it correctly. The way of life does not come to an end, but you should turn around (change a track), this is the advice I want to give you.

忠告 25. 人生的道路不是一條平順的直路，它總是有上上下下、高高低低、左左右右、彎彎曲曲的時候，如果碰到人生的低潮時，你要懂得學習自省與忍耐。賣主在因為碰到某些困難原因必須賣房子的時候，要學習割捨與放下。離開自己住的房子總有些傷感與懷念，但你要學習放下它。面對已經發生的事，是最好的方法就是勇敢面對它。人生的路不是走到了盡頭，而是你應該轉變了(應該轉換跑道了)，這就是我要給你的忠告。

Tang champion said: "Because of his difficulty reasons, when a seller must sell his house, he

should learn how to give up and put down.”

唐冠軍說：「賣主在碰到某些困難原因，必須要賣房子的時候，要學習割捨與放下。」

Tang champion said: When his house is forfeited, the owner should learn to give up and put down. Its loss does not mean the loss of life. It can be confiscated, but your life can not be destroyed.

唐冠軍說：「房子被銀行沒收的時候，屋主要學習割捨與放下。失去房子並不是失去人生，房子可以被沒收，但你的人生不可以被摧毀掉。」

It is an unaccepted behavior to evade your responsibility

推卸責任、逃避責任是不可取的行為

Advice 26: A man should learn to grow up and to be mature, review his own learning, take his responsibility and do his best to make progress. Whenever man investment fails, he will always blame external factors, such as: governmental incorrect policies, poor rescue, economic depression, financial turmoil, rising oil prices, high unemployment rates, political battles, war, man-made disasters. The profits acquired by their investment are often thought to be investor's own smart and capable performance, yet the failure belongs to others. This childish behavior evading responsibility is undesirable. This is the advice I want to give you.

忠告 26 . 人要學習長大，學習成熟。學習檢討自己、學習承擔責任，學習努力求上進。每當人投資失敗的時候，就會怪罪外來因素，例如：政府政策錯誤、政府救援不力、景氣不佳、金融風暴、油價上漲、失業率高、政黨惡鬥、戰爭、人禍等。人們常把投資獲利（投資成功）歸功於自己的聰明能幹，卻把失敗歸咎給他人，這種推卸責任、逃避責任的幼稚行為是不可取的，這就是我要給你的忠告。

Tang champion said: “Some people always attribute their achievements to themselves, yet the responsibility of failure belongs to others, their childish behaviors are undesirable.”

唐冠軍說：人們常把成功歸功於自己，卻把失敗的責任，歸咎給他人，像這種推卸責任、逃避責任的幼稚行為是不可取的。

One's success can be achieved by his own effort, but it can't be separated from the condition and environment provided by his parents and society and public, if one day one is successful, please do not forget to be grateful to his father and mother and repay society and public.

唐冠軍說：成功雖然是靠自己的努力，但成功的條件與環境則是靠父母或社會大眾的供給，如果有一天你成功了，請不要忘記感恩父母與回饋社會大眾。

Having many kinds of professional knowledge and licenses can prevent you from being replaced by a robot

擁有多種專業知識與專業證照，可避免機器人所取代你

Advice 27: Due to the advances in technology, robots have become cleverer and cleverer and they will become the pioneers of manufacturing in the future. Their work for 24 hours a day has begun to gradually replace the general labor jobs. This trend of automated production by machines must greatly reduce the work done by human beings. Hence, the high unemployment rate will become the normal status of society. In order to avoid being replaced, you have to learn some professional knowledge and get a number of professional licenses to adapt to this change in the new era. If you don't want demotion, pay cuts or unemployment, you have to learn more about whatever the robots can't do. This is the advice I want to give you.

忠告 27 . 由於科技的進步，機器人愈來愈聰明了，機器人已以成為未來製造業的尖兵，可以 24 小時上班的機器人已開始逐步取代了一般的勞工的工作，這種用機器自動化生產的趨

勢必定使真人的工作大大的減少，以後高失率將會成為社會的常態。避免你被機器人所取代，現在你一定要多學一些專業知識，擁有多項專業證照，來適應這個新世代的變化，如果你不想降職、減薪或失業，你就要多學習機器人不會做的事，這就是我要給你的忠告。

Tang champion said: "That robots can replace general labor jobs has become a trend, therefore, you have to learn more about whatever robots can not do."

唐冠軍說：「機器人取代普通勞工的工作，已成為一種趨勢，所以你就要多學習機器人不會做的事才可以。」

Tang champion said: Almost eighty percent of the jobs are related to a computer, and its widespread use has become a norm. Therefore, those who don't know its skills must begin to study right away. Learning is not in fashion, but to keep a bowl.

唐冠軍說：「幾乎百分之八十的工作都與電腦有關，普遍使用電腦已成為一種常態，所以不懂電腦的人，要趕快去學習電腦，學習電腦不是趕時髦，而是要保住飯碗。」

Tang champion said: Professional licenses are much more useful than diploma, one grasping a special skill is more likely to find a job than the one having PhD certificate.

唐冠軍說：「專業證照比畢業證書有用的多，一技之長又比博士證書更容易找到工作。」

Advice 28. Choosing right trading time while buying or selling a house

買屋或賣要選對正確的「買賣時間點」

Advice 28: Supposing the stock of a very strong and organized corporate (no tendency to collapse) goes down, because of the temporary impact of the economic downturn, you should fully take advantage of this chance of its low point to buy it, not sell it instead. Similarly, you should take advantage of the prices falling to the bottom, approach to buy a house instead of selling one. Either stock or housing markets will fluctuate, so it is vital important for you to take advantage of the chance and space during the surging economic situation and find a proper time to begin investing by means of trade, this is the advice I want to give you.

忠告 28. 假設一個實力很強，組織很健全的公司(不會倒閉的大公司)，因為受到暫時性的經濟不景氣的影響而股票大跌時，那麼你就應該趁它在股價低時買進它而不是賣出它。同理，你應該趁房價跌到谷底時，進場買房子而不是賣房子。股市有上下波動，房價也會有上下波動，如何乘經濟景氣上下波動的空間找到你進場投資的買賣時間點至關重要，這就是我要給你的忠告。

Tang champion said: It is vital for you to find an opportunity to begin investing. Selecting a correct chance to do it not only decreases your risk of loss, but enhances your benefit level greatly.

唐冠軍說：「找對你進場投資的非常重要，找對進場投資的時間點，不單可以降低你的損失風險，它更可以大大提升你獲利的程度。」

Tang champion said: Making investment should be steady. So finding its good opportunity to approach is very important.

唐冠軍說：「投資要穩打穩重，所以找到對好的投資進場的時間點，是非常重要的。」

A person possessing big money or gold is always a king

擁有大筆現金或黃金的人，永遠是老大

Advice 29.

Usually one should be good enough to keep his strength, reserve bullets (silver bullets) for fighting. In the event of economic downturn, it can effect. When the economic recession occurs, the cash will play a more important role. When everyone goes into a plight, lack of liquidity, those

having enough funds are King. During buying a house or investing, the one possessing big money or gold is always a king. Sellers prefer a homebuyer's cash strength to his learning, this is the advice I want to give you.

忠告 29. 平時要存好足夠實力，備好可以打戰的子彈(銀彈)，一旦遇上經濟不景氣時，你的銀彈 (現金實力)就可發生效力了。愈是碰到不景氣，現金就愈重要，在大家都陷入困境，缺錢周轉的時候，這時有錢就是老大。在買房子或投資時，有大把現金或黃金的人永遠是老大，買房子時，賣主看中的是看你現金的實力，而不是看你有多少學問，這就是我要給你的忠告。

Tang champion said: When you want to buy a house, sellers prefer your cash strength and proposed price to your learning.

唐冠軍說：「買房子時，賣主看中的是你的現金實力與出價實力。賣主不是看中你有多少學問，而是看你肯出多少價錢。」

Tang champion said: Buying a house is head-on competition, besides your bidding strength, your cash or credit strength will also be considered as competitive factors.

唐冠軍說：「買房子是硬碰硬的事，除了比出價實力外，還要比你的現金實力或貸款實力。」

Preparing a working capital for emergency use

要有一個備份的周轉金，以做為應急之用

Advice 30: The changes of the politics, economy, culture, climate and technology progress in the world are so fast so that no one can accurately anticipate the political and economic directions in the future. Whatever you invest in, you must have a working capital for an emergency use. Accidents will happen, keep a sufficient working capital (cash) just in case.

忠告 30. 世界上的政治、經濟、人文、氣候與科技進步的變化實在太大太快了，因此沒有人可以準確預料以後政經的走向，所有在投資上，你一定要有一個備份的周轉金以做為應急之用。天有不測風雲，人有旦夕禍福，保留一份足夠的周轉金 (現金) 以防萬一，這就是我要給你的忠告。

Tang champion said: It's always wise to play it safely and one can't afford a single mishap. Keeping some spare cash is always a safe practice.

唐冠軍說：「不怕一萬，只怕萬一。保留一些備用的現金，永遠是一種安全的做法。」

Tang champion said: Neither to buy a house with zero down payment, nor pay all the cash to do it.

唐冠軍說：「不可用零頭款去買房子，也不可以花光全部的現金去買房子。」

Advice 31-60

Advice 31 You don't have to be afraid of ups and downs of house prices if you make a long term investment

房價會漲也會跌，只要是做長期的投資，你就不用害怕

Advice 31 Some people are afraid of falling prices, so they don't desire to invest in real estate. Some are concerned about buying a high-price house to have a loss and to be fooled. If you select a good area to have a long term investment, then you don't have to fear a short-term fluctuation of it. As long as your normal income can support a room expenses, you don't have to worry about its ups and downs. If you don't lose your job, have no divorce, ill health and accidents, and you pay a monthly loan, the bank won't confiscate your house. This is the advice I want to give you.

忠告 31. 有入擔心房價會跌而不敢去買房子，也有人怕買到高價讓自己吃虧上當，所以不

敢去買房子。如果你是選對了好區，又是做長期的投資，那你就不要害怕房價的短期漲跌。只要你正常的收入可以支撐一個房子的開支，你就不用怕房價的短期漲跌。只要你不失業、不離婚、不生大病、不發生意外，你就不用怕銀行會沒收你的房子，這就是我要給你的忠告。

Tang champion said: Not to be afraid of a short-term ups and downs of house prices. Whatever you are concerned about is that you have borrowed too much money and had a cash flow problem, deficits, and credit bankruptcy.

唐冠軍說：「房價的短期漲跌並不可怕，可怕的是你借錢太多，周轉不靈，入不敷出，信用破產。」

Tang champion said: Not to be afraid of a short-term ups and downs of prices. A real fear is that you have bought a house at the highest price (the top of prices) and you couldn't sell it during an economic downturn (recession time).

唐冠軍說：「房價的短期漲跌並不可怕，可怕的是你買到頂峰(高價錢-高峰)，在碰到經濟衰退時(不景氣時)，你的房子又賣不出去。」

Tang champion said: Not to be afraid of a short-term ups and downs of house prices. A terrible thing is that you come across accidents such as natural disaster, unemployment, divorce, accident and ill health

唐冠軍說：「房價的短期漲跌並不可怕，可怕的是你碰到意外，如：天災、失業、離婚、車禍、生大病。」

House prices can be going down but it must be increasing sometime, no such a trend of continuously declining

房價會跌就會漲，房價不是只跌不漲的

Some people are worried about the downs of prices and they don't know what they should do. Those who worry about it don't know how to conduct financial transaction. Buying a house means that you are neither a real estate promoter, nor one playing stocks market. You can do it within your means and make ends meet. Some stocks can fall down to zero, but a house value can never because there is land. The house price will fall during economic recession, but it will never continue to fall, it can rise during a certain time. As long as you have enough strength and patience to make ends meet, you can wait until its market recovery appears. This is the advice I want to give you.

忠告 32. 有人擔心房價跌了，怎麼辦，凡擔心房價跌了怎麼辦的人，就是不懂理財的人。買房子不是炒房子，也不是炒股票，買房子一定要量力而為，做到收支平衡。房價不是只會跌不會漲的，房價不像某些個股可以跌到零的，因為只要土地還存在，房價是不會跌到零的。碰到不景氣，房價是會下跌的，只要你實力夠、耐力夠，做到收支平衡，你是可以等待經濟復甦的，這就是我要給你的忠告。

Tang champion said: Don't be afraid of declining house prices, As long as you have enough strength and patience to make ends meet, you can wait for the day that economic recovery will come and it rises.

唐冠軍說：「碰到房價下跌不要怕，只要你實力夠、耐力夠，做到收支平衡，你是可以再等到經濟復甦，房價大漲的那一天。」

Tang champion said: Don't be afraid of house prices falling to a bottom line, As long as you have enough cash strength, it is the time that you can find a cheap house and make a comeback.

唐冠軍說：「房價跌到谷底時，不要怕，只要你現金實力夠，這個時候反而是你撿便宜房

子，反敗為勝的時候。」

Tang champion said: When the house prices fall to the bottom, it is the right time that you can approach to buy a house as a long term investment.

唐冠軍說：「當房價跌到谷底時，這就是你進場買屋的好時機，這個時候你可以大膽買入做為一種長期投資。」

Buying a car can be devalued but buying a house must be revalued

買汽車會貶值，買房子會增值

Advice 33: Some people are worried about devaluing cars, what they should do is to sell their ones right away. The reason that you don't want to sell your auto is that you need it to travel. One is concerned about declining prices, so he had better sell his house as early as possible. That you don't want to sell your one is because you need it to protect you from being caught by rain and wind. An automobile can be devalued but a building must be revalued, therefore, you don't have to worry the matter of falling of its value. An appreciation of your house will compensate the loss of depreciation of it. This is the advice I want to give you.

忠告 33. 有人擔心汽車會貶值，怎麼辦，那就趕快把它賣掉囉，你不賣車，是因為你還需要它代步。有人擔心房子會跌價，怎麼辦，那就趕快把它賣掉囉，你不賣房子，是因為你還需要用它來遮風擋雨。汽車會貶值，房子會增值，所以你不需要太擔心房價下跌的事，因為房子以後增值的部份會把房子跌價的部份補回來的，這就是我要給你的忠告。

Tang champion said: "You don't have to be afraid of falling prices. The appreciation of your house in the future will compensate the previous loss of depreciation of it."

唐冠軍說：「你不需要太擔心房價下跌的，因為房子會增值，房子以後漲價的部份會把房子以前跌價的部份補回來的。」

Tang champion said: "House prices can not fall down to the zero unless your one is destroyed by earthquakes, Tsunamis or landslides."

唐冠軍說：「房子不會貶值到零的，除非你的房子遇到地震、海嘯、土石流。」

Tang champion said: "The houses located in a good place can be regarded as the best anti-inflation tool. Don't worry falling prices, but what you have to be concerned about is those there you can not afford to buy."

唐冠軍說：「好區中的房子是抗通貨膨脹最好的工具。不用去擔心房價會下跌，而是要擔心你買不起。」

Tang champion said: "Don't have to be afraid of falling prices, but what you will be concerned about is that you don't have a good credit and enough cash to buy a house when it prices fall down to a bottom."

唐冠軍說：「不用去擔心房價會下跌，而是要擔心你在房價下跌到谷底時，你的信用不好、現金不夠，無法趁低價買入。」

Tang champion said: The appreciation of houses depends on their location. The reason of expensive ones doesn't lies in themselves, but in their places. The land will be getting more and more expensive is because of continuously increasing population, decreasing building land, inflation and devalued currency and being in short supply.

唐冠軍說：「房子會增值是它的位置，房子貴的原因，不是因為房子建築物的本身，而是它土地所在的地段/位置。土地會愈來愈貴，是因為人口增加，建地減少，通貨膨脹，鈔票不值錢與物以稀為貴。」

It is your responsibility that you can't afford to buy a house or don't find a house to buy

買不起房子或買不到房子是你的責任

Advice 34: The second rich generation can not bring about without the first one. If the children as the second one are too poor to get married, then, their parents will be in charge of twenty percent of the responsibility, it is your seventy percent duty if you can't afford to buy a house or don't find a house to buy, in addition, your parents will take twenty percent and society will take ten percent. Don't blame others if you can't afford to do it. You should blame yourself because you don't do your best to work or you conduct yourself as follows: greed (overconfident, over bargain), finding faults, a big and idealist vision and more unrealistic dreams. This is the advice I want to give you.

忠告 34. 沒有富一代就不會有富二代。如果第二代窮到連老婆都娶不到，那做為第一代的父母要負 20%的責任。買不起房子或買不到房子自己要負 70%的責任，父母要負 20%的責任，社會要負 10% 的責任。買不起房子或買不到房子不要去怪罪別人，要怪就要怪自己努力不夠或者是自己太貪婪(不自量力，殺價太多)，挑三撿四，好高騖遠，不切實際，做夢太多，這就是我要給你的忠告。

Tang champion said: If you can't afford to buy a house, don't blame your parents not to assist you. You must do your best to earn money to buy a house. If an adult still needs his parent's support to do it, he really has no guts.

唐冠軍說：「買不起房子不要怪罪父母沒有支援你。買房子要靠自己的本領去賺錢，如果 成年人還要靠父母的金援才能夠買房子，那也太沒骨氣了吧！」

Tang champion said: Don't let your grow-up children still rely on you and not to assist them to save money and buy a house. It should be their responsibility, not parent's one.

唐冠軍說：「不要讓成年的孩子還在依賴你，不要去幫助孩子存錢買房子，存錢買房子應該是孩子自己的事，而不是父母的事。」

父母幫助孩子買房子，其實這樣的愛不是愛

It is not a real love for parents to assist their children to buy a house

Advice 35: Grown-up children who can't afford to buy a house must feel disgraceful. It is very bad for mother or father to give money to their adult ones. Don't think it is a good thing for parents to deed your property to your kids; in fact, you really insult them, if they have moral honesty. Traditionally, Chinese ones live frugally, save money desperately and are good at making a fortune and conducting financial transaction and investment. The purpose that they strive for is to earn and save more funds in order to leave their properties or inheritance for their sons or daughters, which must be a wrong approach and must spoil them, make them lose willingness to work hard and the capability of independence.

Children have an idea that they can get their parent's leaving properties sooner or later, as a result, they don't have power to study or work hard any more, not to think progress and their parent's hardships to earn money, conduct themselves with casual splurge, debauchery, no self-control, ostentatiously showing off their wealth. That is so called the living ways of the second or third rich generations which is not their faults to have ill-behaviors, but the first rich generation's incorrect training ways.

忠告 35. 成年的孩子買不起房子，已經夠丟臉的了，父母還要拿錢去侮辱他們真的很糟糕。不要以為把錢 / 財產給孩子是為他們好，其實對一個有骨氣的孩子來說，你真的是侮辱了他們。中國父母省吃儉用，拼命存錢，又善於聚財與投資理財，拼命賺錢的目的，為的是替子女 留下財產或遺產，這是不對的做法。為成年的子女留下財產或遺產，這就慣壞了孩子，讓 孩子失去了獨力打拼的意願。

孩子認為父母長輩的財產終究是會給他們的，那就讓他們不思勞作，不思上進，不思父輩賺錢的辛苦，隨意揮霍，花天酒地，沒有節制、炫富擺闊，這就是富二、三代的行為模式。不是富二、三代不學好，而是富一代沒把孩子教育好，這就是我要給你的忠告。

Tang champion said: Parents love their children and support them to purchase a house, from which their care and financial strength can be discerned, but such assistance is not a good thing for their kids.

唐冠軍說：「父母愛孩子，幫孩子出錢買房子，這表示這個父母有錢又有愛心，但是這樣的幫助，對子女來說是不好的。」

Tang champion said: If adult sons or daughters still rely on their parent's support to buy a house, they must feel it very shameful to sponge on their parents after they are grown up and such a way is also thought to insult them.

唐冠軍說：「如果成年子女還要靠父母的錢資助才能夠買房子，這樣對子女來說是你在侮辱他，也是他的羞恥。」

Tang champion said: Parents love their grown up children and support them to buy a house and they think this is good for them, actually, it is not, but look down on their ability and insult them only.

唐冠軍說：「父母幫助孩子買房子，以為這樣是對孩子好，其實這樣的愛不是愛而是看扁了孩子的能力，侮辱了孩子而矣。」

Tang champion said: Some parents always regard supporting their grown up children to buy a house as a good way, in fact, it is not, furthermore, it will be harmful to their independence and no initiative and saving ability acquired from learning in life.

唐冠軍說：「父母幫助孩子買房子是不好的，你以為這樣子是對孩子好，其實你是在害孩子不能獨立，讓他一輩子學不會上進與儲蓄。」

Parents should not give a big fortune to their children

父母不應該把巨額的財產留給孩子

Advice 36 Parents should not leave their property for adult children and should train them properly so that they can have one skill to live independently and make a living without a financial problem. If kids live up to the expectations and become competent, they do not need your property, if not, they conduct themselves incorrectly like laziness, debauchery, showing off their wealth and rivalry, and it is your huge property that will kill them. The idea that you leave more wealth for your sons or daughters and mistresses is absolutely wrong, which is one of the reasons that there are so many corrupt officials in the world. The way of leaving property and ill behavior for second generation is absolutely incorrect. This is the advice I want to give you.

忠告 36. 父母不應該把財產留給成年的孩子。父母應該好好教育子女，讓他們有一技之才，可以獨立生活，謀生沒問題。如果孩子爭氣又能幹，那他們就不需要你留下的財產，如果孩子懶惰不爭氣，花天酒地，炫富爭寵，那你留下的巨額財產，正是會害死他們。想把更多財產留給子女與二奶、小三的想法，是絕對錯誤的，這也是為什麼，全世界貪官那麼多的原因之一。把財產與壞行為留給子女，是絕對錯誤的，這就是我要給你的忠告。

Tang champion said: "Parents shouldn't give their property to their children, but leave their virtues and good behavior for them, if they can teach kids to grasp the correct method of investment and managing finance, it is even better."

唐冠軍說：「父母不應該把財產留給孩子，而是應該把美德、好行為留給他們，如果父母能把正確的投資理財方法教給他們，那就更棒了。」

Tang champion said: "The pursuit of wealth and power must have a limit, otherwise you will be corrupt."

唐冠軍說：「追求財富與權力一定要有限制，否則你將會是貪官。」

Tang champion said: The property given to your children must be restricted, otherwise you will kill them.

唐冠軍說：「父母留財產給子女一定要有限制，否則你將害死你的子女。」

Take proper measures to teach your children

要走正當的途徑來教育孩子

Advice 37 Parents should devote themselves to the children's education and arrange them into a good school. If they can't study hard, you shouldn't spend money to buy a degree for them. The way of gaining your kid's diploma (fake degree) through cheating (spending money for it), not through learning seriously must be harmful to them. If you pass such a bad behavior to your sons or daughters, how can they be successful in the future? This is the advice I want to give you.

忠告 37. 父母應該全心投入在孩子的教育上，把孩子送入好學校是應該的。如果孩子不好好學習，你就設法花錢為孩子買個學位，那就不應該。如果孩子的畢業證書（假學位）不是用功得來的，而是作弊買來的，那你就等於是害了孩子。你把不好的行為傳給你的孩子，你的孩子以後還能成才嗎？這就是我要給你的忠告。

Tang champion said: That the rich spends money to gain a diploma (false degree) for his children is not to save them, but harm them.

唐冠軍說：「富人為孩子買一個畢業證書（假學位），不是救了孩子，而是在害了孩子。」

Tang champion said: That the children can imitate from their parents' ill behaviors will harm them, but not help them.

唐冠軍說：「父母行為不好，孩子有樣學教，這就等於是你害了孩子，而不是在幫助孩子。」

Tang champion said: Parents' assistance for their children to buy a house is just like those who assist their children to achieve a good test result through cheating. Both of ways can equally prejudice their children.

唐冠軍說：「父母幫助孩子買房子，就像幫助孩子考試作弊一樣，這樣的行為一樣是等於害了孩子。」

It is unlucky for a family to have brothers and sisters to dispute their real estate in a court

兄弟姐妹因為爭奪財產而鬧上法庭，這是家庭不幸

Advice 38 It is their parents' fault that children do not live up to expectations, or are poorly taught. Even worse is that the family mutual discord caused by the parents' leaving property results in its dispute in a court. Additionally, it is also a mistake that parents do not leave their good behavior and moral to his family. This is the advice I want to give you.

忠告 38. 孩子不爭氣，或孩子教不好，這是父母的錯。父母留下財產引發家人不和睦，甚至家人因為相互爭奪遺產而鬧上法庭，這更是父母的錯。父母沒有把好好行為，好道德留給家人，這是父母的錯，這就是我要給你的忠告。

Tang champion said: "Possessing your own real estate is equivalent to your success, but you should acquire it by your hard work, not by succeeding a family property."

唐冠軍說：「擁有房地產就等於擁有成功，但是要靠自己的努力來得房地產，而不是靠繼承家產而得到房地產。」

Tang champion said: “The one who is proud of inheriting an ancestral property is a wimp. It is even more shameful for a family to have a dispute in a court because of its real estate.”

唐冠軍說：「以繼承祖先留下來的房地產為榮的人，是一種窩囊廢的表現，若是家人因為爭奪遺產而鬧上法庭，則更是丟人現眼。」

Tang champion said: what a stupid thing done by parents is that they don't leave their good behavior and moral to a family, but leave a dispute property for next generation.

唐冠軍說：「父母沒有把好行為，好道德留給家人，而是留下有糾紛的財產給子女，真是笨啊！」

Opportunity makes the thief and the rich had better keep a low key life

財不要漏白，有錢人行事要保持低調

Advice 39 Those who are so called the first, second or third rich generation shouldn't show off their wealth, while buying a car, a house or investing in real estate, or else, robbers, thieves, robbery, kidnapping, blackmail, extortion and other unfortunate events may come or they may raise unworthy descendants, or ones without discipline. Hence, the rich must remember that money is not used for showing off, but act to keep a low key life, and go in for more charitable deeds. This is the advice I want to give you.

忠告 39. 富一代、富二代、富三代的人，在買汽車、買房子或投資房地產時不可炫富，炫富不能讓你得到平安，反而會引來強盜、小偷、搶劫、綁架、勒索、敲詐等不幸事件。或養出不肖子孫、或子孫不受管教，所以有錢人一定要記住財不漏白，行事保持低調，且多多行善事，這就是我要給你的忠告。

唐冠軍說：「有錢人要記住財不漏白，行事保持低調，而且要在暗地裡多多行善。」

Tang champion said: “the rich must remember that opportunity makes the thief and act to keep a low key life, furthermore, go in for more charitable deeds without display.”

唐冠軍說：「有錢人要記住，許多殺身之禍都起源於你太有錢、太囂張、太炫富、太狂傲、太張揚。」

Tang champion said: “The rich must remember that many of the fatal disasters result from your wealth, arrogance, over showing off their wealth, being too proud and provocative.”

唐冠軍說：「有錢時不必太得意，驕傲是會引來禍害的。」

Tang champion said: “Don't to be too complacent while being a rich man, sometimes, pride will lead mischance.”

唐冠軍說：「不需要到處告訴別人說，你有錢，穿金戴銀，就是在炫富。」

Tang champion said: “Do not need to tell others the story everywhere that you have money, wear gold and silver, that is, show off your wealth.”

Don't show others your sad feelings

不要用悲觀的情緒去影響別人

Advice 40 Those who have sad feelings will make others around become unhappy and sorrowful mood can be spread. Those having not bought a house are pessimistic, negative and frustrated and it can be contagious. It is incorrect for you to say some bad things about sellers or brokers if you haven't owned a room yet. It is improper to spread your negative views of market to influence others not to buy a house. Remember never spreading pessimism. This is the advice I want to give you.

忠告 40. 消極的人會使周邊的人變得比較不快樂，不快樂是可以傳染的。買不到房子的人，他們悲觀、消極、失意、抱怨的情緒是可以傳染的。自己買不到房子就去說賣主或經紀

人的壞話是不對的，用你對市場悲觀的看法，去影響別人不去買房子這就是你的不對，切忌散佈悲觀情緒，這就是我要給你的忠告。

Tang champion said: "Do not spread pessimism; one's unhappy mood can be contagious. Don't spread your sadness to make others have the feelings of disappointment, pain and unhappiness."

唐冠軍說：「切忌散佈悲觀情緒，不快樂是可以傳染的。切忌去散佈悲觀情緒，讓別人感到失望、痛苦與不快樂。」

Tang champion said: "To praise and encourage others as much as you can and learn to speak positive, useful words, not talk about anything negative, pessimistic, despondent to others."

唐冠軍說：「要多稱讚人、鼓勵人。學習講正面、有用的話，負面、悲觀、讓人喪志的話就不去講它。」

Advice 41-50

We reap what we sow

種瓜得瓜，種豆得豆

Advice 41 As a saying goes: We reap what we sow. The reason that you are not able to find a house to buy is not that there is no house can be bought, but you have a thinking problem in your head. We reap what we sow. You can receive a profit from investing in the field of funds, so can you get it from a house investment. Whether you can buy one depends on your attitude (depending on how much you can offer)). And a stingy and greed man can not find a room to buy. This is the advice I want to give you.

俗語說：種什麼？收什麼。買不到房子的原因，不是因為沒有房子可以買，而是因為你腦袋瓜有問題。種瓜得瓜，種豆得豆，種鈔票得鈔票，種房子得房子。你能不能買到房子，要看你的態度而定（是要看你付出多少的代價而定），滿腦袋的貪婪與小氣是買不到房子的，這就是我要給你的忠告。

Tang champion said: "We reap what we sow; a stingy and greed man can not find a house to buy."

唐冠軍說：「種瓜得瓜，種豆得豆，滿腦袋的貪婪與小氣是買不到房子的。」

Tang champion said: "What kind of fruit you can get relies on what kinds of seeds you sow. The more you devote, the more you get. One can get only a less harvest without his full efforts and high cost."

唐冠軍說：「播什麼種子，就得什麼果子。付出的多，收獲也多，凡不肯付出代價與勞力的人，他的收獲一定少。」

Tang champion said: "Learn from a farmer's spirit of hard working, planting much and harvesting much."

唐冠軍說：「學習農夫的勤勞，多種多收。」

One who attempts to get something from others freely without his efforts can not become a successful man

只想佔他人便宜，而不想努力奮鬥的人是不會成功的

Advice 42 A poor man who aspires upward with his own efforts to stand up can never be lazy, or become a voluntarily one, or pretending as one. Government health insurance (Medicare), Medicaid (Medicaid), food stamps, a living and housing allowance and social assistance ... are used for emergency, rather than for rescuing the poor. Do not take advantage of loopholes of social welfare to meet one's own mentality. The one who just want to gain free benefit, but not want to work hard can't be successful. This is the advice I want to give you.

忠告 42. 窮人要立志向上憑自己的努力來翻身，千萬不要懶惰，自願做窮人或故意裝成窮人。政府的醫療保險 (Medicare)、醫療補助 (Medicaid)、糧食券、生活補助、房屋補助、社會救濟… …,是用來救急的，而不是用來救窮的。千萬不要利用社會福利的漏洞來滿足自己的佔便宜的心態。只想佔他人便宜，而不想努力奮鬥的人是不會成功的，這就是我要給你的忠告。

Tang champion said: "One can improve his life quality by his own effort. The one who just want to take advantage of others, but not to work hard can't be successful."

唐冠軍說：「改善生活品質是靠自己的努力，只想佔他人便宜，而不想努力奮鬥的人是不會成功的。」

Tang champion said: "Those who only want to get relief fund in life without any health problem are the most unpromising group of bad guys."

唐冠軍說：「一心想靠救濟金生活的健康人，是最沒出息的一群壞人。」

Too selfish and greedy is a disease of brain

過份的自私與貪婪也是一種大腦疾病

Advice 43 Everyone needs to visit a doctor if there is something wrong with his body, it is a normal phenomenon. The human brain can suffer diseases like stroke, Alzheimer's disease, dementia, psychosis and so on, besides, excessive selfishness and greed is a brain disease. If you have severe selfhood, avarice, drugs, gambling, laziness and unwilling to go to work, then you should see a psychiatrist. This is the advice I want to give you.

忠告 43. 每一個人都會生病，生病之後都要去看醫生，這是一般正常的現象。人的大腦也會生病，如：腦溢血、阿茲海默症、失智症、精神病、等，過份的自私與貪婪也是一種大腦疾病，如果你有嚴重的自私、貪婪、吸毒、好賭、懶惰、不想上班工作，這時你就該去看看心理醫生，這就是我要給你的忠告。

Tang champion said: excessive selfishness and greed is a brain disease. One who only wants to take advantage of others should visit a psychiatrist.

唐冠軍說：「過份的自私與貪婪也是一種大腦疾病，只想佔他人便宜的人，應該去看看心理醫生。」

Tang champion said: Greed and ignorance is one of the reasons you fail, but you can not take your greed and ignorance as the reason to shirk a responsibility for your failure.

唐冠軍說：「貪婪與無知是你失敗的原因之一，但你不可以用貪婪與無知的這個理由，來推卸你失敗的責任。」

You should keep away from negative environment and untruth friends

你要遠離不好的環境，遠離不好的朋友

Advice 44 Getting rid of your bad habits. You should know selfishness, greed, alcoholism, drug abuse, gambling, lust, laziness, unwilling to work and doing bad things only, these are all contagious, so you have to stay away from a bad environment, pessimistic and negative places or friends unwilling to make progress, this is the advice I want to give you.

忠告 44. 去除你的壞習慣。你要知道自私、貪婪、酗酒、吸毒、好賭、好色、好吃懶做、不想工作、專幹壞事… …, 這些都是可以傳染的，所以你要遠離不好的環境，遠離悲觀、消極、遠離不知上進的朋友，這就是我要給你的忠告。

Tang champion said: Bad habits are contagious. Getting rid of your pessimistic negative attitude and staying away from bad environment and friends and ones.

唐冠軍說：「壞習慣是可以傳染的，去掉悲觀、消極的態度，遠離不好的環境，遠離壞朋友，遠離壞習慣。」

Tang champion said: Don't get into a bad habit and never spread a bad one to others. Or else, it is a big sin.

唐冠軍說：「不要染上壞習慣，也不要將壞習慣傳染給別人。害別人染上壞習慣是一種大罪過。」

Tang champion said: Investing must have risks, but it is not to adventure. Therefore, to choose high security investments can reduce your ones of failure.

唐冠軍說：「投資一定有風險，但不該是冒風險，選擇安全性較高的投資，就能降低你的失敗風險。」

You must change yourself if you couldn't change a bank

不能改變銀行，你就要改變自己

Advice 45 Many people who want to buy a house are required to borrow money from the bank/loan. When you do it, your documents and declarations must meet the basic requirements of it for approval. If your application is refused, that is, your personal conditions are not good enough, rather than its demanding qualification. If you don't think so, you can get nothing. It is your fault. This is the advice I want to give you.

忠告 45. 許多人買房子是須要向銀行借錢/貸款的，當你向銀行借錢時，你提交的文件及報單是需要符合銀行審批的基本要求才行。如果銀行拒絕貸款給你，就是你個人的條件不符合銀行審批的要求，而不是銀行太挑剔，專門找你的麻煩。如果你只去埋怨銀行太挑剔、找麻煩，不借錢給你，這是沒有效果的，銀行不借錢給你，這應該是你的錯，而不是銀行的錯，這就是我要給你的忠告。

Tang champion said: "You must change yourself if you couldn't change a bank. If one refuses to approve your loan application due to your bad credit, you should repent yourself to set up a good one."

唐冠軍說：「不能改變銀行，你就改變自己。如果銀行因為你的信用不好，而拒絕借錢給你，那你就改過自新，改邪歸正，把信用建立起來。」

Tang champion said: "You must change yourself if you couldn't change a bank. If one refuses to approve your loan application because of your low income, you should work hard to earn more money and increase your income tax return."

唐冠軍說：「不能改變銀行，你就改變自己。如果銀行因為你的收入太低，而拒絕借錢給你，那你就努力工作，努力賺錢，增加你的報稅收入。」

Tang champion said: "You must change yourself if you couldn't change a bank. If one refuses to approve your loan application because of your less own funds, then you have to strive for making money to save it sparingly and increase your bank account."

唐冠軍說：「不能改變銀行，你就改變自己。如果銀行因為你的自備款太少，而拒絕借錢給你，那你就努力賺錢存錢，勤儉持家，增加你的銀行存款。」

Buying a house is always your right and never give up

買房子永遠是你的權利，請你不要放棄

Advice 46 Tenant is just a common noun, but is definitely not a resounding title. If you've tired of your day that a landlord asks you to submit your renting money, and then you should buy a house. It is always your right, if you can't do it, that is, you give up the right of homebuyers. It is just like you abandon your own happiness. This is the advice I want to give you.

忠告 46. 房客 只是一個 普通名詞，絕對不是一個響亮的頭銜，如果你已經厭煩了房東向你追討房租的日子，那你就該買房子了。買房子永遠是你的權利，如果你買不到房子，那就是你自己放棄了購屋的權利，放棄購屋的權利就像是你放棄了你自己的幸福一樣，這就是我要給你的忠告。

Tang champion said: “Buying a house is always your right. If you can’ t do it, that is, you give up the right of homebuyers, it is just like you abandon your own happiness.”

唐冠軍說：「買房子永遠是你的權利。如果你買不到房子，那就是你自己放棄了購屋的權利，放棄購屋的權利就像是你自己放棄了自己的財運幸福一樣。」

Tang champion said: “Buying a house has multiple benefits, either for self-occupation or for earning money through your profitable sale of it. Those who have no own one in life don’t feel happy and comfortable because they won’t be at ease as tenants for a lifetime.”

唐冠軍說：「買房子有多重好處，既可自住，也可靠售房子賺錢，一輩子都不曾擁有房子的人是感不到幸福的，因為一輩子做房客的感覺是不踏實的，也是讓自己很不舒服的。」

Investing in a house should be your first subsidiary business

要把「投資房子」做為你的第一副業

Advice 47. Besides a regular job and legitimate income, you should invest in a house as your first sideline. A good income can satisfy your family, but Accidents will happen, once you are sick, unemployed, disabled and workless, your income stops. If you know how to invest in real estate and become a landlord or landlady, then your livelihood in the future will be more secure. More investments in realty while you are young, this is the advice I want to give you.

忠告 47. 除了有一份正當工作，正當收入外，你還要把房子的投資做為你的第一副業才行。能有份工作收入非常好，但是天有不測風雲，人有旦夕禍福，萬一你生病、失業、傷殘、無工作、，你的收入就停止了。如果你懂得投資房地產，做了包租公、包租婆，那你日後的生活就會比較有保障，趁你年輕時多投資房地產，這就是我要給你的忠告。

Tang champion said: “Buying a house as your investment is to enhance your future income, but not receive a little present benefit.”

唐冠軍說：「買房子做投資是為了改善以後的生活收入，而不是為了今天的小小的獲利。」

Tang champion said: “In order to guaranty your life quality after your retirement, buying a house as your investment is a right way. Your several rental ones are just like that you have a fixed income.”

唐冠軍說：「為了保障退休之後的生活能夠無憂無慮，買房子做投資是正確的做法。有了多幢出租的房子，就等於有了固定收入。」

Tang champion said: “Those who invest in real estate as the first sideline will receive rental income (income for life) to ensure their life quality.”

唐冠軍說：「把投資房子做為第一副業的人，他以後的房租收入(生活收入)一定是很有保障的。」

Tang champion said: “the way of avoiding unnecessary apprehension about your discontinuous income is to work hard to earn and save more money, invest in real estate as much as you can while you are young.”

唐冠軍說：「不用去擔心收入會停止的方法，就是趁你年輕力壯時多打工賺錢，多存錢，多投資房地產。」

That a man would rather suffer at a time is better than that one suffers from his whole life as a

tenant

寧可吃虧一次，也比做房客吃一輩子虧來的好

Advice 48 A tenant for his lifetime (one living in a rental house) is one of the most miserable ones in societies, so is the one that can't save enough money to buy a house or the one that has tried dozens of actions to do it, but no result. Regarding home purchase, that the one who would rather suffer at a time (offer a price a little more) is better than the one who suffers from his whole life without own room.

忠告 48. 一輩子做房客的人，(居人屋下的人)，是社會上最可憐的人之一。一輩子存不到足夠的錢去買房子，也是社會上最可憐的人之一。曾經有幾十次買房子的行動，但都沒有成功的人，也是社會上最可憐的人之一。在買房子的事上，寧可吃虧一次 (多出一點價錢)，也比買不到房子，以後吃一輩子虧來的好，這就是我要給你的忠告。

Tang champion said: "The one residing as a tenant through lifetime or living in anyone else house should review his faults. To think it again, you shouldn't have become a tenant through your lifetime."

唐冠軍說：「做一輩子房客的人或居人屋下的人，要檢討一下自己犯的錯，要不然你也不會做了一輩子的房客。」

Tang champion said: "There are several reasons not to find a house to buy, but the most important one is that you don't work hard to save enough cash, or your shortsightedness and greed."

唐冠軍說：「買不到房子的原因有很多種，但最重要的原因是你努力不夠，沒能存下足夠的現金，或者是你眼光狹小，貪婪所致。」

Tang champion said: "Regarding buying a house, that the one who would rather suffer at a time (offer a price a little more) is better than the one suffering from his whole life as a tenant."

唐冠軍說：「在買房子的事上，寧可價錢出高一點，吃虧一次，也比一輩子做房客好。」

Those who live under the same roof should live together in peace and love each other

住在同一個屋簷底下的人，要和睦同居，彼此相愛

Advice 49 The one having a beautiful and flawless house doesn't necessarily show his happiness. However, the one who lives in a cottage doesn't necessarily feel sad. Both of them are not related with their residences itself, but with everyone living together. If you want to live a joyful life, you must devote more efforts because it is not easy for you to possess a good home. Those who live under the same roof should live together in peace and love each other, it is the best life. This is the advice I want to give you.

忠告 49. 擁有一幢漂亮無瑕的房子，不一定就是擁有幸福。擁有一幢茅草屋，也不一定是不幸福。幸福或不幸福與房子本身無關，而是與住在屋子裡面的每一個人有關。你想要得到幸福，你就要付出更多的努力，因為擁有一幢漂亮又幸福的房子是很不容易的事。住在同一個屋簷底下的人，要彼此相愛，和睦同居，這就是最好的幸福，這就是我要給你的忠告。

Tang champion said: "A good realtor, not just in the sale of the house only, he is also in the creation of social prosperity and family happiness."

唐冠軍說：「一個好的房地產經紀人，不僅只是在買賣房子而已，他同時還是在創造社會的繁榮與家庭幸福。」

Tang champion said: "A family happiness is to love each other, live in peace and maintain its perfection with everybody's effort."

唐冠軍說：「家庭幸福就是要彼此相愛，和睦同居，大家努力，共同維持一個完整的家。」

It is very important for you to choose a house suitable for your capability (dignity)

選擇一幢適合你能力 (身份) 的房子很重要

Advice 50 Parents who wishfully send their children into famous schools are incorrect. You have to choose the right schools for your kids to study, not just select a high quality school. Similarly, you have to buy a house suitable for you to live in, rather than simply a luxury (with a large land and a swimming pool). As a homebuyer, it is very important for you to have one proper for your occupancy according to your ability and dignity.

忠告 50 . 家長一廂情願地把孩子送入名校是不對的，你要選擇適合你孩子可以唸的學校，而不只是選擇一所名校。同理，你要選擇一幢適合你住的房子，而不是單單選擇一個豪宅 (地大、有泳池的房子)。買房子的時候，要按照你的能力與身份選擇一幢適合你住的房子最重要，這就是我要給你的忠告。

Tang champion said: “Don’t admire the rich. The most important thing for you is to choose a house suitable for your occupancy according to your financial ability, dignity, position and family size. No matter how big it is, a proper one is fine.”

唐冠軍說：「不要去羨慕有錢人，按照你的財力、身份、地位、人口多寡，去選擇一幢適合你住的房子最重要。房子不一定要大，合適就好。」

Tang champion said: It is very important to choose a house suitable for your occupancy, because it will decide your happiness in lifetime.

唐冠軍說：「選擇一幢適合你住的房子很重要，因為這幢房子將來會影響你一生的幸福。」

Advice 51-60

Your complaining will reveal your shortcomings and inability

抱怨只會暴露你的缺點與你的無能

Advice 51 Never complain, your laments will only reveal your shortcomings and inability. The one who often complains about the little things will only make others hate and alienate him. Nobody is willingly to become a fallen man in the world, if you willingly give up your happiness and fall; it is not valid even if you seek God for help. One must try to help himself first, and then others will come to rescue you. This is the advice I want to give you.

忠告 51. 永遠不要抱怨，抱怨只會暴露你的缺點與你的無能。常常為小事抱怨的人，只會讓別人更討厭你、疏遠你。天下沒有自甘願意墮落的人，如果你是自甘墮落，自甘放棄你的幸福，那麼就是你向上帝求救命也是無效的。人要先努力自救，然後別人才會來救助你，這就是我要給你的忠告。

Tang champion said: “Never complain about having not bought a house because you can gain nothing about your complaining.”

唐冠軍說：「買不到房子不要抱怨，因為你的抱怨是沒有結果的。」

Tang champion said: “Anyone who tries to complain about something is to pass the buck to others and the one that is not submissive will often complain.”

唐冠軍說：「抱怨就是把責任推給他人，不能逆來順受的人就會常常抱怨。」

Tang champion said: “To strive for improving the causes that you haven’t bought a house, so you will probably buy one.”

唐冠軍說：「要努力改進自己買不到房子的原因，因為只有這樣你才可能買到房子。」

The most important thing you should do is to set up a good relation with your seller or broker

你要搞好與賣主或經紀人的關係最為重要

Advice 52 Lover's quarrel with you is because you are not intimate/warm enough and a dispute between husband and wife is because you are not concerned about the family enough or insufficient understanding. So, why haven't you bought a house? That is, you do not have a good relationship with a seller or broker. The best way to please one is that you neither find faults with his house nor over bargain. Setting up a good relationship with a seller will help you easily to buy a house.

忠告 52. 情人吵架是因為你不够貼心/不够溫暖，夫妻吵架是因為你不够顧家/不够體諒。那麼你買不到房子又是為什麼？那就是你沒搞好與賣主或經紀人的關係。不去挑剔房子的缺點與不殺價，這就是你討好賣主，最有效方法之一。拉攏與賣主關係有助你容易買到房子，這就是我要給你的忠告。

Tang champion said: The efficiency must be emphasized while doing a job. The key for you is to set up a good relationship with a seller, neither finding faults with owner's house nor over bargain, which is the effective weapon of attracting one and setting up a good relationship with him.

唐冠軍說：「做事要講求效率，搞好你與賣主的關係最重要，不挑剔與不殺價，這就是你拉攏與賣主關係最有效的利器。」

Tang champion said: You don't necessarily offer a higher price while buying a house, but you shouldn't point out the shortcomings of it, facing its owner. If you offend the seller, then, it is impossible for you to buy it.

唐冠軍說：「買房子的時候，你不一定要去加價，但是你一定不要在屋主面前，當面指出房子的缺點，如果你得罪了賣主，那是不可能買到這幢房子的。」

You should say some good words as much as possible in front of a house owner while visiting the house

參觀房子時，在屋主面前，盡量說好話

Advice 53 You should say some good words as much as possible while visiting a house and just meeting its seller at home, so you can make contact with him and obtain a good impression from him, which is probably helpful for him to sell this house to you, even you can get a proper bargain price. This is the advice I want to give you.

忠告 53. 在你參觀房子時，如果碰到屋主在家，盡量說好話，拉好與賣主的關係，這樣你可加深賣主對你的好印象，有利賣主把房子賣給你，說不定還可得到一個好的買價，這就是我要給你的忠告。

Tang champion said: "Telling a house seller something a little sweet and making contact with him will facilitate you to grab it."

唐冠軍說：「嘴巴甜一點，拉攏與賣主的關係，有利於你搶到房子。」

Tang champion said: "while visiting a house and just meeting its seller at home, you shouldn't point out the shortcomings of it, it is not helpful that you point out that of it while seeing it and meeting its owner at home, simultaneously, your poor accomplishment can also be revealed."

唐冠軍說：「在你參觀房子時，如果碰到屋主在家，不要在他面前指出房子的缺點，這樣是對你不利的，同時也暴露出你沒有修養。」

Tang champion said: "A lot of advantages of a house can be seen, but the worst one also has its good points with a cheap price."

唐冠軍說：「房子的優點很多，再爛再差的房子也有它價廉的優勢。」

Tang champion said: “you should pay attention to the advantages of a house, if you can't find any ones of it; you must be a strong-headed man.

唐冠軍說：「你要專注於房子的優點，如果你看不到房子的任何優點，那你就是一個難搞的人。」

You can see through something but never say it clearly

有些事，你要看破而不要說破

Advice 54 Sometimes, real estate agents will follow the trend or situation of market competition to suggest or encourage a buyer to increase his proposed price or a seller to reduce. The objective of realtors is to make the sale transaction successful, other than failure. They sometimes are not absolutely impartial for both sides, but have a tendency to favor the other, such as saying nice things for one side, at this time, you should see through, never tell the truth clearly instead. Because they desire to complete business, even if they seem to have some extent injustice therein, their practice can still be though acceptable for you. This is the advice I want to give you.

忠告 54. 有的時候房地產的經紀人，會按照市場競爭的走勢或狀況，來暗示或鼓勵買主加價或讓賣主降價，房地產的經紀人是想讓交易買賣，能夠順利成交不破局，他有時並不是絕對公正的，經紀人很明顯是有偏向另一方的傾向，如：替對方說好些好話，但你要看破而不要說破，因為經紀人他也是想把生意做成功，其中有些部份雖然不太公正，但他也是在為你好，這就是我要給你的忠告。

Tang champion said: In some cases, some extent injustice of real estate brokers is inevitably but you can see through, never tell the real situation clearly instead. Because their original motivation is beneficial to you, isn't it?

唐冠軍說：「房地產的經紀人在某些狀況下，難免有些不公正的地方，但你要看破而不要說破，因為經紀人的原始出發點也是為你好，不是嗎？」

Tang champion said: “In some seriously competitions, the way that real estate agents will suggest or encourage a buyer to increase his proposed price is to assist a buyer to buy a house, they do so, because no any other ways they can find to fix this deal!”

唐冠軍說：「地產經紀人在某些競爭激烈的情況下，會暗示或鼓勵買主加價，經紀人暗示買主要加價，是在幫助買方可以買到房子，他會這樣做，也是出於無奈啊！」

Tang champion said: “Real estate brokers must be honesty, treat everyone with their sincerity and faith.”

唐冠軍說：「地產經紀人做人要誠實，要用真心去對待每一個客人。」

Housing brokers should do their best to protect trustee's interest

房地產的經紀人，應該要盡力地去保護受託人的利益

Advice 55 Real estate brokers should benefit their parties as a priority, negotiate with each other to secure the best interests of buyers and sellers. Realtors representing a homebuyer should make their efforts to help the one to buy a house, if he is not familiar with a sale process and market, they should train and help him to solve all the problems/difficulties, which is what they should do. This is the advice I want to give you.

忠告 55. 房地產的經紀人應該以他當事人的利益為優先，與對方交涉，爭取到買賣雙方最大的利益。代表買方的房地產的經紀人，就是要盡全力幫助買方買到房子，如果買方不熟習買賣過程及市場行情，經紀人就要好好教導買方，並幫助買方解決所有問題/困難，這就是一個好的經紀人該做到的事，這就是我要給你的忠告。

Tang champion said: “A real estate broker should actively protect and strive for the interests of his parties through rational, legitimate and sensible ways.”

唐冠軍說：「房地產的經紀人，應該要極力地去保護他當事人的利益，有理力爭，做到合法、合理、合情。」

Tang champion said: “Teach a buyer to understand a trading process and market conditions and to help him to resolve all problems / difficulties, which is what a good broker should do.”

唐冠軍說：「教導買方了解買賣過程及市場行情，並且幫助買方解決掉所有的問題/困難，這就是一個好的經紀人該做到的事。」

Tang champion said: “A Broker not only helps a buyer to buy a house, but help him to buy the best one. A broker not only assists one to buy a house he like, but helps him get the best price.”

唐冠軍說：經紀人不僅是幫助買方買到房子，而是幫助買方買到最好的房子。經紀人不僅是幫助買方買到他喜歡的房子，而是幫助買方買到最棒的價錢。

Whether the deal is completed smoothly depends on two parties“sincerity and attitude

最終能不能順利完成交易，還是要看雙方的誠意與態度

Advice 56 Realtors representing customers simply communicate their opinions and implementation of a sale agreement to both sides and transfer the necessary documents in trading to the other side. A realtor is just a worker of an agency or simply a middleman, a co-peacemaker, he is neither a superman, nor a God, and he is not your father either, so whether the last transaction can be completed will depend on the sincerity and attitude between buyers and sellers. Realtors can not force one to sell a house to another or force one to increase a price. If a person is determined to buy the house, then he should offer a good price its seller can accept in accordance with his requirements, so the seller will sell it to the one. This is the advice I want to give you.

忠告 56. 房地產經紀人只是代表客戶向對方傳達雙方意見與執行買賣合約，並把買賣中的必要文件傳送到對方手上。房地產經紀人只是一個仲介或只是一個中間人、合事佬，他不是超人，他不是神，他也不是你爸爸，所以最終能不能完成交易還是要看買方與賣方的誠意與態度。房地產經紀人是不能強迫賣方一定要把房子賣給某一個買方或強迫買方一定要加價。如果買方一定要買到這一幢房子，那麼買方只有依著賣方的要求，做出一個可以讓賣方能接受的好價錢，這樣賣方才會把這一幢房子賣給你，這就是我要給你的忠告。

Tang champion said: “A real estate broker is neither a superman nor a God, so whether you can buy a house depends on your funds strength and sincerity, but not the realtor.”

唐冠軍說：「房地產經紀人，他不是超人，他不是神，所以買不買的到房子是靠你自己的實力與誠意，而不是靠經紀人。」

Tang champion said: “A real estate broker is that he strives for your interest and protects you from making mistakes (avoiding future legal disputes or litigation), but he is not your father, so he can't pay for you to buy a house.”

唐冠軍說：「經紀人是在爭取你利益的，並保護你在買賣中不犯錯誤，（避免以後有法律糾紛或訴訟），但是經紀人他不是你爸爸，所以他是不會替你出錢，幫助你買到房子的。」

Offering a house price is a comparative competition in many fields including intelligence, clever, career, time and cooperation

出價錢是在比智慧、比聰明、比速度、比時間、比合作

Advice 57 Regardless of buying or selling a house, how to propose a relatively appropriate price is a profound learning. Regarding sale and purchase transaction no one wants to lose, furthermore,

you had better take advantage of the other on bargain. How to put forward a good price accepted by both sides is the hardest thing. For example: just like you want to buy a silver shoot or foreclosures house, you often offer a price only several hundred dollars less than the actual transaction price, but it was grabbed by the man offering a higher-price.

Home purchase and offering a price is a comparative competition in many aspects including intelligence, clever, career, time and advantage. If you want to raise an accurate price, but no breaking, you should read more enough and collect all kinds of information extensively before doing it. If you do so, you will know your own strength and the enemy's and go on the way to a victory. This is the advice I want to give you.

忠告 57. 買房子也好，賣房子也好，如何出到適當精準的價錢是一門高深的學問。在買賣上誰都不願意吃虧，不僅你不想吃虧，最好在討價還價上，你還能再佔上些小便宜，如何出個不高不低又不破局的好價錢就是一件最難的事。例如：像是你去買銀拍屋，法拍屋，往往你少出了幾佰元，房子就被出高價的人搶走了。

買房子，出價錢是在比智慧、比聰明、比速度、比時間、比優勢。想要做一個精準又不破局的出價，你就要在出價前做足功課，廣泛收集各種資料，來個知己知彼百戰百勝，這就是我要給你的忠告。

Tang champion said: "If you want to put forward an accurate price, but no breaking, you should read more enough and collect all kinds of information extensively before offering a price. It is a comparative competition in many aspects including intelligence, clever, career, time and advantage. Sometimes, you need to use a variety of interpersonal relationships and talk about feelings and friendship so you can gain the upper hand on the sale, know your own strength and the enemy's and go on the way to a victory".

唐冠軍說：「要做到一個精準又不破局的出價，你就要在出價前做足功課，廣泛收集各種資料，出價錢是在比智慧、比聰明、比速度、比時間、比優勢，有時你還要動用各種人際關係，搏感情、套交情，這樣你才能在買賣上佔到上風，知己知彼，百戰百勝。

Only you and your partner all become winners, could you get a victory

只有創造雙贏，你才能得到勝利

Advice 58 Negotiation is an art. Those who explain clearly and legitimately can always acquire some benefits and take advantage of others during bargaining. Offering a price is an art, the one who is capable of putting forward a rational one will always have a favorable position in the trade. The one being capable of offering a price doesn't mean he can bargain. The one bidding rationally means that he not only strives for his own interest, but takes the interest of other side into account, that is both sides have a mutual interest, and don't suffer. So you can create a win for both sides (buying and selling) and achieve a victory. This is the advice I want to give you.

忠告 58. 談判是一種藝術，會說話的人總是會在談判上佔到些好處與便宜的。出價是一種藝術，會出價的人總是會在買賣上佔到有利地位的。「會出價的人」不是指會殺價的人。「會出價的人」是指在爭取自己利益的同時，也顧到對方的利益，也就是說讓買賣雙方互蒙其利、互不吃虧，這樣你才能在買賣上製造雙贏，得到勝利，這就是我要給你的忠告。

Tang champion said: "Sincerity is one of the important reasons without breaking in a business, besides it, you need to consider the interest, no suffering and a win for both sides (buying and selling) in a deal, and achieve a victory."

唐冠軍說：「誠意是讓買賣不破局的重要因素之一，除了誠意之外，你還能讓雙方互蒙其利、互不吃虧，這樣你才能在買賣上得到勝利、創造雙贏。」

Tang champion said: The first step of both sides to open the door for communication is that you can let a seller have a small gain. If not, you can't get the win for both sides.

唐冠軍說：「讓賣方先佔一點便宜，這是打開雙方溝通的第一步，如果你不能打開雙方溝通的那扇門，那你就不能得到雙贏。」

A price you offer without regret is the highest state of offering the price

出價到「不後悔的價錢」，就是出價的最高境界

Advice 59 What is the highest state of offering a price? What is a rational one? What is the most beautiful one? The answer is the one without regret. If you buy a house with extra money and feel regretting or you propose a low cost without a gain, you are also regrettable, no matter how much you pay in either way above, it is called the regretting price. How to bid? How to make it reasonable for both a buyer and a seller? How to finish a trade without regret? This is the advice I want to give you.

忠告 59. 什麼是出價的最高境界？什麼樣的價錢是最適當的價錢？什麼樣的出價是最漂亮的出價？答案是「出到你不會後悔的價錢」。如果你出了個高價，在買到房子之後，你會感覺到後悔，或者，你出了個稍低的價錢，讓你沒有能買到房子之後，你也會感覺到後悔，那麼你就是出了一個後悔的價錢，那個價錢就叫做「後悔價」。如何出價？如何出到適當的買價或賣價？如何做到不後悔的出價，這就是我要給你的忠告。

Tang champion said: Offering neither a high price nor a low one or the one making you feel regretting is the highest state of doing it.

唐冠軍說：「不出高價，也不出低價，當然也不出會讓你感覺到後悔的價錢，這就是出價的最高境界。」

Tang champion said: Maintaining a balanced state of mind, calm mood and no impulse. When dealing or negotiating with good faith and sincerity, you should put forward a price you can accept without regretting. This is the most beautiful and appropriate price you offer.

唐冠軍說：「保持心態平衡，冷靜不衝動，買賣或談判時，能拿出真心誠意，出到一個你可以接受的「不後悔的價錢」，這就是你最漂亮、最適當的出價。」

Getting rid of your greed and lucky attitude

除去你的貪婪與僥倖心態

Advice 60. As a saying goes, don't miss married women. After they fail, some customers are often eager to inquire about the final price, or ask the broker to put them in a candidate position. You regret without having bought a house, in that way, why don't you propose a high price at the beginning? Your luck mind and greed harms yourself and you must remove it. This is the advice I want to give you.

忠告 60. 俗語說：不要去想已出嫁的女人。常常有客戶在輸掉子之後，急著想向經紀人打聽最後的成交價，或者要求經紀人把自己放在後補的位置上。買不到房子，現在你後悔了，那麼為什麼一開始你不願出高價？你的僥倖心態害了你自己，除去你的貪婪與僥倖的心態，這就是我要給你的忠告。

Tang champion said: Your offering price must be competitive and you should get rid of your luck and greed, so that you can defeat any other competitors and buy a house you desire to.

唐冠軍說：「出的價錢要有競爭力，除去你的貪婪與僥倖的心態，這樣你才可能一舉打倒所有的競爭者，買到你想要的房子。」

Tang champion said: the significance of a fair competition doesn't mean that you don't have to

work hard, but means that you should work harder.

唐冠軍說：「公平競爭的意義，不是讓你不努力，而是要你更努力。」

Tang champion said: the significance of a fair competition means that you can't offer a low price, but a high price.

唐冠軍說：「公平競爭的意義，不是要讓你出低價，而是要你出高價。」

Tang champion said: The result of a fair competition is that losers are always in the wrong.

唐冠軍說：「公平競爭的結果，是勝者為王，敗者為寇。」

Tang champion said: The end of a fair competition is that good will triumph over evil and fraudsters are doomed to failure.

唐冠軍說：「公平競爭的結局，就是邪不壓正，耍詐者必敗。」

Advice 61-70

Giving up is one of the successful essential factors

割捨是成功的要素之一

Advice 61 When you are in the crossroad of life, you have to make a choice. If you only have one, you have to discard any other options. As we all know, you can't have both fish and paws of bear, but some people never listen to the advice above. As a homebuyer, to increase or decrease a price or a bargain all will affect the final results. If you really want to buy the house you like, you have to spend more money with generosity, and learn to abandon your insistence and to give up your funds, and then you can gain what you desire successfully. This is the advice I want to give you.

忠告 61. 當你在人生的十字路口上時，你要做出一種選擇。當你只有一種選擇時，你只能拋棄其它的選擇。魚與熊掌不可兼得的道理人人都知道，但是有人就是做不到。買房子時，選擇加價、不加價或殺價，都會影響到最後的結果。如果你真正想買到你要的房子，你就要大方割捨你的錢、學會拋棄你的堅持，學會割捨你的錢，你就會成功買到你想要的房子，這就是我要給你的忠告。

Tang champion said: "We often call the one who wants to obtain more only but never give up a stingy man critically. When he wants to buy a house he must be absolutely in the downside."

唐冠軍說：「我們常罵，只進不出的人是小氣鬼。小氣鬼在搶房子的時候，絕對是站在不利的那一邊。」

Tang champion said: "One can't get both fish and paws of bear. A man who doesn't know how to give up and wants to get benefits from both sides can't be successful."

唐冠軍說：「魚與熊掌不可兼得。凡不懂割捨，兩邊都想沾到好處的人是不會成功的。」

Tang champion said: "Having a foot in either camp or doing a job with half a heart can't be allowed. Remember that greed more must be doomed to failure, hesitation will lead to a loss and wishful thinking means nothing."

唐冠軍說：「腳不可踏兩隻船，也不能三心二意，記住，貪多必敗，猶豫必失，妄想必空。」

Tang champion said: "One can gain nothing without giving up or receiving usually comes from giving up. It is a constant law, you have to remember that the more you lose, the more you can get."

唐冠軍說：「不捨不能得，要得就要有捨，這是一個不變的定律，請你要記住，失去的愈多，你就會得到的愈多。」

Tang champion said: "The richest people in the world are those who are able to handle gains and losses."

唐冠軍說：「世界上最富有的人，就是看得開，放得下的人。」

Firstly, you must pay for what you want to buy

想要買到東西，你得先掏錢

Advice 62 There is no such things as a free lunch. Whatever you want to get must be achieved by your cost. Firstly, you must pay for what you want to buy. The more things you want to put into a bag, the more you will pay. This is advice I want to give you.

忠告 62. 天下沒有白吃的午餐。你所想要得到的東西，都是花代價去取得的。要想買到東西，你就得先掏錢，想要入袋的東西愈多，你就要多多的掏錢，這就是我要給你的忠告。

Tang champion said: "Any happiness awarded to you must be all switched with your own efforts. The results of paying the cost are that you can get more you want."

唐冠軍說：「任何的幸福都是用自己努力換來的。付出代價的結果就是讓你可以得到更多你想要的東西。」

Tang champion said: "There is no such thing as a free lunch, if there were such thing, you would cautiously distinguish the hidden poison/plot behind."

唐冠軍說：「天下沒有白吃的午餐，如果天下有白吃的午餐，你就要格外的小心其背後隱藏的毒藥/陰謀。」

Tang champion said: "The oldest transaction is barter, if you want to get others' things, you have to replace it with something equivalent."

唐冠軍說：「最古老的交易是以物易物，如果你要得到別人的東西，你就要用等值的東西去換。」

The first step that you want to make a big money by investing in a house is that you should buy it in advance

想靠房子發財的第一步，就是你要先買到它

Advice 63 A handy tool makes a handy man. The house is a great means to make a fortune. If you can make good use of it, you can certainly make a lot of money in the future. If so, the first step is that you have to buy a house in advance. If you're not willing to invest now, that is you can't get it for the following wealth, so how can you get rich afterward? Buying a building is not only for your occupancy, but for a benefit gained from its appreciation later. This is the advice I want to give you.

忠告 63. 工欲善其事，必先利其器。房子是一種很棒的發財工具，如果你能善用這個投資工具，相信你將來一定會賺到很多的錢。要想將來賺大錢，第一步就是你要先買到房子，如果你現在不肯投資，沒有得到那個所謂的發財工具，那麼將來你又憑什麼去發財，買房子除了自住的目的之外，你還可以賺到它以後升值的利潤，這就是我要給你的忠告。

Tang champion said: "Making a fortune needs to have an appropriate and stable tool. If you have no fortune one, after that, how can you find any other ways to get rich."

唐冠軍說：「發財要有適當又穩健的發財工具，如果你沒有發財的工具，那以後你又憑什麼其它的方法來發財。」

Tang champion said: "A house itself is a very appropriate tool to make a fortune, using an appreciation of the house to gain wealth is one of the good financial management ways."

唐冠軍說：「房子本身就是很適當的發財工具，利用房子增值的部份去發財，那是很好的理財方法之一。」

Tang champion said: "Some things must be done, moreover, without stop, never wait until the certain situation appears. Buying a house is what you should do now, never be delayed to the next

year.”

唐冠軍說：「有些事不能不做，不能慢做，不能等到局勢明朗之後再做。買房子的事就是要現在就要做的事，你千萬不要再拖到明年了。」

Tang champion said: “Opportunity can be created; it can also be got through one’s initiative. A noble man can be created; one can also become a noble man by his initiative.”

唐冠軍說：「機會是創造出來的，機會也是主動爭取來的。貴人是製造出來的，貴人也是主動爭取來的。」

One who doesn’t know fortune skills is not able to get rich

不懂得發財技巧的人，是不會發財的

Advice 64 There are many ways to make a fortune. The various ones all have their respective features with high-risk, low risk, safety, danger, excitement or stability. Some need a lot of money but some use only a little fund. Sometimes, the methods that some people adopt to make a fortune are quite different; they mainly rely on their own luck, means, themselves, other’s assistance, all kinds of evil or honesty and hard work. Not every one of fortune is suitable for you, nor may it be suitable for others even if it is fit for you. Choosing one that suits you and you can control is the most important investment, so you must be cautious and remember not every approach is right, and avoid unwise funds following behind others. This is the advice I want to give you.

忠告 64. 發財的方法有許多種，有的風險高、有的風險低。有的很安全、有的很危險。有的很刺激、有的很平實。有的需要很多的資金、有的只須少少資金。有的靠運氣、有的靠方法。有的靠自己、有的靠他人。有的靠為非作歹、有的靠誠實苦幹。不是每一種發財的方法都適合你，也不是適合你的方法也可以適合其他人。選擇一個適合你，又是你能掌控的投資最重要，你要慎思明辨，不是每一個投資方法都是對的，切忌跟著別人後面亂投資，這就是我要給你的忠告。

Tang champion said: Not every fortune approach is suitable for you and it is very important for you to choose one investment method that not only suits you but you can control.

唐冠軍說：「不是每一種發財的方法都適合你，選擇一個適合你，又能被你掌控的投資方法最重要。」

Tang champion said: “Investment should be stable, don’t run a risk beyond your ability. You must maintain an appropriate balance between its benefit and risk, avoid greed and overdoing.”

唐冠軍說：「投資要穩健，不可超出你的能力去做冒險的事。投資利潤與投資風險要保持適度均衡，切忌貪婪，投資過頭。」

Tang champion said: “You must be cautious and remember that not every investment approach is right, and avoid an unwise one following behind others.”

唐冠軍說：「你要慎思明辨，不是每一個投資方法都是對的，切忌跟著別人後面亂投資。」

Learning investment and finance is more important than studying in a famous school

懂得「投資理財」有時比唸名校更重要

Advice 65 One thousand years ago, those who had abilities to study were able to pass the national test and became high level officials in Beijing. One hundred years ago, those who were able to learn could get a higher income; therefore, the only objective for people to read desperately was to find a good pay job. Now it is found that traditional education can only let us find a life's work, rather than work up to a fortune. Present richness relies on people’s own smart and stable investment. Those who are able to make good one can make a lot of money, otherwise, the persons

without it can only lose money, or find no way out. Investing is more important than simply reading. This is the advice I want to give you.

忠告 65. 1000 年以前，會唸書的人，就能通過國家考試，進京做大官。100 年以前，會唸書的人，他的收入就會高，所以人們拼命唸大學的目的只有一個，就是想謀得一個高薪的工作。現在人們發現，傳統教育最多只能讓我們找到一個糊口的工作，而不是一個發財的工作。現在的發財是要靠自己聰明穩當的投資。會投資的人就能賺大錢，不會投資的人就只能賠錢，或者望屋興嘆。學會投資比唸死書更重要，這就是我要給你的忠告。

Tang champion said: Don't study rigidly. You can't gain too much benefit from reading too much.

唐冠軍說：「不要死板板的唸書，死書唸多了，對你不會有太多的好處。」

Tang champion said: The amount of wealth is not so much related with one's knowledge level, but it is closely associated with his investment skills.

唐冠軍說：「財富的多寡與學問高低，沒有太大關係。財富的多寡與會不會投資，有著密切的關係。」

Tang champion said: The gap between rich and poor is getting bigger and bigger, house prices are getting higher and higher, those who don't learn how to invest can only hope house sigh.

唐冠軍說：「貧富的差距愈來愈大，房價也愈來愈高，不會投資的人就只能望屋興嘆。」

Tang champion said: If reading rigidly you will become impoverished, the reason that you are poor doesn't depend on your low learning level, but your insufficient investment practice.

唐冠軍說：「唸死書你會變窮，窮不是因為你學問低，窮是因為你不懂得投資。」

Tang champion said: If you don't know how to invest, you'll become poor. Incorrect investment can make you needy, so can greedy and mad one.

唐冠軍說：「你不懂得投資你會變窮。錯誤的投資你會變窮。貪婪的投資你會變窮。瘋狂的投資你會變窮。」

Diligence redeems stupidity, and eliminating one's greed can make him safe and stable
勤能補拙，「不貪」就能平平安安

Advice 66 Intelligence comes from hereditary genes; wisdom is from studying hard and diligence. The more knowledge, the cleverer, both can promote, complement and reinforce each other. Diligence redeems stupidity. As long as you can study hard, read and practice diligently, you will also be able to become wiser. A smart one is greedy, if there is no any limit for him, he may result in a bad event. Only a sagacious person can suppress avarice and keep his balance between selfish desire and (self-satisfaction). If you are not corrupt, you can keep peaceful and safe over a lifetime; this is the exemplification of your advisability. This is the advice I want to give you.

忠告 66. 聰明來自遺傳基因，智慧來自勤學苦讀，越智慧就越聰明，越聰明就越智慧，相輔相成，互為表裡。勤能補拙，只要你能勤學苦讀，力行實錢，你也就能更有智慧。聰明的人貪念甚高，只有智慧的人可以抑制貪念，使貪婪與不貪婪（自我滿足）之間保持均衡，如果貪婪過了極限就會壞了大事。只要你不貪，你就能平平安安過一生，這就是您智慧之處，這就是我要給你的忠告。

Tang champion said: The person who is too greedy without any limits can result in a bad event, even ruin his life. The one who is able to learn how to suppress greed and lust must be a wise man; this is your life compulsory courses.

唐冠軍說：「如果貪婪過了極限就會壞了大事，甚至毀掉你的人生。要學習抑制貪念，抑制情慾，這就是聰明的你，人生必修的課程。」

Tang champion said: Reaping without sowing, trying to take advantage of others and ill-gotten wealth is all greedy for a person, so is gaining for himself without paying the high cost.

唐冠軍說：「想不勞而獲是貪婪，想佔人便宜是貪婪，想不義之財是貪婪，想不付出高代價而佔為己有也是貪婪。」

You must become your own superhero when you desire to buy the same house with anyone else 在搶同一幢房子的時候，你要做自己的超級英雄

Advice 67 Most Chinese to buy a house like to see geomancy, hence, houses with a good fortune become hot demand. Buying a favorite one is not easy, because it is likely also the one other Chinese want to buy. When many players compete to grab the same one, you should break your bottom line, moderately increase your proposed price, the measure you take is just to win yourself and make you become own superhero.

忠告 67. 大部份中國人買房子都要看風水，所以風水好的房子就成為搶手貨。買到一幢自己中意的房子是很不容易的事，因為你所中意的房子，它很可能也是其它中國人想要買到的房子。與多人競爭，同時去搶同一幢房子時，你要打破自己的底線，適度地加價，加價就是贏過自己，讓自己做一個勝過自己的超級英雄，這就是我要給你的忠告。

Tang champion said: Increasing price is to win own shortcomings, so is to win own greed.

唐冠軍說：「加價就是贏過自己的弱點，加價就是贏過自己的貪婪。」

Tang champion said: “Paying the price is needed to strive for a house you like and increasing price is the cost you pay.”

唐冠軍說：「爭取自己喜歡的房子是要付出代價的，加價就是你為它付出的代價。」

Tang champion said: “You can’t gain the house that others compete with you to grab without increasing price.”

唐冠軍說：「與多人競爭，同時去搶同一幢房子時，如果你不願意加價，你是搶不到房子的。」

Tang champion said: “How can you win others to grab the house if you don’t want to break your bottom line first, facing so many competitors.”

唐冠軍說：「同時去搶同一幢房子的時候，如果你不先過你自己的底線，你如何可以贏過別人搶到房子。」

Tang champion said: “Being a superhero to win yourself is not for your face, but for grabbing a house.”

唐冠軍說：「讓自己做一個勝過自己的超級英雄，不是為了爭面子，而是為了搶到房子。」

Only you lose some thing, do you begin to cherish it

當你失去某件東西的時候，你才會懂得珍惜

Advice 68 Man is a kind of very lowly animal. When you own happiness, you don’t know how to love it. When you lose it, you just know how to cherish it. Only at the time of losing some thing, will you know how to like it, that is called regretting, degrading. You should have had a chance to buy a house during home purchase, but you didn’t understand how to seize this opportunity to offer a price, eventually you lost it. Why has someone else bought the house? The reason is that you didn’t learn how to grasp the one of gaining it and let it go. You have to hold every occasion to become a real owner of a room. This is the advice I want to give you.

忠告 68. 人是一種很賤的動物，當你擁有幸福時，你不懂得珍惜它，當你失去幸福時，你才懂得珍惜它。你當你失去某件東西的時候，你才會懂得珍惜它，那叫做後悔，作賤。買房子的時候，你是有機會去買到它的，但是你不懂得珍惜這次出價的時機與機會，最終你失

去了它。房子為什麼被別人買走了，這就是你不懂得珍惜買到房子的機會，讓買到房子的機會溜走了。你要珍惜每一個買到房子的機會，這就是我要給你的忠告。

Tang champion said: “The disadvantage of human beings is selfish and greedy. Another shortcoming of them is that they don’t know how to cherish own happiness and opportunity.”

唐冠軍說：「人的弱點是自私與貪心。人的另一個弱點就是不懂得珍惜你擁有的幸福與機會。」

Tang champion said: “Regretting is no use for losing some thing you favor; the key is why you lost it.”

唐冠軍說：「後悔你失去了心愛的東西是沒有用的，重點是你為什麼會失去它。」

Tang champion said: “Everybody may have his own house, why haven’t you had it? This is not other’s fault, but it is yourself that you have ever abandoned the opportunity to buy a house.”

唐冠軍說：「每一個人都可以擁有自己的房子，為什麼你沒有呢？這不是別人的錯，而是你自己放棄買到房子的機會了吧。」

Tang champion said: “Everybody has opportunity to buy a house, but it can not exist forever, so you must try for and cherish it, take action, moreover, pay the price.”

唐冠軍說：「買到房子的機會人人都有，但是機會不會一直存在，所以你要爭取，你要珍惜，你要行動，並且要付出代價來。」

Investment should be “enough is enough”, so should be real estate left for your family

投資要適可而止，留給家人的財產也要適可而止

Advice 69 The one who wants to get rich must make investment. It has become the only purpose and method for earning big money. The poor do it in order to get rich, and the rich hope to have many gains by means of different financial management ways, on the basis of various concepts, including “money begets money”, “money foster their money”, and “its offspring can beget more”, that is make a fortune just like a snowball principle. Sometimes we should calmly think about it and ask ourselves, what do we pursue? What have we accumulated so much wealth for? What benefits can our children get from so much? Both funds and property given to your family should be “enough is enough”, your greed should also be “enough is enough”.

忠告 69. 想發財就要做投資，投資成為賺大錢的唯一目的與方法。窮人投資為了想發財，有錢人投資是為了錢賺錢、錢養錢、錢生錢、錢變錢、錢滾錢。有時候我們應該要冷靜想一想，問一問自己，我們在追求什麼？我們累積那麼多的財富為了什麼？錢太多對自己或對子女有什麼好處？投資要適可而止，留給子女的財產要適可而止，自己的貪婪要適可而止，這就是我要給你的忠告。

Tang champion said: “One must remember “enough is enough” for his greed, investment and property left for his children. Anything can’t be over done, so much wealth is not always the best thing.”

唐冠軍說：「貪婪要適可而止，投資要適可而止，留給子女的財產要適可而止，凡事不要過頭，多不一定是最好。」

Tang champion said: “The purpose of life is not the accumulation of wealth, so that of so much fortune is a wrong thing.”

唐冠軍說：「人生的目的不是累積財富，所以過多的累積財富就是錯事一件。」

Tang champion said: “The accumulation of so much wealth is harmful to your children. In order not to ruin your kids, the pursuit for money, that of funds and property left for your sons or daughters are all “enough is enough”.

唐冠軍說：「過多的累積財富，對你的孩子是有害的，為了不傷害你的孩子，追求金錢要適可而止，累積財富要適可而止，遺產分配給子女要適可而止。」

The one who strives for earning money desperately will become the slave of money eventually
為錢賣命的人，最終就是錢的奴隸

Advice 70 Everyone should strive for his ideal, but can't do for money desperately/fighting. Life is not just for a full stomach and lust for enjoyment. If you don't have lofty ideals, you may lose your target and become a dawdle person. Goofing-off is a waste of your time, youth and life. Those who just try hard for making a living or earning money without goals in life will eventually become the slaves of money or poor persons with no vitality. We need to know the meaning of funds so as not to lose directions in life for making too much. This is the advice I want to give you.

忠告 70. 人應該要為理想打拼，但不可為錢打拼/打戰，人生不只是為了吃飽肚子與情慾的享受，如果你沒有遠大的理想，你就可能失去目標，淪為混日子的人。混日子就是在浪費你的時間、青春與生命。有人只是為了生活在打拼，為了錢在打拼，毫無人生目標，最終就成為錢的奴隸，變成為錢賣命而失去生命的可憐人，我們要知道錢的義意，這樣才不至於為了賺更多的錢而迷失了人生方向，這就是我要給你的忠告。

Tang champion said: "One should be "enough is enough" for making money, regardless of the moral and law, desperately earn ill-gotten gains will go wrong."

唐冠軍說：「賺錢要適可而止，不顧道德法律，拼命的賺不義之財就會出亂子。」

Tang champion said: To learn the significance of life first and then make money, that is the value of money in such a manner.

唐冠軍說：「先要懂得人生意義之所在，再去賺錢，這樣地賺錢才有價值。」

Tang champion said: If life were reborn, then I would choose to do good deeds, no longer to become a slave for making money.

唐冠軍說：「如果人生可以重來一次，那我一定會選擇多行善事，不再做錢的奴隸。」

No matter whatever you want to finish, you must concentrate on it and do at all costs

不論你想完成什麼，你都必須集中精神，全力以赴

Advice 71 Buying a house is not a trivial matter. You have to start planning your cash savings and credit report three years ahead before doing it. Whatever you want to accomplish, you have to concentrate and go all out, do a full preparation in advance. The desire to have a house is definitely not a temporary idea, so you must prepare for it, gather information and plan as early as possible. This is the advice I want to give you.

忠告 71. 買房子可不是一件小事，在買房子的三年之前，你就要開始籌劃你的現金儲蓄與信用報告。不論你想完成什麼，你都必須集中精神，全力以赴，事前做好完全的準備。買房子的慾望絕對不是臨時興起的，所以你必须提早準備，提早計劃，提早收集資料，這就是我要給你的忠告。

Tang champion said: "The desire to buy a house is definitely not a temporary idea, you should prepare in advance for your credit, down payment, income statement and a well qualified broker."

唐冠軍說：「買房子的慾望絕對不是臨時興起的，所以你必须提早做準備，準備好信用，準備好首付款，準備好收入證明，準備好一個好的經紀人。」

Tang champion said: "You need to spend three to seven years to set up a good credit."

唐冠軍說：「建立一個好信用，你需要花上3至7年的時間。」

Tang champion said: "Preparing sufficient down payment for buying a house, you need to spend 5-15 years of saving time."

唐冠軍說：「儲蓄好一個足夠買房子的首付款，你需要花上 5 至 15 年的儲蓄時間。」

Tang champion said: "Being ready for a high-income strength, you need to spend 18 to 24 years of school time."

唐冠軍說：「準備好一個高收入的能量，你需要花上 18 至 24 年的求學時間。」

Only you get integrated information, can you avoid misunderstanding situation

資訊要完整，才能讓你避免誤判了形勢

Advice 72 By the time of making a major decision, one must be careful, thoughtful, exhaustive, preferably know both yourself and the other party, so as to make a decision accurately and avoid misjudging situation. The most worrying thing for a resolution is that the incomplete information collected will let you form a wrong opinion. It is very important to know your competitor's proposed price. If you can grasp every move of other side, then you will not make mistakes. This is the advice I want to give you.

忠告 72. 在做出一個重大決定的時候，一定要謹慎小心、考慮周全、面面俱到，最好是能知己知彼，這樣才能精準不誤事。在做出決策的時候最怕的事是資訊不夠完整，讓你誤判了形勢。在判斷競爭對手會出什麼樣的價錢與你競爭，這是一件很重要的事，如果你能掌握對方的一舉一動，那你就不會誤判形勢了，這就是我要給你的忠告。

Tang champion said: "Know yourself and other side, and you can fight a hundred battles with no danger of defeat, if you don't misjudge the situation, your successful opportunity will be greatly enhanced."

唐冠軍說：「知己知彼，百戰百勝。只要你不誤判形勢，那你成功的機會就大大增加了。」

Tang champion said: "Know yourself and other side, and you can fight a hundred battles with no danger of defeat. Simulating what the offering price and the tricks (strategy) of competitors will be, your chances of winning will be greatly enhanced by practicing such a train."

唐冠軍說：「知己知彼，百戰百勝。模擬一下競爭對手會出什麼樣的價錢，會使出什麼樣的招數（策略），經過這樣的訓練，可增加你贏的機會。」

Don't blame brokers and sellers if you haven't bought a house yet

買不到房子，不要怪罪經紀人或賣主

Advice 73 If I am unwilling to pay a high price and lose the opportunity to buy a house, I should believe it is because I bid on the low side. Only I see such a fact, can I know the reason of the failure. After the failing of these experiences, in your bid again next time, you will not mess up the prices. Undoubtedly, improper offer is the only cause for unsuccessful home purchase, hence, never blames the seller or others. This is the advice I want to give you.

忠告 73. 當我不願出高價，而失去買到房子機會的時候，我要相信那是因為我的出價偏低了。只有相信是自己的出價過低了，才會造成買不到房子，經過這些失敗的經驗，在你下次再出價時候，你就不會再亂出價了。只有相信是自己出價過低了，而不要去怪罪賣主或其他人，這就是我要給你的忠告。

Tang champion said: "Don't blame a seller or others if a person has not bought a house. It is no use to blame brokers, sellers, banks, loan company and so on."

唐冠軍說：「買不到房子不要怪罪賣主或其他人，因為怪罪經紀人、賣主、銀行、貸款公司等，是于事無補的。」

Tang champion said: "Buying a house is not a child's play. A homebuyer must have his sincerity to offer a price and apply for loans. Nothing is more important than serious and sincere attitudes during home purchase."

唐冠軍說：「買房子可不是兒戲。買房子的時候要有誠意，出價的時候要有誠意，貸款的時候要有誠意。這時認真誠懇的態度是比什麼都重要。」

Strict and sincere attitude is more significant than ability

認真誠懇的態度是比能力更重要

Advice.74 No matter what professional one is, his strict and sincere attitude is more important than his specialty. A real estate broker should seriously and sincerely serve his customers, because it is more critical than his skill. Besides his profession, his enthusiasm is needed to serve the public.

忠告 74. 再高的專業也不比認真誠懇重要。房地房經紀人要認真誠懇服務他的客戶，因為認真誠懇的態度是比能力更重要的一種專業。服務人群除了專業之外，就是他的那份熱心與他那份認真誠懇的態度，這就是我要給你的忠告。

Tang champion said: "Besides his professional, his wholehearted assistance for others and serious and sincere attitude are needed to serve the public."

唐冠軍說：「服務人群除了專業之外，就是他的那份幫助人的心與他那份認真誠懇的態度。」

Tang champion said: "How people get along mainly lies in their true feelings, intentions, sincerity, enthusiasm or no selfish and greedy behaviors. Assist others wholeheartedly. Earnest and sincere attitude is the most important."

唐冠軍說：「人與人相處貴在真心、用心、誠心、熱心，不自私，不貪心，在幫助人的時候，真心真意，認真誠懇最重要。」

Believe God only give you something suitable for you

相信上帝只會把適合你的東西給你

Advice 75 Believe God will give you the best thing. If you haven't bought a house yet after your trying to get it, you have to know it may not be suitable for you. As long as you make efforts continuously, grasp every opportunity to do it and never lose faith and patience, I believe a proper one fit for you will appear and luck will come to you. This is the advice I want to give you.

忠告 75. 要相信上帝會把最好的東西給你。如果經過努力，你仍然買不到那幢房子，那你要相信，那幢房子並不一定適合你。只要你付出努力，不斷的努力，那麼我相信，那幢適合你的房子就會出現的。只要你把握每一個買到房子的機會，不要失去信心與耐心，我相信幸運之神就會降臨的，這就是我要給你的忠告。

Tang champion said: "One needs both God and himself assistance. Angel only helps those who have faith. If you don't have confidence in yourself, then luck will not be coming."

唐冠軍說：「天助自助。天使只幫助有信心的人，如果你對自己都沒有信心，那麼幸運之神是不會降臨的。」

Tang champion said: "If the house fit for you hasn't been found, you must make efforts, at the same time, wait patiently."

唐冠軍說：「如果適合你的房子一直沒有出現，你就要一邊努力，一邊耐心的等待。」

Life may not all be perfect, you should be within your means and in the range of your income

人生未必都是完美的，在你經濟範圍內，量力而為之

Advice 76 Don't compare with the rich, because it has no good for you. Those who want to live freely don't give themselves too much pressure. Life may not all be perfect, you may buy a house fit for you within your means without too much debt. Don't compare with the rich, comparing with others can drive you crazy. This is the advice I want to give you.

忠告 76. 不要和有錢的人去比較，因為那對你沒有什麼好處。人要活的自在，就不要給自己太大的壓力。人生未必全都是完美無缺的，在你經濟範圍內買一幢適合你的房子就可以了，負債不要過高，要量力而為，不要去和有錢人比較，人比人氣死人，這就是我要給你的忠告。

Tang champion said: "Believe God will give the best to you, cherish what you have possessed, don't compare with the rich, and live a free life with no pressure. This is the best life for you."

唐冠軍說：「相信神給你的都是對你最好的，珍惜你所擁有的東西，不去和有錢人比較。過一個自由自在，無壓力的生活，這就是對你最好的人生。」

Tang champion said: "Although the pressure is power pushing us forward, you can not be overburdened over the limit, or let it overwhelm you."

唐冠軍說：「雖然壓力是推動我們向前進的一種動力，但你不可以負擔過重，超過極限，讓壓力倒過來壓垮你。」

Your intelligence is not used to resist nature, but conform to it

智慧不是要你去抵抗自然，而是要你去順應自然

Advice 77 Facing a irresistible competition, you can't play God with a unique style. In a good area, the more expensive the house, the more intense the competition among buyers. While several ones and you compete to buy the same one, you have no choice but to increase a price to gain the opportunity, furthermore, to win rivals. Then your wisdom will play a key role in offering a higher cost according to market trend and you can decide when you do it bravely, take actions when the right time comes and perform whatever you should behave readily. This is the advice I want to give you.

忠告 77. 面對不可抗拒的競爭中，你不可能逆天而行，獨樹一格。在好區中，愈是便宜的房子，買方之間的相互競爭愈是激烈，碰到有多人與你同搶一幢房子的時候，你就別無選擇，在此環境下你必須加價才有機會贏過競爭對手，這時你的智慧就是要在加價中好好表現一下，順應市場走趨，該加價時加價，該勇敢時勇敢，該出手時出手，該好好表現的時候，就爽快地表現一下，這就是我要給你的忠告。

Tang champion said: "You can not play God with a unique style in a competitive market. Facing strong competitors, you should increase a price, show your courage bravely, and take actions when the right time comes so that you could have an opportunity to win them."

唐冠軍說：「在競爭市場中，你不可能逆天而行，獨樹一格。碰到強勁的競爭對手時，該加價的時候加價，該勇敢的時候勇敢，該出手的時候出手，這樣你才有機會贏過競爭對手。」

Tang champion said: "Because there are huge profits therein, everyone will scramble to do his best to pay the cost, then, it is the most normal to increase a price to buy a house."

唐冠軍說：「因為有豐厚的利潤在其中，所以大家才會你爭我奪，付出全力去力拼，這時候加價買房子，就是最正常的事了。」

Complying with the trend of market will go to the prosperity, or violating it will perish

順應市場走趨則昌，違逆市場走趨則亡

Advice 78 Buying or selling a house must comply with the trend of market, everyone must increase a price, bargain, take action or retreat while he thinks it is right to do so. Complying with the trend of market will go to the prosperity, or violating it will perish. This is the advice I want to give you.

忠告 78. 買賣房子要順應市場走趨，該加價時加價，該殺價時殺價，該動手時動手，該縮手時縮手。順應市場走向則昌，違背市場走向則亡，這就是我要給你的忠告。

Tang champion said: “Complying with the trend of market will go to the prosperity, or violating it will perish. Don’t try to be smart or confront a recent trend, but to adapt to the change of environment, so you just might win the trend of market.”

唐冠軍說：「順應市場趨勢則昌，違背市場趨勢則亡。不要自作聰明，不要與趨勢對抗，要順應大環境的變遷，這樣你才可能贏過市場走趨。」

Tang champion said: “One’s own power alone can not reverse the market trend, don’t confront it, or act impulsively, if not, he will be self-destructive bright future.”

唐冠軍說：「僅憑一己之力是無法扭轉市場走向的，不要與市場走向對抗，也不要意氣用事，自毀美好的前途。」

Making real estate investment as early as possible

房地產的投資一定要趁早

Advice 79 Buying a house as early as possible. Buying a house as investment can’t start until ninety, eighty or seventy years old, but it should begin when you are young. Don’t say that you are young and have no money to buy one, but you should learn that the sooner you make savings and investment, the more money you will have. If not, no profit you can gain. This is the advice I want to give you.

忠告 79. 買房子要趁早，買房子做投資不是在你 90 歲、80 歲、70 歲時，而是在你年輕時就應該要開始的。不要說你年輕時沒有錢，沒錢怎麼可以來買房子，而是你應該要知道，你越早做積蓄、越早做投資，你才會越有錢，不投資哪來的回報，這就是我要給你的忠告。

Tang champion said: “One can’t make a big benefit for a real estate investment without waiting 20-30 years. Therefore, it should begin when you are young, and the earlier, the better.”

唐冠軍說：「投資房地產不等個 20 年或 30 年是看不到大收獲的，所以投資房地產，是要你在年輕時就要開始的，而且是越早開始投資愈好。」

Tang champion said: “Learning should begin from a small child, the earlier, the better for you. By the same principle, the real estate investment starts from a young age, and the sooner, the better.”

唐冠軍說：「學習是從小孩開始的，越早學習對你越有利，同樣的道理，房地產投資要從年輕時開始，而且是越早開始投資愈好。」

Tang champion said: “How can one get a benefit with no investment? The earlier one starts to invest, the better result he will get. One who don’t do it can never gain a benefit.”

唐冠軍說：「不投資，哪來的回報？投資是越早起步愈好，不投資的人，永遠不可能有回報。」

A comprehensive evaluation is done according to your life achievement, overall vision scope and long term layout

要以人生的高度、全局的視角、長遠的佈局來作全方位的考量

Advice 80 Buying a house is regarded as either self-occupancy or investment, for instance, the procedure of it (a small one for a big one or in turn) after selling one can be thought to be a financial transaction practice. That is either buying or selling is all taken as a phenomenon of its practice. A comprehensive evaluation for trading a building must be done according to one's life achievement, overall vision scope and long term layout, one can never make a decision according to its low or high price only, which is one of the reasons taken into account, but not all, never ruin your long term plan because of it. This is the advice I want to give you.

忠告 80. 買房子是一種自住兼投資的行為，例如：賣掉房子之後，再買進新房子(以小換大或以大換小)，這就是在理財，所以可以說不管是買屋或賣屋都是投資理財的一種現象。處理房屋買賣要以人生的高度、全局的視角、長遠的佈局來作全方位的考量，而不可以只以房價高低這單一的角度來作決斷，房價只是考慮的因素之一而不是全部，千萬不要因為房價高低，毀了你的長遠計劃，這就是我要給你的忠告。

Tang champion said: "Looking ahead to buy or sell a house. Short-sighted approach is wrong."

唐冠軍說：「買房子要向前看，賣房子也要向前看。短視、近視的做法都是不對的。」

Tang champion said: "A comprehensive evaluation of buying or selling a house must be done according to your life achievement, overall vision scope and long term layout. A house price is one of the reasons taken into account, but not all. Never ruin your long term plan because of a low or high price."

唐冠軍說：「房屋買賣應該要以人生的高度、全局的視角、長遠的佈局來作全方位的考量，房價只是考慮的因素之一而不是全部，千萬不要因為房價偏高或偏低，毀了你的長遠計劃。」

Finding a senior housing broker to protect your right and benefit

去找一個資深的房地產經紀人來保護你的權益

Advice 81 Experience is a kind of knowledge, the information from practical contact with and observation of facts or events is more useful than that from books. Survival of the fittest and natural selection is a natural law. Some competent people can survive better only after intense competition. Senior and professional brokers have experienced rigorous tests to become veterans and actually survive. I believe they must have their personal qualities and merits such as: professional, honesty, enthusiasm, widespread communication, popular personal relationship and abundant learning. Finding a senior realtor to protect your rights and interests is absolutely better than finding a new one. This is the advice I want to give you.

忠告 81. 經驗是一種知識，從經驗中得到的知識，往往比從書本中得到的知識更有用。適者生存，不適者自然淘汰，在經過激烈的競爭下，只有能幹的人可以生存的更好。資深專職的經紀人，他們身經百戰，他們在經過嚴格的考驗下，既然可以生存了下來，相信他們一定有其個人的特質及個人的優點，例如：專業、誠信、熱心、交際廣泛、人緣好、經驗豐富，去找一個資深的房地產經紀人來保護你的權益，絕對比去找一個新經紀人來的好，這就是我要給你的忠告。

Tang champion said: "Traveling for ten thousand miles is just like reading books for it, a rich life experience is the most important personal wealth."

唐冠軍說：「行萬里路，就等於讀萬里書，一個豐富的人生閱歷，就是你的個人最重要的財富。」

Tang champion said: “A veteran realtor, lawyer, accountant or doctor is a part of the personal wealth.”

唐冠軍說：「一個資深的房地產經紀人、律師、會計師、醫生等，就是你的個人財富之一。」

Tang champion said: “Paying a little price for finding a senior professional who can represent you to handle certain things you don’t understand is absolutely a worry saving, labor saving and money saving one.”

唐冠軍說：「付一點代價，找一個資深的專業人士來代你處理某些你不懂的事，絕對是省心、省力、省錢的事。」

Tang champion said: “Finding a veteran, professional, honest and experienced realtor to represent you to trade a house, so as to protect your interest and make its trade go smoothly without suffering losses.”

唐冠軍說：「能找一個資深、專業、誠信又有人生閱歷的房地產經紀人來代表你買賣房子，這樣他就能起到保護你的作用，讓你的房屋買賣可以順利進行，又不吃虧。」

A good broker can save your much time for searching

一個好的經紀人，可以節省你許多摸索的時間

Advice 82 In the era of rapid progress, the efficiency of doing anything is emphasized, so is that of trading a house. Finding an experienced, senior and full-time realtor as your representative so that you can save a lot of time looking for one, then you don’t need to read thousands of ones to learn which one you like after all. In fact, you just let the broker know your request (idea, budget and purpose of home purchase), he will help you find the most suitable one for you. You should find a full-time professional and efficient one as your representative. This is the advice I want to give you.

忠告 82 . 在飛速進步的時代下，做任何事都要講求效率。買賣房子也是一樣，也要講求效率。找一個經驗豐富，資深又全職的經紀人來做你的代表，這樣就可以省下許多你找房子的時間，你不需要看過千百幢房子之後，才知道你到底喜歡哪樣的房子，其實你只要把你的要求（想法、預算、買房子目的）告訴經紀人，他就能幫你找到最適合你的房子。去找一個全職專業有效率的經紀人來做你的代表，這就是我要給你的忠告。

Tang champion said: “A good broker can help you save a lot of time to explore, see a house, apply for loan, do paperwork, bargain and buy a house, which is called efficiency.”

唐冠軍說：「一個好的經紀人，可以節省你許多摸索的時間，節省你許多看房子的時間，節省你許多貸款的時間、節省你許多文書作業的時間，節省你許多討價還價的時間，節省你許多買不到房子的時間，這就叫做效率。」

Tang champion said: “Besides efficiency emphasized for buying a house, you have to avoid trade disputes, contractual errors, lawsuits, wasting money and manpower, then you know how important a good broker for you is.”

唐冠軍說：「買房子時除了講求效率之外，你還要避免買賣糾紛、合約錯誤、法律訴訟、勞民傷財，這時你才知道一個好的經紀人，對你來說是一件多麼重要的事了。」

A senior broker having professional knowledge and interpersonal relations will assist you to buy a house

善用資深經紀人的專業與人際關係，來幫助你買賣房子

Advice 83 Human beings always have both selfish motive and feelings. They always have their own preferences and experiences. Good relations and friendship among brokers will affect

whether you can successfully buy a house. Because of a senior one with his decades of learning and geopolitical relations and friendship with others, in some cases, he is able to find effective methods to help a customer have the priority for home purchase in the fierce competition. Using the sense of "arm bent inwards" and making a good use of his geopolitical and personal connections will conduce you stand a favorable position. Sometimes you don't have to pay high prices and can succeed. This is the advice I want to give you.

忠告 83. 人總有私心、人總有感情、人總有自己的喜好與經驗的。經紀人與經紀人之間的良好關係與交情，也會影響到你買不買的到房子。有幾十年經驗的資深經紀人，因為他的地緣關係，因為他與對方經紀人的私交關係，在某些情況下，他是有辦法幫助客戶在競爭激烈的狀況下，優先買到房子的。運用「胳膊肘往裡拐」的道理，多多善用資深經紀人的地緣與人脈關係，幫你站在有利地位，有時候你不一定要出高價，就可以順利買到房子的，這就是我要給你的忠告。

Tang champion said: "Making good use of a senior broker's professional knowledge and interpersonal relationship will assist you to buy a house so that you can get rid of many troubles."

唐冠軍說：「善用資深經紀人的專業與人際關係，來幫助你買賣房子，這樣可以讓你省下許多煩惱事。」

Tang champion said: "The trading house is not only the competition of its prices, but that among competitors, finding a senior broker with abundant personal relationships as your representative will be comparatively preferable to you."

唐冠軍說：「買賣房子不單是價錢上的競爭，還是經紀人與經紀人之間的競爭，能找到一個人脈豐富的資深經紀人來代表你，這對你是比較有利的。」

It is absolutely right for you to find an expert among an expert group to solve what you don't understand

對你不懂的事，你要去找專家中的專家就準沒錯

Advice 84 You must find a senior lawyer, a qualified accountant, an experienced engineer/architect or a veteran real estate broker to solve your corresponding problems of laws, account tax returns, maintaining house and trading house. If you have vocational things to be conducted you need to find proficient professionals to finish them in place of you. Why I herein want to emphasize "senior and specialty" is that these two words signify experiences and knowledge respectively, the one with such merits must be an expert among his group whom you can trust absolutely. If you feel ill, don't visit inexperienced interns, or waste your time and money, or let yourself be taken as beginner's guinea pigs or white mice. This is the advice I want to give you.

忠告 84. 不懂法律，你要去找資深的律師。不懂記帳報稅，你要去找資深的會計師。不懂修理房子，你要去找資深的工程師/建築師。不懂買賣房子，你要去找資深的房地產經紀人。專業的事一定要找資深專業的人來替你代勞。為什麼在這裡我要強調資深與專業，因為資深代表經驗，專業代表知識，經驗加知識就代表專家中的專家。對你不懂的事，去找專家中的專家準沒有錯，生病不要去找沒有經驗的實習醫生，不要浪費你的時間與金錢，不要讓自己當做試驗品或白老鼠，這就是我要給你的忠告。

Tang champion said: "It is absolutely right to find an expert from its group to solve what you don't understand. Don't waste your time and money or let yourself be taken as beginner's guinea pigs or white mice. Don't let your failure become experience, this is the advantage of your wisdom, compared with others."

唐冠軍說：「不懂的事，就要去找專家中的專家，準沒錯。不要浪費你的時間與金錢，不要讓自己當做新手的試驗品或白老鼠。不要讓失敗成為你的經驗，這就是你比別人智慧的地方。」

Tang champion said: “Don’t let your failures become experiences, but do your success get ones. Making good use of an expert from its group is the guarantee of your success.”

唐冠軍說：「不要讓失敗成為你的經驗，而是要讓成功成為你的經驗。妥善利用專家中的專家，就是你成功的一種保證。」

Tang champion said: “Successful experiences can make one feel happy, while failure ones can let one have pains. Your success or failing will depend on whether you have found the best expert and savior, I mean that an expert from his group, a savior from his group. Have you found them?”

唐冠軍說：「成功的經驗讓人快樂，失敗的經驗讓人痛苦。你是會成功或失敗，是取決於你有沒有找到最棒的專家與貴人，我指的是專家中的專家，貴人中的貴人你找到了嗎？」

No incorrect word is allowed in legal documents

在法律文件上，每一個字，每一段敘述都不能有錯

Advice 85 In the process of the sale, you may have hundreds of pages of legal documents you need to read and sign. These in the United States generally may exceed 300-500 pages, about 300,000 to 500,000 English words, each word in it is very important, so every word can not be incorrect. Note that in each paragraph of the text above, every aspect of the above you have to avoid making mistakes, which is what a great broker assists you to finish. Of course, besides a professional one, sometimes you need to have a professional lawyer, an accountant, a land scrivener and notary firm to help you. This is the advice I want to give you.

忠告 85. 在買賣過程中，你可能有幾百頁的法律文件，需要你仔細閱讀、需要你簽字，這些法律文件，在美國一般法律文件可能超過 300-500 頁，約 30 至 50 萬個英文字，每一個字在法律文件上面都是非常重要的，所以每一個字都不能有錯。要注意，在每一段文字上面，每一個環節上面你都要避免犯錯，這就是偉大經紀人需要幫助你做的事。當然除了專業經紀人之外，有時你還需要有專業律師、會計師、土地代書、公證公司來幫助你，這就是我要給你的忠告。

Tang champion said: “Every word of legal documents is all very important, therefore, no incorrect word is allowed. If you don’t learn the words of legal regulations, then, you need to have a lawyer or a professional broker to help you.”

唐冠軍說：「每一個字在法律文件上面都是非常重要的，所以每一個字都不能有錯。如果你不懂文件上面所寫的字，或不懂法律規定，那你就需要律師或專業經紀人來幫助你了。」

Tang champion said: “Don’t think that brokers can easily make money. That they review the hundreds of pages of legal documents for you deserve to pay for it.”

唐冠軍說：「不要以為經紀人他們賺錢容易，就以他們幫助你審查那幾百頁的法律文件，你就值回票價了。」

Respect professional brokers having a national license

對領有國家證照的專業經紀人要尊敬

Advice 86 To believe a broker is the one who helps you to get the house you like, instead of making money only. The agent who loses a potential customer can’t starve to death. Both a buyer and a seller don’t show merciful and poor attitude towards a realtor, neither do they think that they give him a meal, then they can summon wind and rain (do anything they want) to tease him. It is

immoral to let a middleman do unproductive work or do something for you without pay. You know brokers also rely on their expertise and labor to earn a salary/commission, don't show your contempt for professional ones who have owned a national license. This is the advice I want to give you.

忠告 86. 要相信經紀人是幫助你買到房子的人，不要相信經紀人是為了賺錢的目的才來幫助你買到房子的人。經紀人少了一個潛在的客戶是不會餓死的，買主或賣主不要用施捨與可憐的心態去對待經紀人，也不要以為你給了人家一口飯，就可以呼風喚雨，戲耍經紀人。要知道讓經紀人白作工或做白工是不道德的，要知道房地產經紀人也是靠他們的專業知識與勞動來賺取薪水/佣金的，你不要用鄙視的眼神去對待領有國家證照的專業經紀人，這就是我要給你的忠告。

Tang champion said: "Brokers and customers who sit on the same boat should work together to complete the sale. Clients should always respect them and remain clear understanding, this has no any harm to you."

唐冠軍說：「經紀人與客戶是坐在同一條船上的，理當同心協力完成買賣。客戶對經紀人要保持尊重，要保持理性，這件事對你來說，是百利而無一害的。」

Tang champion said: "A broker's income comes from a commission, rather than from fixed one, such as a stable salary, therefore, if you don't have sincerity to buy a house, then you would be equally to play a trick on him, as a result, he would have no earning and waste his valuable time."

唐冠軍說：「經紀人的收入來自於佣金，而不是來自於固定收入，例如：固定薪水，所以說，如果你沒有誠意去買房子，那你就等於是在戲弄一個經紀人，讓他沒有收入，白白浪費他的寶貴時間。」

Whether a realtor is good or not is closely associated with your future wealth

房地產經紀人的好壞，關係著你以後財運的好壞

Advice 87 "The ideal life is inseparable from good friend and wealth. If you can find a good realtor as a friend, it is the greatest fortune and happiness in your life. Your richness is closely related to your brokers, and their good or ill performance will affect your future rich trends. This is the advice I want to give you."

忠告 87. 理想的人生離不開好朋友與財富，能交到一個好的房地產經紀人做朋友，正是你人生最大的財運幸福，你的財富與你的房地產經紀人是息息相關的，房地產經紀人的好壞，影響著你以後的財運走勢，這就是我要給你的忠告。

Tang champion said: "A good realtor or a bad one will all be closely related to your future wealth trends. If you can set up friendship with one, then, he will be the biggest source of fortune in your life."

唐冠軍說：「房地產經紀人的好壞關係著你以後的財運走勢，如果你能交到一個好的經紀人做朋友，那他就是你人生最大的財富來源。」

Tang champion said: "A good realtor not only helps you trade a house, but conduct financial transaction for you."

唐冠軍說：「好的房地產經紀人，他不僅只是在替你買賣房子，他也是在替你理財。」

The one who tries to get commission back from a broker is that he insults this one

向房地產經紀人索退傭的人，就是在侮辱經紀人

Advice 88 Nobody asks a doctor to reduce the cost for his medical service, because you know that he is saving your life or trying to mitigate your pain and help you back to health. Nobody asks

stockbrokers to return his commission, because you know he is trying to manage financial transaction to earn more money for you. A realtor is trying to find a good house for you, so is he conducting financial transaction for you, why do you want to ask the commission from him? The one who tries to get a part of it from a broker is that he insults this agent's specialty and personality, at the same time, also insults himself.

忠告 88. 沒有人向醫生要求降低醫生費用的，因為你知道他正在救你一命或他正在讓你減少病痛，幫助你回復健康。沒有人向股票經紀人要求退佣金的，因為你知道他正在為你理財，幫助你賺更多的錢。房地產經紀人他正在替你找到一個好房子，他也是在為你在做投資理財，為什麼你要向他索取佣金呢？向房地產經紀人索回部份佣金的人，是在侮辱經紀人的專業與人格，同時也是在侮辱你自己，這就是我要給你的忠告。

Tang champion said: "Those who disrespect realtors with licenses are to insult themselves."

唐冠軍說：「不尊重擁有證照的房地產經紀人的人，就是在侮辱你自己。」

Tang champion said: "If you think a broker can earn money easily, you can also participate in a test to get a (real estate) broker's license, or else, that you belittle a licensed broker is an insult to him. That everyone should respect others, in fact, is to esteem himself. Insulting others means an insult to oneself."

唐冠軍說：「如果你認為經紀人賺錢容易，你也可以去考一個（房地產）經紀人的執照，如果你不願意去考試或你沒有能力去考試或你沒有資格去考試，而去輕視一個有執照的經紀人，就是在侮辱他。人應該相互尊敬，尊敬他人，就是在尊重自己。侮辱他人，就是在侮辱自己。」

Tang champion said: "The gap between cunning and clever doesn't reflect in one's intelligence, but in his own moral. One who wants to reclaim part of the commission is immoral."

唐冠軍說：「狡猾與聰明的差距不在智力上，而是在自己的道德上。向房地產經紀人索回部份佣金的人是不道德的。」

Tang champion said: "Face skin of human body can be thought to be either the thinnest part or the thickest of it, whether it is thick or thin is mainly related to one's moral and conscience. Those who can think for others are thought to be compassionate ones."

唐冠軍說：「臉皮是人體中，最薄也是最厚的地方，臉皮厚不厚，與你的良心道德有關。能替他人想的人，就是慈悲的人。」

Nobody but a lawyer is better to learn the procedure and laws on trading a house than a realtor

除了律師之外，沒有人能比房地產經紀人更懂房屋買賣的程序與法律

Advice 89. Doctors can't protect you in the legal documents, nor can stockbrokers, only lawyers and realtors can do it, it is unreasonable and immoral for you to request withdrawal commission from those who will throughout guard your rights. To respect a real estate broker having governmental license is one's basic attitude in life. This is the advice I want to give you.

忠告 89. 醫生不會在法律文件上保護你，股票經紀人不會在法律文件上保護你，只有律師與房地產經紀人會法律文件上保護你，對一個處處保護你的人，索取退佣是不合理，且不道德的事。去尊重一個擁有政府證照的房地產經紀人是你做人的基本態度，這就是我要給你的忠告。

Tang champion said: "The one who respects realtors with licenses is to esteem oneself."

唐冠軍說：「去尊重擁有證照的房地產經紀人的人，就是在尊重你自己。」

The sale of real estate involves a lot of legal documents

房地產的買賣，其所涉及的法律文件很多

Advice 90 A document needed for an ordinary sale probably includes several sheets of paper, but the one needed for a real estate trade can probably have hundreds of pages, or even thousands of ones. Who can read and review these for you? I believe only your realtor can, hence, respect him is the attitude you should have. This is the advice I want to give you.

忠告 90. 一個普通買賣所需要的文件可能就是幾張紙，但是涉及房地產買賣所需要的文件可能就是好幾百頁，甚至上千頁。好幾百頁的法律文件誰來替你審查，誰來替你免費閱讀，我相信只有你的房地產經紀人可以做到，所以尊敬房地產經紀人就是你應有的態度，這就是我要給你的忠告。

Tang champion said: "A realtors will take major responsibility, because he must review every page of the legal documents and check them for you."

唐冠軍說：「房地產經紀人的責任重大，因為每一張的法律文件他都要替你審查，替你把好關。」

A realtor is just like a matchmaker to help you find a good house

房地產經紀人就像紅娘一樣，幫助你找到好房子

Advice 91 A realtor is just like a matchmaker to help you find a house fit for you in all places. She makes a match between one and your fate. After a successful one for a couple, it is said that a new red envelope (some money inside it) will be given to a go-between, but never heard that the new husband and wife turn to gain it from the middleman. A broker's job is very hard, he spends a lot of time, even a few months to deal with business, therefore, after a complete sale of a building, a buyer or a seller should send a red prize to him, however, now the homebuyer demands a kickback, such a person is really too bad. This is the advice I want to give you.

忠告 91. 房地產經紀人就像一個媒婆一樣，他在到處替你找適合你居住的房子，她在撮合你和房子之間的緣份。一對新人撮合成功以後，只聽說有新人送媒婆紅包的事，從沒聽過新人反過來向媒婆要紅包的事。房地產經紀人的工作是很辛苦的，他要花許多時間，甚幾個月的時間來替你工作，在房屋買賣成功以後，買主或賣主理當送個紅包給房地產經紀人，現在倒反過來，買主還向房地產經紀人索回扣，像這樣不上道的買主，真是太惡劣了。

Tang champion said: "One should keep the most basic respect for a realtor, after the success of a house transaction, he should give a red envelope to the matchmaker (real estate broker), and it is his expression of gratitude and homage."

唐冠軍說：「對房地產經紀人要保持最起碼的尊重，在房地產買賣成功以後，送一個紅包給紅娘(房地產經紀人)是應該的，那也是代表你的一種謝意與尊敬。」

Being able to have bought a cozy and decent house is an important thing through your life

能買到一幢舒適又體面的房子是你人生之中一件很重要的大事

Advice 92 To survive in a competitive society is not simple. If you want to live a decent life, it will be more difficulty. The house you live in represents your identity and status, so you have to work hard, make money, save it, conduct financial transaction and finally be able to buy an ideal one. Being able to have bought a cozy and decent house is an important thing throughout your life; hence you should try exceptionally hard. This is the advice I want to give you.

忠告 92. 想要在競爭的社會中生存下來，它的本身就不簡單，如果你要體面的活著那就更困難。你住的房就代表著你的一種身份與地位，所以你要努力工作、賺錢、存錢、理財，最後能買到你理想中的房子。能買到一幢舒適又很體面的房子，它在你人生之中是一件很重

要 的大事，所以你要格外努力才行，這就是我要給你的忠告。

Tang champion said: “A house is like a famous car, it can represent a symbol of your identity and status.”

唐冠軍說：「房子與名車一樣，它是能代表您身份與地位的象徵。」

Tang champion said: “Being able to have bought a cozy and decent house is an important thing throughout one’s life; hence you should work extraordinarily hard.”

唐冠軍說：「能買到一幢舒適又很體面的房子，它在你人生之中是一件很重要的大事，所以你要格外努力才行。」

You may not be able to evade some things, thus you must face them bravely

有些事情你不可能逃避，所以你只有勇敢的去面對它們

Advice 93 You are impossibly able to evade these things including being born, aging, sickness and death, as well as study, work, making money, marriage, cultivating children, home purchase, home production, health, recreation, sport, education of children, standing testament, confessed funeral, etc., since you can not escape, you should face the present situation bravely and deal with what you could encounter in life and do your best to gain perfect results. This is the advice I want to give you.

忠告 93. 有些事情你不可能逃避，例如：生、老、病、死。又如：唸書、工作、賺錢、結婚、生子、購屋、置產、健康、育樂、運動、教育子女、立遺書、交待後事等，既然這些事你都不能逃避，那你只有勇敢的面對它們，處理它們，盡可能把這些事都處理到完美周全，這就是我要給你的忠告。

Tang champion said: “Being born, aging, sickness, death, study, work, making money, marriage, cultivating children, home purchase, investment, starting a undertaking, home production, health, sports, education of kids and making good friends and so on are all those you must face in your life, thus, it is the biggest issue and challenge throughout your life to be able to handle these things completely and comprehensively.

唐冠軍說：「生、老、病、死、唸書、工作、賺錢、結婚、生子、購屋、投資、創業、置產、健康、運動、教育子女、交到好朋友等，都是人生要面對的事，能把這些事處理到完美周全，這就是你人生最大的課題與挑戰。」

Tang champion said: “You should get along day by day, hence your daily life should be substantial and meaningful. This is the greatest lesson and challenge in your life.”

唐冠軍說：「日子是一天一天的過的，所以要把每一天過的充實，有意義，這就是你人生最大的功課與挑戰。」

Buying a house is just like taking a wife, so your own conditions must be good enough

買房子像娶老婆一樣，你自身的條件一定要夠好

Advice 94 You must first learn to study, make money, save money and manage finance, and then you have the strength to have an own house. Home purchase is just as important as getting married, because they can all determine your happiness. A good wife or husband is not easy to get. To buy a house is just like to have a good spouse, your own conditions must be good enough. This is the advice I want to give you.

忠告 94. 先要學會唸書、賺錢、存錢、理財，然後你才有實力去買房子。買房子與結婚同等重要，因為他們都可決定您的幸福。好太太、好丈夫是不容易得到的，如果你想要擁有一個好配偶，那你自身的條件就一定要夠好。買一幢好房子也是像結婚一樣，你自身的條件一

定要夠好，這就是我要給你的忠告。

Tang champion said: "Buying a house is just like taking a wife, your own conditions must be good enough."

唐冠軍說：「買房子與娶老婆一樣，你自身的條件一定要夠好。」

Tang champion said: "A realtor can teach you how to judge the quality of the house, but he could not possibly have money to help you pay down payment or monthly payment, therefore, buying a house still relies on the own strength of a homebuyer."

唐冠軍說：「房地產經紀人可以教你如何判斷房子的好壞，但他不可能出錢幫你付頭款或月供款，所以買房子時，還是要靠買主本身的實力才行。」

No one is able to be successful without his sincerity, ability, intelligence, effort and confidence

沒有誠意、沒有實力、沒有智慧、沒有努力、沒有信心的人是不能成功的

Advice 95 One's success can be achieved by oneself hard work, buying a house relies on one's own strength, doing things indicates one's wisdom and one must be sincere as a person. No one is able to be successful without his sincerity, ability, intelligence, effort, confidence and plan. This is the advice I want to give you.

忠告 95. 成功靠努力、買屋靠實力、做事要有智慧、做人要有誠意。沒有誠意、沒有實力、沒有智慧、沒有努力、沒有信心、沒有計劃的人是不能成功的，這就是我要給你的忠告。

Tang champion said: "Nobody is able to be successful without his sincerity, strength, intelligence, effort, confidence, resolution, perseverance and plan."

唐冠軍說：「沒有誠意、沒有實力、沒有智慧、沒有努力、沒有信心、沒有毅力、沒有恆心、沒有計劃的人是不能成功的。」

Tang champion said: "Success can not fall from the sky, nor can it be free for you. If you don't pay hard work, it will slip away."

唐冠軍說：「成功不是從天上掉下來，免費給你的。若是你不付出勞力的代價，成功是會溜走的。」

Money makes the mare go, the one who has a lot of cash must be the big King among king group
有錢可使鬼推磨，有大量現金的人就是老大中的老大

Advice 96 One's effort, courage, wisdom, confidence and strength all come from oneself. Buying a house without one's power is not feasible. As a saying goes; money makes things go smoothly. As a homebuyer, the one with enough funds is a boss, furthermore, the one who has a lot of cash is the King of a King group. This is the advice I want to give you.

忠告 96. 努力靠自己、勇敢靠自己、智慧靠自己、信心靠自己、實力靠自己。買房子沒有實力是行不通的。俗語說：有錢好辦事。買房子的時候，有錢就是老大，有大量現金的人更是老大中的老大，這就是我要給你的忠告。

Tang champion said: "It is known that saving and managing finance can play an key role for one's fortune, the one who is good at depositing can have cash, by the same token, the one who is adept in investment and financial management can gain more and more money (like a snowball, getting more and more money by continuously rolling) by means of flexibly operating his own funds. To become Money is the King, Cash is the King; firstly you have to know savings and financial management."

唐冠軍說：「要知道儲蓄與理財對人的財運起到非常重要決勝點，會儲蓄才會有現金，會理財、會投資才會有錢滾錢、錢賺錢的事發生。要想做 Money is the King、Cash is the King,

首先你就要懂得儲蓄與理財。」

Tang champion said: “No matter how smart you are, how hard you work, how much learning you have, as long as you don’t know how to manage finance and invest, you can’t have a fortune future.”

唐冠軍說：「不管你有多聰明、不管你有多努力、不管你有多大的學問，只要你不懂儲蓄、理財與投資，你就不可能有錢途。」

Particles of sand accumulated will form a tower, saving down regardless of a lot of money or a little money

積砂成塔，不管大錢小錢都要儲蓄下來

Advice 97 How to build self-confidence, so that you can realize the dream of getting rich, first you have to know how to make money, but it is more important to save at least one-third of your income down, no matter how much you can, so that you can follow the way of “many a little makes a mickle” and “particles of sand accumulated will form a tower” to become a small millionaire. One’s confidence of investment must begin from it. This is the advice I want to give you.

忠告 97. 如何建立自信，讓你的發財夢能夠實現，首先你要懂得努力賺錢，但更重要的事，是把你賺來的錢，最少存下三分之一來，不管金額大小都要存下來，這樣才能積少成多、積沙成塔，你就可以成為一個小富翁了。投資的自信心就是從小富翁開始的，這就是我要給你的忠告。

Tang champion said: “Thrift and savings can create a little rich. But only financial management and investment can create a Monopoly.”

唐冠軍說：節約、儲蓄是可以創造出一個小富翁。但唯有理財與投資，才能創造出一個大富翁。」

Tang champion said: “Many a little makes a large amount and particles of sand accumulated will form a tower. To add up your efforts so as to create a real estate cause.”

唐冠軍說：「積少成多、積沙成塔，把你的努力堆積起來，你就能創造出一個房地產事業來。」

You have to have small investment first; then you will have the opportunity of big one

先要有小投資，以後你才會有大投資的機會

Advice 98 Millionaires would not occur without the experience from the small rich. One has to have a small investment so that he will have a big one in the future. One must learn to earn a pot of gold first; afterwards ten barrels of it will be gained. This is the advice I want to give you.

忠告 98. 沒有經過小富翁，大富翁就不可能會出現。先要有小投資，以後才會有大投資。先要學會賺到第一桶金，以後才會有十桶金，這就是我要給你的忠告。

Tang champion said: “Success is absolutely not accidental. One should learn to earn the first barrel of gold first so as to gain the tenth barrels of it in the future. One has to learn to buy the first house so that he can own his tenth one later.”

唐冠軍說：「成功絕對不是偶然。先要學會賺到第一桶金，以後才會賺到第十桶金。先要學會買到第一幢房子，以後才會有第十幢房子。」

Tang champion said: “You should save money earned by a small investment down so that you will have more money to make a big one in the future.”

唐冠軍說：「要把小投資賺到的錢存下來，以後你才會有錢做大投資。」

Buying a house depends on its long term benefits, instead of its shortsighted interest

買房子是看長利，而不是看眼前的短利

Advice 99 Buying a house depends on its long term benefits, instead of its shortsighted interest. From a long term point of view, one may earn hundreds of thousands by it, rather than a ten or twenty thousands during a short period. If your one is located in a good area and you haven't earned hundreds of thousands, then you don't have to worry, it doesn't mean that you can't make so much, but it is not the right time yet, wait patiently until the time of reward comes. This is the advice I want to give you.

忠告 99. 買房子是看長利，而不是看短利。買房子是看賺幾十萬而不是看賺一、二萬。如果你座落在好區的房子，還沒讓你賺到幾十萬，那你不用著急，那不是賺不到，而是時機未到，耐心等待報賞，這就是我要給你的忠告。

Tang champion said: "Buying a house depends on its long term benefits, instead of its shortsighted interest. Many people think they can earn more money by frequently buying or selling their houses, in fact, it is not necessarily right."

唐冠軍說：「買房子是看長利，而不是看短利。許多人頻繁買進賣出，以為可以賺到更多的錢，其實是不一定的。」

Tang champion said: "The house located in a good area must have a higher profit. If you haven't gained a reward interest, it doesn't mean that you can't get it, but it is not the right time yet."

唐冠軍說：「座落在好區的房子其利潤一定大，如果你還得不到報賞，那不是不報，而是時機未到。」

To hold your wealth, first you have to have good behaviors and moral characters

想守住你的財富，首先你就要有好行為、好品德

Advice 100 It seems very difficult to earn the first barrel of gold to the tenth one, in fact, it is not. On the contrary, it seems likely impossible to lose all money you earn from the tenth barrel of gold to nothing, but in fact it is possible. There are so many examples that the persons with big wealth become wanderers in the street eventually. It is not easy for a person with a big property to hold it, so the rich must pay more attention to their statements and actions, lest a false step may cause a lifelong regret. This is the advice I want to give you.

忠告 100. 從賺到第一桶金到賺到第十桶金，這件事看起來很難，其實一點也不難。反倒是，從第十桶金輸到零，這件事看起來像是很不可能，但其實它是有可能的。從大富大貴到流浪街頭的例子太多了，一個人要守住大富大貴並不容易，所以有錢人更要注意自己的言語行為，免得一失足成了千古恨，這就是我要給你的忠告。

Tang champion said: "If you have misconducts, your status can be changed from rich to destitute at the moment. To hold your wealth, first you have to have good behaviors and moral characters."

唐冠軍說：「如果你的行為不檢點，你從大富到赤貧只是一瞬間的事。如果你想守住你的財富，首先你就要有好的行為及好的品德。」

Tang champion said: "If you have such behaviors as gambling, drug abuse, lust, excessive investment, playing stock market, futures speculation, illegal or other improper conducts, it is an instant thing that you will change your status from rich to destitute."

唐冠軍說：「讓你從大富到赤貧只是一瞬間的事。如果你好賭、好毒、好色、過份投資、炒股票，炒期貨，犯法或其它不當行為。」

Tang champion said: "One is unable to extricate himself from many deadly bad habits like

gambling, drug abuse, lust, alcoholism and playing stock market, so one had better keep away from such bad behaviors. Once you have been infatuated with it, you have to get rid of it as soon as possible.”

唐冠軍說：「有許多致命的壞習慣是無法自拔的。例如：好賭、好毒、好色、好酒杯，炒股票等，所以像這些不好的行為最好不要去沾上，如果一旦已經沾上了，你就要快快盡早脫離它。」

忠告 No. 101-110

Tax evasion is wrong, regardless of a millionaire, or a small rich person

不管是大富翁、小富翁，逃稅都是不對的

Advice 101. Making fortune relies on one's hard work, wisdom, savings, financial management, investment and luck. Holding one's wealth relies on his good conduct and morality, additionally, the most important thing is to abide by laws and have no tax evasion. One is worried about insufficient money for life; moreover, one is concerned about what he should do if he earns so much money and has to pay tax. Those who have had more funds should have paid more tax to contribute to the society, but they are all seeking ways to evade tax. Regardless of a monopoly or a little rich person, tax evasion is wrong. This is the advice I want to give you.

忠告 101. 創造財富靠努力、靠智慧、靠儲蓄、靠理財、靠投資，靠運氣。守住財富除了靠好行為及好品德之外，最重要的是要守法及不逃稅。人除了煩惱錢不夠用之外，人還會煩惱賺錢太多要繳稅怎麼辦？賺錢多的人，本來應該是要回饋社會多繳稅的，但是他們都在想辦法走歪路來逃稅，不管大富翁小富翁，逃稅都是不對的，這就是我要給你的忠告。

Tang champion said: “One's troubles may come from either less money or more. The rich want to evade taxes, from which self attracted troubles (sequela) would derive.”

唐冠軍說：「錢少有煩惱，錢多也有煩惱。錢多的人想逃稅，那麼那些逃稅後反產生的後遺症，就是自己找來的。」

Tang champion said: “Tax compliance is everyone's responsibility. Tax evasion, less tax and false accounting are all incorrect.”

唐冠軍說：「依法納稅是人人的責任。逃稅、漏稅、做假帳都是不對的。」

The bank lending money to you depends on your financial resources, instead of your face

銀行借錢給你是看你的財力，而不是看你的面子

Advice 102 Banks are most unlikely involved in interpersonal feelings. Their operating way is to lend an umbrella to one while it is a sunny day, yet retake it from the one while it is a rainy day. As long as you don't meet their requirements, you can't get a dime. Those who want to apply for loan must be ready to have their proofs of credit, financial resources, income, and deposit, etc.. No matter how much you are going to borrow, the important thing you must do is to prepare all documents needed first. The approval of one's application depends on his financial resources, instead of his face. If your condition is not good enough, you don't hope you can gain anticipating result. This is the advice I want to give you.

忠告 102. 銀行是最沒有人情味的地方，銀行是晴天借傘，雨天收傘的人。只要你不符合銀行貸款條件，銀行是一毛錢也不會借給你的。想要借錢的人，要先預備好自己的信用證明與財力證明、收入證明、存款證明等，借錢不在金額大小，而是先要把銀行所需要的文件全部都準備好最重要，銀行借錢給你是看人的財力，而不是看你的面子，如果你不符合銀行貸款條件，你就不要寄望銀行會放你一馬，這就是我要給你的忠告。

Tang champion said: “A bank is a disowned villain. It will definitely not lend money to the poor due to its sympathy. Only those with solvency and good credit can borrow from it in accordance with its regulations.”

唐冠軍說：「銀行是六親不認的壞蛋。銀行是絕對不會因為同情人，而把錢借給窮人的，銀行只會依章辦事，把錢借給具有償債能力的人。」

Tang champion said: “The operating way of banks is to lend an umbrella to one while it is a sunny day, yet retake it from the one while it is a rainy day, they will not be merciful to you, but only act in accordance with the laws, if you can't return your loan timely, even if you have the most financial difficulty, your house would be confiscated.”

唐冠軍說：「銀行是晴天借傘，雨天收傘的人。銀行對你不會大慈大悲的，銀行只會依法行事，在你最有財務困難的時候，依法沒收你的房子而已。」

The reason that the bank can lend money to you is that it believes you can pay back the money as promised

銀行借錢給你，是因為它相信你會按承諾還錢

Advice 103 Banks are willing to do business with those having good credit. That they can't lend money to you is because they don't believe you are able to pay back monthly, or you have bad credit record. Don't blame them for doing so, but review whether you have ever had improper behavior, they will not reject the rich, but only refuse those with bad credit. The most important thing you should do is to keep promise, punctually return loans (monthly payments) and to establish good credit, so next time your application will easily be successful. This is the advice I want to give you.

忠告 103. 銀行很願意與任何有信用的人做生意。銀行不借錢給你，是因為它不相信你會按時按月還款。銀行不借錢給你，或許是因為你以前的信用太差。不要埋怨銀行不借錢給你，而是要檢討自己過去的行為是否有偏差，銀行不會拒絕有錢人，銀行只會拒絕信用不好的人。信守承諾，準時付款(月供款)，建立起好的信用，讓銀行相信你的信用最重要，這樣下次你再向銀行借錢就容易了，這就是我要給你的忠告。

Tang champion said: “One should have credit, so should doing a business. Because of one's bad credit, don't blame a bank, but do oneself.”

唐冠軍說：「做人要講信用，做生意要講信用。信用不好不要怪銀行，要怪，就怪你自己。」

Tang champion said: “What those with bad credit should do is that it is never too late to mend as soon as possible, to re-establish good credit. Credence and honesty are the most basic things for a person, both of them are indispensable.”

唐冠軍說：「信用不好的人，要趕快亡羊補牢，重新再建立起好信用來。信用與誠實是一個人最基本的東西，缺一不可。」

Safety is the only way to go home

安全是回家唯一的路

Advice 104 Personal health and safety are the most important things in one's life, other issues including work, traffic, sports, moral, travel and food safety, financial, investment, insurance, home, credit and legal security and adequate pensions are all very important for daily life. Safety is the only way to go home, no matter where you are, it should be put in the first place. This is the advice I want to give you.

忠告 104. 身體健康與人身安全是人生最重要的事，其它如：工作安全、行車安全、財

務安全、投資安全、運動安全、保險安全、旅行安全、飲食安全、居家安全、信用安全、道德安全、法律安全、與足夠的退休金，這些都是很重要的日常安全。安全是唯一回家的路，不管你在哪裡，安全都要擺在第一位，這就是我要給你的忠告。

Tang champion said: "Safety is the only way to go home, no matter where you are, it should be put in the first place. This is the advice I want to give you."

唐冠軍說：「安全是回家唯一的路，不管你在哪裡，安全都要擺在第一位，這就是我要給你的忠告。」

Tang champion said: "Thanks to some negligence, you will lose your beloved house overnight. Therefore, the only way to maintain it for a long time is to keep credit, financial, investment, marriage, insurance, moral, home, healthy and legal security."

唐冠軍說：「因為某些疏忽，你會一夕失去你心愛房子，所以維持信用安全、財務安全、投資安全、婚姻安全、保險安全、道德安全、居家安全、健康安全、法律安全，是長期保有房子唯一的路。」

Everybody must abide by laws and keep commitment, and keep away from bad habits

任何人都要守法守約，且要遠離壞習慣

Advice 105 It is hard to succeed, but more difficult to hold it. Those who have obtained more achievements in their working fields (such as: investors, financial experts, businessmen, academics, politicians, various experts) will lose their health and prestige because of their own misconducts. Hence the one who hopes to be successful or the one who has gained accomplishments must keep away from drugs, alcohol and tobacco, pornography, gambling, playing stock market, finding mistress, sex, fairy dance, divorce, greed, bribery, tax evasion, fraud, lawsuit, litigation, luxury, waste, showing off their wealth, gourmet, beauty, drunk driving, risky investment and so on. This is the advice I want to give you.

忠告 105. 要成功很難，要守住成功則更難。再成功的人(如：投資家、理財家、商人、學者、政客、各種專家)也會因為自身的行為不檢點，導致失去健康或信譽掃地。所以想成功的人或已經成功的人，你要遠離毒品、煙酒、色情、賭博、炒股、外遇、女色、仙人跳、離婚、貪婪、收賄、賄賂、逃稅、詐騙、官司、訴訟、奢侈、浪費、炫富、美食、美女、酒醉駕車、冒險投資等，這就是我要給你的忠告。

Tang champion said: "It is hard to succeed, but more difficult to hold it. Thus you should often review yourself, act and speak cautiously and keep away from sin and adventure which is the most important thing."

唐冠軍說：「想成功很難，要想守住成功則更難，所以在你人生中，你要時時反省自己，謹言慎行，遠離罪惡與遠離冒險是最為重要的事。」

Tang champion said: "Nobody can underestimate, or humiliate or defeat you, except yourself. To preserve one's purity, to be reasonable and well-mannered and keep away from temptation and evil, so you can play it safe."

唐冠軍說：「沒有人可以輕視你、屈辱你、打敗你，除了你自己。要潔身自好，明理知禮，遠離誘惑與遠離罪惡，這樣你就可以明哲保身了。」

Legal and tax security are equally important

法律安全與稅務安全同等重要

Advice 106 Learning general legal and tax knowledge is a very important thing, it is also one of the common sense necessary for ordinary persons. Your law security includes no violating laws,

no disturbing laws, no walk along legal edge, no lawsuit, no feud, no lies, no kidnap, no stealing, no looting, always acting carefully, no bad thing involved. No tax evasion, no less tax, honestly reporting and no false accounting are all your tax security. Both legal and tax security in your life are equally important. This is the advice I want to give you.

忠告 106. 具備一般的法律常識與稅務知識是非常重要的事，也是一般人必備的常識之一。不觸法、不玩法、不走法律邊緣、不興訟、不結仇、不騙、不拐、不偷、不搶、處處謹慎，不做壞事、這就是你的法律安全。不逃稅、不漏稅、誠實申報、不做假帳，這就是你的務稅安全。法律安全與稅務安全在你的生活中是同等重要的，這就是我要給你的忠告。

Tang champion said: "To live safely, one can't ignore these important things such as his own safety, home, financial, work, legal and tax security,"

唐冠軍說：「想要平安過日子，就不能忽略自身安全、家庭安全、財務安全、工作安全、法律安全、稅務安全等，這些重要的事。」

Tang champion said: "To stay away from troubles, you should pay special attention to these important things including your own safety, marriage, financial, work, legal and tax security."

唐冠軍說：「避免惹火上身，你就要特別注意自身安全、婚姻安全、財務安全、工作安全、法律安全、稅務安全等，這些重要的事。」

A half-hearted person, during he goes along his life road, must often make mistake

心懷二意的人，在他所行的路上，必定常常犯錯

Advice 107 One has many choices on the crossroad of his life. That is there are a lot of things you have to choose one among many ones such as one branch you like to study, one job (occupation) you like to do, a partner you like to get along, one house you like to buy, one pension plan you favor. A half-hearted person, during he goes along his life road, must often make mistakes. This is the advice I want to give you.

忠告 107. 在人生的十字路口上，人有許多的選擇。要選哪一個科系去唸，你有許多的選擇。要選哪一個工作（職業），你有許多的選擇。要選哪一個伴侶，你有許多的選擇。要選哪一個房子，你有許多的選擇。要選哪一個養老計劃，你有許多的選擇。凡心懷二意的人，在他所行的路上，必定常常犯錯，這就是我要給你的忠告。

Tang champion said: "The one who is indecisive, hesitant, and half-hearted and act like his feet in either camp or holding two ropes must ultimately fail."

唐冠軍說：「心意不定，猶疑不決，心懷二意，腳踏兩條船，手抓二條繩子的人，最終必定失敗。」

Tang champion said: "On the crossroad of his life, the one who often relies on others to make a decision instead of oneself must ultimately be a loser."

唐冠軍說：「在人生的十字路口上，常依賴別人來做決定，而自己卻不做決定的人，最終必定是輸家。」

Tang champion said: "One's choice needs to have his courage to bear mistakes, the one who does not dare to admit his own ones will eventually gain nothing."

唐冠軍說：「抉擇是需要有承當錯誤的勇氣，不敢承當自己錯誤的人，最終必定是一事無成。」

Time will never go back; lost an opportunity is no longer one

時光一過就不會再回頭，機會一過就不再是機會

Advice 108 Life is not so simple; you can never hope the time of life you had spent will go back

again. You are impossibly able to learn all the human beings have invented and your life can't come back. However you can never live too old to learn. You can study a lot of new knowledge in life, but your life can no longer go back. One is only able to go forward, unable to go back. The past youth will never go back. A lost opportunity is no longer a chance. You will be regretting in life for what you should have earned, but actually you earned nothing. If you haven't bought a house today because of your greed, you will regret for a lifetime. This is the advice I want to give you.

忠告 108. 人生沒那麼簡單，你走過的路，你永遠無法重新再來一遍。人生學不完，你也回不去。可是你可以活到老，學到老的。人生可以學到許多新知識，但是你回不去你的人生。人只有向前衝，無法向後走，青春一過就不會再回頭。機會一過就不再是機會。原本該賺到的錢卻沒有賺到，那你就只有懊悔一輩子，如果今天因為貪婪而買不到房子，那就會是你一輩子的後悔，這就是我要給你的忠告。

Tang champion said: "Ask the heaven and the earth, why haven't I bought a house? God replied: it is because you keep the money so tightly, it could not bear to leave you."

唐冠軍說：「想問天、問大地，為什麼我買不到房子。老天回答說：那是因為你把錢守的太緊，捨不得它離開你。」

Tang champion said: "The past youth will no longer go back. A lost opportunity is no longer a chance. "If I had known it" is always "If I had known it", when you regret for it, you are too late."

唐冠軍說：「青春一過就不會再回頭。機會一過就不再是機會。早知道永遠都是早知道，當你懊悔早知道時，你已經來不及了。」

A poor one with healthy body must have his hateful place

四肢健全的窮人，必有其可恨之處

Advice 109. A displaced person with desperation and insufficient food seems pathetic. The poor or those who have had failure experiences tend to arouse other's sympathy and concern. The question is why they failed? For example: a drunk driving person having crashed on a tree with his broken feet seems very pitiful, but drinking driving, regardless of the safety of others is very hateful. As a saying goes: the impoverished man must have a hated aspect. To think it over, if they hadn't had laziness, greed, drinking, gambling, prostitution, drugs, offending, wasting time and opportunity, they wouldn't have ended up like such a bad status, a poor person must have its hateful aspect. This is the advice I want to give you.

忠告 109. 一個人流離失所，走頭無路，三餐不繼，狀似可憐。窮人或遭遇失敗的人容易引起人們的同情與關心。問題是他們為什麼會失敗？例如：酗酒開車撞上大樹，撞斷掉兩隻腳是很可憐，但是酗酒開車，不顧他人生命安全是很可惡的。俗語說：可憐之人必有可恨之處。想想看如果他們不偷懶、不貪婪、不喝、不賭、不嫖、不毒、不犯法、不浪費時間、不浪費機會，那他們就不會有如可憐的下場，可憐的人必有其可恨之處，這就是我要給你的忠告。

Tang champion said: "One who has had faults and failure experiences seems very poor, but he must have his abominable aspect. Don't let others commiserate you, you must become an honest one, work hard, grasp opportunity and create you life."

唐冠軍說：「因為自己的過失或失敗，落到讓人可憐的人，必有其可恨之處。不要讓人可憐你，你就要誠實做人，努力做事，把握機會，創造人生。」

Tang champion said: "The one having had no his own house or having been a tenant in his lifetime seems very poor, however, his laziness, no initiative, no thrift and savings and no

investment and financial management are definitely hateful.”

唐冠軍說：「一輩子沒有擁有過房子的人，一輩子做房客的人看似很可憐，但是他的不努力，不進步，不上進，不知道勤儉儲蓄，不知道投資理財，才叫人可恨。」

Successful persons must have their respectable aspects

成功之人必有其可敬之處

Advice 110 To be a successful person, you have to work harder than others. In addition, you must have perseverance, patience, confidence, sincerity, devotion, filial piety, love,,, success can not be achieved in a day, so you have to persevere, as a saying goes: persons with achievements must have their respectable place. This is the advice I want to give you.

忠告 110. 想要做一個成功的人，你就必須比別人付出更多的努力。除了努力之外，你還要有恒心、耐心、信心、誠心、真心、孝心、愛心、、、，成功不是一天的事，所以你必須持之以恆，俗語說：成功的人必其有可敬之處，這就是我要給你的忠告。

Tang champion said: “Success can’t be achieved in a day, so can’t be efforts made. It must be gained through continuous efforts and several failure experiences accumulated, some stories hidden behind it, must have their respectable place.”

唐冠軍說：「成功不是一天的事，努力也不是一天的事，成功是經由有許多次失敗與不斷的努力堆積而成的，隱藏在它背後的故事，一定有讓人可敬之處。」

Tang champion said: “One minute on the stage needs ten years of practice off the one. Don’t envy others’ glamorous appearance, but to learn from their success stories hidden behind them. You have to keep learning, continue to strive together with your power. This is your respectable place.”

唐冠軍說：「台上一分鐘，台下十年功。不要羨慕別人光鮮亮麗的外表，而是要學習他背後隱藏不現的成功故事。你要不斷地學習，不斷地努力加上幹勁，這就是你讓人可敬之處。」

Advice No. 111-120

忠告 111-120

Do not wait for success from the heaven

不要等著成功會從天下掉下來

Advice 111 To have an own house is not simple, nor is it simple to pay monthly payments as scheduled. If you want to have money to do it, first you have to look for a job, take advantage of your expertise/skills and seek to a stable income. You can have a salary through daily hard work. It is not simple to maintain all expenses of a family, because every cent earned comes from one’s effort. If you don’t work hard, there will be no harvest. Don’t wait for funds and success from the. This is the advice I want to give you.

忠告 111. 想要擁有一幢房子不簡單，想要如期按約付月供款也不簡單。如果你想每月有錢付月供款，首先你就要去找工作，利用你的專業知識 / 技能，去謀到一份穩定的收入，經過每天辛苦打拚之後，你才能有份薪水收入。想要維持一個家庭的所有開支不簡單，因為每分每毫都是辛苦賺來的，如果你不努力工作就不會有收獲，不要等著金錢會從天下掉下來，不要等著成功會從天下掉下來，這就是我要給你的忠告。

Tang champion said: “Don’t wait for a house and success which can fall from the heaven. If you don’t work hard and have no sufficient income to maintain all expenses of a family, your house will be confiscated by the bank and you will lose own one.”

唐冠軍說：「不要等著房子會從天下掉下來，不要等著成功會從天下掉下來，如果你不努

力工作，少了一份足以維持一個家庭的所有開支，你的房子就會被銀行強行沒收，失去原本屬於你的房子了。」

Tang champion said: “It is not simple to work for money to support one’s family and maintain his house. To live a quality life, you have to work harder.”

唐冠軍說：「打工賺錢養家、養房子是一件很不容易的事，想要生活的有品味、有檔次，你就要更加努力打拼。」

Tang champion said: “There is no thing that is too hard to be done in the world, however, there are only some things you don’t want to do.”

唐冠軍說：「世界上沒有難成的事，只有你不願作的事。」

Tang champion said: “Man will triumph over nature and human, efforts will be the decisive factor and can exchange for harvest.”

唐冠軍說：「人定勝天，事在人為。你們的努力奮鬥，必定換來收穫。」

You don’t let the house feel love, how can be it called your favor?

沒有讓房子感受到愛，這哪叫做你喜歡它？

Advice 112 We all know that animals have feelings, but you know whether a house also has its feelings, she has been looking for a man to love it as her male master. While the time that the house is going to be sold (get married), she is aware of who is really in love with her. You love her orally, but you don’t want to pay the corresponding price for it, your action of offering a price don’t let it (the seller) feel love, how can be it called your favor (love it)? This is the advice I want to give you.

忠告 112. 我們都知道動物是有感情的，但是你是否知道房子也是有感情的，她一直在找一個愛她的人，來當做她的男主人。當房子要賣的時候（要出嫁的時候），她是知道誰才是真的愛她的。只有嘴上說愛她，但你卻不願付出相對的價碼，你出價錢的行動，沒有讓房子（賣方）感受到愛，這哪叫做你喜歡（愛）它？這就是我要給你的忠告。

Tang champion said: “To ask a house a question, why haven’t I taken you as my wife? It replies: “the reason is that you love me orally, however, your action never inspires me.”

唐冠軍說：「想問房子，為什麼我娶不到你？房子回答說：那是因為你嘴裡說愛我，但你的行動卻沒讓我感動過。」

Tang champion said: “Don’t think a seller is more stupid than a buyer, if so, he will not sell his house.”

唐冠軍說：「不要想賣主會比買主笨，如果賣主會比買主笨，那麼賣主就不會賣房子了。」

If you really take a house as your favor, please offer a high price while buying it, select a good master for her while selling it

如果你真的把房子當做寶貝，買它時請您出個高價，賣它時請你幫她挑一個好主人

Advice 113 Many married people want to take their wives as free maids to handle. If you think so, then you are too selfish. If you don’t regard a house as your baby, then you will not care her. However, if you really do so, you will be desperate to care her, never let her suffer any loss. Don’t let one you love have any loss. This is the advice I want to give you.

忠告 113. 很多人娶老婆，是想把老婆當做免費的女傭或老媽子來使喚，如果你是這樣想，那你就太自私了。如果你不把房子當寶貝看，那你就不会疼她。如果你真的把房子當做寶貝，那你就會不顧一切的去疼她，絕對不會讓她吃到任何虧。不讓你愛的人吃任何虧，這就是我要給你的忠告。

Tang champion said: “Don’t let the house you love have any loss, then you will not let it suffer any loss while trading it. Please offer a high price while buying it, select a good master for her while selling it.”

唐冠軍說：「不讓你愛的房子吃任何虧，你就要在買它或賣它時不要讓它吃虧。買它時請你出個高價，賣它時請你幫她挑一個好女婿。」

Tang champion said: “A seller should help his house select a good master (owner) and a buyer should also become a successful and good one.”

唐冠軍說：「賣方要幫房子挑一個好的主人(屋主)，買主也要讓自己做一個成功的好主人。」

The reason having not bought a good house is that you don’t want to pay the great price

買不到好房子就是因為你不願付出極大的代價

Advice 114 Women can be classified into stunning, beautiful, ordinary and ugly, so can be buildings. Traditionally, Chinese tend to watch geomancy, houses are divided into a fortune, a good or a bad geomancy and a haunted one. In general, nobody wants to buy one with bad Fengshui or a cursed one, however, if you want to buy one with luck or a fortune one, you have to pay great cost, or else, you can’t gain a good one. This is the advice I want to give you.

忠告 114. 以漂亮來區分女人，女人分驚艷、漂亮、普通、醜。房子也可以區分驚艷、漂亮、普通、醜。中國人有看風水的習慣，把房子分為旺宅、好風水、壞風水、凶宅。一般來說，壞風水及凶宅是沒人要買的，但是你要買旺宅及好風水的房子，你就要付出極大的代價，買不到好房子就是因為你不願付出極大的代價，這就是我要給你的忠告。

Tang champion said: “Taking a good wife needs to pay a price, so does buying a nice house.”

唐冠軍說：「娶一個好太太是要付出代價的。買到一個好房子也是要付出極大的代價的。」

Tang champion said: “To live in a nice, big and new house, you need to pay a price.”

唐冠軍說：「想住進好房子、大房子、新房子，你是要付出代價的。」

Actually the one who has paid a great price certainly has a big harvest

實際上已經付出極大的代價的人，他的收穫一定是大的

Advice 115 The respective results gained from the one who wants to pay a price, the one who is willing to, the one who can, the one who devotes to, the one who devotes to pay a great price and the one who actually has paid a great price are different. This is the advice I want to give you.

忠告 115. 想付出代價、願意付出代價、可以付出代價、肯付出代價、肯付出極大代價的與實際上已經付出極大的代價的人，他們的結果是不同的，這就是我要給你的忠告。

Tang champion said: “Speaking of buying a house, in fact, the one who has paid a great price certainly gain a big harvest.”

唐冠軍說：「在買房子的事上，實際上已經付出極大代價的人，他的收穫一定是大的。」

Tang champion said: “Speaking of buying a house, the one who only considers this matter without action can obtain nothing.”

唐冠軍說：「在買房子的事上，只有在心裡想，而沒有拿出行動的人，他的收穫一定是零。」

Change your vices of offering a price; this is the secret for you to be able to buy a house

改變你出價的惡習，這是你買到房子的祕訣

Advice 116 Everyone wants to buy an ideal house, but few want to change their bad habits of offering a price. For example: bargain, dicker, demanding kickbacks from a broker and requiring a seller to improve housing shortcomings, these are all the bad habits of a buyer while buying a

house. If one is lucky to have an opportunity to meet a seller's compromise or concession, either of parties is happy, or else, there is no result. Changing the bid vices is the secret for a person to purchase one, especially when you compete with someone else to buy the same one, it will be particularly useful. This is the advice I want to give you.

忠告 116. 每個人都想買到理想中的房子，但少有人想改變自己出價的惡習。例如：殺價、還價，向經紀人索取回扣及要求賣方改善房屋缺點，這些均是買方買房子時的惡習。如果買方有幸碰到賣方肯妥協、讓步，那就皆大歡喜了，要不然買方是買不到房子的。改變買方出價的惡習，是買到房子的祕訣，尤其是在有人跟你爭同一幢房子時，它將特別好用，這就是我要給你的忠告。

Tang champion said: "Changing the bid vices of a buyer is the secret to be able to buy a house, especially when you compete with someone else to buy the same one, it will be particularly useful."

唐冠軍說：「改變買方出價的惡習，是買到房子的秘密，尤其是在有人跟你搶同一幢房子時，它將特別管用。」

Tang champion said: "bargain and dicker are the necessary course of buying a house, sometimes, it is practical, but it is not occasionally. Do not cling to bargain or dicker, so you can succeed"

唐冠軍說：「殺價、還價是買房子的一個必經過程，有時可行，但有時不可行。不要執著於殺價、還價，這樣你才能成功地買到房子。」

When there is no way you can make a choice, you have to accept a fate

碰到無處可選擇的時候，你就要認命

Advice 117 If there are a hundred houses on the market to sell, you will have many opportunities to choose, if there are only two to three houses for sale, you will have little choice. If you encounter such a situation that a demand is greater than a supply in a seller's market, you almost have no chance to be too picky/ to choose, so you have to be pragmatic and accept a fate. It is not a good matter to buy a house less than your ideal, however, when there is no way to have right and ability to make a choice, you have to lower your standards, put ideal aside temporarily and take a practical measure as the most important choice at this time. This is the advice I want to give you.

忠告 117. 如果市場上有 100 幢房子在賣，那你就會有很多選擇的機會，如果有只有 2、3 幢房子在賣，你就沒有什麼選擇的機會。如果你碰到需要大於供給時，在賣方市場下，你是沒有太多挑剔/選擇的機會，這時你就要務實與認命。去接受一幢不太理想的房子是不好的事，但是碰到你沒有權力或沒有能力去做選擇時，你只好降低自己的標準，暫時把理想放一邊，此時務實最重要，這就是我要給你的忠告。

Tang champion said: "If you have a good condition and enough cash, you can choose a house you want, if not, you are not qualified to do so."

唐冠軍說：「如果你條件好，現金多，你是可以去選擇你想要的房子的；如果你條件不好，現金也不夠，你是沒有資格去選擇房子的。」

Tang champion said: "If you have a poor condition and insufficient cash, you don't be ambitious and look too high. Ideal and reality are all taken into account. One should be able to be bow and rise at will in order to be worldly-wise and play safe and to display his talent."

唐冠軍說：「如果你條件不好，現金也不多，你就不要把眼睛放在頭頂上。理想與現實都要顧到，能伸能屈才能明哲保身，施展才華。」

Tang champion said: "If there are not so many houses that you can make a choice, theoretic

ideals are unrealistic. If you don't have enough capacity and find faults with a house, it is also impractical.

唐冠軍說：「在沒有太多房子可以選擇時，一謂的講理想是不切實際的。在你能力不夠下，一謂的挑剔房子的缺點，也是不切實際的。」

Tang champion said: “One should be pragmatic, sensible and self-knowing. If not, you'll always suffer losses and not be able to buy a house.”

唐冠軍說：「人要務實、明理、知己。如果你不能務實、明理、知己，你是永遠會吃虧，買不到房子的。」

Draws back a step of boundlessness, not to cling to oneself insistence

退一步海闊天空，不要執著於自己的堅持

Advice 118 One should know draws back a step of boundlessness while having a quarrel with others. Don't persist in own right position. It will only give rise to litigation and attract one's anger. Concession doesn't mean failure and compromise is to resolve disputes, to seek the same comments from differences and solve problems. If you don't know how to give way, the problem tends to froze. Because everybody has blind spots, one can't think he is all right for everything. Sometimes, one should learn how to retreat so as to handle things more successfully and make it easier for both sides to embrace. This is the advice I want to give you.

忠告 118. 與人爭吵，要懂得退一步海闊天空。不要執著於自己是對的，堅持自己是對的，只會惹來訴訟，惹來一肚子的氣。退讓不是認輸，退讓是要化解紛爭，去異求同，解決問題。如果你不懂得退讓，那問題往往就僵住了。因為人都有盲點，不可能事事都是你對，有時要學會退讓，才會把事情處理的更圓滿，更容易讓雙方欣然接受，這就是我要給你的忠告。

Tang champion said: “If a buyer and a seller persist in their respective views and refuse to accept other side, it would only make the sale collapsed. Although buyers and sellers, each with their own plans, if the two sides can learn how to compromise, give and take, and that the sale will go more smoothly.”

唐冠軍說：「若是買方與賣方各持己見，堅持不下，那只會使買賣破局。雖然買方與賣方，各有各的盤算，若是雙方能學會退讓，各讓一步，那買賣就會順利多了。」

Tang champion said: “Each sticks to his own view can only give rise to unhappy feelings for both sides and a bad result, if the two sides can learn how to compromise, give and take, then things will be more successful.”

唐冠軍說：「各持己見只會惹來一肚子的氣，壞了大事，若是雙方能夠學會退讓，各讓一步，那事情就圓滿多了。」

Tang champion said: “Don't have disputes. In fact, forgiving others is just like treating oneself, review it again, in fact, it is to give oneself a space for completion.”

唐冠軍說：「不要起爭執。寬恕別人其實就是善待自己，退一步想其實就是給自己一個轉圜的空間。」

Tang champion said: “Forgive others is actually to give others the opportunity for their rehabilitation. Forcing other side is actually to push oneself to a blind angle.”

唐冠軍說：「原諒別人其實就是給別人一個自新的機會。逼死對方其實就是把自己推到死角。」

The right way is not to increase a price after finding hope, but increase a price first, then, you will see hope

不是看到有希望才加價，而是加價之後你才會看到希望

Advice 119 Only one gives up first, can he have gains. The right way is not to began to work hard after you see hope to enter a famous school, but as long as you continue to study hard, you will be able to enter one. The correct one is not to increase a price after seeing hope, but increase a price first, then, you will have chance to buy a house. This is the advice I want to give you.

忠告 119. 有舍才有得，就是說先要有舍，才有得，不舍則不得。不是看到有希望進名校，才開始用功，而是只要你不斷努力用功，你就能進名校。不是看到有希望才加價，而是加價之後，才有希望買到房子，這就是我要給你的忠告。

Tang champion said: “The right way is not to begin striving after finding hope, but as long as you keep trying to strive you will have it.”

唐冠軍說：「不是看到有希望才開始努力，而是只要你不斷努力才有希望。」

Tang champion said: “Hope comes from one’ s efforts or his money paid. Spend cash to buy a lottery is to gain the chance of winning. So is the buyer to increase a price to have that of buying a house.”

唐冠軍說：「希望是用努力得來的或者是用錢買來的。花錢買彩券就是在買中獎的希望。花錢加價買房子就是在買買到房子的希望。」

Don’t be afraid of the feelings of loss! Reviewing can make progress

別害怕輸的感覺！有檢討就能有進步

Advice 120 Some people are worried about their loss, therefore they don’t dare to attempt fails. Because of their conservative concepts, some don’t want to try new things. Due to their stubborn standpoints, some don’t dare to accept the correction. After you go through several failure experiences of buying a house, you don’t try to do it, or you are more active to. Setbacks make you flinch, or stronger? Don’t be afraid of feelings of loss! Review can make progress. This is the advice I want to give you.

忠告 120 . 有些人因為怕輸，所以不敢嚐試失敗。有些人因為保守，所以不敢嚐試新事物。有些人因為頑固，所以不敢接受指正。在你經過許多次买房失敗的經驗之後，你不再嚐試买房，還是你更積極买房。遇到挫折你就退縮了，還是你更堅強了？別害怕輸的感覺！有檢討就能有進步，這就是我要給你的忠告。

Tang champion said: “Don’t be afraid of feelings of losses (once, twice or three times), don’t worry, just continue to try hard.”

唐冠軍說：「別害怕輸的感覺，輸一次、輸二次、輸三次，不要怕，繼續努力就是了。」

Tang champion said: “Failure is let you accumulate successful power. Don’ t be afraid of feelings of loss, then you will succeed.”

唐冠軍說：「失敗是積蓄你成功的力量。不要有怕輸的感覺，這樣你才能成功。」

Tang champion said: “The fails ratified by yourself don’ t belong to your ones, those not approved by yourself are real ones.

唐冠軍說：「在你批准下的失敗不算失敗，在你不批准下的失敗才算失敗。」

Tang champion said: “One should review oneself deeply after each failure, the more deeply he reviews, the more progress he can make, which is a success.”

唐冠軍說：「每一次失敗之後，都要做深度檢討，愈是檢討，愈是有進步，只要有進步就是一種成功。」

忠告 No.121-130

Effort and confidence are interdependent, continuously occur and never stop

努力與信心，信心與努力，這是相互依存，連續發生，永不停止的

Advice 121 The watershed of one's success or failure is his effort and confidence. One's effort comes from his faith, or he will strive harder following his surety. Your continuous struggle can gain a harvest (results) which will boost your believe. After the boosted hope you will try harder. Effort and confidence are interdependent, continuously occur and never stop. One's hard work is just like his sweat, wisdom, time and financial resource which one can't spend money to buy. There is no house one is not able to buy in the world. This is the advice I want to give you.

忠告 121. 一個人的成功與失敗的分水嶺就是努力與信心。有努力就會有信心，有信心之後才會更努力，信心與努力是相輔相成的。不斷努力之後就會有收穫(成績)，這個收穫就會增強你的信心。信心增強之後你就會更努力。努力與信心，信心與努力，這是相互依存，連續發生，永不停止的。你的努力就是你汗水、智慧、時間與財力的付出。天下沒有買不到的房子，只有買不到的信心、汗水、智慧、時間與願意做，這就是我要給你的忠告。

Tang champion said: "You will have confidence through your continuous effort, you will try harder after you have faith. The belief and striving are interdependent."

唐冠軍說：「經過不斷自我努力之後，你就會有信心，有信心之後，你才會更努力，信心與努力是相輔相成的。」

Tang champion said: "Houses and rates are proportional; in general, a good one must be valued at a good price, in other words, the more expensive, the better ones."

唐冠軍說：「房子與房價成正比，一般來說，好房子就會是好價錢，換句話說，房價愈高，房子就愈好。」

Tang champion said: "If you have hope in the market, you will pay high prices, if not, that is, you don't have confidence in the market."

唐冠軍說：「如果你對市場有信心，你就會出高價，如果你不肯出高價，那就是你對市場沒信心。」

Tang champion said: "As long as willing to pay high prices, there is no house one can't buy in the world, one who has not been buying a house has certainly his own problem."

唐冠軍說：「只要肯出高價，天下沒有買不到的房子，一直買不到房子的人，是你自己出了狀況。」

In a competitive market, offering a price with no confidence is equivalent to no offer

在競爭的市場中，沒有信心的出價就等於沒出價

Advice 122 Regarding home purchase, much effort means trying hard to make more money. After you have funds you will have confidence. You can look at more houses as possible through running as much as possible and paying a little more sweat in order to multiply compare them and have more choices. You can find the best entry point by sober analysis of market trends and prices, which is wisdom. It takes a time to buy a house, so does its appreciation. During the competition you should race against time and play your wisdom. As a homebuyer, offering a high price is to let you have a bit more hope to do it, or rank the first place, that is make you have overwhelming surety to win a victory. In a competitive market, offering a price with no confidence is equivalent to no offer and it is absolutely not to buy a house. This is the advice I want to give you.

忠告 122. 在買房子的事上，多努力就是多努力賺錢。有了錢之後你就會有信心。多跑路，多看幾間房子，多出一點汗，你就可以多比較、多選擇。冷靜分析市場趨勢與行情，找到最佳的進場點，這就是智慧。買房子需要花時間、讓房子增值也需要花時間、在競爭的時候更

是搶時間，鬥智慧。出高價就是讓你對可以買到房子有多一點信心，出高價考到第一名就是讓你有絕對必勝的信心。在競爭的市場中，沒有信心的出價就等於沒出價，沒有出價就是絕對買不到房子的，這就是我要給你的忠告。

Tang champion said: “There is no house one can't buy in the world, only some things one is not able to buy are effort, confidence, sweat, wisdom, time and willingness to offer a high price.”

唐冠軍說：「天下沒有買不到的房子，只有買不到的努力、信心、汗水、智慧、時間與願意出高價。」

Tang champion said: “In a competitive market, offering a price with no confidence is equivalent to no offer and one with no offer is absolutely not able to buy a house.”

唐冠軍說：「在競爭的市場中，沒有信心的出價就等於沒出價，沒有出價的你，當然是買不到房子的。」

Tang champion said: “Offering a high price is to let you have a bit more confidence, or rank the first place, that is make you have overwhelming confidence to win a victory.>

唐冠軍說：「出高價就是讓你有更多一點信心，出高價拿到第一名，就是讓你有絕對必勝的信心。」

Having not bought a house is your violation of the principle of market competition, offending sellers and banks

買不到房子是你違反了市場競爭原則，得罪了賣主，得罪了銀行

Advice 123 Buying a house, a buyer who indiscriminately bargains will offend a seller. The one with bad credit and low income will offend the bank. If you haven't bought a house or never won your opponents, you must violate the principle of market competition, and have disappointing performance, hence, you don't have to blame others. This is the advice I want to give you.

忠告 123 . 買房子時，買主胡亂殺價會得罪賣主。買主信用不好、收入太低、會得罪銀行，如果你買不到房子或搶不過對手，那就是你違反了市場競爭原則，買不到房子不要怪別人，只能怪你自己不爭氣。買不到房子是你得罪了市場競爭原則，而不是市場競爭原則得罪了你，這就是我要給你的忠告。

Tang champion said: “Having not bought a house, you don't blame others, but do your disappointing performance. It is yourself that violate the principle of market competition.”

唐冠軍說：「買不到房子不要怪別人，只能怪自己不爭氣，是你自己違反了市場競爭原則。」

Tang champion said: “Many players who simultaneously try to race for the first place must compete each other, the competition is to grab the first place. Champion is the first, the first is the champion.

唐冠軍說：「多人同時去搶第一名就要做競爭，競爭就是搶第一名。冠軍就是第一名，第一名就是冠軍。」

Tang champion said: “After a competition, a high place or a low one can be discerned, which one you belong to (a high or low) depends entirely on yourself, the championship is the first, what is your place?”

唐冠軍說：「競爭之後才能分出高低，你屬於高還是屬於低，全由你自己來定，冠軍就是第一名，那你是第幾名？」

Tang champion said: “Buying a house is to try to get first, what is your ranking? It is fully yourself decision.”

唐冠軍說：「買房子就是在爭第一名，那你是第幾名？全由你自己來定。」

Tang champion said: “To realize one’s dream relies on his numerous efforts, success comes from a lot of accumulated first positions. Believe you can, believe you do.”

唐冠軍說：「I believe I can, I believe I do, 夢想是靠無數個努力來完成的，成功是靠無數個第一名疊起來的。相信你能你就一定能。」

If we can not change the principle of competition, then we can only follow the rules of the game to play

如果不能改變競爭原則，那麼我們就只有順著遊戲規則來玩

Advice 124 A house with a good condition or one with cheap price certainly attracts someone else to compete with you, if we can not change the rule of competition, then we can only follow the rules of the game to play. When you encounter anyone else to contest one, the best way is to take action fast, increase a price and pay with cash. The first of buying a house is the cash payment and offering a higher price, making a prompt decision and taking quick action. This is the advice I want to give you.

忠告 124. 條件好的房子或價錢便宜的房子，一定有人來跟你競爭，我們不能改變競爭原則，我們只好順著遊戲規則來玩。碰到有人跟你爭競房產時，最好的方法就是下單動作要快，再加上現金與加價。買房子的第一名就是現金與加價，當機立斷，動作要快，這就是我要給你的忠告。

Tang champion said: “The first position of buying a house is to pay with cash and increase a price, additionally, to make a prompt decision and take quick action honestly, then you are able to buy it smoothly.”

唐冠軍說：「買房子的第一名就是現金與加價，另外再配合當機立斷，誠意認真，動作要快，這樣你才能順利搶到房子。」

Tang champion said: “The game rule of buying a house is winner-take-all, the first can gain a family, the second is a loser, they are double or quits, losing status discerned clearly.

唐冠軍說：「買房子的遊戲規則就是贏者全拿，第一名就是家，第二名就是輸家，它們是一翻兩瞪眼，輸立分。」

Tang champion said: “I want to be as free as a dream, as strong as the sun, and that I try to be the first only, not the second.”

唐冠軍說：「我要夢一樣自由，像太陽一樣堅強，那就是只爭第一名，不做第二名。」

Want to get happiness, it is a price to pay

想要得到幸福，那是要付出代價的

Advice 125 Happiness is not so easily to come, you can not get what you really want without your tears, sweat and hard work. There is no such a thing that you could get great rewards through paying a fraction of the price, or you couldn’t get brilliant harvest through just paying a little bit of effort. Buy a house, you need to spend a lot of spirit to pick the right one, of course, have to pay a considerable cost to get a seller's approval, acquired joyfulness is to be a price to pay. This is the advice I want to give you.

忠告 125. 幸福沒那麼容易，不經過流淚、流汗、辛勤耕耘，你是得不到不你真正想要的東西的。沒有只付出一分的代價就可得到十分回報的事，也沒有只付出一點點的努力就可得到輝煌的收穫。買房子時，需要花許多精神去挑選適當的房子，當然也要花出相當大的代價才能獲得賣主的首肯，幸福得來是要付出代價的，這就是我要給你的忠告。

Tang champion said: “Happiness is not so easily to come; you couldn’t get what you really want

without a great price to pay.”

唐冠軍說：「幸福沒那麼容易，不付出大代價，你是得不到你真正想要的東西的。」

Tang champion said: “There are hardships that were unknown behind one’s dream, before reaching the peak, your sweat and tear will continue to flow, after paying the price, you can exchange for success and happiness.”

唐冠軍說：「夢想的背後是艱辛的，達到高峰前，你的汗水、淚水將流個不停，付出代價之後，換來的就是成功與幸福。」

Tang champion said: “One’s effort in his lifetime is just to get a happy home, but how could one get a family before not paying the price?”

唐冠軍說：「有人一輩子的努力就是為了獲得一個幸福的家，但沒有付出代價之前，哪來的家。」

Success is just because you insist, "Never give up efforts”

成功就是因為你堅持「永不放棄努力」

Advice 126 Don’t give up your dreams easily, don’t easily abandon your efforts, don’t easily quit your expertise, don’t easily waive your job, or your interest, or your chances of success. This is the advice I want to give you.

忠告 126. 不要輕易放棄你的理想，不要輕易放棄你的努力，不要輕易放棄你的專長，不要輕易放棄你的工作，不要輕易放棄你的興趣，也不要輕易放棄你成功的機會，這就是我要給你的忠告。

Tang champion said: “Those who have experienced numerous failures, but never give up will have the last chance of success. Those who have ever undergone numerous blows, but still not fall down easily will have that of success. The reason that you achieve success is that you continue to try hard, or you insist on patience, do not quit.”

唐冠軍說：「經過無數次的失敗仍不輕易放棄的人，才會有最後成功的機會。經過無數次的打擊仍不輕易跌倒的人，才會有最後成功的機會。成功是因為你的努力，成功就是因為你的堅持忍耐，不放棄努力。」

Tang champion said: “There are certainly methods of success and reasons of failure. Finding successful ways, you can certainly succeed, discovering the cause of failing, you can avoid a mistake next time.”

唐冠軍說：「成功一定有方法，失敗一定有原因。找到成功的方法，你一定會成功，找到失敗的原因，你一定可以避免下次再犯錯。」

If Not equipped with his own weapons, how can one go to fight

沒有裝備好自己的武器，怎能去打戰

Advice 127 If Not equipped with his own weapons, how can one go to fight? How can one participate in the university entrance exam without good academic records? How can one buy a good house without his power? To sum up, how can one buy a house without a good credit, enough income and cash deposits, or sufficient knowledge on it? This is the advice I want to give you.

忠告 127. 沒有裝備好自己，怎能去打戰。沒把書唸好，怎能去考大學。沒準備好自己的實力，怎能去買好房子。沒有好的信用、沒有足夠的收入、沒有足夠的現金存款，或者沒有足夠的購屋知識，如何能去買房子，這就是我要給你的忠告。

Tang champion said: “Want to buy a house and have the strength to buy a house are two different

things. Don't think it is very simple, you can buy fancy, in real society, the strength and cash is king.”

唐冠軍說：「想買房子與有實力去買房子是兩回事。不要以為買房子很簡單，看中了就可以買，在現實的社會中，實力與現金才是王道。」

Tang champion said: “Buy a house needs a lot of money. It is earned by your labor and physical strength, don't think it is easy to make, therefore, you have to study hard, work hard, make more and try to save more, that is the king.”

唐冠軍說：「買房子需要很多的錢。錢是用勞力、體力賺來的，不要以為賺錢很容易，所以你要努力學習，努力打拼，努力賺錢，努力存錢，這才是王道。」

Tang champion said: “To succeed, you have to change yourself. That a butterfly looks beautiful is because she becomes successful, that one is able to have bought a house is because he put his strength and money ready first.”

唐冠軍說：「想要成功，先要改變自己。蝴蝶漂亮是因為她變成功了，人能買到房子，是因為他先把實力與金錢準備好了。」

Do not think one is equipped with weapons, then, he is able to go to battle

不要以為有武器，就能去打戰

Advice 128 Don't think one is equipped with weapons, then, he is able to go to battle. If you don't understand tactics, strategy, confusing enemy and deploying forces, even if you have the most advanced ones, you will not necessarily win a war. Don't think you have cash, you will be able to buy a nice house, if you don't understand market, competition, a reasonable offer, negotiation and cooperation, and you will still not be able to buy a house. This is the advice I want to give you.

忠告 128. 不要以為有武器，就能去打戰，如果不懂戰術，不懂謀略，不懂欺敵，不懂調兵遣將，那就算你有最先進武器，你也不一定打贏戰爭。不要以為你有現金，你就一定可以買到好房子，如果你不懂市場，不懂競爭，不懂得要合理出價，不懂得要協商合作，你一樣會買不到房子的，這就是我要給你的忠告。

Tang champion said: “Don't think money makes the mare go, if you take wrong methods, perhaps, in turn, grinding person is yourself.”

唐冠軍說：「不要以為有錢就可使鬼推磨，如果你的方法用錯了，說不定反過來，推磨的人就是你自己。」

Tang champion said: “Don't think you can buy a good house with enough money, if you don't know homebuyer's skills and legal knowledge, maybe you finally purchase one that you lose money, in addition, involved with a number of lawsuits.”

唐冠軍說：「不要以為有錢就可以買到好房子，如果你不懂購屋技巧與法律知識，說不定你最後買到的是一個讓你賠錢的房子，還加上一堆法律訴訟。」

No one can stop rising house prices, don't think you have cash, and that you can wait

房價上漲不等人，不要以為你有現金，就是可以等待

Advice 129 Don't think you have a bank deposit, and then you can wait. If house prices fall, you can wait for a few years, then you buy a house. If it rises at the beginning, you will not be able to wait for a few years to get one. Rising is equal to your cash in the devaluation, so don't think you have cash and you can wait, because no one can stop the trend. This is the advice I want to give you.

忠告 129. 不要以為你有銀行存款你就可以等。如果房價下跌，你可以等它幾年，之後

你再去買它。如果房價在上漲的初期，你就不能再等幾年才去買它。房價上漲就等於你的現金在貶值，所以不要以為你有現金就可以等它，因為房價上漲不等人，這就是我要給你的忠告。

Tang champion said: “Housing prices ranging from people, because it doesn't stop to wait for one who has money, nor will it accommodate you because you have no money.”

唐冠軍說：「房價上漲不等人，因為它不會因為你有錢就來等你或它也不會因為你沒錢就來遷就你。」

Tang champion said: “House prices rise naturally, because it doesn't accommodate you because of your insufficient income.”

唐冠軍說：「房價上漲不等人，因為它不會因為你收入不夠就來遷就你。」

Tang champion said: “Rising house prices is equal to your cash in the devaluation, hence, you should plan to buy a house before it begins to rise.”

唐冠軍說：「房價上漲就等於貨幣貶值（現金不值錢），所以你不要等到房價上漲之後，才去買房子。」

Tang champion said: “Because of its natural course, house prices will not stop rising even if you haven't saved enough down payment, housing prices ranging from people, so you have to immediately buy a house as early as possible, rather than wait for a decade and then do it.”

唐冠軍說：「房價不會因為你還沒有存足首付款就停止上漲，房價上漲不等人，所以你要立刻趁早去買房子，而不是等個十年之後再去買房子。」

You can not take a chance as a way to buy a house

你不可用碰碰運氣的方式來買房子

Advice 130 Buy a house is not like buying a lottery, so you can't take a chance to do it. Buy lottery tickets, if you have the opportunity to hit the jackpot, then you get a huge bonus (lots of funds), money is just money, no good or bad, each thousand bill is the equivalent one, so you have no reason to refuse it. But the house and the bill are different, each has its respective features and own unique advantages and disadvantages, such as shape, pattern, construction year, location, maintenance, color, neighbors, good or poor public security order. Not every one can all attracts you, because you have your preferences and budgetary limit, so you can afford to buy the one you like in your financial strength, but don't buy the one you dislike. This is the advice I want to give you.

忠告 130. 買房子不是在買彩券，所以不可用碰碰運氣的方式來買房子。買彩券，如果你有幸中了大獎，那你得到的是巨額獎金(大量的錢)，錢就是錢，錢是不分好壞的，每張千元大鈔都是等值等的大鈔，所以你沒有拒絕錢的理由。但是房子與鈔票不同，每一幢房子都是不同的，每一幢房子都有其獨一無二的優缺點，例如：造型、格局、年份、地段、保養、顏色、鄰居、治安好壞各有不同。不是每一幢房子你都會喜歡，因為你有你的喜好和預算限制，所以你要在你可負擔的經濟實力下，去買一幢你喜歡的房子，而不是要去買一幢你不喜歡的房子，這就是我要給你的忠告。

Tang champion said: “Buy a house is not like buying lottery tickets, so you can not randomly propose a price everywhere to decide which cheap one you can buy with a chance.”

唐冠軍說：「買房子不是在買彩券，所以不可到處亂出價，用碰碰運氣的方式來決定你可以買到哪一幢便宜的房子。」

Tang champion said: “Buying a house never relies on luck, if you bought the one you dislike, afterward you lived in it, how awkward, uneasy and uncomfortable you would feel.”

唐冠軍說：「碰碰運氣是不能用在買房子的事上，萬一你買到一幢你不喜歡的房子，那以後，你住在一個你不喜歡的房子裡面，那該有多彆扭多不自在、多不舒服。」

忠告 No.131 - 140

Stimulate yourself potential and let you scale a new height

激發自己的潛能，讓你更上一層樓

Advice 131 Suffering a setback and entering the bottom of life, please don't be discouraged. Sometimes, human beings experiencing hardships or distresses will find their hidden potential in vivo, only the latent energy inspired by them, can they make themselves back to life and generate combat power. Only stimulate it to break their own limits, can they make themselves scale the next height. This is the advice I want to give you.

忠告 131. 當你受到了挫折，進入人生的谷底時，請你不要氣餒，因為人遇到了困境或急難時，才會發現自己是有潛能的，只有激發自己的潛能，才能讓自己起死回生，產生戰鬥力。只有激發潛能，打破自己的極限，才能讓自己更上一層樓，這就是我要給你的忠告。

Tang champion said: "Never hide yourself potential power, believe yourself, you can, believe yourself, you do."

唐冠軍說：「不要隱藏自己的潛能，相信自己能你就能，相信自己行你就行。」

Tang champion said: "Having a super sense of extraordinary strength is your potential; blooming out of your life is to inspire your unlimited latent energy."

唐冠軍說：「擁有超感平凡的力量，就是你的潛能，怒放出你的生命，就是要激發出你的無限潛能。」

Tang champion said: "Effort and effort again, hard and hard again, learn and learn again, breakthrough and breakthrough again, innovate and innovate again, you can find infinite potential power, infinite strength, infinite hope."

唐冠軍說：「努力再努力，用功再用功，學習再學習，突破再突破，創新再創新，你就能發現潛能無限大，力量無限大，希望無限大。」

Do not fight an uncertain war; the one is to win

不打沒有把握的戰爭，打戰就是要贏得戰爭

Advice 132 The purpose of war is to win. Firstly you are unwilling to achieve a victory, in such a case, you don't have to go to war. In the absence of a complete preparation for triumph, you have to be patient and strong, to work hard. You can declare a war to enemies until you have a full grasp of defeating the enemies. As a homebuyer, before you are unsure of winning, you have to reserve more strength and knowledge. This is the advice I want to give you.

忠告 132. 打戰的目的就是要贏得戰爭，如果一開始你就不想要打勝仗，你就不要去發動戰爭。在沒有準備好可以打贏戰爭之前，你就要忍耐、奮發、刻苦、堅強，直等到你有擊敗敵人的十足把握，你才可以向敵人宣戰。買房子也是一像，在你沒有贏過競爭對手之前，你要忍耐，多儲備實力，多儲備買房子的知識，這就是我要給你的忠告。

Tang champion said: "One is unable to buy a house without power, if you don't want to pay a relative price, you shouldn't have a daydream."

唐冠軍說：「買房子不能沒有實力，如果你不想付出相對的代價，你就不要去做白日夢。」

Tang champion said: "Forage goes first before fight. No adequate forage, no war launched. Similarly, no sufficient fund, no risky investment allowed.

唐冠軍說：「打戰要糧草先行，如果沒有充分的糧草是不可以發動戰爭的。同理，沒有充

分的資金是不可以去冒險投資的。」

Empty talk means nothing; practice is the real truth

空談無益，實踐才是真道/真理

Advice 133 One, being an armchair strategist, with lip service and comprehensive knowledge can gain nothing. Power is not from the air, but from practice. Only one works without bluster and ostentation and implements seriously, will the effects be observed. Chinese Kungfu is from a long term exercise. A homebuyer's strength is out of his savings. The truth can not be only talked orally, empty talk means nothing, and practice is the truth. This is the advice I want to give you.

忠告 133. 紙上談兵，只說不練，徒有滿腦袋的知識，是沒有用的。力量不是空氣，力量是實踐出來的，唯有腳踏實地，認真執行才會有效果。中國功夫是鍛鍊出來的，買房子的實力是積蓄出來的。一切的道理不能只掛在嘴上，空談無益，實踐才是真理，這就是我給你的忠告。

Tang champion said: "A homebuyer without his financial power can't buy a house, nor can he do without action. If you just talk about buying a house orally, it is no practical effect."

唐冠軍說：「買房子不能沒有實力，買房子不能沒有行動，如果你只是嘴巴上說要買房子，那是沒有實際效果的。」

Tang champion said: "The present house prices are getting more and more expensive. It is difficult for young people to buy a house by their own power. Those who only talk about it without concrete action can't gain achievement."

唐冠軍說：「現在的房子是越來越貴，年輕人很難靠自己的力量買到房子，如果年輕人只是說想要買房子，但是又沒有拿出具體行動來，那買房子的事，是不可能成功的。」

Tang champion said: "What you want to do must needs next action to cooperate, because practice is king."

唐冠軍說：「腦袋瓜子裡想要做的事，一定要加上行動去配合，因為能實踐才是王道。」

The One who wants to buy a house and the one who is ready for buying a house are different matters

想買房子的人與準備好要去買房子的人，是兩碼事

Advice 134 The one who wants to buy a house and the one who is ready for it are quite different. The former is only in a sketch stage, that is he is still in a dreaming one, with empty talk and no action, the latter has already prepared a variety of good conditions for it and planned to do it for several years, and now is actively searching. Those with no preparation and action are dreamers playing a joke only. This is the advice I want to give you.

忠告 134. 想買房子的人與準備好要去買房子的人，是大大的不一樣的。想買房子的人只是在心裡勾劃的階段，換句話說，他還在做夢的階段中，他是只說不練的。準備好要去買房子的人是已具備好各種買屋條件，而且他為買屋已籌劃了好幾年，並且現在是積極尋找房子的人。只有真正具備好條件的人，才會積極尋找房子，其他的人不過是鬧著玩的夢想家，這就是我給你的忠告。

Tang champion said: "A homebuyer can't buy a house without any preparation and action. If you can only talk orally but not take action, you are the dreamer that plays a joke."

唐冠軍說：「買房子不能沒有準備，買房子不能沒有行動，如果你只是只說不練，那你就是一個鬧著玩的夢想家。」

Tang champion said: "Don't be a far-fetched dreamer, you should have an ambitious plan and

careful preparation to become a pragmatic and hardworking one.”

唐冠軍說：「不要做一個不著邊際的幻想家，你應該要有一個遠大計劃，周密準備，做一個實幹、苦幹的築夢人。」

You are a loser, or a winner

你是 Loser 汝捨，還是 Winner 穩拿

Advice 135 English word “winner” means a winner, to be translated into Chinese pronunciation “winner”. The one who has bought a house is a winner, of course, a loser is one who hasn’t bought one. The meaning of it is that you are sure that you can rank the first absolutely, so it is called a victor. You must be selected by a seller as the first, then, you can possibly become the one to bid, furthermore, you must offer an adequate price and be sure that it is a successful one, in such a case, you will probably succeed. This is the advice I want to give you.

忠告 135. 英文字 Winner 的意思就是贏者，中文音譯成穩拿。買到房子的人是贏家，買不到房子的人是輸家。贏者的意思是說你肯定自己會穩穩拿到第一名，所以叫穩拿。買房子的時候，你一定要先被賣方選中你，這樣你才可能成為買到房子的贏家，所以在買房子的時候，你一定要適度的出價，而且要對自己的出價有穩贏的信心，這樣你才可能成為贏家，這 就是我要給你的忠告。

Tang champion said: “God will help a self-assistant person, one must have his confidence to become a winner first, and that so others will assist him to succeed.”

唐冠軍說：「天助自助，先要自己對自己有穩贏的信心，這樣別人才會幫助你成功。」

Tang champion said: “That the price of a buyer is not accepted by a seller must not be traded. That the buyer is not selected by a seller must be a loser.”

唐冠軍說：「凡不被賣方接受的價錢，一定不能成交。凡不被賣方看中的（肯定的）買主，一定是輸者。」

Tang champion said: “In most cases, bargain is just equal to no house available for a buyer, the more over bargain, in general, the more it is not easy to buy one unless you meet such a situation that no anyone else competes with you.”

唐冠軍說：「在大多數的情況下，殺價就是等於買不到房子，一般來說殺價愈多愈兇，愈是不容易買到房子，除非是在那個時間點上，你沒有其它人競爭對手與你競爭。」

Tang champion said: “We want to become a winner, not a loser. A victor is just to rank the first position, loser is the one that has no confidence, low self-esteem and chance and fate to acquire success.”

唐冠軍說：「我們要做穩拿 Winner，不要做汝捨 Loser。穩拿就是穩穩拿到第一名，汝捨就是你對自己沒信心，自暴自棄，所以成功它就放棄了你，與你無緣。」

Making money has the right method / approach

賺錢要有正確的方法/途徑

Advice 136 The reason that the dream of many people for getting rich has been broken is that the method or direction for it is incorrect. It is not easily to find a way fit to oneself to make a fortune. As a saying: you will reap what you sow, but you can’t avoid wasted efforts if your direction is wrong. Wealth comes from the right path, one can’t hope to be rich too hastily by wrong ways including fast richness, speculation, sudden huge profits, shortsightedness, greed, fraud, short cut, whimsical idea, reaping without sowing, outlaw and playing stocks by short-term. Therefore, everybody needs careful introspection to prevent these incorrect ones. This is the

advice I want to give you.

忠告 136. 許多人的發財夢都破碎了，為什麼，就是因為方法用錯了或方向走錯了。能找到一條適合自己發財的路，是有多麼的不容易，俗語說：只要努力就會有收獲，但是如果你的努力方向走錯了，那麼最終你就會是白費功夫了，一無所得。發財要走正途，不可操之過急，像快速、投機、暴利、短視、貪婪、詐騙、走捷徑、異想天開、不勞而獲、為非做歹、炒股做短線，這些都是不正確的賺錢方法，所以你要謹慎自省，這就是我要給你的忠告。

Tang champion said: “Making a fortune can not be acted with undue haste, one should have the right approach to make money and the one without power can’t buy a house, these are all you should remember.”

唐冠軍說：「發財不能操之過急，賺錢要有正確的方法買房子不能沒有實力，這些都是你要記住的事。」

Tang champion said: “What you are proud of is not reputation and money, but a lovely family. Hence, you shouldn’t do bad things so as not to ruin it by yourself.”

唐冠軍說：「讓你可驕傲的事，不是名譽，不是金錢，而是可愛的家，所以為了可愛的家，你不可做壞事，以免你親手毀了一個可愛的家。」

Choose a good broker is not only to protect your own property but create your own fortune

選到好的經紀人，這就是在保護你自己的財產，選到好的經紀人，這就是在創造你自己的財運

Advice 137 That you don’t learn financial and stock knowledge and follow others to invest blindly is very dangerous. That many fraud groups lure you to enter a scam and drive you take out all you have is because of your greed and ignorance. What you should be also aware of is some unscrupulous brokers want to deceive you because you don’t know laws and sale program, so you have to beware of a villain, carefully select an agent. You have to choose a good one as your representative to protect your own interests. This is the advice I want to give you.

忠告 137. 如果你不具備財經知識、金融知識、股票知識，就跟著別人盲目投資，那是很危險的。許多詐騙集團就是利用你的貪婪與無知來騙光你的錢。也有許多不肖經紀人利用你不懂法律及買賣程序來欺騙你，所以你要提防小人，慎選經紀人。你要選對好的經紀人來代表你，讓他來保護你應有的權益，這就是我要給你的忠告。

Tang champion said: “Any investment has risk, if you have learned related financial and legal knowledge before investing, its one can be reduced to a minimum.

唐冠軍說：「任何投資都有風險，如果你在投資前，已具備有相關的財經與法律相關知識，這樣你的投資的風險就可降低到最低。」

Tang champion said: “Avoid suffering losses and being fooled, you have to carefully choose a broker. Choose a good one to protect your own rights is just to guard own property.”

唐冠軍說：「避免吃虧上當，你要慎選經紀人。選到好的經紀人來保護你應有的權益，這就是在保護自己的財產。」

Tang champion said: “Brokers can protect your right by using their experiences that include professional, a lot of legal and financial knowledge and their right decision. Choosing a good agent to guard you is your wisdom and rights.”

唐冠軍說：「經紀人是用他們經驗在保護你，他們經驗包括專業與各種法律、財經，法律知識，再加上他們的正確判斷。選到好的經紀人來保護你，這是你的智慧與權利。」

Tang champion said: “Brokers can protect your right by using their experiences. Choosing a good one is just to not only protect your own property but create your own fortune.”

唐冠軍說：「經紀人是用他們經驗在保護你，選到好的經紀人，這就是在保護你自己的財產。選到好的經紀人，這就是在創造你自己的財運。」

You need a good real estate broker as your long-term friend

你需要一個好的房地產經紀人做為你的長期好朋友

Advice 138 Besides its funds, the most important thing for running an enterprise is to select talented persons, train them, bring them into play and retain them. Likewise, the owner of a real estate company should also need to take the same methods as mentioned above to choose excellent realtors. Clients can hire one as the company does. You will have at least several chances related to a house trade in lifetime. Home purchase in the right time can make money once, or else, it can have a loss once. If you can set up friendship with a good and capable broker just like you make friends, that is the beginning of your happiness and wealth, so you have to carefully employ one. This is the advice I want to give you.

忠告 138. 除了資金之外，經營一個企業最重要的事，就是選才、育才、用才、留才。房地產公司的老闆選擇房地產經紀人也是一樣，選才、育才、用才、留才。客戶選擇房地產經紀人也是一樣，要選才、育才、用才、留才。你一輩子最少也會有好幾次的房屋買賣，買到對的一次就賺一次，買到錯的一次就賠一次。如果你能像交朋友一樣，交到一個能幹又好的經紀人，那就是你的幸福與財運的開始，所以你要慎選經紀人，這就是我要給你的忠告。

Tang champion said: “The most important thing for running a big enterprise is to continue to cultivate some good employees. If you want to continuously profit from the sale of real estate, you will also need a good real estate broker as a long-term friend.”

唐冠軍說：「經營一個大企業最重要的事，就是不斷地培養出一些好的員工。想不斷地從房地產的買賣中獲得利潤，你也需要一個好的房地產經紀人，來做為你長期的好朋友。」

Tang champion said: “There are many friends in one’s lifetime and each is very important. How to choose a person as your a good one is your wisdom and responsibility.”

唐冠軍說：「一生的好朋友有很多，而且每一個好朋友都很重要，選擇哪一個人做為你的好朋友是你的智慧與責任。」

In the light of the amount of money earned, the buyer should thank the contribution of realtors

拿賺錢的大小來說，買主更應該謝謝房地產經紀人的貢獻才對

Advice 139 General clients always think they give a bowl of rice to realtors and allow them to earn commission as if they would earn money very easily. Every time after a successful real estate business, it seems that a broker gave gifts to a client, to express his (her) gratitude, however, few customers do so. In fact, buyers and sellers earn a lot of money after the appreciation of their houses, so it is reasonable that they should just thank realtors who only have one-time service fee for their credit/contribution. This is the advice I want to give you.

忠告 139. 一般客戶總以為自己償了一碗飯給房地產經紀人，才讓他們賺到佣金，好像他們賺的錢很容易。每當一筆房地產買賣成功之後，好像都是房地產經紀人送禮物給客戶，以表示謝意，很少有客戶送禮物給房地產經紀人的。其實賺到大錢的是買主或賣主，所以買主或賣主更應該謝謝房地產經紀人才對，因為經紀人賺到只是一次性的服務費，而客戶以後賺到房子增值的錢才是大錢，拿賺錢的大小來說，買主或賣主更應該謝謝房地產經紀人的功勞/貢獻才對，這就是我要給你的忠告。

Tang champion said: “After a real estate transaction is finished, usually, a buyer or a seller no

longer keeps his realtor in mind, nor does a broker do his clients, but these practices are wrong.”

唐冠軍說：「每當一筆房地產買賣成交之後，買主或賣主就把房地產經紀人忘掉了，或者，房地產經紀人也把買主或賣主忘掉了，這些做法都是不對的做法。」

A broker who will refund commission must be the one with a low professional level.

會退佣金的經紀人一定是專業水平不夠的經紀人

Advice 140 In general, the patients or their family would be grateful to medical workers who had saved their lives through surgical operations and give them a red envelope to express respect and gratitude. The reason that you respect doctors is that their specialty is respectful, but not their compassion. Nobody having been rescued back to life, in turn, asks doctors to refund his medical expenses or costs of surgery, and nobody, before entering the operating room, asks doctors reduce his service fee, that someone do so is to belittle medical profession. Similarly no one will demand a broker to refund his commission after the success of a trade transaction and no one, before trading a house, will request the kickbacks from a realtor in advance, otherwise, the one is to depreciate agent's vocation. Don't play down specialized professionals, don't insult their skills. This is the advice I want to give you.

忠告 140. 一般來說，醫生開刀救了你的命，病人或病人的家屬一定會謝謝醫生，並且給醫生一個紅包以表達對醫生的尊敬與謝意。你尊重醫生的原因，是他們的專業，而不是他的同情心。沒有人會在生命獲救之後，反過來向醫生要求退回醫藥費或開刀費的。同理，沒有人會在房子交易成功之後，向經紀人要退回佣金的。沒有人會在進入開刀房之前，向醫生要求減收手術費的。同理，沒有人會在房子交易之前，預先向地產經紀人要求退佣金的。開刀之前，向醫生要求降低手術費的人是在貶低醫生專業，同理，預先向地產經紀人要求退佣金的人，是在貶低地產經紀人的專業，不要去貶低專業人士的專業，不要去污辱專業人士的專業，這就是我要給你的忠告。

Tang champion said: “The one who claims to refund commission or fee is to demean and insult the expertise of professionals.”

唐冠軍說：「向專業人士要求退佣金或退費的人，就是在貶低與污辱專業人士的專業知識。」

Tang champion said: “To grab business, some realtors who destroy conventional rules, actively reduce commission by means of the way like a war of it is unprofessional, or that is no professional ethics.”

唐冠軍說：「為了搶生意，有些地產經紀人會破壞常規，主動減收佣金的，像這樣打佣金戰的經紀人是不夠專業的，或者說是沒有職業道德的。」

Tang champion said: “To make money or grab business, a broker who actively refunds or reduce his commission is to insult himself, depreciate own value.”

唐冠軍說：「為了賺錢，搶生意，主動退佣金或減收佣金的經紀人，就是在自取其辱，自貶身價。」

Tang champion said: “You should choose a broker carefully. The agent who sells his professional ethics or the one who ignores his soul are not worthy of your trust.”

唐冠軍說：「你要慎選經紀人。出賣自己職業道德的經紀人，與出賣自己靈魂的經紀人，是不值得被你信任的。」

Tang champion said: “To choose a person who can refund commission as your broker will be your loss, remember, a real one can't do so, if the one who can do so must be the one with a low professional level.”

唐冠軍說：「選擇一個會退佣金的人做為你的經紀人，是你的損失。記住，真正專業的經紀人是不會退佣金的，會退佣金的經紀人一定是專業水平不夠的經紀人。」

Advice No. 141-150

忠告 141-150

Don't treat a realtor as a tool (fool)

不要把房地產經紀人當工具 (傻瓜) 來對待

Advice 141 Purely make friends should be separated from money, or else, you are too realistic. We should not take advantage of a friend before going to set up friendship with him. It is selfish for you to find ways to make friends and just to get benefits from them. A customer with affinity to be acquainted with a realtor on ads would be a fate, so they should respect each other, cherish it, but not seek unilateral benefits from it. This is the advice I want to give you.

忠告 141. 純粹的交朋友應該是與金錢脫鉤的，如果你交朋友都是與金錢掛鉤的，那你就太現實了。我們不應該利用朋友才去交朋友。想盡辦法去結交朋友只是為了從朋友那里得到好處，那你就太自私自利了。客戶從廣告上認識了房地產經紀人，你們之間有緣認識，這也算是一種緣份，所以我們該彼此尊重，珍惜這段緣份，而不是利用這段緣份謀取單方面的利益，這就是我要給你的忠告。

Tang champion said: "A realtor is an ordinary person, you should treat him as a friend, but not as a tool, or kick him away after the deal finished."

唐冠軍說：「房地產經紀人也是人，你應該把他當做朋友來對待，而不是把他當工具來對待，利用完了之後，就一腳把他給踢開了。」

Tang champion said: "No matter what kind of customers (big, small, good or bad) you meet, you should treat them as friends with sincere and enthusiastic service to satisfy them from the beginning to the end. A realtor can't neglect small or poor ones with indifferent attitudes; that is so-called differential treatment."

唐冠軍說：「大客戶、小客戶、好客戶、壞客戶都是客戶，你應該把客戶當做朋友來對待，真誠熱心的服務，直做到客戶滿意為止，經紀人不可以嫌客戶小、戶客窮，就降低服務熱忱，有所謂的差別待遇。」

Specialty issues should be handed to professionals to solve

專業的事，應該交給專業的人來處理

Advice 142 The sale of the real estate business to be given to part-time friends or family to treat, instead of a realtor oneself is a risky practice. A patient will see a doctor, the one with litigation will look for a lawyer, the one with tax issue will find an accountant, vocational issues should be left to a professional to solve, it is correct. You trust a person with a hazy notion or non-professional one to finish an important matter is a risky practice.

忠告 142. 把買賣房地產的生意讓給自己半職的親朋好友來做，是帶有風險的。生病要找醫生、打官司要找律師、報稅要找會計師，專業的事應該交給專業的人來處理，那才是正確的。如果你重要的事交給半調子，非專業的人士來做，那是有風險的，這就是我要給你的忠告。

Tang champion said: "It is your adventure to leave the sale of real estate to a non-professional one to deal with for the sake of saving money (commission) or doing a favor, if you do so, you could easily make things worse and your expectations fall."

唐冠軍說：「不要因為可以省些錢 (省下佣金) 或做人情，就把買賣房地產的大事交給一

個非專業人士來處理，如果你那樣做是在冒險，因為你容易弄巧成拙，讓你的期望落空。」

Tang champion said: “Vocational issues should be left to a professional to solve; otherwise, it is your unwise performance.”

唐冠軍說：「專業的事應該交由專業的人來處理，否則就是你的不智。」

Refuse to hire a nonqualified broker is to protect your right and benefit

拒絕聘請一個不稱職的經紀人，就是在保護自己的權益

Advice 143 With a very high eliminating rate for realtors, over 80% of ones with licenses will be eliminated out of market within four years. There are only a few successful ones, even less excellent ones in the market. The sale of a house is a major event in life, entrust a dubious person (unqualified broker) to cope with it in your life is your adventure, once he fail, you will suffer a loss.

忠告 143. 房地產經紀人的淘汰率非常高，有八成以上的經紀人會在領有執照後，4年之內被市場淘汰掉的。市場上成功的經紀人很少，好的經紀人更少。買賣房子是人生的一件大事，把人生大事交給一個半職的(不稱職的)經紀人來處理，是帶有風險的，萬一他把事情做壞了，吃虧的還是你自己，這就是我要給你的忠告。

Tang champion said: “A broker, if he has been doing a better job in his spare time, will no longer be a part time one. The realtor having been eliminated out of market is not a qualified one.”

唐冠軍說：「半職的經紀人如果他做的好，他就不再是半職的經紀人。既然已經被市場淘汰掉的經紀人，那他就是一個不稱職的經紀人。」

Tang champion said: “That many people haven’t bought a house or buyers have been involved in lawsuits is because they hired an incompetent broker.”

唐冠軍說：「很多人買不到房子或惹上官司的買主，就是因為他聘請了一個不稱職的經紀人。」

Tang champion said: “That we should refuse to employ an unqualified broker is to protect our rights and benefits.”

唐冠軍說：「我們要拒絕聘請一個不稱職的經紀人，就是在保護自己的權益。」

In drawing up sale agreements on the text, you have to find a real estate agent or a lawyer to handle

在擬定買賣合約書時一定要找一個房地產經紀人或律師來處理

Advice 144 The sale of a house is a serious matter. Occasionally you will get into a lawsuit because of your carelessness or a broker’s. The trade agreement on the text is very important, in which your rights and obligations are specified, slight negligence or incompleteness will, afterwards, give rise to disputes or troubles, so in the formulation of an agreement on the text, you have to find an expert (real estate agent) or lawyer to handle it. This is the advice I want to give you.

忠告 144. 買賣房地產是件大事，常常因為自己或經紀人的不小心，讓你惹上了官司，買賣合約書非常重要，你的權利和義務都規定在合約書裡，如稍有疏忽或不周全就會引起事後的糾紛或爭執，所以在擬定買賣合約書時一定要找一個專家(房地產經紀人)或律師來處理，這就是我要給你的忠告。

Tang champion said: “In order to avoid the errors in the sale agreements or other legal documents, you must find a good (senior) real estate broker and lawyer to check them for you so

as to preclude the occurrence of errors and disputes.”

唐冠軍說：「為了避免買賣合約書與其它法律文件上有所失誤，在你擬定買賣合約書時，一定要找一個好的(資深的)房地產經紀人及律師來為你把關，這樣才能避免錯誤與糾紛的發生。」

As long as the correct direction to follow, trivial things should be handed to a variety of experts to deal with

只要大方向走對了，瑣碎的事就交給各種專家去處理

Advice 145 As the enterprise owners know, the principle of doing business is to focus on key issues and rules. To know one's subordinates well enough and assign his job commensurate with his abilities and develop personal training. Additionally, personal administration related to respective duty and cooperation, full authorization, performance, efficiency, growth rate, innovation and invention are all emphasized. Each director is required to have an overall concept and follow the right direction, assign other trivial things to experts and section managers to perform. Just follow the right direction is the key. Similarly, buying a house is just like an enterprise boss controls the right direction only, other small ones should be given to real estate experts and lawyers to deal with. This is the advice I want to give you.

忠告 145. 經營企業的人都知道做生意的原則，那就是抓重點、抓原則。知人善用，培養人材。知道分工合作，充分授權，講求業績、講求效率，講求成長率，講求創新發明。要求各個主管具有世界觀，只要大方向走對了，其它的瑣碎事就交給各專家及各部門經理人去執行就可以了。只要大方向走對了，這就是重點。同理，買房子的事也是一樣，只要大方向走對了，其它的瑣碎事就交給房地產專家及律師去處理，這就是我要給你的忠告。

Tang champion said: “Not every little thing needs to be done by oneself, one should entirely learn rational assignment, focus of work, full authorization and expert role to play. For instance: looking for a house, seeing and choosing one, writing contracts, negotiating a price and checking one, all things mentioned above can be entrusted to experts to carry out, instead of yourself.”

唐冠軍說：「不是每一件細小的事，都要你親力親為，親自動手做。要懂得抓重點，充分授權，依賴專家。例如：找房子、看房子、選房子、寫合約、談判價錢、檢查房子、辦貸款、修理房子……，這些你都可以委託專家來替你代勞。」

Tang champion said: “Difference in profession makes one feel worlds apart, never barely do what you don’ t understand, the sale of a house should be assigned to an expert to go through.

唐冠軍說：「隔行如隔山，不懂得事不要勉強去做，買賣房子的事還是交給專家來做吧！」

Be careful, a false seller may deceive you

小心假的賣主欺騙你

Advice 146 In various classified advertisements, consumers need to pay special attention to all kinds of fraud cases. In the course of dealing between the parties, it is important to be careful, don’t easily pay a deposit. Many houses being deliberately offered with a lower price is just to defraud buyer's deposit or front money, his negligence often makes him not check whether the person he has contacted is a true owner of the house. As long as you want to take advantage of others, maybe a scam occurs. To prevent suffering a loss or being fooled, you should find a licensed realty company or a reliable realtor with a license to finish your business of a house trade. This is the advice I want to give you.

忠告 146. 在各種分類廣告中，消費者需要特別注意各類詐欺案。在雙方交易過程中，務必要小心，不要輕易付出訂金。很多房子故意開價很低，來騙取買方的訂金或保證金，買方又疏忽查看與你接觸的人，是否是真的屋主，在你貪便宜的心態下，騙局就發生了。防止吃虧上當，買賣房子時要找有執照的地產公司或有執照經紀人才最可靠，這就是我要給你的忠告。

Tang champion said: "If someone wants to sell his house hastily, or at an absolute low price, in this case, you have to be vigilant to recognize whether the seller sets a trap to catch you."

唐冠軍說：「若是有人急著把房子賣掉，或願意以超低價賣給你，這時你就要提高警覺，看看賣方是否在設下陷阱讓你入彀。」

Tang champion said: "Finding a licensed realtor can avoid not only the occurrence of errors or defects in the sale process, but that of bizarre scams."

唐冠軍說：「找一個有執照的房地產經紀人，不單可以避免買賣過程中發生失誤或瑕疵，還可防止稀奇古怪的騙局發生。」

Tang champion said: "That one can be fooled by a scam is because of his negligence or greed. Don't take advantage of others, so you can prevent having a loss or being fooled."

唐冠軍說：「人會碰到騙局發生，就是人的疏忽或貪心。不要貪小便宜，這樣你就可以避免吃虧上當。」

That you can set up friendship with a realtor will be your happiness in life

能認識一個好的房地產經紀人也是你一生的幸福

Advice 147 That one can find a good doctor or teacher/lawyer is a very important matter for him, similarly, so can one hire a well qualified realtor. Whether a broker is qualified will influence your wealth and happiness in life. To employ a well qualified one as your proxy to handle a house sale matter is a key issue just like you will see a good doctor to have your illness being cured. This is the advice I want to give you.

忠告 147. 能請到一個好的醫生或老師 / 律師，對一個人來說是太重要的事了。同理，能請到一個好的房地產經紀人，對一個人來說也是太重要的事了。一個房地產經紀人的好壞，會影響你一生的財運幸福，你要去請一個好的房地產經紀人來代表你買屋或賣屋，是非常重要的事，就像你能請到一個好的醫生來替你治病是一樣的道理的，這就是我要給你的忠告。

Tang champion said: "That one can find a good doctor or teacher is his happiness in life, so can one employ a well qualified realtor."

唐冠軍說：「能請到一個好的醫生或老師是你一生的幸福，能請到一個好的房地產經紀人也是你一生的幸福。」

Tang champion said: "Respecting a well qualified realtor is just like esteeming a good teacher."

唐冠軍說：「你要尊重一個好的房地產經紀人，就像你要尊重一個好的老師是一樣的。」

Tang champion said: "You should revere a good realtor, never treat him as a waiter, being ready to come and go at your beck and call, or a spent waste."

唐冠軍說：「你要尊重一個好的房地產經紀人，不可以把他當做是一個跑腿的侍者，叫之即來，揮之既去，用之即丟的廢物。」

That the broker who does not file a false loan is good for you, but not bad

一個不替你做假文件的貸款經紀人是在為你好，而不是在害你

Advice 148 A good broker or intermediary agency for your loan application is very important, they will not formulate false documents for you to cheat a bank. The one who wants to draw up a

false document or conceal a truth for you is not a good credit agent. Using false ones to deceive others, afterward, while having a lawsuit, you will know the seriousness of the problem. This is the advice I want to give you.

忠告 148. 能請到一個好的貸款經紀人或中介公司是很重要的事，一個好的貸款經紀人或 中介公司是不會替你做不實的交件 (做假文件)，去騙銀行的，如果一個貸款經紀人，他會替你做假文件或隱瞞真象的，那就不是一個好的貸款經紀人。用假文件騙銀行，等到以後你吃上了官司，你就知道問題的嚴重性了，這就是我要給你的忠告。

Tang champion said: “A good credit broker is not able to fabricate a false document or conceal a truth for you, such is good for you, but not bad.”

唐冠軍說：「一個好的貸款經紀人是不會替你做假文件或隱瞞真象的，他不替你做假文件是在為你好，而不是在害你。」

Tang champion said: “Those who want to apply a loan for buying a house must establish a good credit, make money, report tax returns and pay taxes honestly before making an application.”

唐冠軍說：「買房子要貸款的人，在你貸款之前要好好建立信用，好好賺錢，誠實報、繳。」

Tang champion said: “If you can report tax returns and pay taxes honestly, then you don't have to make up a false document to deceive a bank.”

唐冠軍說：「如果你誠實報、繳，那就不需要做假文件去騙銀行了。」

The source of money for buying a house must be legitimate, lawful and reasonable

買房子的錢，它的來源一定要正當、合法、合理

Advice 149 The source of money used to buy a house must be legitimate, lawful and reasonable, but not be black money or money laundering. According to US laws, a broker must verify a homebuyer's purchase fund source, if he finds the source of funds in question, but not report it to relevant governmental departments, he will bear legal responsibility. A realtor must not only reject illegal funding, but reports it to related departments and do not be unconscionable to make dirty money. This is the advice I want to give you.

忠告 149. 用於買房子的錢，它的來源要正當，合法合理，絕對不可以是黑錢或洗錢。美國法律規定，經紀人要查證買方的購屋資金來源，若經紀人發現買方的資金來源有問題，而不向政府有關部門舉發，經紀人要負法律上的責任。經紀人要拒絕黑錢或洗錢，經紀人也要舉發黑錢或洗錢，經紀人不要昧著良心賺黑心錢，這就是我要給你的忠告。

Tang champion said: “The source of money for buying a house must be legitimate, lawful and reasonable, but absolutely not black money or money laundering.”

唐冠軍說：「用於買房子的錢，它的來源要正當，合法合理，絕對不可以是黑錢或洗錢。」

Tang champion said: “Don't be in touch with the money from corrupt officials, profiteers, the underworld and swindlers. Not only can you not contact it, but have to report and expose it.”

唐冠軍說：「貪官、奸商、黑道、詐欺犯、的錢你不可以碰。不僅不可以碰，你還要舉報、揭發它。」

Tang champion said: “No broker is allowed to assist a buyer to do money laundering and conceal its source of money.”

唐冠軍說：「任何經紀人不可幫助買方洗錢。經紀人也不可幫助買方(投資人) 隱瞞錢的來源。」

Do not put a broker as your free tour guide

不要把經紀人當做是你的免費的導遊

Advice 150 A realtor brought you look at more than a dozen houses, spent a lot of time and gasoline money, consequently, you have found none of them you can favor because of your finding fault with them. The one takes you to see a house with no salary and tips as if he seems to be a completely free tour guide or your waiter to play a pathetic role, in fact, he may not be poor. It all depends on a buyer's sincerity to buy a house, if not, but just walk around and see, in that way the broker is your free guide. A homebuyer with sincerity can be thought a real one, don't let any agent spend time and money without a result. This is the advice I want to give you.

忠告 150. 房地產經紀人，他帶你到處看房子，看了十幾幢房子，他花了不少時間、又花了不少汽油錢，結果你還在東挑西撿，一幢都看不中。房地產經紀人帶你看房子，是沒有薪水可拿的，也沒有小費可拿的，房地產經紀人像似是一個完全免費的導遊，任由你差使，狀似可憐。經紀人不可憐，全看買主有沒有誠意去買房子，如果買主沒有誠意去買房子，而只是到處逛逛看看，那經紀人就是你的免費的導遊。奉勸買主，一定要有誠意去買房子，別再去消費任何一個經紀人了，這就是我要給你的忠告。

Tang champion said: "If you just walk around and see, without sincerity to buy a house, in that way, it is you that spend a broker's time and money."

唐冠軍說：「如果你只是到處逛逛看看，沒有誠意去買房子，那你就是在消費房地產經紀人了。」

Tang champion said: "If you have a habit to over bargain and haven't bought a house, it is you that make a broker do a lot of work without any benefits."

唐冠軍說：「如果你習慣性的愛殺價(貪婪)，而又沒買到房子，那你就是讓房地產經紀人做了大量白工。」

Tang champion said: "we should respect various people, don't discriminate against any person, nor make anybody consume his time and money."

唐冠軍說：「我們要尊重各式各樣的人，不要歧視任何人，也不要消費任何人。」

Advice No. 151-160

忠告 No. 151-160

Dream is not built on fantasy or bubble

美夢不可以建築在幻想上、泡影上

Advice 151 A realtor can succeed finding a house for you, as long as you let him know what kind of houses you want. If he can't do for you, it is your thinking problem. For example: You want to use the budget of \$ 500,000 in market value to buy a house with a price of \$ 800,000, or you want to borrow \$ one million loan from a bank with \$ 50,000 annual income. Some things may happen, but some are impossible. Don't regard others as fools, nor should be the impossible dream built on the bubble. This is the advice I want to give you.

忠告 151. 只要把你想要的房子，告訴房地產經紀人，他就能替你辦到，如果他不能替你辦到，那就是你的思想出了問題。例如：你想用 50 萬元的預算去買到市值 80 萬元的房子。或你想用 5 萬元的年收入去借到 100 萬元的銀行貸款。有些事是可能發生的，有些事是不可能實現的。不要把別人都看做傻瓜，也不要將不可能實現的美夢建築在泡影上，這就是我要給你的忠告。

Tang champion said: "The impossible dream shouldn't be built on fantasy. A person, whatever he does, should be honest and realistic. Do whatever you are able to do, it is a right way to be realistic, wise, and lawful and have no daydream."

唐冠軍說：「不要把不可能實現的美夢建築在幻想上。做人、做事都要實實在在。有多少

本領就做多少事，務實、明智、守法、不做白日夢，才是正確的方法。」

Tang champion said: “It is impossible for one to climb a ladder to get the moon. Don’ t barely do whatever you can’ t do, nor embarrass others.”

唐冠軍說：「不要拿樓梯去摘月亮，那是不可能的事。不可能的事，不要勉強自己，也不要為難別人。」

Tang champion said: “Efforts can make the dream come true, however, don’ t barely do what seems to be impossible. The one being built on the bubble is not practical.”

唐冠軍說：「雖然努力可以讓美夢成真，但不太可能發生的事，就不要勉強自己，把美夢 建築在泡影上是不切實際的。」

Tang champion said: “One should really face the surrounding environments and find his own way to survive. As long as one has confidence, courage and effort, his dreams, hopes and success are at hand.”

唐冠軍說：「人要現實面對周圍的環境，找出自己可以生存的方法。只要信心在，勇氣就在。只要努力在，成功就在。只要夢想在，希望就在。」

No matter what methods you use to make a fortune, you have to abide by the laws, fairly compete and honestly report tax

不管你用什麼方法來發財，你都要守法，公平競爭，誠實報稅

Advice 152 There are many ways to make a fortune and the ones for one to do it are also different. Various people get rich by their own methods such as studying, investing, doing business, savings, inventing patents, buying lottery tickets, picking up trash, corruption and doing bad things, no matter what kind of methods you use to become wealthy, you have to abide by the laws, fairly compete and honestly report tax. This is the advice I want to give you.

忠告 152. 發財的方法有許多種，適合自己發財的方法也各有不同，有的人靠念書發財，有的人靠投資發財，有的人靠做生意發財，有的人靠儲蓄發財，有的人靠發明專利發財，有的人靠買彩票發財，有的人靠撿垃圾發財，有的人靠貪污發財，有的人靠做壞事發財，不管你用什麼樣的方法來發財，你都要守法、公平競爭、誠實報稅，這就是我 要給你的忠告。

Tang champion said: “No matter what kind of methods you use to make a fortune, you have to abide by the laws, fairly compete and honestly report tax.”

唐冠軍說：「不管你用什麼方法來發財，你都要守法守信，公平競爭，誠實報稅。」

Tang champion said: “One can make a fortune by the right way, I don’ t touch the dirty money, or that ignoring my conscience or that offending the heaven and reason.”

唐冠軍說：「發財要走正路，髒的錢我不碰，昧良心的錢我不碰，傷天害理的錢我也不碰。」

Doing bad things, opening a back door, playing stock market, buying lottery tickets, tax evasion, etc., are not the right methods to make a fortune

做壞事、走後門、炒股票、買彩券，逃稅等，都不是正確的發財方法

Advice 153 Everyone wants to get rich, but not each can make a fortune. That one can’ t find a way suitable for gaining his wealth is generally the most troubling thing. The one who desires to earn more money must have a conscience, follow the right path, abide by the laws, be gradual and accumulate it step by step. Doing bad things, going short cuts, buying lottery are not normal methods to become wealthy.

忠告 153. 人人都想發財，但是不是人人都可以發財。找不到適合自己的發財方法，就是一般人最煩惱的事。發財一定要有良心，發財一定要走正途，發財一定要守法，發財一定

要循序漸進，一步一步的累積起來。做壞事、走捷徑、買彩券都不是正常的發財方法，這就是我要給你的忠告。

Tang champion said: “Doing bad things, opening a back door, playing stock market, buying lottery tickets, tax evasion, etc. are not the right methods to make a fortune.”

唐冠軍說：「做壞事、走後門、炒股票、買彩券，逃稅等，都不是正確的發財方法。」

Tang champion said: “Those who want to earn money should not fight to the bitter end, but coexist, mutually help and get benefits.”

唐冠軍說：「賺錢不應該是拼到你死我活，賺錢應該是共存共榮，相互幫助，互蒙其利。」

Tang champion said: “The money having been earned by unfair means can't make you feel at ease, but can let you become a devil. Don't take or earn such money that you feel uneasy.”

唐冠軍說：「用不正當手段賺到的錢，不會使你心安，只會使你成為惡魔。如果有使你心不安的錢，你就不要去拿，不要去賺。」

Tang champion said: “Conscience is more important than safety, or both sides reversed, in fact, both are very important. Never doing things with closing one's heart, one can make both inner voice and safety be considered.”

唐冠軍說：「良心比平安重要，還是平安比良心重要，其實兩者都很重要。不做虧心事就能讓良心與平安都兼顧到。」

To hold wealth, one must control his speech and behavior

要想守住財富，一定是節制自己的言語與行為

Advice 154 Everyone wants to be healthy; however, not each can live for one hundred years. Every person wants to hold wealth, but not all can do it. One needs sports to keep his health, in addition, the most important thing for him is to control his diet behavior and stay away from bad habits. Similarly, in order to keep rich, not only does one need to continue to create richness, but the most significant matter is to control his speech and action, get rid of unhealthy practices. This is the advice I want to give you.

忠告 154. 人人都想健康，但是不是人人都可以長命百歲。人人都想守住財富，但是不是人人都可以做到。健康除了需要做運動之外，最重要的是節制自己的飲食行為、遠離不良嗜好。同理，要想守住財富，除了需要繼續創造財富之外，最重要的事是節制自己的言語行為、遠離不良嗜好，這就是我要給你的忠告。

Tang champion said: “Control one's speech and behavior, keep away from bad habits, be modest, prudent and free from arrogance and rashness, have no greed, no lust, low-key, no showing off his wealth and no high risky investments, these are all the principles you hold wealth.”

唐冠軍說：「節制自己的言語行為、遠離不良嗜好，謙虛、謹慎、不驕、不躁、不貪、不色、低調、不炫富，不做太過冒險的投資，這些都是守住你財富的原則。」

Tang champion said: “I once hated those who had used cash to buy a house, because they had defeated me with cash, now I am no longer afraid of them, because I have learned to control my emotions.”

唐冠軍說：「我曾經恨過那些用現金買房子的人，因為他們曾經用現金擊敗了我，現在我再也不怕他們了，因為現在我學會了控制自己的情緒了。」

Tang champion said: “To control oneself emotion, speech and behavior is not only a shortcut for one to succeed, but an assurance for him to keep wealth.”

唐冠軍說：「控制自己的情緒，控制自己的言語行為，是你走向成功的捷徑，控制自己的情緒，控制自己的言語行為，也是你守住財富的保證。」

Remember the lessons of failures, ask oneself, “no longer make the same mistakes”

記取失敗的教訓，要求自己「不二過」

Advice 155. Those who had had the failure experience of investing must remember their own lessons, no matter what kind of reasons they have, they have to remember failing ones and no longer make the same mistakes. Any investment will have high or low risks if you make one, so you should avoid risk, estimate, manage and resist it. This is the advice I want to give you.

忠告 155. 曾經投資失敗過的人，要記取自己失敗的教訓，不管你投資是因為何種原因失敗的，你都要記取自己的教訓，而且要求自己不再犯同樣的錯。任何投資都會有或大或小的風險，只要有投資就會有風險，所以你要避免風險，估算風險，管理風險，抵抗風險，這就是我要給你的忠告。

Tang champion said: “Any investment will have a risk, before investing, you must be careful, at least, has ability to manage, resist and bear it.”

唐冠軍說：「只要有投資就會有風險，所以在投資前，你要謹慎行事，至少你要有管理風險，抵抗風險與承擔風險的能力。」

Tang champion said: “Experiencing your wake, final song and going away people, what can you make others remember? Leave your good deeds and no longer make mistakes, it would be you that people can keep in minds, called the eternal memory.”

唐冠軍說：「經過夢醒、曲終、人散之後，你還能讓人記住你什麼？留下你的好行為，不再犯錯，這就會是你在人們心目中，永恆的記憶。」

Tang champion said: “Everybody will violate laws or make mistakes, as long as you no longer have crime or make mistakes, you will be the greatest man today.”

唐冠軍說：「人都會犯罪或犯錯，只要不再犯罪或犯錯，你就會是當今最偉大的人。」

Having not bought a house, you have to review and reflect yourself and change the way of thinking

買不到房子，你要檢討自己，好好反省，改變自己的思維

Advice 156 Those who have done something wrong, or committed a crime would regret. After having made mistakes, one should not only admit it, but he has to have self-reflection, repent and correct himself, this is what one should do. Repenting is the change, regretting is the inner rotation; correction is the improvement of behavior. Having not bought a house, your repentance is not enough, you should review yourself and ask why you haven't had own one. There are many reasons for your failing, hence you should think them one by one, and improve actively. This is the advice I want to give you.

忠告 156. 當人們做錯了事，或者犯了罪，都會悔不當初。犯錯之後，如果只有懊惱、認錯是不夠的。犯錯之後，你要自我反省、懺悔及悔改，這就是你應該要做到的事。懺是改過，悔是內心的回轉，改是行為上的改變。如果買房子買不到，你只有懊惱是不夠的，買不到房子，你應該自我反省，檢討一下你為什麼買不到？買不到房子的原因很多，你都應該逐條檢討，好好改進才好，這就是我要給你的忠告。

Tang champion said: “Repent has the meanings of both changing and blaming oneself. Regret means both the inner rotation and the improvement of behavior.”

唐冠軍說：「懺悔，懺是改過，悔是恨自己的過失。悔改，悔是內心的回轉，改是行為上的改變，行為上的再進步。」

Tang champion said: “Having not bought a house, your annoyed performance is not enough,

you shouldn't blame others, but review yourself.”

唐冠軍說：「如果買房子買不到，你只有懊惱是不夠的，買不到房子不要怪罪別人，你要好好檢討自己。」

Tang champion said: “It is no use to be upset and blame others, you should review yourself, have self-reflection, repent and regret for no house available.”

唐冠軍說：「懊惱、埋怨、怪罪是沒有用的，買不到房子，你要檢討自己，好好反省、懺悔及悔改。」

Tang champion said: “To admire the rich is not enough, you should try to learn financial management and investment and become a rich person.”

唐冠軍說：「只羨慕有錢人是不夠的，你應該設法學習投資理財，讓自己變成有錢人。」

Because of one's ignorance and greed, the more he makes investment, the poorer he is.

愚昧的人，因為貪婪，所以越投資越窮

Advice 157 One will have a risk while he makes investment, the one who doesn't know investing knowledge will not be rich. The failing reason of many investors is that they made a wrong one, so you have to learn how to do a right one, it can facilitate you to get rich only.

忠告 157. 有投資就一定有風險，不懂投資的人，必定富不了。許多投資失敗的人，就是因為他們做了錯誤的投資，所以你要學習做好正確的投資，因為只有正確的投資，才可以幫助你致富，這就是我要給你的忠告。

Tang champion said: “Not every kind of investment can make one get rich, not every dream can be realized, and human effort is the decisive factor. But you should go forward along a right way and do good things only.”

唐冠軍說：「不是什麼樣的投資都可以致富，不是什麼樣的夢都可以實現，事在人為，但是你要走正道，行善事才可以。」

Tang champion said: “Only clean water can clean your clothes. Only the correct investments can make you get rich.”

唐冠軍說：「唯有清潔的水，才可以幫助你洗淨衣服。唯有正確的投資，才可以幫助你致富。」

Tang champion said: “An ignorant one, washing his clothes with dirty water, will make it worse. An unwise person, with a wrong method to make investment, the more he makes, the poorer he is.”

唐冠軍說：「愚昧的人用污水洗衣服，所以愈洗愈髒。愚昧的人用不正確的方法投資，所以愈投資愈窮。」

One can be fascinated by money and also intoxicated by glory

金錢叫人著迷，榮華叫人薰醉

Advice 158 One wants to have money while having no it, the one without a wife desires to take one, the one without a house is willing to have one. One's ambition is endless, so is his regretting. One can be fascinated by money and also intoxicated by glory, if you don't know satisfaction and self-control, you will fall down just like a derailment train with speeding in some day. Likewise, overinvestment (improper one) will be, like a speeding train, completely annihilated, down the drain in some day. This is the advice I want to give you.

忠告 158. 沒錢想有錢，沒老婆想老婆，沒房子想房子，人的欲望無窮，後悔也無窮。

金錢 叫人著迷，榮華叫人薰醉，如果你不懂得滿足與自制，你就會像超速的火車一樣，總有一天會出軌翻車的。投資過度（不當的投資）也像超速的火車一樣，總有一天你會全軍覆沒，血本無歸的，這就是我要給你的忠告。

Tang champion said: “One can be fascinated by money and also intoxicated by glory, so you shouldn't be too obsessed with money, wealth, sex and power and position.”

唐冠軍說：「金錢叫人著迷，榮華叫人薰醉，所以你不可過分迷戀金錢，不可過分迷戀財富，不可過分迷戀美色，不可過分迷戀權位。」

Tang champion said: “Madness can easily make one fall down, crazy investment can easily let one fail, the one with madly showing off his wealth can easily be looted and one's crazy thinking can let him be obsessed.”

唐冠軍說：「瘋狂的行為容易讓人跌倒，瘋狂的投資容易讓人失敗，瘋狂的炫富容易讓人遭劫，瘋狂的思想容易讓人走火入魔。」

Tang champion said: “We don't need too much money, but just enough is enough. The pursuit of peaceful heart overbears the pursuit of the appearance of splendor.

唐冠軍說：「錢不需太多，夠用就好。追求心的平安，勝於追求外表的榮華富貴。」

The homebuyer's age of first time purchasing a house is rising

房屋的首購族，他們的購屋年齡正在升高中

Advice 159 It is surveyed that the homebuyer's age of the first time home purchase is gradually rising from 33 to 38 years old without their parents support. Because prices are going up year by year, it is more difficult for young people with current income and savings to buy a house. They should set their goals and directions in life as soon as possible, otherwise their dreams will be delayed or shattered.

忠告 159. 經過調查統計，房屋的首購族，他們的年齡逐漸在上升中，如果沒有父母的支持，首購族的年齡已從 33 歲升至 38 歲了。由於房價逐年高漲，以年輕人現有的收入與儲蓄，他們是愈來愈難買到房子了。年輕人要早點設定人生的目標與方向，否則你的美夢就會延後或破滅了，這就是我要給你的忠告。

Tang champion said: “Due to changes in social lifestyles, plus the cost of living is getting higher and higher and it results in more burden for young people to bear, so the age of marriage for young people, that of childbearing and the initial time of home purchase will be delayed later and later, this is a very serious social problem.”

唐冠軍說：「由於社會生活形態的改變，加上生活費用愈來愈難負擔，使得年輕人的結婚年齡、生育年齡與首次購屋年齡就愈拖愈晚，這是一個很嚴重的社會問題。」

Tang champion said: “The one who doesn't has enough income and savings never expects to have a house. If you would like to buy one with own ability before 35 years old, you have to work especially hard to make more money and save more.

唐冠軍說：「收入不高，又沒足夠儲蓄的人，休想擁有房子。如果你在 35 歲以前，想用自己的本領買到房子，你就要格外努力多賺錢與多存錢。」

Tang champion said: “It is perfect for you to buy a house before having children. If you want to achieve this goal as soon as possible, then you should work harder, and had better learn skills for making money and financial management and investment as soon as possible.”

唐冠軍說：「在生孩子之前，就能買到房子的人是比較理想的。如果你想要早日達到這個目標，那麼年輕人就要好好打拼，早日學會賺錢與投資理財的本領才好。」

If you haven't bought an ideal house, can you lower your own standards?

如果買不到理想的房子，你可以降低你自己的標準嗎？

Advice 160 Those who have tried hard to buy a house, but not successful have ever thought their request is too high? If you have a goal with \$ 800,000 budget (with a 200,000-owned funds, in addition, borrow 600,000 from a bank) to do it, you can't buy a new and big, nice and beautiful one with such a budget, why don't you consider lowering the standard, or maybe you can buy a slightly older and smaller home, you are able to do it if you lower your standard. Young people used to enjoy, their ideals become too naïve, they often have a higher standard, in this case, it is difficulty for them to be able to have an own one. Advice young people not look too high within limited vision, always keep pragmatic attitude.

忠告 160. 努力想買房子，但是沒有成功的人，你可曾經想到是不是你的要求太高了？如果你的目標是在 80 萬美金的預算下，(用 20 萬自備款，另外向銀行借 60 萬)去買一幢房子。如果你不能在 80 萬的預算下，買到又新又大、又好又美的房子，為什麼你不考慮降低一下你的要求標準，或許你可以買稍為舊一點、小一點的房子，那你不是就可以買到房子了嗎？年輕人享受慣了，理想也變高了。年輕人想法太天真，買屋的要求又太高太遠，所以他們很難到買房了。奉勸年輕人眼睛不要長在頭頂上，總要務實一點，這就是我要給你的忠告。

Tang champion said: "Young people usually have a higher standard and too much and not pragmatic demands while plan to buy a house, which is one of the reasons that they are not able to do so. If you want to reach the goal sooner, then young homebuyers had better reduce your standard of it."

唐冠軍說：「年輕人買屋子的要求太高、太多、太遠、太不務實，這是年輕人很難到買房子的原因之一。如果你想要早日達到 購屋目標，那麼年輕人就要降低你自己的購屋標準才好。」

Tang champion said: "What kind of houses you can buy depends on your strength and budget. You should evaluate your dept capacity with pragmatic attitude, don't sit up high in a leading position, but achieve nothing at last."

唐冠軍說：「有多少能力、有多少預算、就買什麼樣的房子。買房子要衡量自己的負債能力，務實以對，不要高高在上，一事無成。」

Tang champion said: "Don't be too ambitious, on the contrary, always be pragmatic is the way to gain a big harvest."

唐冠軍說：「眼睛不要長在頭頂上，總要務實以對，這樣才能成大事。」

Advice No. 161-170

忠告 No.161-170

Having not bought a house, you should review yourself carefully

買不到房子，你要好好檢討自己

Advice 161 Why haven't you bought a house? The reasons that you failed are as follows, bad credit, lack of funds, insufficient income, or offering a too low price, or your unrealistic expectations, being too picky and stubborn. Failing to do it, you should review yourself carefully. This is the advice I want to give you.

忠告 161. 為什麼你買不到房子。是因為信用不好，資金不足，收入不夠，還是自己買房子時出價太低，還是自己眼高手低、太挑剔、太任性？買不到房子要好好檢討自己，這就是我要給你的忠告。

Tang champion said: “You should review yourself carefully while having not bought a house. Don’t attribute failure reasons to your competitors, if you didn’t learn lessons from ones, you would not make progress.”

唐冠軍說：「買不到房子要好好檢討自己，不要把你失敗的原因全歸給競爭對手，因為如果你不從這次失敗中得到教訓，你就不會進步。」

Tang champion said: “Your failure to buy a house doesn’t possibly results from only one reason, but a series of mistakes. Having not bought a house, the first man that needs review is yourself.

唐冠軍說：「買不到房子，可能不是一個錯誤造成的，而是一連貫的錯誤造成的，買不到房子，第一個要檢討的人就是你自己。」

Tang champion said: “That your achievement is praised is because you have your parent’s love and own efforts behind you. Then having bought a house, don’t forget to say thank you for your parents.”

唐冠軍說：「掌聲的背後是父母的愛加上你自己的努力，買到房子之後，別忘記，要向父母說聲謝謝。」

Learn bamboo spirit that can bend, but never fracture

學習竹子彎而不折的精神

Advice 162 Life can’t always go smoothly, nor can be an ideal house available once. When you encounter setbacks and difficulties, disasters, failures, being treated unjustly and insulted, you have to learn the spirit of bamboo that can bend without fracture, confront the status bravely, work hard, survive the most difficult period, no matter how poor you are, you have to encourage yourself to have an optimistic attitude, try hard until your successful day is coming

忠告 162. 人生不是一直順順利利的，買房子也不是一次到位的。當你遇到挫折、困難、災變、失敗、委曲、污辱的時候、你要學習竹子彎而不折的精神，勇敢面對現狀，任勞任怨，挺過最困難的時期，不管你條件有多差，你都要勉勵自己向上，勤學奮鬥，直到你成功的一天，這就是我要給你的忠告。

Tang champion said: “Having not bought a house is not a seller to refuse you, but your poor condition. That you have been treated unjustly and had setbacks demands that you should try harder to get it.”

唐冠軍說：「買不到房子，不是賣主在拒絕你，而是你的條件不夠好。你受到的委曲、挫折，要由你以後的努力把它爭取回來。」

Tang champion said: “When you encounter being treated unjustly, setbacks and failures, don’t be discouraged, you should learn the spirit of bamboo that can bend without fracture, stand up again.”

唐冠軍說：「受到冤枉、委曲、挫折、失敗，不要氣餒，你要學習竹子彎而不折的精神，重新站起來。」

Tang champion said: “We should remember bad times make you stronger, don’t be afraid of failure, because it is the stepping stone to success, then spend the night, you can be promising.”

唐冠軍說：「我們要愈挫愈勇、你不要害怕失敗，因為失敗是成功的墊腳石，渡過黑夜之後，你就可以看到光明。」

Don't blame sellers if you haven't bought a house; one having bought a house should thank a savior 買不到房子不要埋怨賣主；買到房子的人要感謝貴人

Advice 163 The one having not bought a house doesn’t criticize sellers, but reviews whether his

own condition is good enough, in the fierce competition, it is not the one that he doesn't sell his house to you, but other's conditions are better than yours. Home purchase is not an easily successful thing, if you have the opportunity to have bought a home, you should keep a grateful heart; thank all who ever helped you. This is the advice I want to give you.

忠告 163. 買不到房子不要去罵賣主，要好好檢討自己是否條件夠好，在激烈的競爭下，不是賣主不賣給你，而是別人開出的條件比你高。買房子不是一件容易成功的事，如果你有幸買到房子，你要存著感恩的心，謝謝所有幫助過你的人，這就是我要給你的忠告。

Tang champion said: "Don't curse others if you haven't bought a house, because the rule of market competition will be a decisive factor and the highest bidder wins. The one who has the opportunity to have an own home should learn how to thank others, because your success comes from a savior's assistance."

唐冠軍說：「買不到房子不要罵人，因為那是市場的競爭法則，出高價者贏。有幸買到房子的人，要懂得感恩，因為那是你有貴人相助。」

Tang champion said: "Having the opportunity to have bought a house, one should know how to give thanks to all around you, including: your parents, teachers, bosses, friends, brokers, loan officers, appraisers, lawyers, accountants and architects, etc."

唐冠軍說：「有幸買到房子的人，要懂得謝恩，感謝你周圍所有的貴人，包括：父母。老師、老闆、朋友、經紀人、貸款員、估價師、律師、會計師、建築師等。」

Those who never suffer a loss habitually will no good end

習慣於讓自己不吃虧的人，是不會有好下場的

Advice 164 The one who always haggles over every ounce, is too calculating and smart will not be happy. The one always wants to take advantage of others will not have long term friends. The one who is always greedy will not be satisfied with the present status, the one who never suffer a loss habitually will have no good end and the one always argue a point to death will not be rewarded with a good result. This is the advice I want to give you.

忠告 164. 一個斤斤計較，太過算計，太過精明的人是不會快樂的。凡事想要佔他人便宜的人，是不會有長久朋友的。習慣於貪婪的人，是不會滿足現狀的，習慣於讓自己不吃虧的人，是不會有好下場的，習慣於得理不饒人的人，是不會有好報應的，這就是我要給你的忠告。

Tang champion said: "The one always argues a point to death will not be rewarded with a good result. One should be lenient wherever it is possible, know how to forgive, compassionate and think for others will be rewarded with a good result."

唐冠軍說：「習慣於得理不饒人的人，是不會有好報應的。得饒人處且饒人，懂得寬恕別人、懂得體恤別人、懂得替別人想的人，才会有好報應的。」

Tang champion said: "The one who would not let himself lose anything is only to protect his own interests, and those who only know how to safeguard their own interests, but never do mutual benefits will eventually lose friends and pleasure."

唐冠軍說：「凡事不肯讓自己吃虧的人，只是在保護你自己的權益，只懂得維護自己利益而不懂得互惠互利的人，最終是會失去朋友與快樂的。」

Tang champion said: The one who would not let himself lose anything is clever, the one who would let others suffer a loss is cunning/ treacherous, the gap between cunning and clever is not intellectual, but moral."

唐冠軍說：「讓自己不吃虧的人是聰明，讓別人吃虧的人是狡猾/奸詐。狡猾和聰明的差

距不在智力上，而是在道德上。」

Tang champion said: “Learning to protect yourself is right, but the one who is good at protecting his own interests may lose friends, at the level of laws, maybe you are right, but in that of human beings, you can make ones be afraid of you, to some extent, not close to you.”

唐冠軍說：「學習保護自己是對的，但太精於保護你自己權益的人，你就可能失去朋友，在法律的層面上或許你站的住腳，但在做人的層面上你就可能讓朋友怕你三分，不敢親近你。」

When confronting a smart seller, you want to temporarily pretend a big fool so that you could buy a house

碰到精明的賣主時，你要暫時裝成大傻瓜，這樣你才可以買到房子

Advice 165 Those who seem to be a fool but kind are real reapers (have bought their house). Too smart persons always think others are an idiot, and only themselves are the most intelligent. During home purchase, if a seller is a simpleton, a smart buyer can prevail, if he is a shrewd and inflexible one, then the one who must disguise a blockhead can buy a house. It is assumed that 98 percent of sellers are the smart ones, so 98 percent of buyers should pretend to be silly to finish a trade smoothly, in other words, those who must accommodate the conditions proposed by the ones selling their buildings. So to say, those who all seem to be stupid but kind are real reapers (having owned their homes). The savvy one who once encounters astute homeowners can't have the advantage over them, because they would trade with someone else, rather than the one who think him is intelligent. This is the advice I want to give you.

忠告 165. 真正買得到房子的人，都是那些看起來像傻瓜但又仁慈的人。太過精明的人總是把別人當做傻瓜看，只有看自己最聰明。買房子的時候，如果賣主是傻瓜，那精明的買主就可以佔上風。如果賣主是精明且沒有彈性的人，那麼買主就要裝傻瓜才可以買到房子。如果假設 98 %的賣主都是精明的人，那麼 98 %的買主，就要做傻瓜才能買到房子，換句話說，也就是買主要來遷就賣主開出的條件才行，所以說，真正能買到房子的人，都是那些看起來像傻瓜但又仁慈的人。精明的買主一旦碰到精明的賣主是佔不了上風的，因為賣主會把房子賣給別人而不會賣給你，這就是我要給你的忠告。

Tang champion said: “A smart buyer who once encounters smart sellers can't have the advantage over them, because they would sell their houses to someone else, in stead of the clever one, in this case, the only way for one to buy a house is to temporarily pretend to be silly.”

唐冠軍說：「精明的買主一旦碰到精明的賣主是佔不了上風的，因為賣主會把屋子賣給別人而不會賣給你，這時你要暫時裝傻，才有可能買到房子。」

Tang champion said: “A fool is only a nick name entitled by someone else's, in fact, you are not really stupid. Sometimes, it is not a serious matter for one to disguise a fool to complete a thing.”

唐冠軍說：「傻瓜是別人給你的封號，而不是你真的傻。有時裝裝傻有什麼不可以。」

Fish don't like to eat carrots, so don't use the carrot to go fishing

魚不愛吃紅蘿蔔，所以別用紅蘿蔔去釣魚

Advice 166 A child went fishing in a pond for 10 days, he caught nothing. One day he was ready to pack his rod to go home, then, a big fish jumped out and said: "Can you change other bait? You know the fish don't eat radish." You want to go fishing, you have to use the enticement fish likes to swallow, if not, it is absolutely not practical. Buying a house is the same reason as going fishing. You should offer a reasonable price as a lure to get a seller's favor. This is the advice I want to give

you.

忠告 166. 有一個小孩到池塘邊釣魚，連釣了 10 天，都沒有任何一隻魚上鉤，那天這個小孩正準備要收拾魚竿回家，從池塘裡跳出來一隻大魚對小孩說：「你能換另外一種魚餌嗎？你知道魚是不吃蘿蔔的。」想釣魚，你就要用魚喜歡吃的魚餌，如果你拿蘿蔔當魚餌，那是絕對行不通的。買房子的道理也是一樣的，你要用賣方喜歡的價錢當魚餌，這樣你才會得到賣主的青睞，這就是我要給你的忠告。

Tang champion said: “A seller is not a fool, so you can't take bargain as bait, and he definitely dislikes a buyer to reduce a price randomly.”

唐冠軍說：「賣主又不是傻瓜，所以你不要用殺價當魚餌，賣主絕對是不喜歡買主亂殺價的。」

Tang champion said: “A buyer is not a fool, so you can't take driving up the price as a lure, he absolutely hates a seller to drive up it.”

唐冠軍說：「買主又不是傻瓜，所以你不要用哄抬售價當魚餌，買主絕對是不喜歡賣主哄抬物價的。」

You have to decide an offer price, in accordance with the situation of market supply and demand and the strength of your competitors

你要依市場照供需的情形與你碰到的競爭對手的強弱，來決定你的出價

Advice 167 Don't think you can buy a house by paying its original price (no bargain). How is the value with a reasonable price/market fixed? Who can decide a house price? Is it appraisers, brokers, sellers or buyers? None of them is right. A fair market value of one is determined by the market supply and demand, if the former is higher than the latter, the prices will decline in value, and otherwise, it will go up. You have to decide an offer, in accordance with the situation of market trend and the strength of your competitors. This is the advice I want to give you.

忠告 167. 不要以為你出原價(沒有殺價)就可以買到房子。一幢房子的合理價錢/市價是怎樣定出來的？是估價師決定的？是經紀人決定的？是賣主決定的？是買主決定的？此以上的答案通通都不是。一幢房子的合理市價是由市場供需來決定出來的，如果供給高於需求，房子就會跌價，反之，如果供給低於需求，房子就會漲價，你要依照市場供需的情形與你碰到的競爭對手的強弱，來決定你的出價，這就是我要給你的忠告。

Tang champion said: “The wisest and most pragmatic method for you to buy a house is to decide an offer price, in accordance with the situation of market supply and demand and the strength of your competitors.”

唐冠軍說：「買房子的時候，你要照依市場供需的情形與競爭對手的狀況來決定你的出價，這才是最明智、最務實的。」

Tang champion said: “Whether you can really buy a house depends on what kind of competitors you encounter, but not how reasonable your offer price is. In this case, if you didn't pretend to be a fool, you couldn't buy a house.”

唐冠軍說：「能不能真正的買到房子，是看你有沒有碰到競爭對手，而不是看你的出價有多合理。這時候你若不做傻瓜，你就買不到房子。」

Tang champion said: “The last transaction price of a house is determined by competitive market, rather than your ideal.”

唐冠軍說：「房子最後的成交價，是由競爭的市場來定，而不是由你的想法來決定的。」

You have to pay the price for whatever you want to get

凡是所有你想得到的東西都是要付出代價的

Advice 168 You have to pay a price for your pleasure, happiness, beauty, health, as well as investment, risk, buying a house. Almost everything you want to get needs to pay a cost. As the saying goes, there is no such a thing as free lunch, nor is there a real fool. This is the advice I want to give you.

忠告 168. 想得到快樂是要付出代價的、想得到幸福是要付出代價的、想得到美麗是要付出代價的、想得到健康是要付出代價的，同理，投資是要付出代價的、冒險是要付出代價的、買房子是要付出代價的，凡是所有你想得到的東西都是要付出代價的，俗語說，天下沒有白吃的午餐，天下也沒有真正的傻瓜，這就是我要給你的忠告。

Tang champion said: “There is no such a thing as free lunch, nor is there a real fool. Be careful, the one who give you a free lunch will probably hide a terrible conspiracy behind him.”

唐冠軍說：「天下沒有白吃的午餐，天下也沒有真正的傻瓜。小心給你吃免費午餐的人，他的背後或許藏著可怕的陰謀。」

Tang champion said: “There is no such a thing as free lunch, even the one who has accepted his parent’s free house shouldn’t be a freeloader. It will use his self-esteem to exchange whatever he get.”

唐冠軍說：「天下沒有白吃的午餐，連父母送房子給你也不是白拿的。白白拿別人的東西是要用自尊去換取的。」

Tang champion said: “It is shameful for you to use your parent’s funds to buy a house; it indicates that you couldn’t have finance and investment thinking and ability.”

唐冠軍說：「拿父母支助的錢去買房子，那是丟臉的事，因為那證明你沒有投資理財的思維與本領。」

Take parent’s hard-earned money to buy a house, you can’t do it

拿父母的辛苦錢去買房子，這件事你不可以做

Advice 169 If your parents are not very rich or they still pay the monthly payments, but you want to take their money to buy a house, which is immoral. They lived frugally to raise you and support your study until you become grown-up, but you still have the face to let them pay for your home, what a shameful thing you have done. Love their children is parents’ nature, but take advantage of it to seek one’s own happiness is wicked. After the completion of your study, you should work hard to have income with your ability and savings, and then set up your own home by yourself, this is the hero. This is the advice I want to give you.

忠告 169. 如果你的父母不是很有錢或你的父母還在付月供款，而你卻拿父母的錢去買房子，這是不道德的事。父母省吃儉用把你拉拔大，供你完成學業，這時你還有臉去拿父母的錢去買房子就太丟臉了。父母疼孩子是天性，但利用父母疼你的天性，去謀自己的幸福就是傷天害理的事。學業完成之後，你就應該努力工作賺錢，用自己的本事去賺錢、存錢，然後用自己的積蓄去買房子，這樣才是英雄好漢，這就是我要給你的忠告。

Tang champion said: “That one thing you can’t do is that your parents still pay the monthly payments, but you want to take their money to buy a house and let yourself enjoy life, but let them suffer, that is you are bullying them.”

唐冠軍說：「有一件事你不可以做，如果你的父母還在付月供款，而你卻拿父母的錢去買房子，讓自己享福，而讓父母吃苦，那你是欺負父母啊。」

Tang champion said: “Your parents still pay the monthly payments, but you want to take their money to buy a house, that is you are bullying them, make them indirectly pay for your one. To do

so, you can be really inhuman!”

唐冠軍說：「如果你的父母還在付月供款，而你卻拿父母的錢去買房子，那你就是在欺負父母，讓父母間接的在替你付月供款，這樣做的你可真是慘無人道啊！」

Managing finances is to manage your own money, rather than your parent's one

理財是理自己手上賺來的錢，而不是理父母手上的錢

Advice 170 Parents have their savings down money. Their wealth is theirs, but not children's, their sons and daughters shouldn't take parental funds. The one who has strength of character, skills, learning, and conscience doesn't covet (delusion, greed) any richness the previous generations have. Managing finances is to manage your own fortune, rather than parent's. Those who don't rely on their own efforts to get rich, but take or seek parental money are disgraceful. This is the advice I want to give you.

忠告 170. 父母的錢是父母積蓄下來的。父母有錢是父母的，不是子女的。父母的錢不同於是子女的錢，所以做子女的不該認為父母的錢就是你的。有骨氣、有本領、有學問、有良心的孩子是不會覬覦(妄想、貪念) 父母金錢與財產的。理財是理自己的財，而不是理父母的財，理財是理自己賺來的錢，而不是理父母賺來的錢。不靠自己努力去賺錢，而平白拿父母的錢是件丟臉的事，如果你覬覦父母的錢更是一件可恥的事，這就是我要給你的忠告。

Tang champion said: “Managing finances is to manage your own money in hand, rather than parents’”

唐冠軍說：「理財是理自己手上賺來的錢，而不是理父母手上賺來的錢。」

Tang champion said: “Managing finances is to manage your own savings, rather than parents’”

唐冠軍說：「理財是理自己的積蓄，而不是理父母的積蓄。」

Tang champion said: “That children covet their parental money and property is a terrible and pathetic thing.”

唐冠軍說：「子女覬覦父母的錢，或貪圖父母的財產，那是一件可怕又可憐的事。」

Tang champion said: “If you are proud of parents' wealth and status, then you are wrong. Your face is gained by your own effort, rather than your parents or elders.”

唐冠軍說：「如果你以父母的財富、地位為榮，那你就錯了。面子是自己爭來的，而不是 父母或長輩給的。」

Advice No. 171-180

忠告 No.171-180

The one giving grace, patronizing and commiserating can't have the idea of the required return
施恩、施惠、施憐憫，不能有要求回報的想法

Advice 171 Assisting beggars in the roadside, you will not have the idea of return, which may embody that the giving is more blessing than receiving, because they get a little help, but you have much happiness. Raising your kids, you will look forward to the return from them, which is not the case that giving is more blessing than receiving, because the kids get a big help, but you have the regret and unhappiness. Your assistance for grown-up children is redundant and unnecessary, you can't have an idea that they would repay you even if you have paid a lot for raising them, or else, you are wrong. Giving grace, patronizing and commiserating can't ask in return, nor can the idea of the required return. This is the advice I want to give you.

忠告 171. 對路邊的乞丐施惠，你不會有回報的想法，這就是施比受更為有福，因為乞

丐 得到小小的幫助，而你卻得到了大大的快樂。對孩子施惠，你會有期待孩子回報的想法，這就不是施比受更為有福，因為孩子得到大大的幫助，而你卻得到了後悔與不快樂。已成年的孩子，再得到你的幫助是多餘的、是不必要的。對孩子好，對孩子施惠，不能存在有要求孩子回報的想法，如果你存在有要求孩子回報的想法（孩子孝順的想法），那你就錯了。施恩、施惠、施憐憫，不能要求回報，也不能有要求回報的想法，這就是我要給你的忠告。Tang champion said: “The parents who love their children and foster them, but hope them to repay (being filial children) are not realistic.”

唐冠軍說：「父母對孩子好，對孩子施惠，卻要求孩子回報孝順，這是不對的。」

Tang champion said: “The parents left their property to grown up children, consequently, they still don’ t show filial piety to parents and make them feel unhappy, their pain is self-inflicted.”

唐冠軍說：「把財產送給已成年的孩子，結果孩子還不孝順，搞到自己不快樂，你的痛苦是自找的。」

Tang champion said: “The higher you hope, the greater you will be disappointed. No longer patronizing for grown children, it’s good not only for you, but for children.”

唐冠軍說：「希望愈高，失望愈大。對已成年的孩子不必再施惠，這不只是對你好，也是對孩子好。」

For the grown children, still giving your help to them is redundant and unnecessary

對已成年的孩子，再施予你的幫助是多餘的、是不必要的

Advice 172 Adult children should be responsible for themselves, own behaviors and living expenses, your assistance for them is redundant and unnecessary, their lack of independence must be from their parent’s improper upbringing and training methods, still giving them cost of living is the fault of doting parents. That the children (over 20 years old) can’t earn money to feed themselves is the faults of educational ways and society. The spoiled ones without independence certainly is the fault of parents. This is the advice I want to give you.

忠告 172. 已成年的孩子應該對自己負責，對自己的行為負責，對自己的生活費負責。對已成年的孩子，再施予你的幫助是多餘的、是不必要的。已成年的孩子不能獨立生活，這是父母從小教養的錯。已成年的孩子還在依賴你提供生活費，這是父母溺愛孩子的錯。20歲以後的孩子，不能賺錢養活自己，這是教育的錯，這是社會的錯。孩子因為被你寵壞了、慣壞了，所以才不能獨立生活，寵壞的孩子不能獨立生活，這是做父母的錯，這就是我要給你的忠告。

Tang champion said: “The property given to the grown children (or their kids inherited) is superfluous or unnecessary. That the adult ones can’t support their own lives better is not only the fault of kids, but that of parents.”

唐冠軍說：「把財產送給已成年的孩子(或讓子女繼承)，是多餘的、是不必要的。已成年的孩子不能自己生活的好，這是孩子的錯，也是父母教養的錯。」

Tang champion said: “Don’ t unduly spoil a child, even worse is to spoil one over 7 years old. Spoil one is his loss, rather than his benefit.”

唐冠軍說：「不可過份溺愛孩子，7歲以後的孩子，更不可溺愛。溺愛孩子是孩子的虧損，而不是孩子的助益。」

Tang champion said: “Talented children don’ t need your property, those without capability, even if the property given to them, will only let you harm them deeper.”

唐冠軍說：「能幹的孩子，不需要你的財產。不能幹的孩子，給他財產，只會讓你害他更深。」

Tang champion said: “Don’ t let your kids have the idea that you will leave family property to

them. The richness given to them will only make them depend on you deeper and be difficult to live independently.”

唐冠軍說：「不要讓孩子從小就有繼承你財產的想法。你給他財產，只會害他依賴你更深，讓他難以獨立生活。」

Tang champion said: “Spoiling a little emperor or princess is no good for both you and them.”

唐冠軍說：「溺愛小皇帝、小公主，對你來說，或對他們來說，都是沒有什麼好處的。」

Tang champion said: “Being open-minded, the property is not necessarily given to your children. There are many choices of its arrangement you can choose, from which the worst one is to leave all of it to your own children.”

唐冠軍說：「思想要開放，財產不一定要留給子女的。處理財產的方法，是有許多種選擇的，而其中最壞的選擇，就是把全部的財產都留給自己的子女。」

Failed marriages usually come from doting parents

失敗的婚姻，通常來自於父母的溺愛

Advice 173 There are many reasons for failed marriage, listed as follows: 1. doting parents; 2. love linked with money, 3. tall height, enough wealth and handsome appearance and white face, rich family and beauty, 4. affair (lower age mistress), 5. Mother and daughter-in-law discord, 6. Different religions and faith, 7. Different living habits, 8. Financial differences, 9. Ill personality and accomplishment, 10 children upbringing issue, 11. fertility problems, 12. insufficient household expenditure; 13. ideological differences, 14. house problems, 15. strange bedfellows, 16. quarrel for money, 17. other issues such as: unemployment, bankruptcy, alcoholism, gambling, jail, health.

The concept of a happy marriage is trained and cultured from an early age. Many doting parents always spoiled their children too much; they gradually became self-willed, domineering, bad temper, weird, selfish, individualism, selfishness, self-righteous. Once they got married, their spouse couldn't tolerate such a wayward person that the marriage would end in failure. Doting parents may directly or indirectly affect children's happy marriage. This is the advice I want to give you.

忠告 173. 婚姻失敗的原因有很多，例如：1. 父母的溺愛，2. 愛情與金錢掛上勾，3. 高帥富與白富美，4. 婚外情（小三與小王），5. 婆媳不合，6. 宗教與信仰不同，7. 生活習慣不同，8. 理財差異，9. 個性與修養不好，10. 孩子教養問題，11. 生育問題，12. 家庭開支不夠，13. 思想差異，14. 房子問題 15. 同床異夢，16. 為金錢爭吵，17. 其它問題，如：失業、破產、酗酒、賭博、坐牢、健康……。

想要擁有幸福婚姻是從小訓練起、培養起的。很多家長太溺愛孩子，把孩子養成任性、跋扈、耍脾氣、行徑怪異、自私自利、個人主義、本位主義，自以為是，像這樣的孩子一旦結婚，其配偶一定是受不了的，最後婚姻將以失敗收場。父母太溺愛孩子，可能會直接或間接影響孩子幸福的婚姻，這就是我要給你的忠告。

Tang champion said: “Parents are their children's models, whether their marriage is good or bad will directly or indirectly affect their kids' happy marriage.”

唐冠軍說：「父母是孩子的榜樣，父母婚姻的好壞，會直接或間接影響孩子幸福的婚姻。」

Tang champion said: “The doting parents will directly or indirectly affect their kids' happy marriage.”

唐冠軍說：「父母太溺愛孩子，會直接或間接影響孩子幸福的婚姻。」

Tang champion said: “The marriage of little princess or emperors difficult to maintain a good

status, because they are spoiled, its own way, uncontrolled.”

唐冠軍說：「小皇帝或小公主的婚姻很難維持的好，那是因為他們被寵壞了，我行我素，不受管束。」

Tang champion said: “Marriage is mutual tolerance, respect, interdependence, mutual love and support, more paid and less required, but spoiled children are seldom to do so.”

唐冠軍說：「婚姻是互相包容、互相尊重、互相依靠、互相愛慕、互相扶持，多付出少要求的，但被寵壞的孩子是很難做到這一點的。」

Tang champion said: “Failed marriages or broken families are just like one’s broken half life. If you had a failing one, you would never make it have a second defeat.”

唐冠軍說：「婚姻失敗，家庭破碎，人生就斷了一半。如果你有一次失敗的婚姻，你就不可以讓它再有第二次的失敗。」

Investment funds must be invested in the right career

投資是要把資金投資到對的事業上

Advice 174 Investment funds are invested in money things, in legitimate business and in a sure thing. It is not a gambling, a risk or a greedy action; however, it is rational planning with effective management. It does not necessarily require a high return on it, but it must not be a zero return. This is the advice I want to give you.

忠告 174. 投資是把資金投在賺錢的事上，投資是把資金投在合法的事上，投資是把資金投在有把握的事上。投資不是賭博，投資不是冒險，投資不是貪婪，投資是理性的規劃，加上有效的管理。投資不一定要求高回報，但一定不可以是零回報，這就是我要給你的忠告。

Tang champion said: “Investment does not necessarily require a high return, but it must not be a zero return.”

唐冠軍說：「投資不一定要求高回報，但一定不可以是零回報。」

Tang champion said: “Investment does not necessarily require a high return, but it must be stable, lawful and practical.”

唐冠軍說：「投資不一定要求高回報，但一定是要穩當、合法、可行。」

Tang champion said: “Investment is like throwing a basketball; it must be put into the hoop, so as to score.”

唐冠軍說：「投資像投籃，一定要把球投到籃框，這樣才能得分。」

Tang champion said: “Investment funds must be invested in the right career, a wrong one can’t make money.”

唐冠軍說：「投資是要把資金投到對的事業上，投資錯位，是賺不到錢的。」

We should reject lack foresight, nearsightedness, indifference and discrimination

我們要拒絕短視，近視，漠視，歧視

Advice 175 Just think how much money can be made is lack of foresight. Just consider how much you can save is myopia. Have only one’s own interests, but no other party's is indifferent. Disrespecting professional realtors is discrimination. We should reject lack of foresight, myopia, indifference and discrimination. This is the advice I want to give you.

忠告 175. 只想到眼前可以賺多少錢是短視。只想到眼前可以省多少錢是近視。只想到自己的利益，而沒想到對方的利益是漠視。不尊重專業的地產經紀人是歧視。我們要拒絕短視，近視、漠視、歧視，這就是我要給你的忠告。

Tang champion said: “One must comprehensively care the interests of others while he conducts

himself or works, we should prevent lack foresight, nearsightedness, disregard and discrimination.”

唐冠軍說：「做人或做事都要周全顧到他人的利益，切忌有短視，近視、漠視、歧視的事情發生。」

Tang champion said: “Only seeing benefits, but no harms are colorblind. The parents with spoiling children, great expectation and hope of return must have presbyopia or cataracts.”

唐冠軍說：「只看到好處，沒看到壞處，是色盲。一味地討好孩子，希望孩子，他以後會對你好一點，那是老花眼、白內障。」

Tang champion said: “One should have a long-term plan and layout of the future, if he persists in conservative views and doesn't know any improvement and innovation, and that his life is a step backward.”

唐冠軍說：「人應該有長遠計劃，布局未來，一味地守舊保守，不知改進創新，那就是退步人生。」

Greed will make you lose more and better opportunities

貪婪會讓你失去更多、更好的機會

Advice 176 Buying a house, you don't just think bargain, it is a kind of greed, because you want to take advantage of a seller, if you think his asking price is too high, you should have reason to reduce it, that is you want to deny his greed with yours. However, you can be greedy, why can't be the seller? Sometimes, avarice makes you lose more and better opportunities to buy a house, always think you are right, a seller is wrong, it is infeasible. This is the advice I want to give you.

忠告 176. 買房子的時候，不要只想到殺價，殺價就是一種貪婪行為，因為你想佔賣方的便宜。如果你認為賣方叫價太高，所以你應該有可以砍價的理由，這就是你以你的貪婪去否定賣方的貪婪，你可以貪婪，賣方就不可貪婪嗎？有時貪婪會讓你失去更多更好買到房子的機會，總認為自己是對的，賣方是錯的，那是行不通的，這就是我要給你的忠告。

Tang champion said: “In accordance with the original price of a house, you should have bought it, now because of your little greedy, you lost the opportunity to buy it.”

唐冠軍說：「本來按照原價錢，你是可以買到房子的，現在就是因為你的小小貪婪，所以你失去了買到房子的機會了。」

Tang champion said: “The one with greed and dissatisfaction will lose joyfulness and happiness in your life, the culprit of missing it is your selfishness and desire, including calculating and refusing to forgive others.”

唐冠軍說：「貪婪與不滿足會使你人生失去快樂感與幸福感，失去快樂感與幸福感的元凶，就是你的私心與貪婪，包括你愛算計人與不肯饒恕他人。」

Tang champion said: “Bad temper, being stubborn, greedy, stingy and selfish, pride, indulgence, showing off own wealth, laziness, fighting brutally, dishonesty, playing jokes, etc., will destroy a person.”

唐冠軍說：「壞脾氣、固執、貪婪、小氣、自私、驕傲、放縱、炫富、懶惰、鬥狠、不誠實、耍心機等，會毀掉一個人。」

To calculate your risk tolerance accurately

要算準你承受風險的能力

Advice 177 Buying a house, don't just think how much money you can earn from it, one, if only desires to be rich, but never thinks a possible risk, is too naive. It must be counted in any

investment and you can't want to make profits without considering it, otherwise, you will take your life a joke. Do whatever you are able to do, and don't invest beyond your ability, calculate your failing tolerance accurately and prepare more working capital, so you will not be panic in the rain or into the dead end ugly because of lack of liquidity. This is the advice I want to give you.

忠告 177. 買房子的時候，不要只想到你會從這幢房子中賺到多少錢，如果你的心裡只想到發財，而沒想到它可能帶給的風險，這種人就是太天真了。任何投資都存在著風險，風險的因素一定要計算進去，你不可以為了賺取利潤，就去冒大風險，因為冒大風險就是在玩命。你有多少能力就做多少事，凡超過你能力的投資，你都不要去做，你要算準你承受風險的能力，多準備一些周轉金，這樣你才能在風雨中處變不驚，不致於因為缺乏周轉金而死的難看，這就是我要給你的忠告。

Tang champion said: "There is one hundred percent of power in your body, but you can use only eighty percent of it, the rest is always taken as backup strength to resist the investment risk."

唐冠軍說：「有十分力量，只可用掉八分，你總要保留一些備分的力量，來抵抗投資的風險。」

Tang champion said: "Borrow money from a bank to buy a house, it will determine how much you can borrow according to your income level, you always have to keep some backup strength to resist the unknown world."

唐冠軍說：「向銀行借錢買屋，要依照你的收入高低，來決定你可以借多少錢，你總要保留一些備分的力量，來抵抗未知的世界。」

Tang champion said: "You should calculate your risk tolerance accurately and prepare more working capital so as to be not afraid of it, and sit back and relax."

唐冠軍說：「你要算準你承受風險的能力，多準備一些周轉金，這樣你才可以無懼風險的發生，高枕無憂。」

The increase part in your offer can be thought to pay an extra cost for "like her" while buying a house

買房子的時候，加價的這部份就算你是為「喜歡她」而多付出的代價

Advice 178 Buying a house, how the price will be proposed is a very deep learning, but it is also very easy. If you can offer a price that could make all competitors be scared to death, so it is ok for you to do a highest price, if not, your offer is very difficult while you do want to buy a house. If you really like this one, you should put your "like" into the extra cost, for example: You "like" it very much, then you can pay an extra 30 to 50 thousand dollars, if moderately "like" only, then add 10 to 20 thousand dollars, if a little "like", just need to increase a few thousand dollars. "Like" is not free, it needs to pay a price. This is the advice I want to give you.

忠告 178. 買房子的時候，如何出價錢是一門很高深的學問，但也是一門很容易的學問。如果你決定出一個嚇死全部競爭者的價錢，那你就出一個最高價，就可以了。如果你不想出高錢，但又不想買不到房子，這時你的出價，就很困難。如果你很喜歡這一幢房子，你就應該把你的「喜歡」放入額外的成本中，例如：你很「喜歡」這一幢房子，那你就比你原先想出的價錢，再額外多加個 3~5 萬美金，如果你只中等「喜歡」那你就加個 1~2 萬美金，如果你只一點「喜歡」那你就只須加個幾千美金。「喜歡」不是免費的，「喜歡」是要付出代價的，這就是我要給你的忠告。

Tang champion said: "like" is not free, buying a house, you will offer a price according to the extent that you like this house, the increase part in your offer can be thought to pay an extra cost for "like her".

唐冠軍說：「喜歡」不是免費的，在買房子的時候，要依照你個人喜歡這幢房子的程度大小來決定你的出價，加價的部份就算是你為「喜歡她」情願多付出的代價。」

Tang champion said: “Because “you really like this house”, you are willing to increase a price, you will not care (regret) how much you are required to add, that is because you really like her.”

唐冠軍說：「因為你「真的喜歡這一幢房子」所以你才會願意加價，這時要你加再多錢，你也不會覺得心疼(後悔)，這就是因為你真正的喜歡她。」

Tang champion said: “Buying a house, that you don’t want to increase a price is because your sanity excels the likes (emotion), you just don’t want to do so.”

唐冠軍說：「買房子的時候，如果你不願意加價，那是因為你的理智勝過了喜歡(感情)，所以你不願意加價。」

Tang champion said: “Buying a house; that you are willing to increase a price is because your likes (emotion) excel the sanity, you just like to do so.”

唐冠軍說：「買房子的時候，如果你願意加價，那是因為你的喜歡(感情)勝過了理智，所以你才願意加價。」

Tang champion said: “Buying a house, feelings drive you increase, sanity makes you bargain, what is more important in the end? The former or the latter? The answer is: the sensation is more important, because human beings are emotional animals, not rational animals.”

唐冠軍說：「買房子的時候，感情叫你加價，理智叫你殺價，到底是感情重要呢？還是理智重要呢？答案是：感情比較重要，因為人是感情動物，人不是理智動物。」

If you want to be happy, you have to forget something past

如果你想要獲得幸福，你就要忘記過去的某些事

Advice 179 If you want to be happy, you have to forget something past. Neglect those who have ever hurt you and your friend’s house. For instance, you like the one your friend purchased at \$ 500,000 price five years ago, but its price has risen to \$ 800000 today, you still have a dream, if you bought it with \$ 500,000, it would be nice. As you never overlook the past prices, then, you will miss the God of luck. Don’t hope to use a rate decade ago to buy a house today. This is the advice I want to give you.

忠告 179. 如果你想要獲得幸福，你就要忘記過去的事。忘記過去傷害過你的人，忘記你朋友的房子。例如：五年前朋友用 50 萬買的房子你很喜歡，但是它今天已經漲價到 80 萬了，如果你還在夢想，假設你今天可以用 50 萬買到它那該有多好，如果你老是不忘掉過去的房價，那麼幸運之神就會與你無緣。不要想用十年前的房價來買今天的房子，這就是我要給你的忠告。

Tang champion said: “The reason having not bought a house is that you don’t want to increase a price. Nobody desires to be a big fool in the world, but in fact, those who seem to be silly and often add extra money to buy a home can really gain it only.”

唐冠軍說：「買不到房子是因為你不願意加價。世界上沒有人願意做大傻瓜，但是事實上，往往是加價的大傻瓜才能買到房子。」

Tang champion said: “Having not bought a house is that you can’t forget past prices, if you could, you would accept the present one.”

唐冠軍說：「買不到房子是你忘不掉過去的價錢。如果你能夠忘掉過去的房價，你就能接受現在的房價了。」

Happy life begins from a pleasant state of mind

愉快的人生是從愉快的心境開始的

Advice 180 Happiness can be thought to take something done at a disadvantage as doing good for others, or own things of suffered loss driven by others as learning. Don't care about own loss, calculate others and guess other's motives. What is their purpose? That it often happens is that one can encounter strong competitors during home purchase, your increase fare is a reliable method that you can win a house, if you add thirty to fifty thousand to have bought one, don't regret for it, nor to be dissatisfied and sulking. Put your extra money as charity; don't mind gains and failings, as saying: give cake and ale to perfect soul, good-hearted one will have a good life. Joyful life begins from a pleasant state of spirit and ignore your pay and your disadvantage, which is the source of cheerfulness. This is the advice I want to give you.

忠告 180. 愉快就是把自己做過吃虧的事當做行善，把別人讓自己吃虧的事當做學習，不去計較吃虧，不去算計別人，也不去猜別人的動機為何？目的為何？買房子遇到強烈競爭對手，是時常發生的事，你的加價就是你贏得房子的可靠方法，如果你加了三、五萬才買到房子，買到以後就不要後悔，也不要心裡不願，生悶氣。把你的加價當做行善，不去計較得失，俗語說：好人有好報，善心人會有好人生。愉快的人生是從愉快的心境開始的，不去計較你的付出，不去計較你的吃虧，這就是快樂的來源，心境愉快人生就愉快，這就是我要給你的忠告。

Tang champion said: "Buying a house by an increase price is normal. One with poor conditions is not good; you don't have to add extra money. If the one is not worth the money, there is no need for you to do it. Forget the matter that you had added extra money in the past, and happy life will begin from enjoying your home."

唐冠軍說：「買房子加價是正常的事。房子的屋況不好，您不需要加價。若是房子不值那個錢，也就不需要您去加價。忘掉過去您加的價，也忘記過去你有加價的這檔事，好好去享受你的房子才是你快樂人生的開始。」

Tang champion said: "Regretting, being dissatisfied and sulking for adding extra money, then, how can you have a pleasant mood to live in this house."

唐冠軍說：「為加價後悔，為加價心裡不爽，生悶氣，這樣你住在這幢房子裡面，怎麼會心情愉快呢？」

Advice No. 181-190

忠告 No. 181-190

Don't compare prices, good or bad conditions, house age and beauty or ugliness

不去比價錢，不去比好壞，不去比屋齡，不去比美醜

Advice 181 Those with unpleasant feelings often think things are too complicated. The simpler for life, demand and thinking, the less troubles one has. There is always someone who is better than you, there is no limit in the universe, the one who tents to envy others will be angry to die, the craze house masters are infatuated with comparisons, don't compare prices, good or bad conditions, house age and beauty or ugliness. I believe you are the happiest home owner. This is the advice I want to give you.

忠告 181. 人會不愉快就是自己把事情看的太複雜了。生活愈簡單、要求愈簡單、想的愈簡單，這樣子的人他的煩惱就可以少掉許多。天外有天，人上有人，人比人氣死人，房子比房子會氣死屋子的主人，不去比價錢，不去比好壞，不去比屋齡，不去比美醜，相信你就是 最幸福的屋子主人，這就是我要給你的忠告。

Tang champion said: “There is no perfect house, no matter how expensive it is, it will have its drawbacks, as long as you don’t have a high standard, and compare with others, you are the happiest owner of a home.”

唐冠軍說：「沒有十全十美的房子，再貴的房子也有其缺點，只要你的要求不高，且不去與他人比較，這樣你就是最快樂的屋主了。」

Tang champion said: “A house is not necessarily a big one, just warm is enough. A garden is not necessarily a large one, as long as there are flowers and grass in it. A kitchen is not necessarily a large one, it is good to have a spouse like cooking. A home is not necessarily equipped with more toilets, but clean ones are necessary, how wonderful it is if there is such a great family.”

唐冠軍說：「房子不一定要大，只要溫暖就好。花園不一定要大，只要有花有草就可以了。廚房不一定要大，有個愛做菜的配偶就好，廁所不要多，只要乾淨清潔就好，如果有這樣的家就很棒了。」

One not only lives a happy life himself but let others else do so

人除了要自己活的開心之外，也要讓別人活的也開心

Advice 182 Don’t always think own house overpaid, or its lower price, or else, you will be shameful to talk about the former with friends, while you will spread the latter everywhere to pick up a cheap. Both show-off and self-abased attitudes are incorrect; you should remove the shadow of your mind, or the pride in your heart. This is the advice I want to give you.

忠告 182. 不要老是想到自己的房子是買貴了，或老是想自己的房子是買便宜了。如果老是想到自己的房子買貴了，你就會羞於開口與朋友談論房子的事，如果老是想自己的房子是買便宜了，你就會到處宣揚你撿了便宜，炫耀與自卑這二件事都是不好的，除去你心中的陰影，或是除去你心中的驕傲，這就是我要給你的忠告。

Tang champion said: “One not only lives a happy life himself but let others do so. Those who always tell others “houses overpaid will let them live unhappily.”

唐冠軍說：「人除了要自己活的開心之外，也要讓別人活的也開心，老是說：別人的房子買貴了，那就是讓別人活的不開心。」

Tang champion said: “Don’t think of own house overpaid, it is very important to remove the shadow of your mind. Remember the happiness begins from getting rid of unhappy memory.”

唐冠軍說：「不要老是想到自己的房子買貴了，除去你心中的陰影最為重要。你要記住，快樂是從忘掉不愉快的記憶開始的。」

Give a little sweetness to the seller, I guarantee you will be successful

給賣主一點甜頭吃，我保證你會成功的

Advice 183 Don’t complain that you don’t have a good father, your lower income, no money to buy a house and no appreciation from others. Adults should be responsible for their own destiny, you will receive what you plant, to murmur against heaven and earth and others is no avail. Financial management relies on one’s own effort, rather than others. Whether you have succeeded doesn’t depend on how much you devote, but your real achievements. One wants to invest successfully, the first thing to do is not greedy and preoccupied. Buying a house, if you are too careful planning, you are not easy to do it, give a little sweetness to a seller, you will succeed. This is the advice I want to give you.

忠告 183. 不要抱怨你沒有一個好爸爸，不要抱怨你的收入低，不要抱怨你沒有錢買房子，不要抱怨沒人賞識你。成年人要為自己的命運負責，你種什麼樹，你就收什麼果，怨

天、怨地、怨人都無濟於事。理財靠自己，不是靠他人，這個世界不是看你努力多少，而是看你成功了沒有，想要投資成功，你首要的事就是不能貪、不能斤斤計較，買房子時，如果你太過於精打細算，你是不容易買到房子的，給賣主一點甜頭，你會成功的，這就是我要給你的忠告。

Tang champion said: “Buying a house, you want to be chosen by a seller, as long as you give a little sweetness to the seller, I am sure that you will be successful.”

唐冠軍說：「買房子的時候，要讓賣主選擇你，只要你能給賣主一些甜頭吃，我保證你會成功的。」

Tang champion said: “A little better done for a seller is just do it for yourself. A person learning giving is the most profitable one.”

唐冠軍說：「對賣主好一點，就是對自己好一點。懂得捨的人，就是獲利最多的人。」

Why are the books of teaching people to play stock market 30 times more than that of training them to buy a house

為什麼教人買股票的書多於教人買房子的書有 30 倍之多

Advice 184 Everyone rushes to stock market is because each wants to become rich overnight and quick fortune. Everyone knows stocks with high risks, still thousands of people are not afraid of suffering big losses to continue, because they like excitement and gambling. There are tens of thousands of books teaching people how to play stock market in major bookstores or libraries, however, still more than 80 percent of people who play the stock market lost to family ruined. Its investment has high risks, even if you have read hundreds of books on it, you still can't make money, because you are not a dealer and certainly a loser. There are not much books on teaching people to invest in real estate in bookstores, but after you have read a few on how to invest in it, you can really find a way to make money. Learn how to do it and find a regular and reputable realty company as your agency and a house fit for you, your business can be thought to be reached. It is not so difficult, but the risk is low, you have to find a deputy to help you. This is the advice I want to give you.

忠告 184. 為什麼人人都衝向股市，因為人們都希望一夕變富，快速發財。為什麼人人都知道股票風險高，還是有成千上萬不怕死的人，敢去炒股，因為人喜歡刺激、喜歡賭博。圖書館裡或各大書局裡，教人如何買股票的書籍有幾萬本之多，為什麼還是有 80% 以上的炒股票的人輸到家破人亡。股票投資風險高，就算你讀完幾百本有關投資股票的書，你還是賺不到錢，為什麼，因為你不是莊家，所以你肯定會賠錢。書店中教人投資房地產的書籍並不多，但是你只要看幾本有關如何投資房地產的書之後，你就可以真正找到賺錢的方法了。找到如何投資房地產，再找到正規有信譽的地產公司做你的仲介，找到適合你的投資房子，這樣你的投資就算達成了。投資房地產沒那麼困難，而且風險也低，但你得找一個經紀公司來幫你，這就是我要給你的忠告。

Tang champion said: “The more difficult one can make money, the more books on stock he can find in market. It indicates that its investment has a big trap with high risk, so there are many people who want to write books to direct you to do it.”

唐冠軍說：「股票愈是難賺，市面上教你如何選股的書籍就愈多，這就表示股票的陷阱大，風險高，才有那麼多人想出書來指導你賺錢。」

Tang champion said: “It is impossible for you to read several books on playing stock market and certainly make money. Why? Because it is a big gambling place, you're not a dealer, so sooner or later you will be a loser.”

唐冠軍說：「沒有多讀幾本選股的書，就可以保證你賺錢的事，為什麼，因為股市是一個大賭場，你又不是莊家，所以肯定你遲早會賠錢。」

Tang champion said: “Reading a few books on how to invest in real estate, finding a regular and reputable real estate company as your agency and a house fit for your investment, it can be thought to be reached.”

唐冠軍說：「多讀幾本有關投資房地產的書籍，再找一個正規有信譽的地產公司做你的仲介，幫你找到適合你的房子，這樣你的投資就算達成了。」

Encourage one to play the stock market is to harm his life

鼓勵人們去炒股票是在害人一命

Advice 185 Real estate investment is different from stocks, the former can be regarded as a low risky one among a variety of ones. If you have no any other better and more stable ways, I advise you had better buy a house, because it can at least benefit you in following ways: your own habitation, insurable value wealth, tax credits, anti-inflation, rent profit, and perhaps you can make some money from difference of prices while your house is going to be sold. Encouraging one to play the stock market is to harm his life; persuading one to invest in real estate is to save his life. This is the advice I want to give you.

忠告 185. 房地產投資不同於炒股票，房地產投資在各種投資中算是風險較小的一種。如果你沒有其它更好、更穩健的投資標地物，我勸你還是去買房子比較好，因為房子至少可以自住、保值、抵稅、抗通膨、收房租、轉賣時或許還可賺個差價。鼓勵人們去炒股票是在害人一命，鼓勵人們去買房子是在救人一命，這就是我要給你的忠告。

Tang champion said: “If you have no any other better and more stable investment ways, I advise you had better buy a house.”

唐冠軍說：「如果你沒有其它更好、更穩健的投資標地物，我勸你還是去買房子比較好。」

Tang champion said: “Encourage one to play the stock market is to harm his life. If you want to make someone become impoverished or divorce, the best way is to convince him to play gambling or buy stock.”

唐冠軍說：「鼓勵人們去炒股票是在害人一命。如果你要害一個人破產、離婚，最好的方法，就是鼓勵他去賭博、炒股票。」

Don't easily block the path for your friends to get rich

不要輕易地去阻斷你朋友發財的路

Advice 186 There were many people who once advised his friends not to buy a house, their warning of goodwill at the time was probably right. However, recall it twenty years or thirty years later, it is their advice that made his friends lose the chance to get rich. Speak carefully and thoughtfully, not block the way for your friends to make a fortune, persuade one not to buy a house is unacceptable.

忠告 186. 有許多的人會勸他的朋友不要去買房子，他們的善意警告或許在當時是對的，但是從事後廿年、卅年回頭來看這件事，則是你斷了你朋友的發財路。如果你的朋友因為你的一句話，就放棄了買房子的念頭，那就是你給你朋友最大的傷害，說話要謹慎、周全，不要去阻斷你朋友發財的路，勸人不要買房子是不值得鼓勵的，這就是我要給你的忠告。

Tang champion said: “Because of your words, your friend gave up the idea of buying a house; it is you that block the path for them to make a fortune.”

唐冠軍說：「如果你的朋友因為你的一句話，就放棄了買房子的念頭，這就是你阻斷了你朋

友發財之路。」

Tang champion said: "Careless words may stop the path for your friend to make a fortune, so we should speak cautiously, carefully and thoughtfully."

唐冠軍說：「無心的一句話，可能會阻斷你朋友發財之路，所以我們說話要謹慎、小心、周全。」

Often you may advise a friend unintentionally, but the damage for him has been caused
往往你對朋友的勸告可能是無心的，但是傷害已經造成

Advice 187 A friend's advice might drive you buy stocks or futures, choose a department to study or buy a house. Friend's advice for you tends to be right, but you accept it, at the same time, you have to make your own analysis cautiously and distinguish whether it is proper for you. We all know that money is a good thing, but whether it is good or not will vary from person to person. "Much money" "much gold" for you is a good thing, or a bad one, you have to distinguish clearly. This is the advice I want to give you.

忠告 187. 聽朋友的勸，你可能會去買股票、買期貨。聽朋友的勸，你可能會選讀那個科系。聽朋友的勸，你可能會去買那一幢房子。往往朋友對你的勸告是對的，但是在你接受勸告的同時，你也要自己做分析，慎思明辨，看看他們所說的是否適合你。我們知道金錢是個好東西，但是金錢對你來說是不是一個好東西，那就要因人而異了。「多錢」「多金」對你來說是一件好事，還是一件壞事，你要慎思明辨，這就是我要給你的忠告。

Tang champion said: "Your friends may harm you unintentionally, but the damage has been caused, don't blame them, but review yourself and whether you have thought cautiously and distinguished clearly."

唐冠軍說：「朋友對你的傷害可能是無心的，但是傷害已經造成，傷害造成的原因不可怪罪朋友，而是要自己檢討，你是否已做到了慎思明辨。」

Tang champion said: "Making a big money or a fortune is not good for everyone, it is a dangerous matter for those who don't know financial management and self-control, but have "Much money" "much gold" .

唐冠軍說：「賺大錢或發大財這件事，不是對每一個人都有好處，不懂理財，不懂自制的人，多金、多錢是件危險的事。」

Tang champion said: "To advise a friend in one's own position can be a dangerous thing. Your unintentional mistake may hurt a friend or make his confidence be impaired, so we should speak carefully, lest harm a friend without knowing it."

唐冠軍說：「以自己的立場來勸告朋友可能是一件危險的事。你的無心之過可能已經傷害了朋友或讓朋友自信心受損，所以我們說話要小心謹慎，免得你害了朋友而不自知呢！」

To judge a person according to how much money he owns is a sad thing

用錢的多寡來論斷一個人，是一件可悲的事

Advice 188 Whether one can be successful relies on himself, rather than someone else. Whether you have shortcomings, something done with a guilty conscience, wealth acquired with conscience or black moral sense will be known only by yourself. To judge whether a person has achievements according to how much money he owns is a sad thing, because we only admire the rich, but neglect those with his moral and conscience. To determine whether you will marry him or one is successful according to how much richness he owns is absolutely wrong. This is the advice I want to give you.

忠告 188. 人成不成功，不是別人說了算，而是自己說了算。只有自己知道你是否有點，只有自己知道自己是否做過虧心事，你的財富來自良心或來自黑良心，只有自己最知道。用錢的多寡來判定一個人是否有成就，是一件可悲的事，因為大家只羨慕有錢人，而沒有去羨慕有道德良心的人，用錢的多寡來決定你是否要嫁他，或用錢的多寡來決定一個入是否成功是絕對錯誤的，這就是我要給你的忠告。

Tang champion said: "One's own money doesn't represent his success, nor does his wealth or career. The signs of success are your conscience and morality, health and happiness, helping others and doing good things, loving and caring, charity and friendship."

唐冠軍說：「錢不代表成功，財富不代表成功，事業不代表成功，代表成功的是你的良心與道德，健康與快樂，助人與行善，愛心與關懷，大愛與友情。」

Tang champion said: "To judge whether a person is successful according to how much money he owns is a sad thing, it is not only an unhappy one, but a hateful one."

唐冠軍說：「用錢的多寡來判定一個人是否成功，是一件可悲的事，不只是一件可悲的事，還是一件可恨的事，」

Build a dream; buy a home and a place to sleep for oneself

為自己築個夢，為自己買一個家，為自己買一個可睡覺的地方

Advice 189 Everyone needs a place to sleep, to buy a house for his own lives is a right choice. You will not necessarily be poor without stock in the future, but you will not be rich without your own houses. In order to have your own happiness in ten years or twenty years, you must buy more ones within your affordable range of financial resources. This is the advice I want to give you.

忠告 189. 人人都需要有一個睡覺的地方，為自己買一幢自己住的房子是正確的選擇。沒有股票你將來不一定會窮，但是沒有屬於自己的房子，你一定富不了。為了十年、廿年以後的幸福，你一定要在你財力可負擔的範圍之下，多買幾幢房子，這就是我要給你的忠告。

Tang champion said: "You will not be rich without your own house. In order to have a place to sleep, you had better buy one."

唐冠軍說：「沒有屬於自己的房子，你一定富不了。要有一個睡覺的地方，你還是要去買房子比較好。」

Tang champion said: "Rent a house for oneself for a long time is a wrong choice. Buy one for oneself or as investment way is a right one."

唐冠軍說：「為自己長期去租一幢房子住，是一個錯誤的選擇。為自己買一幢房子自住兼投資，是一個正確的選擇。」

Tang champion said: "Buying a house will have a better future (making money in future) than renting it, so it is a right decision."

唐冠軍說：「買比租有前途（錢途），所以去買一幢房子是一個正確的選擇。」

One with investment in real estate needs to choose a good area, to make progress while ensuring stability is the most important thing.

投資房地產需要選擇好區、穩中求進最重要

Advice 190 One making investment in real estate can't be impatient, or borrow money over his solvency; it depends on one's strength and how much money he owns in his pockets. Be sure to choose a good area, an ideal location and the potential development of the property in the future while investing in housing. Ensuring full compliance and stability is the most important while doing it. Never do it overly, or randomly buy a house that seems to be cheap. Remember no low

price houses in a good district and no expensive ones in a poor location. This is the advice I want to give you.

忠告 190. 投資房地產不可躁進，不可借錢過度，也不可看到便宜就買。投資是要看實力，是要看你口袋深不深。投資房地產一定要選擇好區、選對位置，選擇將來有發展潛力的物業。本本份份的投資，穩中求進最重要，千萬不要投資過度，也不要因為貪它便宜就隨便亂買，記著一句話，好區沒有便宜的房子，爛區沒有貴的房子，這就是我要給你的忠告。

Tang champion said: "One making investment in real estate can't be impatient, a good area, an ideal location and property must be taken into account while doing it. Don't buy a house randomly because of its cheaper price."

唐冠軍說：「投資房地產不可躁進。投資房地產一定要選擇好區、選對位置，選對物業。千萬不要因為貪它便宜就隨便亂買。」

Tang champion said: "Investment depends on one's power and enough cash. To borrow money to buy a house is practical, but not do it over your solvency. Investing in one's duty parts and making progress while ensuring stability is the most important matter."

唐冠軍說：「投資是要看實力，是要看你現金夠不夠。借錢買房子可行，但是不要超過你償債的上限，本本份份的投資，穩中求進最重要。」

Tang champion said: "There is no such a thing as free lunch, remember a word, there are no cheap houses in a good area and no expensive ones in a poor district."

唐冠軍說：「天下沒有白吃的午餐，記著一句話，好區沒有便宜的房子，爛區沒有貴的房子。」

Advice No. 191-200

忠告 No.191-200

Investment in real estate is just like compare one's stamina

房地產的投資是在比耐力

Advice 191 Investment in real estate is like a marathon race comparing one's endurance and persistence, those with stamina can finish line will be the last winners. With the ups and downs of the economy, the housing market will have (fluctuation) changes, you should be strong and unwavering to stick to the last minute, I believe everyone can reverse from a bottom and has a turnaround. To become an ultimate winner, you must persist and never give up. Housing investment is not a short-term one, the longer those can observe, the more they will be profitable. In general, if you can hold it for more than a decade or twenty years, I believe your profit is great. This is the advice I want to give you.

忠告 191. 房地產的投資就像是馬拉松長跑一樣比的是耐力與堅持，看誰有耐力與堅持，只要能跑到終點的都算是贏家。隨著景氣的榮枯，房市也會有（波段性的）漲跌現象，處在房價的跌勢之中，你要堅強不動搖，只要你能堅持守到到最後一分鐘，相信每一個人都可由谷底反轉過來，轉虧為盈的。想成為最終的贏家，你就要堅持到底，永不放棄。房地產投資不是短期的投資，能守的愈久的人，就愈會有賺頭，通常房地產投資至少要守上二、三十年，若你能守住個十幾、廿年以上，相信你的獲利是很大的，這就是我要給你的忠告。

Tang champion said: "Investment in real estate is just like comparison of human endurance and confidence, chance and waiting. Even if the housing market has a change phenomenon, you must have confidence, as long as you persist forever and never give up; the day of your success will be coming."

唐冠軍說：「房地產的投資就是在比耐力與堅持，機遇與等待，就算碰到不景氣，你也要對自己有信心，只要堅持到底、永不放棄，你就會有成功的一天。」

Tang champion said: “The real estate will not go away unless landslides, earthquakes, tsunamis and other natural disasters occur. The appreciation of the real estate always has much more opportunities than its depreciation, so long as you patiently wait for it, and no matter how many years you do, finally, I believe you'll be a big winner.”

唐冠軍說：「除非碰到山崩地裂、地震、海嘯等天然災害，房地產是不會自動消失的，房地產增值的機會永遠比它跌價的機會大的多，所以只要你耐心等待房地產增值，不管等多少年，相信最後你就會是一個大贏家。」

Investment in real estate is a competition comparing one's cash strength

房地產的投資是在比現金實力

Advice 192 Investment in real estate seems like a money game comparing one's cash and power. Many people borrow money from a bank to buy a house, it is not bad, but has its limits. Borrowed funds must be repaid, the more you loan, the more interests you will pay, which is a constant law. No matter how much you apply, your monthly income must be three times more than your monthly payments. This is the advice I want to give you.

忠告 192. 房地產的投資就像是金錢遊戲一樣比的是現金與實力。很多人是向銀行貸款，用借來的錢來買房子，借錢不是不好，而是要有一定的限度。借來的錢是要還的，錢借的愈多，利息就愈多，這是一個不變的定律。不管你借多少錢，你的月收入一定要超過你月供款的三倍以上，這就是我要給你的忠告。

Tang champion said: “Investment in real estate is just a competition comparing one's cash strength, that you borrow money from a bank to buy a house is not unacceptable, but it must have the highest limit according to how much you can earn by monthly income.”

唐冠軍說：「房地產的投資就是在比現金實力，如果你向銀行借錢來買房子，不是不行，而是要按你的月收入高低來決定借款的上限。」

Tang champion said: “If the amount of borrowed money from a bank is more than that of your monthly payment capacity, you take your life a joke, just like drunk driving, it is very dangerous.”

唐冠軍說：「如果你向銀行借的錢超過你的月供款能力，你就是在玩命，就像酒醉駕車一樣，是很危險啊！」

Investment in real estate is a comparison of its geographical location

房地產的投資是在比房地產的地理位置

Advice 193 Investment real estate is a comparison of its best location, the potential appreciation of houses in a good zone must be higher than that of ones in a bad one, so if you want to buy a house, you should select a good area to buy it, such as: a good public security order downtown, new district, school location, and other traffic convenient area. This is the advice I want to give you.

忠告 193. 房地產的投資就是在比房地產的地理位置何者為佳，佔在好區的房地產它的增值潛力一定高於壞區的房地產，所以說買房地產時要選擇好區，如：治安好的鬧區、新區、學區、交通要道區等，這就是我要給你的忠告。

Tang champion said: “Real estate location determines its value; a good or bad location decides its corresponding appreciation potentiality.”

唐冠軍說：「房地產的地理位置決定房地產的價值，地理位置的好壞決定了它的升值潛力。」

Tang champion said: “Investment in real estate is a comparison of its geographical location, if you want to invest in a house, you should select a good area to do it, such as: A good public security order downtown, new district, school location, and other traffic convenient area.

唐冠軍說：「房地產的投資就是在比地理位置，如果你要投資房地產，一定要選擇好區，如：治安好的鬧區、新區、學區、交通樞紐區。」

Smart investment must look far ahead from a high plane and take action fast

智慧型的投資，就是要高瞻遠矚，動作要快

Advice 194 Intelligent investment is to do things that others else can't see, or touch or know, but very sure things for yourself. Your great foresight comes from your judgment which does from collected news and information, but you should recognize what you have collected is true or false. Additionally, you shouldn't be too impulsive, mindless and sure. Looking far ahead from a high plane can give you unlimited imagination, hope and power. Mentally investing is to stand high and gaze far, be one-upmanship, and take action fast. This is the advice I want to give you.

忠告 194. 智慧型的投資，就是做別人看不到的東西，做別人不敢碰的東西，做別人不知道的東西，做自己有十分把握的東西。高瞻遠矚來自你的判斷力，你的判斷力來自你收集到的知訊與情報，但這些知訊與情報，常常是真真假假的，所以你要慎思明辨，不可太衝動，不可太盲從，不可太相信。高瞻遠矚是可以給你帶來無限的想像空間，無限的希望，無限的動力，智慧型的投資，就是要高瞻遠矚，勝人一籌，且動作要快，這就是我要給你的忠告。

Tang champion said: "Investment must be very careful in reckoning, but Looking far ahead from a high plane is more important than the budget carefully."

唐冠軍說：「投資要精打細算，但是高瞻遠矚比精打細算更重要。」

Tang champion said: "Short term loss of investment shouldn't be accepted, but looking far ahead from a high plane is more important than having a small loss."

唐冠軍說：「投資要不吃眼前虧，但是高瞻遠矚比吃小虧更重要。」

Price change is an important warning

房價漲跌都是一個重要警訊

Advice 195 Price Change is an important warning. Its rising makes you feel difficult to live, not afford to buy a house, which is to let you know what you have earned is not enough, nor is you effort. Its falling tells you have lack of funds on hand, cash flow problems, short capital reserve, and too much money borrowed beyond your ability. Both ignorant investment and excessive one are not correct ways.

忠告 195. 房價漲跌都是一個重要警訊。若是房價漲了，讓你生活困難，買不起房子，這就是告訴你，你賺的錢不夠，或者是你努力工作還不夠。若是房價跌了，讓你覺得手頭資金很緊，周轉困難，這就是告訴你，你的周轉金準備不足，或者是你借的錢太多，超過了你的能力。不會投資或投資過頭，都不是一個正確的方法，這就是我要給你的忠告。

Tang champion said: "That rising prices make you not afford to buy a house is because of no investment made ten years ago."

唐冠軍說：「房價漲了，讓你買不起房子，那是因為你十年前沒做投資。」

Tang champion said: "That falling prices make you overburdened is because of too much money borrowed and cash flow problems."

唐冠軍說：「房價跌了，讓你負擔過重，那是因為你借錢太多，顯得有些周轉不靈。」

Tang champion said: "Price change is an important warning, it is to test whether you really learn how to invest and manage finance."

唐冠軍說：「房價漲跌都是一個重要警訊，它是在試你，看看你是否會真正懂得投資理財。」

As long as the pre-retirement payment of all housing loans, it would be best for themselves and society to take responsibility

只要能夠在退休前付清所有房屋貸款，這也算是對自己及對社會盡到了責任

Advice 196 Those who don't like to think, study, work hard and take responsibility will become the irresponsible ones in society. A tenant in his lifetime may eventually become a tramp adopted by government. Renters are not unacceptable, however, they will be thought to be not able to manage finance. If they would, they should already have had their own houses. The one who never had a house in his lifetime would not be responsible for oneself. Those who don't like to think, study, work hard and take responsibility are not successful.

忠告 196. 不思考、不學習、不努力、不負責任的人，就會是成為社會上的廢人。一個一輩子租房子住的人，最終可能成為流浪漢，需要政府來收養。租房子住不是不可以，而是表示你不會理財，如果你會理財，那你早就應該有自己的房子了，一輩子沒有擁有過房子的人，應該是對自己不負責的人，不思考、不學習、不努力、不負責的人是不會成功的，這就是我要給你的忠告。

Tang champion said: "Everybody should work hard and take the responsibility for oneself and society. The one who has bought a house and paid off all loans before his retirement can be thought to take responsibility for oneself and society."

唐冠軍說：「每一個人都要努力工作對自己及對社會負起責任。能夠買到房子，並且在退休前付清全部房屋貸款，這也算是對自己及對社會負到了責任。」

Tang champion said: "The debt can't be left to next generation, that the debt is paid off is that you behave responsibly, it can't be left to the community, pay off it is your brave performance.

唐冠軍說：「債不可以留給子女，把債還清是你負責任的表現，債不可以留給社會，把債還清是你勇敢的表現。」

Tang champion said: "If you are able-bodied and healthy, you don't like to work, but owes a debt ass, then you would be the biggest sinner in society."

唐冠軍說：「如果你四肢健全，身體健康，你不去工作，而又欠了一屁股債，那你就是社會上最大的罪人。」

Don't let some setbacks make you disheartened

不要讓一些挫折使你灰心喪氣

Advice 197 In the face of competitors, that you are not able to buy a house is the norm, you can't possibly win every bid. Occasionally, lose one or two times is still acceptable. Buying a house needs to visit more houses and repeatedly bid. Don't let setbacks make you discouraged, continuously make efforts; as long as your offer is not too far off the mark, you will have the opportunity to buy a home. This is the advice I want to give you.

忠告 197. 在遇到競爭對手的時候，買不到房子也屬常態，你不可能每次出價都贏。偶而輸個一、二次也還可以接受。買房子要多看、多出價，遇到挫折不要灰心，再接再厲就是了，只要你出價不是太離譜，那就一定有機會買到房子，這就是我要給你的忠告。

Tang champion said: "You don't have to be too discouraged without buying a house, work hard again to look for next one. As long as your offer is not too far off the mark, try several times, you will have a chance of success."

唐冠軍說：「買不到房子不要太洩氣，努力再找房子就可以了。只要你出價不是太離譜，多試幾次你就會有成功的機會。」

Tang champion said: “Buying a house can rely on neither luck, nor fate, the financial plan must be prepared before doing it, and it should be proactive, if not, then you will not succeed to borrow money to buy a home.

唐冠軍說：「買房子不能靠運氣，不能靠命運。買房子前一定要做好財務計劃，且要主動積極才可以。如果你不積極做好購屋前的財務準備，那就不可能成功借到錢去買房子。」

Don't be too sad without buying a house, there is hope if no despair

買不到房子不要太傷心，只要不失望就會有希望

Advice 198 When God closed a window, it will open another door for you. If you are not able to buy a house today, you don't have to be sad and disappointed, because God has prepared another fitter for you. I believe God would give you anything (house) best for you, sometimes he doesn't give you what you want, it is because he believes thing given to you would be harmful to you, it is you that don't understand his will now, but later you will. This is the advice I want to give you.

忠告 198. 當神關上了一扇窗，祂會為你開另一扇門的。如果今天你買不到某一幢房子，你不要傷心失望，那是因為神已經給你準備好了另一幢更適合你的房子。相信神給你的任何東西（房子）都是對你最好的，有時神不給你你想要的東西，那是因為祂認為那個東西給了你，反而會對你有害，只是你現在還不明白神的旨意，但以後你會懂的，這就是我要給你的忠告。

Tang champion said: “Life is beautiful; there is hope if no disappointed. God will open another door for you when he closed a window.”

唐冠軍說：「生命是美麗的，只要不失望就會有希望。當神關上了一扇窗，祂會為你開另一扇門的。」

Tang champion said: “Don't be sad and disappointed without buying a house, so long as you give up the habit of over bargain, God will bless you.”

唐冠軍說：「買不到房子不要太傷心失望，只要你肯改掉殺價的壞習慣，相信神明是會保佑你的。」

Real estate in a good area is the best weapon for anti-inflation

好區的房地產是防禦通貨膨脹最好的武器

Advice 199 Inflation can be seen everywhere, the prices of oil, electricity, gas, water, rents, tuition,, hundred businesses all are rising. Ask what tools we have to resist its coming? The answer is: quickly to buy a house and a piece of land in the downtown area, it is the best anti-inflation tool (weapon). This is the advice I want to give you.

忠告 199. 油價漲、電價漲、瓦斯漲、水費漲、房租漲、學費漲、、、百業百物通通都在漲，請問我們有什麼工具可以抵抗通貨膨脹的來臨？答案是：快去買鬧區中的房子。在鬧區中的房子是抵抗通貨膨脹最好的工具(武器)，抵抗通貨膨脹最好的武器，除了買貴金屬之外，就是要買鬧區中的房子與土地，這就是我要給你的忠告。

Tang champion said: “The best weapon to resist inflation, besides buying precious metals, is to buy a house and a piece of land in the downtown area.”

唐冠軍說：「對抗通貨膨脹最好的武器，除了買貴金屬之外，就是要買鬧區中的房子或土地。」

Tang champion said: “Densely populated commercial area is the guarantee of house prices, to keep it stable, first-tier cities are the preferred target.”

唐冠軍說：「人口密集的商业區，就是房價的保證書。要房價不跌，一線城市是首選目標。」

Tang champion said: “The house in a good school district is the guarantee of its prices, to keep it stable, that in a satisfactory educational institution location and the city with public security order are the preferred target.”

唐冠軍說：「好學區的房子，就是房價的保證書。要房價不跌，好學區房或治安好的城市是首選目標。」

Operating financial leverage must be prudent, not too risky

操作財務槓桿一定要穩健，不可太過冒險

Advice 200 When purchasing gold, you need to pay cash. Buying a house, you can borrow money up to 80%-90% from a bank, and make use of financial leverage, which is the advantage to do it, as well as a leverage operation expanding your wealth, as long as you operate soundly, your harvest will be great. However, the one doing it must be prudent, not too risky, otherwise, you will lose badly, investors should be neither too conservative, nor too presumptuous. This is the advice I want to give you.

忠告 200. 買黃金時，你需要付現金購買。買房子時，你可以向銀行借錢最高至 80%-90%，買房子可以利用財務槓桿，這就是買房子的優勢。善用你向銀行借來的錢來買房子，這是一個可以擴大你財富的槓桿操作，只要你操作穩健，你的收獲將會是很大的。但是操作財務槓桿一定要穩健，不可太過冒險，否則你會輸的很慘，投資不可太保守，投資也不可太冒險，這就是我要給你的忠告。

Tang champion said: “Operating leverage must be prudent, use borrowed money to invest is absolutely not too risky, Once you run into depression, you will lose badly.”

唐冠軍說：「操作財務槓桿一定要穩健，借錢做投資絕對不可以太過冒險，一旦你碰上不景氣，你就會輸的很慘的。」

Tang champion said: “Investors should be prudent, neither too conservative, nor too risky, that is the practice of flexibility to approach or retreat.”

唐冠軍說：「投資要穩健，投資不可以太保守，投資也不可以太冒險，這就是可進可退的彈性作法。」

Advice No. 201-210

忠告 No. 201-210

Those without investment make money by hard work only

不做投資的人，就只有是靠勞力去賺錢

Advice 201 Everyone has a dream to make big money, the only way to do it is to learn how to manage finance and invest, or else, you can't possibly make a fortune. Various people have earned big money by means of their respective methods including investing in company, in factory, in real estate, in stocks and funds or in precious metals, hence, the one without investment can't gain a big richness. Funding used in any field has its high risk, but real estate has a lower one. This is the advice I want to give you.

忠告 201. 賺大錢是大家的夢想，學會理財與投資則是達到賺大錢，唯一的一條路。如果你不懂理財與投資，你是不可能賺到大錢的。有的人投資公司賺大錢、有的人投資工廠賺大錢、有的人投資房地產賺大錢、有的人投資股票基金賺大錢、有的人投資貴金屬賺大錢，所以說不去做投資的人是賺不到大錢的。任何投資都帶有極高的風險，其中只有房地產的投資，它的風險是比較低，這就是我要給你的忠告。

Tang champion said: “Those who desire to invest without practical action can never make big

money, nor can those who have done it in wrong business, or those who have made investment with wrong ways or those who have had it with too high risk.”

唐冠軍說：「想投資，但又不去做投資的人是賺不到大錢的。有投資，但走錯投資方向的人是賺不到大錢的。有投資，但用錯投資方法的人是賺不到大錢的。有投資，但太過於冒險的人是賺不到大錢的。」

Tang champion said: “Investment is a profound learning, it easily let one make mistakes, however, one can’t learn experience without making ones, therefore, how to control its risk is the key for its success.”

唐冠軍說：「投資是門大學問，讓人容易犯錯。但不犯錯就學不到經驗，所以如何控制投資的風險，就是投資成功的重點。」

Tang champion said: “Those without investment will make money by hard work only.”

唐冠軍說：「不去做投資的人，就只有是靠勞力去賺錢。」

The only way to step into the ranks of the rich is to grasp finance and investment science professionally

想要擠進富豪行列的唯一方法，就是要把投資理財學的專精

Advice 202 No matter which country in the world, there are phenomena that the rich are getting richer and richer, while the opposite of the situation for the poor. The reason the poor are in poverty is that they don’t understand finance and investment, or they don’t have spare cash to do it. The only way to step into the ranks of the rich is to grasp financial management and investing, thus, you can possibly become rich from small rich, and then get wealthy by this way. This is the advice I want to give you.

忠告 202. 不管在世界上哪一個國家，都是富者愈富，窮者愈窮。窮者所以會窮就是他們不懂投資理財，或者是他們沒有閒錢去做投資理財。想要擠進富豪行列的唯一方法就是去學會投資理財，因為只有學會了投資理財，你才可能從小富變大富，從大富變巨富，這就是我要給你的忠告。

Tang champion said: “You will become rich from an ordinary one, then, get wealthy from the rich, if you can grasp the knowledge of investment and finance, your dream will come true.”

唐冠軍說：「從小富變大富，從大富變巨富，這是一個可以實現的夢，只要你把投資理財學到精實透徹。」

Tang champion said: “If you are not able to manage finance and invest, you will impossibly become rich from small rich, then, from the rich become wealthy, if you want, you should begin from small rich, and step by step.”

唐冠軍說：「如果你不會投資理財，你就不可能從小富變大富，從大富變巨富。如果你想變成大富，你就要從小富入手，一步一步來。」

Tang champion said: “Don’t underestimate one hundred US dollars that seem not to be a lot of money, as long as you learn finance and investment, it would become one million US dollars.”

唐冠軍說：「不要小看一百美元不是一個大錢，只要你學會了投資理財，你就可以把一百美元變成一百萬美元。」

The right path to bring good luck, the wrong one to ruin one’s life

正確的道路帶來好運，錯誤的道路毀掉一生

Advice 203. Success isn’t achieved easily, nor is fortune. It is easy to make money by right

investment; however, its failure will have losses. To find a correct way is not so easy, once you have found one fit for you, you must unswervingly go forward. You will see the dawn after spending the dark and a turn for the better after going through the valley with the death shadow, properly complete the right investing objective you have found. This is the advice I want to give you.

忠告 203. 成功不是一件容易的事，發財也不是一件容易的事，投資正確就容易賺錢，投資失敗就註定賠錢。要找到一條正確的道路是多麼的不容易，一旦你一找到了一條適合你的路，你就要堅定不移走下去。走過了黑暗就會看到天明，渡過了死蔭幽谷就會看到轉機，找到了正確的投資目標就要好好的去完成它，這就是我要給你的忠告。

Tang champion said: “There are many ways to make money, but you must follow the right path, because the wrong way will not only ruin your life, but make you lose pure soul.”

唐冠軍說：「賺錢的方法有很多種，但你一定要走正途，因為錯誤的道路不單是會毀掉你一生，還會讓你失去純潔的靈魂。」

Tang champion said: “There are some things you can't do for a lifetime, if you did, you would be family ruined, therefore, you can't step into a wrong way like this.”

唐冠軍說：「有些事你一輩子都不可做，因為你做之時，你必定家破人亡，所以像這樣一個錯誤的路，你是一步都不可踏入。」

Tang champion said: “Greed, lust, being insatiable and corruption, these are all harmful traps you can't step into.”

唐冠軍說：「貪婪、貪財、貪色、貪得無厭、貪贓枉法，這些都是害人的陷阱，這些陷阱你是一步都不可踏入的。」

To learn the correct investment and finance well can let oneself become the rich

要學習正確的投資理財，好讓自己變成有錢人

Advice 204 Great trees keep down the little ones. The proverb indicates that “the big fish feed on small fish which feed on shrimps”. In this case, shrimps should learn to protect themselves, and how to survive in adverse environments. There are unfair and dangerous situations and the disparity of wealth in society. To learn how to protect oneself, live independently, become self-reliance and survive are all very important issues. You have to learn to step a high level and let yourself grow stronger. This is the advice I want to give you.

忠告 204. 大魚吃小魚，小魚吃蝦米，蝦米吃浮游物。小蝦米要學習自保，小蝦米要學習如何在不利的環境下生存下。社會是不公平的，社會是險惡的，社會是貧富懸殊的，如何學習自保，如何學習獨立，如何學習自強，如何學習生存，這些都是很重要的課題。你要學習更上一層樓，好讓你自己更強更壯，這就是我要給你的忠告。

Tang champion said: “We must learn to adapt to the environment, change and create it so that we could become stronger.”

唐冠軍說：「我們要學習適應環境，我們要學習改變環境，我們要學習創造環境，好讓自己更強更壯。」

Tang champion said: “We can't be poor forever, we must learn to change ourselves, stand up, become rich from the poor. Learn how to make investment and manage finance is the most important issue in your life.”

唐冠軍說：「我們不可以一輩子做窮人，我們要學習改變自己，學習翻身，學習由窮變富。學習如何投資理財是你一生最重要的課題。」

Tang champion said: “Because you can't live a poor life forever, you have to learn the right

way to manage finance and make investment, so that you could become the rich from the poor.”
唐冠軍說：「因為你不可以一輩子做窮人，所以你要學習正確的投資理財的方法，好讓自己由窮變富，變成有錢人。」

Go a right, lawful and stable way is the biggest bonus in your life
走正確的路、走合法的路、走穩健的路才是你最大的人生紅利

Advice 205 Everyone wants to gain a ten thousand-fold profit by a small investment and overnight fortune, have a skyrocketing rise and get rich quickly to become the rich. The one who is willing to make a fortune must prevent improper practices as follows, going a wrong way in an unreasonable manner, being impatient, outlaw, offending God and reason and violating the law, investment with high risk, excessive one and having red-eye disease to fight for power brutally, it should be fair, lawful, reasonable, moderate and pragmatic. This is the advice I want to give you.

忠告 205. 每一個人都想一本萬利、一夕發財，每個人都想一步登天、不勞而獲，每一個人都想快速發財成為富翁。發財不可違反常理走偏道，發財不可躁進為非作歹，發財不可傷天害理違法亂紀，發財不可甘冒風險投資過度，發財不可得紅眼症奪權鬥狠，發財要合情、合法、合理、穩健、務實，這就是我要給你的忠告。

Tang champion said: “Make a fortune should be fair, lawful, reasonable, moderate and gradual. It is the biggest bonus in your life.”

唐冠軍說：「發財要合情、合法、合理、穩健、務實，循序漸進，這就是你最大的人生紅利。」

Tang champion said: “Fortune relies on one’s intelligence, hard work, striving and oneself, rather than destiny, luck, fantasy or his parents.”

唐冠軍說：「發財要靠智力而不是靠天命。發財要靠勤奮而不是靠運氣。發財靠打拼而不是靠幻想。發財靠自己而不是靠父母。」

After graduation from college, one shouldn’t retake money from his parents
大學畢業後，就不該再向父母要錢

Advice 206 In accordance with European standards, children up to eighteen years old, after graduating from high school, are independent adults. They shouldn’t retake their parents’ money, and should have own earnings for future college expenditures or can apply for scholarships and student loans. After beginning to live independently in society (entering the job market), they no longer ask parental savings, this is a law. The adult children still rely on their parental support to live on, pay the loan, get married, buy a house, etc., which is their shame, so is the parents' educational failure. Early training for children to be independent is the responsibility of previous generation; therefore, those who still support adult children are unwise. This is the advice I want to give you.

忠告 206. 按照歐美標準，小孩 18 歲，高中畢業以後，就是獨立的大人了，這時他不該再拿父母錢，所以他以後唸大學的錢就是要靠自己打工賺錢或申請獎助學金及學生貸款。進入社會以後（進入職場以後），就不該再拿父母錢，這是一個定律。如果成年的孩子還要靠父母的錢，過生活、繳貸款、結婚、買房子等，這就是孩子的羞恥，也是父母的教育失敗。早早訓練孩子獨立謀生，這是做父母的責任，讓成年的孩子還在依賴父母生活，這是父母的不智，這就是我要給你的忠告。

Tang champion said: “Never spoil kids, doting parents are not to love them but to harm them.”

唐冠軍說：「不可以寵壞孩子，寵壞孩子的父母，不是在愛孩子而是在害孩子。」

Tang champion said: “Don’t deprive the children's rights of freedom and life, doting parents

are doing such a thing.”

唐冠軍說：「不要剝奪孩子的自由權與生存權，寵壞孩子的父母，就是在剝奪孩子的自由權與生存權。」

Tang champion said: “Adult children should have a backbone, be independent and refuse to take your parents' money, so you are the hero.

唐冠軍說：「成年的孩子要有骨氣，獨立謀生是你應該做到的事，要拒絕拿父母的錢，這樣你才是英雄好漢。」

That one has to work, make money, save money, purchase house, get married and start his career and make investment and finance, is the way necessary for his life.

工作、賺錢、存錢、購屋、置產、成家、立業、投資、理財，是人生必經之路

Advice 207 One studying hard is to find a well paid job. Those working hard are to make more money, and save it, not to spend much of it. A person should prepare a lot of savings for his home purchase and production, marriage and career purpose. Making investment is to make a fortune easily (easy Money) and to manage your wealth and let it generate the greatest benefits. That one has to study, work, make and save money, start home purchase and home production, make his home (love, get married, train children) and establish his business and make investment and manage finance, is the way necessary for his life, hence, everyone, with his praiseworthy success and no regret, should learn how to make his own road go stably and safely. This is the advice I want to give you.

忠告 207. 好好的學習是為找到高薪工作。好好的工作是為著賺更多的錢、賺錢不是為了花錢，而是為了存錢。存錢為了儲蓄一筆大錢以備以後、購屋、置產、成家、立業之用。投資是為賺更多的容易錢 (Easy Money)。理財是為管理你的財富，讓它產生最大的效益。學習、工作、賺錢、存錢、購屋、置產、成家 (戀愛、結婚、教有子女)、立業、投資、理財，這是人生必經之路，如何讓自己的這條路走的平穩、安全、順利、值得、不後悔，這就是我要給你的忠告。

Tang champion said: “All roads lead to Rome, but not all ones are smooth. How to choose your life and the future, you have to carefully plan and carry out.”

唐冠軍說：「條條道路通羅馬，但是不是條條道路都是平順的。如何選擇你的人生及前途，你要慎重地規劃及執行。」

Tang champion said: “Study, work, make and save money, start home purchase and home production, set up home (love, get married, train children) and a business and make investment and manage finance, all mentioned above can’ t be done at one go. One must go smoothly and gradually as planned and prevent making mistakes.”

唐冠軍說：「學習、工作、賺錢、存錢、購屋、置產、成家(戀愛、結婚、教有子女)、立業、投資、理財的這些事，不是一蹴而就的，這些事你必須要按部就班，一步一步把它走的好，並且一步都不能犯錯。」

Tang champion said: “Those, who have regretted not finishing these things successfully as follows: Study, work, make money, save money, start home purchase and home production, establish a home (love, get married, educate children) and own business and make investment and manage finance, must recall their painful experiences at once, never make past mistakes in the later half of their life.”

唐冠軍說：「後悔沒有把學習、工作、賺錢、存錢、購屋、置產、成家 (戀愛、結婚、教育子女)、立業、投資、理財這些事做好的人，要立即痛定思痛，在你的後半輩子，不再

犯下相同的錯。」

Tang champion said: “Continuously making a mistake is the biggest one in one’s life. Those who repeatedly have errors in investment, finance and work will absolutely not have good results.”

唐冠軍說：「連續的犯錯是人生最大的錯。在投資、理財及工作上繼續犯錯的人，絕對不會有好結果。」

Buying a house by lawful means and right paths

買房子的手段要合法，走正路

Advice 208 Sun Tzu said: "All is fair in war." There are many methods to buy a house, including formal ones and some unorthodox. The teacher will not teach you these side-plots such as: formulate false documents, cheat, go a back door, talk about friendship, play instruments, give red envelopes, undermine, slander and sow discord. One should be honest and perfectly open in all his actions and have no life stains left. This is the advice I want to give you.

忠告 208. 孫子說：「兵不厭詐。」搶到房子是有許多的方法的，其中有正規的方法，也有邪門的方法。老師在此不會教你那些旁門左道的方法，例如：做假文件，使詐、走後門、套交情、玩手段、塞紅包、暗中破壞、中傷、挑撥離間… …，做人要誠實，做事要清白，讓人生不留下污點，這就是我要給你的忠告。

Tang champion said: “Fortune gained through right ways, one can never make money without moral. No life stains left is just a perfect one.”

唐冠軍說： 」

Tang champion said: “No black left in life can be allowed, it is not to let you be immoral, do bad things and leave dishonorable stains. No life stains left and no regret is what you should do.”

唐冠軍說：「人生不可留下空白，不是叫你傷風敗俗，去做壞事，留下不名譽的污點。讓人生不留下污點，不留下遺憾，這才是你該做的事。」

We can’t control the future, but can do own emotions

我們無法控制未來，但我們可以控制自己情緒

Advice 209 In spite of uncontrolled the trends of economic boom and depression, we can respond harsh environment calmly, not be frightened ourselves with changes in the market. We should face huge market ups and downs without a panic. Experiencing an irregular fluctuation in prices, more gains or great losses, you have to be calm and patient, stand stably, control emotions and perform dispassionately.

忠告 209. 我們無法控制經濟榮衰的走向，但我們可以用沉著、冷靜來對抗惡劣的環境，我們不必隨著市場起舞，嚇壞自己。我們要用處變不驚的態度來對抗市場巨大的起伏。面對市場的變化，碰到價格大漲大落或你大賺大賠時，你一定要沉著、忍耐、站穩腳步，控制情緒，冷靜處理，這就是我要給你的忠告。

Tang champion said: “Regardless of fluctuation of prices in market, more gain or big loss, you have to take it easy. Make money without show-off wealth and suffer losses without blame, which is the road of financial management and self-protection.”

唐冠軍說：「不論市場是大漲 大跌、或是讓你大 賺大賠，你都要處之泰然。賺錢不炫富，賠錢不喊冤，這就是理財與立命之道。」

Tang champion said: “Control own emotion, never forgive own weakness, persist in own ideal firmly and never discount own success.”

唐冠軍說：「要控制自己的情緒，對自己的弱點絕對不妥協，對自己的理想，絕對不讓步，對自己的成功絕對不打折扣。」

Tang champion said: "There will be no road we can always go smoothly and a lot of challenges we have in the future, in order to succeed we must control our own emotions."

唐冠軍說：「我們未來的路不會一直平順，挑戰也是很多，要想成功必須要控制自己的情緒。」

Don't make investment while you are depressed

在你情緒低落的時候，不要去做投資

Advice 210 A drunk will be nonsense and lose self-control. One with depression or bad mood will lose judgment, casually spend money and blindly invest. Therefore, you can't make any investment while having weak will, disappointment, confused thinking, passion, control disappearance. This is the advice I want to give you.

忠告 210. 人在酒醉時會胡言亂語，失去控制力。人在情緒低落、心情不好時，會失去判斷力，胡亂花費，盲目投資，所以在你意志薄弱時，在你情緒低落，在你思想混亂時，在你激情澎湃時，在你控制力消失時，不要去做任何投資，這就是我要給你的忠告。

Tang champion said: "You shouldn't make any investment while having lack of knowledge, insufficient cash power, unstable mood and greedy idea. It is the most important way of investment and financial management."

唐冠軍說：「在你知識不足時，在你現金實力不夠時，在你情緒不穩定時，在你貪婪起念時，都不要去做任何投資，這就是最重要投資理財之道。」

Tang champion said: "The goal of one's investment is to make money, but you can't be obsessed with it or offend heaven and reason for it."

唐冠軍說：「投資目的是為了賺錢，但你不能只顧為了賺錢而走火入魔，傷天害理。」

Advice No. 211-220

忠告 No. 211-220

Although greed is one of the incentives you get rich, you have to learn enough is enough

貪婪雖是你發財的誘因之一，但是你要學會適可而止

Advice 211 Undoubtedly, making investment is for earning money and a better life, but you can't misbehave without moral bottom line. Human beings die in pursuit of wealth and birds die for food, how to maintain a balance between rich and poor is the most important thing. Greed can inspire a person's full energy and arouse his dream of getting rich; however, an excessive avarice will kill a person, so you have to know the real meaning of funds. Seeking wealth, remember enough is enough, have limit, don't damage the health, or break the law, or become rich overnight or show off your wealth. This is the advice I want to give you.

忠告 211. 投資為賺錢，賺錢為改善生活，但是你可以胡作非為，沒有一個限制。鳥為食亡、人為財死，如何在貧富之間保持平衡最重要。貪婪可激發一個人衝勁，讓人有個發財夢，但是一個過份的貪婪會害死一個人，所以你要認識金錢真正的意義，在你追求財富時，一定要適可而止，有所限制，不要傷身、觸法、暴富、炫富，這就是我要給你的忠告。

Tang champion said: "Greed is one of the incentives that you want to get rich, but you have to learn enough is enough. Fortune is acceptable, but you can't harm your health, or break the law, or show off wealth, or be arrogant or make a fortune overnight, it is the road for getting rich."

唐冠軍說：「貪婪是你想發財的誘因之一，但是你一定要學會適可而止。發財可以但不可

傷身、觸法、炫富、驕傲、暴富，這就是致富之道。」

Tang champion said: “Show off wealth, be arrogant and make a fortune overnight is a very dangerous matter, even worse, your unlawful act will be own disgrace, furthermore, to dig own grave.”

唐冠軍說：「炫富、驕傲、暴富，是一件危險的事，違法犯罪更是自取其辱，自掘墳墓。」

Live within one's income, make ends meet and make hay while the sun shines

「量入為出」「收支平衡」「未雨綢繆」

Advice 212 One of the virtues for Chinese is their thrift tradition and living within their income. Regarding the financial management operation, to make both ends meet is the most important principle. You can't invest with a loss, nor can you possibly sustain losses in business. Your investment strategy should be slow and steady and profitable, at least you have to make ends meet. As for its uncertain risk, you must make hay while the sun shines and deal with it bravely. This is the advice I want to give you.

忠告 212. 華人美德之一是節儉儲蓄、量入為出。在理財的操作上，維持收支平衡是最最重要的原則。你不可能賠本做投資，也不可能貼錢做買賣，在投資策略上，一定要穩紮穩打，將本求利，至少你要做到收支平衡。面對不確定的投資風險，你一定要未雨綢繆，勇敢以對，這就是我要給你的忠告。

Tang champion said: “Your investment strategy should be slow and steady and profitable, if you can't make money temporarily, you should at least make ends meet, it is the survival road for investing.”

唐冠軍說：「在投資策略上，你一定要穩紮穩打，將本求利，如果一時賺不到錢，但至少你要做到收支平衡，這就是投資的生存之道。」

Tang champion said: “Facing uncertain future, you must keep something for a rainy day and make a complete preparation, moreover, have foresight.”

唐冠軍說：「面對不確定的未來，你要做到未雨綢繆，時時有準備，並且能做到未卜先知

Consumers with overdraft behavior are self-destructive prospects (ill behavior with high risk)

透支型的消費行為是自己毀錢程、前程

Advice 213 Some young people, having a particular view with highly consuming, in pursuit of fashion/cool play, use up all salary earned without savings, max out their credit cards. Such acts like deficit spending and overdraft consumption are self-destructive prospects (ill behavior with high risk), those who don't know savings, but only live in this way are the initiators to ruin their own destiny, such a bad behavior must be corrected. This is the advice I want to give you.

忠告 213. 年輕一代的人，開銷特別大，他們常常因為追求時髦 / 時尚 / 耍酷，把自己的薪水全數花光光，把信用卡刷爆掉，像這種寅吃卯糧，透支型的消費，是自毀錢程(前程)的危險行為。年輕人不知儲蓄，只知消費是搞壞自己命運的始作俑者，這種不好的消費行為必須要更正，這就是我要給你的忠告。

Tang champion said: “Young people who only know consumption, but have no savings are to ruin their own wealth.”

唐冠軍說：「只知消費，不知儲蓄的年輕人，是在毀滅自己財運。」

Tang champion said: “Investment needs one's own finds. No savings, there is no capital, and no possibility to make big investment.”

唐冠軍說：「投資需要有本錢，沒有積蓄就沒有本錢，沒有本錢就沒有可能去做大投資。」

Tang champion said: “Those who always spend all their salaries before the end of the month are because they can’t control their spending habits, so they can’t get rich.”

唐冠軍說：「月光族是因為無法控制自己的消費習慣，所以他們發不了財。」

One should have his confidence for investment, but not wishful thinking

對投資要有信心，但不可一廂情願

Advice 214 Any investment can’t be going smoothly and brings a ten thousand-fold profit. You must have confidence, but never have a wishful thinking like your hope with daily rising stocks, and your daily income in a year by rent a house. One’s investment must have risks, profit or losses, so you don’t have a dream to make big money every day. This is the advice I want to give you.

忠告 214. 任何投資都不是一帆風順，一本萬利的。對你的投資要抱有信心，但絕不能一廂情願。對投資的股票，抱以天天上漲，那是一廂情願。對出租的房子，抱以一年你會有365天的收入，那是一廂情願。投資一定有風險，投資一定有賺賠，所以你不要一廂情願，異想天開，夢想你天天都在賺大錢，這就是我要給你的忠告。

Tang champion said: “One’s investment can make money or suffer losses, so you don’t be wishful thinking, and have a dream to make big money every day. There is no such a thing as only benefit but no loss in the world that is what you should pay close attention to cautiously.”

唐冠軍說：「投資一定會有賺賠，所以你不要一廂情願，異想天開，夢想你天天都在賺大錢。投資一定有它的風險，世界上沒有只賺不賠的事，這就是你要謹慎小心的地方。」

Tang champion said: “The successful opportunities for investment decision through expert’s careful review, analysis, comparison and research can be greatly enhanced, however; it doesn’t mean one hundred percent success, so you don’t be wishful thinking and have a dream to make big money every day.”

唐冠軍說：「雖然經過與專家仔細檢討、分析、比較、研究之後，才做出的投資，它的成功機會比較大，但是也不能說它會是百分之百的成功，所以你不要一廂情願，夢想自己天天都在賺大錢。」

Investment is not one-sided, to drive ahead without considering the consequences only

投資不能一面倒，只顧前不顧後

Advice 215 Don’t have a dream that you can make a lot of money every day and never suffer a loss. Both victory and defeat are common for the soldier, gambling loss, ups and downs in a stock market and profit and loss of investment are all common. The changes of world situations, the progress of science and technology and the competition among people occur every day. There are too many things you don’t know and too much status you can’t learn, so you should make a complete preparation mentally to deal with the worst case, once your investing fails, you will know how to respond. Accidents will happen and human beings always have good and bad fortune, your financial practice can’t be one-sided and only profitable. This is the advice I want to give you.

忠告 215. 不要夢想自己天天都在賺大錢，從來不會有賠錢的事發生在你身上。勝敗乃兵家常事，輸贏是賭博常事，漲跌乃是股市常事，賺賠乃是投資常事。世界局勢天天都在變化，科技也天天在進步，人與人的競爭天天在進行中，你不知道的事情太多了，你不能掌握的情勢也太多了，所以你心理要做好準備，要有最壞的打算，萬一碰到投資失敗時，你要如何應對。天有不測風雲，人有旦夕的禍福，投資不能一面倒，只往好處想，這就是我要給你的忠告。

Tang champion said: “One’s investment is to make money, but don’t naively think you can profit every day and never suffer a loss on yourself.”

唐冠軍說：「投資的目的是為了賺錢，但是不能天真的只想到，你天天都在賺錢，而從來不會有賠錢的事發生在你身上。」

Tang champion said: “Accidents will happen and human beings have always the good and bad fortune, your investment can’t be one-sided and only profitable, nor can be it only loss. Both good and bad things taken into account is a normal way.”

唐冠軍說：「天有不測風雲，人有旦夕的禍福。投資不能一面倒，只往好處想，投資也不能一面倒，只往壞處想。好、壞都要想才是正常的做法。」

Tang champion said: “Both victory and defeat are common for the soldier, gambling loss, ups and downs in stock markets, profit and loss of investment and human beings” competitions are all common.”

唐冠軍說：「要知道勝敗乃是兵家常事，輸贏乃是賭博常事，漲跌乃是股市常事，賺賠乃是投資常事，競爭乃是人間常事。」

Tang champion said: “One’s investment is not one-sided, not to drive ahead without considering the consequences, not go forward without brake.”

唐冠軍說：「投資不能一面倒，只顧前不顧後，只往前衝，不知剎車。」

[Retract from the wrong path and not go any further] and [rein in one's horse at the edge of a cliff]

『懸崖勒馬』與『馬勒懸崖』

Advice 216. If your excessive investment leads to cash flow problems, you should immediately [retract from the wrong path and not go any further] to stop further loss. If you are cornered, nowhere to turn for help, then you should [rein in one's horse at the edge of a cliff] be in courage, never surrender. When you have the opportunity to look back, you have to do so, if not, you have to be in courage to choose another way and break through present status bravely. This is the advice I want to give you.

忠告 216. 如果你投資過度，導至資金周轉不靈，你就要立即『懸崖勒馬』終止繼續虧損。如果你已經走投無路，叫天天不靈，叫地地不應，那你就要「馬勒懸崖」愈戰愈勇，決不投降。當你還有回頭的機會時，你要回頭，當你已經沒有回頭的機會時，你要鼓起勇氣，選擇另一條路，勇敢地去突破現狀，這就是我要給你的忠告。

Tang champion said: “When you have the opportunity to look back, you have to do so, or else, you have to be in courage to choose another way and break through present status bravely. It is the road of approach or retreat for investment.”

唐冠軍說：「當你還有回頭的機會時，你要回頭，當你已經沒有回頭的機會時，你要鼓起勇氣，選擇另一條路，勇敢地去突破現狀，這就是投資的進退之道。」

Tang champion said: “Nobody will push you off a cliff, unless you jump. When you are at the edge of it, you have to reflect and look back in time, it is that you have to retract from the wrong path and not go any further and rein in your horse at the edge of it.

唐冠軍說：「沒有人會把你推下懸崖，除非你自己跳下去。當你在懸崖邊緣時，你要及時反省與回頭，這就是你要懸崖勒馬或是馬勒懸崖。」

If you complain no enough money every day, then you have to learn to increase income and decrease expenditure

如果你天天在埋怨錢不夠用，那你就要學會開源節流

Advice 217 That the poor have no enough money is because they don't know how to broaden the source of income, which the ones can learn to become wealthy from impoverished situation, but that the rich have lack of money is because they don't learn how to reduce expenditure, which will remind the ones not to get greedy from richness. Financial management is not difficult, No matter what kind of environment you are in, you have to save more and spend less. This is the advice I want to give you.

忠告 217. 窮人叫錢不夠用，是因為他不懂開源。富人叫錢不夠用，是因為他不懂節流。理財並不難，就是要突破現狀，開源節流。開源就是讓你從貧變富，節流就是讓你不至於由富變貪。所以不管你處在那種環境之下，你都要開源節流，這就是我要給你的忠告。

Tang champion said: "No matter what kind of environment you are in, you have to save more and spend less. It is the way to become rich for a person."

唐冠軍說：「不管你處在那一種環境之下，你都要懂得開源節流之道，這就是使自己有錢的方法。」

Tang champion said: "Save more and spend less is one of the ways to solve shortage of money. If you are not short of funds in lifetime, you will have a successful life."

唐冠軍說：「開源節流是打破缺錢的方法之一，如果你一生都不缺錢，那你人生就成功了。」

The most difficult demand in the world is "if I had known it" and the hardest encounter is "a good chance"

世界上最難求的是「早知道」，最難碰到的是「好機會」

Advice 218 Many opportunities having repeatedly come to you wouldn't approach to your vision, because of your ignorance at that time. Many ones have been abandoned by some people. When you make a decision or choice, it is hard to know what the final result will be; often you didn't know your past judgment was wrong until it came out. Some people often regret that they have missed the opportunity, that is why the "if I had known it" is most precious. As the saying goes, no money can be paid for foreknowledge. I hope you can seize every good chance, don't let it slip away, lest you say "if I had known it". This is the advice I want to give you.

忠告 218. 許多的機會，它曾經多次來到你身邊但是它又過門不入，那是因為當時你忽視了它的存在。許多機會是人們放棄了它，而不是機會放棄了人們。當你做了一個決定或選擇時，你很難在當時就知道它的最後結果是什麼，往往當結果出來之後，你才知道你當時做的判斷是錯誤的。人們常常後悔他所做錯過的機會，這就是「早知道」這三個字最珍貴的地方。俗語說：千金難買早知道，我希望各位能把握住每一個好機會，不要讓它溜走，免得以後你說出「早知道」這三個字，這就是我要給你的忠告。

Tang champion said: "One can't always meet a good chance in life, so you should seize every good opportunity, don't let it slip away."

唐冠軍說：「人一生發生的好機會不會有好多次。所以你要牢牢抓住每一次機會，不要讓它溜走掉。」

Tang champion said: "Today you should make your decision or choice without regret, lest you will say "If I had known it" later."

唐冠軍說：「免得以後你說出「早知道」這三個字，今天你就要做出不會讓你後悔的決定或選擇。」

Human beings should learn to grow up and to make their own independent judgments

人要學習長大，做出獨立自我的判斷

Advice 219 In making major decisions, people often seek the advice from their friends, but they will possibly lose rights to decide while too many comments come in, these may confuse your judgment and make you not know where to go. Human beings should learn to grow up and to make their own independent views. Buying a house by your own idea, rather than by friends and relatives"one. This is the advice I want to give you.

忠告 219. 在做出重大決定時，人們常會尋求朋友的意見，但是當太多意見進來時，你又失去了自己的決定權。太多不同的意見反而混亂你的判斷力，讓你不知何去何從。人要學習長大，做出獨立自我的判斷，買房子時要自己做決定，而不是靠親朋好友替你來做決定，這就是我要給你的忠告。

Tang champion said: "You have to make a decision to buy a house, so as not to say "if I had known it".

唐冠軍說：「免得以後你說出「早知道」這三個字，今天你就要做出買房子的決定。」

Tang champion said: "The comments of friends and relatives will only be taken as reference while buying a house; the last decision must be made by yourself."

唐冠軍說：「買房子時，親朋好友的意見只能拿來做參考，最後的決定權一定要自己掌握、自己來做。」

Tang champion said: "We must conduct ourselves bravely, so we come up with own ideas and make decisions by ourselves."

唐冠軍說：「我們要勇敢的做自己，所以在遇到重要的事，要自己拿主意，自己做決定。」

Tang champion said: "What we should be worried about is those without their own views, ambition and goals in their life. One's success requires self-effort, self courage and self-trying hard."

唐冠軍說：「人生最怕沒有主張，沒有志氣，沒有目標。成功需要自我努力，自我壯膽，自我奮鬥。」

Facing an uncertain future, everyone should have the ability to resist pressure

面對不確定的未來，人人都要具備抗壓的能力

Advice 220 The prices of every commodity are rising, what frightens us most is rising house prices and rents, so the burden for people to bear will become heavier and heavier in life. Work, prices, expenditure, academics, kid's education and parents, these all will bring pressures to one,,, in general, one can have various anxieties from responsibility, competition, health, money, feelings and family. Everyone should cultivate his ability to resist. This is the advice I want to give you.

忠告 220. 什麼東西都在漲價，尤其是房價與房租漲的真嚇人，使得人們在生活上的負擔是愈來愈重了。工作給我壓力，房價給我壓力，開支給我壓力，學業給我壓力，孩子給我壓力，父母給我壓力、，到處都碰到壓力。壓力來自責任、壓力來自競爭、壓力來自健康、壓力來自金錢、壓力來自感情、壓力來自家庭、。每一個人都要培養抵抗壓力的能力，這就是我要給你的忠告。

Tang champion said: "One should teach his children to study well, in addition, let them learn how to face competition, train them have abilities to resist pressure, which is very important."

唐冠軍說：「除了教孩子好好唸書之外，你還要教孩子如何面對競爭，培養孩子具有抵抗壓力的能力，是很重要的事。」

Tang champion said: "To train one's ability to stand up pressure is very important, only survival

of the fittest in the highly competitive environment.”

唐冠軍說：「培養抵抗壓力的能力很重要，在激烈競爭的環境之下，只有適者才能生存。」

Tang champion said: “The one who has no ability to withstand pressure in life will easily go a wrong way, and do something harmful to himself and others.”

唐冠軍說：「沒有抵抗生活壓力能力的人，容易走上歧路，並且做出傷害自己或傷害他人 的事。」

Advice No. 221-230

忠告 No. 221-230

In spite of setbacks or difficulties, one can never arbitrarily give up his life

遇到挫折或困境，不要任意放棄生命

Advice 221 In spite of setbacks or difficulties, one can never arbitrarily give up his life. Committed suicide or blame can not solve your problem. How to go out of the woods and out of the bottom of one's life is vital and, that is the reason I want to teach you to learn finance and investment, only one has grasped the skill of it, will he enrich his life. This is the advice I want to give you.

忠告 221. 遇到挫折或困境，不要任意放棄生命。自殺或埋怨並不能解決你的問題。如何脫離困境，走出人生谷底，這就是我要教大家去學習投資理財的原因。只有學會了投資理財，你的人生才會豐富，這就是我要給你的忠告。

Tang champion said: “Love life is very significant, but create a meaningful life is more considerable.”

唐冠軍說：「愛惜生命很重要，但創造一個有義意的人生更重要。」

Tang champion said: “Love life is very significant, establish a chance and space for survival is more eventful.”

唐冠軍說：「愛惜生命很重要，但創造一個可供生存的機會與空間更重要。」

Tang champion said: “Love life is very significant, but own eternally spiritual life is more important.”

唐冠軍說：「愛惜生命很重要，但擁有一個永生的靈命更重要。」

To live with dignity, then you have to work harder to make money

要想生活的有尊嚴，那你就更加要更加努力賺錢才行

Advice 222 According to 2013 report, the ratio of their respective housing prices and annual income of local residents (salaries) in world's major cities listed as follows; the Beijing up to 22.3 times, Shanghai 15.9 times, Hong Kong 12.6 times, Tokyo 10 times, London 6.9 times, New York 6.2 fold, Los Angeles 5.7-fold, , Toronto 5.5 times, Singapore 4.4 times. If you live in a modern city, where the cost of living and housing prices must be very high, to live in a big city with dignity, then you have to try harder to make money. This is the advice I want to give you.

忠告 222. 依據 2013 年調查報告，世界各大城市其房價與當地居民的年收入（薪水）之比較，北京最高為 22.3 倍，上海 15.9 倍，香港 12.6 倍，東京 10 倍，倫敦 6.9 倍，紐約 6.2 倍，洛杉磯 5.7 倍，多倫多 5.5 倍，新加坡 4.4 倍。如果你住在現代化的大城市中，那裡的生活費與房價一定很高，要想住在大城市中，生活的有尊嚴，那你就更加要更加努力賺錢才行，這就是我要給你的忠告。

Tang champion said: “To live in a big city and buy a decent house is not an easy goal you can achieve unless you have a well paid job.”

唐冠軍說：「想要在大的城市中，買到一幢體面的房子，可真的是很不容易，除非你收入很高，要不然你將難以達成。」

Tang champion said: "Not to become a life long tenant, you should save money to buy a house. Not to spend your time for lifetime without an own home, you should try to work hard."

唐冠軍說：「不想一輩子做房客，你就要提早存錢買房子。不想一輩子沒房子住，你就要好好打拼，努力工作。」

Tang champion said: "That you can't afford to buy a house is not your parents' fault, so shouldn't you blame them."

唐冠軍說：「買不起房子不是父母的錯，買不起房子，你不能怪罪父母。」

Tang champion said: "To live in dignity and be worthy of its own, you should try hard to make money to buy a house in your lifetime."

唐冠軍說：「想要生活的有尊嚴，給自己一點面子，你就不能一輩子買不起房子。」

Harvest time makes one forget the hardship of farming

豐收的時刻，令人忘記耕種的辛勞

Advice 223 Having undergone his plowing and planting rice, at harvest time, a farmer has forgotten the past pains. Investing in home purchase and housing prices being tripled, you have forgotten how much you added to gain your house; (extra amount of money). "Just think toil, not the harvest, you will have a big one, just consider the gain, not work, you will have zero". This is the advice I want to give you.

忠告 223. 農夫耕田種稻，在大豐收的時刻，他已經忘記掉，當初他耕種的辛勞。買房子做投資，當房價上漲了三倍時，你就已經忘記掉，你當初付出了多少代價（加了多少價錢）才搶到房子的。「只問耕耘，不問收穫，你的收穫就會大；只問收穫，卻不去耕耘，你的收穫就會是零。」，這就是我要給你的忠告。

Tang champion said: "Those who have been renters and have no plan to buy a house in life can gain nothing in housing investment."

唐冠軍說：「只租房子住，卻一輩子不曾買房子的人，他在地產上賺到的錢就會是零。」

Tang champion said: "Smart farmers throw themselves into plowing, planting, cultivation, watering, eliminating pests, don't ask how much harvest they can gain. However, ignorant ones just ask how much they can acquire, but forget to do what they should do."

唐冠軍說：「聰明的農夫耕田，只問播種、耕耘、灑水、除虫害，不問會有多少收穫。愚昧的農夫耕田，只問會有多少收穫，卻忘掉按時播種、耕耘、灑水、除虫害。」

Tang champion said: "A smart investor, with adding extra money to buy a house, can be able to get it at last while an ignorant one, with bargain to do it, will gain nothing."

唐冠軍說：「聰明的投資者，用加價的方式去買房子，結果是他買到了房子。愚昧的投資者，用殺價的方式去買房子，結果是他買不到房子。」

Tang champion said: "Whenever the birth of a child can be seen safely, pregnant mothers will forget the pain of childbirth."

唐冠軍說：「只要看到小孩能平安的出世，懷孕的母親就會忘掉分娩之苦。」

Cherish time is to lengthen life; grasp opportunity is to create wealth

珍惜時間，就是延長壽命；把握機會，就是創造財富

Advice 224 Smart farmers who timely finish planting and seeding (in the right season) will certainly have a big harvest while foolish ones who do such work untimely (in the wrong season)

can gain only a little. Human beings have limited lifetime, their time and physical strength to make money is limited, so to cherish the time of investment is to increase the years to get rich. This is the advice I want to give you.

忠告 224. 聰明的農夫按季節 (時令) 插秧、播種，所以豐收。愚昧的農夫在錯誤的季節 (時令) 插秧、播種，所以收穫只有一點點。人的壽命有限，人賺錢的時間與體力也有限，所以要珍惜投資的時間，這樣就是在增加賺錢的年歲，這就是我要給你的忠告。

Tang champion said: "Cherish time is to lengthen lifetime, grasp chances is to create wealth."

唐冠軍說：「珍惜時間，就是延長壽命；把握機會，就是創造財富。」

Tang champion said: "Waste time is to consume life; give up opportunity is to give up wealth."

唐冠軍說：「浪費時間，就是耗損生命；放棄機會，就是放棄財富。」

Home ownership is to share prosperity and lose the house is to bear losses together

擁有房子是一榮俱榮，失去房子是一損俱損

Advice 225 House is one of the excellent tools for investment and finance, once you have one, you will have wealth and hope, on the contrary, lose it, you will have no hope, that is home ownership is to share prosperity and lose it is to bear losses together. This is the advice I want to give you.

忠告 225. 房子是很棒的投資與理財工具之一，一旦你擁有了房子，你就擁有了財富與希望，沒有了房子你就沒有了希望，所以說擁有房子是一榮俱榮，失去房子是一損俱損，這就是我要給你的忠告。

Tang champion said: "One can't afford to buy a house is his loss, moreover, a big one, that is the sense to share prosperity."

唐冠軍說：「買不起房子是你的虧損，而且虧損很大，這就是一損俱損的道理呀。」

Tang champion said: "Own a house is your good fortune, and a big profit, that is the basis to bear losses together."

唐冠軍說：「擁有房子是你的福氣，而且你的獲益會很大，這就是一榮俱榮的道理呀。」

The more love you pay for others, the more blessing you can get

對人多付出一分愛心，就能多得一分福業

Advice 226 There is no such a thing as a harvest gained without work. Whatever you want, you must pay the price to get it, to get a point of reward, you have to pay more than that of human love, to get that of property, you have to pay more than that of extra offer for a vendor.

忠告 226. 天下沒有不勞而獲的事，你想得到什麼東西，你就要付出代價才能取得它。想多得一分福報，你就要對人多付出一分愛心。想多得一分產業，你就要對賣主多付出一分出價，這就是我要給你的忠告。

Tang champion said: "The more love you pay for others, the more blessing you can get, the more additional increase (pay extra to buy a house) you offer for a seller, the more property you will get."

唐冠軍說：「對人多付出一分愛心，你就能多得一分福業。對賣主多付出一分出價 (加價買房子)，你就能多得一分產業。」

Tang champion said: "An increase more than original house price is good for both a seller and self; it is to enhance your strength to join a competition and a chance to be able to buy a home."

唐冠軍說：「加價是對賣主好，也是對自己好，加價就是讓自己多一分競爭的實力，也讓自己多一分買到房子的機會。」

Tang champion said: “Get rid of your bad habit of bargain for purchase is to let oneself increase an opportunity to buy something (house).”

唐冠軍說：改變買東西要殺價的壞習慣，也就是讓自己多一分買到東西（房子）的機會。」

Tang champion said: “Bargain is to reduce your strength to be able to buy a house, and let oneself lose a chance to be capable of getting it.”

唐冠軍說：「殺價是在削弱你買到房子的競爭力，殺價就是讓自己失去買到房子的機會。」

A little better given to women will get double rewards for men

男人只要對女人好一點，就會得到加倍的回報

Advice 227 As a proverb goes: a man gives a woman a sperm, she will give him a BABY (child); a man gives a woman a house, she will give a warm family to him; a man gives a woman a number of groceries, she will give him a sumptuous dinner; a man gives a woman a little caring trick, she will give her heart to him. Female advantage is that she can redouble what she has received from a man to reward him. She would give double a gain back to the one who has ever treated her well. But you have to be careful; she can redouble revenge on the one who has ever offended her. A man shouldn't make a woman angry, or cry, or hate you or be desperate. As long as a man can give a woman sweet words and be allegiant and consistent, she will love you forever. This is the advice I want to give you.

忠告 227. 諺語說：男人給女人一個精子，女人就會給男人一個 BABY (小孩)；男人給女人一幢房子，女人就會給男人一個溫暖的家；男人給女人一些食品雜貨，女人就會給男人做一個豐盛的晚餐；男人給女人一個貼心的小動作，女人就會給把心挖給男人。女人的優點，就是她能把男人給她的，加倍還給男人。你對她好，她就加倍還給你。但你也要注意，你對她不好，她也能加倍報復於你。男人不要讓女人生氣，男人不要讓女人流淚，男人不要讓女人恨死你，男人也不要讓女人心死。男人只要對女人甜言蜜語，忠誠不二，一以貫之，女人就會死心塌地的愛著你，這就是我要給你的忠告。

Tang champion said: “Woman should be cared and loved. Treat a woman a little better just like do yourself ten times.”

唐冠軍說：「女人是用來疼的，女人是用來愛的。對女人好一點，就是對自己好十點。」

Tang champion said: “No woman is not great, whether a woman is great will rely on how you love her.”

唐冠軍說：「沒有一個女人不偉大。女人偉不偉大，就看你怎樣愛他。」

Tang champion said: “What a pity, if no hostess in a family. A family which has two hostesses will have an intense noise, never be calm.”

唐冠軍說：「一個家少一個女主人，會有遺憾。一個家有二個女主人，會鬧翻天，永不平靜。」

Tang champion said: “Family members should love each other, because it will cover a lot of shortcomings and mistakes of other side.”

唐冠軍說：「家人之間要彼此切實相愛，因為愛能遮掩許多對方的缺點與過錯。」

Build a manor house is a show-off, rather than a need

蓋大豪宅是一種炫耀，而不是一種需要

Advice 228 Purchase a piece of land for self construction is an ideal. Many people have dreamed of building a large mansion to live in, do you really need it prior to construction? Do you have enough money to build it or family members more enough to live in it? An empty, large and

cheerless one seems to be not suitable for small family size. You should know build a large one is a show-off, rather than a need. This is the advice I want to give you.

忠告 228. 買地自建是一個理想。許多人都有一個夢想，想自己蓋一個大豪宅來住。蓋大豪宅的前題是你需要它嗎？你的財力及你家庭的人口數夠多嗎？一幢空空曠曠、冷冷清清的大豪宅，似乎是不適合家庭人口少的人住。你要知道蓋大豪宅是一種炫耀，而不是一種需要，這就是我要給你的忠告。

Tang champion said: "Show off your wealth with a big house is unnecessary; thief entry is your fault."

唐冠軍說：「用大宅來炫耀你的財富是不必要的，引賊入室是你的錯。」

Tang champion said: "Low-key life is a manner for being worldly wise and play safe, showing off wealth with a large mansion tends to bring a lot of scourges."

唐冠軍說：「低調生活是明哲保身之道，用大豪宅來炫富，往往會帶來許多禍害的。」

Tang champion said: "Building a big house for your own habitation is unnecessary; luxury construction money saved to repay community is more desirable."

唐冠軍說：「蓋大豪宅，來給自己住是不必要的，如果你能把蓋豪宅的錢省下來，回饋社會，那就更理想了。」

Tang champion said: "Having children's education failure, your house is probably one of the causes of descendants being victims."

唐冠軍說：「沒有把孩子教好，大宅或許是你遺害子孫的起因之一。」

Tang champion said: "A family living in a big house will not necessarily benefit descendants. Unfriendly children are perhaps related with it."

唐冠軍說：「住大宅，不一定對子孫有利。子孫不友好，或許與住大宅有關。」

Tang champion said: "To prevent some problems of the distribution of property and inheritance rights related with a big house in the end, you have to plan and make a preparation ahead and make hay while the sun shines, remember one can't afford a single mishap."

唐冠軍說：「大宅通常到最後，都會發生財產分配與繼承權的問題，這些問題，你都要事前預防好，做到未雨綢繆，不怕一萬，只怕萬一。」

Passage towards happiness is not necessarily to pursue more wealth

走向幸福的通道，不一定要追求更多的財富

Advice 229 Many people think own money is happiness, in fact, in spite of their enough wealth, too many of them could not feel happy. Those who have excessive pursuit of fortune are not necessarily become joyful. One's seeking for richness must have a limit and be lawful to obtain, not ruin his body, or family happiness or reputation. This is the advice I want to give you.

忠告 229. 很多人認有錢就是幸福，其實有太多的人因為太富有，反而得不幸福。追求過多的財富，不一定能得到幸福。追求財富要合法取得，追求財富要有極限，不要壞了身子，又壞了家庭幸福與名譽，這就是我要給你的忠告。

Tang champion said: "One's pursuit of wealth must have a limit and not ruin his body, or family happiness or reputation."

唐冠軍說：「追求財富要有極限，不要壞了身子，又壞了家庭幸福與名譽。」

Tang champion said: "One's pursuit of wealth must have intelligence, not ruin the relationship between parents and their children, or produce a bad son or Neet."

唐冠軍說：「追求財富要有智慧，不要壞了父子關係，又出了一個不肖子或啃老族。」

Tang champion said: "Wealth can make one feel happy and have a face, but can also destroy a

person and his family.”

唐冠軍說：「財富可以讓人感覺幸福，有面子，但財富也可以毀滅一個人及他的家人。」

Tang champion said: “Excessive wealth is not a good thing, one’s greed and venality can ruin him.”

唐冠軍說：「過多的財富不是好東西，貪財受賄，可以毀掉一個人。」

You should be holy, can not be contaminated with sin

你們要聖潔，不可沾染罪惡

Advice 230 Excessive desire and greed is the source of all evil. Those being greedy can do anything sinister. One being unconscionable can do wicked things. To prevent your offense, first you have to clean your mind, remove your desire and greed. One should be holy, can not be contaminated with any of sin. This is the advice I want to give you.

忠告 230. 過度的慾望與貪婪是萬惡之源。人若貪心，什麼惡事都做的出來。人若昧著良心，什麼傷天害理的事都做的出來。如果你要不犯罪，首先你要清潔你的心靈，除去你的慾望與貪婪。你們要聖潔，不可沾染任何的罪惡，這就是我要給你的忠告。

Tang champion said: “Excessive desire and greed is the source of all evil. You should be holy, can not be contaminated with any of sin.”

唐冠軍說：「過度的慾望與貪婪是萬惡之源，你們要聖潔，不可沾染任何的罪惡。」

Tang champion said: “We want to live a holy (self-cleaning), happy, content, grateful and doing good life, so one can be impossibly contaminated with any of sin.”

唐冠軍說：「我們要過一個聖潔(自潔)、惜福、知足、感恩、行善的生活，這樣你才可能不沾到任何的罪惡。」

Tang champion said: “Excessive desire and greed is a synonym for evil, if you are in endless pursuit of wealth and profits, then you are seeking evil.

唐冠軍說：「過度的慾望與貪婪，就是罪惡的同義詞，如果你無止境的追求財富與暴利，那你就是在追求罪惡。」

Advice No. 231-240

忠告 No. 231-240

The freedom of finance is not really free, but that of the soul is

真正的自由不是財務上的自由，而是心靈上的自由

Advice 231 The real freedom of one is that the one acquires the free soul, it is more important than that of one in action, finance and thoughts. A young man pursues knowledge and a degree, those in middle age seek wealth and status, the financial freedom and health are the dream of the elderly. In fact, no matter which age you are, we should desire to have spiritual freedom and health. This is the advice I want to give you.

忠告 231. 真正的自由不是行動上的自由，而是思想上的自由。真正的自由不是思想上的自由，而是財務上的自由。真正的自由不是財務上的自由，而是心靈上的自由。年輕時追求知識與學位，中年時追求財富與地位，年老時追求財務自由與健康。其實，不論在哪一個年齡層，我們都應該追求心靈上的自由與健康，這就是我要給你的忠告。

Tang champion said: “We spent all the years, only in the pursuit of knowledge, degrees, wealth, status, money, which is too stupid thing.”

唐冠軍說：「我們花了全部的歲月，只在追求知識、學位、財富、地位、金錢，這是太愚蠢的事。」

Tang champion said: "To pay off all debt, no longer need to borrow money to live, but have enough savings and no expenditure concerned, which is called financial freedom."

唐冠軍說：「還清所有欠債，不再需要借錢過日子，而且還有足夠的積蓄，不慮生活上的缺乏，這叫做財務上的自由。」

Tang champion said: "All indebtedness paid off, no longer associating with sin or suffering complaints from it, and being simple and holy to live, which is called freedom of the soul."

唐冠軍說：「還清所有虧欠，不再與罪為伍，不再受罪的捆綁與控告，且能簡單、聖潔的過日子，這叫做心靈上的自由。」

Tang champion said: "If you can get financial freedom, I want to congratulate you, if you get free soul, I also do so."

唐冠軍說：「如果你能得到財務上的自由，我要恭喜你。如果你能得到心靈上的自由，我更要恭喜你。」

Life is short; you will not have much time left, let you make mistakes again

人生苦短，你不會有多少剩餘的時間，讓你再犯錯

Advice 232 One, repeatedly making mistakes, is a waste of his life. A second mistake being made can't change your first one, so no first mistake is the first principle; no second one is the second. Mistakes of investment can't be made, nor can that of home purchase, although some errors can be remedied, that avoiding mistakes being made for the first one is the best strategy. This is the advice I want to give you.

忠告 232. 一錯再錯的人就是在浪費生命。你犯的第二個錯，不能改變第一個錯，所以不犯錯是第一個原則，不再犯第二個錯是第二個原則。投資不能犯錯、買房子不能犯錯，有些錯誤雖然是可以補救，但是在第一次投資就避免犯下錯誤，才是上上策，這就是我要給你的忠告。

Tang champion said: "Listening to elder's words and expert's, learning, researching, reading and reviewing more and being wiser and more composed can avoid making mistakes in a row."

唐冠軍說：「多聽老人言，多聽專家的話，多學習、多研究、多看書，多理智，多冷靜，多檢討，就能避免連續犯錯。」

Tang champion said: "Continuously making mistakes is the greatest loss for one's life, avoid it is the best strategy."

唐冠軍說：「連續犯錯是人生最大的虧損。避免犯錯才是上上策。」

Tang champion said: "One's failure comes from too many mistakes he has made, if avoid making ones you can succeed step by step.

唐冠軍說：「人會失敗就是因為犯錯太多，若能避免犯錯，你就能一步一步走向成功。」

I can advise someone to do something, but can not force him to do it.

我可以勸告某人做某事，但不能強迫他做某事

Advice 233 I can put my experience or knowledge to you, but I can't force you to learn. I can advise someone to do something, but can't force him to do things. Regarding other's advice, you have to think about it, correct mistakes if you have made any and guard against them if you have not. This is the advice I want to give you.

忠告 233. 我可以把我的經驗或知識傳授給你，但我不可能逼迫你去學習。我可以勸告某人做某事，但不能強迫他做事。當有人對你提供建議時，你要仔細想一想，有則改之，無則加勉，這就是我要給你的忠告。

Tang champion said: "Listening, reading and learning more, you can get wisdom; one, just saying without any action, can't become a general. Correct mistakes if you have made any and guard against them if you have not."

唐冠軍說：「多聽、多看、多學便可得到智慧；只說不做不能成大器。有錯則改，無錯則嘉勉之。」

Tang champion said: "One, listening to elder's words, can learn knowledge and experience. To less costly mistakes, you have to listen to elder's advice."

唐冠軍說：「聽老人言可以學到知識及經驗，要想少走冤枉路，你就要多聽老人言。」

Tang champion said: "I can advise you, but not force you, which way you want to go will depend on yourself."

唐冠軍說：「我可以勸告你，但不可強迫你，你的人生路要怎麼走，還是要由您自己來決定。」

In addition to a mirror, one can not see his own shortcomings

除了照鏡子之外，人無法看到自己的缺點

Advice 234 One's eyes can see everything, but can't see oneself. One often blames others, but doesn't do himself. Human beings don't know their own weaknesses or shortcomings, unless someone likes to correct you. Goodwill advice from your friends, just like a mirror, can illuminate your weaknesses, so you have the opportunity to improve them. We must sincerely accept the advice of others; that is good for you. This is the advice I want to give you.

忠告 234. 眼睛可以看到一切事物，卻無法看到自己。人常會指責他人，但不會指責自己。人的弱點或缺點，人並不會知道，除非有人來指正你。好朋友的善意忠告，就像鏡子一樣，可照亮你的缺點，讓你有改過的機會。我們要誠心誠意去接受他人的忠告，這樣對你來說是有好處的，這就是我要給你的忠告。

Tang champion said: "Listen to other's advice carefully will benefit you. Correct mistakes if you have made any and guard against them if you have not."

唐冠軍說：「傾聽別人的忠告，對你來說是有好處的，有錯則改，無錯則嘉勉之。」

Tang champion said: "We must listen to other's advice carefully, because kind comments from your friends, just like a mirror, can illuminate your weaknesses, so you have the opportunity to correct them."

唐冠軍說：「我們要傾聽別人的忠告，因為好朋友的忠告，就像鏡子一樣，可照亮你的缺點，讓你有改過的機會。」

Tang champion said: "A person has both shortcomings and good points, don't let your weaknesses overbear your strengths. Your ones should be immediately corrected, so your chances of success will be greatly increased.

唐冠軍說：「人都有缺點，但人也有優點，不要讓你的缺點勝過你的優點。有缺點就要立即改過，這樣你成功的機會就大增了。」

Tang champion said: "One's success doesn't means he has no shortcomings, but he has changed them into his merits."

唐冠軍說：「人的成功不是他沒有缺點，而是他修正了他的缺點，把缺點都變成優點了。」

Tang champion said: "There is no perfect house, if you can redesign, rebuild and redecorate a house and change its defects into good points, it is your achievement.

唐冠軍說：「房子沒有十全十美的，如果你能重新設計、重新改建、重新裝修，把這些房子的缺點變成優點，這就是你的功勞。」

Tang champion said: “A houses with many disadvantages can't be sold at good prices, however, if you can reconstruct it and change its shortcomings into advantages, so you can increase its value.”

唐冠軍說：「缺點多的房子是賣不出好價錢的，如果你能把它缺點改掉，把缺點變成優點，這樣你就能增加這幢房子的價值了。」

Because of his too high standards and no advantages of houses being seen, a buyer has not been able to buy a house.

買不到房子是因為買方要求太高，看不到房子的優點

Advice 235 The weakness of one is that he can't see own shortcomings, his strengths is that he can criticize others' faults only, but never know how to appreciate the advantages of others. Most people use their eyes to check a house, only find fault with its weakpoints, but may overlook its strong points, additionally, there are some issues like a competition and its high price one can't afford to pay, because of these factors, in this case, one can't buy a home. A buyer's bias of home purchase will influence his decision. This is the advice I want to give you.

忠告 235. 人的弱點就是看不到自己的缺點，人的強項就是只會去批評別人的缺點，而不懂得去欣賞別人的優點。一般人檢查房子都是用眼睛來看的，就是因為你用眼睛去檢查房子，所以你就只會用眼睛去挑剔房子的缺點，這時你就可能忽略了房子的其它優點。買不到房子的原因是因為競爭，或者是因為房價太高了，你買不下來，為什麼你買不下來，那就是因為你看到了太多房子的缺點，所以你不肯去出一個高價，去買那些有缺點的房子。房價太高不是房子的錯，而是買方只注意到房子的缺點，而沒看到房子的優點，這就是我要給你的忠告。

Tang champion said: “If you only notice a house shortcomings, but neglect its strong points, you can't offer a high price to buy it.”

唐冠軍說：「如果你只注意到房子的缺點，而沒看到房子的優點，你是不會出高價買它的。」

Tang champion said: “If you can't offer a higher price to buy the house you like, it indicates that your standard is too high.”

唐冠軍說：「如果你不肯出高價，去買你所看中的房子，那就表示你的要求太高了。」

Tang champion said: “When several persons want to buy the same house, if you failed because you couldn't offer a higher price, your failing is not from your competitors, but yourself.”

唐冠軍說：「在搶同一幢房子的時候，如果因為你不肯出高價，結果你輸了，這時你不是輸給了競爭對手，而是你輸給了自己。」

Tang champion said: “Why a competitor would like to offer a high price to buy a house is because he has seen the good points of it, but you haven't.”

唐冠軍說：「為什麼競爭對手願意出高價買房子，就是因為競爭對手看到了房子的優點，而你沒看到。」

Tang champion said: “Why does a competitor think a house is worthy of that price? But you don't.”

唐冠軍說：「為什麼競爭對手認為房子值那個價，而你卻不認為它值那個價。」

Human beings' shortcomings can be improved, of course, so can be the disadvantages of a house
人的缺點可以改進，房子的缺點當然也可以改進

Advice 236 A person can't be perfect, neither can be a house. One's weak points can be improved, of course, so can be the disadvantages of one. You can find the defects of a home, but you can't

find fault with it, because part of it can be altered afterward, if its owner perfected it in advance, he wouldn't sell it at its previous price. You get what you pay for. A house without defects must be very expensive. This is the advice I want to give you.

忠告 236. 人沒有十全十美，房子也沒有十全十美，人的缺點可以改，房子的缺點當然也可以改。買房子的時候你要找到房子的缺點，但你不可太去挑剔房子的缺點，因為部份房子的缺點，事後是可以改善的。如果賣主先把房子的缺點都改進了，再來賣給你，那他就不是賣那個價了。一分錢，一分貨，沒有缺點的房子一定很貴，這就是我要給你的忠告。

Tang champion said: "In the same area, the more advantages the houses have, the more expensive they will be, the ones with shortcomings are exactly the opposite, which is immutable truth, if you want to buy a house with more strong points, you have to pay a higher cost."

唐冠軍說：「同一地區，房子的優點多房價就貴，房子的缺點多房價就便宜，這是一成不變的道理，如果你想要買到優點多的房子，你就要付出較高代價。」

Tang champion said: "If you don't like to pay a higher cost to buy a house; that is your standards is too high."

唐冠軍說：「如果你不願付出較高代價去買房子，那就表示你的要求太高了。」

Tang champion said: "Your high standard is a good thing, you can't complete it, but criticize others is not a good one."

唐冠軍說：「自我要求高是好事。自己做不到，卻以高標準去要批判別人就不是好事。」

You have to put your acquired knowledge into practice

你必須把你學到的知識努力去實踐起來

Advice 237 There are too many books on investment and making money in the market. I believe you have already read several of them. There are a variety of workshops training you to get rich in the market. I believe you also have attended a lot of lectures. It is believed that you have knowledge, learning, theories, principles and methods. What you have to do now is to practice, exercise, execute, persist, work hard and not be discouraged until you make your dream come true with your effort. One knowing more theories can achieve nothing; you have to put what you acquired into practice. This is the advice I want to give you.

忠告 237. 市面上教你投資賺錢的書籍太多了，相信你也看了好幾本。市面上教你賺大錢的各種講習會太多了，相信你也已經參加了不少的演講會。知識、學問、理論、原則、方法相信你都有了，你現在要做的事是實踐、力行、運動、執行，堅持、打拼、不氣餒，最後努力讓美夢成真。理論知道的多沒有用，你必須把你學到的知識努力去實踐起來，這就是我要給你的忠告。

Tang champion said: "Theory is the basis for exercise, but only practice can make the dream come true."

唐冠軍說：「理論是實踐的基礎，但是只有實踐才能讓美夢成真。」

Tang champion said: "Everybody can dream, but what can make dream come true is only to practice, exercise, execute, persist, work hard and be not discouraged and greedy, go no detour and have no violation of laws."

唐冠軍說：「做夢誰都會，但能把美夢實現的只有力行、實踐、堅持、打拼、不氣餒，不貪婪，不走彎路，不做犯法的事。」

Tang champion said: "I can dream for my lifetime, but I can impossibly realize every dream, before you do, you should not only know your weak points and improve but learn your advantages and make progress, which is the best way to make your one come true."

唐冠軍說：「我可以一輩子做夢，但是我不可能實現每一個夢，所以在你做夢之前，你首先要認識自己的缺點，把自己的缺點改掉。你也要先認識你自己的優點，把自己的優點發揚出來，這就是你實現美夢最好的方法。」

Tang champion said: "A hard-working person may not be successful, if he goes a wrong way. A lazy one is bound to fail, because he just talks more without his action, he doesn't walk at all."

唐冠軍說：「勤勞的人，未必成功，如果他走錯路。懶惰的人必定失敗，因為他只說不做，根本沒在走路。」

Tang champion said: "One can't have a vain dream, one must be actual, pragmatic and feasible, you may not have delusions, wishful thinking, and you can't only have a daydream that you can't practice."

唐冠軍說：「夢不可以白做，夢一定要做的實在、務實、可行，你不可以有妄想症，異想天開，你不可以只做不可能實踐的白日夢。」

Tang champion said: "You must pay a cost for the dream that you will practice, only pay for the efforts, can you make your dreams come true."

唐冠軍說：「實踐美夢是要付出代價的，只有付出努力的代價，才能讓你的美夢成真。」

If you want to save money to buy a house, you should deposit and thrift carefully

如果你想存錢買房子，你就要認真的儲蓄與節儉

Advice 238 A homebuyer needs to pay a huge amount of pay in advance/down payment, for example: 200,000, 300,000 or 500,000 dollars. It is not a little money, are you ready? If your post-tax annual income is \$ 50,000 and you will spend \$ 40,000 for your expenditure each year, assume savings down ten thousand dollars a year, then you will spend 25 years to keep the full 300,000 dollars and 40 years to save 500,000 dollars. To think about it, how many years will you wait to save enough to meet the basic condition? If you want to buy a house in five to ten years, you should deposit and thrift carefully from the beginning today and can not have casual consumption.

忠告 238. 在買房子的時候，你需要付出數額龐大的首付款/頭期款，例如：20 萬、30 萬、50 萬美金。這麼一大筆的首付款可不是一筆小錢，你準備好了嗎？如果你的稅後年收入是五萬元，而你花掉了四萬元，假設每年可以儲蓄下來一萬元，那麼你存滿 30 萬要 25 年，你存滿 50 萬要 40 年，想想看當你存滿足夠頭期款的時候，你需要等多少年？如果你想五至十年內買房子，那你就認真的儲蓄與節儉，從今天開始起就不可亂花錢，這就是我要給你的忠告。

Tang champion said: "If you plan to save money to buy a house, even if it is a dollar, you can't squander, or else you will not save any money."

唐冠軍說：「如果你想存錢買房子，那怕是一塊錢你都不能亂花，要不然你就存不下錢來。」

Tang champion said: "Savings is a major event for at least ten years, even a lifetime, to ensure your life; you can't have no savings and working capital."

唐冠軍說：「積蓄至少是十年的大事，甚至是一輩子的大事，想要生活有保障，你就不能沒有積蓄與周轉金。」

Tang champion said: "Urban housing prices is getting higher and higher, the increasing difficulty will make young people not afford to buy a house, it is a serious warning, hence they should learn to deposit for home production, and the sooner, the better."

唐冠軍說：「市區房價愈來愈高，年輕人愈來愈買不起房子，這是一個嚴重警訊，所以年輕

人要愈早學會儲蓄購屋才好。」

Tang champion said: "To have a safe and carefree retirement life, you had better save and become a homebuyer and investor as early as possible."

唐冠軍說：「要想有安全無慮的退休生活，你就要早早儲蓄、購屋、投資才好。」

The one with poor or bad credit history is unable to borrow money

信用記錄太差或信用記錄不良的人是借不到錢的

Advice 239. To develop good habits, you can't delay the day of payment or forget to pay a bill. Maintain a good credit record is one of the important conditions for you to get a bank loan. The one with poor or bad credit history is unable to borrow money. This is the advice I want to give you.

忠告 239. 要養成好的付款習慣，你不可以拖延付款日期或忘記付帳單。保持良好的信用記錄，是你取得銀行貸款的重要條件之一。信用記錄太差或信用記錄不良的人是借不到錢的，這就是我要給你的忠告。

Tang champion said: "To be honest and credible and maintain a good credit record is just the best strategy for one to get success."

唐冠軍說：「做人要誠實、講信用，保持良好的信用記錄才是得到成功的上上策。」

Tang champion said: "One without credit will lose saviors or friends, a person, doing things without it, will lose the opportunity to trade or make a fortune; in short, those without it are difficult to gain a foothold among the social groups."

唐冠軍說：「做人沒有信用，會失去貴人或朋友。做事沒有信用，會失去生意或財運的機會，總之，沒有信用的人難以立足於社會團體之中。」

Tang champion said: "You may be able to wait for next time to buy a house if you haven't bought one, but your bad credit and bargain vice is inexcusable."

唐冠軍說：「買不到房子或許可以等待下一次再買，但是你的信用不好及殺價的惡習，則是不可原諒的事。」

Those who can't come out from the financial tragedy will become increasingly poor

人若是不能從理財的悲劇中走出來，就會愈來愈窮

Advice 240 There is no difference between tragedy and comedy in the world. Coming out from the sorrow is happiness for you. If you still indulge in the pleasant drama, it is the tragic play. One, having been a tenant for ten, twenty or thirty years, will continue to be one; it must be a financial tragedy for him. If you can't come out from it, you will become increasingly poor (miserable). This is the advice I want to give you.

忠告 240. 世界上沒有悲劇和喜劇之分，如果你能從悲劇中走出來，那它就是喜劇。如果你仍沉醉在喜劇之中，那它就是悲劇。做 10 年房客、20 年房客、30 年房客之後，還在做房客，那一定是一個理財悲劇。如果你不能從理財的悲劇中走出來，就會愈來愈窮(悽慘)，這就是我要給你的忠告。

Tang champion said: "That you can't buy a house because of your bad credit is a tragedy, nor is that you can't do it because of your low income."

唐冠軍說：「如果你因為信用不好，而買不到房子是一個悲劇。如果你因為收入太低，而買不到房子也是一個悲劇。」

Tang champion said: "If you borrowed too much money and have cash flow problems, the bank confiscated your house for an auction at last because you had a hat but no cattle, it would be a

self-inflicted tragedy for you.”

唐冠軍說：「如果你因為打腫臉充胖子，借錢過頭，造成周轉不靈，房子最後被銀行沒收拍賣，這是一個你自找的悲劇。」

Tang champion said: “Trying hard to make money, saving well and becoming a homebuyer and finishing home production, such a dream would be the beginning of your comedy in life.”

唐冠軍說：「努力掙錢，好好存錢，實現購屋、置產的美夢，這將是你人生喜劇的開始。」

Tang champion said: “If you did nothing, only waited for a good opportunity, you would make a comedy become a tragedy that would be changed into a grave.”

唐冠軍說：「如果你什麼都不做，只知等待好機會，那你就會讓喜劇變悲劇，悲劇變墳墓。」

Advice No. 241-250

忠告 No.241-250

Brokers should correct customer’s bias on investment, moral or behavior

經紀人應該導正客戶在投資上、道德上或行為上的偏差

Advice 241 A successful realtor should not only sell a house to customers, but become loyal friends of them. If you find a client’s bias on investing (on sale) or his family deviation in life, behavior, ideology or moral, you should correct, guide, educate and help him. As a good realtor, he not only helps customers to trade, but takes the responsibility to improve their errors in investment and moral. This is the advice I want to give you.

忠告 241. 成功的房地產經紀人，不僅只是賣一幢房子給客戶，而是要成為客戶的忠實好朋友。如果你發現客戶在投資上(買賣上)有所偏差，或者，如果你發現客戶或客戶的家人在生活上、行為上、思想上、道德上有所偏差，你要糾正他、指正他、引導他、教育他、幫助他。做為一個好的房地產經紀人，不僅只是幫助客戶買賣房子而已，還同時應該肩負起導正客戶在投資上或道德上的偏差。這就是我要給房地產經紀人的忠告。

Tang champion said: “As a good broker should not only assist a custom to trade a house, but correct his bias on investment, moral or behavior.”

唐冠軍說：「一個好的房地產經紀人，不僅只是幫助客戶買賣房子而已，經紀人應該導正客戶在投資上、道德上或行為上的偏差。」

Tang champion said: “A broker is his customer's mentor and he has a duty to correct his client’s error (bias) in thought or behavior, and can help customers come out from misunderstanding (blind spots), such a broker is really a good one.”

唐冠軍說：「經紀人是客戶的導師，經紀人有責任去糾正客戶在思想上或行為上的錯誤(偏差)，並且能幫助客戶出走誤區(盲點)，像這樣的經紀人才是一個真正好的經紀人。」

Brokers shouldn’t sell their soul for the sake of earning more commissions

經紀人不應該為了賺更多的佣金而出賣靈魂

Advice 242 An ordinary realtor has no basic salary and relies on commission for living, if he doesn’t have a sale finished this month, he has no income (no salary available), and even loses money to pay advertising, gas and communication fees. Since his unstable wage, a broker often faces starvation pressure, typically no earning for three to six months. During this period, the case that a broker would sell his soul may easily happen. Some try to get business through illegal means like deception, abduction while others may sell sex, accompany a client to travel, be a gigolo or an attendant, keep concubines or a mistress, all methods mentioned above could be taken to lure wealthy customers. Agents should have a backbone, stick to their posts, try hard upward

and refuse to be contaminated by an evil influence and shouldn't sell their soul to seek more. This is the advice I want to give a realtor.

忠告 242. 一般的房地產經紀人是沒有底薪的，他們是靠佣金為生的。如果這個月沒有做成買賣，這個月就沒收入（沒有薪水可拿），甚至經紀人還要倒貼廣告費、汽油錢、交際費等。由於經紀人的收入非常不穩定，所以常常面臨斷糧壓力，一般經紀人有三個月至六個月沒有收入是正常的，在這段斷糧的期間，經紀人出賣靈魂的事就容易發生了。有的經紀人用騙的、拐的或用不法手段來得到生意，有的則是利用出賣色相，做伴遊，舞男、跟班、包養、小三、、、來引誘大款客戶的。經紀人應該要有骨氣，堅守崗位，努力向上，潔身自好。經紀人不應該為了追求更多的收入而出賣自己的靈魂，這就是我要給房地產經紀人的忠告。

Tang champion said: "A broker shouldn't sell his soul for the sake of more income."

唐冠軍說：「經紀人不應該為了追求更多的收入而出賣自己的靈魂。」

Tang champion said: "Neither riches nor honors can lead one astray. Customers or litigant should respect brokers who should also respect their own."

唐冠軍說：「富貴不能淫。客戶、當事人應該尊重經紀人，經紀人也應該自己尊重自己。」

Tang champion said: "Human beings can't sell their own soul for money or benefits, nor can they do so for having a richer life."

唐冠軍說：「人不可以因為金錢或利益出賣自己的靈魂。人也不可以因為要活的更富裕而賣自己的靈魂。」

Always homage other's ideal/dream

永遠要尊重別人的理想 / 夢想

Advice 243 Never judge a person by his appearance. A mistake most easily made by a broker is his snobbish attitude. For example: One looks like a poor man, when he walks into the sales hall, nobody would say hello to him, another seems to be a wealthy tycoon, when he comes, every broker shows hospitality and rushes to him, that is judge a person by appearance. Everyone has a dream to buy a house, you can't deny one by his appearance, remember, never ignore anyone else's dream. This is the advice I want to give a realtor.

忠告 243. 永遠不要以貌取人。經紀人最易犯的錯誤就是狗眼看人低。例如：從外表看起來像個窮人的人，當他走進銷售大廳時，是沒有人會招呼他的。

另一個外表看起來像有錢的大亨，當他一走進銷售大廳時，每個經紀人都搶著熱情招待他，這就是經紀人以貌取人。每個人都有買房子的夢想，你不可以用一個人的外表去否定一個人，記住，永遠不要忽視別人的夢想，這就是我要給房地產經紀人的忠告。

Tang champion said: "Never judge a person by his appearance; one had better make a conclusion by his careful observation and in-depth exchange."

唐冠軍說：「不可用一個人的外表來做評斷，總要仔細觀察，深做交往之後，才來做結論比較好。」

Tang champion said: „Esteem other's dream forever, because everyone's dream is valuable."

唐冠軍說：「永遠要尊重別人的夢想，因為每一個人的夢想都是可貴的。」

Tang champion said: "Make contacts with the rich, you might get a little more commission, but if you can help the poor to buy a house, then you are to do good deeds."

唐冠軍說：「跟有錢人交往做生意，你可能到的佣金會多一點，但是如果你能幫助一個窮人買到房子，那你就是在做功德。」

Tang champion said: "Fortune knocks once at least at every man's gate, salted fish also has a

second day. Treat every poor; you can wait for the day you'll get a surprise. “

唐冠軍說：「風水輪流轉，鹹魚也有翻身的一天。善待每一個窮人，總有一天你會得到驚喜的。」

Tang champion said: “Never discriminate against the poor, a snob will get retribution someday.”

唐冠軍說：「不可歧視窮人，狗眼看人低的人，總有一天你會得到惡報的。」

Tang champion said: “The evils we bring on ourselves are the hardest to bear; one will serve you in the same way that you have treated him.”

唐冠軍說：「自作孽不可活，你如何對待人，人也會如何對待你。」

Practice is king, I believe myself have ability to achieve success

實踐是王道，要相信自己有能力達到成功

Advice 244. Where is your own future? It is in your belief, insistence and practice. Don't look back, only go forward, believe your own ability and you can do, as long as continuously try hard, success will belong to you. Believe your own strength and potential. This is the advice I want to give you.”

忠告 244. 自己的未來在哪裡？自己的未來在您的信念中、在您的堅持中、在您的實踐中。向前走不要回頭望，要相信自己的能力，要相信自己可以做的到，只要不斷地努力，成功就會屬於你。要相信自己的能力與潛力，這就是我要給你的忠告。

Tang champion said: “One can't change the past, but can create future. One can't go back to the time he has spent, but he can live with more confidence and fulfilling in the future.”

唐冠軍說：「一個人不可以改變過去，但你可以創造未來。一個人不可能重新活過，但你可以使將來活的更自信，更充實。」

Tang champion said: “Everyone has played only one half of his potential, if you can play the other half of it, then you would be successful.”

唐冠軍說：「每一個人都只發揮了一半的潛能，如果你能把另一半潛能也發揮出來，那你一定會成功。」

Tang champion said: “Ideal is not for you to think with a dream, if you can dream only, it can't be realized, how you can make it come true needs your hard work, playing potential and trying hard, in this case, you can make it come true.

唐冠軍說：「夢想不是用夢來想的，如果你只是會做夢，那夢想就不會實現。如何讓美夢成真，那你就是要實幹苦幹，發揮潛能，努力打拼，這樣你才能讓美夢成真。」

To let others believe you, you must first believe yourself

要別人相信你，你就要先相信自己

Advice 245 More than 85% currency transaction or liquidation in the world is US dollar-based, that people around the world only believe it is because that they trust it is just to have faith in U.S.A. A country must first become a nation of freedom, democracy, rule of law, equality, human rights military and economic power, others will believe it. Similarly, one should first have moral, property, credit, strength and love; he can be accepted by others. To let others confide you, you must first have confidence in yourself. This is the advice I want to give you.

忠告 245. 全世界的貨幣交易或交易清算，85%以上是以美金為主，為什麼全世界的人，都只相信美金，因為相信美金就是相信美國。先要成為自由、民主、法治、平等，人權的國家，與軍事國、經濟國，別人才會相信你。同理，先要成為有道德、有財產，有信用、有實力、有愛心的人，別人才會相信你。要別人相信你，先要自己相信自己，這就是我要給你的

忠告。

Tang champion said: "To let others believe you, you must first have confidence in yourself. That you rely yourself is just to trust your own power and executive ability, insistence and perseverance, knowledge and judgment.

唐冠軍說：「要別人相信你，先要自己相信自己。相信自己，就是相信自己的實力與執行力，相信自己的堅持與毅力，相信自己的知識與判斷力。」

Tang champion said: "To let bank trust you, you must first have own financial power and credit."

唐冠軍說：「要銀行相信你，你就先要拿出自己的財力與信用。」

Tang champion said: "To let friends believe you, you must have your own honesty and credit."

唐冠軍說：「要朋友相信你，你就先要拿出自己的誠實與守信。」

Tang champion said: "To let God believe you, you must first have your own holiness and compassion."

唐冠軍說：「要上帝相信你，你就先要拿出自己的聖潔與慈悲。」

Tang champion said: "To let spouse believe you, you must first have your own sincerity and responsibility."

唐冠軍說：「要配偶相信你，你就先要拿出自己的誠意與負責任。」

Whether a buyer can buy a house is his own responsibility

買不買到房子，買主自己要負最大的責任

Advice 246 One should learn to grow up, and become more mature, independent, practical and advisable after his dream age. Whether you can buy a house is your own responsibility. As a homebuyer, you shouldn't have self-willed and stubborn acts, bad temper, playing personality, no reason and getting wise or no pragmatic idea. This is the advice I want to give you.

忠告 246. 人要學習長大，過了做夢的年紀之後就要學習變得更成熟、更獨立、更實際、更理智。買不買到房子，你自己要負最大的責任。買房子時，不可以任性、固執、耍脾氣、耍個性、不理智、不開竅、不務實，這就是我要給你的忠告。

Tang champion said: "Whether a buyer can buy a house or not is his own responsibility. Strength, sincerity, well prepared first payment and timely fare, all these are some tricks for you to buy a house."

唐冠軍說：「買不買到房子，買主自己要負最大的責任。實力、誠意、準備好首付款、適時加價，就些都是你買到房子的絕招。」

Tang champion said: "Having not found a house as a favor, a buyer wants to bargain to buy a cheap one; such a person is difficult to buy a house."

唐冠軍說：「房子都還沒看中，買主就想殺價，買到便宜貨，像這樣想法的人是難以買到房子的。」

Tang champion said: "Don't blame a seller without selling his house to you, but you should review yourself whether you offer a lower price."

唐冠軍說：「不要埋怨賣主不把房子賣給你，而是要檢討你的出價是否偏低了。」

Tang champion said: "Don't blame a seller without selling his house to you, but you should review if your offer is in line with market conditions."

唐冠軍說：「不要指責賣主不把房子賣給你，而是要檢討你的出價是否合乎市場行情。」

Be sure to retain a grateful heart while not blame your parents with less help for you.

一定要存著感恩的心，而不要去怨父母幫助你太少

Advice 247 A young man said: "I am not from a strawberry family (rich), but from balsam pear family (relatively poor)". Because of unemployment, job-seeking difficulty, low income and insufficient money and other living pressures, those who make money to live alone in their middle or young age, mostly belong to balsam pear group (65%) without laughing. If they can't get support from their elders, today's young people never expect to have ability to buy a house, if you have parents' assistance for your own one, you must retain a grateful heart and never complain them any more. This is the advice I want to give you.

忠告 247. 年輕人說：「我不是草莓族，我是苦瓜族。」。獨力賺錢拼生活的中壯族及年輕人，大多屬於苦瓜族。由於失業、找工作困難、收入低、開銷大，錢不夠用，現在的年輕人有 65 % 屬於苦瓜族，因為他們的生活壓力太大，錢又不夠用，所以他們笑不出來，成了名符其實的苦瓜族。如果沒有長輩的現金支援，現在的年輕人休想有能力去買到房子。如果買房子的錢是父母贊助的，在你買房子的時候，一定要存著感恩的心，不要再去所挑剔或埋怨父母了，這就是我要給你的忠告。

Tang champion said: "If part of the money for home purchase comes from parents' assistance, you must retain a grateful heart while buying a house, don't complain them for less help to you."

唐冠軍說：「如果買房子的錢，有部份是來自父母的贊助，在你買房子的時候，一定要存著感恩的心，而不要去嫌父母幫助你太少。」

Tang champion said: "No matter how much your parents help you, you must retain a grateful heart while buying a house, because you have fortunately got more than you want, compared with other snail family."

唐冠軍說：「不管父母幫助你是多是少，在你買房子的時候，一定要存在感恩父母的心，因為你比其他的蝸牛族來說，你要幸運的多了。」

Tang champion said: "Have you ever saved to help parents to have home purchase? Have you ever paid for your house with your own sufficient cash by savings and thrifts, rather than your parents' support? Review yourself, never always complain your parents."

唐冠軍說：「你有省吃儉用幫助父母置產嗎？你有省吃儉用，存下足夠的現金去買房子，而不需要依賴父母幫助嗎？檢討一下自己，不要老是去埋怨父母。」

You should often go home to see your parents because parental benefits is higher than the sky
常回家看看，父母的恩澤比天高

Advice 248 In general, Chinese parents give more love to their children and pay much more for them than foreigners". As for buying a house, some Chinese will actively pay down payment for their kids, which is their greatness; sons or daughters should know gratitude and reward and often go home to see elderly parents. This is the advice I want to give you.

忠告 248. 中國的父母一般比外國人的父母更疼愛子女。中國人的父母對子女的付出甚至超過外國人的父母更多更多。就拿買房子來說，中國人的父母都會主動為孩子付頭期款，這就是中國人的父母偉大之處，孩子們要懂得感恩圖報，常回家看看年邁的父母，這就是我要給你的忠告。

Tang champion said: "Parental grace is higher than heaven, children should learn gratitude and reward, often go home to see elderly parents and do your duty as a child."

唐冠軍說：「父母恩比天高，孩子們要懂得感恩圖報，常回家看看年邁的父母，盡到你作為一個子女的本份。」

Tang champion said: "As a traveler, when you move to a new home, the first thing you should do

is not to entertain friends, but go home to see your parents to express your gratitude for parental benefits.”

唐冠軍說：「遠在外地的遊子，當你搬入新家時，第一件事不是宴請朋友，而是回家看看，以表達父母對你的恩澤。」

Tang champion said: “Treat your parents a little better; it is a kind of good fortune. Your filial piety to them will be returned by your children with the same way.”

唐冠軍說：「對父母好一點，這是一種福氣。孝順父母的你，將來你的孩子也會孝順你。」

Loving life, holding hands, and growing old

恩愛一生，執子之手，與子偕老

Advice 249 Love is not an impulse, but a lifetime commitment. From young to old is to hold the same hands, be in good faith, concentrate on empathy, work hard and spend the whole life with spouses together without regret, this is the existence of holding hands and growing old in fine spirit. Many people begin to disguise their another half (wife or husband) and go with others to engage in extramarital affairs after becoming rich, as a result, a series of sudden storms or family scandals appear, which is not good for a family. We not only want to get rich, but hold our loyal love, if not, fortune for us has no significance. This is the advice I want to give you.

忠告 249. 愛情不是一時的衝動，而是一輩子的承諾。從年輕到年老就是要牽著同一雙手，真心誠意，專心專情，任勞任怨，無怨無悔與配偶一同走完人生，這就是執子之手，與子偕老的精意所在。很多人在發達之後，就會開始厭惡自己的配偶，去與他人搞婚外情，結果鬧出一系列的家庭風暴或醜聞，這樣是不好的。我們不單是要發財，也要守住愛情專一，如果我們不能守住愛情專一，那發財對我們來說，那就沒有意義了，這就是我要給你的忠告。

Tang champion said: “What I admire is not the couple fall in love, but the old one help each other to grow old.”

唐冠軍說：「我羨慕的不是陷入熱戀的情侶，而是攙扶到老的夫妻。」

Tang champion said: “Treat your spouse a little better is a kind of responsibility and obligation. If you can't keep your commitment and hold loyal love, then your fortune is a wrong step.”

唐冠軍說：「對配偶好一點，這是一種責任與義務。如果你不能守住承諾，做到愛情專一，那你的發財就是錯誤一步。」

Tang champion said: “If wealth makes you have extramarital affairs, you had better not make a fortune. If it makes you divorce, it is better for you not get rich.”

唐冠軍說：「如果發財讓你有婚外情，那不發財比較好。如果發財讓你離了婚，那不發財 比較好。」

Tang champion said: “Hold marriage is more important than make a fortune, if one's richness leads to a divorce; it is to put the cart before the horse.

唐冠軍說：「守住婚姻比發財更重要，因為如果是為發了大財而造成離婚，那就是本末倒置了。」

To find a reason to shirk one's responsibility is too simple

要找個理由來推卸自己的責任，太簡單了

Advice 250 You are trying to buy a house, but you failed because of competition. In this case, you will have some reasons to defense yourself, which is called finding a way to go down a step for your face. In the hundreds of reasons, the worst reasons are listed as follows: 1. I don't think my income is not enough, but the bank's requirements are too strict. 2. I don't think I have no

enough money, but those houses are too expensive. 3. I have offered an increase price, but other buyers are crazy. 4. Fortunately, I haven't bought the house, because I do not like it at all. Find a reason to shirk oneself responsibility is too simple, but you had better find a good reason. This is the advice I want to give you.

忠告 250. 當你努力去買房子時，但因為碰到競爭而買不到房子時，你會找些理由來替自己辯護，這就叫做為了自己的面子找個台階下。在千百個理由中，最差勁的理由有：1. 我又不是收入不夠，而是銀行審批太挑剔。2. 我又不是沒有錢，而是那些房子叫價太貴了。3. 我又不是沒加價，而是其它的買主太瘋狂了。4. 還好我沒買到那幢房子，因為那幢房子我根本就不喜歡它。要找理由來推卸自己的責任太簡單了，不過你也要找到一個好的理由才行，這就是我要給你的忠告。

Tang champion said: "Find a reason to evade own responsibility is too simple, but you had better have a proper one. In order to protect your face, raise a plausible cause to shirk your duty is too awkward, the more you describe, the blacker it is, furthermore, it is self-defeating and counterproductive, and shows your incompetence."

唐冠軍說：「要找個理由來推卸自己的責任太簡單了，不過你也要找到一個正當的理由才行，為了顧全面子隨便找到一個似是而非的理由來推卸責任，太笨拙了，這樣反而是愈描愈黑，弄巧成拙，適得其反，更顯出你的無能。」

Tang champion said: "Honesty and admitting is a virtue. Looking for an excuse to shirk one's responsibility is the worst behavior."

唐冠軍說：「誠實與認錯是一種美德。找藉口來推卸自己的責任，則是最惡劣的行為。」

Advice No. 251-260

忠告 No. 251-260

One's wisdom in life comes from learning and his experiences in life are the combination of hardship and difficulty.

人生的智慧都是由學習而來的，人生的經驗都是由苦與難組合而成的

Advice 251 Wisdom comes from learning. The more intelligent one will be, the more he likes to read and learn. Only to study hard can make your knowledge and experience richer. Failure is the mother of success, the accumulated lessons from failures is a studying method, but the price you pay is too much, and once it exceeds the limit you can afford, then it becomes your suffering and difficulty. We must know not only how some people succeeded, but how some failed, so that you would reduce the risk of hardship and losses. This is the advice I want to give you.

忠告 251. 學習創造智慧，智慧因學習而來。愈是有智慧的人，愈是愛看書與學習，唯有努力學習，才能讓你的智慧與經驗更豐富。失敗是成功之母，從失敗中累積經驗也是一種學習方法，只是你為它付出的代價太高了，一旦它超過你可以承受的極限時，那它就成為你的苦與難了。我們要向成功的人吸取成功的經驗，也要向失敗的人吸取失敗的教訓，這樣可降低你吃苦與受難的風險，這就是我要給你的忠告。

Tang champion said: "One's wisdom in life comes from learning, if you want to evade the hardship and difficulty in your life, you should learn from those who have succeeded and their successful experiences."

唐冠軍說：「人生的智慧都是從學習而來的，如果想要避開你人生的苦與難，你就要向成功的人多多學習，吸取到他的成功經驗。」

Tang champion said: "Mistake, hardship and suffering is self-inflicted; the reason is that you haven't learned enough lessons previously left by ancient people."

唐冠軍說：「犯錯、吃苦與受難都是自找，理由是先前你沒有從古人的遺訓 / 教訓中得到足夠的學習。」

Tang champion said: "Investment mistakes that is one's fault for misusing their own banknotes. If you don't learn the lessons and experiences from seniors, it will make you lose more and have more failures."

唐冠軍說：「投資犯錯，就是對自己鈔票的過失，不從前輩的遺訓與經驗中得到教訓，就會讓你損失更多，失敗更大。」

Don't build your happiness on the suffering of others

千萬不要把你的快樂建立在別人的痛苦上

Advice 252 Since sellers face difficulties in life, as a homebuyer, you shouldn't loot a burning house, hit a person when he is down or mercilessly over bargain for a home. Don't put your happiness on the suffering of others. If you have an advantage in the sale of housing, you should remember enough is enough, don't go too far and kill a seller. Both sides should have their more merciful heart each other; there will be no harm for either of them. This is the advice I want to give you.

忠告 252. 如果你在買房子時，面對生活上有困難的賣主，你不要趁火打劫，落井下石，狠狠再多殺它一把。千萬不要把你的快樂建築在別人的痛苦上。如果在房屋買賣上，你已經佔了便宜就要適可而止，不要欺人太甚逼死對方。對買方或賣方多點仁慈心是不會有壞處的，這就是我要給你的忠告。

Tang champion said: "Don't loot a burning house, or hit a person when he is down. One must have compassion, love, patience and tolerance heart for others.

唐冠軍說：「切勿趁火打劫，落井下石。對人要有同情心、愛心、耐心與寬容心。」

Tang champion said: "A smart person knows when he should be enough is enough, the one who knows when he should give a way out for others is clever, the one who thinks when he wants to help others is mercy and the one who learns when he wants to bear hardship for others is the highest wisdom."

唐冠軍說：「知道何時要適可而止是聰明，知道何時要給人一條活路是高明，知道何時要幫助人是仁慈，知道何時要代人受過是最高智慧。」

Tang champion said: "An unreasonable bargain is to build your happiness on others."

唐冠軍說：「不合理的殺價，就是把你的快樂建築在別人的痛苦上。」

You don't blame a seller's selfishness and greed

你不要去指責賣主的自私與貪婪

Advice 253 Human beings' nature is selfish, greedy and lazy. You have nothing to do if you encounter a greedy seller while buying a house. If he doesn't want to sell at a discount price, you can have nothing, at this time you have to show your compassion to forgive his greed and unreasonable asking price/the one for sale, you can accept it and go on a trade, you don't have to complain him, because everyone has selfhood and avarice, of course, including you and me. This is the advice I want to give you.

忠告 253. 人的天性就是自私、貪婪與懶惰。如果你買房子時，碰到貪婪的賣主你是一點辦法都沒有的，如果賣主他在此時不願意折價賣給你，你就不可能買到房子。這時你就要拿出你的同情心，去原諒賣主的貪婪。這時如果你能拿出仁慈心，去寬恕賣主不合理的要價/售價，你就能買到房子。你不要去埋怨賣主的自私與貪婪，因為每一個人都是自私與貪

婪的，這當然也包括你我在內，這就是我要給你的忠告。

Tang champion said: "No seller doesn't think to sell his house at a higher price. So you don't blame his greed, but forget yours, only complain his avarice is unfair for him."

唐冠軍說：「哪一個賣主不想賣到好價錢？所以你不要去指責賣主貪婪，而忘記你自己也存在著貪婪，只去指責賣主的貪婪，那對賣主來說是不公平的。」

Tang champion said: "Sometimes, a seller is very greedy, a buyer only has a little less than he, perhaps, this homebuyer can buy a house."

唐冠軍說：「賣主有時很貪心，買主只要學習比賣主少貪一點，或許，你的房子就可以買到了。」

Tang champion said: "To meet all requirements of a seller is the guarantee for you to buy a house. If you can't, the chance of buying a house for you will be reduced."

唐冠軍說：「滿足賣主的所有要求，是你買到房子的保證。不能滿足賣主的全部要求，那你買到房子的機會就下降了。」

The greed manifested is one's instinct; the greed controlled is one's ability

把貪婪表現出來是本能，把貪婪壓縮回去是本事

Advice 254. The greed manifested is one's instinct; the avarice controlled is one's ability. Trying to sell his house at a higher price is his instinct while over bargain to buy it at a lower one is a buyer's nature. Those who can think other side more than themselves and control themselves are just capable ones. We must not harm other's interests for the sake of our own ones. This is the advice I want to give you.

忠告 254. 把貪婪表現出來是本能，把貪婪壓縮回去是本事。想把房子賣的高高的是賣方的本能。想把房子殺的低低的是買方的本能。凡事能夠替對方多想一想，把自己貪婪的欲望壓縮回去的人就是一個有本事的人。我們絕對不可以為了自己的利益，去傷害別人利益，這就是我要給你的忠告。

Tang champion said: "We never harm other's interests for the sake of our own ones. To control greedy desire is the ability we should learn."

唐冠軍說：「我們絕對不可以為了自己的利益，去傷害別人利益。把貪婪的欲望壓縮回去，是我們應該要學習到的本事。」

Tang champion said: "One's big drawback is that he only notices other's greed, but forgets his own one."

唐冠軍說：「人的一大毛病就是只看到他人貪婪，沒看到自己也貪婪。」

Tang champion said: "The best way to quit greed is pleased, indifferent and indisputable, to give more, and do more good deeds, additionally, love others as do self."

唐冠軍說：「戒貪最好的方法是知足、淡然與不爭，除了多佈施，多做善事外，也要愛人如己。」

Tang champion said: "Money will come and go, one who knows this truth will not dispute with others."

唐冠軍說：「金錢是身外之物，懂得這個道理的人，就不會與人計較了。」

To blame a seller's high price for sale has no any significance

去指責賣主的賣價定高了是沒有任何意義的

Perhaps, a higher price has a special reason. Anyway, if you don't like it, you can quit. If you like it, then it is worthy of the value of it, so don't criticize the seller, I believe his bid must have

his reasons. This is the advice I want to give you.

忠告 255. 你不要去指責賣主開價過高，可能這裡面是有原因的，例如：賣主花了許多錢(成本)做裝修，改進了廚房、浴室、屋頂、花園等，賣主出高價可能是有其特殊原因的，如果你不喜歡這幢房子也就罷了，如果你喜歡這一幢房子，那它就值那個價錢，所以不要去批評賣主，我相信賣主的出價，一定是有他的道理的，這就是我要給你的忠告。

Tang champion said: “Don’t blame a seller asking price is too high, if you like it, it is worthy of it.”

唐冠軍說：「不要去批評賣主的賣價偏高了，因為只要你喜歡那一幢房子，那它就一定值 那個價錢。」

Tang champion said: “A house you don’t like or one you can not afford to buy, you don’t have to blame a seller's selling price is too high, because your criticism has no any significance for you.”

唐冠軍說：「對一幢你不喜歡的房子或對一幢你買不起的房子，去指責賣主的賣價訂高了，類似這樣批評對你來說，是沒有任何意義的。」

A seller asking a high selling price thinks his house is worth the price in his mind

賣主把房價開的高高的，那是因為在他的心目中，他的房子就值那個價

Advice 256 In addition to very greedy sellers, that a seller asks a high price for his house is because he loves it, so he is not willing to sell it at a cheap price, since he likes it and asks a high price, he certainly thinks it is worth that price in his mind, otherwise, he will not ask a high price while selling it. This is the advice I want to give you.

忠告 256. 除了很貪心的賣主外，賣主把房價開高是因為他很喜歡這一幢房子，因為他喜歡，所以他不捨得把它賤價賣出，因此賣主把賣價開高是有道理的，因為在賣主的心中它是值那個價，如果賣主討厭自己住的那一幢房子，那在他賣它的時候，他是不會開高價的，這就是我要給你的忠告。

Tang champion said: “If a seller dislikes the house he live in, and that he will not ask a high price while selling it.”

唐冠軍說：「如果賣主討厭自己住的那一幢房子，那在他賣房子的時候，他是不會開高價的。」

Tang champion said: “If a seller likes the house he lives in and asks a high price to sell it, his demand is excusable, because he certainly thinks his house is worth that price in his mind.”

唐冠軍說：「如果賣主很喜歡自己住的那一幢房子，那在他賣房子的時候，他開出一個高價是情有可原的，因為它在賣主心中，它是值那個價。」

The idea of a buyer and that of a seller are different

買方的想法與賣方的想法是不一樣的

Advice 257 During the sale of a house, a seller will think his own benefit while a buyer has his own consideration. The former wants to sell at high prices (thousands of dollars higher than the market prices, up to an ideal price), but the latter would like to save some of the cost to buy in (thousands of dollars lower than the market price). Standing in a selfish point of view, both sides are reasonable, but their positions are in conflict, the two sides should seek a cooperation opportunity in confrontation. This is the advice I want to give you.

忠告 257. 買賣房子的時候，賣主有賣主的考量，買主有買主的考量。賣主只想賣到高價(比市價稍高個幾萬元)就滿意了，買主是想省下一些買進來的成本(比市價稍低個幾萬

元)，站在自私的角度來說，雙方都有道理，只不過雙方的立場是對立的，雙方要在對立中爭取合作契機，這就是我要給你的忠告。

Tang champion said: “The idea of a buyer and that of a seller are different, the former desires to save a little more money while the latter would like to make more money.”

唐冠軍說：「買方的想法與賣方的想法是不一樣的，買方想多省一點錢，賣方想多賺一點錢。」

Tang champion said: “The one who has achieved success is trying to sell his house. The one who still tries hard to realize his dream is thinking how to buy a house.”

唐冠軍說：「已完成夢想的人，他正在賣掉他的房子。還在築夢的人，他正在想如何才能買到房子。」

Tang champion said: “The purpose of a seller is house-for-money while that of a buyer is opposite, the purposes for both sides are different, but both of them can't be separated from funds. If both parties can reach an agreement about price, the transaction of a house will be completed soon.”

唐冠軍說：「賣方是用房子換鈔票，買方是用鈔票換房子，兩者的目的雖然不同，但他們都與錢分不開。若是雙方都能把錢的事講好了，房子就能很快成交了。」

Different world is waiting for you to create and enjoy

不一樣的世界等待你來創造與享受

Advice 258 The worldviews between the rich and the poor are not the same, nor are that between a landlord and a tenant, or that between the one who has never owned land and the person who has had, or that between the one who has owned a house and the one who hasn't. There are differences between the one who has assets and the one who has not, between the one who has 8 bits of cash and the one who has three digits of money, between the one with ideals and the one being confused, between the one with fighting will and the one without determination, and between the one having goals and the one without ones. This is the advice I want to give you.

忠告 258. 富人與窮人的世界觀是不一樣的。房東與房客的世界觀是不一樣的。擁有土地與不曾擁有土地的人世界觀是不一樣的。擁有房子與不曾擁有房子的人世界觀是不一樣的。有資產的人與無資產的人是不一樣的。擁有 8 位數現金的人與擁有 3 位數現金的人是不一樣的。有理想的人與糊裡糊塗的人是不一樣的。有鬥志的人與軟弱萎縮的人是不一樣的。沒有目標的人與有目標的人是不一樣的，這就是我要給你的忠告。

Tang champion said: “To design a goal, tell yourself try hard to reach it. You must have confidence and different world is waiting for you to create and enjoy.”

唐冠軍說：「設定目標，告訴自己一定要努力達標。對自己要有信心，不一樣的世界正等待你來創造與享受。」

Tang champion said: “Whether your prospect, success, fate and world have different results will mainly depends on your effort.”

唐冠軍說：「你的前途，你的成功，你的命運，你的世界，都因為你的努力有所不同。」

Tang champion said: “How much you gain depends on how much you pay. Different world is waiting for you to challenge.”

唐冠軍說：「付出有多少，收獲就有多少。不一樣的世界正等待著你來挑戰。」

Tang champion said: “New start, goal, hope, love and world will be changed because of your own hard work.”

唐冠軍說：「新的起點，新的目標，新的希望，新的愛情，新的世界都將因為你自己的打拚而改變。」

Tang champion said: “To overcome own weaknesses and shortcomings, exceed own limits and continue to move forward, believe your sweat and tears will not flow in vain and you will succeed someday.”

唐冠軍說：「克服自己的弱點與缺點，超越自己的極限，繼續向前進，相信你的汗水與淚水不會白流的，總有一天你會成功的。」

Whether long-term or short-term investments, you have to own a house first

不管是長期投資或短期投資，都要先擁有房子才行

Advice 259 If you plan to have long-term ownership of a house, you don't have to consider the cost of home purchase. If you want to have a short-term speculation of a house, you must consider its cost carefully. A long-term investment is based on making hundreds of thousands of money in the future, so you can ignore thousands of dollars of the purchase price while a short-term one is a way to make money in price difference during buying or selling, so the cost for a buyer to pay for a house is important. The first important thing for a long-term investor in real estate is to be able to buy one first, afterward, profits can be considered later. As for a short-term one in it, one should first be able to buy cheaper goods; hence the importance of the costs must be emphasized. Your house can be thought a tool of fortune, regardless of a long-term or short-term investment, you must first be able to buy one.

忠告 259. 如果你想長期擁有這幢房子，你是可以不用去考慮購屋成本的。如果你想短期炒作這幢房子，那你一定要用心去考慮成本的。因為長期投資以後是想賺幾十萬的錢，所以可以忽略買價只差個幾萬元。短期炒作只是想賺買進賣出的差價，所以買進來的成本就很重要。房地產的長期投資，首要先能買到房子，利潤以後再談。房地產的短期投資，首要先能買到便宜貨，所以非常重視購屋成本。房子是你的一種生財工具，不管是長期投資或短期投資，你都要先買到房子才行，這就是我要給你的忠告。

Tang champion said: “Your house can be thought to be a tool to make money, regardless of long-term or short-term investments, you must first be able to buy one.

唐冠軍說：「房子是你的一種生財工具，不管是長期投資或短期投資，都要先擁有房子才行。」

Tang champion said: “A tenant should understand that the benefit from any house price increase has no relation with him. Rates have gone up, the profit belongs to a landlord, on the contrary, it is a tenant's loss.”

唐冠軍說：「房客要明白，任何一幢房子的漲價，它漲價的好處都是與房客無緣。房價漲了，是房東賺到了，相反的，却是房客輸掉了。」

No investment is also at risk, as a tenant, do you understand?

不投資也有風險，房客你明白了嗎？

Advice 260. Investments and risks coexist and in general, they have a relation in direct proportion. A tenant may be an exceptional case.

A tenant doesn't have his own house, how does his risk come from? The one will not, but there is a cost one for him. For example: a tenant without buying a home for a decade or twenty years, but now he wants to buy one, the prices have gone up by hundreds of thousands dollars more than a previous one, this extra amount of money is his cost increase risk which is related to any tenant. Now, do you understand? This is the advice I want to give you.

忠告 260. 只要是投資就帶有風險。風險的高低可能與利潤有關，一般來說，利潤高風

險高，利潤低風險低。換句話說，有投資就有風險，無投資就無風險，但是唯一例外的是房客。房客不買房子哪來的投資風險？不錯，房客不買房子是沒有投資風險，但是有成本風險。例如：房客可以十年、廿十年不買房子，但當他以後想買房子的時候，房價已比以前漲了幾十萬，這些多出來的幾十萬就是你的成本風險。不投資也有風險，投資成本(購屋成本)的增加，對任何想買房子的人來說，都是一種風險，不投資也有成本增加風險，房客你現在明白了嗎？這就是我要給你的忠告。

Tang champion said: “no investment also has a risk for cost increase, now as a tenant, do you understand?”

唐冠軍說：「不投資也有風險，投資成本的增加，就是一種風險，這一點房客你明白了嗎？」

Tang champion said: “Any house price increase has no relation with a tenant. Rates rise, a landlord can make money from difference of prices, on the contrary, a tenant will lose it.

唐冠軍說：「任何一幢房子的漲價，它漲價的部份都是與房客無緣的。房價漲了，是房東賺到了差價，相反的，卻是房客輸掉了差價。」

Tang champion said: “A tenant’s biggest loss is an increase part of house prices, but as a tenant, you can see it, never take it.”

唐冠軍說：「房客最大的損失，就是房子漲價的部份，而漲價的那個部份，做房客的你，看的到，卻吃不到。」

Tang champion said: “As for house price increase, race against time is to save money. A cost increase of home purchase, for anyone who wants to buy a house, is a cost risk and time one.

唐冠軍說：「對房價上漲來說，搶時間就是節省金錢。購屋成本的增加，對任何想買房子的人來說，就是一種成本風險與時間風險。」

Advice No. 261-270

忠告 No. 261-270

Buying a house with your emotion, but selling a house with your intellect

在買房子的時候你要用感情，而在賣房子的時候你要用理智

Advice 261 When you decide to buy a house, you like the advantages of it or like much lower price of it? The former is an emotional effect; the latter is a sensible action. In addition to house speculation, buying a house with your emotion while selling a house with your intellect.

忠告 261. 當你決定買某一幢房子的時候，你是因為喜歡這一幢房子的優點而去買它，還是因為喜歡這一幢房子的超低售價而去買它？你是因為喜歡這一幢房子的優點而去買它這是感情作用，喜歡這一幢房子的價廉而去買它這是理智作用。除了在炒作房子不算之外，在買房子的時候你要用感情，而在賣房子的時候你要用理智，這就是我要給你的忠告。

Tang champion said: “Buying a house, if you like its structure/location you will have an extra increase more than the normal fare, if you just like its cheap price, you shouldn’t criticize shortcomings of it.”

唐冠軍說：「在買房子的時候，如果喜歡房子格局/位置你就要多加價，如果你只喜歡它的價廉，你就不要去挑剔房子的缺點。」

Tang champion said: “Buying a house, don’t bargain blindly, you are exposed to the greed of your own while criticizing the shortcomings of the house.”

唐冠軍說：「在買房子的時候，不可以盲目殺價，在你挑剔房子缺點的時候，你也在暴露出你自己的貪婪。」

Tang champion said: “A good house is certainly worth a good price, but what we think about in our mind is to buy a good house at a cheaper price, it will prove that you are very greedy.”

唐冠軍說：「好房子就一定會有好價錢，但在我們心裡想的事，就是最好能用便宜的價錢，來買到好的房子，這件事就證明你是很貪婪。」

Some reason/truth, only experienced people will understand

有些道理/真理，只有經歷過的人才會明白

Advice 262 During the marriage, you can learn a lot of life experiences, such as: the ups and downs, joys and sorrows,. Some reasons, only experienced persons will understand. There are many things that need one to learn and go through in life, for instance, investment and finance, getting married and having children, home purchase and home production,. The one who had asked a woman to marry him was refused, why? The reason is very simple, it is because his condition is not good enough. Your offer to buy a house was rejected, why? It is because your offer is not good enough. One's proposal of marriage should have the basic requirements, so should one's home purchase.

忠告 262. 在結婚的過程中，你可以學到許多生活歷練，例如：酸甜苦辣、悲歡離合、。有些道理，只有經歷過的人才會明白。人生有許多事情，要去學習、要去經歷，例如：投資理財、結婚生子、購屋置產、。向女子求婚，被對方拒絕，至於女子為什麼拒絕你，原因很簡單，就是因為你的條件不夠好。買房子出了價，被賣方拒絕，至於賣方為什麼拒絕你，原因很簡單，就是因為你的出價不夠好。求婚要有基本條件，買屋也要有基本條件，這就是我要給你的忠告。

Tang champion said: "During marriage, you can learn a lot of life experiences, for some reasons, only experienced people will understand. The reason of buying a house is like that of marriage."

唐冠軍說：「在結婚的過程中，你可以學到許多生活歷練，有些道理，只有經歷過的人才會明白，買房子的道理與結婚的道理也是一樣的。」

Tang champion said: "One with no talent, no money, no car and no house, which lady would marry him? Buying a house, the one with no good price, but bargain and being picky, who will sell him one.

唐冠軍說：「沒才、沒錢、沒車、沒屋，哪個小姐會嫁給你？買屋時，不出好價錢，還殺價，還挑剔，誰會把買房子賣給你。」

If I knew then. One, having the money earned with youth, is hard to buy it back

千金難買早知道。用青春賺來的錢，難以買回青春

Advice 263 There is no medicine on "if I knew then", or no such a medicine as "if I knew then" available in the world. No matter how advanced technology is developed, "if I knew then" can be impossibly invented. One day it may be possible to predict when an earthquake will happen exactly (specific second, minute and hour), but I believe the medicine of "if I knew then" will never be invented. To know what the meaning of life is? To know what the purpose of it is? To know where the ultimate destination of it is, so you will not take the long route, all in vain. This is the advice I want to give you.

忠告 263. 世界上沒有「早知道」的藥，或者說，世界上買不到的藥只有「早知道」。不管科技如何進步發達，都不可能發明「早知道」。有一天人們可能可以預測出地震會在幾時、幾分、幾秒發生，但是我相信「早知道」的藥永遠不會被發明出來。要知道人生的意義是什麼？要知道人生的目的地是什麼？要知道人生的終極歸屬在那裡，這樣你才不至於走冤枉路，空忙一場，這就是我要給你的忠告。

Tang champion said: "Priceless youth, one, having the money earned with it, is difficult to buy

it back.”

唐冠軍說：「千金難買青春，用青春賺來的錢，難以買回青春。」

Tang champion said: “Invaluable life, one, having the money earned with it, is difficult to buy it back.”

唐冠軍說：「千金難買生命，用生命拼來的錢，難以買回生命。」

Tang champion said: “Inestimable happiness, one, having the money exchanged with it, is difficult to buy it back.”

唐冠軍說：「千金難買幸福，用幸福換來的錢，難以買回幸福。」

Tang champion said: “Inappreciable time, one, having the money earned with it, is difficult to buy it back.”

唐冠軍說：「千金難買時間，用時間掙來的錢，難以買回時間。」

Tang champion said: “Priceless beauty, one, having the money cheated with it, is difficult to buy it back.”

唐冠軍說：「千金難買美麗，用美麗騙來的錢，難以買回美麗。」

Tang champion said: “Priceless health, one, having the money exchanged with it, is difficult to buy it back.”

唐冠軍說：「千金難買健康，用健康換來的錢，難以買回健康。」

Tang champion said: “Priceless moral, one, having the money exchanged with it, is difficult to buy it back.”

唐冠軍說：「千金難買道德，用道德換來的錢，難以買回道德。」

Money to spend on right time, place and for right person

錢要用在對的時間，對的地方，用在對的人身上

Advice 264 A rich man can buy short-term happiness, but sometimes, he can't be able to buy it, whether one can buy it or not depends on the distinctions between persons, periods, places and sources of money. Regardless of more or less, one's funds must be spent on right time, place and for proper person, so he can feel happy and joy, if not, the more he owns, the unhappier he will feel, it will not bring lasting gladness for you

忠告 264. 有錢可以買到短暫的快樂，但是有時候，錢是買不到快樂的。錢買不買得到快樂，要因人、因時、因地、因錢而異。不管錢多或是錢少，錢要用在對的時間，對的地方，要用在對的人身上，這樣你才能感到幸福與快樂。若是錢用在不對的時間，不對的地方，不對的人身上，錢愈多，則愈不快樂。錢不會替你帶來永久的快樂，這就是我要給你的忠告。

Tang champion said: “Hard work and earning money for a lifetime, as a result, the savings spent for the wrong person, of course, one will not be happy.”

唐冠軍說：「辛苦一輩子，掙錢一輩子，結果把錢用在不對的人身上，當然你會不快樂。」

Tang champion said: “Money can paralyze a person, also make one lose its soul. Just make investment for getting rich only is a dangerous thing, if one struggles for power and is dog-eat-dog, it is a more terrible and dangerous thing.”

唐冠軍說：「錢可以麻痺一個人，錢也可以使一個人失去靈魂。只為賺錢而投資是危險的事，如果為爭權奪利而紅了眼，那是更危險可怕的事。」

Tang champion said: “Money will not bring lasting happiness for you, unless you can give up. Learning to give alms and lay down is a good start.”

唐冠軍說：「錢不會替你帶來永久的快樂，除非你能放下它。學習施捨與放下就是一個好的開始。」

When is one confused?

人在何時最糊塗？

Advice 265 Human beings have both a weak side and a vulnerable one. Ask you: When is a person confused? Answers: 1. beauty surround; 2 drinking yellow soup; 3 easily making money; 4 having power and high position; 5 love confused; 6 liking to take advantage of others; 7 human emotion surround; 8 gambling and drugs; 10 Alzheimer's; 11 superstition in false God; 12 irrational status; 13 being caught in scam; 14 having a blind spot; 15 facing tall, handsome and rich persons;. 16 facing a lot of gold and silver; 17 facing sweet words; 18 facing vows; 19 memory loss;. 20 weak-willed period. We must constantly remind ourselves, don't be fooled and confused, one will be most likely not strong when he loses his soul. This is the advice I want to give you.

忠告 265. 人有軟弱的一面，人也有脆弱的一面。請問：人在何時最糊塗？答案： 1. 美女環繞時； 2. 黃湯下肚時； 3. 賺錢容易時； 4. 位高權重時； 5. 愛情迷糊時； 6. 想佔便宜時； 7. 人情包圍時； 8. 賭博吸毒時； 10. 老年癡呆時； 11. 迷信假神時； 12. 失去理智時； 13. 被詐騙集團擺佈時； 14. 有盲點時； 15. 面對高帥富時； 16. 面對金山銀山時； 17. 面對花言巧語時； 18. 面對山盟海誓時； 19. 記憶衰退時； 20. 意志薄弱時。我們要時時警惕自己，不要上當，不要糊塗，人在失魂的時候最容易意志不堅，這就是我要給你的忠告。

Tang champion said: "The biggest silliness for human beings is their blind spots, but they don't know."

唐冠軍說：「人類最大的糊塗就是自己的盲點，自己卻不知道。」

Tang champion said: "The biggest fool of mankind is to deny the truth and worship false gods."

唐冠軍說：「人類最大的笨蛋就是拒絕真道，去拜假神。」

Tang champion said: "The greatest folly of mankind is to take a false god as a real one to worship."

唐冠軍說：「人類最大的愚蠢就是把假神當真神來拜。」

Tang champion said: "The biggest loss for mankind is to sell human soul to devils."

唐冠軍說：「人類最大的虧損就是把靈魂賣給了魔鬼。」

A glass of clean water will be polluted only because one drop of dirty water falls into it

一杯清水因滴入一滴污水而變污濁

Advice 266 A glass of clean water will be polluted only because one drop of dirty water falls into it. As a discipline-keeping and law-abiding person, he can no longer keep his good reputation because of his greed and accepting bribe once. It is hard for a person to make money neatly and orderly, however, a person can easily do it through irregularity, corruption, doing things without conscience. Everyone shouldn't lose his inner voice to earn dirty money. This is the advice I want to give you.

忠告 266. 一杯清水因滴入一滴污水而變污濁。一個守法守紀守潔的人，因為一次的貪婪或受賄而不再清潔。規規矩矩，本本份份的賺錢很難，也很辛苦，若是違法亂紀，貪贓枉法，幹黑心事，賺錢就變得很容易，也很輕鬆。人不可為了賺黑心錢而失去清潔良心，這就是我要給你的忠告。

Tang champion said: "Conscience is more important than money. If illegal fortune is black, you can't put it into white moral."

唐冠軍說：「清潔良心比金錢更重要。如果不義之財是黑的，你就不要把黑色的錢混入白色

的良心之中。」

Tang champion said: “Once one’s conscience is contaminated, he will lose the whole life. The one without conscience, like a walking dead, is not a clean person

唐冠軍說：「一旦良心受到汙染，你的整個人生就完蛋了。沒良心的人，就像行屍走肉一樣，不是一個清白的人。」

Tang champion said: “A woman should keep chaste for her whole life, a man should guarantee his money earned in lifetime is clean.”

唐冠軍說：「女人要保持一生貞潔，男人要保持一生賺的錢都是清潔的。」

Everyone should respect his marriage, beds can not be contaminated

婚姻人人應當尊重，床舖不可受污穢

Advice 267 The meaning of holy marriage is that one can only have sex with his spouse. To maintain a family, the marital sanctity is very important, without it, you will lose the blessing from heaven, if so; a home must end in failure. One’s unholy behavior of pre or post-marriage will be abhorred by his spouse, result in disputes and ultimately he will lose his spouse which can lead to broken families and injured children. Holiness is necessary to keep a family. This is the advice I want to give you.

忠告 267. 婚姻要聖潔，這個聖潔是指不可有婚姻之外的性行為。想要維繫一個家，婚姻的聖潔很重要。婚姻若不聖潔，你就會失去從天上來的祝福，當一個家庭失去祝福之後，它必定以失敗收場。婚前不聖潔，婚後不聖潔，此人必受配偶憎惡，產生裂痕，最終以離婚收場。家庭破碎，子女受害，這些都是性行為不聖潔的結果，想要維繫一個家，婚姻一定要聖潔，這就是我要給你的忠告。

Tang champion said: “A clean home, neat furnishings, holy marriage and pure heart are the guidelines to maintain a family.”

唐冠軍說：「居家要清潔，擺設要整潔，婚姻要聖潔，心靈要純潔，這是維繫一個家的準則。」

Tang champion said: “Everyone should respect his marriage, beds can not be contaminated, and one shouldn’t have his sexual behavior outside it. Without holiness, you will lose the blessing from heaven.”

唐冠軍說：「婚姻人人應當尊重，床舖不可受污穢，人絕不可以有任何婚姻之外的性行為。婚姻若是不聖潔，你就會失去從天上來的祝福。」

Tang champion said: “Home purchase is to set up a perfect family. Marriage without holiness, you will lose a perfect family.”

唐冠軍說：「買房子是為了建立一個美滿的家庭。婚姻若是不聖潔，你就會失去一個溫暖的家。」

Marriage can not be based on materials/money

婚姻不可建立在物質上 / 金錢上

Advice 268 As we all know, a house can’t be built in river bed, or on sand, because it can’t stand the test of flood or strong wind. Likewise, one’s marriage can’t be based on materials, which includes: money, wealth, handsome appearance, lust, sex, income or occupationor else, one’s family must not be reliable and strong, only unconditional love in the world is the most real one. This is the advice I want to give you.

忠告 268. 人人都知道，房子不可蓋在河床上，或蓋在沙土上，因為它們經不起大水或

大風的考驗。同樣地，婚姻不可建立在物質上。這物質包括：金錢、財富、俊美、情色、性愛、收入、職業……如果婚姻建立在物質上，這婚姻必定不牢靠，不堅強，世界上只有無條件的愛，才是最真實的愛，這就是我要給你的忠告。

Tang champion said: "Marriage can't be built on money, wealth, handsome appearance, lust, sex, income and occupation."

唐冠軍說：「婚姻不可建立在金錢、財富、俊美、情色、性愛、收入、職業上。」

Tang champion said: "Marriage can't be built on deception and dishonesty."

唐冠軍說：「婚姻不可建立在欺騙上，婚姻不可建立在不誠實上。」

Tang champion said: "Marriage can't be built on matters and fantasy."

唐冠軍說：「婚姻不可建立在物質上，婚姻不可建立在幻想上。」

Tang champion said: "Marriage can't be built on different religions and unholy behaviors."

唐冠軍說：「婚姻不可建立在不同的信仰上，婚姻不可建立在不潔的行為上。」

Tang champion said: "Be careful, a man deceives a woman with money or lies, women cheat a man with beauty or sex."

唐冠軍說：「要小心男人用金錢、謊言騙女人，女人用美色、性愛騙男人。」

Tang champion said: "Love can't have sand, marriage can't have filthy things and heart can't be impure."

唐冠軍說：「愛情不可有沙子，婚姻不可有污穢，心靈不可不純潔。」

Tang champion said: "Marriage is not a possession, but is sacrifice, tolerance, forgiveness, caring, mutual respect, homage, trust, assistance and love."

唐冠軍說：「婚姻不是佔有。婚姻是奉獻、包容、原諒、體貼、互重、互敬、互信、互助、互愛。」

Human beings need light, guidance, change and love

人需要亮光，人需要指引，人需要改變，人需要愛

Advice 269 The one who often lives in the dark environment does something concealed, so he needs light. The one who often lives in confusion and can't get out of a dilemma (den), so he needs guidelines. The one who often lives in ignorance refuses to accept new things, so he needs changing. The one who often lives in anger will lose his head, so he needs caring. This is the advice I want to give you.

忠告 269. 人常活在黑暗中，盡做些見不得光的事，所以人需要有亮光。人常活在迷惘中，走不出困境(巢穴)，所以人需要有指引。人常活在無知中，不肯接受新事物，所以人需要有改變。人常活在憤怒中，失去理智，所以人需要有愛心，這就是我要給你的忠告。

Tang champion said: "Deep love is hidden behind every touching story and exciting song, because only love can truly move people."

唐冠軍說：「每一個動人的故事，每一個扣人心弦的歌曲，它的後面都隱藏著深深的愛，因為只有愛才能真正的感動人。」

Tang champion said: "Love can change people. Additionally, it gives one power, sunlight, hope, warm and positive energy."

唐冠軍說：「愛能改變人。愛能給人力量，愛能給人陽光，愛能給人希望，愛能給人溫暖，愛能給人正能量。」

Tang champion said: "Love can change people. Moreover, it can make one forget his pain, anger, hurt and unpleasant things."

唐冠軍說：「愛能改變人。愛能讓人忘掉痛苦，愛能讓人忘掉憤怒，愛能讓人忘掉受傷，愛

能讓人忘掉不愉快的事。」

Tang champion said: “You will not do a bad thing because of love in your heart. Because of the loss of it, you will do all dirty things.”

唐冠軍說：「因為有愛，所以你不會做出壞的事。因為失去愛，所以你會做出一切骯髒的事。」

To maintain a balance between only benefit doctrine and solipsism, both of them need caring and going mutually

唯利主義與唯我主義兩者之間要保持平衡，相顧而行

Advice 270 A sane homebuyer to buy a house is his money doctrine (only benefit), he only focuses on how much interest he can get? An emotional one to do it is his joyful one (aestheticism), he only focuses on how he love the house? To maintain a balance between only profit doctrine and solipsism, both of them need caring and going mutually. This is the advice I want to give you.

忠告 270. 用理智買房子是金錢主義 (唯利主義)，他只著重在可以獲得多少利益？用感情買房子是享受主義 (唯美主義)，他只著重於我有多喜歡這幢房子？唯利主義與唯我主義要保持平衡，相顧而行，這就是我要給你的忠告。

Tang champion said: Most women buy a house with feelings while most men do one with intellect.

唐冠軍說：「大多數的女人用感情買房子，大多數的男人用理智買房子。」

Tang champion said: “One, while his feeling exceeds reason, easily make a mistake, but one, when his intellect surpasses emotion, will easily achieve nothing.”

唐冠軍說：「感情勝過理智容易出錯，理智勝過感情容易一事無成。」

Tang champion said: “To maintain a balance between only benefit doctrine and solipsism, both of them need caring and going mutually.”

唐冠軍說：「唯利主義與唯美主義之間，要保持平衡，相顧而行。」

Tang champion said: “To live a peaceful, happy and joyful life, your every word, act and idea must comply with the universal law of reciprocity beneficial to all.”

唐冠軍說：「人生要過的平安、幸福、快樂，你的一言一行、一舉一動，一思一想，都要符合利人利己、互惠互助的普世法則。」

Advice No. 271-280

忠告 No.271- 280

That you discuss absolute fairness with those who have much money, power and influence is not effective

你去和有錢、有權、有勢的人去講絕對的公平是沒有效果的

Advice 271 There are few absolutely fair things, only relatively ones in the world. For example: a homebuyer with loan and another with cash will compete to buy the same house, without any doubt, the latter always prevails and it is injustice, but acceptable to everyone, that is relatively impartial. Those who have cash strength always own some advantages, but only the one who has cash power and offers the highest price can finally succeed, which in turn is absolutely equitable. Fairness can be explained into two ways, one is based on footing point, the other is post-competitive one. Both of them have a just meaning, but different definitions. In the face of unfair competition, in addition to helpless, you should rely on your own efforts to strive for your

own piece of sky. This is the advice I want to give you.

忠告 271. 世界上少有絕對公平的事，只有相對公平的事。譬如：買房子的時候，用貸款買房子與用現金買房子的人在競爭同一幢房子，擁有現金的人總是在佔上風，這就不公平的事，但它又是大家可以接受的相對公平的事。拿出現金實力的人總是佔些上風，但唯有拿出現金又肯加價到最高價的人，才可以最終買到房子，這又就是絕對公平的事。公平分為立足點的公平與競爭後所產生的公平，這兩者都有公平的含意在裡面，但是定義不同，面對不公平的競爭，除了無耐之外，還是要靠自身的努力奮鬥，力爭上游，闖出自己的一片天才行，這就是我要給你的忠告。

Tang champion said: "That you discuss absolute fairness with those who have much money, power and influence is not effective. The only practical way is to try to make yourself become a rich, powerful and influential one."

唐冠軍說：「你去和有錢、有權、有勢的人去講絕對的公平是沒有效果的，唯一可行的方法是，想辦法讓自己變成有錢、有權、有勢的人。」

To enrich oneself and change own adverse environment is the best policy

充實自己，改變對自己不利的環境，才是上上策

Advice 272 Facing unfavorable environment, some people choose to escape while some others decide to conquer. How to enrich and equip yourself and change negative environment with your intention is the best strategy. Regarding your unsuccessful loan application; you don't have to blame the critical approach of the bank. Besides your good credit, you should also have sound financial statements and start to improve your income and credit which is the most important thing. This is the advice I want to give you.

忠告 272. 遇到不利的環境，有人選擇逃避，有人選擇征服。如何充實自己，如何裝備好自己，用心去改變對自己不利的環境，才是上上之策。買房子做貸款不成功，不要怪銀行挑剔你，除了你要有良好信用之外，你還要有健全的財務報表，著手改進你的收入與信用最重要，這就是我要給你的忠告。

Tang champion said: "That you talk about human feelings with a bank is not helpful, the one with insufficient income, bad credit and lack of assets is unable to borrow money from it."

唐冠軍說：「你去和銀行講人情是沒有幫助的，如果你收入不夠、信用不好、資產不足，你是借不到錢的。」

Tang champion said: "you would rather enrich your own strength than complain a bank; change the view of it on you is the best policy.

唐冠軍說：「與其埋怨銀行，不如充實自己的實力，改變銀行對你的看法，才是上上策。」

Tang champion said: "First to enrich own head, and then to practice with your hands and feet is just the smart one to make a dream come true."

唐冠軍說：「先要充實自己的腦袋，然後用自己的雙手、雙腳，去力行實踐，這樣才是讓美夢成真的聰明人。」

Thrift, saving, simple life and reduction of current expenditure and debt is what one should do

節約儲蓄，簡單生活，減少目前的開支與負債才行

Advice 273 The homebuyers with cash always prevail, if your current funds is not enough, you have to try to make money or borrow. The way of borrowing cash from a friend to buy a house is not practical in the United States, so you must work hard to increase your income and accumulate wealth gradually. Thrift, saving, simple life and reduction of current expenditure and debt is the

only way for you to have savings. This is the advice I want to give you.

忠告 273. 用現金買房子的人總是在佔上風，如果你現在的現金不夠，你就要去想辦法去賺錢或去借錢。去向朋友借錢買房子，在美國是行不通的，所以你要努力去賺錢，努力去存錢。你要節約儲蓄，簡單生活，並且減少目前的開支與欠債，這就是你唯一可以存下錢來的方法，這就是我要給你的忠告。

Tang champion said: "The amount of his cash would not be suddenly increased unless one goes to steal, rob, or cheat others. If you want to have savings, you should try hard to make money, additionally; you have to thrift and deposit, live a simple life, and reduce current expenses and debt."

唐冠軍說：「除了去偷、去搶、去騙，現金是不會突然增加的。如果你要想存下錢來，除了靠自己努力去賺錢之外，你還要節約儲蓄，簡單生活，減少目前的開支與負債才行。」

Tang champion said: "Don't compare the level of wealth with others; just live a simple life with peace of mind."

唐冠軍說：「不要跟他人去比財富高低，只求心安理得，簡單生活。」

If you don't start saving today, your equivalent result will be poorer tomorrow

若你今天不開始儲蓄，就等同於你明天會更窮

Advice 274 Today without tomorrow is the equivalent of yesterday and today without savings is that of your poverty tomorrow. The one who hasn't planned how to live tomorrow impossibly has the next day. The one who don't have today plan or savings for tomorrow can't become rich. This is the advice I want to give you.

忠告 274. 沒有明天的今天，等同於昨天。沒有儲蓄的今天，等同於你明天會貧窮。沒有計劃明天要如何生活的人，是沒有明天的。今天不為明天做計劃，或今天不為明天做儲蓄的人是不會富有的，這就是我要給你的忠告。

Tang champion said: "A better yesterday is just yesterday; you can't keep it forever, so you must have a plan for tomorrow and practice it today."

唐冠軍說：「昨天再美好它只是昨天，你不能一直生活在昨天，所以你要為明天做計劃，而在今天實踐它。」

Tang champion said: "Yesterday's failure must be redeemed today and tomorrow's success must be in practice today."

唐冠軍說：「昨天的失敗要在今天贖回，明天的成功今天要在實踐。」

Tang champion said: "If you are still worried about insufficient money, it is because both your savings yesterday and today's money earned are not enough."

唐冠軍說：「如果你仍在為缺錢所困，那就是因為你昨天存的不夠，而今天又賺錢不夠。」

A rugged road is not a dead end, little hope is not hopeless

路很難走，但不是死路；希望很渺小，但不是無望

Advice 275 Encountering strong competitors, it seems like a rugged road to buy a house, but it is not a dead end, encountering bank scrutiny, little hope for the loan approval is not hopeless. One should try to solve his present problems, and create a way out, hopeless can be reversed into a chance and your failure can remind you to review your own first. This is the advice I want to give you.

忠告 275. 碰到強烈的競爭對手，買房子的路很難走，但不是死路，碰到銀行嚴格的審查，貸款被批准的希望很渺小，但不是無望。碰到難題，就要解難題。碰到死路，就要創造活路。

碰到無望，就要創造機會，碰到失敗，就先要檢討自己，這就是我要給你的忠告。

Tang champion said: "Everyone has his faults, so you don't ask everything perfect. Nobody is immortal, so you don't claim everything successful."

唐冠軍說：「人不是完人，所以你不要要求事事完美。人不是神仙，所以你不要要求事事順利。」

Tang champion said: "Your displeasure and unsatisfactory is to let you review yourself first, then, blame others."

唐冠軍說：「碰到不順利、不滿意，先要檢討自己，再去怪罪他人。」

Tang champion said: "A dead end or no road is not the end of life. Hill can't turn, but road can, nobody wants to move, but I do."

唐冠軍說：「碰到死路、絕路，這絕不是人生的終點。山不轉路轉，人不轉，我轉。」

Tang champion said: "Desperation can't drive one to die, the one who will commit suicide is because he doesn't know how to detour and give up."

唐冠軍說：「絕望不會逼迫人去死，人會去尋短見，就是因為你不懂得轉彎與放下。」

I encourage everyone to chase his dream bravely and not give up easily

我鼓勵所有的人都要勇敢地追逐夢想，不要輕言放棄

Advice 276 In spite of much more difficulties, success is not hopeless. Despite one's bleeding, sweating and working hard, he doesn't have no reward. Notwithstanding no frequent luck, not all have gone. One must have setbacks in life, but some little things shouldn't make him back down. I encourage everyone to chase his dream bravely and not give up easily. This is the advice I want to give you.

忠告 276. 雖然成功很困難，但不是沒希望。雖然流血流汗很辛苦，但不是沒回報。雖然好運不常有，但不是全都沒有。人生一定有挫折，但是你不能遇小事就打退堂鼓。我鼓勵所有的人都要勇敢地追逐夢想，不要輕言放棄，這就是我要給你的忠告。

Tang champion said: "The higher ideal one has, the more difficult to achieve for him. The higher the expectations one has, the more disappointed he will be. The more frustration one has, the more confidence he will lose. Since you don't want to have discouragement and lose your courage, you shouldn't set a too high aspiration."

唐冠軍說：「理想愈高，就愈難以實現。期望愈高，失望就愈多。挫折愈多，信心就失去了，所以不要讓自己灰心喪膽，失去勇氣，你就不要把理想定的太高。」

Tang champion said: "Success is not achieved by one step, so you don't be ambitious and whimsical. One who doesn't work hard or chase a dream can't succeed."

唐冠軍說：「成功不是一步到位的，所以你不要好高騖遠，異想天開。凡不努力，不逐夢的人，就不能成功。」

Tang champion said: "You have to chase a dream and accept challenge, then, you can succeed."

唐冠軍說：「你要勇敢追逐夢想，接受挑戰，這樣你才能成功。」

Tang champion said: "No matter how long or deep, how high or far mountain cliffs are, I don't give up, back down, cry bitter and be tired, this is the secret of my success."

唐冠軍說：「不管山涯峭壁有多長多深，多高多遠，我都不放棄、不退縮、不喊苦、不喊累，這就是我成功的秘訣。」

When your health is declining, what is the most warranty?

當你身體健康走下坡時，什麼最保用？

Advice 277 A aging day is waiting for everybody. With your health declining, your ability to make money will gradually disappear. No matter how clever or intelligent, all your income from work (work income) will be interrupted, then you will find that everything you have owned like wisdom, knowledge, experiences, position, hands and feet, past feats doesn't work any more as they were used to working effectively to make your income increase. Once your body becomes poor, only useful income source (warranty) is your house rent which you can gain after you are not able to work or retired. This is the advice I want to give you.

忠告 277. 人的身體健康總有衰老的一天，當你身體健康走下坡的同時，你的賺錢本領就逐漸消失了。不管你頭腦有多聰明，多智慧，你的一切工作收入(上班收入) 就會中斷，這時你就會發現智慧不管用，學問不管用，經驗不管用，經歷不管用，地位不管用，手腳不管用，過去的風光豐功偉業也不管用，因為過去的風光、歷史不能再替你製造工作收入了。在你身體不好時，唯一好用的 (保用的)收入，就是您的那些房租收入，因為只有房租收入才是在你不能工作時或退休後，繼續給你收入的唯一來源，這就是我要給你的忠告。

Tang champion said: "No one at any age can evade diseases, anyone may lose his health someday, so keep your health is the most important thing, secondly, when you are healthy, the real estate investment must be taken into account most, because it is your rental income that becomes the only source to give you money after you are not able to work or retired."

唐冠軍說：「生病或疾病是不選擇年齡的，任何人在某一天都可能突然失去健康，所以保養身體最重要，其次是在你健康時，投資房地產最重要，因為只有房租收入才是在你不能工作時或退休後，繼續給你收入的唯一來源。」

Tang champion said: "Real estate investment is to increase your income (house rent) under the circumstances of limited pension after retirement.

唐冠軍說：「投資房地產就是在創造退休後的收入，退休後你的唯一收入就是房租收入或是自己的退休金。」

Tang champion said: "Your rental income and pension is an useful warranty under poor healthy condition."

唐冠軍說：「在你健康不好時，您的房租收入，及自己的退休金最保用，最好用。」

Don't be afraid of competition, what should be concerned about is you have no competitive strength

不要害怕競爭，只怕你拿不出競爭的實力

Advice 278 Occasionally, encountering strong competitors, a homebuyer will join a competition for not only prices, but others like human emotion and nature, number of people, velocity, time, condition, cash, strategy, laws, politics and white & black road. In every emulation, the worst or most dirty tricks may come in handy, even White & Black Road and local bully will be involved. Don't be afraid of competition, what you should be afraid of is you will surrender first while hearing it, what should be concerned about is you have no competitive strength. This is the advice I want to give you.

忠告 278. 買房子的時候，有時會碰到強烈的競爭對手，不單單只是價錢的競爭，還可能有其它的競爭，列如：人情競爭、人性競爭、人數競爭、速度競爭、時間競爭、條件競爭、現金競爭、戰術競爭、法律競爭、政治競爭、黑白競爭，在各種競爭下，最惡劣、最齷齪的招數可能都被派上用場了，甚至白道、黑道與地頭蛇都出現了。不要害怕競爭，只怕你聽到競爭這兩個字時，你已經先繳械投降了。不要害怕競爭，只怕你拿不出競爭的實力，這就是我要給你的忠告。

Tang champion said: “No house you must buy, if you encounter violence or unfair, irrational competition, you can give up it, avoid it, stay away from it, play it safe, keep your safety is the most important.”

唐冠軍說：「沒有一定非要買到不可的房子，如果碰到暴力或不公平、不合理的競爭時，你可以放棄它、躲避它、遠離它，明哲保身，保住自己的性命安全最重要。」

Tang champion said: “Neither your offer nor loan application is accepted by a seller or a bank respectively, in this case, don't be disappointed, continue to try hard.”

唐冠軍說：「買房子被賣主拒絕，貸款被銀行拒絕，這時你不要灰心，再接再厲就是了。」

Tang champion said: “One with strength is not afraid of competition. Let others be worried about your power, or your persistence driving them to back down, this is your way to succeed.”

唐冠軍說：「有實力的人，就不怕競爭。讓別人看到你的實力而心生害怕，讓別人看到你的堅持而心生退縮，這就是你成功之道。」

The more competition, the more chance for you to win

愈是競爭，對你來說愈是有贏的機會

Advice 279 Being afraid of competition, some people will choose to retreat, the more intense the competition is, the more people quit. In this case, other else's giving up is your chance. You have to be confident, never abandon, the more you insist, the more you have a chance to win. This is the advice I want to give you.

忠告 279. 許多人因為害怕競爭，所以會選擇自動放棄競爭，只要是競爭愈激烈的地方，就會有更多人的放棄堅持。在眾人都放棄堅持的這種狀況下，對你來說，別人的放棄，就是你的機會。你要自信滿滿，絕不輕言放棄，你愈是堅持，你愈是有贏的機會，這就是我要給你的忠告。

Tang champion said: “Be confident, never give up. Other's failure is your reference, other's quitting is your opportunity to insist, what others don't dare to touch is your chance of success.”

唐冠軍說：「要對自己有信心，絕不要輕言放棄。別人的失敗就是你的借鑒，別人的放棄就是你堅持的機會，別人不敢碰的東西就是你的成功機會。」

Tang champion said: “Being afraid of competition, some people will choose to give up, but you never, because the one who can persist in the end will have a chance to win.”

唐冠軍說：「許多人因為害怕競爭，所以選擇放棄，但是你不可選擇放棄，因為只有堅持到底的人，才有贏的機會。」

Tang champion said: “Other's failure is the start of my success, because I choose an opportunity. Other's success is the start of my failure, because I choose to give up.”

唐冠軍說：「別人的失敗，就是我成功的開始，因為我選擇了把握機會。別人的成功，就是我失敗的開始，因為我選擇了放棄機會。」

Time and tide wait for no man, success waits for no man

歲月不等人，成功不等人

Advice 280 Time and tide wait for no man. Your lifetime will have everyday reduction you have spent. It seems that you'll step into the middle-aged or elderly only in a blink of an eye. Success waits for no man, if you don't grasp chances today, tomorrow's one will come a day later. We should do what you know, the earlier you learn, the earlier you can get. Understanding should be followed by action, action a day later, a day later success. This is the advice I want to give you.

忠告 280. 歲月不等人，每過一天壽命就少一天，一轉眼你就步入了中年或老年了。成

功 不等人，如果你不及時把握今天，你明天的成功就會晚一天來到。知道就要做到，晚一天知道就晚一天得到，知道之後就要有行動。這就是我要給你的忠告。

Tang champion said: “The lifetime of every individual is given by God, so faster success is your goal. Success waits for no man; too late or slow achievement for you is your great loss.”

唐冠軍說：「每一個人的壽命之是有定數的，所以你的成功要快。成功不等人，如果你的成功，來的太慢或太遲，那就是你極大的虧損。」

Tang champion said: “You can’ t wait for these things including time, life, success, learning, health, savings, investment, action, love, salvation, filial piety, repay good deeds and happiness.”

唐冠軍說：「有幾件事不能等，如：光陰不能等，壽命不能等，成功不能等，求知不能等，健康不能等，儲蓄不能等，投資不能等，行動不能等，愛情不能等，靈魂得救不能等，孝順 父母不能等，報恩行善不能等，快樂幸福不能等……。」

Advice No. 281-290

忠告 281-290

General investment; that is high return equals high risk, only the selection of a good real estate one will have a high reward with low risk

一般的投資，高報酬就等於高風險，只有選對好的房地產投資，才會是高報酬、低風險

Advice 281 There are many finance and investment ways you can choose one or more. Any one with high returns has high-risks. How to make it with high-reward, but without losses is your wisdom and choice. Investing in central government bonds, precious metals and housing is a relatively stable. Before practice, you should study with experts and carefully evaluate the pros and cons. This is the advice I want to give you.

忠告 281. 投資理財的方法有許多種，你也可以選擇其中一種或多種。任何高報酬的投資就都帶有高風險，如何做到又有高報酬，又可保本且不會賠的投資，這就是你的智慧與選擇。投資中央政府債券，貴金屬、房地產是屬於比較穩定且低風險的投資，在你做出投資前，你要與專家研究並且謹慎評估可能的得失，這就是我要給你的忠告。

Tang champion said: “Never invest blindly, or borrow money to do, or make overinvestment, or use debt-trap or hat and no cattle ways.”

唐冠軍說：「不可盲目投資，不可借錢投資，不可過度投資，不可以失去理性亂投資，也不可以用以債養債，打腫臉充胖子的方式來投資。」

Tang champion said: “In general, the selection of proper chance and a good location for housing investment is practical.”

唐冠軍說：「一般說來，只要選對好的時機、選對好的位置，房地產的投資是可行約。」

Only those who don’t owe any debt truly have financial freedom

只有不欠任何債的人，才是真正擁有財務自由的人

Advice 282 Those who can drive a famous car and live in luxury seem to be wealthy, it is only a personal misleading or blind spot, some of them can pretend to be rich by borrowing money and only look beautiful but have empty pockets. Only those have the payment of all real estate loans and credit cards without any debt can truly become the rich with financial freedom who should live a low-key and simple life with a lot of cash. So we have to aspire to have the payment of all loans with financial freedom as early as possible. This is the advice I want to give you.

忠告 282. 以為開名車、住豪宅的人都是有錢的人，那是一種個人的誤導或盲點。部份開名車、住豪宅的人，他們是借錢來充闊老的，僅是外表亮麗口袋卻空空，所以他們不算是

真正的有錢人。唯有付清所有房地產貸款與信用卡，且完全不欠債任何債的人，才能真正成為財務自由的有錢人。真正有錢的人是屬於低調、簡樸、不缺錢、也不借錢，並且擁有大把現金的人。所以我們要立志早日付清所有貸款，早日做到財務自由的有錢人，這就是我要給你的忠告。

Tang champion said: “The real rich should be low-key and simple ones with a lot of cash and no debt.”

唐冠軍說：「真正有錢人是屬於低調、簡樸、不缺錢、也不借錢，並且擁有大把現金的人。」

Tang champion said: “Another kind of the rich with virtue but insufficient money who are willing to do charity can also be called good persons.”

唐冠軍說：「另一種心態上的有錢人是屬於不富裕，但願意常常施捨行善的那些好人。」

Tang champion said: “Those who are willing to do good deeds, regardless of their rich level, are all good ones in society.”

唐冠軍說：「願意常常施捨行善的人，不管他有沒有錢，都屬於社會上的大好人。」

We should aspire to buy a house before thirty years old, complete the payment of all home loans before sixty years old

我們要立志在 30 歲之前買到房子，60 歲之前付清所有房屋貸款

Advice 283 Thanks to advances in medicine and biotechnology, human beings' average life expectancy may be to reach 100 years of age. With its increase, the number of elderly in various countries also goes up and young people will pay more for welfare. In this case, young people's ignorance on investment, finance and home purchase will make them have more burdens for their future life, hence, they should aspire to have financial freedom, buy a house before thirty years old and complete the payment of all home loans before sixty years old. This is the advice I want to give you.

忠告 283. 拜醫療與生化科技進步之賜，人們的平均壽命可望達到 100 歲。人的壽命增長了，使得各個國家的老人也跟著增多了。因為老人增加了，年輕人的所繳的也就更多了。此時年輕人，若是還不懂得投資理財與購屋置產，那麼年輕人他們以後的生活與前途，將是困難重重的。年輕想要財務自由，那麼年輕人就要立志，在 30 歲之前買到房子，在 60 歲之前付清所有房屋貸款，這就是我要給你的忠告。

Tang champion said: “Those who can't afford to buy a house before thirty years old or those who can't complete the payment of all home loans can be said a group of losers in life.”

唐冠軍說：「30 歲之前買不到房子的人或 60 歲之前無法付清所有房屋貸款的人，可以說是在生活上失敗的一群人。」

Tang champion said: “The purpose for those who aspire to buy a house before thirty years old or complete the payment of all home loans before sixty years old can be said one of their goals to study.

唐冠軍說：「立志在 30 歲之前買到房子或 60 歲之前付清所有貸款，也可以說是我們求學讀書的目的之一。」

Tang champion said: “The goal for those who are able to complete the payment of all home debts before sixty years old and become ones without any debts can be said one of our objectives to learn investment, finance, and home production.”

唐冠軍說：「能在 60 歲之前，還清所有的債務，讓自己成為一個完全沒有負債的人，這也可以說是我們學習投資理財與購屋置產的目的之一。」

Let their children learn to make investment and manage finance is the responsibility of parents
要讓孩子學會投資理財，這是父母的責任

Advice 284 Teach teenagers learn financial management is the responsibility of parents. In general, Chinese parents are good at saving money and finance, so they have enough money to help children buy a house. Conversely, their kids are not adept in doing so, so they don't have many funds to become a homebuyer independently. Both investing and finance and study are important, which can't be neglected; teach a child this knowledge as early as possible. This is the advice I want to give you.

忠告 284. 教導青少年學會理財是父母的責任，一般來說，中國人的父母很會存錢理財，所以他們才會有足夠的錢去幫助孩子買房子。反過來說，是中國人的子女很不會存錢理財，所以他們才拿不出足夠的自備款去為自己買房子。投資理財與上學唸書是同等重要的，只要求孩子把書唸好，而疏忽孩子的投資理財教育，這是不正確的，提早教導孩子學會存錢理財，這就是我要給你的忠告。

Tang champion said: "No money taken from parents, no money spent from them and no demand for it from them stands for one's backbone and training children with a man of character is your responsibility."

唐冠軍說：「不拿父母的錢，不花父母的錢，也不向父母要錢，這是你的骨氣，訓練孩子有骨氣，這是你的責任。」

Tang champion said: "As parents, just living frugally while extravagant life given to their children is an improper education way."

唐冠軍說：「只知道自己省吃儉用，而卻讓孩子花大筆錢（奢侈浪費），這是不正確的教育。」

Tang champion said: "One's doctorate on learning can't cover his ignorance in finance and investment, it is the fault of his parents."

唐冠軍說：「在學問上你是博士，在投資理財上你是白痴，這就是做父母的錯。」

Tang champion said: Parents' suffering while children's enjoyment is not the best education. Make kids not only study well, but learn investment and financial management is the best education."

唐冠軍說：「父母苦了自己，卻樂了子女，這不是最好的教育。要讓孩子把書唸好，也要讓孩子把投資理財學好，這才是最好的教育。」

Tang champion said: "Teach your children have a plan to make money, spend it and save it and train them to have a correct approach to investing is the best financial education."

唐冠軍說：「教導孩子有計劃的賺錢、花錢、存錢，並且教導孩子有一個正確的投資方法，這就是最好的理財教育。」

Tang champion said: "The best financial education given to children is to train their fishing skills, instead of fish given to them."

唐冠軍說：「給孩子魚吃，不如教他捕魚，這就是給孩子最好的理財教育。」

You should accurately evaluate which way is best for you
你要自己替自己精算一下，看看走哪一條路對你最有利？

Advice 285 You want to have an own house for lifetime, or become a tenant for it. You should carefully think about it. Whatever you choose to do, you have to pay a cost relatively. No matter which choice you select, you should accurately evaluate which way is best for you? After your selection, you have to measure which one is practical for you. This is the advice I want to give

you.

忠告 285. 你想一輩子擁有自己的房子，或是你想一輩子做房客，這個問題你該自己好好思考一下。不管你選擇做房東或做房客，你都要是付出相對的代價的。至於你到底是要做房東或是做房客，你該要自己替自己精算一下，看看哪一個選擇對你最有利？有了選擇之後，你還要衡量一下，看看哪一個方法對你來說才是行的通的？這就是我要給你的忠告。

Tang champion said: “Everyone wants to own several houses with high quality, whether it is proper for you needs your accurate evaluation.”

唐冠軍說：「每一個人都想擁有好幾幢房子，至於這個適不適合你，你要自己替自己精算一下。」

Tang champion said: “Everyone wants to buy a house, but you should measure which way is practical for you.”

唐冠軍說：「每一個人都想買到房子，但是你還是要衡量一下，看看哪一個方法對你來說，才是行的通的？」

Tang champion said: “Both a landlord and a tenant have their respective trouble, concerning your choice on it, you still have to have an accurate appraisal.”

唐冠軍說：「房東有房東的煩惱，房客有房客的煩惱，至於你要選擇哪一個煩惱，你還是要自己替自己精算一下才好。」

Tang champion said: “There is no free feast, you must pay a cost for whatever you want.”

唐冠軍說：「沒有白吃的宴席，任何你想得到的東西，都是要付出代價的。」

Tang champion said: “Nobody can escape his responsibility, you must pay a certain responsibility for whatever you do.”

唐冠軍說：「沒有可逃避的責任，任何你做出的行為，都是要付出一定責任的。」

Rely on yourself to improve your financial situation, rather than the government policy (help)

改善自己財務狀況要靠自己，而不是靠政府的施政(幫助)

Advice 286 Many people are tired of the disputes among politicians or political parties and think the political struggle has no benefits for national progress. They are pessimistic about the national current situation and trend and many things including income, salary, living expenses, health care quality, inflation, privilege, corruption, tax, budget deficit, fiscal cliff and partisanship make them disappointed and have pressures. More people worry that their pension is not enough and have no guarantee for their life. Even the government itself claims that the fund is not enough and slash the budget, so to improve own financial situation should rely on oneself, rather than the government or president / leader. This is the advice I want to give you.

忠告 286. 許多人對政客、政黨之爭感到厭倦，認為政爭對國家進步沒有好處。許多人對國家的現狀和走向感到悲觀，從收入、薪水、生活費、健保品質、通脹，特權、貪腐、關稅、赤字預算、財政懸崖、到黨派之爭都令人感到失望與壓力。更多人擔心自己退休金不夠用，生活沒有保障。連政府本身都在叫窮，猛砍預算，所以改善自己財務狀況，是要靠自己而不是靠政府或靠總統/領導人，這就是我要給你的忠告。

Tang champion said: “Cost of living after retirement is to rely on oneself rather than the government, or children. In your youth, you have to learn investment and financial management early, if you can do that, you will have a peaceful and comfortable retirement life.”

唐冠軍說：「退休後的生活費，是要靠自己而不是靠政府、靠子女。在你年輕時，你就要提早學會投資理財，如果你能做到這樣，你以後才會有安心、舒適的退休生活可言。」

Tang champion said: “Make hay while the sun shines, you should make an arrangement for

your retirement life in advance, lest you will depend on government or children too much.”

唐冠軍說：「未雨綢繆，你要把退休日子提早安排好，免得到時你太依賴政府，太依賴子女。」

Those who don't rely on the relief from government or children is the real heroes in charge
能不靠政府或子女救濟的人，才算是真正負責任的英雄好漢

Advice 287 There are four steps to make your dream come true, home purchase for one's own life is the first, paying off the mortgage is the second, after completion of the mortgage, if you have the ability to buy a second or third house, it will be the third, that the debts for first, second and third one are all paid off is the fourth. You can enjoy debt-free life and don't have to rely on the assistance of government or children. This is the advice I want to give you.

忠告 287. 買房子用來自己住是實踐美夢成真的第一步，還清房貸是實踐美夢成真的第二步。在還完全部房貸後，如果你還有能力買入第二、第三幢房子是實踐美夢成真的第三步。把第一、第二、第三幢房子的欠債完全付清是實踐美夢成真的第四步。當你完成美夢成真的四個步驟之後，你就可以享受無債一身輕，不用靠子女或政府幫助了。無債一身輕的人生才是真正無憂無慮的人生，這就是我要給你的忠告。

Tang champion said: “After retirement, those who don't rely on the relief from government or support from children are the real heroes responsible for themselves, family and society.”

唐冠軍說：「退休後，可以不用靠子女奉養，或不用靠政府救濟才能生活的人，才算是對自己、對家人、對社會負起自己責任的英雄好漢。」

Tang champion said: “To enhance life quality and reduce its pressure, you should be debt-free before retirement.”

唐冠軍說：「要提升生活品質，降低生活壓力，你就該在退休前做到無債一身輕。」

The rich can't show off their wealth exaggeratedly, otherwise a fatal disaster will come to them or their sons easily.

有錢人不可炫富誇張，否則易遭到殺身或殺子之禍

Advice 288 Some homebuyers focus on cozy and practical houses while some like to show off their wealth with their ones. For example: it is practical for a family of four members to buy a four-bedroom and two-bathroom home, the one doesn't have to purchase a big mansion with six rooms and seven toilets which can be thought to be too exaggerated. Sometimes, wealthy people will pay a cost for showing off their wealth, which includes their own safety, loss of freedom, easily being involved in intimidation or kidnap, raising a spendthrift. The rich should be low-key, modest, humble and secure. This is the advice I want to give you.

忠告 288. 有的人買房子著重在溫馨實用，有的人買房子著重在炫富。譬如：一個四口之家的人，買一幢四房二浴的房子就可以了，你沒必要去買一幢六房七浴的大豪宅。四口人住六房七浴太誇張了，他不過只是在炫富而已。有錢人炫富是要付出代價的，例如：自身安全、失去自由、易遭到恐嚇綁架、養出敗家子等，勸戒有錢人要低調、平實、謙虛、保命，這就是我要給你的忠告。

Tang champion said: “The rich can't show off their wealth exaggeratedly, otherwise they will be vulnerable to a fatal disaster.

唐冠軍說：「有錢人不可炫富、誇張，否則易遭到殺身之禍。」

Tang champion said: “The rich must not be extravagant, show off their wealth; otherwise they will be vulnerable to a prodigal disaster.

唐冠軍說：「有錢人不可鋪張、炫富，否則易遭到敗家之禍。」

Tang champion said: "That one will be vulnerable to unexpected disasters must be linked with his arrogance or show-off."

唐冠軍說：「人會遭到飛來橫禍，與你囂張、炫富有關。」

Don't compare cell phone, brand-name, luxury or father's power and position

不是比手機、不是比名牌、不是比豪宅、不是比爸爸的權位

Advice 289 Due to the declining birthrate, every child can be said a darling of a family and is spoiled by their parents, gradually become materialistic person. The children of so called second or third wealthy generations prefer to compare cell phone, brand-name, mansion and father's power and position to do academic records and ethical behaviors, which is wrong. Making money relies on one's own efforts with the real skills, rather than showing off a family's wealthy or position.

忠告 289. 由於少子化的原因，每一個孩子都是家中的寶貝，孩子被家長寵壞了，成了物質化的人。富二代、富三代的小孩在學校上課，比的不是學業成績，比的不是道德行為，而是比手機、比名牌、比豪宅、比哪個爸爸的權位高，這是不對的。賺錢要靠自己的努力與真本領，而不是拿父母或家人的富與地位來炫耀，這就是我要給你的忠告。

Tang champion said: "The rich can't show off wealth, nor can they raise a second generation to show off wealth only."

唐冠軍說：「有錢人不可炫富，也不可以養出一個只會炫富的第二代。」

Tang champion said: "Children having developed to compare a cell phone, brand names, luxury and family's power and position and showing off wealth come from the improper training ways of parents."

唐冠軍說：「把孩子養成比手機、比名牌、比豪宅、比哪個爸爸的權位高的這種炫富行為，是父母家長的錯。」

Tang champion said: "Those who would like to show off their family's wealth or parents' position are not their glory, but become materialistic, because pro-rich or show off wealth is their improper behavior."

唐冠軍說：「拿父母或家人的富與地位來炫耀的人不是你的光榮，而是你被物質化了，因為媚富或炫富是不正當的行為。」

Don't be disappointed at something going wrong, you must believe you can stand up yourself again.

碰到不順利的事，不要氣餒，你要相信自己可以重新站起來

Advice 290 Don't blame others when you have investment failure. You shouldn't have discouragement, upset, remorse and sadness and even think to commit suicide while something goes wrong. Despite the bad environment, you should be strong and patient, reflect on yourself and face the situation bravely, solve problems with sincerity, seek help from friends and family, work hard and cheer up, waiting for another opportunity to turn around, believe yourself will stand up again.

忠告 290. 當你投資失敗時不要去怪罪別人。碰到不順利的事，你不要氣餒、懊惱、悔恨、傷心、甚至灰心到想去自殺。在不順利的環境下你要堅強、忍耐、反省自己，勇敢面對現狀，用誠意去解決各種問題，尋求親朋好友的幫助，努力工作，振作起來，等待另外一次的翻身機會、相信自己一定會重新站起來，這就是我要給你的忠告。

Tang champion said: "failure doesn't mean your loss of face, what makes you humiliated is that

you never admit making mistakes and self-righteous and self-deception.”

唐冠軍說：「失敗並不丟臉，丟臉的是你從不承認錯誤，而且自以為是，自欺欺人。」

Tang champion said: “No any setback can make one discouraged, continue forward on the right. Forget all the unpleasant things in the past, run toward the sunlight.”

唐冠軍說：「碰到任何挫折都不要氣餒，繼續向前衝就對了。忘記過去所有的不愉快事，向著陽光奔跑吧！」

Advice No. 291-300

忠告 291-300

Always face the sun; you will not see the dark

保持永遠面對陽光，你就不會見到陰暗

Advice 291 Failure is because one always hides in the dark but never admits his own fault. Those with mistakes who are afraid of admitting these ones or don't review themselves would have no progress. Once be aware of errors, correct them right away and face the sun and the right track, you will no longer be afraid of anything. This is the advice I want to give you.

忠告 291 . 人會失敗就是因為你常躲在黑暗中不敢面對自己的錯。有些犯錯的人最害怕承認自己的錯，不敢檢討自己的錯的人，就不會有進步。我們要知錯則改，讓自己面向陽光，面向正軌，你就不會再害怕失敗，這就是我要給你的忠告。

Tang champion said: “What makes one be afraid of is not his failure, but his hiding in the dark and admitting no mistake, let oneself face the sun and the right track, he will no longer have worries.

唐冠軍說：「失敗並不可怕，可怕的是你躲在黑暗中不承認自己的錯誤，要讓自己面向陽光，面向正軌，你就不會再害怕失敗。」

Tang champion said: “Your success doesn't indicate that you are stronger or richer than others, but does surely that you haven't done things without conscience, and corrected your mistakes in time, been no fear of failure, and tried hard actively, faced the sunlight, hence, you have succeeded.”

唐冠軍說：「成功不是你比人強，比人有錢，而是要肯定自己沒有做虧心事，並且有錯則改，不怕失敗，積極奮鬥，迎向陽光，這樣你就成功了。」

Successful ones should have a low-key life without disclosure, showing off wealthy and proud

成功的人要低調、不要外露、不要炫富、不要驕傲

Advice 292 Don't become high and mighty or look down on others after you have achieved a successful investment from highly profitable market. Winners should learn how to maintain their achievements, the rich should learn to live a low key life without disclosure and those with influence should learn not to oppress others with power or to do all kinds of evil. This is the advice I want to give you.

忠告 292. 當你投資成功，大發利市時，不要神氣活現，瞧不起人。成功的人要學習如何繼續保持成功，有錢的人要學習低調不外露，有勢力的人要學習不利用權勢為非作歹、欺壓他人，這就是我要給你的忠告。

Tang champion said: “Winners shouldn't be on the high ropes and look down upon others, but should have a low key life without disclosure, show-off and proud, it is the way to play it safe.”

唐冠軍說：「成功的人不要活氣神現，瞧不起人。成功的人要低調、不要外露、不要炫富、不要驕傲，這就是明哲保身的方法。」

Tang champion said: “Success is not a personal one itself, but everyone has right to succeed.

The one who attributes achievements to oneself would be too selfish.”

唐冠軍說：「成功不是自己一人成功，成功是要大家一起成功，把成功歸功給自己一人，那就太自私了。」

Tang champion said: “Success is that we succeed together, your show-off, pride and exclusive wealth is too heartless.

唐冠軍說：「成功是大家一起成功，如果你炫富、驕傲，把財富歸給自己獨有，那你就太沒良心了。」

Successful value can not be measured by the amount of wealth

成功的價值不能以財富的多寡來衡量

Advice 293 Successful value can't be measured by the amount of wealth, nor can it by the level of power and position or by that of knowledge. If you don't have love as a start point, but blindly pursue learning, power and position, wealth and career, etc., then you can't be said success, because of its negative affect on society.

忠告 293. 成功的價值不能以財富的多寡來衡量。成功的價值不能以權位的高低來衡量。成功的價值不能以學問的高低來衡量。如果你沒有以愛心做為出發點，而只是盲目地追求學問、權位、財富、事業等，那你就不能算是成功，因為那對社會來說，都將是有害無益的，這就是我要給你的忠告。

Tang champion said: “One's knowledge, power and position, wealth and career without love will be meaningless, the one with no love, even if he has achieved more successes, will not benefit society.”

唐冠軍說：「沒有愛心的學問、權位、財富、事業，都將是無意義的，心中沒有愛心，就算你再成功，對社會來說，那都將是有害無益的。」

Tang champion said:” One's pursuit of knowledge, power and position, wealth and career should start with love, otherwise, it would do more harm than good for society.”

唐冠軍說：「追求學問、權位、財富、事業，都要以愛心為出發點，否則，對社會來說，那都將是有害無益的。」

Tang champion said: “Your love taken as a starting point and making contribution for society, regardless of how much, is worth our encouragement and commendation.”

唐冠軍說：「只要你以愛心為出發點，做出對社會有益的事，不論大小，都值得我們的鼓勵與嘉獎。」

Tang champion said: “The value of life is not in the pursuit of longevity, but is to make a positive contribution for your community.”

唐冠軍說：「生命的價值不在於追求長壽，生命的價值在於你對社會做出正面的貢獻。」

Don't envy those who own the wealth of tens of millions, if their money was illegally obtained

不要去羨慕那些擁有千萬財富的人，如果他們的錢是非法取得的

Advice 294 Don't admire those who live in luxurious houses, if their wealth is not earned by themselves. Don't envy those who have a lot of funds, if it was obtained through illegal means, including corruption, tax evasion, violation, deception, drug trafficking, smuggling, doing bad things, offending heaven and reason and, indulging in favoritism. Richness is important, but you should make money with conscience. Everyone should become a law-abiding person with inner voice, morality and love. This is the advice I want to give you.

忠告 294 . 不要去羨慕那些住豪宅的人，如果他們的錢不是自己賺來的。不要去羨慕那

些擁有巨款的人，如果他們的錢是非法取得的，如：貪污、逃稅、違法、騙人、販毒、走私、做壞事、傷天害理、徇私妄為……。賺錢很重要，但你要用良心去賺良心錢，不可賺黑心錢。我們要做一個遵守法律，有良心，有道德，有愛心的人，這就是我要給你的忠告。

Tang champion said: “Those who have made a fortune with black heart or illegal means can not be respected by others.”

唐冠軍說：「用黑良心或不法手段取得財富的人，他是不會受到別人尊敬的。」

Tang champion said: “We shouldn’t tolerate the growing social and moral destruction, not envy, or to learn those who have made a fortune with black heart or illegal means.”

唐冠軍說：「我們不應忍受社會道德的日漸沉淪，去羨慕或去學習那些用黑良心或不法手段取得財富的人。」

Tang champion said: “We shouldn’t envy those who have mansions, famous cars and watches or designer bags, but admire those who once started from scratch and learned investment and financial management.”

唐冠軍說：「我們不該去羨慕擁有豪宅、名車、名錶或名牌包包的人，我們該去羨慕白手起家會理財又會投資的人。」

Tang champion said: “We shouldn’t envy the rich, but to work hard with own efforts, continue to struggle and make more money with the proper ways.”

唐冠軍說：「我們不該去羨慕有錢的人，而是要自己努力打拼，不斷地奮鬥，用正當的方法去賺更多的錢。」

Excessively doting on or spoiling children are harmful to them

過份溺愛孩子、寵壞孩子，這些對孩子來說都是有害的

Advice 295 Many people buy a house located in a good school district for children’s study. The way of many parents’ investment in real estate as a property given to their children comes from Chinese parents’ deep-rooted bad habits. Spoiling and doting on children is harmful to them, (For example: their cars, houses, property or enterprise given to kids free of charge). As for the distribution of wealth, you have to make a decision carefully. This is the advice I want to give you.

忠告 295. 許多人買好學區的房子，就是為了要給孩子唸書用。許多人投資房地產，就是為了要給孩子留下一份財產，這是華人父母改不了的劣根性。溺愛孩子、寵壞孩子，對孩子是有害的。(例如：把汽車、房子、財產或事業免費送給孩子)，在財富的分配上，你要做慎重考慮，這就是我要給你的忠告。

Tang champion said: “Let a child choose his own way to go, learn independence and take his own responsibility. Doting on children (spoiling them) is not good for both yourself and them.”

唐冠軍說：「讓孩子選擇他自己要走的路，要孩子學習獨立自主，讓他自己負起自己的責任。如果你溺愛孩子 (寵壞孩子)，這對你及對你的孩子是沒有好處的。」

Tang champion said: „Money can’t be left to children. The less you give, the more virtuous they will be, on the contrary, the more you do, the less they will be.”

唐冠軍說：「不可以把金錢留給孩子。你給的愈少，孩子就愈賢，你給的愈多，孩子就愈不賢。」

Tang champion said: “Human beings should live with dignity and a man of character. Morally, do exemplary action (a good example) for children. No matter how poor or rich, you can not lose moral and conscience.”

唐冠軍說：「人要活的有尊嚴、有骨氣。在道德上、行為上你要做孩子的模範(好表率)。不管你有多窮或多富，你都不可失去道德與良心。」

Hardship, hard work, discipline and struggle is the only way for oneself to become independent and develop

吃苦、耐勞、磨鍊、奮鬥，是讓自己獨立/成長的必經之路

Advice 296 Many children born with a golden spoon in their mouths don't know what poverty, money, hungry, exposing to the rain and sun rays and wandering in the street are. Grown up in a wealthy family, a child hardly has his hardships. The rich shouldn't spoil their children, but let them learn that making money is not an easy task, train them to rely on own efforts to achieve success, rather than on parents, encourage them to be self-reliance and take their own responsibilities. Hardship, hard work, discipline and struggle are the only way for kids to become independent and develop. This is the advice I want to give you.

忠告 296. 許多含著金湯匙出生的孩子，都不知道什麼叫做貧窮，什麼叫做沒錢，什麼叫做吃不飽，什麼叫做日曬雨淋，什麼叫做流浪街頭。在富裕家庭中長大的孩子，很少有吃苦耐勞的事發生。有錢人，不要寵壞自己的孩子，要讓孩子知道賺錢不是一件容易的事，訓練他們成功要靠自己，而不是要靠父母，鼓勵他們自立自強，勇於對自己負責任。吃苦、耐勞、磨鍊、奮鬥，是讓孩子獨立/成長的必經之路，這就是我要給你的忠告。

Tang champion said: "Don't spoil children excessively, but train them to be independent and take their own responsibility bravely."

唐冠軍說：「不要過份寵愛孩子，要訓練及鼓勵他們自立自強，勇於對自己負責任。」

Tang champion said: "Train children to be self-reliance and force the children finishing study to leave home in order to let them experience hardship, work hard, discipline mind and take their own responsibilities bravely."

唐冠軍說：「要訓練孩子們自立自強，對已完成學業的孩子，要把他們趕出家，為的就是要他們吃苦、耐勞，磨鍊心志，勇於對自己負責任。」

Moral is more important than knowledge, conscience is more important than fortune

道德比學問重要，良心比發財重要

Advice 297 The children born with a gold spoon in their mouth without experiencing hardship tend to have extravagant and arrogant performance, therefore, parents should set an example with good behaviors for them. Moral is more important than knowledge, conscience is more critical than fortune. The more success one has achieved; the more low-key or humble he should be. This is the advice I want to give you.

忠告 297. 含著金湯匙出生，從來沒吃過苦的孩子，容易奢侈浪費，行為囂張，盛氣凌人，這時做父母的就要以身作則，作為孩子行為上的好表率。道德比學問重要，良心比發財重要，愈是成功的人，愈是要謙卑低調，這就是我要給你的忠告。

Tang champion said: "Parents must set a good example in moral and behavior. Ethics is more significant than fortune, conscience is more important than making money; hence, teaching children to have a good ethics and behavior is more critical than anything else.

唐冠軍說：「在道德行為上父母一定要有好的表率。道德比財富重要，良心比賺錢重要，因此教導孩子有一個好的道德行為比一切都重要。」

Tang champion said: "Good virtue left to children is more important than property, the wealth left to kids, in stead of good moral, is absolutely wrong."

唐冠軍說：「留道德給孩子，比留財產給孩子更重要，許多父母只把財產留給孩子，卻沒有把道德留下來，這是絕對錯誤的。」

Tang champion said: "Morality and character equal wealth. The higher moral a person has, the more success in his life."

唐冠軍說：「道德與人品等於財富，道德愈高之人，愈是做人成功。」

Tang champion said: "Blindly in pursuit of wealth is not to create happiness, what the true joyfulness is one should start to reduce own desires, rather than deliberately try to be indulged in lust or ruin moral."

唐冠軍說：「盲目追求財富不是在製造幸福，真正的幸福是從縮小自己的慾望而來，而不是故意去放縱情慾，敗壞道德。」

To be hardworking and responsible and have no blind spots, errors and misjudgment so as to win your successful life

要努力、負責，做到沒有盲點，沒有誤區，沒有錯判形勢，這樣你才能贏得成功的人生

Advice 298 There are many important things in life, which can be listed as follows: studying and reading, career, work, dating, love, marriage, home purchase (home production), investment, financial management, family, health, children, faith, charity, good deeds and so on. In every stage of your lifetime, you should take your own responsibility and let you go well, steadily and smoothly and win a success. To be industrious and responsible, so you will achieve a successful life. This is the advice I want to give you.

忠告 298. 人生最重要的事情就有很多，如：唸書、學習、事業、工作、交友、戀愛、婚姻、購屋(置產)、投資、理財、家庭、健康、孩子、信仰、行善、做好事等。在你人生的每一個階段你都要負起你自己的責任，讓你走的好、走的穩，走的順，讓你能贏得成功的人生。要努力、負責，你才能贏得成功的人生，這就是我要給你的忠告。

Tang champion said: "One should make a choice in every minute of life. Choose what you do next is to select your fate trend. Strive to prevent any blind spots, misunderstanding and misjudgment; it is the only way to guarantee your success."

唐冠軍說：「人生的每一分鐘都在做選擇。選擇你下一分鐘你要做的事，就是在選擇你的命運走勢。努力做到你一生都沒有盲點，都沒有誤區，都沒有誤判形勢，這就是保證你成功的唯一方法。」

Tang champion said: "Because of blind spots and misunderstandings, even you don't know you have made mistakes for many things, in this case, you should learn more from experts."

唐冠軍說：「因為有盲點，有誤區，所以有許多事即使犯了錯你還會不自知，這時你就要向專家多請教了。」

Tang champion said: "Read more books and learn more from experts, then you can prevent an unnecessary long way."

唐冠軍說：「多唸書、多向專家請教，這樣可以讓你少走許多冤枉路。」

To keep a balance between emotion and intellect and be sure to think calmly while encountering a big event

感情與理智一定要保持平衡，遇到大事一定要冷靜思考

Advice 299 Everyone has dreams and each has a dream unfinished. Follow feelings and dreams to go is an inescapable way of life, but your emotions never surpass intellect, or else, your loss will come to you. To keep a balance between the two and be sure to think calmly while encountering a big event, for instance: a homebuyer should be neither sentimental, nor impulse. This is the advice I want to give you.

忠告 299. 每一個人都有夢，每一個人都有一個尚未完成的美夢。跟著感覺走，跟著夢想走，這就是人生不可逃避的路，但是你的感情決不能勝過理智，一旦感情勝過了理智，你就毀滅了。感情與理智一定要保持平衡，遇到大事一定要冷靜思考，例如：買房子時，不能感情用事，也不能衝動，這就是我要給你的忠告。

Tang champion said: "Emotion and intellect must be maintained a balance. Pursuit of a dream is a good thing, but you can't lose feelings, reason and confidence, furthermore, can't let your dream into space."

唐冠軍說：「感情與理智一定要保持平衡。追求夢想是件好事，但是你不能失去感情，失去理智，失去信心，更不能讓你的美夢成空。」

Tang champion said: "To analyze gains and losses calmly and rationally, not to be impulsive, or angry, or emotional while encountering things."

唐冠軍說：「要冷靜且理智的分析得失，遇事不能衝動，也不能生氣，更不能感情用事。」

Learn to control own mood and greed

要學習控制自己的情緒與貪婪

Advice 300 During home purchase, if some sellers can bravely raise such an offer (policy), that is at original price, buy one, get one free (big discount), I guarantee you will get broken head for a house, then not only ordinary people participate in panic buying, but I believe police and judges will rush to buy, this is a weakness of human being's nature, which is greed, additionally, to take advantage of others is also another one. Facing immediate interests, we have to control our emotions and avarice. This is the advice I want to give you.

忠告 300. 買房子的時候，如果有人敢提出按原價買一送一的大折扣時，我保證大家會為房子搶破頭，這時不只是普通老百姓在搶，我相信警察與法官都會來搶，這就是人性的弱點。貪是人性的弱點，佔小便宜也是人性的弱點。在利益當前的時候，我們要控制我們的情緒，控制我們的貪婪，這就是我要給你的忠告。

Tang champion said: "Greed will make one eat dog and lose feelings and intellect, learn how to control one's emotion and avarice is very important."

唐冠軍說：「貪婪會讓人紅了眼，失去了感情與理智，學習如何控制自己的情緒與貪婪是非常重要的事。」

Tang champion said: "Greed will make one have neither satisfaction nor happiness. Only remove it in heart, will you have joyfulness and good fortune."

唐冠軍說：「貪婪會讓人得不到滿足，得不到快樂。只有除去心中的貪婪，你才會感受到有快樂與福報。」

Advice No.301-310

忠告 No. 301-310

Investment needs one's savings first, deposit needs his self-discipline in advance, and self-control can make him achieve success

投資須要先儲蓄，儲蓄須要先自律，自律方能成大事

Advice 301 Have a good behavior must first have one's self-discipline, that is to control his own eight feelings including (delight, anger, sadness, happiness, fear, love, evil and longing,) and eight born wishes consisting of (eyes, ears, nose, tongue, body, feelings, intentions and greed) that you should control, otherwise, you will go wrong and make wicked things. Before you blame others, first to review yourself, before rebuke others, you have to control own emotions, so you can be

almost perfect in terms of life, that is first you have self-restraint, and then talk about others. You should prepare everything for investment in the following order, your firm determination for enduring hardship, your efforts, having your job and income, your savings, your accumulating funds, all mentioned above needs your self-discipline to be successful. This is the advice I want to give you.

忠告 301. 要有好的行為必須先要有自律，自律就是要控制自己的八情八慾(喜、怒、哀、樂、懼、愛、惡、欲，為八情。)(眼、耳、鼻、舌、身、情、意、貪，所生的欲念為八欲。)如果你控制不了自己的八情八慾，那你就會出亂子，做出傷天害理的事來。在你指責他人之前，先要檢討自己，在你斥責他人之前，先要控制自己的情緒，這樣你在做人方面才能近乎完美，所以說先自律方能後律他。想要有投資先要有錢，想要有錢先要有積蓄，想要有積蓄先要有收入，想要有收入先要有工作，想要有工作先要有勤奮，想要勤奮先要刻苦耐勞，想要刻苦耐勞先要準備好你有吃苦的心志，這些事都需要你的自律啊！所以說，投資之前需要先有儲蓄，儲蓄之前需要先自律，自律方能成大事，這就是我要給你的忠告。

Tang champion said: "Learn how to control own eight feelings and desires is very important thing. Nobody can escape the trap or the temptation of own eight ones, if you don't know how to control yourself, you are difficult to success."

唐冠軍說：「學習如何控制自己的八情八慾是非常重要的事。沒有人可以逃避八情八慾的陷阱或誘惑，但是如果你不懂得控制自己的八情八慾，你是不易成功的。」

Tang champion said: "Successful businessmen or celebrities, if not avoid the trap or temptation of eight feelings or eight desires, your success, wealth and good reputation will disappear soon."

唐冠軍說：「成功的富商名人，如果不能避開八情八慾的陷阱或誘惑，你的成功就會很快地消失，你的財富就會很快地消失，你的好名聲就會很快地消失。」

Tang champion said: "If you are living in a mansion, but can't prevent the trap or temptation of eight feelings and desires, your big yard and mansion will be the beginning of your depravation."

唐冠軍說：「如果你是住在豪宅內，但你不能避開你八情八慾的陷阱或誘惑，那你的大院子、大豪宅就會是你墮落的開始。」

Better bend than break. Facing competitive environment, we have to respond pragmatically
識實務者為俊傑。面對競爭的環境時，我們要務實以對

Advice 302 You are not able to buy a house you want, it doesn't matter, continue to try next one, as long as you have enough strength, I believe you can do it. What a real worry is you have no enough strength, but have unrealistic expectations and like to bargain randomly, in this situation, you are not able to do it, don't blame others, but review your own greed and impractical idea. This is the advice I want to give you.

忠告 302. 買不到你想要的房子沒關係，你可以繼續努力去買下一幢房子，只要你實力夠，相信你是一定可以買到房子的。怕就怕在你實力不夠，又眼高手低，還愛亂殺價，如果這時你買不到房子，不要去怪罪別人，而是要怪罪你自己的貪婪與不務實，這就是我要給你的忠告。

Tang champion said: "Better bend than break. Facing competitive environment, we have to respond pragmatically, so we can conform to the principle of survival of the fittest."

唐冠軍說：「識實務者為俊傑。面對競爭的環境時，我們要務實以對，這樣我們才能適者生存。」

Tang champion said: "Understanding the competitive living environment, recognizing one's strength and weaknesses, and unrealistic expectations are all pragmatic."

唐冠軍說：「認識生存環境是競爭的是務實，認識自己的實力是務實，認識自己的弱點是務實，認識自己的眼高手低也是務實。」

A fair and reasonable offer and resourceful to face potential contenders

出價要合情、合理，隨機應變可能的競爭者

Advice 303 During the sale of a house, both sides have their own plans. A seller's one is how much he can earn after deducting costs (including taxes, commissions, bank debt) while A buyer's one is how much he will pay (besides the costs of home purchase, taxes, commissions, bank loans, insurance, renovation fees, moving expenses). If the former has a lot of net earned money after paying off all necessary fees, in this situation, it is advantageous for the latter, because no one else joins the competition, the buyer may have a greater bargain space. Whether it happens relies on other side and chance of negotiating, so he has to be resourceful to make a mutually acceptable solution. This is the advice I want to give you.

忠告 303. 買賣房子的時候，買方與賣方都各自有他自己的盤算。賣方在計算扣除各種費用(包含稅金、佣金、銀行欠款)之後，他可以淨拿回多少錢。買方在計算除了買價之外還要再多付出多少費用(包含稅金、佣金、銀行貸款手續費、保險費、裝修費、搬家費等)。如果賣方在付掉各種費用之後還有剩下許多淨值，那就對買方有利，因為在沒有人與你競爭之下，買方或許有較大的討價還價的空間。買房子的時候，是否可以討價還價，是要看談判對象與時機是否恰當，所以你要隨機應變，做出雙方都可接受的方案來才行，這就是我要給你的忠告。

Tang champion said: "You should be resourceful for your business, and make a plan suitable for both sides. Similarly, during buying a house, one must offer a fair and reasonable price and be careful to face potential contenders."

唐冠軍說：「做生意你要隨機應變，做出有利雙方的方案來才行。買房子也是一樣的道理，出價要合情、合理，並且隨時提防可能的競爭者。」

Tang champion said: "During bargain with a seller, you should be careful for potential contenders; new competitors are not in your favor negotiations."

唐冠軍說：「在你與賣方討價還價的這段期間，你要隨時提防可能的競爭對手出現，如果新競爭對手出現了，那談判就不利於你了。」

To decide bargain or increase in the end depends on market laws

到底是該殺價？還是該加價？你要依市場規律而行

Advice 304 That a buyer decides bargain or increase depends on market laws. Supply and demand, all taken by winners, king with cash will embody the law of the free competition. Both sides need to review an unsuccessful sale. A house is not to be impossibly sold, but a seller should reduce its price, one is not to be impossibly bought, but a buyer should have an increase price. This is the advice I want to give you.

忠告 304. 買房子的時候，是要殺價呢？還是要加價呢？你要依市場規律而行。市場的規律是在自由競爭的狀況下，供需決定一切，勝者為王，現金為王。買賣不成功，雙方都該檢討。房子不是賣不掉，而是賣主該降價了。房子不是買不到，而是買主該加價了，這就是我要給你的忠告。

Tang champion said: Competition is King and promotes progress. Increase or bargain (price reduction) from competition reflects its law of the market.

唐冠軍說：「競爭是王道，有競爭才有進步。有競爭才有加價或殺價(降價)，這就是市場

的競爭規律。」

Tang champion said: “Both buyers and sellers can’t be opinionated, they should adopt a flexible offer and adjust bids to meet the competitive law of market.

唐冠軍說：「買賣雙方都不可堅持己見，總要採取彈性出價，適時調整出價，以符合市場的競爭法則。」

Tang champion said: “Both buyers and sellers can’t have excessive greed, deliberately violate the principle of market competition, one’s reverse operation of the price is unwise.”

唐冠軍說：「買賣雙方都不可過度貪心，刻意去違反市場的競爭的原則，逆向操作價錢是不明智的。」

If house prices continue to soar, at the time you buy a house, to act decisively and make a decision as fast as possible

如果房價不斷飆升，在你買房子的時候，要當機立斷，速作決定

Advice 305 A homebuyer should judge the trend of housing market, if it is booming and the house prices are soaring, it also means that that of this month is higher than that of last one, that of next one is higher than that of this one, you have to grasp the chance to buy one as early as possible, or else you will have a loss in the price. Hesitation and irresolution are the factors that you will be in an unfavorable situation. Hence, you must act decisively and make a decision as fast as possible. This is the advice I want to give you.

忠告 305. 買房子的時候你要判斷房市走向，如果市場紅火，房價正在上升的階段，你就把握進場時機，趁早買到房子。房價不斷飆升，那意謂著這個月房價比上個月高，下個月房價又比這個月高，所以你買房子時要當機立斷，要不然你在價格上就吃虧了。猶豫不決和猶疑不決就是你吃虧的地方，在你買房子的時候，要當機立斷，速作決定，這就是我要給你的忠告。

Tang champion said: “A homebuyer should act decisively and make a decision as early as possible. Don’t wait until prices rise, or else, regret not to buy a house or say “if I knew then”.

唐冠軍說：「在你買房子的時候，要當機立斷，速作決定。不要等到房價上漲了，才在叫後悔，早知道。」

Tang champion said: “Hesitation and irresolution are all factors that you have losses. To get things done well, you must be sprightly, sensible, quick and decisive to take action without regret.”

唐冠軍說：「猶豫不決與猶疑不決，都是你吃虧的地方。要想把事情做好，就要明快、理智、不後悔、迅速、果斷、有行動。」

A person is too picky to buy a house

百般挑剔房子缺點的人是買不到房子的

Advice 306 Home purchase is a big deal, so you should try to see more houses and compare their advantages and disadvantages, but you can’t just do so without sincerity to buy one. Those who persist in bargain and are too picky are the persons who are not going to finish a trade. There is no perfect house; one is too picky to buy a house. This is the advice I want to give you.

忠告 306. 買房子是件大事，所以你要多看，多比較，但是你不能只多看，多比較，而沒有拿出真心誠意去買房子。一個堅持殺價，又百般挑剔房子缺點的人，就是沒有真心想去買房子的人。房子沒有十全十美的，百般挑剔房子缺點的人是買不到房子的，這就是我要給你的忠告。

Tang champion said: "To pick own shortcomings, in stead of a house's ones. Before choose one, find what your advantages are.

唐冠軍說：「要挑剔自己缺點，而不是要挑剔房子缺點。挑房子之前，先檢討自己的優點（優勢）在哪裡？」

Tang champion said: "You must dislike a house with shortcomings if you are going to pick while you must like a house with advantages if you appreciate it.

唐冠軍說：「挑剔一個房子缺點，你是不會喜歡這房子的，去欣賞一個房子優點，你是會喜歡這房子的。」

Tang champion said: "There is no perfect house, if there were, it wouldn't have been built."

唐冠軍說：「房子沒有十全十美的，如果有，那一幢房子還沒有蓋好。」

Tang champion said: "your imperfect bill can't buy a perfect house."

唐冠軍說：「如果你的鈔票不是十全十美的，那你就不要去要求，你買到的房子，它是十全十美的。」

A seller or a buyer with sincerity will complete a deal at last

有誠意的賣主或買主，終會做成買賣的

Advice 307 A seller with sincerity will sell his house at last. A buyer with good faith will be able to buy one. What is sincerity? It is earnest, intention, legitimacy, compromise, concession, cooperation, mutual assistance and profits. Both sides with frankness will complete a deal at last. This is the advice I want to give you.

忠告 307. 有誠意的賣主，終會賣掉房子的。有誠意的買主，終會買到房子的。何謂有誠意？誠意就是認真、用心、合理、妥協、讓步、合作、互助、各蒙其利。有誠意的賣主或買主，終會做成買賣的，這就是我要給你的忠告。

Tang champion said: "Uphold earnest, sincerity, sanity, compromise, concession, cooperation, mutual assistance and love to work, which will benefit each side."

唐冠軍說：「秉持認真、誠意、合理、妥協、讓步、合作、互助、互愛的精神去辦事，就會各蒙其利。」

Tang champion said: "As a person, regardless of life or work, he must be sincere so that he would have everything go smoothly."

唐冠軍說：「不管做人或做事，都要是誠心誠意，這樣你就會是事事順利了。」

Not impossibly to do business, but the way of your offer needs adjusting

不是買賣做不成，而是你出價的方式該調整了

Advice 308 Someone has spent a few years to observe dozens of houses, but has gained nothing. It is not that you are not able to buy, but that your offer needs adjusting. The one who was always rejected in the course of home purchase is just the failure portrayal and he needs to change his bidding thinking. This is the advice I want to give you.

忠告 308. 有人花了多年時間，看了幾十幢房子，結果還是沒能買到房子，不是你買不到房子，而是你出價的方法該調整了。不是買不到房子，而是你出價的方法該轉變了。老是看房子，老是出價，老是被拒絕，老是被別人搶走，老是買不到房子，這就是失敗的人的寫照。對於老是買不到房子的人，你的出價方法(出價思)應該要改變了，這就是我要給你的忠告。

Tang champion said: "One may be forgiven once or three times for having not bought a house. A person should review himself for five time failures in home purchase, and the one who had ten

time experiences trying to buy a house without gains can certainly write a regret book for it.”

唐冠軍說：「一次買不到房子可以原諒。三次買不到房子可以諒解，五次買不到房子要好好檢討，十次買不到房子你可以寫後悔書了。」

Tang champion said: “Offer a price is the key for one to buy a house, what is more important than it? It is your mind, credit, financial ability, confidence and action.”

唐冠軍說：「買不買得到房子，出價是一個關鍵。但比出價更重要的事，是你的心態，你的信用，你的財力，你的信心，你的行動。」

Regardless of the reality of competition, intentionally to bargain and then bargain is a morbid phenomenon

不顧競爭的現實，一心只想殺價再殺價，這是一種病態現象

Advice 309 Bad habits are terrible and will ruin a person's success. The one who always likes bargain, but has gained nothing needs to review his ways of doing things in his life. In general, those who only consider their own immediate interest will definitely bargain to buy a house. Human beings should have mutual assistance and benefits, reciprocity and love. That you don't think the interest of a seller while serving that of yourself is a morbid phenomenon and that you don't consider the fact of competition in the market, but blindly bargain is a spiritual perverted one. Don't let your bargain morbid status continue to develop into a more frightening psychopath. This is the advice I want to give you

忠告 309. 壞習慣很可怕，壞習慣會毀掉一個人的成功。老是愛殺價，老是買不到房子，這時你需要檢討自己做人做事的方法了。一般來說，只考慮自己眼前利益的人，絕對會是用殺價的方式去買房子的。人要互助、互利、互惠、互愛、如果你不考慮賣方的利益，而只顧自己的利益，這是一種病態現象，如果你不考慮市場競爭的事實，而只顧自己的利益，一味殺價，這是一種變態的精神現象。老是愛殺價，老是買不到房子，是一種病態現象，不要讓你殺價的病態，繼續發展成更可怕的精神變態，這就是我要給你的忠告。

Tang champion said: “Bad habits are terrible. They will not only ruin a person's health but destroy one's achievements and career.”

唐冠軍說：「壞習慣很可怕。壞習慣，會毀掉一個人的身體健康。壞習慣也會毀掉一個人的成就與事業。」

Tang champion said: “The one who can neither observe the reality of competitive environment nor accept other's advice, but only bargain and then bargain is a morbid phenomenon.”

唐冠軍說：「看不到現實的競爭環境，也不接受他人勸告的，一心只想殺價再殺價，這是一種病態現象。」

Tang champion said: “How to prevent mistakes and misunderstandings needs our review and study.”

唐冠軍說：「如何避免犯錯，如何避免走入誤區，這是我們要檢討與學習的地方。」

Tang champion said: “Don't let one's physical disorder continue to develop into a more frightening psychopath; at this time he had better hurry to see a psychiatrist.”

唐冠軍說：「不要讓身體上的病態，繼續發展成更可怕的精神 (心理) 變態，這時我們就要快快去接受心理醫師的治療。」

Don't let sellers know that you are too calculating, picky and smart

不能讓賣主感覺到你太算計、太挑剔、太精明

Advice 310 At the time of the sale, that both sides bargain is normal. A buyer want to buy cheaper,

he should show a full sincerity and praise advantages of the house as much as possible and not mention its shortcomings, but he shouldn't be too smart and calculating, nor let the other senses his greed. Of course, a seller wants to sell higher, but he shouldn't be arrogant and greedy. In short, either of them must be sincere and take a step back so that bargaining can have a perfect end.

To bargain through "the disadvantages of a house", sometimes it is feasible, but occasionally, just opposite, self-defeating. If you make other side angry, even if you readjust the price, he would not choose your offer.

忠告 310. 在房子買賣的時候，賣方叫價、喊價，或買方出價、殺價，都是屬於正常的行為，因為賣方想要賣到高一點，買方想要買到便宜一點，雙方討價還價，虛虛實實，這在買賣中是一件很正常的事。在雙方折衝中，買方不要太精明、太算計，賣方不要太囂張，太貪心，總之大家都要真心誠意，各退讓一步，這樣的議價才能有一個完美的結局。買主當然希望能買到好價錢，但是你心中的貪婪不要讓賣主查覺到。你要表現出十足的誠意，多誇獎房子的優點，不去提房子的缺點。賣主喜歡聽到有人喜歡他的房子，而不喜歡聽到有人批評他的房子。

「利用房子的缺點」來殺價，有些時候是行得通的，但有些時候卻剛剛相反，弄巧成拙。如果你惱怒/惹火了對方，這時你就是再調整價錢，他也不會選擇賣給你。

Tang champion said: "Don't let a seller learn that you are a too calculating, picky and smart person, otherwise, he will sell his house to others."

唐冠軍說：「不能讓賣主感覺到你是一個精明、挑剔、算計的人，否則，他會把房子賣給別人。」

Tang champion said: "Everyone has a preconceived notion, to make a seller feel your sincerity and good faith; otherwise, he wouldn't have a good impression on you."

唐冠軍說：「人都有先入為主的觀念，要讓賣主感覺到你的真心與誠意，否則他就不會對你有好印象。」

Advice No.311-320

忠告 311-320

One can't offer a price arbitrarily, always go according to market trends

出價不可一意孤行，總要按照市場的趨勢走

Advice 311 With the prosperity and depression of the market, the ups and downs of the economy and the revision of the policies, real estate prices will fluctuate significantly. A buyer or a seller can't act arbitrarily and always go in accordance with business trends. Normal trade should be rational and smooth. Prices rising or falling very quickly like a spike, or nosedive is abnormal. A seller can't have price gouging or ask a price randomly, nor can a buyer bargain at random. This is the advice I want to give you.

忠告 311. 隨著市場的榮枯、經濟的好壞，政策的修改，房地產的價格也會有明顯的上下波動，買方或賣方也不可以一意孤行，總要按照市場的趨勢走。正常的市場應該是理性的，平穩的，像是暴漲暴跌，或暴起暴落，都是不正常的現象。賣主不可哄抬物價，瞞天叫價，買主也不可就地殺價，見價就砍，類似這種不正常的現象，都是要更正的，這就是我要給你的忠告。

Tang champion said: "The real estate speculators, speculation futures, stocks and gold all are not rational behaviors; it not only has high personal investment risk, but has no benefit to society stability."

唐冠軍說：「炒房、炒樓、炒期貨、炒股票、炒黃金都是不理性的行為，不僅個人投資風

險高，而且對社會的安穩沒有好處。」

Tang champion said: “Maintain a stable price is everyone’s responsibility, a seller can’t have price gouging or ask a price randomly, nor can a buyer bargain arbitrarily.”

唐冠軍說：「穩定物價人人有責，賣主不可哄抬物價，漫天叫價，買主也不可就地殺價，見價就砍。」

Tang champion said: “Both a buyer and a seller can never violate the market trend and act arbitrarily, offer a price for both sides always goes according to it, rising or falling naturally.”

唐冠軍說：「買賣雙方的出價絕不可以違反市場行情，一意孤行，出價總要按照市場的趨勢走，該漲就漲，該跌就跌。」

A abdicator will not succeed, a winner never give up

放棄者不會勝利，勝利者永不放棄

Advice 312 The homebuyer having not bought a house doesn’t be discouraged or give up. An abdicator will not succeed, a winner never gives up, as long as your offer is reasonable, you don’t have to give up an opportunity. This is the advice I want to give you.

忠告 312. 買不到房子的時候，不要灰心喪志，也不要放棄努力。放棄者不會勝利，勝利者不會放棄，只要出價合理，你就沒有必要去放棄機會，這就是我要給你的忠告。

Tang champion said: “As long as your offer is reasonable, you don’t have to give up an opportunity to buy a house.”

唐冠軍說：「只要出價要合情、合理，你就沒有必要放棄你可以買到房子機會。」

Tang champion said: “You don’t have to be disheartened for your failure of three or four offers to buy a house, you can continue to try ten times, a winner never give up an opportunity.”

唐冠軍說：「出價三、四次沒買到房子，你不要灰心，你可以再出價十次看看，勝利者是永不放棄機會的。」

Tang champion said: “Only those who never give up an opportunity can turn things around and create a chance, as we know, one’s own future is created by oneself.”

唐冠軍說：「只有永不放棄機會的人，才能扭轉乾坤，創造機運，要知道自己的前途，是由自己創造出來的。」

The distance a person can walk is called dream, but the one a person can’t walk is called fantasy

腳下走得到的距離叫夢想，腳下走不到的距離叫幻想

Advice 313 Homebuyers with well prepared conditions to buy a house are called a dream to come true. However, those having not had good conditions to do it casually are called fantasy or daydreaming. The distance a person can walk is called dream, but that a person can’t walk is called fantasy. You want to be a practitioner/dreamer, you must actually work hard. One who just has fantasy without action will not have a dream come true. This is the advice I want to give you.

忠告 313. 具備好購屋條件，再去買房子的人，叫做夢想成真或美夢成真。不具備好購屋條件，就去胡亂買房子的人，叫做幻想或白日夢。腳下走得到的距離叫夢想，腳下走不到的距離叫幻想。你想做一個實踐家/夢想家，你就要身體力行，實實在在地打拼才行，只幻想沒行動是不能美夢成真的，這就是我要給你的忠告。

Tang champion said: “Personally working hard is called the practice of dreams. Only lip service, sleeping in bed and doing daydream is called fantasy.”

唐冠軍說：「身體力行，努力打拼，叫做實踐夢想。只說不練，睡在床上，做白日夢，叫幻想。」

Tang champion said: "Life goes pretty fast, one can't live in vain, so we must try to become those with contribution for society. You should strive to plow, work hard, do good, and realize your dream, so that you can make your dream come true."

唐冠軍說：「人生匆匆，怎能白活，所以我們要努力去做一個對社會有貢獻的人。你應該努力去耕耘，努力去打拼，努力去行善，努力去圓夢，讓你的夢想可以好好地實現。」

Tang champion said: "Realize a dream is to pay tears, sweat and blood, and the only way to realize a dream is to flow tears, sweat a lot and bleed."

唐冠軍說：「實現夢想是要付出流淚、流汗、流血的，實現夢想唯一的道路就是要流淚、流汗、流血。」

A brave man is not without fear, but he beats it

一個勇敢的人不是不害怕，而是他戰勝了自己的害怕

Advice 314 A brave man is not without fear, but he overcomes it. The one, participating in an examination, doing business, joining a contest or opening a shop to do business, is to seek a victory in a highly competitive environment. Similarly, you will compete the same house with others, because only the first can gain it, offer a high price to buy is a must, which you don't have to worry, you have to overcome psychological barriers and be courage to become the first. This is the advice I want to give you.

忠告 314. 一個勇敢的人不是不害怕，而是他戰勝了自己的害怕。考試、做生意，參加比賽，開店做買賣，都是在競爭激烈的環境下求一個勝利，與人競爭去搶同一幢房子的時候，情形也是一樣的，因為只有第一名才可以買到房子，為了買到房子出高價是必須的，不要害怕你出了高價，你要克服自己的心理障礙，勇敢去做第一名，這就是我要給你的忠告。

Tang champion said: "A brave one is not intrinsic, he is tempered through training."

唐冠軍說：「勇敢的人不是天生勇敢的，勇敢的人是在磨練下鍛鍊出來的。」

Tang champion said: "A brave one is not to have no failure, but he is the one to find confidence from failure."

唐冠軍說：「勇敢的人不是沒有失敗的，勇敢的人是在失敗中找出自信的人。」

Tang champion said: "Power comes from self-confidence which is from the wisdom, courage, hope and health."

唐冠軍說：「動力來自於自信，自信來自於智慧、勇敢、希望與健康。」

Tang champion said: "A brave man is not to have no his fear, but he is to defeat it."

唐冠軍說：「一個勇敢的人不是不擔心，而是他戰勝了自己的擔心（害怕）。」

Tang champion said: "One can overcome his fear and weakness, such a person is the most courageous one."

唐冠軍說：「能戰勝自己的恐懼，戰勝自己的弱點，這樣的人才是最勇敢的人。」

The most frightening thing is that only one person can get prize

最令人可怕的事，就是只有一個人可以得到獎品

Advice 315 The most frightening thing for a buyer is that not all can get prizes. During a competition for the same house, only one person wins a prize, that is, only the one who is willing to pay high prices with the best conditions can buy it. In the face of intense competition, you can't rank first as if you were the last one; it is because not everyone can get a prize, so you have to fight for the first place. This is the advice I want to give you.

忠告 315. 買房子的時候，最令人可怕的事就是，不是統統有獎或人人有獎。買房子的

時候，只有一個人有獎，也就是說，只有那一個肯出高價，且條件最好的那一個人可以買到房子。在遇到強烈競爭的時候，你不是第一名就如同是最後一名，就是因為不是人人有獎、統統有獎，所以為了第一名你只有拼上去了，這就是我要給你的忠告。

Tang champion said: "Some things are irresistible, that is, if it is not a success, it must be a failure. Success is not the one as the first, just like it is the failure of the first place from counting backwards."

唐冠軍說：「有些事是不可抗拒的，例如：不是成功就是失敗。不是成功第一名，就如同是倒數失敗的第一名。」

Tang champion said: "The reason that only the one who could offer a higher price as the first place bought the house is that it can't be sold to two competitors at the same time."

唐冠軍說：「為什麼只有出到高價的第一名可以買到房子，因為一幢房子不能同時賣給二個以上的競爭者。」

Tang champion said: "The reason that only the one who could offer a higher price as the first place has bought a house is that a thing is valued in proportion to its rarity, the only is the only"

唐冠軍說：「為什麼只有出到高價的第一名可以買到房子，因為物以稀為貴，獨一的就是唯一的。」

Forbearance is the cornerstone of success, to be successful; you must first have a strong endurance
忍是成功的基石，若要成功，你就要先有強大的忍耐力

Advice 316 Forbearance is the cornerstone of success, to be successful, one should first have a strong endurance. A pregnant mother who wants to give a birth of her baby, first endures hard pregnancy for ten months, then the throes of childbirth. She can reluctantly give birth of her baby who can breathe and cry loudly to begin his life. One's giving will have gains, his tolerance will make him stand, life is so, and a homebuyer also should do. The one who is going to buy a house should first have savings and be patient not spend money randomly and he must have a good credit as a prerequisite to borrow money, which needs self-restraint to reach a qualified condition, that is to endure. Offer a good price to buy a home is to pay a cost more than others, that is tolerance, the one without it can't do. This is the advice I want to give you.

忠告 316. 忍是成功的基石，要成功先要忍。懷孕的母親要想把孩子生出來，先要忍受懷孕十個月的辛苦，另外還要忍受生產時的陣痛。生命由忍開始，母親忍痛才能生出嬰兒，嬰兒忍痛才能呼吸，哇哇大哭開始他的生命。能捨才能得，能忍才能立，做人是如此，買房子也是如此。買房子先要存錢，存錢就是忍著不亂花錢，買房子借錢的先決條件是先要有好信用，好信用就是你自我克制的結果，克制就是忍，買房子要出好價錢，出好價錢就是割捨自己的錢(現金)，讓自己願意比別人多付出一些代價就是忍，沒有忍的功夫你是買不到房子的，這就是我要給你的忠告。

Tang champion said: "Forbearance is a strong power. You have to endure humiliation, pains, hot condition, chill and suffering, your impatience can't let you gain a big harvest."

唐冠軍說：「忍為大力。受辱你要忍，受累你要忍，受熱你要忍，受寒你要忍，受苦你要忍，若你不忍耐，你就成不了大事。」

Tang champion said: "Losers need to have more patient ability, because it makes you a sudden turnaround and make a comeback only."

唐冠軍說：「失敗者更需要具備忍這個功夫，因為只有忍這個功夫才能讓你峰迴路轉，東山再起。」

Tang champion said: "Temporary forbearance will avoid a tragedy and expanding mistakes."

唐冠軍說：「忍一時可以避免悲劇的發生。忍一時可以避免錯誤的擴大。」

Tang champion said: "Temporary forbearance will let you more poised and intellectual, harmonious and thoughtful, have a better relationship with others and change strife to nothing."

唐冠軍說：「忍一時可以讓你更清靜。忍一時可以讓你更理智。忍一時可以讓你處事更圓融、和諧、周到，化紛爭於無形。」

Tang champion said: "Swallow humiliation and bear a heavy load, only endure shame will let one bear a heavy load, furthermore, the one who can bear a huge burden will gain a big harvest and have a great cause."

唐冠軍說：「忍辱負重，能忍辱才能負巨重，能負巨重才能成大事，立大業。」

Forbearance begets force, it becomes strong one, and Ninja gains more boons

忍則生力，忍則大力，忍者大利多

Advice 317 Forbearance is the overall performance coming from acceptance, responsibility, commitment, courage, self-control, resolution, power storage and force. It includes three different levels, that are "mental tolerance", "logical one" and "logical one with no health". If a seller sells at a higher price than market, you have to endure, why? It is simple, because it is rising. Suppose house rates fall, can he do like this? You're not a fool. As a homebuyer, you should be wise and careful to observe its change. For the rising trend, that you satisfy a seller's requirements is to endure, for the falling one, that you temporarily don't take action is also tolerant. Encountering strong competitors, the situation forces you reluctantly to pay a high price, in this case, you should seize this chance, because your fortune chance will start from this own house. Forbearance begets force, it becomes strong one, and Ninja gains more boons. This is the advice I want to give you.

忠告 317. 忍耐是一種接受、負責、承擔、勇敢、自制、化解、蓄力、發力的綜合表現，忍耐它包括「生忍」、「法忍」、「無生法忍」這三種不同的層次。如果賣主用高於市場的價格賣房子給你，你要忍，為什麼你要忍？道理很簡單，因為房價在上漲。設想一下，假如房價在下跌，賣主可以用高於市場的價格把房子賣給你嗎？你又不是傻瓜。買房子時你要理智，仔細觀察房價的變化。如果房價在上漲，你就依了賣主的要求，這就是你在忍。如果房價在下跌，你就暫時不買，這也是忍。碰到強勁的競爭對手，情勢逼得你要忍痛出高價，這時你要忍住你的，因為你以後發財的機會，就是從擁有這一幢房子開始的。忍則生力，忍則大力，忍者大利多，這就是我要給你的忠告。

Tang champion said: "Real estate is not to make big money bimonthly, if you want to get rich from it, you have to wait for ten years or endure for several decades, and the word of forbearance in its investment is a very important thing."

唐冠軍說：「房地產不是隔月就可以發大財的，如果你希望從房地產中發大財，你就得等上個十年或忍上個幾十年，忍這個字，在房地產投資中是很重要的一件事。」

Tang champion said: "Suffer losses are to take advantage of others. If a seller sold his house to you with thousands of dollars higher than market price, you have to endure, because your fortune in the future will begin from the ownership of this house."

唐冠軍說：「吃虧就是佔便宜。如果賣主多賣了幾萬元房子給你，你要忍，因為你以後所發的財，大致上就是從擁有這一幢房子開始的。」

Tang champion said: "Not everything goes smoothly, tolerate unpleasant things you have, endure if you haven't bought a house or had an overpaid one, because suffer losses is advantageous."

唐冠軍說：「沒有事事如意的事，碰到不如意的事你要忍，買不到房子你要忍。房子買貴

了你要忍，因為吃虧就是佔便宜。」

To do things decisively, never sloppily or timidly

做事要乾脆，不要拖泥帶水，扭扭捏捏

Advice 318 Make a decision in time, let down or go all out if necessary, to do things decisively, never sloppily or timidly. Making major decisions, you should go all out or let down, have an open mind and identify the situation clearly. This is the advice I want to give you.

忠告 318. 該做決定的時候要做決定，該放下的時候要放下，該提起的時候要提起。做人要乾脆，做事要乾脆，不要拖泥帶水，扭扭捏捏。在做重大決定的時候，你要提的起、放的下、看的開、看的明、看的透，這就是我要給你的忠告。

Tang champion said: "In the process of buying a house, it is a matter to bargain, facing it, bravely to make a decision, don't worry personal gains or losses or hesitate."

唐冠軍說：「在買房子的過程中，不過就是討價還價事，面對討價還價事你要勇敢地做決定，不要患得患失，猶疑不定。」

Tang champion said: "You must think carefully before making a decision, after that you should go all out or let down, have an open mind and identify the situation clearly."

唐冠軍說：「在做決定之前，你要慎重考慮，在做決定之後，你要提的起、放的下、看的開、看的透。」

Tang champion said: "Afraid to take responsibility and risk, do things hesitantly, sloppily or timidly, worry personal gains and losses, these are one of the reasons for your failure."

唐冠軍說：「不敢承擔責任，不敢承擔風險，做事猶疑不決，患得患失，拖泥帶水，扭扭捏捏，這些都是你失敗的原因之一。」

The more fear of failure, the more easily to fail

愈害怕失敗，就愈容易失敗

Advice 319 The more fear of failure, the more prone to fail, the one who is discouraged while encountering setbacks can't succeed. The ability to restrain the impulse must be trained, especially for those without confidence to meet difficulty; one's negative thoughts must be controlled. The ones who are ready to back down certainly have no success. This is the advice I want to give you.

忠告 319. 愈害怕失敗，就愈容易失敗，凡碰到挫折，就灰心喪志的人是不會成功的。我們要培養克制衝動的能耐，特別是遇見困難就失去信心的人，一定要克制自己負面的想法，隨時準備打退堂鼓的人，必定無成功，這就是我要給你的忠告。

Tang champion said: "Those who are mindful of personal gains and losses and ready to back down will have no success. This is one of your failure reasons."

唐冠軍說：「患得患失，隨時準備打退堂鼓的人，必定無成功，這就是你失敗很深的原因之一。」

Tang champion said: "The less confidence one has, the more he comes to a standstill. Those who are just one step short of success always have no enough stamina, fear and lack of persistence".

唐冠軍說：「愈是沒信心的人，愈是裹足不前。功虧一簣的人，往往就是耐力不夠，心裡害怕，缺乏堅持到底的精神。」

Tang champion said: "You have to resist the temptation of money, pornography, greed, fate, elusion and so on."

唐冠軍說：「你要抵擋金錢的誘惑，色情的誘惑，貪婪的誘惑，認命的誘惑，逃的

誘惑、、等。」

A buyer without sincerity is to loot the cost of living of a broker

沒有誠意的買主/買方，就是在搶經紀人的生活費

Advice 320 A buyer without sincerity is to toy a broker's time. Many ones having not prepared enough strength for home purchase and seeing some houses with an agent is to waste his time and to let him earn nothing, their behaviors like this are just like looting broker's money and depriving of his opportunity to complete business, which is thought to be immoral. Time is money; realtors also pay time and labor for their incomes. This is the advice I want to give you.

忠告 320. 沒有誠意的買主人，就是在玩弄經紀人的時間。有許多買主並沒有準備好足夠的實力，就去亂看房子，像這樣浪費經紀人的時間是不道德的。時間就是金錢，經紀人也是靠勞力與時間換取收入的，如果你沒有誠意，亂看房子，浪費經紀人的時間，讓經紀人賺不到錢，這就如同是在搶經紀人的錢，(白白花經紀人的時間，這就如同是在剝削經紀人做成生意的機會)，讓經紀人白花功夫又賺不到錢，你這樣做是不道德的，這就是我要給你的忠告。

Tang champion said: "A homebuyer without enough strength to see houses randomly is to waste a broker's time."

唐冠軍說：「買主沒有準備好足夠的實力之前，就去亂看房子，這是在浪費經紀人的時間。」

Tang champion said: "A homebuyer or a seller without sincerity, randomly wasting broker's time and energy, will be thought the persons without moral and conscience."

唐冠軍說：「對沒有誠意的買主或賣主來說，隨意浪費經紀人的時間與精力的人，就是不道德，沒良心的人。」

Tang champion said: "That a broker helps you to search materials and takes you to see a house is of course to earn his living expenses, if you intentionally waste his time and energy, it is you that deprive of his life right."

唐冠軍說：「經紀人幫你找資料，帶你看房子，也是為了謀取他的生活費，如果你故意浪費經紀人的時間與精力，你就是在剝奪他的生存權。」

Tang champion said: "A broker also needs to earn money for his family, the one who asks for a rebate from the broker, or let him do things without benefit is immoral."

唐冠軍說：「經紀人也是要賺錢養家的，向經紀人要回扣，或讓經紀人做白功，都是不道德的。」

Advice No. 321-330

忠告 No. 321-330

The homebuyers qualified with full conditions are the true owners of houses

有購屋條件的人，才是房屋真正的主人

Advice 321 Home purchase is not a trifling matter; a homebuyer needs a good condition, sincerity and power. The one with enough strength can have a house. Those unqualified to have one had better not do something beyond their ability. You will have both pressure and a pain if you can't afford to buy a home. Heavily in debt, a person will only make him breathless, not be relaxed or happy. One should be ready with sufficient funds to invest in real estate, it is a viable way. This is the advice I want to give you.

忠告 321. 買房子不是兒戲，買房子是要有條件、有誠意、有實力的。有實力的人才能擁有房子，沒具備好有購屋資格的人，最好不要去做你能力以外的事。擁有一幢你住不起的房

子是一種壓力，也是一種痛苦。負債累累，只會讓你喘不過氣來，不會讓你輕鬆快樂。買房子之前，先要準備好實力，再去買房子，這才是可行之道，這就是我要給你的忠告。

Tang champion said: "Those with strength can own a house. The unqualified homebuyers had better not go to see a mansion, because it will only hurt your self-esteem."

唐冠軍說：「有實力的人才能擁有房子。沒具備好有購屋資格的人，最好不要去看豪宅，因為那樣只會傷害了你的自尊。」

Tang champion said: "Those with strength can own a house. The one without power as an owner of home will bear heavy burden and have no happiness."

唐冠軍說：「有實力的人才能擁有房子，如果你沒有實力就去冒然擁有房子，那樣的你負擔會很大，你也不會快樂。」

Tang champion said: "Increasing a price or bargaining, you are at least a qualified homebuyer, otherwise, nothing can be discussed."

唐冠軍說：「加價也好，殺價也好，至少你是一個符合條件的購屋人，否則一概免談。」

Tang champion said: "To borrow money from a bank, you should comply with its regulations and requirements and act in accordance with the specification of it."

唐冠軍說：「向銀行借錢，你要符合銀行借錢的法規及要求，依照銀行的規範行事。」

You are a real owner, or a false one

你是真主人，還是假主人

Advice 322 A hat and no cattle, you borrowed a lot of loans from a bank to buy a house, facing no monthly payments paid, you are just the half-owner of it, because the real master of it is the bank. If you have limited income with no enough strength, you can only be a gardener to watch it, instead of the real owner, because when you default on the mortgage, the bank will put you out of it, so you will lose it. This is the advice I want to give you.

忠告 322. 如果你打腫臉充胖子，向銀行借了許多貸款，面臨繳不出月供款時，你只是房子的半個假主人，因為房屋真正的主人是銀行。如果你的收入有限，實力不夠，你只能算是替銀行看房子的園丁，而不是真正的屋主，因為當你拖欠房貸時，銀行就會把你趕出家門的，讓你失去房子，這就是我要給你的忠告。

Tang champion said: "Those with strength are just the real owners of the houses, if not; you are only a false half-owner of it, because the real owner of it is the bank, but not you."

唐冠軍說：「有實力的人才是房屋真正的主人，如果你的實力不夠，你只是房屋的半個假主人，因為房屋真正的主人是銀行，不是你。」

Tang champion said: "If your strength is big enough, you can be the real owner of your house, because the money from its appreciation belongs to yours, not the bank."

唐冠軍說：「如果你的實力夠大，你才算是房屋真正的主人，因為房產增值後，增值的錢是你的，不是銀行的。」

Tang champion said: "Who the real owner of the house is depends on whether you can pay the mortgage on time. If you don't pay the loan, its owner will be renamed."

唐冠軍說：「房屋真正的主人是誰，就看你能不能準時付房貸了。只要你不付房貸，房子的主人就要換人做做看了。」

Lead a simple life, live within one's income and act according to one's means

安份守己，量入為出，量力而為

Advice 323 Your dream can't be greater than your ideal, or else it can't be difficult to come true. Desire can't be bigger than your practical ability, otherwise it will bring you pain. One's wish strong enough to uncontrollable most likely loses his senses and makes him unbalanced and break the law. One's suffering comes from their too much longing and pressure. Some dreams from one's sleeping must be neglected after he wakes up, don't do what one is not able to do, although everyone has to make his greatest effort to realize his dream, facing reality, he still has to lead a simple life, lives within his income and acts according to his means. This is the advice I want to give you.

忠告 323. 夢想不可大過理想，否則你的夢想難以實現。欲望不可大過你的實踐能力，否則你的欲望只會給你帶來痛苦。當欲望(慾望)大到不可控制的時候，人就容易喪失理智，走火入魔，違法亂紀。人的痛苦來自於欲望太大，壓力太大。睡覺的時候可以做做美夢，醒來時就要把它忘掉，做不到的事就不要勉強做，雖然我們要盡最大努力去實踐夢想，但面對現實狀況，我們還是要安份守己，量入為出，量力而為，這就是我要給你的忠告。

Tang champion said: "It is better to live in a small home than not afford to live in a mansion. Never to be a house slave, because it will not let you happy, but lose your breath."

唐冠軍說：「住不起豪宅，住小房子也可以。絕對不要去做房奴，因為房奴不會讓你快樂，只會讓你喘不過氣來。」

Tang champion said: "Keep a balance between ideal and reality. Do whatever one is able to do; don't reluctantly do what one is not able to do."

唐冠軍說：「理想與務實要取得平衡。有多少能力就做多少事，做不到的事就不要勉強做。」

Tang champion said: "Borrow money for a mansion is not practical, still lead a simple life, live within one's income and act according to one's means."

唐冠軍說：「借錢住豪宅是行不通的，我們還是要安份守己，量入為出，量力而為。」

Solicit suggestions, listen to different voices, enlarge mind and be farsighted

廣納建言，多聽各種不同的聲音，心胸要大，眼光要遠

It is God that wants you to have sharp eyes and keen ears, in other words, enlarge your vision to observe all directions, and solicit suggestions, listen to different voices, so you shouldn't be like a frog at the bottom of a well, narrow-minded, short-sighted, only see a little immediate profits, rather than future ones. This is the advice I want to give you.

忠告 324. 每個人都有二隻眼睛，二個耳朵，為什麼不是只有一隻眼睛，一個耳朵？那就是老天要你眼觀六路耳聽八方，換句話說，就是要你放大視野看四方，並且廣納建言，多聽各種不同的聲音，所以你不可像井底之蛙一樣，心胸狹小，眼光短淺，只看到眼前的小利，而看不到遠景，這就是我要給你的忠告。

Tang champion said: "As a homebuyer, one shouldn't merely calculate an immediate cost, but look forward with farsighted vision and focus on future success. Bargain or simply reduce your cost of home purchase is just to save some little money, only you look further ahead, will you really see where the benefits are."

唐冠軍說：「買屋置產不能只算計眼前的成本，而是要向前看、向遠處看、向成功看。只顧殺價或只知降低你的買屋的成本，那只不過是可以省下些小錢，只有你把眼光放長遠些，你才會真正的看到利益在哪裡。」

Tang champion said: "During buying real estate as home production, you have to solicit suggestions, compare and see houses as many as possible, listen to the opinions of experts, and then make a decision by yourself."

唐冠軍說：「買屋置產時。你要廣納建言，多看多比較，聽聽專家的意見，然後自己再做決定。」

Both education and real estate investment are a long-term one

教育投資與房地產的投資都是一種長期的投資

Advice 325 Chinese not only think children's education is the most important thing, but invest in their best learning opportunities, as long as parents find a chance for kids to study in elite schools, they are willing to spend money as much as they could. The investment in their education for about eighteen to thirty years may have some actual results, likewise, that in real estate will wait for at least in twenty or thirty years to gain profit. Why don't you like to wait for housing interest? This is the advice I want to give you.

忠告 325. 華人最重視孩子的教育，也最會投資孩子的學習機會，只要有機會讓孩子唸到名校，父母什麼錢都捨得花。投資孩子的教育，一花錢可能就是 18 年到 30 年，像要有這樣長期的教育投資，才能看到些實際的投資效果。房地房的投資也是這樣的，非要投資個二、三十年年才能看到實際效果， 孩子的投資要等個二、三十年， 為什房地房的投資你就不能等個二、三十年，這就是我要給你的忠告。

Tang champion said: "The investment in housing is as same as that in children's education; it will take twenty or thirty years to see the actual results."

唐冠軍說：「房地房的投資與孩子的教育投資是一樣的，都是需要等個二、三 十年之後，才能看到實際效果的。」

Tang champion said: "Housing prices will temporarily fluctuate with the change of market, as long as you can keep patience, you will have a benefit in ten or twenty years."

唐冠軍說：「房地房的價格，隨著市場變化會有暫時性的上下波動，只要你守的住，十幾 廿十年後，你一定會賺到的。」

The most reliable pension is to rely on your rental income

你最可靠的退休金是靠房租收入來的

Advice 326. Parents never care about how much they pay for children's education investment, in other words, as long as the kids are willing to study, it has no upper limit, why don't you fuss its costs, but dispute housing spending, do you think in a wrong way? Or don't you understand it? You have to know, the most reliable retirement income is to rely on rent, rather than sons' support. If you ask a child set aside several thousand dollars from his monthly salary to obey you, I'm afraid that you may be disappointed in the future. This is the advice I want to give you.

忠告 326. 父母對孩子的教育投資是不計較成本的，或者說，只要孩子肯唸書，父母對孩子的教育投資是沒有上限的，為什麼你不去計較孩子的教育成本，而去計較房地房的投資成本，是你想錯了？還是你想不明白了？你要曉得，你最可靠的退休生活費是靠房租收入來的，而不是靠孩子供養你來的，如果你要求孩子以後每個月從他的薪水中撥出幾千美元來孝順你，我怕你以後可能會失望，這就是我要給你的忠告。

Tang champion said: "Your investment in children's education has no upper limit, but you don't have right to ask children to repay you (obey you) because of paying a lot for them, if you don't think so, you will be very disappointed."

唐冠軍說：「你對孩子的教育投資是沒有上限的，但你不可以因為你對孩子的付出很多，就有權力去要求孩子回報給你(孝順你)，如果你是這樣的想，你會失望很大的。」

Tang champion said: "You think you have right to obtain children's return (filial piety for you),

because you give benefit to them, if you think so, your starting point is wrong.”

唐冠軍說：「如果因為你對孩子施了恩，就有權取得孩子的回報(孝順你)，如果你是這樣的想，你的出發點就錯了。」

Tang champion said: “To treat tenants well, because they are your best godson or goddaughter.”

唐冠軍說：「要善待房客，因為房客就是你最好的乾兒子、乾女兒。」

Have you ever think, how can you live after retirement?

是否曾想過退休後，你該怎麼過？

Advice 327. Experiencing hard work for thirty or forty years, everybody wants to be able to retire early, some feels happy, but some are afraid of retirement, why? Those already prepared will be glad to do, but the unprepared persons are opposite, because living expenses including medical and nursing service, maid costs, tonic cultivation and leisure fees will increase after it, additionally, the mortgage they have not paid off. After losing an original salary income, how hard one will live, unless you have a good retirement plan in advance and adequate pension. This is the advice I want to give you.

忠告 327. 經過三、四十年的努力工作之後，人都希望能早點退休，有的人歡天喜地，高高興興的退休，但有人卻害怕退休，為什麼？早有準備的人高高興興的退休，沒有準備的人真的是害怕退休，因為退休後的生活費開支有的時候比退休前還要大，例如：醫療費用、看護費用、佣人費用、補品養身費用、休閒費用… …還加上你尚未還清的房貸。退休後失去了一份原有的薪水收入，那個沒薪水的日子可真不好過，除非你事前有良好退休計劃，與足夠的退休金，這就是我要給你的忠告。

Tang champion said: “Well paid job before retirement, reduced income after it, one should make preparations for retired living expenses in advance.”

唐冠軍說：「退休前有一份不錯的收入，退休後收入大幅縮水，如何安排退休後的生活費，是要提前有準備的。」

Tang champion said: “Good health before retirement, but growing old and ill and weak body after it, how to arrange retired life with possible pains is a major challenge.”

唐冠軍說：「退休前健康還可以，退休後日漸衰老生病，如何安排退休後的病痛生活，是一大挑戰。」

Tang champion said: “Too busy during work, and too idle after retirement, how to arrange leisure life after it is an art.”

唐冠軍說：「退休前太忙，退休後太閒，如何安排退休後的閒暇生活，是一門藝術。」

Tang champion said: “How to arrange a colorful retired life is one’s learning.”

唐冠軍說：「如何安排退休後的生活，仍然可以活的多采多姿，是一門學問。」

Life is getting longer and longer, human beings need houses and financial planning

壽命一再增長，人更需要房子與理財規劃

Advice 328 Thanks to the gift of medical technology and life sciences, the average human life expectancy has been increasing and one over a hundred years old will easily be seen in 2040. The longer one’s life is, the more he needs a house and financial planning. Your retired life without an own house will be very hard, so will be it if you haven’t paid off all home loans. The longer one can live, the more living expenses, medical and nursing costs, rent he will pay. If you were retired at the age of 65 and ended your life at 75 years old, you would prepare pension for 10 years. However, "if your life came to an end at 100 years old, you would need funds for 35 years." That

is to say, the longer you live, the more money you spend. You can't hope children support, hence, the plans on finance, retirement, home purchase and health finished as soon as possible are very important. This is the advice I want to give you.

忠告 328. 拜醫療科技之賜與生命科學之賜，人類的平均壽命一直在增加中，到了 2040 年，人過百歲就顯得是一件輕鬆平常的事了。人的壽命愈長，人就更需要房子與理財規劃。退休後，如果你還沒有擁有自己的房子，那你會很辛苦的。或退休後，如果你的房貸還沒全部付清，那你也是會很辛苦的。人活的愈老，人的生活費、醫療費、看護費、房租… …，就會愈高。若你 65 歲退休，75 歲入土，你只要準備 10 年的退休金。「若你 65 歲退休，100 歲入土，你只要準備 35 年的退休金。」所以說，你活的愈長壽，你就愈需要更多的退休金。你自己的退休金不能讓子女來準備，你的退休金也不能讓子女成為負擔，所以早日做好理財規劃、退休規劃、購屋計劃、健康計劃，這些都是很重要的事了，這就是我要給你的忠告。

Tang champion said: "You should prepare enough funds for your elderly expenditure."

唐冠軍說：「你要準備好足夠的退休資金，以備年老時來用。」

Tang champion said: "You should prepare enough cash for the exchange of your elderly house."

唐冠軍說：「你要準備好足夠的現金，以備年老時用來更換房子用。」

Tang champion said: "You should prepare enough cash deposit for getting the best medical services in old age."

唐冠軍說：「你要準備好足夠的現金存款，以備年老時，能請得起最好的醫生，住最好的醫院。」

Tang champion said: "It is improper for one to prepare his pension from 60 years old; he should start to prepare it from 30 years old."

唐冠軍說：「退休金的準備不可從 60 歲以後，才開始來做，退休金的準備應該從 30 歲起，就開始來做。」

Don't give your house to children too early, lest they turn faces not to be filial to you.

不要太早把房子送給孩子，以免他們翻臉不孝順你

Advice 329. Your retirement income from house rent will be more reliable, you had better have several ones without debts, if so, you don't have to be afraid of children's disobedience. Once they are not filial to you, you can give your property to others including nursing personnel, maid, butler, charitable institutions and so on. Your rental earnings from a number of real estate can guarantee you have stably fixed funds, then you have no any worry from undutiful kids, it is another big benefit of filial piety from real estate investment you never think about. Don't give your property to next generation too early, lest they turn faces not to be filial to you. This is the advice I want to give you.

忠告 329. 如果你最後的退休生活費是靠房租收入來的，那就會覺得比較可靠，最好是你擁有數個房地產的出租收入，而且是零負債。如果你擁有數個房地產的房租收入，你就不怕孩子不孝順你，萬一孩子對你不好，你的遺產就送給其他人，例如：送給看護人員、佣人、管家、慈善機構等。一但你擁有數個房地產的出租收入，你就可以擁有穩定的固定收入，這時你就不怕孩子不孝順你，這就是你不曾想到的長期房地產投資的另一大孝順效益。不要太早把房子送給孩子，以免他們反臉不孝順你，這就是我要給你的忠告。

Tang champion said: "No filial son could be found by the bedside of a parent of long illness, don't give your house to children too early, lest they turn faces not to be obedient to you, if you do so, it is a pain for you."

唐冠軍說：「久病無孝子。不要太早把房子送給孩子，以免他們反臉不孝順你，這時你就痛苦了。」

Tang champion said: "No filial son could be found by the bedside of a parent of long illness, your big money and a lot of properties at least make you have a good son, if you have neither funds nor property, even no half obedient son or daughter available."

唐冠軍說：「久病無孝子。如果你有很多錢、很多遺產的話，至少你還有一個孝子，如果你沒錢，也沒遺產，相信當你久臥在病床上時，你會連半個孝子孝女都沒有。」

Tang champion said: "The way of controlling your children's obedience by means of house or property is not the best method, but the most effective, direct and lively one."

唐冠軍說：「用房子或遺產來控制孩子孝不孝順，這種方法雖然不是最好的方法，但是，是最有效，最直接，最明快的方法。」

It is your tenant that submits his rent to you in time

會按時把錢交給你的，應該是你的房客

Advice 330 You should make investment in real estate with your spare cash for the sake of rent benefit (for instance: detached houses, apartments, small shopping malls), in stead of putting all in a bank. If most of your retirement income is from your tenants, they are the best godson or goddaughter. When you are old and sick, the ones who really treat you well, besides your wife, are those that submit rent to you. This is the advice I want to give you.

忠告 330. 如果你還有些閒錢，不要全部都存在銀行帳戶中，你可以拿出部份的錢去投資房地產，以收租為目的，如：獨立屋，公寓，小型商場等。如果你的退休收入大部份來自你的房客，那麼你的那些好房客就是你最好的乾兒子、乾女兒了。當你年老多病時，對你真正好的除了老伴之外，應該就是你那些按時交房租給你的房客了，這就是我要給你的忠告。

Tang champion said: "After you become old and ill, it should be your children to treat you well, but it is not a fact for most people, therefore, I advice you to keep wise."

唐冠軍說：「當你年老多病時，對你真正好的應該是你自己的兒女，但對多數人來說這未必是事實，所以我勸你的腦袋多清醒一點。」

Tang champion said: "Who will give monthly money to you, your children, or tenants? Let oneself think clearly, and then use time to prove it."

唐冠軍說：「會按時按月把錢交給你的，是你的子女？還是你的房客，你可以讓自己想清楚，然後用時間來證明這一切。」

Advice 331-340

忠告 No.331-340

Doting parents are harmful to children, but no benefit for themselves.

父母溺愛孩子對孩子有害，卻對自己無益

Advice 331. Mr. Lin Zexu has a saying: "If children have me in mind, what do I leave money to them for, a wiser with more fortune will lose his willpower; if they have no me in mind, a stupid person with more fortune will increase his faults". The less parents give their children, the more virtuous they will be; those who can easily get whatever they want from their families would definitely do nothing, only lead to rice mouths and hand money, consequently, it harms not only kids but parents themselves. There are two tragedies in life: One is despair; the other is smug but not practice. Love for children should be "enough is enough". This is the advice I want to give you.

忠告 331. 林則徐先生有句名言：子孫有若我者，留錢做什麼，賢而多財，則損其志；子孫不若我者，留錢做什麼，愚而多財，益增其過。父母給子女的愈少的，孩子愈賢；父母給子女的愈多的，孩子就愈不賢；什麼都給的家庭，孩子鐵定什麼都不會，只會飯來張口，錢來伸手，結果害了孩子，也苦了自己。人生有兩齣悲劇：一是萬念俱灰；二是躊躇滿志但未實踐。對孩子的愛要適可而止，這就是我要給你的忠告。

Tang champion said: "Love for children must have a limit; enough is enough, never have an overdone love. Doting parents will harm children, no benefit for themselves."

唐冠軍說：「對孩子的愛要有極限，適可即止，溺愛孩子絕對不可過了頭。父母溺愛孩子對孩子有害，卻對自己無益。」

Tang champion said: "To teach children to weave a net and go fishing, rather than give fish to them. The parents who let the kids know that all property will be left to them are doting ones. Those who are dependent on mothers and fathers to live an indolent life, without independence are the poorest sons or daughters, but not the happiest ones."

唐冠軍說：「要教孩子結網捕魚，而不是送魚給孩子。讓孩子認為你的產財最後都是會留給他的，這樣留愛給孩子的父母就是溺愛孩子。讓孩子一輩子好逸惡勞，依賴父母，不能獨立生活，這樣的孩子是最可憐的孩子，而不是最幸福的孩子。」

Train children from an early age to live independently, so that they will not need to rely on you
從小就訓練孩子獨立生活，讓他們不需要依賴你

Advice 332. Neither let children share your wealth, nor transfer houses to them too early. In the kids' point of view, parent's money and property left to them is a right and proper thing, as parents, you need to understand son's money is not yours, it is hard for you to get it back from them. For one child, you must tell him that your property will not completely be given to him, only a small part of it he can get. Train next generation from an early age to live independently, so that they would need neither your support nor property. This is the advice I want to give you.

忠告 332. 不要太早讓孩子享受到你的財富，也不要太早把房子過戶給你的孩子。兒女認為父母把錢與財產給他們是天經地義的事，但你要明白兒女的錢，不是你的錢，你想要回來是十分困難的。對獨生子女，你一定要告訴他，你的財產不會完全給他，只會有一小部份會留給他，從小就訓練孩子獨立生活，讓他們不需要依賴你，也不需要你的財產，這就是我要給你的忠告。

Tang champion said: "Don't let children share your wealth, or else, you will be regretting."

唐冠軍說：「不要太早讓孩子享受到你的財富，否則你會後悔的。」

Tang champion said: "Don't let children think your wealth will be left to them sooner or later, if they have such an idea, it is parent's fault."

唐冠軍說：「不要讓你的孩子認為你的財富遲早都會留傳給他的，如果孩子有這種想法，那是父母的錯。」

Tang champion said: "Let children inherit your intelligence(investment and finance wisdom), but not property only."

唐冠軍說：「要讓你的孩子繼承你的智慧（投資理財的智慧），而不是單單繼承你的財產。」

Tang champion said: "Don't take parents' money or property. Being a rich man with moral honesty and making money with own skill."

唐冠軍說：「不要拿父母的錢或財產。要做一個有骨氣的有錢人，有本領就自己去賺錢。」

Strive to do one's own, proper behavior should not be hurt himself or others

努力做好自己，正當的行為，不該是傷害自己或傷害到他人

Advice 333 Everyone has a dream, but it needs practicing by means of proper behaviors. Strive to do own, don't care about other's vision and view. As long as you have a peaceful mind and kindness, work in line with law, science and love, you are not afraid of gossip. To work and live happily, do what you like without hurting yourself and others, but don't do what will harm either yourself or others. This is the advice I want to give you.

忠告 333. 人人都有夢想，但這個夢想是要用正當的行為去實踐的。努力做好自己，不要在乎別人用什麼樣的眼光看你。只要你心安理得，心地善良，做事合乎法、理、情，就不怕別人說你閒話。要高高興興地工作，快快樂樂地生活，做你喜歡的事，只要不傷害自己及他人的事，你都可以做，但傷害到自己或傷害到他人的事，你都不可以做，這就是我要給你的忠告。

Tang champion said: "You will harm yourself or others without your independent life."

唐冠軍說：「不能獨立生活，你就是在傷害自己及他人。」

Tang champion said: "Making money by illegal means or methods is to hurt yourself or others."

唐冠軍說：「用不正當的手段或方法去賺錢，你就是在傷害到自己及他人。」

Tang champion said: "It is harmful for both yourself and others to have debauchery of life and enjoyment or borrow money to buy a house with abnormal ways."

唐冠軍說：「用不正常的方法去花天酒地，玩樂享受或借錢購屋，你就是在傷害到自己及他人。」

Tang champion said: "Normal behavior should have no harm for oneself or others, doings harmful to one's own or others are all unfair."

唐冠軍說：「正當的行為不該是傷害到自己及他人，凡該傷害到自己及他人的行為均屬不正當。」

Luxurious life is an addictive poison

奢華的生活是一種會上癮的毒藥

Advice 334. Luxury and high level enjoyment is human beings' common desire, nobody doesn't want to live a more affluent and colorful life with inexhaustible money. However, if you have hat and no cattle, with borrowed money, to enjoy luxurious life and have an excessive consumption (spend tomorrow's money for today's joyfulness); you are playing a suicide game. Exceed one's financial ability to accept high-grade enjoyment is a kind of threatening behavior like forcing one to join rebels. Once start looking for brands, luxury, beauty and vanity, you can not extricate yourself. In case you are accustomed to such a life, you will fall into the trap, you will lose a pure heart and clean soul. Don't think those who live in mansions are moral persons with financial strength. This is the advice I want to give you.

忠告 334. 奢華與高檔享受都是人類共同的慾望，沒有人不想生活的更富裕，更多采多姿，有著用不完的鈔票。但若是你打腫臉充胖子，用借來的錢，去享受著奢華生活，今天花完明天的錢，就是在玩自殺遊戲。超過自身財務能力，去接受高檔享受，就是一種逼人上梁山的墜落行為。一旦你開始追逐名牌、豪宅、美女、虛榮以後，你就無法自拔了。一旦你習慣於奢華享受之後，你就墜入了奢華陷阱，一輩子將受其控制，失去了清心乾淨的靈魂，不要以為住豪宅的人都是品德高尚，財力雄厚之人，這就是我要給你的忠告。

Tang champion said: "Don't let yourself fall into either the trap of luxury, or the one of eating, drinking, playing and enjoyment, gambling, drugs, alcohol and lust, you should have self control

from a start and refuse the temptation of all luxury and high-level enjoyment.”

唐冠軍說：「不要讓你自己墜入奢華陷阱，不要讓你自己墜入吃喝玩樂、賭、毒、酒、色的陷阱，一開始你就要自制，拒絕所有奢華與高檔享受的誘惑。」

Tang champion said: “Don’t let your children think luxury and high-level enjoyment is right, you should abide by regulations of ethics, lead to simple life, be modest, low-key and moderate, not show off wealth, or be extravagant, or boast or waste.

唐冠軍說：「不要讓你的孩子認為奢華與高檔享受是對的，你本身就要遵守道德規範，簡單生活，不炫富、不鋪張、不張揚、不浪費、謙虛、低調、有節制。」

Tang champion said: “Let your minor children enjoy luxurious life is your flaw in education.”

唐冠軍說：「讓你未成年的孩子，早早接觸奢華生活，是你在教育上的一大敗筆。」

Tang champion said: “Never hurt your children’s pure heart and clean soul for own luxury and debauchery.”

唐冠軍說：「別為了自己的奢華享受，放蕩行為，傷害了你孩子清心乾淨的靈魂。」

Tang champion said: “Sensual occasions will easily cause one’s loss of virginity. One in the casino will easily lose money. Sweet words will easily make one lose principle. A person drinking wine will easily lose his sane. One in the money heap will easily lose his soul.

唐冠軍說：「人在聲色場合中易失身。人在賭場合中易輸錢。人在甜言蜜語中易失去原則，人在酒杯中易失去理智，人在錢堆中易失去靈魂。」

Train children's behavior is more important than send them to a famous school

注重孩子的行為要比送孩子上名校更重要

Advice 335 Disappointing, unfriendly or not filial sons and daughters may expect your early death every day, so that they could inherit your property as soon as possible. More terrible thing is that they begin to snatch your wealth each other while you are still alive. It is you that train children's behavior and spoil them without filial piety. Train kids' behavior is more important than send them to a famous school; many parents only pay attention to their test scores and ignore their bad habits; which are absolutely wrong. Those with good academic records are not necessarily the next filial generation. This is the advice I want to give you.

忠告 335. 不爭氣或不友好、不孝順的兒女，也許天天盼著你早死，他們好早日繼承你的財產。更恐怖的事，是他們在你還活著時就開始互相搶奪你的財產。孩子的行為是你調教出來的，孩子不孝順是你的溺愛造成的。注重孩子的行為要比注重他們是否可上名校更重要，許多父母只重視孩子的考試成績，而忽略他們的壞習慣，這是絕對錯誤的，只會唸書的孩子不一定是孝順的孩子，這就是我要給你的忠告。

Tang champion said: “Those who have very good academic records are not necessarily the filial children; don’t think the kids capable of making money must have good behavior and personal integrity.”

唐冠軍說：「只會唸書的孩子不一定是孝順的孩子，不要以為會賺錢的孩子，他的行為與操守一定好。」

Tang champion said: “It is you that are responsible for training children’s behavior, their ill one is the parents’ responsibility.”

唐冠軍說：「孩子的行為是你調教出來的，孩子的行為不好是父母的責任。」

Tang champion said: “Prevent children from ill habits or making bad friends all are parents’ responsibility.”

唐冠軍說：「避免孩子染上壞習慣，或避免孩子交到壞朋友，這都是父母的責任。」

Tang champion said: “Disciplining children is the responsibility of parents, spoiling children are their fault.

唐冠軍說：「管教孩子是父母的責任，溺愛孩子是父母的錯。」

Harvest from materials is not important; it is significant to establish morality

物質上的收穫並不重要，品德的建立才重要

Advice 336. Success is not measured by money. The wealth and rank from substances does not mean that you have succeeded. To be able to have achievements, set morality model and create quotes in life is important, among the three, the most important character is morality.

忠告 336. 成功不是用金錢來衡量的。物質上的榮華富貴不代表你已經成功了。人生要能立功、立德、立言才是最重要，而三者之中，又以品德為最重要，這就是我要給你的忠告。

Tang champion said: “Having achievements, setting morality model and creating quotes in life left to next generation that you haven’t lived in vain, setting morality is the most important one of the three things.

唐冠軍說：「人生若能留下立功、立德、立言這三件事給後世，就算你沒有白活了，而三者之中又以立德(品德) 為最重要。」

Tang champion said: “Alive one should make contributions to society, do things meaningful to society, or else you would live in vain. You have to do your best to give your merits and achievements to community, and it is what you should do.”

唐冠軍說：「人活著就是要貢獻社會，做出對社會有意義的事，要不然你就白活了。你要盡一己之力，對社會做出正面的貢獻，這就是你該做到的事。」

Tang champion said: “Devil confuses people with money or pornography. If you can’t control yourself, you are the devil count.

唐冠軍說：「惡魔用錢財或色情來迷惑人。如果你不能把持自己，你就中了惡魔的計。」

Tang champion said: “Morality, conscience and ethics is more valuable than material wealth.”

唐冠軍說：「品德、良心與操守，比物質豐富更寶貴。」

Upstarts (Tuhao) spending gold on one throwing is to gild or show off their wealth

土豪 Tuhao 一擲千金是在貼金還是在炫富？

Advice 337. Many upstarts, holding a lot of cash to travel around the world, become the most popular customers of brand-name stores in the famous street or casinos. The term "Tuhao" (upstart) has been incorporated into the UK "Oxford" dictionary. Chinese upstarts on behalf of both wealthy persons and those with lower cultural level. I hope the ones wearing gold and silver can transform their thinking, increase their cultural awareness and not build their worth with the appearance of wear, dress and jewelry only, so it is not appropriate. This is the advice I want to give you.

忠告 337. 有許多暴富的土豪，手捧著現金到全世界各地旅遊購物，成為各名店街、名牌店或賭場最受歡迎的豪客。「Tuhao」(土豪)一詞已收入在英國「牛津」詞典裡。中國土豪代表中國一群有錢人，但也代表中國一群文化水平不高的人。我希望穿金戴銀的土豪能改造自己的思維，增加自己的文化素養，不要只是用外表的配戴、穿著、手飾來打造自己的身價，那樣是不宜的，這就是我要給你的忠告。

Tang champion said: “Upstarts (Tuhao) spending gold on one throwing are to gild or show off their wealth? Their inferiority will be plainly visible.”

唐冠軍說：「土豪 Tuhao 一擲千金是為了贏得尊敬還是炫富？土豪的自卑感一覽無遺。」

Tang champion said: “The way that upstarts increase their rank with gold and silver is very

meretricious.”

唐冠軍說：「土豪用金銀財寶來抬高自己的身份，是一種很俗的做法。」

Tang champion said: “The way that upstarts show off their wealth with mansions, cars, gold watch and jewelry is very stupid.”

唐冠軍說：「土豪用豪宅、名車、金錶手飾來炫耀自己的財富，是一種很笨的做法。」

Tang champion said: “Honorable persons rely on their ethics and good behavior, rather than wealth.”

唐冠軍說：「我們要用好道德、好行為來贏得別人的尊敬，而不是用財富來贏得別人的羨慕。」

Some people say that the more the database, the harder it is to make a decision, the more data it was said, the more easy for you to make mistakes

有人說數據庫越多，就越難以做出決定，有人卻說數據越多，越不容易讓你犯錯

Advice 338. Former farmers used to farm with only one data "whether it will rain tomorrow," a peasant would only need this data as the basis for farming tomorrow. Today, many people can't make a decision because of too much database, or too much information collected with both positive and negative news through well-developed international network, which mixes up their own thinking. Some people say that the more data, the harder to make a choice. It is said that the more advanced the internet is, the more negative information one can receive, which influences his determination.

Experts said: the more materials one can get, the less mistakes he can make. The database itself will not interfere with your resolution, what will affect it is your big greed. This is the advice I want to give you

忠告 338. 從前農夫種田，只需一個數據「明天會不會下雨」，農夫就只需這一個數據，來做為明天要不要耕田的依據。今天的人卻因為數據庫太多，下不了決定，也因為國際網路的發達，能收到資訊過多，正負消息都有，因此攪混了自己思維的方向。有人說數據庫越多，就越難以做出決定。有人說世界網路愈發達，我所收到的負面資訊就會越多，這些負面資訊影響了我的決定。

專家說，能取得數據庫愈多，愈是能幫助你減少錯誤，數據庫本身不是會干擾你做決定，會影響你做決定的是你心太大，太貪婪，這就是我要給你的忠告。

Tang champion said: “More knowledge and database needed will help one to make a decision, the more experiences and data one can learn, with the help of it, the less the mistakes he can make or no one made.”

唐冠軍說：「我們需要更多的知識與數據庫來幫助我們做決策，知道越多的前人經驗與數據庫，越能幫助我們不犯錯或少犯錯。」

Tang champion said: “Your mistakes made easily are because of your ignorance and insufficient information, much more database and internet can make up your deficiency.”

唐冠軍說：「容易讓你犯錯是因為你的無知或因為你資訊不足，更多的數據庫與國際互聯網路，正可彌補你這方面的不足。」

Tang champion said: “Equip yourself in advance is a success. In a favorable situation, you have to think how to break the present status, continue to reform and have innovation, in the face of difficulties, you have to think how to make yourself strong.”

唐冠軍說：「預先裝備自己就是成功。在發達的時候，你必需想要到如何突破現狀，不斷改革創新，在遇到困境的時候，你要想到如何強壯自己。」

Tang champion said: “Sometimes, it is difficult to make a decision, as long as you can calm yourself and give up greed and selfishness, so you will decide much easier.”

唐冠軍說：「有時候做決策很難，有時候做決定很難，只要你肯放下自己，放棄貪婪與自私自利，這樣你做決定就容易多了。」

Happy people with healthier body

快樂的人較健康

Advice 339 Medical research reports show that happy people have healthier bodies and longer lives. Poor environment, heavy work pressure and life stress make one unhappier. Those who are unsatisfied with their bosses, or wages or ones or things around are definitely sad. Depressed persons easily get angry and sorrowful and have mental disorders, often suffer stomach illness with poor physical fitness. For own health, you want to enjoy yourself and keep away from troubles. This is the advice I want to give you.

忠告 339. 醫學研究報告指出，快樂的人比較健康與長壽。工作環境不好、工作壓力大、生活壓力大的人比較不快樂。對老闆不滿意、對工資不滿意，或對周圍的人事物都不滿意的人，他一定比較不快樂。不快樂的人，容易生氣，心情鬱悶，精神失常，常有胃疾，所以他的身體健康比較差。為了自己身體健康，你們要排除煩惱，常常喜樂，這就是我要給你的忠告。

Tang champion said: “More troubles will not lead to happiness, nor will heavy pressure exchange for health.”

唐冠軍說：「煩惱多，換不來快樂；壓力大，換不來健康。」

Tang champion said: “The premise of solving one’s health and happiness problems is first to settle his living expenses ones.”

唐冠軍說：「人要解決健康與快樂的問題，先要解決生活開支的問題。」

Tang champion said: “The premise of solving one’s living expense problem is first to decide his investment and financial management one.”

唐冠軍說：「人要解決生活開支的問題，先要解決投資理財上的問題。」

Tang champion said: “The premise of solving one’s investment and financial management problem is first to solve his mental one.”

唐冠軍說：「人要解決投資理財上的問題，先要解決心理上的問題。」

Tang champion said: “The premise of solving one’s mental problems is first to settle his thinking problem.”

唐冠軍說：「人要解決心理上的問題，先要解決思想上的問題。」

Tang champion said: “The premise of solving one’s thinking problem is first to decide his religious one.”

唐冠軍說：「人要解決思想上的問題，先要解決信仰上的問題。」

Tang champion said: “The premise of solving one’s religious problem is first to have faith in the Lord Jesus.”

唐冠軍說：「人要解決信仰上的問題，先要信靠主耶穌。」

Tang champion said: “Frequently rejoice (do not sorrow), because it is from God.”

唐冠軍說：「你們要常常喜樂，(不要憂愁)，因為喜樂是從神來的。」

Nothing is more important than happiness and health

幸福壓倒一切，健康壓倒一切

Advice 340 Money is not used to measure or buy happiness. Those who pursue joyfulness in life must go through the right way, or else, they can't really get it, if the two are in conflict, you should give up your fund. If it makes you fall into sin, you should rein in on the brink of the precipice, forsake heresy and return to the truth, repent and be saved. Excessive wealth or cash is not your source of pleasant life, but the beginning of your sadness. Those who don't know how to manage wealth with more richness will ruin their good fortune, or even have a threat to their own lives. This is the advice I want to give you.

忠告 340. 金錢不是用來衡量幸福的，追求幸福不等於追求金錢，因為幸福不能用金錢來買。追求人生的幸福要走正道，不能走歪道，走歪道的人，是得不到真正幸福的。如果金錢與你的幸福相抵觸，你就應該捨棄金錢。如果金錢讓你犯罪墮落，你就應該懸崖勒馬，改邪歸正，回頭是岸。過多的財富或金錢，不是你幸福的來源，而是你不幸福的開始，不懂得管理金錢的人，過多的財富會毀了你的幸福，甚至會要了你的命，這就是我要給你的忠告。

Tang champion said: "Happiness, health and your soul can't be bought with your money."

唐冠軍說：「金錢買不到幸福，金錢買不到健康，金錢也買不到你的靈魂。」

Tang champion said: "Nothing is more important than happiness and health, don't do anything harmful to your happiness and health."

唐冠軍說：「幸福壓倒一切，健康壓倒一切，凡會傷害你幸福與健康的事，你都不要去做。」

Tang champion said: "Happiness and health is not intrinsic. You should pay your efforts for it."

唐冠軍說：「幸福與健康不是與生俱來的東西。取得幸福與健康是要你付出努力的。」

Tang champion said: "The pursuit of happiness and health is the right for everybody, but you can't hurt any others' for owns."

唐冠軍說：「追求幸福與健康是每一個人的權利，但你不可為了追求自己單一的幸福與健康，去傷害到他人的幸福與健康。」

Tang champion said: "You can't sacrifice others' happiness and health in exchange for yours."

唐冠軍說：「你不可犧牲他人的幸福與健康，來換取你的幸福與健康。」

Advice No.341-350

忠告 No.341-350

Your spiritual happiness and health is more important than anything else

你心靈上的幸福與心靈上的健康應該比什麼都重要

Advice 341 Your spiritual happiness and health is more important than anything else. Your mental joyfulness is more significant than your pleasant feelings with wealth (money). Your soul health is more eventful than physical health. Many people think their unlucky reason is that they come from poor family and lack of money; in fact, your happy life is not linked with materials, nor is your mental health linked with body.

忠告 341. 你心靈上的幸福與你心靈上的健康應該比什麼都重要。你心靈上的幸福應該比物質(金錢)上的幸福重要。你心靈上的健康應該比身體(肉體)上的健康重要。許多人認為自己命苦是因為自己生不好，缺錢所致，其實心靈上的幸福應與物質無關，心靈上的健康應與身體無關，這就是我要給你的忠告。

Tang champion said: "Spiritual health is not measured with money; it should be done with how much love you have paid."

唐冠軍說：「心靈上的幸福，不是用金錢來衡量的，你心靈上的幸福應該是用你付出多少愛心來衡量的。」

Tang champion said: "Spiritual health is not measured with body; it should be done with your

pure thought.”

唐冠軍說：「心靈上的健康，不是用身體來衡量的，你心靈上的健康應該是用你純潔的思想來衡量的。」

Tang champion said: “To be moved by life forever, cherish own and others’ lives, the love paid for others is the source of happiness.”

唐冠軍說：「永遠要被生命所感動。愛惜自己與他人的生命，付出自己對他人的愛心，這就是幸福的發源地。」

Happiness exists in your process to achieve it

幸福存在於你為達到幸福的過程中

Advice 342 Those with a lot of frustrations and troubles in life don’t feel happy, in fact, happiness for one exists in the process to go towards it, it is not the reward for you to reach the end, but your self satisfaction in the process to achieve it while you can have a good living in the present enjoyment. To share the moment of joyfulness and believe there will not be happier thing happening than now. This is the advice I want to give you.

忠告 342. 人生有許多挫折與煩惱，所以你感覺不到幸福，其實幸福是存在於你在邁向幸福的過程中，幸福不是在你達到終點時得到的獎賞，幸福是在你為達到幸福的過程中，能好好活在現在，享受現在，這種自我的滿足就是幸福。要把握當下的幸福，要相信不會比現在更幸福們事會發生，這就是我要給你的忠告。

Tang champion said: “Happiness in the moment, if you can’t feel that you have a happy now, and then you can’t have it later.”

唐冠軍說：「幸福在當下，如果你感覺不到現在你擁有幸福，那麼以後你也感覺不到你擁有幸福。」

Tang champion said: “Happiness is that you can feel it, the one who think he is unhappy will be, of course, a sad one. However, the one who think he feels happy will be certainly a joyful one.”

唐冠軍說：「幸福存在於你擁有幸福，如果你自認為自己很不幸福，那麼你就是一個不幸的人。如果你自認為自己很幸福，那麼你就是一個幸福的人。」

Tang champion said: “Happiness is not to take money from others, but give it to others.”

唐冠軍說：「幸福不是別人給你鈔票，幸福是你給別人鈔票。」

Tang champion said: “Happiness is not to accept tender feeling, but give it to others.”

唐冠軍說：「幸福不是別人給你溫情，幸福是你給別人溫情。」

Tang champion said: “Happiness knocking on your heart, in fact, is a blessing. No dispute with others and keeping a happy mood is the best joyfulness.”

唐冠軍說：「當愉快敲你心門時，那就是一種幸福。與人無爭，常常保有快樂的心情，那就是最棒的幸福。」

Tang champion said: “Four things can make you happy. First: happiness consists in contentment, second: find pleasure in helping others, third: forgiveness for the music and fourth: enjoy oneself.”

唐冠軍說：「四樣東西可以讓你得到快樂。一、知足常樂，二、助人為樂，三、寬恕為樂，四、自得其樂。」

Working without distinction, everyone should be proud to work and to pay taxes

工作不分貴賤，每一個人都要以工作為榮，以繳稅為榮

Advice 343 Everyone should be able to independently assume his family and social responsibilities. Everyone should get married, work hard, pay taxes according to the law, not

become a parasitic one in society. We should take pride in own work, try hard to contribute to society. This is the advice I want to give you.

忠告 343. 每一個人都要能夠獨立自主，承當自己的家庭責任與社會責任。每一個人都要成家立業，認真工作，依法繳稅，不做社會的寄生蟲。我們要以自己的工作為榮，努力打拼，來貢獻社會，這就是我要給你的忠告。

Tang champion said: “Everyone should work hard, report and pay taxes according to the law, not be idle to become a parasitic one in society.”

唐冠軍說：「每一個人都要認真工作，依法報稅、依法繳稅。我們絕不可偷懶不去工作，成為社會的寄生蟲。」

Tang champion said: “Working without distinction, everyone should be proud to work and to pay taxes.”

唐冠軍說：「工作不分貴賤，我們要以自己的工作為榮，我們要以自己的多繳稅為榮。」

Tang champion said: “Work hard to complete the dream of home purchase and pay real estate taxes on time; it would be a manifestation to contribute to the community.”

唐冠軍說：「努力打拼，完成購屋美夢，且能按時繳交房地產稅，這也算是回饋社會的一種表現。」

Tang champion said: “Those who have a stable income in life should be satisfied and have a grateful heart. Report and tax in accordance with laws is to contribute to the community oneself.”

唐冠軍說：「在生活中有份工作收入的人，就應該知足感恩。能依法報稅、依法繳稅，這就是你在回饋社會。」

Tang champion said: „The significance of work for one is not to make a lot of money, but to report and pay taxes according to the law after earning money; it is the social obligations and responsibilities that you should have.”

唐冠軍說：「工作的意義，不是去賺很多錢，而是在賺錢之後，你會依法報稅、依法繳稅，這就是你應有的社會義務與責任。」

Tang champion said: “There are several illegal ways for some persons to become rich, these are tax evasion, bribes, deception and production of poor quality products, such a social chaos must be corrected.”

唐冠軍說：「有人以逃稅致富，有人以收賄致富，有人以詐騙致富，有人以製造黑心產品致富，類似這些社會亂象，必需給予糾正才可以。」

Sincerity, win-win, reciprocity and mutual benefits, is the highest principle of doing business

誠意、雙贏、互惠、互利，就是做生意的最高原則

Advice 344 Success is to be exchanged with tears and blood. No pains, no gains. Only desire to take advantage of others, how does one have a big ambition, one with success can't focus on own interest, but forget others". A homebuyer can't unilaterally over bargains. The interests for both sides must be taken into account while bargaining. This is the advice I want to give you.

忠告 344. 成功是用血淚換來的，不付出血汗哪來的收獲，只想佔別人的小便宜，哪來的大志向，成功不可以自顧到自己的利益，而忘掉他人的利益。買房子的時候絕不可以單方面無情的殺價。殺價要顧到雙方的利益，這就是我要給你的忠告。

Tang champion said: “That every trade with mutual interests will all be taken into account is the only way for a long term business. Sincerity, win-win, reciprocity and mutual benefits are the highest principle of doing business.”

唐冠軍說：「每次交易都能顧到對方的利益，這就是讓生意可以做到長長久久的唯一方法。」

誠意、雙贏、互惠、互利，就是做生意的最高原則。」

Tang champion said: “One with unreasonable over bargain is not able to buy a house. Bargain is to protect you from a loss, but over bargain is to suffer more losses for you.”

唐冠軍說：「不合情理的亂殺價，是買不到房子的。殺價是保護你不吃虧，但是過份的殺價，反而讓你更吃虧。」

Tang champion said: “Better environment and good public security order around your house can have a price increase for both your neighbor’s house and yours, it is reciprocity.”

唐冠軍說：「把你住宅周圍的環境(清潔)與治安弄好了，可讓你鄰居的房子漲價，也可讓你自己的房子漲價，這就是互惠。」

Tang champion said: “Focus on clean environment and help your neighbor to increase his house prices, afterward, your own one can also follow it just like a rising tide lifts all boats, which is mutually beneficial.”

唐冠軍說：「注重環境清潔，先幫助你鄰居的房子漲價，你自己的房子也就可以跟著水漲船高，這就是互惠。」

Tang champion said: “You know, your neighbor’s house with a rising price first can have a corresponding result for yours, so improve environment and public security order will benefit everyone.”

唐冠軍說：「要知道你鄰居的房子漲價了，你自己的房子才會跟著漲，所以說先把清潔與治安弄好了，這樣對大家都會有好處。」

How to make a decision without regret is your best decision

如何做出讓你不後悔的決定，就是你最好的決定

Advice 345. We have rights to decide what kind of life we should live in the future. In the crossroads of life, you have many choices, go left or right, up or down, forward or back, rely on fate or grasp an opportunity to open up a new situation, all these need your decision. To buy a house or rent an apartment, to buy the second one for your own or for your children, to save cash as retired living expense, you can discuss these important things with family members, friends, or experts, but still make a decision by yourself at last. This is the advice I want to give you.

忠告 345. 我們有權決定我們將來要過怎樣的日子，碰到人生十字路口時，你有許多的選擇，是左是右，是上是下，是前是後，是聽天由命？還是把握機會開創新局面，這些事都要由你自己來決定。是決心要去買房子？還是要去租房子？是要給自己買第二幢房子？是要給孩子買房子？還是要留下現金做為以後自己的退休生活費？遇到這些重大的事情，你可以找家人商量，找朋友商量，找專家商量，但是最後還是要由你自己來決定，這就是我要給你的忠告。

Tang champion said: “In the crossroad of life, facing major things to be decided, you have many choices and every one has its pros and cons, how to make a decision without regret is your best decision.”

唐冠軍說：「當你站在人生的十字路口上，面對重大的事情要做出決定的時候，你有多種的選擇，但每一種選擇都會有利有弊，如何做出讓你不後悔的決定，就是你最好的決定。」

Tang champion said: “Smart and brave persons can create opportunities. Lazy ones with no effort are waiting for an opportunity. Greedy and ignorant ones will miss opportunities. Stupid ones without action will waste opportunities.”

唐冠軍說：「聰明又勇敢的人在創造機會。偷懶又不努力的人在等待機會。貪婪又無知的人在錯過機會。愚笨又無行動的人在浪費機會。」

Tang champion said: “Your regret is because you have done improper things including wasting opportunities, making mistakes, having investment failure, making bad friends, losing your health and doing bad things with uneasy feelings.”

唐冠軍說：「後悔是因為你浪費了機會，後悔是因為你做錯了事，後悔是因為你投資失敗，後悔是因為你交到了壞朋友，後悔是因為你失去了健康，後悔是因為你做了壞事良心不安。」

A house is not necessarily magnificent, but it must be comfortable, safe and in line with your needs

房子不一定要富麗堂皇，但一定要舒適、安全，符合你的需要

Advice 346. A house is not necessarily magnificent, but it must be comfortable, safe and in line with your demands. Persons can make a house become bigger and more beautiful, where they can live a more colorful life. The owner is the commander of the home, the fate of its house depends on his decision, it needs to be overhauled in every few years, if you can treat it well, its fate will be different. A house is not necessarily magnificent like a palace, but it must be comfortable, safe, sanitary, clean and in line with your needs. This is the advice I want to give you.

忠告 346. 房子不一定要堂皇富麗，但一定要舒適安全，符合你您的需要。活著的人可以把房子變得更大更漂亮，漂亮的房子可以讓人活的更多采多姿。房子的主人是房子的指揮官，房子的命運由您來決定，每隔幾年就給房子來一次大翻修，如果你能善待房子，這樣房子的命運就不一樣了。房子不一定要堂皇富麗像個皇宮一樣，但一定要舒適、安全、衛生、乾淨，能適合你您的需要，這就是我要給你的忠告。

Tang champion said: “The appearance of a house doesn’t necessarily look magnificent, but it must be in line with your rank and status.”

唐冠軍說：「房子的外觀不一定要富麗堂皇，但一定要符合您的地位與身份。」

Tang champion said: “Frequently maintain and clean your house is good for both your health and it.”

唐冠軍說：「常常維修房子，常常打掃房子，這樣對你的健康及對你的房子都是有好處的。」

Tang champion said: “A house is not necessarily big, but it must be bright, clean, tidy, comfortable, warm, and safe.

唐冠軍說：「房子不一定要大，但一定要明亮、乾淨、整潔、舒適、溫暖、與安全。」

If grown children can’t live independently, it is you that hurt them.

如果已成年的孩子不能獨立生活，是你害了孩子

Advice 347. There is no such a thing as a starved person; adult children have their own field, so you don’t have to worry too much about them. Let them take responsibility for their own lives is the most important. If parents become doting ones and prepare everything for kids, they will be self-defeating, harm both them and themselves. This is the advice I want to give you.

忠告 347. 天下沒有餓死人的事，成年的孩子自有屬於他們的一片天，所以你不須為他們太擔心。讓成年的孩子為自己的生活承擔責任，能夠獨立起來最為重要，別做一個寵壞孩子的父母，別做一個事事可被孩子所依賴的父母，不要什麼事都為子女想，弄巧成拙，苦了自己卻又害到了孩子，這就是我要給你的忠告。

Tang champion said: “Don’t think and worry everything for the grown children, if they can’t live independently, it is you that not only harm them, but suffer yourself.”

唐冠軍說：「不要什麼事都要為已成年的孩子去想、去擔心，如果已成年的孩子不能獨立生活，是你害了自己的孩子，並且也苦了你自己。」

Tang champion said: “The children, always being dependent on their parents, can never become grown up. Drive the ones out of your family and train them for independent living is what a good parent should do.”

唐冠軍說：「處處依賴父母的孩子永遠長不大。把孩子趕出家門，訓練孩子獨立生活，這才是一個好父母該做的事。」

Tang champion said: “As parents, the first payment paid for their children to buy a house is a worst-case model. If the situation appears in a family like this, their kids who don’t know how to save money, only make a paycheck to paycheck, it is a big failure of parental education.”

唐冠軍說：「父母替孩子付首付款，去幫助孩子買房子，這是一個最壞的示範。孩子從小不懂得節約儲蓄，只會做一個月光族，這是父母教育的一大失敗。」

Tang champion said: “The money given to children should be used to create career, rather than buy a house.”

唐冠軍說：「父母給孩子的錢，應該用來幫助孩子創造事業，而不是用來幫助孩子買房子。」

Tang champion said: “Parents’ money paid for children’s troubles, if so, they can never learn lessons (experiences).”

唐冠軍說：「父母花錢來解決孩子所闖的禍，如果是這樣，孩子就永遠學不到教訓(經驗)。」

Diligence, hard work, hardship and endurance will be helpful to train you to achieve a success as soon as possible

勤奮、勞動、吃苦、耐勞，都是在磨練你，幫助你可以早日成功

Advice 348. A child can not be fond of eating, averse to work and sleep late. The benefit of diligent work and experience suffering for children is to make them become strong and mature. The kids born in a wealthy family will have less labor and enjoy wealth and honor; it will make them be weak, not strong and afraid to face challenges and difficulties. No matter how much money you have, train sons or daughters endure hardships and work hard is your responsibility, don’t spoil or indulge them. This is the advice I want to give you.

忠告 348. 一個孩子不可以好吃懶做，睡懶覺。勤奮、勤勞、勞動、勞作，做苦工，都是在磨練孩子，讓孩子強壯、肯吃苦，這樣做對孩子是有益的。如果孩子生在富裕的家庭中，就會少勞動，養尊處優的結果，就會讓孩子身體虛弱不結實，不敢面對挑戰，一遇到困難就退縮。不管你有沒有錢，鍛鍊孩子吃苦奮鬥，就是你的責任，不要寵壞孩子，不要放縱孩子，這就是我要給你的忠告。

Tang champion said: “No matter how much money you have, train children endure hardships and work hard is your responsibility, don’t spoil or indulge them, it is good for both them and society.”

唐冠軍說：「不管你有沒有錢，鍛鍊孩子吃苦奮鬥，是你的責任，不要寵壞孩子，不要放縱孩子，這就是為孩子好，為社會好。」

Tang champion said: “The children who can’t endure hardships or work hard, even if they have good academic records, are unsuccessful. Don’t spoil or indulge kids, it is your responsibility”.

唐冠軍說：「如果孩子不能吃苦耐勞，再會唸書也是沒用的。不要寵壞孩子，不要放縱孩子，這就是你的責任。」

Tang champion said: “Those with too much money will easily spoil children, the ones with ill behaviors will easily indulge kids, hence, too much money is not necessarily a good thing for next generation, you should be careful for it.”

唐冠軍說：「錢多容易寵壞孩子，自己行為不正容易放縱孩子，所以說，你的錢多對你的

孩子不一定是件好事，這一點你要自我警惕。」

Tang champion said: "That one always complains and feels tired is that he hasn't grasped what he should have learned."

唐冠軍說：「如果你老是抱怨，老是覺得辛苦，那你就還沒學到東西。」

Happiness comes from peace, contentment, health and a successful and happy family

幸福來自平安，來自知足，來自健康，來自家庭圓滿和樂

Advice 349. Happiness comes from neither wealth, nor lottery prize. It comes from peace, contentment, health, home and interdependence. No matter how successful and rich you are, as long as your household has no peace, you will have no joyfulness. Family harmony, joyfulness comes from your one and interdependence. This is the advice I want to give you.

忠告 349. 幸福不是來自於財富，幸福不是來自於中樂透獎。幸福來自平安，幸福來自知足，幸福來自健康，幸福來自家庭和樂。不管你多有成就，多有錢，只要你家庭不和樂，你就不會有幸福。家和萬事興，幸福來自於你的家庭和樂，這就是我要給你的忠告。

Tang champion said: "Unlearned children with no filial piety, idleness and no skill to make money are your sorrow, it is you that didn't train them well and spoiled them."

唐冠軍說：「子女不學好、不孝順、遊手好閒，不會賺錢，這些都是你的悲哀，誰叫你沒把孩子教育好，又寵壞了他們。」

Tang champion said: "Happiness comes from safety, contentment, health, family and interdependence and well educated children."

唐冠軍說：「幸福來自平安，幸福來自知足，幸福來自健康，幸福來自家庭和樂。幸福來自教育好子女。」

Children should go home while the weather becomes cold; your parents are at home and waiting for you.

孩子，天冷了就回家，你的爸媽正在家，等著你

Advice 350. I am looking forward to the kids to grow up quickly every day, experiencing decades of hard work, finally, I could watch them grow up and will be independent, and then I would have a peaceful mind. One day grown up sons and daughters will eventually travel far and wide, only loneliness and memories can stay for you. We hope they have a good and safe life. We wish them all the best. As children and grandchildren, if you have difficulties in daily life or emotional problems one day, remember to go home, Mom and Dad will always be your mainstay. This is the advice I want to give you.

忠告 350. 天天盼望孩子快快長大，經過幾十年的辛苦之後，好不容易看著他們長大了，獨立了，我也安心了。有一天孩子總會一個一個的高飛遠走的，能留下來給你的，只剩下寂寞與回憶。我們希望孩子過的好，我們祝福他們生活平安一切順利。如果有一天，兒孫們，在生活上有了困難，在感情上有了困難，孩子們要記住，快回家，爸爸媽媽是你永遠的支柱，這就是我要給你的忠告。

Tang champion said: "A family is warm. Children should remember, if you have difficulties or unhappy things in daily life, to go home quickly, to put on one more dress while the weather becomes cold; the door of parents is always open for you."

唐冠軍說：「家是溫暖的。孩子們要記住，當你有什麼困難或委曲時，快回到家裡來。天冷了就加件衣服，爸爸媽媽的大門永遠是為你開著。」

Tang champion said: "Parents never forget their children. The children should also remember

old parents, never forget them; frequently go home, regardless of busy or free. Don't hope nobody knows or take care of parents while they are sick.”

唐冠軍說：「父母永遠忘不了自己的孩子。孩子們也要記住，你可不要忘記年邁的父母，有空沒空，都要常常回家看看，不要讓父母病了，都沒人知道，沒人管。」

Advice No.351-360

忠告 No.351-360

Leave some more time for communication face to face while friends or family have a reunion

與家人相聚或與朋友團聚時，要多留下些時間，面對面交流

Advice 351. Thanks to smart phones, everyone has become a mobile phone user, silently playing video games or sending personal SMS only, and no communication with his household. Because of electronic mistress invasion, feelings between human beings are getting thinner and thinner, as well as alienated family relation. When your family or friends reunite together, turn off all electronic communication products, so that everyone would speak more to others, in stead of playing his phone only without conversations. Leave more time for face to face talking while friends or home have a reunion. That you neglect your friend is unwise and impolite. This is the advice I want to give you.

忠告 351. 拜智慧型手機之賜，大家都變成了低頭族，個人只顧安靜的打電玩或發簡訊，不與家人交流、溝通、交談。因為電子小三、小四的侵入，人與人的感情變薄了，親情也疏離了。與家人相聚或與朋友團聚，要關掉全部的電子通訊產品，好讓你們不至於各顧自己玩手机，都不說話。與親友聚會時，你要多留下些時間，可以與親友面對面交談，如果你冷落你的朋友是不智的，也是不禮貌的，這就是我要給你的忠告。

Tang champion said: “Those, playing own cell phones or I pad and neglecting friends around, are impolite.”

唐冠軍說：「不可自顧自的玩手机或 ipad，忽略周圍的朋友是不禮貌的。」

Tang champion said: “Don't play cell phone or I pad only, but neglect friends around while family, relatives and friends get together.”

唐冠軍說：「在與親友團聚時，不可只顧打手機或玩 ipad，而冷落了旁邊的朋友。」

Tang champion said: “When family, relatives and friends get together, you should pay attention to everyone, that you overlook friends around is impolite and a loss for you.”

唐冠軍說：「在與親友團聚時，你要顧到每一個人，如果你冷落了在旁邊的朋友，那是不禮貌的行為，也是你的一種損失。」

Tang champion said: “Lose friends because of your negligence is unwise.”

唐冠軍說：「因為你的疏忽或冷落，失去了朋友，那是你的不智。」

Tang champion said: “Don't become a stranger closest to your parents because of your electronic little mistress.”

唐冠軍說：「不要讓父母與親人因您的電子小三、小四，成為距離最近的陌生人。」

You don't need to talk about personal relationships with a seller; what you should do is only to submit an offer to satisfy him.

你不需要跟賣主搏感情套私交，你只須拿出吸引賣主的報價單來

Advice 352. One can not determine the length of life, but can do its breadth and quality. One can't force a seller sell his house to anyone, nor can use threat of force, but can offer a reasonable price to attract the one. If it is accepted by the owner, the buyer can be successful to buy a home. You

don't have to talk about personal relationships, what you should do is only to submit a satisfactory offer. This is the advice I want to give you.

忠告 352. 人不可以決定生命的長度，但你可以決定它的廣度與品質。人不可以強制賣主一定要把房子賣給誰，你不可以用武力脅迫賣主，但是你可以影響賣主來喜歡你，只要你的出價是合理的且能吸引到賣主眼光。當你出到一個可以吸引到賣主同意的價錢，這就是買到房子的訣竅，你不需要跟賣主搏感情套私交，你只須拿你的報價單來吸引賣主，這就是我要給你的忠告。

Tang champion said: "A bid is important, how to offer a good price to attract a seller to favor you (choose you and sell his house to you), this is the first step for you to be able to buy a house." 唐冠軍說：「出價很重要，如何出個好價錢來吸引賣主偏向你(選到你、賣給你)，這就是你買到房子的第一步。」

Tang champion said: "Offer a good price is very critical, in the normal case, that a seller can sell his house to you is because your bid is higher than anyone else, but not your friendship with him." 唐冠軍說：「提出好的報價很重要，在正常的情况下，賣主會把房子賣給你，是因為你的出價比別人高，而不是因為你與賣主的好交情。」

Tang champion said: "Having not been able to buy a house, you will know it is no use to talk about friendship and relationship, because what a seller focuses on is whether you can offer a higher price."

唐冠軍說：「當你買不到房子的時候，你就知道攀關係，套交情是沒有用的，因為賣主只看你是否出得起高價。」

Tang champion said: "The reason for a homebuyer without buying a house is probable that a seller is greedy, or you are greedy, in general, both sides with greed can't finish a business."

唐冠軍說：「買不到房子，可能是賣主太貪心，也可能是你太貪心，總之兩個貪心的人碰在一起，是做不成生易的。」

Whether a homebuyer increases a price depends on his own decision

買房子時，要不要加價？這些事都是要由你自己來決定的

Advice 353. Human beings can not decide their own birth, but can choose a way of future life, that is rich or poor? Happy or sorrowful? Fail or successful? These are all decided by your own. Do you want to go to college? Get married and have children? Start a business? Buy a house with extra money? These also need your own decision. Every thinking and action affects your future.

忠告 353. 人不可以決定自己的出生，但你是可以決定，你未來的生活是要怎麼樣的生活。你未來的日子是要富要窮？要快樂要憂愁？要成功要失敗？這些都是要由你自己決定的。你要不要上大學？要不要結婚生子？要不要創業？要不要加價買到房子？這些都是要由你自己決定的。你的一思一想，一舉一動都影響到你的前途，這就是我要給你的忠告。

Tang champion said: "Every thought and action will influence your prospect, that you decide which house you are going to buy is to choose the way of your life style and fortune."

唐冠軍說：「你的一思一想，一舉一動都影響到你的前途，你決定要買到哪一幢房子，就是在決定你自己的生活方式與財富之路。」

Tang champion said: "Rising prices will make you live a good life for lifetime, but the monthly payment of a house can also let you become its slave in life, whether you have to buy an own one will be decided by yourself."

唐冠軍說：「如果房子若有漲價，可以讓你過一輩子好日子，但是房子的每個月供款也可以讓你做一輩子房奴，要不要買到房子，要由你自己來決定。」

You should leave the hard-working and struggle spirit to children

要把你吃苦耐勞、奮鬥打拚的精神留給孩子他們

Advice 354. You shouldn't take the way of accumulating a lot of wealth through your proper finance and investment as your own property, but share it and teach us to make money like you. Don't leave huge amount of wealth to your children or grandchildren, what you should give to them is your hard-working and struggle spirit. Don't leave the style like enjoying oneself with feasting and other kinds of entertainment, ostentation and show-off to future generations, what you should give to them will be only law-abiding, moral and loving vigor. This is the advice I want to give you.

忠告 354. 如果你很會投資理財，當你累積到很多財富的時候，你不可以獨樂樂。你應該公佈你正當賺錢的方法，教導大家也跟你一樣發財。不要把巨額財富留給子孫，只可把你吃苦耐勞、奮鬥打拚的精神留給他們。不要把吃喝玩樂、擺闊、炫富留給子孫，只可把你守法，有道德、有愛心的精神留給子孫他們，這就是我要給你的忠告。

Tang champion said: "Moral is eternal, wealth is temporary, leave moral, in stead of money, to children is better."

唐冠軍說：「道德是永遠的，財富是暫時的，把道德傳給子女，勝過把錢留給子女。」

Tang champion said: "Don't leave a lot of property to children; you can only leave a good ethics and behavior to them."

唐冠軍說：「不要留下巨額財產給子女，你只可留下好的道德與行為給子女。」

Tang champion said: "Leave hard-working and struggle spirit to children, don't leave bad habits like enjoying oneself with feasting and other kinds of entertainment, loving leisure and hating labor and being fond of eating and averse to work to them."

唐冠軍說：「要把吃苦耐勞的精神留給孩子，不要把吃喝玩樂、好逸惡勞、好吃懶做的惡習留給孩子。」

The most important thing in life is to choose a spouse fit for oneself

人生最重要的事，是選到合適自己的配偶

Advice 355. Someone asked Warren Buffett what the smartest orientation (investment) is? Buffett replied: "the most important orientation in life is whom one gets married with, rather than any other investment." So, the most critical thing in life is to choose a wife (spouse) fit for oneself. This is the advice I want to give you.

忠告 355. 有人問股神巴菲特，你自認為在你人生之中，最聰明的定向（投資）是什麼？巴菲特回答說：人生中最重要定向是跟什麼人結婚，而不是任何一筆其它的投資。所以說，人生最重要的事，是選到合適自己的太太（配偶），這就是我要給你的忠告。

Tang champion said: "The most important decision in life is to choose a spouse suitable for oneself. Another is to select the house fit for oneself."

唐冠軍說：「人生最重要的決定，是選到合適自己的配偶。人生最重要的另一件事，是選到合適自己的房子。」

Tang champion said: "The most important thing in life is to train a child become a good one. The child is to be associated with his parents; hence, it is absolutely right to choose a good spouse."

唐冠軍說：「人生最重要的事，是教出一個好孩子，而教出這個好孩子就與他的父母有關，所以選到好的配偶絕對重要。」

Don't become a slave of money; many troubles in life are provoked by oneself

不要成為錢的奴隸，人生的許多煩惱都是自己找來的

Advice 356. Human beings don't live only to make money, money and money. More important things should be done than it. The purpose of life is not to obtain wealth, status and power only, and that of finance and investment is not to obtain fortune and profits only. Many troubles in life are self-inflicted, so advise you to make it clear, to figure out what the ultimate purpose of your life is.

忠告 356. 人活著不是只為了賺錢、賺錢、賺錢。我們應該有比賺錢更重要的事可做。人生的目的不是只為得到財富、地位、權勢，投資理財的目的也不是只為得到財富與利潤。人生的許多煩惱都是自找的，所以勸你要想清楚、弄明白，你人生最終極的目的是什麼，這就是我要給你的忠告。

Tang champion said: "To understand the truth of money, so you will not get lost, you know many troubles in life are self-inflicted."

唐冠軍說：「要懂得錢的真諦，這樣你才不會迷失方向，要知道人生的許多煩惱都是自己找來的。」

Tang champion said: "A person, disputing with others for trifling things, will live a relatively hard life; those who refuse to lose anything will continue to have troubles with no peace."

唐冠軍說：「計較的人活得比較辛苦，凡事斤斤計較不肯吃虧的人，就會煩惱上身，永無寧日。」

Tang champion said: "Don't think what I have lost, but what I still have had, you should be grateful to what you have."

唐冠軍說：「不要想我失去了什麼，要想我還擁有什麼，你要為你擁有的東西感恩才對。」

Tang champion said: "Death of a rich man is a shame for the rich. Those died of money pile are really stupid."

唐冠軍說：「在巨富中死去，是一種富人恥辱。死於錢堆的人，真是愚笨。」

The mortgage having not been paid is your debt forever

沒有付清的房屋貸款，永遠是你的負債

Advice 357. To become a real owner of a house, you have to get its loan paid in full. The one with the mortgage having not been paid can't be regarded as yours. As long as you don't pay monthly payments for three consecutive months, the bank, under the authority of the law, has a bigger power than you and has rights to confiscate your house; strictly speaking, you are only a co-owner of it, rather than individual ownership. So you have to pay your borrow money in full on time, that is the only way to retain it. This is the advice I want to give you.

忠告 357. 想真正擁有一幢房子，你就要把房子的貸款全部付清。沒有付清房貸的房子，不能算是你的房子，因為只要有連續三個月不付月供款，銀行就有權沒收你的房子，嚴格的說，你是與銀行共同擁有一幢房子，而不是單獨擁有，而且銀行的權力比你大，因為銀行在法律的授權下，是有權力沒收你房子的，所以你要準時按約如數的付出你的月供款，這就是你保有你房子的唯一方法，這就是我要給你的忠告。

Tang champion said: "The mortgage having not been paid is your debt forever, the bank under the authority of the law has rights to confiscate your house; therefore you should pay monthly fixed payments on time as an agreement, this is the only way to retain it."

唐冠軍說：「沒有付清的房屋貸款，永遠是你的負債，因為銀行在法律的授權下，是有權力沒收你的房子，所以你要準時、按約、如數的付出你的月供款，這就是你保有你房子的

唯一方法。」

Tang champion said: “No matter how much loan you haven’ t paid, it is always your debt and burden before all loans paid off.”

唐冠軍說：「不管你的房屋貸款還剩下多少，在沒全部還清前，它永遠是你的負債，它永遠是你的負擔。」

Tang champion said: “Out of debt, out of burden, you can never gain financial freedom before your all debts paid off.”

唐冠軍說：「無債一身輕，在你沒有還清全部債務前，你是永遠得不到財務自由的。」

Taxes not paid off will always be your responsibility

沒有付清的稅款，永遠是你的責任

Advice 358. Own a house in the United States is not simple, besides monthly payments, you have to pay for a lifetime of real estate taxes (Property Tax). In the United States, the 10 states with the highest taxes, in turn, are New York, New Jersey, California, Florida, Rhode Island, Minnesota, North Carolina, Iowa and Maryland. The state with the lowest taxes is Nevada. The real estate tax will follow you for life, unless you don’t want to have a house. All kinds of taxes should be made clear, so as not to leave the mess that makes beneficiaries or family have troubles.

忠告 358. 在美國擁有一幢房子不簡單，除了每月的月供款之外，你還要付一輩子的地產稅 (Property Tax)。在美國各州中，稅賦中最高的 10 個州，依序有紐約州、紐澤西州、加州、佛蒙州、羅德島州、明尼蘇達州、北卡罗莱娜州、愛荷華州、馬里蘭州。稅賦最低的州是內華達州。除非你不想擁有房子，否則房地產稅會跟著你一輩子，生前要把各種稅搞清楚，交待清楚，免得留下爛攤子，讓受益人或家人頭痛不已，這就是我要給你的忠告。

Tang champion said: “Out of taxes, out of burden, you can never have a freedom of tax before it has not been paid off.”

唐冠軍說：「無稅一身輕，在你沒有還清全部稅捐之前，你是永遠得不到免稅自由的。」

Tang champion said: “Tax is one of the obligations for citizens, as long as you have an income you have to report and pay tax in accordance with laws and keep all receipts with the necessary documents to prepare for the IRS audit purposes.”

唐冠軍說：「繳稅是國民的義務之一，只要你有收入你就得依法報稅、繳稅，並且你要好好保存好收據與必要文件，以備國稅局查帳之用。」

Tang champion said: “All property, taxes, debts and will must be made clear in one’s lifetime or explain clearly, lest leave the mess that makes family have troubles.”

唐冠軍說：「所有的財產、賦稅、債務與遺囑、都要在生前交待清楚或處理乾淨，免得留下爛攤子，讓家人頭痛不已。」

Money and luxury are not all of life

錢與豪宅不是人生的全部

Advice 359. The gap between rich and poor is getting bigger and bigger, which facilitates people desire to make a fortune and become rich. Blindly pursue money, cars, mansions, handsome guys, beauty and vulgar style, such a vulgarity makes one lose ideal, moral, spirituality and cultural heritage. Money and luxury is not all of life.

忠告 359. 貧富的差距是愈來愈大，這就讓人們愈來愈想發財變成富翁。盲目的追求金錢，名車、豪宅、俊男、美女，讓人俗氣，這種俗氣的生活讓人失去了理想，失去了道德，失去了靈性，失去了文化傳承。錢與豪宅不是人生的全部，這就是我要給你的忠告。

Tang champion said: "Envy the rich and want to be rich; such an idea is very terrible, the thought in pursuit of money is likely to make you go on a wrong road and be unconscionable to earn black money."

唐冠軍說：「因為羨慕有錢人，所以我們想做個有錢人，這樣的想法是很可怕的，因為你一心只想有錢，所以你就很可能會走上歪路，昧著良心去賺黑錢。」

Tang champion said: "If you want to earn money and become a rich man only, your life will move towards sin/cemetery."

唐冠軍說：「如果你只想拼命賺錢，成為一個有錢人，那你的人生就只會走向罪惡/墳場。」

Tang champion said: "Pushy persons want to win more wealth and status, but life is not composed by fortune and position."

唐冠軍說：「好勝的人想贏得更多的財富與地位，但是人生不是由財富與地位所組成的。」

Money doesn't signify wealth, morality and virtue will be the symbol of the rich only.

金錢不代表富貴，道德與美德才代表富貴

Advice 360. Money earned through improper ways only signifies rich, but not noble. If you have a lot of wealth, but can't get the respect of others, you can't be a gentleman. A person who has a mansion, famous cars, watches and designer clothing, doesn't mean that he is savior, at best, a rich man. Money doesn't symbolize wealth. For a person, morality and virtue really stand for noble and it is more significant than anything else. This is the advice I want to give you.

忠告 360. 如果金錢來路不正當，那麼那些金錢只能代表富，不代表貴。如果你擁有許多財富，但是得不到別人的尊重，你就不能算是富貴之人。擁有豪宅、名車、名錶、名牌衣物，不代表你是貴人，充其量只不過代表你是個有錢人。金錢不代表富貴，道德與美德才代表富貴，一個擁有道德與美德的人，才是富貴的人，對一個人來說，道德與美德比什麼都重要，這就是我要給你的忠告。

Tang champion said: "Neither waste materials, nor indulge in money, materialism and wealth.

唐冠軍說：「不要浪費物質，也不要沉溺在金錢、物慾與財富之中。」

Tang champion said: "If you have a lot of money, but can't get respect from others, your show-off will be a shame, rather than a glory."

唐冠軍說：「如果你很有錢，但得不到人們的尊敬，那麼你的炫耀就將成為你的羞辱，而不是光榮。」

Tang champion said: "Your wealth gained from corruption, fraud and doing bad things, you can't get homage from others, then it will be a shame, rather than a glory."

唐冠軍說：「如果你的財富來自貪污、詐欺、做壞事等，你的財富將得不到人們的尊敬，那麼你的那些財富就將成為你的羞恥，而不是光榮。」

Advice No. 361-370

忠告 No. 361- 370

Don't ask a child whether he has finished his homework

不要問孩子，你今天的功課做完了嗎？

Advice 361. The ways adopted by parents to train a child must be correct; the first important thing for them is that they should have right thoughts and health mind. Parents are a child's helmsman, if they lead a wrong direction, he would easily go a wrong road.

Some improper ways, including training a child to be submissive and concentrate on books only, teaching him to be dependent on their parents without independence and making him become

irresponsible one, should be avoid. Don't ask a child whether he has finished homework today, but what he have done is right today, encourage the kid to be able to speak his real ideas, to communicate with each other, to review and arouse each other and to do right thing every day, it is the proper guidance education, rather than the indoctrination with extreme pressure. This is the advice I want to give you.

忠告 361. 父母對孩子的調教或訓練必須要正確，首先重要的一件事是做父母的人，他自己思想與心態必須先要是很正確。父母是孩子的舵手，如果父母掌舵掌的不正確，那孩子就容易走上錯誤的道路上。

把孩子教育成乖乖牌是不正確的；把孩子教育成只會唸死書的人，是不正確的；把孩子教育成處處依賴父母的人，是不正確的；把孩子教育成不負責任的人，是不正確的。不要問孩子，你今天的功課做完了嗎？而是要問孩子，你今天有什麼事是做對了，要鼓勵孩子能說出他的想法來，互相交流，互相檢討，互相鼓勵。要求孩子每天做正確的事，這才是正確的引導式教育，而不是強壓式的灌輸教育，這就是我要給你的忠告。

Tang champion said: "Let children know what the right things are and what the incorrect things are as early as possible, so that they won't make friends with ill behaviors, or go a wrong way after they grow up."

唐冠軍說：「什麼是屬於正確的事，什麼是屬於不正確的事，你要早早讓孩子知道，這樣孩子長大以後，才不會交錯朋友，走錯路。」

Tang champion said: "Train children to do right things, train them to be independent, autonomous, responsible, and to solve their own things by themselves."

唐冠軍說：「要訓練孩子做正確的事，要訓練孩子獨立、自主，負責任，自己的事要自己去解決。」

Tang champion said: "Study hard is only one right thing one should finish, actually, there are a lot of correct and important things, for instance, moral, conscience, charity, financial management, investment and contribution made to society and so on."

唐冠軍說：「把書唸好只是做到了一個正確的事，其實正確事還有許多，並且都很重要，如：道德、良心、行善、理財、投資、回饋社會等。」

Tang champion said: "Well-read children are very good, but those who are able to do right things are better."

唐冠軍說：「會唸書的孩子固然很好，但會做正確事的孩子是更好。」

Tang champion said: "Well-read children are very good, but those who are good at finance and investment are better."

唐冠軍說：「會唸書的孩子固然很好，但會投資理財的孩子是更好。」

Tang champion said: "Well-read children are very good, but those who are independent and responsible are better."

唐冠軍說：「會唸書的孩子固然很好，但會獨立自主，肯負責任的孩子是更好。」

One should first do what he asks others to do

在要求別人之前，自己應該先做到

Advice 362. Parents should first do what they ask a child to do, for example: they teach a kid to thrift and deposit, to be honest and self-discipline, they must do these first. They are a model and hero for their sons or daughters, they shouldn't train them to do what they can't do themselves. A person should first do what he asks others to do. This is the advice I want to give you.

忠告 362. 父母要求孩子做到的事，父母自己應該先做到。譬如：父母要求孩子做到節約

儲蓄、誠實自律，那麼父母自己應該先做到。父母是孩子的模範，是孩子的英雄，父母不能只要求孩子做到，而自己則可以例外，在要求別人之前，先要要求自己做到，這就是我要給你的忠告。

Tang champion said: "A teacher is a model for others, parents are children's model; both of them have set an example, so that they can convince the public."

唐冠軍說：「老師是為人師表，父母是孩子的模範，兩者都要以身作則，這樣才可以服眾。」

Tang champion said: "Not ask others to do charitable things, but do bad things oneself every day."

唐冠軍說：「不可要求他人做善事，而自己天天在做壞事。」

Tang champion said: "Not ask others to do right things, but do wrong things oneself."

唐冠軍說：「不可要求他人去做對的事，而自己卻在做錯的事。」

Tang champion said: "Make oneself an example, to be a model for children, parents, teaching by example, is more important than anything else."

唐冠軍說：「以身作則，做好孩子的榜樣，父母的身教比一切都重要。」

Self-satisfied one is the richest man

自我感到滿足的人，才是最富有的人

Advice 363. How much wealth one has owned is measured by the amount of his money, but whether a person is abundant enough can't be calculated by that of his money. As long as one is not greedy or is self-satisfied, he would feel rich. If one always complains and has no satisfaction, even if more richness given to him, he wouldn't feel affluent. One with money is not necessarily happy, sometimes, that the poor are happier than an emperor is the truth. Self-satisfied one is the richest. This is the advice I want to give you.

忠告 363. 衡量一個人財富有多少，通常我們用金錢來計算，但是一個人是否富足則不是用金錢來計算。一個人只要不貪心，只要他自己認為滿足了，那他就會感到富足。如果一個人永遠抱怨，對自己感到不滿足，那麼給他更多的財富，他也不會感到富足。有錢並不一定是幸福，窮人有時比皇帝還快樂就是這個道理。自我感到滿足的人才是最富有，這就是我要給你的忠告。

Tang champion: "Everyone should have peaceful mind, neither do things without conscience, nor dream to get rich. You don't have to be rich, but must be a contented person."

唐冠軍說：「做人要能心安理得，不做虧心事，不做發財夢。你不一定要成為有錢人，但你一定要做一個知足的人。」

Tang champion: "Contented one will not attack others and have the most beautiful mind."

唐冠軍說：「知足的人是不會攻擊人的。知足的人在做人的心態上是最美的。」

Tang champion: "The real beauty doesn't require to be set off by the appearance of ornaments. Contented man has both beautiful heart and profile."

唐冠軍說：「真正的美女是不需要靠外表妝飾來襯托的。知足的人，他的內心最美，他的外表也最美。」

Tang champion: "A self-satisfied person will make people around feel happy, so he is the most beautiful. The one with no satisfaction makes people around have pressure, so he is the ugliest."

唐冠軍說：「知足的人，他會讓周圍的人感受到快樂，所以他最美。不知足的人，他會讓周圍的人感到壓力，所以他最醜陋。」

Tang champion: "Self-satisfied one is the richest, his richness can make people around feel harmonious and happy, from which is the influence/charm generated."

唐冠軍說：「自我感到滿足的人最富有，他的富有可以讓周圍的人感受到和諧與快樂，這

就是自我滿足所產生的影響力/魅力。」

Wealth brings a temporary happiness to you

財富給你的幸福感是短暫的

Advice 364. The rich always feel that they are happy, but their feelings of happiness is temporary, once one day they lose a fortune, it will soon disappears. The feeling of joyfulness from wealth is short-lived, even some are worried about "too much money". Really give you the feeling of it is not your money, but your spiritual serenity. This is the advice I want to give you.

忠告 364. 有錢人總是感覺自己是幸福的，但是這種幸福感是暫時的，一旦有一天，你失去了財富，你的幸福感就會很快消失了。財富給你的幸福感是短暫的，甚至有人還會為「錢太多」而煩惱不已。真正給你幸福的感覺不是你有錢，而是你心靈上的淡泊寧靜，這就是我要給你的忠告。

Tang champion said: "Money and wealth can make one feel happy and noble, but sometimes pain and trouble."

唐冠軍說：「金錢與財富可以讓人覺得幸福與風光，但是也會讓人覺得痛苦與煩惱。」

Tang champion said: "Happiness can't be built on money and wealth, or else, one will be regretting sooner or later."

唐冠軍說：「幸福不可以建立在金錢與財富上，凡是把幸福建立在金錢與財富上的人，他遲早會後悔的。」

Tang champion said: "The happiness based on substance and money is weak, it can't exist for a long time."

唐冠軍說：「靠物質與金錢建立起來的幸福是薄弱的，是不能長久存在的。」

Tang champion said: "Mountain has its height, water has its depth, there is no need to compare, everyone's own strength and advantage is his happiness."

唐冠軍說：「山有山的高度，水有水的深度，沒必要去攀比，每個人都有自己的長處與優點，這就是你的幸福。」

Tang champion said: Cherish what you think happiness is, a wise one is not to cherish money.

唐冠軍說：「你認為幸福的，就去珍惜，但聰明的人是不會珍惜錢的。」

We must learn to respect those whose living level is lower than us

我們要學習尊重生活比我們差的人

Advice 365. Speaking from their hearts, the rich despise the poor as if their poverty were intrinsic and they refused to work. Most of the wealthy persons can't respect indigent ones, those who donate money for needy people is to do good things and gain own reputation only. Our cash given to a beggar is to sorry for him only, but not to reverence him. Now we have to learn to esteem those whose living level is lower than us, rather than just pity them. This is the advice I want to give you.

忠告 365. 有錢人從心底上就瞧不起窮人，好像窮人天生就是不肯努力工作，又不肯上進的那群人。大多數的有錢人是不會尊敬窮人的，有錢人捐錢給窮人只是施捨行善，圖謀自己的好名聲而已。我們丟錢給乞丐，只是可憐他而已，而不是尊敬他。現在我們要學習尊重生活比我們差的人，而不是去可憐他們而已，這就是我要給你的忠告。

Tang champion said: "Help others whose living level is lower than us is to respect the poor. Give alms to those who have less income than us is to insult needy persons."

唐冠軍說：「幫助生活比我們差的人就是在尊重窮人。施捨生活比我們差的人就是在鄙視

(污辱)窮人。」

Tang champion said: "Help the poor to increase income, to improve their living environment and to become rich from poverty, it is not only the responsibility of government, but that of ours."

唐冠軍說：「幫助窮人增加收入，幫助窮人改善居住環境，幫助窮人由窮變富，這不僅只是政府的責任，也是你我的責任之一。」

Those who don't want to be a tenant for lifetime should implement a homebuyer's plan as early as possible

不想一輩子做房客的人，就要早早實行購屋計劃

Advice 366. In big cities, house prices rises faster than inflation and salary, if you live and work in a big one, you must spend a lot. Furthermore, you don't know how to make investment and manage finance, budget carefully, thrift and save money, you won't accumulate savings. Those who spend a month salary and become paycheck to paycheck friends can't have funds to buy a house. Those who don't want to be a tenant for lifetime should implement a homebuyer's plan and start deposit as early as possible, because you are not able to buy one if you don't have "enough down payment or credit." This is the advice I want to give you.

忠告 366. 在大城市中，房子漲價的速度遠比通貨膨脹快，也比薪水漲幅快，若是你在大城市中居住或就業，你的花費一定很大。如果你不懂投資理財，不懂精打細算，不懂節約儲蓄，你就省不下錢來。每個月花光薪水做月光族的朋友們是不會有錢去買房子的。不想一輩子做房客的人，就要早早做好購屋計劃，早早開始存錢，因為你沒有「足夠首付款或信用」你是無法買到房子的，這就是我要給你的忠告。

Tang champion said: "You will spend several years to deposit 100,000 or 200,000 U.S. dollars, if you don't start savings as early as possible; you never hope to buy a house."

唐冠軍說：「存滿一個十萬、廿萬美金是要花上好幾年的功夫，如果你不早早開始存錢，你就休想買到房子。」

Tang champion said: "You will spend several years to set up a good credit score. If you don't begin to establish it, you never hope to borrow money from a bank to buy a house."

唐冠軍說：「建立一個好信用分數是要花上好幾年的功夫，如果你不早早開始建立一個好的信用，你就休想向銀行借錢買到房子。」

Those who don't want to get married have a lower desire to buy a house

不想結婚的人，其購屋的欲望（熱情）比較低

Advice 367. Those who haven't got married or have no plan to marry have a lower desire (power) to buy a house. It is surveyed that 86% of the paycheck to paycheck persons are not going to become a homebuyer, if they had a home purchase plan, they would not spend all salary before the end of a month. Those who plan to have a wedding are eager to set up a home, and married persons are willing to become buyers up to 95%. In order to be responsible for your spouse and children of the family, you had better own a residence before marriage, young people having not married should save money to have an own housing as soon as possible.

忠告 367. 未結婚的人或不想結婚的人，他們購屋的衝勁(動力) 比較低。經過調查 86% 的月光族是不想買房子的，如果他們想要房子，他們就不會是月光族。想成家的人會有較高的購屋欲望，已經結婚的人，他們購屋欲望高達 95%以上。為了對配偶負責，對家庭小孩負責，你還是先買屋再結婚比較好，還沒結婚的年輕人，你還是趕快存錢買屋吧，這就是我要給你的忠告。

Tang champion said: "Those who plan to marry without a house and money are not responsible for a spouse. The one who doesn't take responsibility shouldn't have right to fall in love."

唐冠軍說：「沒錢買房子，沒錢結婚，就想結婚的人，這是對配偶的不負責任。一個不負責任的人，應該是沒有權利去談戀愛的。」

Tang champion said: "If you are going to marry, you should have a plan for home purchase; that is you should be responsible for your spouse. The one who doesn't take responsibility shouldn't have right to talk about wedding."

唐冠軍說：「如果你想結婚，你就應該要有購屋計劃，這也是對配偶負責任的表現。一個不負責任的人，應該是沒有權利去談結婚的。」

Tang champion said: "Home purchase is to prove that you know investment and finance or you are learning such knowledge, the persons who have owned a house have higher ideals and are more responsible for themselves and their families."

唐冠軍說：「購屋是證明你懂得投資理財或證明你正在學習投資理財，擁有房子的人是屬於比較有理想的人，也是比較對自己及家人負責任的人。」

Return of investment (ROI) and risks should be balanced, never be biased

投資報酬率與投資風險都要均衡顧到，不可偏頗

Advice 368. A house as a tool to make investment can be thought to have a good profit, but a rental one is not so easy to make money for him and it requires a lot of costs, the rent is not only-in-no-out. In case you run into a shameless tenant, not only no rent available, but pay legal costs, these losses added up is a big spending, ROI and risks should be balanced, not be biased. This is the advice I want to give you.

忠告 368. 拿房子來做投資，從表面上看起來獲利不錯，但是一個出租的房子就不是那麼容易賺錢了。出租的房子會有許多的費用需要支出，房租不是只進不出的。萬一你碰到一個耍賴的房客，不只收不到房租，另外還要加上法律費用，這些的損失加起來也是一筆大的開銷，投資報酬率與投資風險都要均衡顧到，不可偏頗，這就是我要給你的忠告。

Tang champion said: "It is not easily to be a landlord, sometimes, he has no rent available, additionally, has to deal with a legal proceedings from his tenant, so invest in real estate, these risks must be taken into account."

唐冠軍說：「做房東不是好做的，房東也有收不到房租的時候，房東也有被房客告上法庭的，所以投資房地產，也要把這些風險計算進去才行。」

Tang champion said: "Any low-profit or money-losing investments are regarded as failed ones, a real good one must have a comprehensive plan, return of it and its risks must be balanced, not be biased."

唐冠軍說：「任何低報酬或賠錢的投資都算是失敗投資。一個真正的好投資一定是要有周詳的計劃，投資報酬率與投資風險都要均衡顧到，不可偏頗。」

You should avoid doing "investment with low- profit or one with loss of money"

你要避免做「投錢的投資、輸錢的投資」

Advice 369. Those who haven't grasped investment skills often make it with low profit (its rate of return is too low), which is called low-profit. Put money in the bank for the interest is not a real one, it by no means has a low profit to put money in some place for a period of time, which is tantamount to doing the worst one. An investor should have a right approach. It is made by wisdom, one has a lot of money, but has neither ways, nor plan or risk control, casually invest, and

it is a very foolish thing. You have to avoid fund failure (the investment with low profit or the one with loss of money). This is the advice I want to give you.

忠告 369. 不會投資的人，他們常常做出不是最好的投資 (指其報酬率太低)，這就叫做投錢。若是把錢存在銀行，以收利息為目的，那就不算是真正的投資，投資絕不等於投錢，投錢就等於是做了一個最壞的投資。投資是要有正確的方法。投資是靠智慧，如果只是憑藉自己的錢多，在沒有方法，沒有計劃，沒有風險控管之下，就胡亂做投資，那是一件很愚蠢的事。你要避免做失敗的投資(投錢的投資或輸錢的投資)，這就是我要給你的忠告。

Tang champion said: “Before investing, you not only should do your own homework and all kinds of comparisons and analysis (between profits and losses) as much as you can, but can learn more from experts or seniors, so as not to lose money and become a failed investment.”

唐冠軍說：「投資前，你自己要多做功課，要做好各種(賺賠)的分析比較。投資前，你可多向先輩或專家請教，這樣你才不至於虧損累累，成為失敗的投資。」

Tang champion said: “In case you encounter a bad investment, you should immediately stop bleeding and continuing losses, if it continues to expand, and even if you make up continuously, but in vain, it should be thought a failure and loss.”

唐冠軍說：「萬一你碰到一個失敗的投資，你就要立刻止血，停止繼續虧損，如果你的虧損在繼續擴大，而就算你不斷地補錢，也救不回來的話，像這樣的投資就就算是一個失敗的投資，輸錢的投資。」

Finance and investment in life can't be incomplete

人生的投資理財，不能只做到半套

Advice 370. Personal finance and investments include: professional learning (life skills, trifling and savings, funding and starting a business, investment in real estate and funds, setting up pension fund, appropriate savings plan, proper distribution of property and executor, suitable plan for the later half of life, health and long-term care insurance and family planning, fairish education program, home purchase plan, cash flow and risk management, a happy marriage and so on. Finance and investment in life can't be incomplete, but can be complete. This is the advice I want to give you.

忠告 370. 個人的投資理財，包括：專業學習(謀生技巧、節約儲蓄、投資創業、投資房地產、投資基金、建立退休基金、妥善的節約計劃、妥善的財產分配、妥善的遺囑執行、妥善的後世計劃、妥善的健康保險、妥善的長期看護保險、妥善的生育計劃、妥善的教育計劃、妥善的購屋計劃、妥善的現金流管理、妥善的風險管理、美滿的婚姻關係等。人生的投資理財不能只做到半套，而是要做到全套，這就是我要給你的忠告。

Tang champion said: “Finance and investment in life can't be incomplete, but can be complete. That many old people feel regret or remorse is because their financial management and funding is unfinished or less.”

唐冠軍說：「人生的投資理財不能只做到半套，而是要做到全套。很多人到了老年會覺得遺憾或後悔，就是他的投資理財只做到了半套或更少。」

Tang champion said: “The way of life should be finished step by step, so is that of investment and financial management, it is neither fast nor too slow, but it is always perfect and exhaustive.”

唐冠軍說：「人生的路要一步一步走完，投資理財的路也是要一步一步走完，它是快不得，也慢不得，總要做到盡善盡美、面面俱到。」

Tang champion said: “Success comes from concentration and perfection, failure does from dispersing and giving up halfway.

唐冠軍說：「成功來自於專注，做到盡善盡美。失敗來自於分散，半途而廢。」

Advice No. 371-380

忠告 No.371-380

The one who dares to increase a price at the crucial moment must be a wise man

敢於在關鍵時刻加價的人，一定是個聰明人

Advice 371. China's famous saying, give to get, this is really a classic words. We must grow vegetables by watering and fertilization in time, if you didn't do so, they wouldn't grow well, which would be the results gained by the improper ways. Similarly, if you refuse to treat a seller well, you can't buy a good house, as no pains, no gains. The one who dares to increase a price at the crucial moment must be able to become a real homeowner in time. This is the advice I want to give you.

忠告 371. 中國的名言，有捨才有得，這真是一句經點的話。種菜要捨得洒水與施肥，如果你不灑水，也不施肥，菜是長不好的，這就是不善待蔬菜的結果。同理，你如果不肯善待賣方，你是買不到好房子的，因為一分付出，一分收穫。敢於在關鍵時刻加價的人，一定是可以買到房子的，這就是我要給你的忠告。

Tang champion said: "Be brave to give up money is a kind of big wisdom. The one who dares to increase a price at the crucial moment must be a wise man."

唐冠軍說：「敢于放棄金錢，這是一種大智慧。敢于在關鍵時刻加價的人，一定是個聰明人。」

Tang champion said: "Refuse to increase a price at a critical time, sometimes will mess a thing. In other words, you are unwilling to give your money, so botch it up."

唐冠軍說：「在關鍵時刻不肯加價，有時是會把事情弄糟的。換句話說，就是你不捨得你的金錢，所以才把事情弄糟的。」

Tang champion said: "Fare increase at a critical moment is not to please a seller, but is determined to win."

唐冠軍說：「在關鍵時刻加價的做法，不是在討好賣方，而是志在必得。」

Tang champion said: "Giving is more blessed than receiving; the one with giving will be blessed. Because be afraid not to buy a house, you increase, the way you take is not to give a grace to a seller, but to give it to a buyer oneself."

唐冠軍說：「施比受更有福，施恩的人有福了。因為怕買不到房子，所以她才加價，加價不是買方在對賣方施恩惠，加價是買方在替自己施恩惠。」

Tang champion said: "Do good is not to set an example for others, but for oneself. Fare increase is to strive for an opportunity to buy a house for oneself, just like a buyer is giving for himself; that is the way he must learn."

唐冠軍說：「行善不是要做給他人看，行善是做給自己看。加價是買方在替自己爭取買到的機會，等於買方在替自己施恩惠，這一點買方一定要學會。」

A farmer refusing to pay a price will gain zero harvest

一個不肯付出代價的農夫，就會是零收穫

Advice 372. A farmer inheriting a stretch of ancestral land was starving to death. His neighbor asked him three questions: the first one is "Have you planted rice? He replied: "No, because I am worried about that it will not rain these days", the second, "Have you planted wheat? He replied: "No, because I am afraid that locusts will come to eat", the third, "what have you planted? He

replied: “nothing, because I want to ensure absolute safety.” A peasant who refuses to take risks will have zero harvest. Many homebuyers like this man have too many worries, and refuse to pay a high price, so they have zero house, nor any harvest. A person refusing to pay a cost and take investment risk will get nothing in the end. This is the advice I want to give you.

忠告 372. 有一個農夫繼承了祖先的一大片土地，卻餓的要死。他的鄰居問他說：農夫回答說：沒有，因為我擔心天不下雨。鄰居問他說：你種了麥子了嗎？農夫 回答說：沒有，因為我擔心蝗蟲會來吃。鄰居又問他說：那你種了什麼？農夫回答說：什麼都沒種，因為我要確保絕對的安全。一個不肯冒風險的農夫，就會是零收成。許多買房子的人，也跟這個農夫一樣，顧慮太多，又不肯付出高價，所以是零房屋、零收穫。一個不願付出代價，又不肯冒投資風險的人，到最後就會是一事無成，這就是我要給你的忠告。

Tang champion said: “The one who is unwilling to pay a cost will have zero harvest. The one who is unwilling to take investment risks will have zero profit.”

唐冠軍說：「一個不願付出代價的人，就會是零收成。一個不肯冒投資風險的人，就會是零收穫。」

Tang champion said: “Many reasons of investment failure are not from the lack of funds, but investors with too much caution, anxiety and worry.”

唐冠軍說：「很多投資失敗的原因，不是缺少資金，而是自己太過於謹慎、憂慮與擔心。」

Tang champion said: “If you hope that everything is getting better and better, you should let yourself have confidence, courage and fighting will.”

唐冠軍說：「如果你希望一切都能更加美好，你就要讓自己有信心、有勇氣、有鬥志。」

Tang champion said: “Action without assurance is called adventure; action with certainty is called confidence. Adventure is to take life to gamble, surety is to make impossible miracle revealed; the distinction between the two things is absolutely different.”

唐冠軍說：「沒有把握的行動叫冒險，有把握的行動叫信心。冒險是拿命去賭，信心是讓不可能的奇蹟呈現出來，這兩種的區別是絕對不同的。」

Regardless of their ranks, top or ordinary brokers, buyers should treat them in the same way and respect their professional

希望買主，對待大、小經紀人都是一樣的，尊重他們的專業

Advice 373. Some brokers only put money above everything else, for example: encountering a wealthy buyer, a broker wags his tail, flatter and beg respectfully and squire him around. A rich man can make an ordinary one be a small errand, who is asked to run around and respond any of beck and call. I hope a realtor should serve any customers, regardless of their high or low ranks, with same enthusiasm, respect and loyalty, not despise the poor. I also hope that the rich should treat top or ordinary agents with the same attitude and courtesy, esteem their professional. This is the advice I want to give you.

忠告 373. 有些經紀人只會向錢看，例如：經紀人看到一個有錢的大買主就搖尾巴，奉承乞憐，畢恭畢敬，隨侍左右。一個有錢的大款也可以差使小經紀人跑東跑西，供其任意使喚。我希望經紀人對待小客戶與對待大客戶都是一樣的熱誠，敬職、忠心，不要去鄙視窮人。我也希望有錢的大客對待大、小經紀人都是一樣的，尊重他們的專業，以禮相待，這就是我要給你的忠告。

Tang champion said: “The rich who have a strong financial resource can't look down upon the poor. Destitute persons can never lose their own aspiration because of their needy condition.”

唐冠軍說：「有錢人不可仗勢自己的財力而瞧不起人。窮人也不可因為自己貧窮就沒有志

氣。」

Tang champion said: “A broker can neither flatter the rich, nor despise the poor.”

唐冠軍說：「經紀人絕不可只巴結有錢人，而鄙視那些窮人。」

Tang champion said: “The poor must have own ambitions, don't let others look down on you.”

唐冠軍說：「窮人自己也要爭氣，不要讓別人瞧不起你。」

Tang champion said: “One of the responsibilities for a broker is to help the poor to learn finance and investment and to become rich from poor.”

唐冠軍說：「幫助窮人翻身，幫助窮人學習投資理財，幫助他們由窮變富，這也是經紀人的職責之一。」

Facing attractive men and women, wealthy buyers have to be able to keep their confidence

有錢的買主在面對俊男美女時，要能把持得住自己

Advice 374. Some brokers have booming businesses, which are not acquired through normal ways, but through improper ones, including the cards of attractive men and women, selling their sex and appearance by unscrupulous agents, so rich tycoons, in the face of handsome man or beauty, should control themselves and never be captured by their gorgeous semblance. This is the advice I want to give you.

忠告 374. 有些經紀人生意做的很熱火，但是他們並不是規規矩矩做生意，而是打出俊男美女牌，不肖的經紀人，利用出賣色象來爭取生意，所以有錢的大亨，在面對俊男或美女時，要能把持得住自己，千萬不要給美色迷倒了，這就是我要給你的忠告。

Tang champion said: “Brokers should take proper measures to do business; the method of dirty tricks will never be used to snatch one.”

唐冠軍說：「經紀人做生意要走正途，絕不可用下三濫的方法去搶奪生意。」

Tang champion said: “Being attracted by money or beauty, you should control feelings by yourself.”

唐冠軍說：「在你受到金錢或美女引誘時，你要能把持得住自己。」

Tang champion said: “One being fooled is not because others are too cunning and hot, but he is too greedy and erotic.”

唐冠軍說：「吃虧上當不是他人太狡猾，太火辣，而是自己太貪心，太情色。」

Tang champion said: “Human beings often make mistakes, because most of them are too greedy, impulsive, emotional and rich.”

唐冠軍說：「人會犯錯，大部份是因為自己太貪心，太衝動，太感情，太有錢。」

Heroes should prevent erotic trap carefully

英雄豪傑要慎防情色陷阱

Advice 375. A person, achieving success, high position, glory and wealth, should beware of erotic and lust attraction, since ancient times, many heroes have been defeated in falling at the feet. One must avoid these situations between men and women as follows, erotic attraction, love changed, rival, hatred, deep feeling of love, passion, love killing, passion in love, Lover, love words, love net, lust, pornography, goat, rapist, pervert, lust, rape, sexual violence, adultery and rape and murder. Keep away from these things and do self-restraint is the most important thing, do not be indecent; neither access sensual place nor binge drinking, so you can prevent erotic tricks/ traps. This is the advice I want to give you.

忠告 375. 當你成功的時候，當你做大官的時候，當你發達的時候，當你多金的時候，要

慎防情色與慾念，自古以來有多少英雄豪傑都敗在石榴裙下。舉凡男女之間的情關、情色、情變、情敵、情仇、情海、情迷、情殺、情牽、情聖、情話、情網、情慾、色情、色鬼、色魔、色狼、色慾、強姦、強暴、姦淫、姦殺，能避免則避免、能躲則躲、能自我冷靜及克制最重要，不要色眯眯，不要進出聲色場所，不要酗酒作樂，這樣你就可以避免許多情色圈套/陷阱，這就是我要給你的忠告。

Tang champion said: "A male mischief is from wealth and power while a female is from undressing, glamour and teasing. To avoid erotic trap, one must only keep his calm, self-restraint, abstinence and meditation."

唐冠軍說：「男人使壞是有錢、有勢、女人使壞是暴露、美豔與挑逗。要避免情色陷阱，只有靠自己的冷靜、克制、節慾與靜心。」

Tang champion said: "It is not easy to maintain a stable family and marital relations. It is difficult to set up a family while it is easy to ruin one, everybody should be careful to avoid falling into erotic trick/trap."

唐冠軍說：「維繫一個家與維持穩定的夫妻感情很不容易。建立一個家很困難，但要破壞一個家則很容易，所以各位要謹慎小心，避免墮入情色圈套/陷阱。」

Tang champion said: "Money is a good thing, everyone likes much gold, but the fund that makes a person become a pervert is a bad one."

唐冠軍說：「錢是一個好東西，每一個人人都喜歡多金，但是讓人墮落的錢，則是壞東西。」

Tang champion said: "It is not easy to become a successful person, if you don't indulge in the whirlpool of money and lust; you can have a half success."

唐冠軍說：「要做人成功是很不容易的事，只要不陷入金錢與情色漩渦，你就成功一半了。」

Tang champion said: "No one can command others who can't command himself, if one can keep quiet and ascetic without greed, lust, corruption, coveting fame and seeking gains, he will succeed in life."

唐冠軍說：「正人先要正自己，能夠清心寡慾，不貪財、不貪色、不貪官、不貪名，不貪功，你做人就成功了。」

Offend feeling, reason and law to swindle others for wealth and get money shamelessly and fight ruthlessly will lead to one's death.

違背情理法的詐財、騙錢、耍賴、鬥狠都會出人命的

Advice 376. A person can't enter his coffin with money at last, but it can force one into his casket. Gentlemen love wealth and get it in a proper way. A person should make a fortune through right means, investment and earning money should be lawful, reasonable and sensible. Offend feeling, reason and law to swindle others for wealth, get money shamelessly and fight ruthlessly will lead to one's death. This is the advice I want to give you.

忠告 376. 人不可能把錢帶進棺材，但錢能把人帶進棺材。君子愛財，取之有道。人要正當的賺錢，投資或賺錢都要合法、合理、合情。違背情理法的詐財、騙錢、耍賴、鬥狠都會出人命的，這就是我要給你的忠告。

Tang champion said: "Make money must be lawful; one's any behavior violating laws will be punished."

唐冠軍說：「賺錢要守法，違背法律的行為都會受到懲罰的。」

Tang champion said: "Money can drive a person into his coffin; the ways to make a fortune should be in line with feeling, reason and law."

唐冠軍說：「錢能把人帶進棺材之中，所以賺錢的方法，都要合乎情理法才行的通。」

Tang champion said: "Fund can ruin a person's personality, in order to make black money, one can do anything unclean; so one's greed is not good."

唐冠軍說：「錢能毀掉人格，為了賺黑心錢，人可以做出任何污穢的事，所以貪財、貪念是不好的。」

The greatest enemy of one is his own greed and lust

人最大的敵人就是自己的貪婪、貪心、貪財、貪念、貪色

Advice 377. A single slip can cause a lasting sorrow. There are many stories that one, because of a mistake, becomes a prisoner. The greatest enemy of a person is his own greed (desire for money, lust, corruption, bribery, love, enjoyment, drinking and eating, profit, gambling, snooze, worry, taking bribes and bending the law and insatiability, penny-wise and pound-foolish) Establish a saint's name (reputation), you need to keep clean for thirty-five thousand days, but lose a saint's name, you only need one day. This is the advice I want to give you.

忠告 377. 一失足成千古恨，好端端的一個人，因為一個不慎，淪為階下囚的故事太多了。人最大的敵人就是自己的貪婪、貪心、貪財、貪念、貪戀、貪色、貪瀆、貪污、貪生、貪情、貪玩、貪慾、貪吃、貪喝、貪得、貪利、貪賭、貪睡、貪愁、貪賊枉法、貪得無饜、貪小失大... ..。建立起一個聖人的名號(名譽)，你需要守潔三萬五千個日子，失去一個聖人的名號，你只需要一天，這就是我要給你的忠告。

Tang champion said: To be successful, you need to continue to try hard for thirty-five thousand days, but failing, you only need one day.

唐冠軍說：「成功你需要不停地努力，連續三萬個日子，失敗你只需要一天的功夫。」

Tang champion said: Having no greed, you can become a wise man; once you have avarice in heart, you will suffer a big defeat and be not peaceful.

唐冠軍說：「不貪你可以成為聖人，一但貪念上了你的心，你就會一敗塗地，日子難安了。」

"Greed, laziness, ignorance" must be taken into the cage of poverty

要把「貪婪、懶惰、無知」關進貧窮的牢籠中

Advice 378. The following acts all belong to greed, take advantage of others and community or country and get profit without efforts. Your greed can't make you become richer, but let you do things by irregular ways, play and offend laws and be as wicked as possible, eventually, get a bad end. The one who doesn't want to improve his income by his own efforts is lazy, so is the one who knows something without action or talks about something but never practice. Additionally, the one who is unwilling to bear hardship or work hard is lazy. Five kinds of persons can be thought to be ignorant as follows: the one who refuses to make progress and learn or has neither learning nor skill without any professional; the one who never knows how to save, manage finance and make investment, the one who likes gambling, drug and lust and is fooled by friends, the one who doesn't know how to protect and train body health and contracts diseases and the person who is unwilling to study new knowledge and follow the beaten track. The reason of your poor status is that you are greedy, lazy and ignorant. Take your greed, laziness and ignorance into the cage of poverty. This is the advice I want to give you.

忠告 378. 佔別人的便宜是貪婪，佔社會的便宜是貪婪，佔國家的便宜是貪婪。不勞而獲就是貪婪。貪婪不會讓你變得更富有，而只會讓你變得投機取巧，玩法弄法，無惡不做，最後讓自己得不到好下場。不想靠自己的努力去改善收入的人就是懶惰。知而不行或只說不做，只說不煉就是懶惰。不肯吃苦耐勞，不肯辛勤工作就是懶惰。不肯上進，不肯學習，不

學無術，無一技之長就是無知。不知儲蓄，不知理財，不知投資就是無知。好賭、好毒、好色，被朋友騙的人就是無知。不知愛護身體，鍛鍊身體，搞到一身是病就是無知。不肯學習新知識，食古不化就是無知。造成你貧窮的原因就是因為你的貪婪、懶惰、無知。要把你的「貪婪、懶惰、無知」關進貧窮的牢籠中，這就是我要給你的忠告。

Tang champion said: Temporary poverty may be caused by poor environment; one's poor life must be caused by his greed, laziness and ignorance.

唐冠軍說：「一時的貧窮可能是環境不好所造成的，一生的貧窮就一定是貪婪、懶惰、無知所造成的。」

Tang champion said: "Your greed, laziness and ignorance" must be taken into the cage of poverty, so that you could escape from abject poverty and say bye-bye to it.

唐冠軍說：「要把你的「貪婪、懶惰、無知」關進貧窮的牢籠中，這樣你才能逃出窮困潦倒，與貧窮說拜拜。」

The goal of finance and investment is not to let you become an unhappy rich person

投資理財的目的，不是要你變成一個不快樂的富翁

Advice 379. The goal of finance and investment is not to let you become an unhappy rich person, but let you have no worry in your life and no longer rely on children and government relief. Many people think their finance and fund is to make big money or become a nabob, the idea like this is wrong, because blindly seek for fortune will ruin your family and yourself. It is proved that how many wealthy families are broken. If one wants to accumulate prosperity for his children, the thinking like this is wrong, because too much wealth left to the next generation is not good for them. This is the advice I want to give you.

忠告 379. 投資理財的目的，不是要你變成一個不快樂的富翁。投資理財的目的，是叫你在生活上沒有憂慮，你不再需要依賴子女或政府救濟。很多人以為投資理財的目的，就是為了賺大錢成為大富翁，像這樣的想法是錯誤的，因為盲目的追求財富會毀了你及你的家人。多少富翁的家庭是破碎，這就是明證。如果累積財富是為子女想，像這樣的想法也是錯誤的，因為過多的財富留給下一代，對子女來說也是不好的，這就是我要給你的忠告。

Tang champion said: Good and money are two different things, so are the good life and a lot of money. Persons with power and money may not be very happy, for those who don't understand the true meaning of finance and investment, the more money they have, the more painful they will be.

唐冠軍說：「好與有錢是兩回事。生活的好與很有錢也是兩回事，有權有錢的人不一定很快樂，不懂投資理財真義的人，越有錢就會越痛苦。」

Tang champion said: To have a grade of life, but no money rank. The degree of life doesn't necessarily rely on wealth to set off; it depends on one's own training and good behavior.

唐冠軍說：「生活要有品味，但不要有錢味。品味不一定要靠財富來襯托，品味的高低是靠自己的修養與好行為來決定的。」

Tang champion said: The goal of finance and investment is not to let you become an unhappy nabob, but a joyful person with charity and good deeds.

唐冠軍說：「投資理財的目的，不是要你變成一個不快樂的富翁，而是要你變成一個快樂，且肯施捨、行善的人。」

Tang champion said: If the result of your finance and investment makes you become an unhappy rich person, it is completely failed.

唐冠軍說：「如果投資理財的結果，讓你變成一個不快樂的富翁，那你的投資理財就徹底失敗了。」

The one tied by money is not free

被金錢綑綁的人，是得不到自由的

Advice 380. The goal of investment is to make a fortune, which is the only purpose of one, but you should know a lot of money earned lets you neither free nor happy. All persons tied by money can't get freedom. Suppose your body tied with cash, are you free or safe? Both spend and make money sparingly. This is the advice I want to give you.

忠告 380. 投資的目的是為了賺錢，賺錢也是投資的唯一目的，但是您也要明白，錢賺多了，您反而不自由也不快樂了。凡被金錢綑綁的人是得不到自由的，試想您身上綁滿了現金，您還會自由、平安嗎？花錢要有節制，賺錢也要有節制，這就是我要給您的忠告。

Tang champion said: Misers are not to get freedom. Preoccupied persons are not happy.

唐冠軍說：「捨不得金錢的人是得不到自由的。凡事斤斤計較的人是得不到快樂的。」

Tang champion said: Those who are eager for power can't get friends. The persons who struggle for power are not to have safety.

唐冠軍說：「捨不得權力的人是得不到朋友的。爭權奪利的人是得不到平安的。」

Tang champion said: The more money one has, the less freedom he can get. The more famous one is, the less privacy he has. To be a free man, you shouldn't have too much money and be too famous.

唐冠軍說：「錢愈多則愈不自由。名氣愈大就愈沒有隱私。想做一個自由人，您就不要錢太多，名太大。」

Tang champion said: Have a fixed income should be satisfactory, if not, one can easily be infatuated.

唐冠軍說：「有賺錢就應當要滿足，如果不滿足，就容易走火入魔。」

Advice No. 381-390

忠告 No.381-390

The biggest irony of mature is that one formerly spend his life for making money, however, he pays money for life now

成熟最大的諷刺就是以前是用命賺錢，現在是拿錢救命

Advice 381. Money, money, money, desperately to make money. Most of one's lifetime is a slave of it. In order to get more, one can sell his blood and life, or be outlaw and unconscionable. It may be a good thing or a bad one. Kind people having it are to do good ones, but bad guys with it will do evils. The biggest benefit of mature is that you made mistakes before and now you will no longer make the same ones. The only thing you should do today is to let yourself become grown-up as soon as possible and not do incorrect things any more. This is the advice I want to give you.

忠告 381. 錢、錢、錢、拼命的賺錢。人的大半生都是在做錢的奴隸，為了能賺更多的錢，人可以賣血賣命，或為非作歹，喪盡天良。錢是好東西，錢也是壞東西。錢在好人手上是行善事，錢在壞人手上是做惡事。成熟最大的好處就是，從前您犯錯誤，現在您終於明白了，而且今後不再犯同樣的錯。今天您唯一要做的事，就是讓自己快點成熟，不再犯錯，這就是我要給您的忠告。

Tang champion said: The biggest irony of mature is that one formerly spend his life for making money, however, he pays money for life now.

唐冠軍說：「成熟最大的諷刺就是以前是用命賺錢，現在是拿錢救命。」

Tang champion said: Learn lessons and no longer making mistakes from failure, it is mature. The only thing you should do today is to grow up as soon as possible.

唐冠軍說：「從失敗中學到教訓，從失敗中學到如何不再犯錯，這就是成熟。讓自己快點成熟，這就是今天您唯一要做的事。」

Tang champion said: No longer make mistakes, and say bye-bye to it, to complete it is to prove that you are developed.

唐冠軍說：「不再犯錯，與錯誤說拜拜，能做到這一點，就是證明自己是成熟了。」

Tang champion said: The biggest benefit for grown-up is that you don't want what you couldn't gain formerly.

唐冠軍說：「成熟最大的好處就是，從前您得不到的東西，現在你不想要了。」

Tang champion said: Let oneself become mature as soon as possible is a very important matter. Learn to be developed, don't wait for the time that you are dying or sent to prison to start it.

唐冠軍說：「讓自己早一點成熟，是一件很重要的事。人不要等到病危或入獄之後，才學會成熟。」

The ones with own houses should have the sense of crisis

擁有房子的人，要有危機意識

Advice 382. Those who have own houses are just like they have owned happiness, but it is not guaranteed. Borrow money from banks to buy a house is a good thing, but it may also let you caught in the whirlpool of debts and be difficult to extricate yourself. Its owners should have a sense of crisis, for instance, if you have a serious illness, unemployment or being divorced, what should you do? In case you could not pay monthly payments, how to do? Once you have cash flow problems, how to do? Develop own ability to resist disasters is a very important thing. This is the advice I want to give you.

忠告 382. 擁有房子就等於擁有幸福，但是這個幸福並不是保證的。向銀行借錢買房子是好事一件，但它也可能害你陷入在債務的漩渦中，難以自拔。擁有房子的人要有危機意識，譬如說：萬一你生了重病、失業或失婚時，怎麼辦？萬一你付不出月供款時，怎麼辦？萬一你周轉不靈時，怎麼辦？培養自己有抵抗災變的能力，這是很重要的事，這就是我要給你的忠告。

Tang champion said: Make hey while the sun shines; and guard against troubles is what you must do. Train one's own ability to resist disasters is very important for him.

唐冠軍說：「未雨綢繆，防患未然是你必須要做到的事。培養自己有抵抗災變的能力，這件爭事對你來說是很重要的。」

Tang champion said: Don't think you can sit back and relax after having bought a house, but in fact, many uncertain things will still happen at any time, so we should always be vigilant in order to prevent crisis.

唐冠軍說：「不要以為買到了房子之後就可以高枕無憂了，其實許多不確定的事隨時還會發生，所以我們要隨時提高警覺，以預防危機的發生。」

Tang champion said: One should have a sense of crisis. Think a war in the peaceful time will make you not let down.

唐冠軍說：「人要有危機意識，在太平時期要想到戰爭，這樣你才不會鬆懈下來。」

The rich should beware of twelve major crises

富人要慎防的十二大危機

Advice 383. Concentrating on making money and having it, consequently, the troubles most of the rich have will begin to make them worry. They should prevent these crises: 1 children and family; 2 marriage and mistress; 3 tax evasion; 4 enemy retaliation; 5 Illicit income; 6 property distribution; 7 frivolous lawsuits; 8 privacy exposure; 9 health problems; 10 temptation; 11 annoyances; 12 self and family security.

忠告 383. 一心想賺錢，等到賺到錢之後，你的煩惱及大麻煩才剛剛開始，這就是大多數有錢人的煩惱。要慎防富人可能有的危機，如：1. 家庭子女危機；2. 婚姻情婦危機；3. 逃漏稅危機；4. 仇敵追殺危機；5. 非法取財危機；6. 財產分配危機；7. 官司訴訟危機；8. 隱私曝露危機；9. 健康危機；10. 誘惑危機；11. 煩惱危機；12. 自身及家人安全危機。

Tang champion said: Beware of the crises of the rich, don't let one become rich, but he feels unhappy.

唐冠軍說：「要慎防富人的危機，不要讓自己有了錢，反而更不快樂。」

Tang champion said: Beware of the crises of the rich; there are some things you can't do, once you did, you would be annoyed for life.

唐冠軍說：「要慎防富人的危機，有些事你不可做，有些事你做了，你就會煩惱一輩子。」

Tang champion said: Improper behavior makes you have more worries with money, so you have to beware of the rich crisis

唐冠軍說：「不正當的行為，會讓你有了錢更煩惱，所以你要慎防富人的危機。」

Tang champion said: No matter how wealthy the rich are, they should be indifferent, more money is less important than thrift, even if one has more money, it should be hidden, a low key life is better than more power, and never be overly joyful, keep self control is more important, which is the way of self-preservation.

唐冠軍說：「再富也要淡泊，再多也要節省，再有錢也要隱藏，再有權也要低調，再樂也要節制，這就是明哲保身之道。」

Heritage is not left to own use

遺產不是留給自己用的

Advice 384. Human life has its limits, one will be growing old year by year and his health situation will get poor year after year, hence, never seek to make more money, nor forget to have appropriate rest. Once you overwork and suffer from diseases, your loss is great. Making money is important, but more than it is to protect one's health. One's body belongs to owns, he needs it, heritage left to others means nothing for you, therefore, don't abuse your health for the sake of the accumulation of the property. This is the advice I want to give you.

忠告 384. 人的壽命有其極限，身體會年年衰老，健康情形也會一年不如一年，所以你千萬不要為了多賺錢，而忘了適度的休息，一旦你操勞過度，把身體弄壞掉，你的損失是很大的。賺錢固然重要，但保護自己的身體更重要。身體是自己的，你自己用得着，遺產是別人的，你自己用不到，所以千萬不要為了多積存財產，而虐待了自己的身體，這就是我要給你的忠告。

Tang champion said: Earn millions, but lost health and morality, it is no good for you at all.

唐冠軍說：「賺得千百萬，但失去了健康與道德，這對你來說，是一點好處都沒有的。」

Tang champion said: Health or property, which one is more significant, of course, it is health.

唐冠軍說：「健康與財產哪一個比較重要，當然是健康比較重要。」

Tang champion said: One's body means everything, without a healthy body, his life will be completely ruined.

唐冠軍說：「身體是一切，沒有了健康身體，你的人生就完全毀了。」

If you have a lot of money, then you should leave most of it to society or country

如果你有許多許多的錢，那你就該把大多數的錢留給社會或國家

Advice 385. Your too much money should belong to the country. Someone once said: if you have one hundred US dollars, it is your own money. If you have thousands of dollars, your family will have it. If you have hundreds of thousands of dollars, your clan will have it. If you have tens of millions of dollars, it belongs to society and your billions of dollars should be donated to the country. If you have a lot of money, then you should contribute most of it to society and state, in stead of your children. This is the advice I want to give you.

忠告 385. 當你很有錢的時候，那些錢應該是國家的。曾經有人說過，如果你有一百美元，那是你自己的錢。如果你有數千美元，那是你家庭的錢。如果你有數十萬美元，那是你家族的錢。如果你有數千萬美元，那是社會的錢。如果你有數十億美元，那是國家的錢。如果你許多許多的錢，那你就該把大多數的錢貢獻給社會國家，而不是要留給自己的孩子，這就是我要給你的忠告。

Tang champion said: No matter how much money we have, we should think how to return society and state, because it is one of our responsibilities.

唐冠軍說：「不管你有錢沒錢，我們都要有回饋社會國家的思想，因為那是我們的責任之一。」

Tang champion said: Because of our opportunities to work and make money provided by society and state, return is our proper duty.

唐冠軍說：「因為國家社會給了我們工作與賺錢的機會，所以回饋社會國家，就是我們應有的職責。」

Following the beaten track, fogy and old ideas are not feasible

食古不化，老頑固、老思想是行不通的

Advice 386. The advances of science and civilization are too fast, in order to keep up with the pace of the times, your progress is indispensable. Your thinking ways need to be constantly innovative, your vision should be open and your mind be enlightened, you are willing to accept different people, voices, competitions, beliefs, laws and regulations and rules of games, in this era, pedantic, fogy and old ideas are not feasible. This is the advice I want to give you.

忠告 386. 科學與文明它們的進步實在太快了，為了要跟上時代的步伐，你的進步是少不了的。你的腦袋瓜要不斷地求新求變，你的視野也要開放，你的思想也要開明，你要能接納不同的人群，不同的聲音，不同的競爭，不同的信仰，不同的法律規章，不同的遊戲規則，在這個時代，食古不化，老頑固、老思想是行不通的，這就是我要給你的忠告。

Tang champion said: The progress of era occurs and new inventions of science and technology can be seen every day, in order to keep up with the pace of the times, your thinking ways also need constant innovation and changing and progress.

唐冠軍說：「時代天天在進步，科技天天有新發明，為了要跟上時代前進的步伐，你的腦袋瓜也要不斷地求新、求變、求進步才行。」

Tang champion said: The more detailed the information is disclosed; the more intense the homebuyers compete to buy a house. One could possibly buy a cheap and good house before, but now, because of the popularity of computer technology, a variety of housing sales information is completely open, it is impossible for a person to buy a cheap and good house secretly in the

absence of competitive situation.

唐冠軍說：「資訊越公開，買房子就越競爭。以前買房子可能買到便宜的好房子，但是現在已行不通了。由於電腦科技的普及，各種房屋買賣資訊完全公開化，你想一個人，在沒有競爭的狀況下，偷偷買到便宜又好的房子已經不可能了。」

Don't argue with the person who can't be taught, or else, others will don't know who the madman is

不要與不可受教的人爭辯，否則別人會搞不清楚誰是瘋子

Advice 387. Due to the different times and spaces and growth environments, everyone has his particular idea, you can't ask everybody agree with yours, nor do you force all people to accept your own opinion. Those whose courses are different can't lay plans for one another. No debate with a lunatic. Don't argue with the person who can't be taught, or else, others will don't know who a madman, fool or mental patient is. This is the advice I want to give you.

忠告 387. 由於時空與生長環境的不同，每一個人都有其特殊的想法，你不可能要求所有的人認同你的主張，所以你不要強求所有的人都過來接受你的一己之見。道不相同，不相為謀。不可與瘋子相辯論。不要與不可受教的人爭辯，否則別人會搞不清楚到底誰是瘋子、傻子、神經病，這就是我要給你的忠告。

Tang champion said: Those whose courses are different can't lay plans for one another. Don't argue with the person who can't be taught, or else, others will don't know who a maniac, fool or mental patient is.

唐冠軍說：「道不相同，不相為謀。不要與不可受教的人爭辯，否則別人會搞不清楚到底誰才是瘋子、傻子、神經病。」

Tang champion said: The wise can have a debate with neither a madman, nor a low level person. Dispute with an unqualified one will impair your specialty and personality.

唐冠軍說：「智者不可與瘋子相辯論，也不可與低水平的人相辯論。與不夠檔次的人相辯論，只會折損你的專業與人格。」

It is impossible to speak to persons of limited experience

夏蟲不可以語冰

Advice 388. "It is impossible to speak to persons of limited experience", there is a kind of worm called grasshopper with its green appearance and very short life, born in spring, dead in autumn dead, hence, it could never see winter, if you simply say how beautiful the winter is to it, as if you would talk to a blockhead and be disgraced itself. If several homebuyers compete to buy the same house, you don't talk to those who refuse to increase a price, because they won't listen to you even if you talk yourself hoarse. "It is impossible to speak to persons of limited experience". This is the advice I want to give you.

忠告 388. 「夏蟲不可以語冰」，有一種蟲叫螞蚱，全身是綠色的，牠的壽命很短，春天出生，秋天就死了，牠從來沒見過冬天，如果你跟牠說冬天怎麼美，那你就是在跟木頭人說話，自取其辱了。在多人競搶一幢房子的時候，對不肯加價買房子的人，你不要去跟他去說大道理，你就是說破嘴，他也是不會接受你的說教的，「夏蟲不可以語冰」，這就是我要給你的忠告。

Tang champion said: A scholar is always wrong when he is in front of a gunman. You can say to the wise, but you shouldn't argue with a fool, so as not to be either counterproductive or disgraced

itself.

唐冠軍說：「秀才遇到兵有理說不清。對智者你可以跟他說道理，對愚者你就不可以跟他爭辯，免得適得其反，自取其辱。」

Tang champion said: Under the competitive circumstance, offer a higher price is the only way to buy a house, don't argue with those who refuse to pay extra money, lest you would be either thankless or disgraced itself.

唐冠軍說：「在競爭的環境下，加價是買到房子的唯一方法，對於堅持不加價的人，我們不可與他爭辯，免得吃力不討好，自取其辱。」

Tang champion said: Don't stand on your position to judge others, sometimes good intentions can get bad results, don't stand on your point of view to see me, I'm afraid you don't understand me, but hurt each other feelings and make things worse.

唐冠軍說：「別站在你的立場上論斷人，有的時候好心會得到壞結果，別站在你的角度上看我，我怕你看不懂我，反而傷了彼此感情，把事情弄得更糟糕。」

Everyone is his own painter and can draw a more beautiful life for himself

每一個人都是自己的彩繪家，你可以把自己的人生彩妝的更漂亮

Advice 389. Not everything goes well in life; never lose one's confidence while encountering setbacks or failure. Everyone is his own doctor, how to fix frustration or sadness relies on his own immunity. Everyone is a painter and can draw a more beautiful life. Everyone is an engineer and can build up a stronger life. Calm is the door of wisdom. Hard work is the guarantee of success. Thanksgiving is a happy promoter. Investment is the key to wealth. This is the advice I want to give you.

忠告 389. 人生不是每一件事都順利的，遇到挫折或失敗不要灰心。每一個人都是自己的醫生，如何修復挫折或悲傷，就靠你自己的免疫能力。每一個人都是彩繪家，可以把自己的人生彩妝的更漂亮。每一個人都是工程師，可以把自己的人生建立的更強壯。冷靜是智慧的大門。勤勞是成功的保證。感恩是幸福的推手。投資是致富的鑰匙，這就是我要給你的忠告。

Tang champion said: Life is not gray, its rainbow painted by yourself. Life is not painful, but happiness has not been piled up by yourself/

唐冠軍說：「人生不是灰色的，彩虹是你自己畫上去的。人生不是痛苦的，而是你自己沒有把快樂堆積上去。」

Tang champion said: A colorful life relies on oneself, a successful, a healthy, a joyful, a contented, a thanksgiving and a charming one all depends on oneself.

唐冠軍說：「彩色人生靠自己、成功人生靠自己、健康人生靠自己、快樂人生靠自己、知足人生靠自己、感恩人生靠自己、捨喜人生靠自己。」

Don't care, or grudge, or complain, or compare or lust, one will be happy like a god

不計較、不懷恨，不埋怨、不比較、不貪求，快樂似神仙

Advice 390. Everyone is his own doctor, how to fix frustration or pain relies on his own immunity. It includes: live a simple life, don't care, or grudge, or complain, or compare or lust, but relax, have no disputes with others. Peace and harmony will make everybody have no hardship and trouble.

忠告 390. 每一個人都是自己的醫生，如何修復挫折或痛苦，就要靠你自己的免疫能力。你的免疫能力，包括：簡單生活，不計較、不懷恨，不埋怨、不比較、不貪求，心情放輕鬆，

與人無爭，天下太平，自然沒有痛苦與煩惱。

Tang champion said: Lower life standard and live a simple life. Don't care, or grudge, or complain, or compare or lust, but relax, have no disputes with others. Peace and harmony will make everybody have no pain and trouble and be happy like a god.

唐冠軍說：「降低生活標準，簡單生活。不計較、不懷恨，不埋怨、不比較、不貪求，心情放輕鬆，與人無爭，天下太平，自然沒有痛苦與煩惱，快樂似神仙。」

Tang champion said: Like a house, don't necessarily own it, however, if you own a house, you must like it. It is satisfaction, thanksgiving and blessing.

唐冠軍說：「喜歡一幢房子，不一定要擁有它，但擁有一幢房子，你一定要喜歡/愛它，這就是知足、感恩、惜福。」

Advice No. 391-400

忠告 No. 391-400

Hardship comes from one's own, failure is self-inflicted

苦是自己找的，失敗是自己害的

Advice 391. Life with hardship and happiness seems more fulfilling. Sometimes it would be more exciting with success and failure. Suffering is from one's own, failure is self-inflicted. The distress comes from one's much sexual passion, failure is from greed. If you can really know what the ultimate purpose of life is, you won't embark on costly mistakes and waste your youth and vitality, this is the advice I want to give you.

忠告 391. 有苦有樂，人生才顯得更充實的。有成有敗人生才顯得更精彩。苦是自己找的，敗是自己害的。人生的苦惱來自多慾，人生的失敗來自多貪。如果你能真正知道人生終極的目的是什麼，你就不會走上冤枉路，浪費青春與精力，這就是我要給你的忠告。

Tang champion said: Distress of life comes from more desire; failure in life is from more avarice. Hardship comes from one's own, failure is self-inflicted.

唐冠軍說：「人生的苦惱來自多慾，人生的失敗來自多貪。苦是自己找的，失敗是自己害的。」

Tang champion said: Failure is not that you don't work hard, but that you are too greedy.

唐冠軍說：「失敗不是你自己不努力，失敗是你自己太貪心。」

Tang champion said: If you can really know what the ultimate purpose of life is, you won't embark on costly mistakes. If you never embark on costly mistakes, then you are the most successful one.

唐冠軍說：「如果你能真正知道人生終極的目的是什麼，你就不會走上冤枉路。如果你從沒走過冤枉路，那你就是世界上最成功的人。」

Don't casually make a cart behind closed doors, but always listen to the advice of seniors

不可胡亂閉門造車，總要聽聽前輩的忠告

Advice 392. Life is a life-long learning, besides ten thousand miles one needs to walk and ten thousand books he has to read, listen to senior's advice is necessary, it is not because his advice is always right, but because of his more experiences to make mistakes. If an old man has had lessons from his failings in youth, the advice given to us must have a merit.

One is not too old to learn. Listen to the advice of a senior or a friend is definitely beneficial to us. The road of finance and investment is a long and abstruse one, as well as the one with traps and no return, if you don't learn the sensibleness from predecessors, casually make a cart behind closed

doors, you are very vulnerable to have fund failure, therefore, we should listen to the aged advice. This is the advice I want to give you.

忠告 392. 人生是學無止境的，除了行萬里路，讀萬卷書之外，我們要聽聽老人的忠告，聽老人的忠告不是因為他們說的話總是對的，而是因為他們犯錯的經驗比較多。如果老人從他年輕時犯的錯誤中已經得到了教訓，那麼他們給我們的忠告一定是有可取之處。

活到老學到老。聽聽前輩或朋友的忠告，對我們來說絕對是有益處的。投資理財的路是一條又漫長又艱深的路，也是一條佈滿陷阱的不歸路，若是你不吸取前輩的經驗，自己胡亂閉門造車，那你是很容易遭到投資失敗的，所以我們要聽聽老人的忠告，這就是我要給你的忠告。

Tang champion said: The road of finances and investment is the one with traps and no return, if you don't know it; you will be easily to have a failure.

唐冠軍說：「投資理財的路是一條佈滿陷阱的不歸路，若是你不懂投資，那你是很容易遭到投資失敗的。」

Tang champion said: To avoid investment failure, one should listen to predecessors' advice and learn knowledge from them. We can't learn experiences from our own failure ones, in this way; we have to pay a painful price.

唐冠軍說：「避免投資失敗，我們要聽聽前輩的忠告，學習他們的經驗。我們不可以用自己的失敗經驗來學習經驗，因為你那樣做，你所付出的代價就太慘痛了。」

Tang champion said: The more knowledge (learning), the less self-esteem, on the contrary, the less knowledge, the more self-esteem. The one who refuses to be taught is not because he has more learning, but because of his less education.

唐冠軍說：「知識 (學問)越多，自尊越少，反之，知識越少，自尊越多。不肯受教的人，不是因為他的學問多，而是因為他的學問少。」

Tang champion said: The more knowledge, the more humble, on the contrary, the less wisdom, the more opinionated, like a frog in the bottom of a well, be stubborn, never listen to advice.

唐冠軍說：「學問越多，越是謙卑，反之，學問越少，越是剛愎自用，有如井底之蛙，頑固不化，不聽勸戒。」

Tang champion said: A loser of investment always thinks he is unlucky, and never listens to predecessor's advice; moreover, he is getting deeper and deeper.

唐冠軍說：「投資失敗的人總說是自己的運氣不好，投資失敗的人總是不聽前輩的忠告，反倒是越陷越深。」

No matter how high his knowledge is, he should accommodate the sharp criticism of others, so he will make progress

學問再高，也要容得下別人的尖銳批評，這樣你才會有進步

Advice 393. Human beings can't live without the basic learning, nor can they live without magnanimity. Basic knowledge is the most important tool for your survival. The more abundant basics you have, the larger space you will survive. Go to school is the quickest way to obtain learning, so you should study hard, complete your higher education and obtain professional licenses during a young age. One can't be a superman to know everything, so he will have blind spots and unintentional errors which must be corrected. You have to accommodate the sharp criticism, correct mistakes if you have made any and guard against them if you have not. One should have his generosity to accept others' criticism/correction, so he will improve and make progress. The higher learning, the more difficult to accept criticism from others, the more blind

spots, the harder to follow other's guidance, so we should be humble and teachable, willing to receive others' direction. This is the advice I want to give you.

忠告 393. 人不能沒有基本知識，人不能沒有雅量。基本知識是你活命的最重要工具，基本知識愈豐富，你生存的空間愈大。上學唸書是取得知識最快捷的方法，所以你要趁年輕時好好唸書，完成你的高等學業，並取得各種專業證照。人不可能是超人，懂得所有的事，所以人一定會有盲點與無心的錯誤，既然有錯誤，就要改正它。你要容得下尖銳批評，有錯則改，無錯則加勉之，人要有雅量去接受別人的批評/指正，這樣你才會有改過，有進步。學問愈高，愈不易接受別人的批評，盲點愈多，愈不易接受別人的指正，所以我們要謙卑受教，樂於接受他人的批評/指正，這就是我要給你的忠告。

Tang champion said: Correct mistakes if you have made any and guard against them if you have not. One should have the magnanimity to accept others' criticism/correction, so he will improve, and make progress.

唐冠軍說：「有錯則改，無錯則加勉之。人要有雅量去接受別人的批評/指正，這樣你才會有改過，有進步。」

Tang champion said: The higher learning, the more difficult to receive criticism from others, the more blind spots, the harder to follow other's correction, so we should be humble and teachable, willing to accept others' correction

唐冠軍說：「學問愈高，愈不易接受別人的批評，盲點愈多，愈不易接受別人的指正，所以我們要謙卑受教，樂於接受他人的批評與指正。」

The biggest mistake in life is that you know your errors but never correct them; moreover, continue to make ones

人生最大的錯誤就是你知錯不改，而且又繼續不斷地犯錯

Advice 394. Both learning and making mistakes will accompany one's lifetime, his big or small ones committed in life can be written into several thick books. A person has a lot of small, big, old and new problems, so many ones, why haven't you ever corrected them? Those you never correct will let you constantly do the same things. The biggest error in life is that you know what you have done improperly but never have any correction; moreover, continue to do so. Continuously to do wrong things may be your ignorance and blind spots or a mischief of your greedy gene, but it is most likely that you deliberately do so. No matter how errors occur, if found, immediately correct them. This is the advice I want to give you.

忠告 394. 人生是一輩子的學習，一輩子的犯錯，人生所犯的大錯、小錯，如果用紙筆來描寫，可以寫成厚厚的好幾本書。人有許多的小毛病、大毛病、老毛病、新毛病，這麼多的毛病為什麼你總是改不了？改不了的毛病會導致你不斷地犯錯，人生最大的錯誤就是知錯不改，且又繼續不斷，周而復始的犯錯。人會繼續不斷地犯錯可能是你的無知、可能是你的盲點，可能是你的貪婪基因在使壞、但更有可能是你故意做的。不管錯誤是如何發生的，一旦發現錯誤就要立即改正，這就是我要給你的忠告。

Tang champion said: The biggest mistake in life is that you know your errors but never correct them. The most critical regret in it is "if I had known it". The most significant remorse in it is that you never listen to predecessors' sayings.

唐冠軍說：「人生最大的錯誤就是你知錯不改，人生最大的後悔就是早知道。人生最大的遺憾就是前輩說的話你不聽。」

Tang champion said: The reason of making a lot of mistakes in life is that you never listen to seniors' words.

唐冠軍說：「一生犯了許多錯誤，就是因為你不聽老人言的緣故。」

Tang champion said: Confucius asked us not make the same mistake again, although it is hard to follow, it is justified.

唐冠軍說：「孔子要求我們不二過，雖然他的要求，我們很難做到，但是他的要求是很有道理的。」

The biggest mistake in life is that you're looking for troubles for the sake of getting worldly possessions

人生最大的錯誤就是你在為身外之物尋找煩惱

Advice 395. Financial management is what one will learn throughout his life, parents teach us to spend money frugally and not waste, which is its initial entry. Parents ask children to study hard from their early age and their purpose is to let them find a high-paying job after they grow up, which is its intermediate one. As adults, we should learn how to invest, purchase stocks and a house, to be a boss to start a company and how to save tax and achieve a reasonable tax avoidance, which is its advanced introductory. One at his old age is to study how to distribute property and transfer it, which is the closed works for it. Conducting financial transaction, as well as own attracted troubles will go with a person for lifetime. How to make own live free and have less worry and burden, this is the advice I want to give you.

忠告 395. 人生一輩子都在學習理財，從小父母教我們要節省不要浪費，要儲蓄不好亂花錢，這是理財的初步入門。從小父母教我們要好好的唸書，他們的目的是為了我們長大以後可以找到一份高薪工作，這是理財的中級入門。成年後我們要學習投資，學習買股票，學習買房子，學習開公司做老闆、學習如何省稅避稅、這是理財的高級入門。晚年則學習如何分配財產，轉移財產，這是理財的關門之作，人生一輩子都在學習理財，人生一輩子也都在自找煩惱。如何讓自己活的自由自在，少些煩惱，少些負擔，這就是我要給你的忠告。

Tang champion said: One without house, one with a house, one with two houses.....one with ten houses, they all have their respective troubles, if you don't know how to become a home owner, it is you that are a big fool with self-attracted troubles.

唐冠軍說：「沒房子有沒房子的煩惱，有一幢房子有一幢房子的煩惱，有二幢房子有二幢房子的煩惱、、有十幢房子有十幢房子的煩惱，如果你不懂得做房子的主人，那你就是一個自找苦吃的大笨蛋。」

Tang champion said: We should become the masters of money, as well as the owner of a house, if you borrowed too much funds, were heavily in debt and became a slave of the bank and your real estate, you would be a big fool with self-attracted troubles.

唐冠軍說：「我們要做錢的主人，也要做房子的主人，如果你借錢太多，負債累累，成為了房子的奴隸，銀行的奴隸，那你就是一個自找苦吃的大笨蛋。」

Tang champion said: Life is not to let one become a slave of money and a house, if one admires fund only in his life, then he is a big fool who is looking for troubles for the sake of getting worldly possessions.

唐冠軍說：「生命不是要我們做錢的奴隸，做房子的奴隸，如果你生命中只有錢，那你就是一個為身外之物尋找煩惱的大笨蛋。」

Life is like a play, you should perform it happier

人生如戲，你應該好好的把戲演得快樂些

Advice 396. Life is like a drama. You are the screenwriter and director of your life, why do you

write the screenplay so hard, so difficult to play? Why don't you write it a little easier, so you can play it happily and joyfully? Whether you play a comedy or tragedy will need yourself to perform, since no one can replace you to act, why don't you choose to play a happy show? This is the advice I want to give you.

忠告 396. 人生如戲，戲如人生。你是自己生命的編劇加導演，為什麼要把劇本寫的那麼苦，那麼難演？為什麼你不把劇本寫的輕鬆一點，好讓你自己把戲演得又幸福又快樂些？不管你是演喜劇或是演悲劇，都是需要由你自己來演的，既然沒有人可以來替你演戲，那你為什麼不選擇喜劇來演呢？這就是我要給你的忠告。

Tang champion said: Relax and think freely, play a comedy with optimistic and enterprising spirit.

唐冠軍說：「放得開，想得開，用樂觀進取的精神，來演一場喜劇吧！」

Tang champion said: Play a drama painfully, how can you get benefit from it? Recognize the true meaning of life, so you won't go wrong directions.

唐冠軍說：「把戲演得苦苦的，對你有什麼好處呢？認清人生真正的意義，這樣你才不會走錯方向。」

Tang champion said: Industrious spirit has a price, but it may not have value. Play your life a little easier and happier, so that your life won't feel bitter

唐冠軍說：「勤勞有價，但未必有值。把你的人生，演的輕鬆一點，快樂一點，這樣你的人生才不會感到苦苦的。」

Tang champion said: Happy and joyful one is not because he has neither pains, nor worries, but because he forgets his setbacks and failures.

唐冠軍說：「人會快樂不是因為他沒有痛苦，人會幸福不是因為他沒有煩惱，而是他忘記了痛苦與煩惱，忘記了挫折與失敗。」

Tang champion said: A superstar can play any opera successfully, how to play the drama of one's life well only depends on his own performance to play a good comedy, rather than a tragedy.

唐冠軍說：「超級巨星什麼戲都能演的好，怎樣把人生的戲演的好，只有靠自己走出悲劇，演好喜劇。」

We must learn how to broaden our horizons and accept others else different from us

我們要學習開闊視野，接納與我們不同的人

Advice 397. Different nationalities and their environments decide human beings' respective lifestyles. All kinds of people living in different times, having various educational backgrounds and beliefs, of course, will demonstrate their own diversified ideas and behaviors, therefore we should learn how to accept others different from us. We should broaden our horizons and have more comprehension, forgiveness, benevolence, love, compassion, respect, encouragement and appreciation. This is the advice I want to give you.

忠告 397. 不同的民族，不同的環境，各有其不同的生活方式的。生活在不同的年代，受著不同的教育，有著不同的信仰，人們的思想與行為當然不可能一致，所以我們要學習接納與我們不同的人。我們要開闊視野，多有包容、寬恕、憐憫、愛心、慈悲、尊重；多有鼓勵、欣賞，這就是我要給你的忠告。

Tang champion said: We should accommodate and respect those who have different birth backgrounds from us and think about problems from their points of views as much as possible, so it can make the world more peaceful and harmonious.

唐冠軍說：「對出生背景與我們不同的人，我們要包容他們、尊重他們，多站在他們的立場

去想問題，這樣就可以讓世界更溫馨和平。」

Tang champion said: Different local conditions will produce respective custom. We should accommodate their habits or thoughts different from ours. Esteem others is to do yourself.

唐冠軍說：「不同的風土人情，就有產生不同的風俗習慣，我們要包容生活習慣或思想，與我們不同的人，尊重他人就是在尊重自己。」

Tang champion said: Everyone should help any others whose living level is poorer than him. To show off wealth, to be arrogant and to contempt for the poor is one's own disgrace.

唐冠軍說：「對比我們窮的人我們要去幫助他們，鄙視窮人或炫富傲慢，都是自取其辱。」

After fire-like trials, a vessel can become a precious one

經過火般的試煉，才可成為貴重的器皿

Advice 398. Experiencing a thousand time tests, students are able to achieve their graduation certificates. A piece of iron will be changed into a sharp sword through its hardening for thousands of times. Likewise, a person can become a vessel for honor through like-fire trials. This is the advice I want to give you.

忠告 398. 學生要經過千百次的考試，才會順利拿到畢業文憑。一塊鐵要經過千百次的錘煉，才可能成為利劍。同樣地，一個人要經過火般的試煉，才可成為貴重的器皿，這就是我要給你的忠告。

Tang champion said: One, experiencing a thousand time failures, can be successful. One, having a thousand time practices, can be successful.

唐冠軍說：「一個人要經過千百次的失敗才能成功。一個人要經過千百次的修煉才能成功。」

Tang champion said: One, experiencing learning for a thousand times, can be successful. One, asking for advice for a thousand times, can be successful.

唐冠軍說：「一個人要經過千百次的學習才能成功。一個人要經過千百次的不恥下問才能成功。」

Tang champion said: One, experiencing admitting his mistakes for a thousand times, can be successful. One, having a thousand time self-reflections, can be successful.

唐冠軍說：「一個人要經過千百次的認錯才能成功。一個人要經過千百次的反思才能成功。」

Tang champion said: Success has no end. Every success is the start of next one.

唐冠軍說：「成功沒有終點，每一次的成功，就是下一次成功的起點。」

Excessively persistent, serious and critical is in a disease status

過度的執著、嚴肅、挑剔都是一種病態

Advice 399. One's perseverance is a disease, so is one with narrow mind and splitting hairs. One with seriousness is in a sick condition, so is a perfectionist. A picky man seems to have a disease, so does one asking for others with everything perfect. One's life already has too many sufferings. Why does a person embarrass oneself or others? Treat itself in a relaxed mood and serve others with tolerance (forgiveness) mood. Give up persistence, seriousness and picky habit. Smiles from the heart, and make oneself happier every day. Always keep a smile on one's own and to others, so you can succeed in life and do things smoothly.

忠告 399. 執著是一種病，心眼窄小，過度鑽牛角尖也是一種疾病。嚴肅是一種病，過度要求自己事事做到完美也是一種疾病。挑剔是一種病，過度要求他人事事做到完美也是一

種疾病。人生的苦難已經夠多了，為什麼還要為難自己，又為難別人？用輕鬆的心情對待自己，用寬容（寬恕）的心情對待別人。放棄執著，放棄嚴肅，放棄挑剔，從心裡發出微笑，讓自己天天開心些。常常對自己保持笑容，也常常對別人保持笑容，這樣你就能做人成功，做事順利，這就是我要給你的忠告。

Tang champion said: Relax, face various phenomena in the world with a smile, so make yourself healthier and have longer life and no worry.

唐冠軍說：「心情放輕鬆，用微笑的心面對世界的種種百態，這樣可以讓你健康長壽，不起煩惱。」

Tang champion said: Relax, don't mind criticism (or curse) of others, your humor and smile is a useful weapon to fight against it, so let yourself feel happy and relax every day.

唐冠軍說：「心情放輕鬆，對人的批評(或惡言惡語)，用幽默以待，一笑置之，這樣可以讓你天天愉快，天天輕鬆。」

Tang champion said: happiness is to put down oneself, the more one gives, the happier he feels.

唐冠軍說：「快樂是放下自我，放下得越多越是快樂。」

Tang champion said: Let us learn and know how to put down, be pleasant, relax, tolerate, forgive, be humorous, love each other and understand the true meaning of life.

唐冠軍說：「讓我們學習，懂得放下、懂得愉快、懂得輕鬆、懂得包容、懂得寬恕、懂得幽默、懂得相愛，懂得人生的真諦。」

Every arrogance and greed will be the cause of next failure (start)

每一次的驕傲與貪婪，都是下一次失敗的原因（起點）

Advice 400. There are many reasons for a failure, these ones are from a wide range including external, internal, one's own, financial, personnel, production, technical, patent, legal and irresistible reasons and so on. Pride, greed, laziness, waste, show-off, no motivation, offending laws, no confidence, no goal, no passion, no power or method,, these (examples) are all the causes of your failure,

忠告 400. 失敗的原因有許多許多種，有外在的原因，有內在的原因，有自身的原因、有財務的原因、有人事的原因、有生產的原因、有技術的原因、有專利的的原因、有法律的原因、有不可抗拒的原因、等。驕傲、貪婪、懶惰、浪費、炫富、、不上進、不守法、、無信心、無目標、無熱情、無動力、無方法、，這些 (例舉)都是你失敗的原因，這就是我要給你的忠告。

Tang champion said: Failure must have its cause. Every arrogance and greed will be the start of next failure.

唐冠軍說：「失敗一定有原因，但每一次的驕傲與貪婪，就是下一次失敗的起點。」

Tang champion said: Don't pass the cause of a failure to others, one should reflect his own fault for each one.

唐冠軍說：「不要把失敗的原因都推給他人，每一次的失敗都要從自己的過錯檢討起。」

Advice 401-410

忠告 No.401- 410

As long as you don't accept your fate, you can create your own one

只要你不認命，你就可以自創命運

Advice 401. Your life is given by parents, but your destiny is from your own decision. You can't decide who your birth father and mother are, but you can find best foster-ones including teachers,

professors, pastors, priests, parishioners, students, colleagues, friends, and various experts. You should cherish whoever has ever helped, take advantage of such saviors to change your destiny in life. You don't have self-degradation and lose self-esteem because of your poor family. You can change your fate, a brave person can create his one and a wise man can change his one. This is the advice I want to give you.

忠告 401. 生命是父母給你的，但你的命運是自己決定的。你不可以決定誰做你的生父母，但你可以決定誰做你的義父義母。最好的義父義母包括：老師、教授、牧師、神父、教友、同學、同僚、朋友、各種專家等。凡對你有幫助的人你都要珍惜，利用這些貴人的幫助，你是可以改變你的人生命運。你不要因為自己出生不好而自貶身價，自暴自棄。人生的命運是可以改運的，勇者可以創造命運，智者可以改變命運，這就是我要給你的忠告。

Tang champion said: One's destiny can be changeable, a brave person can create his destiny and a wise man can change his one. As long as you don't accept your fate, you can create your own one.

唐冠軍說：「人生的命運是可以改變的，勇者創造命運，智者改變命運。只要你不認命，你就可以自創命運。」

Tang champion said: The interests of others should be taken into account and everybody can get benefit while you create your own destiny.

唐冠軍說：「你在你創造命運的同時，也要能顧及他人的利益，使眾人都得益處。」

You don't need to show off luxury to prove that you are a successful person

你不需要用豪宅來證明，你是成功的人

Advice 402. One's success requires hard work and continuous effort. During you work hard and flow sweat and tears; no one can find and see you, no sooner had you lived in a big mansion than someone found that you had been successful. Some people would like to take an extravagant way, or parade their wealth to express how rich and powerful they are, some prefer to show off their success in the way of living in a mansion, in fact, in addition to spending more money, your children and yourself can hardly get any benefits from it. This is the advice I want to give you.

忠告 402. 成功需要打拼，而且需要不斷地打拼才行，在你努力的時候，在你流汗流淚的時候，沒有人會看到你、沒有人會發現你，直到有一天，當你住進了大豪宅之後，才有人發現你是成功了。有人用鋪張、誇大的排場來表示自己多有錢有勢，有人用住豪宅的方式來炫耀自己的成功，其實住豪宅除了花費多以外，對你自己及子孫並沒有什麼好處，這就是我要給你的忠告。

Tang champion said: Of course, the rich can own a mansion, but it will have negative impact on your children.

唐冠軍說：「有錢的人當然可以住豪宅。但是住豪宅對你子孫的影響是不好的。」

Tang champion said: The ones who live in a mansion appear to be happy, but whether they feel happy only depends on their own feelings.

唐冠軍說：「住豪宅的人，表面上看起來是幸福的，但幸福不幸福只有當事人自己最清楚。」

Tang champion said: You are a master or a servant of a mansion; the most sensible person knowing it clearly is yourself.

唐冠軍說：「你是豪宅的主人，還是豪宅的僕人，這一點只有你自己最清楚，最明白。」

Tang champion said: No matter what kinds of houses they live in, happy people always feel happy, however, regardless of what kinds of mansions they live in, unhappy ones always don't feel happy, because whether a person feels happy is the feeling in his heart, rather than material

enjoyment and show-off.

唐冠軍說：「幸福的人不管住什麼樣的房子都會感到幸福，不幸福的人不管住什麼樣的大豪宅都不會感到幸福，因為幸不幸福是在你內心中的感受，而不是在物質上的享受與大排場。」

“Longing” makes one have a forward momentum, jealousy lets one have destructive effect

「渴慕」讓人產生向前的動力，忌妒讓人產生破壞力

Advice 403. It is a normal phenomenon for a person to have envy for someone else's success. One's longing from it is a good thing; however, one's jealousy from it is a bad one that can let one have hatred and do evil things. Desire makes one have a forward force, which makes him study well. We should meet longing and refuse dissatisfaction. This is the advice I want to give you.

忠告 403. 看到人成功，就產生羨慕是正常的。由羨慕產生渴慕是好事一件，由羨慕產生忌妒是壞事一件。渴慕可讓人產生向前的動力，讓自己學習成功。忌妒可讓人產生恨意，專做破壞的事，所以我們要迎接渴慕，拒絕忌妒，這就是我要給你的忠告。

Tang champion said: Desire to have own good academic records, more knowledge learned and a lot of money earned can let one have a forward power.

唐冠軍說：「渴慕自己功課好、學問好，賺錢多，可讓人產生前進的動力。」

Tang champion said: Jealousy for other's good academic records and learning, more money earned can let one have destructive force.

唐冠軍說：「忌妒他人功課好、學問好，賺錢多，可讓人產生破壞的動力。」

Tang champion said: Don't resent others who have a big house or more, but let oneself have a big one or more.

唐冠軍說：「不要忌妒他人房子大、房子多，而是要讓自己可以做到房子大、房子多。」

Tang champion said: The real success is to let one stand up forever and never fall down, only admire others' achievements is not significant.

唐冠軍說：「真正的成功是讓自己永遠屹立不倒，只去忌妒他人的成功是沒有義意的。」

Waiting for the dawn in the dark, "patience and wait" is necessary

在黑暗等待黎明，「忍耐與等待」是必需的

Advice 404. Success is not achieved in one step. It must be obtained by going through a lot of learning and efforts, frustrations and failures, sorrows and pains, patience and expectation. In order to wait for the dawn in the dark, look forward to achievement in the failure and expect rehabilitation in pain, tolerance and waiting are required. Waiting doesn't mean that you can do nothing, but try hard until what you are anticipating comes. This is the advice I want to give you.

忠告 404. 成功不是一蹴而就。成功是要經過許多學習與努力，挫折與失敗，傷心與痛苦、忍耐與等待才可得到。在黑暗中要等待黎明，在失敗中要等待成功，在病痛中要等待康復，忍耐與等待是必需的。等待不是什麼事都不做，而是邊努力，邊等待，這就是我要給你的忠告。

Tang champion said: Your success needs to go through a hundred time failures, now you just have had eighty time failings, hence, you have to be patient for another twenty times, then you can succeed.

唐冠軍說：「如果需要經過一百次的失敗之後，你才能成功，現在你才經過了八十次失敗，所以你還得再忍耐另外的廿次失敗之後，你才能成功。」

Tang champion said: Failed ten times during trying to buy a house ten times, in this case, you

still need to learn, to make efforts, to be patient and to wait as much as you can.

唐冠軍說：「買了十次房子，卻失敗了十次，這時你還需要多學習與多努力，多忍耐與多等待。」

Tang champion said: Patience and waiting are all for love, only love can let one have patience and expectation.

唐冠軍說：「忍耐與等待都是為著愛，唯有愛才能做到忍耐與等待。」

Covet neither others' houses, nor their wives or husbands

不可貪戀人的房屋，也不可貪戀人的妻子或丈夫

Advice 405. Don't rob, or steal or admire what doesn't belong to you. Buy or sell a house with a reasonable price is called fair trade. However, its transaction with irrational market price is thought to snatch others' property, it is greed. The Bible says: Don't covet either your neighbors' houses, or their wives or husbands and all belongings, we should remember the lessons the Bible gives us. This is the advice I want to give you

忠告 405. 不是你的就不要去搶、去偷、去羨慕。用合理的市價去買房子或賣房子叫做公平交易，用不合理的市價去買房子或賣房子叫做搶奪他人的財物，那就是貪戀。聖經上說：不可貪戀人的房屋，不可貪戀人的妻子或丈夫，並他一切所有的，聖經給我們的教訓，我們要牢牢記住，這就是我要給你的忠告。

Tang champion said: One must pay a cost for what he has gained. Pay less cost for more gains is not smart, but robbery.

唐冠軍說：「取得任何的東西都是要付出代價的。想要付出極少的代價去換得更多的收獲，這不是聰明，而是搶奪。」

Tang champion said: The things gained illegally can make you neither feel happy, nor be at ease and justified. If you owe others, you hurry to apology and compensate them!

唐冠軍說：「搶來的東西不但不能使你快樂，反而會使你更不心安理得。如果你有虧欠人的地方，你就趕快去道歉與賠償吧！」

Tang champion said: Don't stare at others' pot covers in the marriage, you know, the pot bottom of every family is black.

唐冠軍說：「不要在婚姻中老盯著別人的鍋蓋看，你要知道，家家的鍋底都是黑的。」

Tang champion said: The methods obtaining happiness: 1. cherish what you have; 2. Forget what you lost; 3. don't envy what others have; 4. don't compare with the rich.

唐冠軍說：「獲得幸福的方法，1. 珍惜你擁有的； 2. 忘記你失去的； 3. 不去羨慕別人擁有的； 4. 不去比較有錢的人。」

Tang champion said: The true love is not that one knows how excellent the other is, then get together, but that one knows how poor the other is, then get together and guard him for lifetime. This is the oath of "hand in hand with you and go old together".

唐冠軍說：「真正的愛情不是知道對方有多好才在一起，而是明明知道對方有多不好，還一輩子守著他。這就是執子之手，與子偕老的誓言。」

Tang champion said: Love a person, not only to love each other's advantages, but to accept each other's shortcomings, no one is perfect, to have and to hold is the highest state of love.

唐冠軍說：「愛一個人，不光要愛對方的優點，也要接受對方的缺點，人無完人，不離不棄才是愛情的最高境界。」

The one who doesn't take care of relatives is to depart from the truth

人若不照顧親屬，就是背離了真道

Advice 406. If you have the ability to buy a house, but can't afford to take care of your family, you're a cold-blooded animal. Those who can't take care of family and relatives are not filial and immoral. Wives should obey their own husbands who love them. Parents should become children's example, the kids ought to obey their parents completely and take care of them when they become old. The Bible says: The one who doesn't take care of relatives is to depart from the truth, and the Bible gives us a lesson that we should keep in mind. We ought to love life, help relatives and the needy. This is the advice I want to give you.

忠告 406. 如果你有能力去購買房子，而沒有能力去照顧家人，那你就是一個冷血動物。棄親屬家人不顧的，就是不孝、不道德。做妻子的，要順服自己的丈夫；做丈夫的，要愛自己的妻子；做父母的，要成為子女的表率；做子女的，要凡事聽從自己父母，包括去照顧年邁的父母。聖經上說：人若不照顧親屬，就是背離了真道，聖經給我們的教訓，我們要牢牢記住。我們要關愛生命，照顧親屬，扶助弱小，這就是我要給你的忠告。

Tang champion said: The persons living under the same roof should dwell together in unity, love one another, if they can't do so, they will lose the significance of home purchase.

唐冠軍說：「住在同一個屋簷底下的人，本應該和睦同居，彼此相愛。如果住在同一個屋簷底下的人不能彼此相愛，和睦同居，那就會失去你買房子的意義了。」

Tang champion said: As wives, husbands, mothers and fathers, sons and daughters, if they can't bear their respective responsibilities, in this case, it would be a big mess. In order to keep social stability and order, everyone must do his part.

唐冠軍說：「如果妻不妻，夫不夫，母不母，父不父，子不子，女不女，那天下就大亂了。為了社會安定與秩序，每一個人都要盡自己的本份。」

Tang champion said: One should not only take his responsibility for his own life, but take care of his relatives. To do so, he is the infinitely merciful one with great love and benevolence.

唐冠軍說：「不單只是顧到自己的生活，同時也要照顧到親屬的生活，這樣才是大仁大愛，大慈大悲。」

Tang champion said: A person who doesn't care for his relatives is to depart from the truth; this sentence should be kept in mind firmly.

唐冠軍說：「人若不照顧自己親戚，就是背離了真道，希望我們都能牢牢記住這句話。」

Tang champion said: Frequently go home with your children. Bring your care, blessing, happiness, and love to home.

唐冠軍說：「常回家看看，常帶著你的孩子常回家看看，把你的關心帶回家，把你的祝福帶回家，把你的快樂帶回家，把你的愛帶回家。」

Tang champion said: Those who are responsible for life are brave ones, and those who can personally take care of their parents are fully filial sons.

唐冠軍說：「願為生活負責任的人是勇者，能親手照顧父母生活起居是十足的孝子。」

Social responsibility of entrepreneurs is great

企業家的社會責任是很大的

Advice 407. Social responsibilities of entrepreneurs are: 1. improve or create new products, perfect service, 2. create job opportunity and maintain social stability, 3. prevent swindling, produce no harmful products, 4. avoid polluting environment and destroying ecological balance, 5. have no tax evasion, 6. train outstanding employees and go in for social education; 7. help the poor and vulnerable groups; 8. cultivate outstanding successor in advance. Entrepreneurs should

not only make their business become better and bigger, but bear their social responsibility. This is the advice I want to give entrepreneurs.

忠告 407. 企業家的社會責任有：一、改進或創造新產品、完善服務；二、創造就業機會，安定社會；三、不能坑蒙拐騙，製造有害產品；四、不能污染環境，不能破壞生態平衡；五、不能逃漏；六、培養出優秀員工，興學辦好社會教育；七、扶貧濟困，幫助弱勢族群；八、提早培養出優秀的接班人。企業家不僅是要把企業做好、做大，他還有他的社會責任要承擔，這就是我要給企業家的忠告。

Tang champion said: Capable persons will serve millions of people and this is the social responsibility of entrepreneurs.

唐冠軍說：「有能力的人要為千萬人服務，這就是企業家的社會責任。」

Tang champion said: The rich and entrepreneurs should take their social responsibility

唐冠軍說：「有錢的富人與企業家，應該做到他應盡的社會責任。」

Tang champion said: The rich, entrepreneurs and politicians should have compassion, empathy and gratitude, which will let society have more harmony and warmth.

唐冠軍說：「有錢人、企業家與政治家，要有同情心，同理心，感恩的心，這樣社會就會多了一份祥和與溫暖。」

Society is in a sick status with corruption, fake, pollution, anxiety, show off wealth ..., everywhere 社會生病了，貪、腐、假貨、污染、憂慮、炫富...，到处可见

Advice 408. China's society is in a sick status, there are corrupt officials, corruption, pursuit of power, fake, environmental pollution, poor quality merchandise, miscarriage of justice everywhere. The rich and the poor, show-off and extreme poverty have resulted in two polarized society, the gap between rich and poor is getting bigger and bigger, serious social problems begin to appear. I hope Government, businesses, mass media and academics can come up with ways to regulate these social symptoms. This is the advice I give all parties.

忠告 408. 中國的社會生病了，貪官、腐敗、弄權、假貨、環境污染、黑心商品、司法不公等到处可见。炫富與叫窮，暴富與赤貧，造成社會二極化，貧富差距愈來愈大，社會問題嚴重。希望政府、企業、媒體，學者能拿出辦法來，好好整治這些社會病徵，這就是我要給各界人士的忠告。

Tang champion said: Society is in a sick situation, one's own power can't improve it, everyone should work together to do it.

唐冠軍說：「社會生病了，靠一己之力，無法改善，希望大家用心，一起來改善。」

Tang champion said: The gap between the rich and the poor is getting bigger and bigger, both of them have responsibility.

唐冠軍說：「貧富差距愈來愈大，富人有責任，同樣，窮人也有責任。」

Tang champion said: Society is in a sick situation, governments, businesses, media, academics, monks, priests, legislators, law enforcement officers, parliamentarians and electorates all have responsibilities.

唐冠軍說：「社會生病了，政府、企業、媒體，學者、和尚、牧師、修法者、執法者、議員代表及選民，均有責任。」

Tang champion said: The whole society is in a disease status, it doesn't need your worry and complain, but it consists in how much love you have to change it.

唐冠軍說：「整個社會生病了，不在於你的擔心與抱怨，而在於你用多少的愛心去改變它。」

Happiness is prepared for "contented people"

幸福是為「知足的人」準備的

Advice 409. Those who often complain and like nagging are unhappy. Their unhappiness is not from others' ill-attitude towards them, but his particularly high demands. The person who lives in luxury complains his too high property tax; do you think he is justified? Happiness and joyfulness is prepared for a contented man, your dissatisfaction is not from others who owe you, but from your inner greed harmful to yourself. This is the advice I want to give you.

忠告 409. 常常埋怨，常常抱怨，常常發嘮叨的人是不會快樂的。他不快樂的原因不是別人虧待他，而是他的要求特別高。一個住豪宅的人，他卻埋怨他付的地價稅太高，你認為他有道理嗎？幸福與快樂是為一個知足的人準備的，你不快樂不是他人欠你什麼，而是你內心的貪婪害了你自己，這就是我要給你的忠告。

Tang champion said: Happiness comes from the depth of one's own heart. If you keep the hatred and unsatisfactory in your heart, you will show unhappy look from heart to appearance.

唐冠軍說：「快樂來自於一個人自己內心的深處，如果你內心存著恨意與不滿足，那你整個人從內心到外表，都會表現出不快樂的樣子。」

Tang champion said: Happiness and joyfulness is prepared for contented people. If you don't know contentment and cherishing, you will never be happy for lifetime.

唐冠軍說：「幸福與快樂是為一個知足的人準備的，如果你不懂得知足惜福，你一輩子都不會快樂起來的。」

Tang champion said: Your happiness, health, safety and enjoyment is from your own, not others.

唐冠軍說：「幸福、健康、平安與快樂不是別人給你的，而是你自己給你自己的。」

Tang champion said: If you feel very happy, healthy and joyful, you should pass your experiences to others.

唐冠軍說：「如果你自己感到非常的幸福、健康與快樂，你應該把你如何得到幸福、健康、快樂、長壽的方法傳授給別人。」

Opportunities are prepared for "active people"

機會是給「積極的人」準備的

Advice 410. A person who is not ready will never have a chance. At the beginning, it will knock on your door, try to observe how you react, your positive reactions will often let it return, but your refusal will make it no longer return. Chances are ready to give an active and well prepared person. This is the advice I want to give you.

忠告 410. 一個沒有準備好的人，永遠不會有機會。剛開始的時候，機會它會來敲你的門，試試看你的反應如何，如果你反應良好，機會它就常常來，如果你反應冷淡，機會它就會從此不來了。機會是給一個積極有準備好的人的，這就是我要給你的忠告。

Tang champion said: Unprepared or ill-prepared persons will make an opportunity angry, if they anger one, it will inexorably leave them and hide in the far.

唐冠軍說：「沒有準備或準備不足的人，機會是會生氣的，你若是惹火了機會，機會它是會無情地離開你，躲的遠遠的。」

Tang champion said: Don't hate an opportunity not to come to you, but your casual attitude angers one and makes it never dare to come to you.

唐冠軍說：「不要怨恨機會不來找你，而是你的漫不經心，惹火了機會，讓機會以後永遠不敢來找你。」

Tang champion said: Good houses can be found everywhere, however, that your financial power and credit are not good enough will let bank afraid of you.

唐冠軍說：「好的房子到處都有，只是你的財力與信用不夠好，讓銀行怕了你。」

Tang champion said: Good houses can be found everywhere, but your greed and bargain will let sellers afraid of you.

唐冠軍說：「好的房子到處都有，只是你的貪婪與殺價，讓賣主怕了你。」

Tang champion said: Good houses can be found everywhere, but it is you that haven't made a decision after having seen dozens of houses, which lets a chance afraid of you

唐冠軍說：「好的房子到處都有，只是你看了數十幢房子之後，還拿不定主意，讓機會怕了你。」

Tang champion said: Good houses can be found everywhere, but the stagnation of your knowledge level will let new technology afraid of you.

唐冠軍說：「好的房子到處都有，只是你知識的水平停滯不前，讓新科技怕了你。」

Advice No. 411-420

忠告 411- 420

The truth in your eyes probably depends on your faith

你眼中的真理，大抵上取決於你的信仰

Advice 411 A right or wrong judgment for one thing is based on your knowledge and experience from your living environment and legal system. Different countries have their own truths. The one in your eyes probably depends on your faith that relies on social conventions of your survival. The real impacts on your faith are from your parents, family, friends and legal system. Various ethnic groups have their respective beliefs; never deny others' beliefs different from yours. This is the advice I want to give you.

忠告 411. 判斷一件事的對錯是基於你的知識與經驗。你的知識與經驗又來自於你成長的環境與法律制度，在不同的國家中，他們的真理是不同的。你眼中的真理，大抵上取決於你的信仰，你的信仰取決於你生存的社會習俗，真正影響你信仰的是你的父母、家人、朋友與法律制度。不同的族裔有不同的信仰，不要因為他人的信仰與你不同而否定他人的信仰，這就是我要給你的忠告。

Tang champion said: Geomancy, numerology, fate or fortune can all be regarded as human beings' beliefs, that is diversified people groups have their respective ones, so never negative the judgment of others whose faith is different from you.

唐冠軍說：「有人相信風水、有人相信命理、有人相信緣份、有人相信財運，不要因為他人的信仰與你不同，就去否定他人的判斷。」

Tang champion said: Everyone has blind spots, so review whether own claims and judgments have blind ones. Those who blindly believe geomancy and destiny should especially think about the problem, are their ideas correct?

唐冠軍說：「每一個人都有盲點，所以要檢討一下自己的主張與判斷是否也存在著盲點，盲目相信風水與命運的人，尤其要想一想，你的思想是對的嗎？」

Tang champion said: People with different beliefs don't blame or attack each other, nor mutual criticism. Learn to do as the Romans do when in Rome and to respect others, if so, the world would be more peaceful and harmonious.

唐冠軍說：「信仰不同的人，不要互相指責，互相批評，互相攻擊。總要學習入鄉隨俗，尊重他人，這樣你才能讓世界更和平、更和諧。」

The value in your eyes probably depends on your own interests as much
你眼中的價值，大抵上取決於你本身的利益為多

Advice 412. Pay one dollar to buy something value 2 dollars, one thinks it is worth it, but another thinks you are at a disadvantage. In the end, whose view is right? Everyone has his own standards/certain views. As a homebuyer, how to locate the value of a house is a matter of opinion. The basis for you to measure that of one is how much benefits you can gain from it in the future. That in your eyes probably depends on your own interests as much. Greedy persons think the fare increase to buy a house is not worth it, sensible ones think whether it needs to increase depends on market trends and competitive situation. If it is only "your own interests" or "earn or lose", your judgment will be prone to bias. This is the advice I want to give you.

忠告 412. 花一塊錢買到二塊錢的東西，有人認為值得，又有人認為你吃虧了。到底什麼是佔便宜？什麼是吃虧？每一個人都有不同的標準/定見。在買房子時，你如何定位房子的價值，這是見仁見智的。你期望這幢房子將來可以給你帶來多少利潤(可以創造多少利潤)，才是你認為這幢房子值不值的依據。你眼中的價值，大抵上取決於你本身的利益為多，貪婪的人認為加價買房子是不值得的事，理智的人認為加不加價，要看市場趨勢與競爭是否激烈來決定，如果你眼中的價值只有「自己的利益」，只有「賺賠」這兩個字，那你的判斷就容易產生偏差，這就是我要給你的忠告。

Tang champion said: No matter what happens to you, you can't only think whether it is worthwhile, or at a disadvantage. If the value in your eyes is only "your own interests" or "earn or lose", your life will not be happy.

唐冠軍說：「不要對什麼事，都只想到值不值得，會不會吃虧這兩件事。如果你眼中的價值只有「自己的利益」或「賺賠」這兩個字，那你的人生就不會快樂。」

Tang champion said: Those who neglect love but only focus on own profit will always be selfish and never care about others' life or death.

唐冠軍說：「愛心擺兩邊，利字擺中間的人，永遠是自私自利，不管他人死活的人。」

Tang champion said: A homebuyer only thinks these two words "earn or lose", and then the house you have purchased will lose its significance. If so, you had better invest in other business with the money of home purchase, perhaps you could make money faster.

唐冠軍說：「買房子時只想到「賺賠」這兩個字，那你買來的房子就失去它的意義了。如果是這樣的話，你不如把用來買房子的錢，拿去做其它生意，或許你賺的錢還會快一些。」

"There are always some higher houses than yours and taller ones than you" and "There are always some bigger houses than yours and heavier ones than you "

「屋比高，矮人一截」「屋比大，小人一號」

Advice 413. To cherish what you have, don't covet what doesn't belong to you. There are many high buildings in the world, each higher than the next, each bigger than the next. No. One Building, World Trade Center in New York, 540 meters high, is expected to be completed in 2014. Shanghai Tower in China, 632 meters high, to be completed in 2014. Burj Khalifa, so far, World's Tallest Skyscraper, 828 meters high, was built in 2010. Kingdom Tower in Jeddah, Saudi-Arabia, 1001 meters high, is expected to be completed by 2018. There are always some higher houses than yours and taller ones than you and there are always some bigger houses than yours, and heavier ones than you. Remember a comparison will be endless; there must be someone better than you,

heavens beyond heavens. Compare with others can, sometimes, make a person become mad. This is the advice I want to give you.

忠告 413. 要珍惜自己擁有的東西，不要貪求本不屬於你的東西。世界上的高樓，一幢比一幢高，一幢比一幢大。紐約新高世界貿易中心一號大樓，540公尺，預計2014年完工。中國上海塔，632公尺，預計2014年完工。杜拜哈里發塔，828公尺，建成於2010年。沙烏地阿拉伯，吉達，王國塔，1001公尺，預計2018年完工。屋比高，矮人一截，屋比大，小人一號，要記住比是永遠比不完的，總會有人比你更高，比你更好。人上有人，天上有天，人比人是氣死人，這就是我要給你的忠告。

Tang champion said: No matter what you encounter, don't compare with others, nor dispute with others or go into court. Draw back a step of boundless, and forbearance can bring peace and harmony, a smile can make you ten years younger.

唐冠軍說：「不要什麼事都要去跟別人比，不要什麼事都要去跟別人爭，不要什麼事都要去跟別人打官司，退一步海闊天空，忍一口氣天下太平，笑一笑十年少。」

Tang champion said: One's troubles are self-inflicted, and his happiness is given up by oneself. Why should we give up the happiness and get ourselves in troubles? No comparison won't have trouble, or dissatisfaction, or regret.

唐冠軍說：「煩惱是自己找來的，快樂是自己放棄的。為什麼我們要捨棄快樂，自尋煩惱呢？不去比較不會有煩惱，不去比較不會有不滿，不去比較不會有後悔。」

Wealth and success without love will be harmful to society

失去愛的財富與成功，對社會來說是有害的

Advice 414. Society without love is horrible, if a person loses it, then his life would be dark and matte. That you pursue wealth and success just to satisfy your own selfish, is not conducive to community and state. Persons who have produced many poor quality products with black conscience become rich, but harm the public, hence the wealth and success without love is harmful to it. This is the advice I want to give you.

忠告 414. 沒有愛的社會是恐怖的，若是一個人失去了愛，那麼他的人生將是黑暗無光的。如果你追求財富與成功，只為了滿足自己的私心，那麼你的財富與成功，就無益於社會國家了。許多黑良心產品就是富了自己，害了大眾，所以說，失去愛的財富與成功對社會來說是有害的，這就是我要給你的忠告。

Tang champion said: The love must be taken as a start point for the pursuit of wealth and success, if you act against your conscience to offend heaven and reason for the sake of your own fortune, then it is harmful to society and state.

唐冠軍說：「追求財富與成功，要以愛為出發點，若是你昧著良心，做出傷天害理的事，只為了創造自己的財富，那你的財富就是有害於社會國家了。」

Tang champion said: The house you purchased as investment is only to exploit the interests of tenants; in this case, your wealth is harmful to social harmony.

唐冠軍說：「買出租的房子做為投資，只為了剝削房客的利益，那你的財富就是在破壞社會和諧了。」

Tang champion said: Self-righteous persons who become the rich, in fact, they are owned by their wealth, the fortune without love for anyone is harmful.

唐冠軍說：「自以為是擁有財富的人，其實是被財富所擁有，沒有愛心的財富，對任何人來說都是害人精。」

To keep a dreams, and try to realize it

要不停的築夢，並且要實現它

Advice 415. People can't live without ideals and goals. The way of one's life won't always go forward smoothly, in case you encounter setbacks, never be discouraged and despondent. Completing a dream, you have to continue to pursue the next target again. One should keep dreams, so you will have the momentum to move forward continuously, not fall into the realm of slack or complacent. This is the advice I want to give you.

忠告 415. 人不能沒有理想，人不能沒有目標。人生的路絕對不會一直平順，萬一當你遇到挫折時，決不可以灰心、氣餒、喪志。當你完成一個夢想之後，你要繼續再追求下一個目標，人要不不停的築夢，這樣你才會有衝勁繼續向前進，不至於落入懈怠或自滿的境界，這就是我要給你的忠告。

Tang champion said: One should continue to pursue a dream, so he will have the momentum to move forward continuously. If you want to be successful, you must have a dream first. One without a dream will be destroyed.

唐冠軍說：「人要不不停的追逐夢想，這樣你才會有衝勁繼續向前進，想要有成功你就要先築夢，人若是不築夢，這個人就廢掉了。」

Tang champion said: To the world, you're just a small screw, but this world wouldn't be perfect without it.

唐冠軍說：「對世界而言，你只是一個小小螺絲釘，但是少了一個像你一樣的螺絲釘，這個世界就不完美了。」

In my opinion, I don't think the initiative increase is right during home purchase, but encountering competitors is an exception.

買房子時，我是不主張主動加價的，但是碰到競爭者是一個例外

Advice 416. In my opinion, I don't think the initiative increase is right during home purchase, but encountering more competitors to buy the same house with you, no increase is equivalent to give up and it is impractical. How much you have to increase depends on how strong your competitors are. In order to ensure that you are able to buy a house, even if you pay some more prices, it is worth it. This is the advice I want to give you.

忠告 416. 買房子時，我是不主張主動加價的，但是在碰到有許多人與你競爭的狀況下，你不加價就等於放棄，所以不想加價也不行。至於要加多少錢，是要看競爭對手有多強來定的。為了保證你一定可以買到房子，就算你多付出一些代價，這也是值得的，這就是我要給你的忠告。

Tang champion said: No one is unwilling to lose the chance to buy a house, if your last goal is certainly to become a homebuyer, once one you like appears in front of you, the best way is that your increase must exceed any other competitors.

唐冠軍說：「沒有人願意失去買到房子的機會，在一定要買到房子的終極目標之下，一旦你碰到喜歡的房子時，你一定要加價超過競爭對手才行。」

Tang champion said: As a homebuyer, increase a price is to buy a hope and chance to win. The one who can't offer a higher one and gain nothing would be a loser.

唐冠軍說：「買房子時，加價是在買一個希望，買一個贏的機會。如果你因為不加價而買不到房子，那你就是一個失敗者。」

Tang champion said: Everyone who is willing to pay a price for his ideal, hope and chance is a wise man.

唐冠軍說：「凡願意為理想、為希望、為機會付出代價的人，那個人就是一個聰明的人。」

Tang champion said: Success will be at hand, you can't easily give it up. If you refused to increase and lost a chance to buy a house, it would be a manifestation of your weakness.

唐冠軍說：「成功就在眼前，你不能輕易放棄它。如果你因為不肯加價而輸了房子，那就是你軟弱的一種表現。」

Buying a house is different from purchasing oranges

買房子與買桔子不同

Advice 417. There are hundreds of oranges and apples on shelves in the supermarket, you can try to pick and buy as much as possible, there is nothing to be worried, which you can have a few boxes of oranges, it is OK. But as a homebuyer, home purchase is not that story. It is to get a house you like (perhaps the only one you have enough ability to buy), if you refuse to pay high prices to win, you will lose a chance to gain it you favor. You can pick and buy big and beautiful apples, or even buy several boxes at a supermarket. However, desire to have own home is another story. You don't necessarily afford to have the fancy one you like, while you don't like the one, even if you would pay for it, which is a difficult problem for a person. There are many monks and little gruel and a thing is valued in proportion to its rarity. Buying a house without an increase is not feasible.

忠告 417. 在超市買桔子或買蘋果的時候，菜架上可能有幾百粒桔子讓你挑，你可以盡量挑，盡量買，你不用怕買不到，而且你一口氣買上幾箱桔子都行，但搶房子就不是那一回事了。搶房子與買桔子不同，搶房子是去搶那一幢你喜歡的房子(也可能它是當時你唯一夠有能力買到的房子)，若是你不肯出高價去爭取，那你就會失去買到這一幢你喜歡的房子。在超市買水果，你可以挑又大又漂亮的，只要你挑中的，你都可以買下來，甚至可以買下好幾箱，但買房子就不是那一回事了。給你看上的房子你不一定買的起，而你買的起的房子，你不一定看上它，買房子難就難在這裡。在粥少僧多，物以稀為貴的時候(在搶房子的時候)，買房子不加價是行不通的，這就是我要給你的忠告。

Tang champion said: The difficult problem to buy a house is that you don't necessarily afford to buy the fancy house you like, while you don't like the one even if you could pay for it.

唐冠軍說：「買房子難就難在這裡，看上的房子你買不起，買的起的房子，你又看不上它。」

Tang champion said: There are many monks and little gruel and a thing is valued in proportion to its rarity, buying a house without an increase is not feasible.

唐冠軍說：「在粥少僧多，物以稀為貴的時候，搶房子不加價是行不通的。」

Tang champion said: Buying a house without an increase is not to purchase a house, but buy fruit, or oranges.

唐冠軍說：「搶房子不加價，那不是在買房子，那是在買水果、桔子。」

Investment and financial management is not only one's matter, but all family.

投資理財不只是一個人的事，而是全家人的事

Advice 418. An inexperienced spouse for financial management and investment is your misfortune; your poor knowledge about it is also unlucky to your mate, that both a husband and a wife can learn to know it is the best thing. It must be done by the whole family, that one person can make too much money while another will spend a lot, such a situation is abnormal. A wife should marry a husband who knows it and a wife should be a good housekeeper with its experience, such a family is an ideal one.

忠告 418. 配偶不會理財是你的不幸，你不會理財也是你配偶的不幸，夫妻都要學會投資理財才是最好最想理的事。理財要全家人一起來做，不可以一個人猛賺錢，而另一個人猛花錢，像這樣的情形是不正常的。嫁人要嫁一個會投資理財的人，娶老婆也要娶一個會持家理財的人，這樣才最理想，這就是我要給你的忠告。

Tang champion said: The persons who only want to marry the rich must have abnormal mind. Those who only desire to marry the wealthy ones also have mental problems. Those who want to gain something without efforts must have wrong thoughts from beginning.

唐冠軍說：「只想嫁給有錢人，你的心理是不正常的。只想娶有錢人，你的心理也是不正常的。想不勞而獲，你一開始的思想就錯了。」

Tang champion said: Parents are good at investment and finance, but their child is not (The child doesn't live up to their expectations and casually spends money), it is they that couldn't teach him well and spoil him from beginning.

唐冠軍說：「父母很會投資理財，而孩子不會投資理財(孩子不爭氣，很會亂花錢)，這就是你一開始沒把孩子教好，寵壞了他。」

Tang champion said: Don't think investment and financial management is parents' business, if you can't learn to grasp it, the parental cause left to you may be ruined, because start a business is hard and hold it is harder.

唐冠軍說：「不要以為投資理財是父母的事，如果你不學會投資理財，父母的事業，輪到你手上，也可能就被你催毀了，因為創業難，守業更難。」

Physical health is not only one's matter, but all family

身體健康不只是一個人的事，而是全家人的事

Advice 419. One or two persons with poor health in a family will make it fall into gloom and doom, a member having most income in it, due to his ill body, would be a great misfortune of it, furthermore, without his income, its life would greatly be affected. Everybody in a household needs a strong body. To keep individual and all members' good physique in it is very important, personal fitness is more important than anything else. This is the advice I want to give you.

忠告 419. 在家庭成員中，若是有一兩個人不健康，那他的家庭就會陷入愁雲慘霧之中，若是家庭主要收入的人，他的身體不健康，那將是全家的不幸，因為少了他的那份收入，日子就不好過了。健康不是一個人的事，健康是全家人的事。要注意維護個人及家人的健康很重要，個人身體健康比什麼都重要，這就是我要給你的忠告。

Tang champion said: Where there is life, there is hope; the hope is yourself and family's health.

唐冠軍說：「留得青山在，不怕沒柴燒，這青山就是你的健康及你家人的健康。」

Tang champion said: Health is not one's matter, nor is finance. One's poor health, his family's suffering. One's little financial knowledge, his poor family.

唐冠軍說：「健康不是一個人的事，理財不是一個人的事。身體不健康，全家跟著受苦，個人不會理財，全家跟著受窮。」

Tang champion said: Neglect and ruin own health is the most stupid thing and your family's suffering from your poor body is the most tragic thing.

唐冠軍說：「疏忽自己的健康，糟蹋自己的健康是最傻的事，讓家人因為你的不健康而受苦，是最悲慘的事！」

Tang champion said: Don't think you are very young, healthy and strong, and can keep away from diseases, in fact, once you ignore your health, you will be deformed or ill.

唐冠軍說：「不要以為你自己很年輕，很健康，很強壯，疾病與你無緣，其實只要你一不注

意，你就會變形或生病。」

Tang champion said: In order not to increase the burden of your family, you have to take good care of your body, keep your health is good for your family.

唐冠軍說：「為著不要增加你家人的負擔，你一定要好好保養自己的身體，對自己身體好，就是對自己家人好。」

Tang champion said: One should tell oneself to live a life with health, sunlight and significance every day.

唐冠軍說：「每一天都要告訴自己，日子要過得很健康、很陽光、很有意義。」

Tang champion said: Share happiness with family, joyfulness with friends, health with oneself, long life with spouse and gratitude with elders.

唐冠軍說：「與家人分享幸福，與朋友分享快樂，與自己分享健康，與伴侶分享長壽，與長輩分享感恩。」

You have to plan ahead; the idea of raising children for old age has become obsolete

你要未雨綢繆，養兒防老的想法已過時了

Advice 420. One day you will grow old, be sick in bed and need someone to help your living, dressing, bathing, eating, walking, seeing a doctor, rehabilitation for a long term.... in 2014, a private ward in Los Angeles, California, for example, charge \$ 269 a day per patient, 100,000 dollars will be needed to pay for medical services each year and the fee will be increased by 4.5% per year. You should plan ahead to prepare this huge cost. The era of raising children for old age has been obsolete. Be ready for elderly living, nursing, medical service, food, funeral expenses as early as possible. This is the advice I want to give you.

忠告 420. 你終有一天會變老，你終有一天會臥病在床需要有人長期照顧你起居、更衣、洗澡、吃飯、散步、看醫生、復健…。以加州洛杉磯 2014 年私人病房為例，一天病房要收\$ 269，一年下來就要 10 萬元，並且每年以 4.5% 速率在增加，這筆龐大費用你要未雨綢繆。以前養兒防老的時代已過時了。早點為自己老年的生活費、看護費、醫療費、營養品、葬儀費…做好準備，這就是我要給你的忠告。

Tang champion said: The costs of living for the elderly including nursing, medical service, food, funeral expenses is a huge one, which should be prepared as early as possible, are you ready?

唐冠軍說：「早點準備老年的生活費、看護費、醫療費、營養品、葬儀費、這是筆龐大的費用，你準備好了嗎？」

Tang champion said: Your children are busy, even though they plan to take care of your living, but they have no time to do so.

唐冠軍說：「兒女都在忙，就算他們有心照顧你起居，但是他們沒時間。」

Tang champion said: Children are at work to make money, even if they are determined to provide living expense for you, but they have no way to do so for a long time

唐冠軍說：「兒女都在上班賺錢，就算他們有心給你生活費，但是他們沒有辦法長期資助你、救濟你。」

Tang champion said: Those whose pension is from their own investments and savings are smart, those who dream to get pension from their children's support are impractical.

唐冠軍說：「養老金靠自己的投資與積蓄是聰明，養老金靠子女供給是不切實際的做夢。」

Tang champion said: Don't rely on children too much; because of one's dependence, he has his expectations. Due to one's desire, he is disappointed. Owing to one's disappointment, he feels hopeless.

唐冠軍說：「不要太依賴子女，因為依賴所以期望，因為期望所以失望。因為失望所以無望。」
Tang champion said: The poor want to become rich, the rich want to live forever, immortal ones, having worries, would think how to do if they have sons and daughters without filial piety? Human beings should cherish all they have, don't worry anything for tomorrow.

唐冠軍說：「窮人想當富翁，富翁想長生不老，長生不老的人煩惱兒女不孝順怎麼辦？人要珍惜當下的一切，不要為明天煩惱什麼。」

Advice 421-430

忠告 421-430

Pay cash to buy land or property; that is to retain the principal for making a comeback in the future

用現金買土地或買房產，就是保留住以後翻身的本金

Advice 421. As for business failure, the capital is needed to make a comeback, if you lost it, you would be in a dilemma to turn around. Chinese say: you have land, then you have money, this sentence is very philosophical. The land can be used to cultivate fish, plant seeds, and construct high-rise buildings, so it is very valuable and will neither decay nor deteriorates, and its proper use will make a fortune for you. That you pay pocket money to buy a house or a piece of it is to retain your principal for turning a profit, however, using cash to play the stock market or gambling is to lose it. Although there are fluctuations in house prices, no matter how inconstant your fund (land) still exists, it is the safest way without investments. Don't trade stock, nor go to the casino. This is the advice I want to give you.

忠告 421. 做生意失敗，東山再起是要有本錢的，如果你把本錢都賠光了，那你再翻身就難了。中國人說：有土斯有財，這句話是很有哲理的。土地可以耕種養魚，土地可以耕種，土地可以蓋高樓大廈，所以土地很值錢的東西。土地不會爛，不會壞，運用得宜，會讓你發大財。如果你用現金去買房子或買土地就是保留住你以後翻身的本金，而你用現金去炒股票或賭博就是丟掉本金。房價雖然有波動，但不管怎麼波動，你的本金(土地)還在，這就是最安全的沒投資。不要去炒股，不要去賭博，這就是我要給你的忠告。

唐冠軍說：「炒股風險大，賭博風險更大，如果一旦你輸到精光光，你還可以用什麼其它的本金去翻身？」

Tang champion said: The most worrying thing in business is the fear of the loss of all principal, if lost it, you couldn't have money to do business in the future.

唐冠軍說：「做生意最擔心的事，就是怕把本金輸光了，一旦你把本金輸光了，那你將來就沒有本金可以再去做生意了。」

Tang champion said: Real estate investment has lower risk, if the falling house prices happens, you don't have to worry too much, at least you have a piece of land, this was the opportunity for you to turn around in the future.

唐冠軍說：「房地產投資風險較小，如果不幸你碰到房價下跌，你不要太擔心，因為至少你還有一塊土地在，將來這塊地還是有機會讓你翻身的。」

Tang champion said: In general, real estate investment is the safest one unless you have borrowed too much money from banks.

唐冠軍說：「除非你向銀行借錢太多，一般來說，投資房地產是最安全的。」

Tang champion said: The happiest thing in life is just to realize one's dream of health, wealth and ideal.

唐冠軍說：「人生最開心的事，莫過於健康、財富與理想都實現。」

I desire to become tall, rich and handsome, tall in knowledge, rich in spirit and handsome in action
「我要做高富帥，高在學識，富在精神，帥在行動」。

I want to become white, rich and beautiful, white in conduct, rich in content and beautiful in mind
「我要做白富美，白在品行，富在內涵，美在心靈。」

Advice 422. Goals in life are not to simply pursue the "rich and beautiful" of appearance, but that of immanence. Therefore we give "tall, rich and handsome" and "white, rich and beautiful" a new definition, that is "Tall in knowledge, rich in spirit, handsome in action" and "White in conduct, rich in content and beautiful in mind." Inner beauty is better than physical one and natural exceeds artificial. Life goals can't be set to pursue "rich and beautiful" of materials, but that of higher mental and spiritual level, if one is just to seek that of substance in life, this person will be destroyed. This is the advice I want to give you

忠告 422. 人生追求的目標，不是要僅僅追求外表上的「富與美」，而是要追求內在的「富與美」，因此我們要給「高富帥」「白富美」做一個新定義。「高富帥，高在學識，富在精神，帥在行動」。「白富美，白在品行，富在內涵，美在心靈。」內在美勝過外在美，自然美勝過人工美。不要把人生目標定在物質上的「富與美」，而是要追求更高層次，精神與心靈上的「富與美」，人生若只是追求物質上的富與美，這個人就廢掉了，這就是我要給你的忠告。

Tang champion said: The person who only chases rich and beautiful appearance is meretricious; the one who is just to run after material wealth and beauty would be destroyed.

唐冠軍說：「若只是追求表面上的富與美，人就俗氣了，人生若只是追求物質上的富與美，這個人就廢掉了。」

Tang champion said: Only to chase wealth and beauty of materials is not enough, you should care about that of mind and spirit while seeking it.

唐冠軍說：「只追求物質上的富與美是不夠的。在你只追求物質上富與美的同時，也要顧到精神與心靈上的富與美。」

Tang champion said: Regardless of male or female, one's thinking, behavior and morality must be pure, clean and flawless, so "tall, rich and handsome", "white, rich and beautiful" for him will have greater significance.

唐冠軍說：「不管男生或女生，在思想、行為與道德上都要純潔、乾淨，沒有一點瑕疵，這樣高富帥、白富美，對你來說才会有更大的意義。」

Tang champion said: Inner beauty is better than physical one, natural one exceeds artificial and spiritual one will excel substantial.

唐冠軍說：「內在美勝過外在美，自然美勝過人工美。精神美勝過物質美。」

Tang champion said: Years will make one have more wrinkles on his face; the way for their removal is not a beauty but a virtue.

唐冠軍說：「歲月會在你臉上加上皺紋，除去皺紋的方法不是美容而是美德。」

Don't have bad habits, nor warm a snake in one's bosom

不要有壞習慣，不要養虎為患

Advice 423. Don't warm a snake in one's bosom, this is the ancestral saying. Don't let one's bad habits harm himself and he must correct them, otherwise, one day they will become a snake and destroy oneself, don't have bad ones, or warm a snake in one's bosom. This is the advice I want to

give you.

忠告 423. 不要養虎為患，這是祖先留下來的名言。不要讓自己的壞習慣害了自己。自己的壞習慣就是自己的老虎，不改正自己的壞習慣，總有一天，你的壞習慣就會毀了你自已，不要有壞習慣，不要養虎為患，這就是我要給你的忠告。

Tang champion said: Don't get into bad habits, they are like eating beasts and very terrible and will destroy oneself some day.

唐冠軍說：「不要養成壞習慣，壞習慣就如同吃人的野獸一樣，是非常的可怕。有一天毀掉你自己的，就是你自己的壞習慣。」

Tang champion said: Don't develop all kinds of bad habits, one day, what will destroy oneself is not others, but one's own pride and greed, gambling and drug abuse, laziness and non-compliance with the law and bad credit and so on.

唐冠軍說：「不要養成各種的壞習慣，有一天毀掉你自己的，不是他人而是你自己的驕傲與貪婪、賭博與吸毒、懶惰與不守法、不守信用、等。」

Tang champion said: Correct bad habits and don't let them ruin your own prospect.

唐冠軍說：「有了壞習慣就要改掉它，不要讓你的壞習慣毀掉你自己的前途。」

Tang champion said: In terms of use of personnel, the saints will be employed first, gentlemen ranked second. Honest persons should be preferably hired and villains be abandoned.

唐冠軍說：「用人之道，首用聖人，次用君子，寧用老實人，不用小人。」

Those who try to make money should be law-abiding, should have a conscience and a social responsibility.

賺錢要守法，賺錢要有良心，賺錢要有社會責任

Advice 424. Similar plasticizers, melamine tainted milk, toxic starch, illegally recycled waste cooking oil, artificial flavor and color, preservatives, additives, which are all used by food businesses as one of money making methods. Some food manufacturers do apply false materials (in stead of genuine raw ones) to produce corresponding products like "peanut oil, olive oil, rice powder, orange juice, beef noodles and chili pepper" These are all harmful ones made by black-hearted businessmen, it is also the symbol of the poor health and food management in this country.

Merchants without conscience and honesty to make dirty money and avoid taxes illegally are all ill performance. Irresponsible officials and unscrupulous ones, as well as unqualified construction companies, building contractors and architects with shoddy should be condemned. Those who try to gain profit should be law-abiding, have a moral sense and a social responsibility.

忠告 424. 類似塑化劑、三氯氰胺，毒奶粉、毒澱粉、地溝油，人工香精，人工色素，防腐劑、添加劑、這些都是食品業者用來賺黑心錢的方法之一。「花生油沒花生，橄欖油沒橄欖，米粉沒有米，桔子水沒橘子、牛肉麵沒牛肉、辣椒油沒有辣椒… …」，這些都是黑心商人搞出來害人的產品，它也象徵著這個國家衛生食品管理的鬆散與無章無法。

商人昧著良心賺黑心錢或商人做生意不依法誠實繳稅，這些都不是好的示範。對於不盡職的官員與不肖的商人我們要譴責他。同理，對於偷工減料的建設公司、建築承包商、建築師，我們要譴責他。賺錢要守法，賺錢要有良心，賺錢要有社會責任，這就是我要給你的忠告。

Tang champion said: In order to protect the public safety and health, black-hearted businessmen and irresponsible officials must be denounced.

唐冠軍說：「為著大眾的安全與健康，我們要譴責黑心商人與不盡職的官員。」

Tang champion said: Those who have lost moral and conscience and the persons who think money is more important than anything else are all most terrible. The one who want to make money must be open and aboveboard and has social responsibility.

唐冠軍說：「失去道德良心的人最可怕，心中只有錢最大的人最可怕。賺錢要光明磊落，並負起社會責任。」

Tang champion said: Love others as one does himself. In general, one should prefer people to money, if not; he is stuck in a sin.

唐冠軍說：「愛人如己，愛己也要愛人。一般來說，愛人應該比愛錢優先，如果愛錢超過愛人，你就陷在罪惡中了。」

If one can't control greed, it will dominate himself.

一個人若不能控制欲望，欲望就會控制你

Advice 425. If a person can't control these things including fame and fortune, power and money, emotion and lust, drugs and gambling and greed, which will conversely overmaster him. This is the advice I want to give you.

忠告 425. 一個人若不能控制欲望，欲望就會控制你。一個人若不能控制名與利，名與利就會控制你。一個人若不能控制權與錢，權與錢就會控制你。一個人若不能控制情與色，情與色就會控制你。一個人若不能控制毒與賭，毒與賭就會控制你。一個人若不能控制貪婪，貪婪就會控制你，這就是我要給你的忠告。

Tang champion said: If a person can't contain own mood and greed, it will in turn bridle him.

唐冠軍說：「一個人若不能控制自己的情緒與欲望，那麼情緒與欲望就會反過來控制你。」

Tang champion said: If one can't command own emotion, he will lose his friends. The one who has had no network of people will let his success become uncertain and lonely. .

唐冠軍說：「一個人若不能控制自己的情緒，那他就會失去朋友。一個失去人脈的人，他的成功就會變得渺茫與孤獨。」

Success is equal to stay away from all the troubles

成功等於遠離一切煩惱

Advice 426. Human beings to stay away from all the troubles and worries only can feel happy and comfortable. Those in life come from one's selfishness and self-interests, it can be listed as follows: "can't fit, take things too hard, can't see through, can't give up, will be difficult to forget and be unwilling to wake up from a dream, has no enough money, can't become rich, owns a small house and car, can't get his fate and blessing, has no good fortune, no glory, no significant academic record, no high position, no guaranteed rank, no luck, no gains from gambling, has unforgivable crime, constant disasters, regrets and ruffle, memorable hatred, a short life, has neither strong coffin nor solid monument, can't find nowhere to turn for help....."

忠告 426. 人要遠離一切的煩惱與憂慮，人才能快樂自在。人生的煩惱都來自於私心與私利，例如：「放不下、想不開、看不透、丟不掉、忘不了、夢不醒、錢不夠、財不旺、宅不大、車不寬、緣不來、福不至、祿不榮、名不顯、學不優、官不高、位不保、命不好、運不順、賭不贏、罪不赦、禍不斷、悔不止、氣不消、仇不報、壽不長、棺不堅、碑不固、天不靈、地不應……。」

Tang champion said: One should control his own desire and selfishness, and reduce his lust and remove his thinking of selfhood. Regardless of doing anything, mutual interests and love, in stead of one's owns, must be taken as the start point.

唐冠軍說：「人要控制自己的欲望與私心，要降低欲望，除去自己自私的想法。做任何事都不要以自己的利益為出發點，要以互利與愛心為出發點。」

Tang champion said: "these shortcomings listed as follows: one can't fit, take things too hard, can't see through, can't give up, will be difficult to forget and be unwilling to wake up from a dream, has no significant academic record and no good moral, which must be corrected right away".

唐冠軍說：「放不下、想不開、看不透、丟不掉、忘不了、夢不醒、學不優、德不厚...，這些都是缺點，大家要努力去改掉它喲！」

Don't underestimate your "power as a good person."

別低估你「當好人的力量」

Advice 427. In an era of moral turpitude, don't forget your "power as a good one", because your every action and word can affect the persons around you, even it will be spread everywhere in the world through Internet. Don't underestimate your good behavior, sometimes the impetus source of changing society is from everyone's moral and performance. Strive to do your own, not to depress yourself and to keep a stable society without deterioration is your responsibility and obligation.

忠告 427. 在道德淪喪的時代，不要忘掉自己「當好人的力量」，因為你的一舉一動，一言一行都可以影響你周圍的人，甚至它可以透過網路傳播影響到全世界任何一個角落。不要小看你的好行為，有時改變一個社會的動力來源，就是在每一個人的行為道德上。努力做好自己，努力不讓自己沉淪，努力不讓社會變質，是你的責任與義務。

Tang champion said: "Through the butterfly effect, your behavior can affect the whole world. When the moral destruction appears, we need to have more honest and good persons with love."

唐冠軍說：「透過蝴蝶效應，你的行為可以影響全世界，當道德沉淪時，我們更需要有正直、有愛心的好人。」

Tang champion said: Don't underestimate your "power as a good person"; society needs healthy one, as well as positive energy. To be an honest one with love.

唐冠軍說：「別低估你「當好人的力量」，社會需要好人，社會也需要正能量，社會更需要每一個人，做一個正直，有愛心的好人。」

Lay down self+ mercy + wisdom + love + exercise = perfect life

無我+慈悲+智慧+愛+力行=完美人生

Advice 428. "Take oneself as any others to be treated" is "lay down self." "To treat others as one's own" is "compassion" "To serve others as others" is "wisdom" "Regard oneself as his own" is "love self" "laying down oneself, compassion, wisdom, loving oneself, exercise, all together" is the "perfect life." One should cherish not only oneself but others in the same way, give more return to those who have ever liked him and try hard to make the world full of "mutual love, respect, assistance, trust and understanding." This is the advice I want to give you.

忠告 428. 「把自己當成別人來對待」是「無我」。「把別人當成自己來對待」是「慈悲」。「把別人當成別人來對待」是「智慧」。「把自己當成自己來對待」是「愛自己」。「把無我、慈悲、智慧、愛自己、力行，統統加在一起」就是「完美的人生」。把別人當自己來愛，也把自己當別人來愛，愛人也被人愛，並且被人愛之後又更愛別人，努力讓世界充滿「互愛、互重、互助、互信、互諒」，這就是我要給你的忠告。

Tang champion said: One shouldn't be too selfish, or only seek own interest, or overlook others.

唐冠軍說：「做人不可太自私，不可只求自己的利益，而忽視他人的利益。」

Tang champion said: "The complete life is to try hard to make the world full of mutual love, respect, assistance, trust and understanding."

唐冠軍說：「努力讓世界充滿互愛、互助、互重、互信、互諒，就是完美的人生。」

To unswervingly take the road to enrich family, people and nation

要堅定不移的走富家之路，富民之路，富國之路

Advice 429. Developers, architects and engineers work together and construct the modern buildings to meet the requirements of environmental protection, more energy-saving, safer, greener and sturdier standards. The construction industry is the engine driving economic recovery, all construction-related employees should build beautiful homes successfully, pay their own strength for a better community and powerful country. To unswervingly take the road to enrich family, people and nation. This is the advice I want to give you.

忠告 429. 開發商、建築師、工程師要合力興建出符合現代化的房子，蓋出更環保、更節能、更安全、更綠化、更價廉堅固的房子。建築業是帶動經濟復甦的火車頭，希望與建築有關的各種從業人員，成功打造美麗家園、為美好社區、強盛國家付出自己的力量。要堅定不移的走富家之路，富民之路，富國之路。建立美好家園，個人要付出努力；建立美好社區，全體社區居民要付出努力；建立美好國家，全體國民要付出努力，這就是我要給你的忠告。

Tang champion said: "To persist in the pursuit of dream and try to make it come true. If everybody can do so, a beautiful home and community and a powerful country can be built up."

唐冠軍說：「要不停的追求夢想，且要讓美夢能夠真正的實現，若是人人都能這樣做到，那麼一個美麗的家園，美好的社區，強盛的國家就可以建立起來了。」

Tang champion said: "Don't underestimate oneself, in fact, the nation and society need a person like you who are willing to make progress, work hard, struggle, have goals, ideals, visions, warm blood, justice and love."

唐冠軍說：「不要太小看自己，其實國家社會就是缺少一個像你這樣，肯上進、肯努力、肯打拚、有目標、有理想、有願景、有熱血、有正義、有愛心的人。」

To be a good practitioner in life, don't leave any regrets in it

做好你自己人生的執行者，不讓人生留下任何的遺憾

Advice 430 To serve society and benefit it, do one's best to be a good worker in life. Do right things and something meaningful for the country and society, continuously make efforts and not leave any regrets in lifetime. This is the advice I want to give you.

忠告 430. 我們要服務社會、造福社會，盡力而為，做好你自己人生的執行者。去做對的事，去做對國家社會有意義的事，只要不斷地努力，不讓人生留下任何的遺憾，這就是我要給你的忠告。

Tang champion said: "Man should live not only for the benefits of his own, but for that of family, society, country and the Earth."

唐冠軍說：「人活著不是僅為自己好，也要為家庭好、社會好、國家好、地球好才行。」

Tang champion said: "Getting rid of greed and selfishness, one will be contented, always happy, charitable and good-natured, this is the advice I want to give you."

唐冠軍說：「除去心中的貪婪與自私之後，人是可以知足、常樂、惜福、感恩的，這就是我要給你的忠告。」

Tang champion said: "Home purchase is your right. If you are not able to have a house, that is,

give up it by yourself, this is the advice I want to give you."

唐冠軍說：「買房子是你的權利。如果你買不到房子，那就是你自己放棄了權利，這就是我要給你的忠告。」

Tang champion said: "Everyone has his own opportunity and a private place. Don't look down on the poor, nor envy the rich. This is the advice I want to give you."

唐冠軍說：「人的機遇各有不同，各人有各人的一片天，不要瞧不起窮人，也不要羨慕有錢人，這就是我要給你的忠告。」

Tang champion said: "Help the poor, encourage losers, comfort sad person, heal the sick and forgive those who have harmed us, and this is my advice to you."

唐冠軍說：「對於貧窮的人我們要幫助他，對於失敗的人我們要鼓勵他，對於傷心的人我們要安慰他，對於生病的人我們要醫治他，對於傷害過我的人我要原諒他，這就是我對你的勸告。」

Tang champion said: "There is nothing one can't buy in the world, however, he isn't able to purchase conscience, peace, truth, health, time and soul, which are the advice I want to give you."

唐冠軍說：「天下沒有買不到的東西，只有買不到的良心、平安、真情、健康、歲月與靈魂，這就是我要給你的忠告。」

Tang champion said: "Don't be sad or flow tears for the loss of property, but review your own fault for that of happiness, because it is more important than wealth."

唐冠軍說：「不要為失去的財產傷心流淚，而是要為你失去的快樂好好檢討你自己的過失，因為快樂比財富更重要。」

Tang champion said: Nobody likes your tears. To innervate, you will be able to regain success.

唐冠軍說：「沒有人會喜歡你的眼淚，所以收起你的眼淚來，你就能重拾成功。」

Advice No. 431-440

忠告 No. 431-440

The world is not the same, nor is the dream

不一樣的世界，不一樣的美夢

Advice 431 People in different places of the world will weave their various dreams. The sufficient food African hope to have every day is one of theirs. In the United States, the mortgage paid off is one of the American ones. There are distinct ones for persons living in their respective times and spaces. Children, adults and elders impossibly have the same ideal. Facing the same thing, everybody has his own view about it because of his special mood/mind/vision/angle. Regardless of either a good thing or a bad one, one can think both of them are beautiful if he observes either one with the peaceful mind, or else, from one's abnormal mind, they are all ugly. The beauty of the soul is the most important. A happy thing itself can make one feel joyful, but if a person can change unhappy into pleasing, he must be blessed in his mind. One's inner beauty can exist for a long time while a person's gorgeous appearance can be kept only for a short period, the former is more important than the latter. This is the advice I want to give you.

忠告 431. 人在不同的世界裡，就會編織不同的美夢。在非洲天天能吃饱就是非洲人的美夢。在美國能付清房貸就是美國人的美夢。在不同的時空下，也有不同的美夢。在不同的年齡之下，也有不同的美夢。面對同一件事，如果你用不一樣的心情/心態/眼光/角度去看事情，你就會產生不一樣的美或醜。不管好事壞事，用美的心境去看事情都是美的，用壞的心境去看事情都是醜的。心中美、心裡美最重要。把好的事看成是美事是外在美。能把不好的事看成是美事是心裡美。外在美比心裡美重要？還是心裡美比外在美重要？外在美是短暫的，是

會變的，只有內在美比才可以長長久久，這就是我要給你的忠告。

Tang champion said: "For a person, the inner beauty is the most important. A bad thing can be regarded as a sound one; this is the expression of it."

唐冠軍說：「對一個人來說，心中美、心裡美最為重要。能把不好的事看成美事，就是心裡美，心中美的表現。」

Tang champion said: "Which beauty is more significant, external or inner? The correct answer of a matter of opinion is to find it in the depth of one's heart."

唐冠軍說：「外在美比內在美重要？還是內在美比外在美重要？見仁見智的，正確的答案，是要往自己的心深處去找。」

Tang champion said: "The dream, lacking of love, will finally becomes a nightmare, a real dream is inseparable from love."

唐冠軍說：「缺少愛心的夢，最後會變成惡夢，真正的美夢，是離不開愛的。」

Tang champion said: "The power of love is big enough to be able to make one tolerate anything and forget hatred. The tolerance is the highest state of love. Appreciate others' drawback is the topmost art of it."

唐冠軍說：「愛的力量大到可以使人包容一切，忘記仇恨。寬容就是愛的最高境界。欣賞別人的缺點就是愛的最高藝術。」

Don't confuse the purpose of making money and enjoyment

不要把享受與賺錢的目的弄顛倒了

Advice 432 The purpose to eat a big meal at a restaurant is to enjoy food, if you think its price of vegetables is set too high, and that these dishes are uninteresting. The troubles of human beings all come from their own presumptuous desires and their self-flagellation is that they want to get a little more benefit. As a homebuyer, one will be glad to buy a house, but he wants to save a little money (take advantage of a seller), and sticks to bargain with the seller, as a result, he feels unhappy and sulking, is it painful? A buyer always thinks his house overpaid, in fact, his thinking is just to abuse himself. That one always thinks others' profit comes from him is self-inflicted. Own house is originally used to enjoy, rather than to make money, that one confuses the two is to insult himself. Wealth is worldly possessions, don't be unpleasant for a little bit loss, it is self mistreatment

忠告 432. 到餐館吃大餐的目的，就是要享受美食，如果你認為這家餐館的菜價訂的太高了，那這些美食對你來說，就是索然無味了。人的煩惱均來自於自己非分的欲望，人的自虐均來自於自己想多佔一點便宜。買房子本來是一件高興的事，但是為了想省一點錢(買方想佔一點賣方的便宜)，所以你堅持與賣方討價還價，結果搞到心裡不爽，生悶氣，這又何苦來哉？買方總認為自己的房子買貴了，就是自己在虐待自己。人總認為別人佔了自己的便宜，就是自己在虐待自己。買房子本來是用來享受用的，而不是用來賺錢用的，如果你把享受與賺錢的目的弄顛倒了，那你就是自己在虐待自己了。錢是身外之物，不要為一點點的賺賠，就搞的自己不愉快，那是自己在虐待自己，這就是我要給你的忠告。

Tang champion said: "Money is used to enjoy, rather than to afflict oneself, don't feel unhappy for a little bit loss or profit (win or fail), if you don't think so, you will be in own abuse."

唐冠軍說：「錢是用來享受用的，錢不是用來折磨自己用的，不要為一點點的賺賠(一點點的輸贏)，就感到不愉快，如果你是這樣，那你就是自己在虐待自己了。」

Tang champion said: "Don't confuse the purpose of earning money and enjoyment or put fund accumulation or profit (take advantage of others) in the first place, this is really to understand the

enjoyment of life.”

唐冠軍說：「不要把享受與賺錢的目的弄混淆了，不把賺錢、獲利(佔便宜)，放在第一位，這才是真正的懂得享受人生。」

Tang champion said: “You are a real fool, if you think you have own house overpaid. Actually, your title of an idiot would be given by others only, it is good if you never think yourself is a simpleton.”

唐冠軍說：「認為自己的房子買貴了，那你真的就是傻瓜。其實傻瓜是別人給你加上的名號，只要自己不認為自己是傻瓜就好了。」

Tang champion said: “Not seek fame or wealth and accomplish something lasting by leading a quiet life. Don’t focus on loss or profit, winning or failing, so your life is more beautiful.”

唐冠軍說：「淡泊名利，寧靜致遠，不要把人生中心放在賺賠、輸贏上，這樣你的人生就美麗多了。」

Tang champion said: "Don’t worry about the losses of money, or earning less. Smile! All one lost are worldly possessions."

唐冠軍說：「不要因為賠錢而煩惱，也不要因為賺的不多而煩惱，微笑吧！因為這些都是身外之物。」

Tang champion said: "The most important thing in life is family, affection, love, art and soul, money and wealth should be put in the last place."

唐冠軍說：「人生最重要的是親情、感情、愛情、藝術、靈魂，金錢與財富應該擺在最後面。」

Live in a complex society, we should get back a simple life

活在複雜的社會裡，我們應該找回簡單生活

Advice 433. The society with money and power is too complicated, busy life makes one lose his nature, the pursuit of money and power in life lets a person lose humanity. Living in a complex and competitive community, we should retrieve an ordinary life. This is the advice I want to give you.

忠告 433. 金錢與權勢的社會太複雜了，忙碌的生活，讓人失去了本性，追求金錢與權勢的生活，讓人失去了人性。活在複雜的社會裡，我們應該尋回簡單生活，在競爭的社會裡，我們應該尋回平淡生活，這就是我要給你的忠告。

Tang champion said: "Blind pursuit of wealth and power lets a person lose his love and tolerance."

唐冠軍說：「盲目地追求財富與權勢，讓人失去了愛心與寬容。」

Tang champion said: "Excessively pursue money will let a person lose his sense and self-esteem."

唐冠軍說：「過分地去追求金錢，讓人失去了理智與自尊。」

Tang champion said: "Simple life should be your own original one, but it is given up by yourself."

唐冠軍說：「簡單的生活，平淡的生活應該是我們原本擁有的，但是卻被你自己放棄了。」

Tang champion said: "People should love each other, but it turns into hatred, they should help mutually, however, it becomes a competition, they should share happiness, unfortunately, it is getting exclusive, all these changes are because human beings live in a complicated life and they are selfish."

唐冠軍說：「人應當相愛但它卻變成了仇恨。人應當互助但它卻變成了競爭。人應當分享快樂但它卻變成了獨享，這些都是因為人類過著複雜生活，自私自利造成的。」

Don’t mislead a child; to study hard and acquire good records is to be able to make more money

不要誤導孩子，把書唸好就是為了能多賺錢

Advice 434 The purpose of study in famous schools is to have students to be trained to grasp professional knowledge and skills and let them return country and serve the public in the future. Now some children desperately learn for better grades, and desire to enter the famous universities, however, the goals of 95% of them are not for the better service for people through their ability, but for the expectations of parents who hope their next generation to be able to find well paid jobs, rather than to contribute to the state. The objective of adolescents attending school is not to earn a lot of money or gain a good position after graduation, but to do their duty for groups. Don't mislead children, to study hard and acquire good records is to be able to make more money, this is the fault of parents and teachers. Reading is not to make a fortune. This is the advice I want to give you.

忠告 434. 上名校的目的是將來學成之後，好好的把所學到的專業，報效國家，服務人群。現在孩子拼命唸書，為了考出好成績，想擠進著名學府，但是 95 %的孩子進名校不是為了以後自己可以有能力服務人群，而是為了滿足父母的期望。父母的期望不是要孩子學成之後可以有能力報效國家，而是希望他以後可以找到更高的收入，更好的工作。唸書的目的不是為了賺取高薪、高位，而是為了有更好的服務人群，如果誤導孩子，讀書只是為了能賺更多們的錢，那就是父母與老師的錯。讀書不是為了要賺大錢，這就是我要給你的忠告。

Tang champion said: "Study is not only for money, but for the ideal to serve people better. Learning taken as the only goal is a big mistake."

唐冠軍說：「讀書不是為了賺大錢，讀書是為了實現更多服務人群的理想。如果讀書只為了賺大錢，那你就大錯了。」

Tang champion said: "Children should be trained to know that the purpose of study is to serve the public better, rather than to make a fortune."

唐冠軍說：「要誘導孩子，唸書是為了更多服務人群，而不是去賺大錢。」

Tang champion said: "Children should be taught to realize that the goal of learning is to become a good one, rather than to enter a famous university."

唐冠軍說：「要誘導孩子，唸書是為了學習好好做人，而不是為了擠進名校。」

Tang champion said: "Children should be trained to understand that the aim of life is not only to earn money, but to do their best to take a social responsibility."

唐冠軍說：「要教導孩子，人生的目的不是只有賺錢，而是要盡力把自己對社會的責任做到最好。」

Tang champion said: "Study hard is the responsibility of children, being a good man is that of myself, a good service to the community is that of everyone."

唐冠軍說：「好好唸書是孩子的責任，好好做人是我的責任，好好服務社會是每一個人的責任。」

Second income is your first pot of gold for real investment in home production

第二份收入才是你真正用於投資置產的第一桶金

Advice 435. Many people complain about low salaries and no enough money to spend. Limited savings to buy a house is a simple dream. Some people forget one thing that their first salary is only to meet their daily expenditure, while an extra fund can be saved for home purchase. With annually rising cost of living, only one paycheck is insufficient and one needs to have any other income from part time jobs. Furthermore, the second wages accumulated for his real estate is your first pot of gold for actual investment in it. If your body is good enough to do more ones, you had

better expand your fortune. This is the advice I want to give you.

忠告 435. 許多人都在抱怨薪水太低，錢不夠花，如果要想談到存錢買房子那檔事，那就根本是在做夢。人們忘掉了一件事，自己的第一份薪水只夠用來過日子，而其它多出來的收入才是你用來存錢買房子用的。由於生活費年年上升，若只靠一份薪水是不夠用的，所以你需要有其它收入或有兼差的收入才行。如果能把第二份收入(薪水) 存下來買房子，這個第二份收入才是你真正用於投資置產的第一桶金。如果你身體健康，又有多餘的時間，可讓你多兼差或多打工，那你就應該想辦法去擴大你的第二份收入才好，這就是我要給你的忠告。

Tang champion said: "If you think the first income is not enough, you should try to get the second, so that your total will increase."

唐冠軍說：「如果你嫌第一份收入不夠用，那你就應該要想辦法去獲得第二份收入，這樣你的總收入才會有所增加。」

Tang champion said: Having limited income and living a hard life, you should cut costs. If not, you should find a way to get second income.

唐冠軍說：「收入不夠用，日子難過，你要學習開源節流。如果你不能節流，那你就應該要想辦法去獲得第二份收入。」

Tang champion said: "Since your own salary is too low, you should look for a new job. If you don't have the ability to change your job, you should learn more advanced knowledge and try to acquire more professional licenses."

唐冠軍說：「如果你嫌自己薪水太低，你就該跳槽找份新工作。如果你沒有跳槽的本領，你就應該多學習、多進修，多考些專業證照。」

Tang champion said: "The thing of more professional licenses acquired through tests is absolutely right for you, because you have a chance to get a better jobs and income."

唐冠軍說：「多考些專業證照，絕對是對的，因為那樣你才有機會得到更好的工作與收入。」

Tang champion said: "Don't ask your boss why he gives you a salary so low, but ask yourself how much effort you make? Less asks oneself why the money is not enough, but does whether he randomly spends it ?"

唐冠軍說：「少問老闆為什麼給我的薪水那麼低，而是要問自己的努力有多少？少問自己的錢為什麼不夠用，而是要問自己是否亂花錢？」

Happiness is as transparent as glass, you can not see it, but it really exist

幸福像透明玻璃一樣，你看不到它，但是它們確實存在

Advice 436. To share present happiness, a lot of people don't appreciate the happy life they enjoy, forgetting it at their side. The pursuit of something you can't get is called delusions, the abandonment of existing things you have is called blindness. The happiness is as transparent as glass, you can't see it, but it actually exists, only you should carefully touch it by hand and with your feeling, can you feel its presence, sometimes you can change the angle of sight, then you can see that it is gleaming, you can feel cheerful with your heart just like you appreciate something transparent by directive contact. One having a career, a job, income, family with children, a house and a car should be thought to have a joyful life, but you can't see it, this is your unwise performance, those who don't appreciate it they enjoy are really sad. This is the advice I want to give you.

忠告 436. 要把握住當下的幸福，許多人處在福中不知福，忘記了幸福就在他身邊。追求你得不到的東西叫妄想，放棄你已有的東西叫瞎眼。幸福像透明玻璃一樣，你看不到它的存在，但是它們確實存在，只你要用心、用手、用感覺去觸摸玻璃，你就能感覺它的存在。

有的時候你可以改變視線的角度，然後你就可以看到閃閃發光的玻璃，幸福也像透明玻璃一樣，是要用心去觸摸它，用不同的角度去欣賞它，這樣你才能夠感覺到幸福的存在。有事業、有工作、有收入、有家庭、有子女、有房子、有汽車，已經是太幸福的事了，但是你看不到幸福，這就是你的不智，感覺不到當下是屬於幸福的人，真的是好悲哀，這就是我要給你的忠告。

Tang champion said: The One with high standards can't see happiness, nor can a greedy man. The one touching happiness without his feelings can't see it.

唐冠軍說：「要求高的人看不到幸福，貪婪的人看不到幸福。不用心去觸摸幸福的人看不到幸福。」

Tang champion said: A contented person is happiest, so is the one sharing nowadays. Those who think they live a joyful life now belong to the most pleasant.

唐冠軍說：「知足的人最幸福，把握當下的人最幸福。感覺當下是屬於幸福的人最幸福。」

Tang champion said: "Happiness is not for tomorrow or the day after tomorrow, but it is for present life."

唐冠軍說：「幸福不在於明天、後天，幸福在於今天與當下。」

Tang champion said: "Do not let happiness slip away, missing loved ones is not a joyful thing, embracing them around is a pleasant one."

唐冠軍說：「不要讓幸福溜走，思念親人不是一件快樂的事，擁抱周圍的親人才是幸福快樂的事。」

Tang champion said: "Enjoy cheerful life and endure missing. Happiness is warm water and it should be shared, yearning is cold and it be controlled."

唐冠軍說：「幸福要享受，思念要忍受。幸福是溫水，思念是冷水。幸福要把握，思念要節制。」

Tang champion said: "You can get both the whole world and happiness with love."

唐冠軍說：「你可以用愛得到全世界，你也可以用愛得到幸福。」

Where does your luck come from?

你的好命從那裡來？

Advice 437. Where does your luck come from? It never comes from money. However, it should come from your healthy body, good heart, views, temper, mood, words and behaviors, as well as yourself practice, reading useful books, mutual solicitude and help, reducing your materialistic greed and lust and happy family, this is the advice I want to give you.

忠告 437. 你的好命從那裡來？你的好命絕對不會是從金錢那裡來。你的好命從那裡來？你的好命應該是從好身體來，從好心腸來，從好觀念來，從好脾氣來，從好心情來，從好言語來，從好行為來，從力行實踐來，從多看有益的書本來，從相互關心來，從相互幫助來，從降低物慾來、從降低情慾來，從幸福家庭來，這就是我要給你的忠告。

Tang champion said: Your good fortune never comes from money. Continuous pursuit of wealth isn't the start of your happiness, but that of your disaster.

唐冠軍說：「你的好命絕對不會是從金錢那裡來。所以一味盲目地追求金錢與財富，不會是你的幸福的開始，而且可能是你的災難開始。」

Tang champion said: "Whether one has a good luck depends on his parents before eighteen years old, however, it relies on himself after eighteen years old. A good fortune can be created by oneself and it isn't given by others, it comes from a person's own efforts and good behavior, temper, mood, words and his benevolence."

唐冠軍說：「命好不好，18歲之前由父母決定，18歲之後由你自己決定。好命是由自己創造出來的，命好不好不是依賴他人的恩賜，而是靠自己的努力與自己的好行為、好脾氣、好心情、好言語、與好心腸得來的。」

Tang champion said: One without love will only increase his years in life, but it will never be expanded in his ones.

唐冠軍說：「不懂得發出愛心的人，僅在生命中增加歲月，而沒有在歲月中增加生命。」

Tang champion said: "The more generous the life is, the better the fate will be. The pursuit of fate will lose the life, and seek it will get it."

唐冠軍說：「生命愈豐盛，命運就會愈好。追求命運就會丟掉生命，追求生命就會得到生命。」

Tang champion said: "Charitable thoughts and good words, you regard someone as an angel, you're living in paradise. Evil ideas, offensive language, you take somebody as a demon, you'll live in hell."

唐冠軍說：「心存善念，口出善語，你把別人看成是天使，你就生活在天堂裡。心存惡念，口出穢語，你把別人看成是惡魔，你就生活在地獄裡。」

Tang champion said: "Be no-desire and indifference, stand aloof from worldly success and easy to please, when you feel that you are living in paradise, it is a kind of full happiness."

唐冠軍說：「無欲淡泊，與事無爭，知足常樂，當你感覺自己是生活在天堂裡，那就是一種滿滿的幸福。」

Your financial structure must be big, because you generate wealth for society

你的理財格局一定要大，因為你在為社會製造財富

Advice 438. One should study finance and investment from childhood, but its purpose is not only for personal own fortune, but for others. The owner of a big business with 100 employees is to do financial management for his 100 employees and their families and he is to assume responsibilities for both them and the social public. Hence, its patterns of entrepreneurs should be big enough so that they can do it for themselves and community, this is the advice I want to give you.

忠告 438. 從小就要學習投資理財，但是只為自己發財是不夠的。自顧自己好是不夠的，在你為自己好的同時，你也要為他人好。有100個員工的大企業主，他的理財就是在為100個員工及100個員工的家人在理財，他承擔了100個家庭的責任，也承擔了社會大眾的責任。企業家的理財格局要大，你不單是為了個人在理財，你也是為了社會在理財，這就是我要給你的忠告。

Tang champion said: "The financial structure of the person with skills must be large, because his finance is not only for himself, but for society as well."

唐冠軍說：「懂得理財的人，他的理財格局一定要大，因為他不單是為了自己在理財，他也是為了社會在理財。」

Tang champion said: "Hard work for oneself means nothing, but one's effort for society is great."

唐冠軍說：「為了自己在打拼，沒什麼了不起，為了社會在打拼，才是了不起。」

Tang champion said: " Having an own house for occupancy is a trifle, home purchase to promote social prosperity and construction is terrific."

唐冠軍說：「買房子為了自己住，沒什麼了不起，買房子為了促進社會繁榮與建設，才是了不起。」

Personally take care of elderly parents is your luck

能親自照顧年邁的父母是你的福氣

Advice 439. "Everyone will grow old, he become dementia, forgetful, ineffective and incontinent, perhaps keeps lying in bed for a long time. If you can personally take care of elderly parents, it is your blessing, rather than a burden to you. This is the advice I want to give you."

忠告 439. 人都會變老，變得痴呆、變得健忘、變得行動不便、變得大小便失禁、變得久臥病床，此時，你若能親自照顧上了年紀的父母是你的福氣。照顧父母是你的福氣而不是你的負擔，這就是我要給你的忠告。

Tang champion said: "Young people should learn finance and investment well so that they could become self-sufficient and not need their children's support after they grow old."

唐冠軍說：「年輕時，要好好學會投資理財，年老時，才可以自給自足，不需要依賴子女。」

Tang champion said: "Young people should learn finance and investment well so that they could have leisure time, money and power to take care of their parents in their middle age."

唐冠軍說：「年輕時，要好好學會投資理財，到了中壯年時，你才有閒、有錢、有力氣去照顧年邁的父母。」

Tang champion said: "If taking care of elderly parents becomes your burden, it would prove that you were not able to have successful investment and finance, or else how could you have no money and no time to take care of your parents."

唐冠軍說：「如果照顧年邁的父母成為了你的負擔，那就證明你年輕時沒有做好投資理財，要不然你怎麼會沒錢、沒時間來照顧父母。」

Tang champion said: "Looking after elderly parents is not only your responsibility but your mate's one, so choose a good spouse is very important, it is more critical than make money."

唐冠軍說：「照顧年邁的父母不單只是你的責任，也是你另一半的責任，所以選擇一個好配偶很重要，它有時是比賺錢來的更重要。」

Tang champion said: "If he really wants to do wholeheartedly, everyone can take care of his parents very well, but the terrible thing is that you have no money, no time and no heart."

唐冠軍說：「只要有心，人人都可以把父母照顧的很好，但是可怕的事是你沒錢、沒時間、也沒有心。」

To prepare oneself to meet the daunting challenge of ups and downs in life

要做好心裡準備，來迎接人生大起大落的艱巨挑戰

Advice 440. Life has its ups and downs, weird smells, gains and losses, joyfulness and sorrow, good times and adversity and success and failure. From having own home to the loss of it is also a great change of life. A homeowner's experience is like this, mobilizing the whole family to look for a house is earth-shattering, moving to own residence is delightful, the check of Inland Revenue Department is upside down, its damage by fire is screaming in pain, claims to the insurance company is to pray to God, a building covered is to thank goodness. Respond to possible changes in life, everybody has to do his mental preparation. This is the advice I want to give you.

忠告 440. 人生是酸甜苦辣，五味雜陳，有得有失，有歡樂也有痛苦，有順境也有逆境，有成功也有失敗。從擁有房子到失去房子也是人生的極大變化。一位屋主的經歷，全家出動找房子是驚天動地，買到房子搬新家是歡天喜地，碰到稅局查是翻天覆地，碰到房屋著火損毀是呼天搶地，向保險公司理賠是求天拜地，等新房子蓋好是謝天謝地。應對可能的人生變化，我們要做好各種心裡準備，這就是我要給你的忠告。

Tang champion said: "Expect the unexpected, changes precede plans, in order to meet the ups

and downs of life, we must have a plan for everything and do full preparations, so that you could stand the challenges of it."

唐冠軍說：「人算不如天算，計劃趕不上變化，為了迎接人生大起大落的變化，我們做事一定要有計劃，做好十足的準備，這樣你才經得起大起大落的挑戰。」

Tang champion said: "Confidence comes from a real skill, not to learn it; you will lose your faith. Not ready for specialty, you can impossibly meet the next challenge."

唐冠軍說：「信心是從真功夫來的，不去學習真功夫，你就會失去信心。沒有準備好真槍實彈，你就不可能去迎接下一輪的挑戰。」

Tang champion said: "To avoid soul-stirring, shaking, panic, astonishing, panic pale, frightened and perilous situation, you have to take preventive measures, psychologically prepare for future events and have a response plan. To be ready to remedy what has happened is to let you not be panic and take action calmly."

唐冠軍說：「為了避免驚心動魄、驚天動地、驚惶失措、驚魂未定、驚惶失色、驚弓之鳥、驚濤駭浪，你一定要防患於未然，對未發生的事要有心理準備，要有應對計劃。對已發生的事，要有補救的方法，這樣你才可以處變不驚，從容應對。」

Advice No. 441-450

忠告 441-450

The loss of human conscience and social justice is the most horrible thing

失去良心的人與失去公平正義的社會，才是最恐怖的事

Advice 441. The loss of a house is a terrible thing, so are that of property, that of job and that of health, these are yours. However, the one without human conscience and social justice is the world's most horrible one, if there are three percent of residents without it in a region, where it is not suitable for people to live. Choose a place to live; the public security order and fair community are the most important. This is the advice I want to give you.

忠告 441. 失去房子是一件恐怖的事，失去財產是一件恐怖的事，失去工作是一件恐怖的事，失去健康是一件恐怖的事，但是這些損失都屬於你個人的損失。一個失去良心的人與失去了公平正義的社會、這才是這世界上最恐怖的事，如果有百分之三的居民失去了良心，失去了公平正義，這個地區就不適合人們居住。選擇居住場所，首重治安與社會正義，這就是我要給你的忠告。

Tang champion said: "The big gap between ideal and reality always exists. The reality is to accept the present life and the ideal is to create a future. Whether you choose either one, you never lose your conscience and justice."

唐冠軍說：「理想與現實之間的差距永遠是很大的。現實是接受現存的生活，理想是創造未來的生活。不管你是接受生活，還是創造生活，你都不可失去良心與公平正義。」

Tang champion said: "The loss of human conscience and social justice is the most terrible thing. Those who only pursue money and their own interests without conscience are the scum of a community."

唐冠軍說：「失去良心的人與失去公平正義的社會，是最恐怖的事。只追求金錢，只追求自己利益而失去良心的人，這種人就是社會上的敗類。」

Tang champion said: "The greater the desire, the bigger the devil, without a good heart (the loss of it), your life couldn't be peaceful."

唐冠軍說：「欲望越大，魔鬼就越大，不保存一顆善良的心(無虧的心)，你的人生就不可能平靜、安穩。」

Tang champion said: "Choose a place to live, the good public security order and social justice,

should be put in the first place, in addition, freedom, human rights, democracy, rule of law, employment, job, environmental protection, transportation and school district are also to be considered one of your priorities."

唐冠軍說：「選擇居住場所，首重治安好壞與社會公平正義，除此之外，自由、人權、民主、法治，就業、工作、環保、交通與好學區，也都是你要考慮的重點之一。」

On the crossroad of life, you have seven choices

在人生的十字路口上，你有七種選擇

Advice 442. One will encounter many big challenges in his life and he needs to make an important choice/decision. In general, on the crossroad of life, a person has seven options to choose, these are turn left, turn right, walk forward, go back, fly upward, go to ground or stand still and wait and watch. Regardless of which path you choose to go in the last, one has to try his best to do it and bear all the responsibilities for its consequences. Whether one wants to study in university, participant in a graduate test or select his preferable specialty is his choice, to get married or not, to have a child or more and to marry what kind of spouse, to become a homebuyer or not and to pick out a house location and its style are his. One can have his pleasure first, then hard work, both can also be reversed. There are many selections in one's life, but the result of anyone will affect your life, so facing various situations, a person should consider all elements, then, make a decision. This is the advice I want to give you.

忠告 442. 人的一生會碰到許多大的關口，需要你來做出重要的選擇/抉擇，一般來說，當你在人生的十字路口上，你有七種選擇，選擇向左轉、向右轉、向前走、向後退、向上飛、向地下鑽或原地不動，靜觀其變。不管最後你選擇哪一條路去走，你都要盡力去做好它，並且為它的後果承受一切的責任。唸不唸大學，考不考研究生，選讀哪一門科系，這些都是你的選擇。結不結婚，生幾個孩子，嫁娶怎樣的配偶，這些都是你的選擇。買不買房子，要買在哪裡，要買多大的房子，這些都是你的選擇。先享樂後辛苦，或是先辛苦後享樂，這些都是你的選擇。你一生的選擇有很多，但是每一個不同選擇的結果，都會影響你一輩子，所以，我們在面對做選擇時或做決策時，要前後左右、上上下下多方面想個清楚。謹慎、小心、仔細、宏觀、微觀、近觀、遠觀，都要面面俱到，這就是我要給你的忠告。

Tang champion said: "At the crossroad of life, you have seven choices, but the most worrying thing is that you don't have yours, or you lose the ability to choose, or you have no way to do it."

唐冠軍說：「在你人生的十字路口上，你有七種選擇，但是最怕的事是你不做選擇，無從選擇，或者是你失去選擇的能力，無法做出選擇。」

Tang champion said: "Select the most stable road to go is an option, choose the most difficult one is another. No matter what the final outcome is, you still have to make a choice/decision."

唐冠軍說：「選擇一條最平坦的路去走是一種選擇，選擇一條最困苦艱難的路去走，也是另外一種選擇。不管最後結果是什麼，你還是要做出一個選擇/抉擇。」

Tang champion said: "No matter what the final outcome is, those who can take responsibility for their own choices are brave."

唐冠軍說：「不管結局是什麼，能為自己做出的選擇負起責任的人，就是有擔當的勇者。」

Tang champion said: "To assume the responsibility for yourself, family, children, society and nation, this is the one you can't escape."

唐冠軍說：「為你自己、家人、孩子、社會、國家負起應盡的責任，這就是你不可逃避的責任。」

"The key choice" decides lifetime, "the right one" leads to success

「關鍵的選擇」決定一生，「正確的選擇」決定成功

Advice 443 To be what kind of person will be very important for you, because the results of your fast-paced world is from your own choice. Like to be a good person, you'll be a nice one. Want to be a bad guy, you'll be evil. Choose to be a master of a house; you will be a landlord for lifetime. To be willing to pay the rent, you would be a life long tenant. The key selection decides the life, the right choice determines success. This is the advice I want to give you.

忠告 443. 選擇你將會是怎樣的人很重要，因為你的花花世界就是從您自己每一個選擇的結果。選擇做好人，你就會是好人。選擇做壞人，你就會是壞人；選擇做屋子的主人，你就會是一輩子做房東。選擇做付房租的人，你就會是一輩子做房客。關鍵的選擇決定一生，正確的選擇決定成功，這就是我要給你的忠告。

Tang champion said: "To build own future is just decided from your today's choice."

唐冠軍說：「為自己打造未來，就是從你今天的選擇來決定的。」

Tang champion said: "To set up own dream is just determined from your today's thoughts."

唐冠軍說：「為自己打造夢想，就是從你今天的思想來決定的。」

Tang champion said: "To acquire own success is just decided from your today's practice."

唐冠軍說：「為自己打造成功，就是從你今天的力行來決定的。」

Tang champion said: "To get own bless is just decided from your today's good deed."

唐冠軍說：「為自己打造福氣，就是從你今天的善行來決定的。」

"Don't pay lip service," saying without practice is equal to choosing a failure

「不要只說不練」，只說不練就等於在選擇失敗

Advice 444. Success depends on hard work, practice and strength. It never falls from the sky and comes to a person with only lip service. It is not an accident, one point effort has its gain, not just pay it, or else, you would be to choose a failure. This is the advice I want to give you.

忠告 444. 成功靠努力，成功靠實踐，成功靠實力。成功絕對不是從天而降，落在一個只說不練的人身上。成功不是偶然，一分努力才有一分收穫，不要只說不練，只說不練就是你在選擇失敗，這就是我要給你的忠告。

Tang champion said: Effort is one of the basic elements for success and there would be no any achievement without it.

唐冠軍說：「努力是成功的基本元素之一，沒有努力絕對不會成功。」

Tang champion said: Investment is one of the basic factors for a fortune and there would be no wealth without it.

唐冠軍說：「投資是發財的基本元素之一，沒有投資絕對不會發大財。」

Tang champion said: A correct choice leads to your success, if you only pay lip service, you would be to pick out a failure.

唐冠軍說：「正確的選擇，造就你的成功，如果你選擇只說不練，那你就是在選擇失敗。」

Tang champion said: The real happiness is acquired by own struggle. The one with lip service is to refuse blessing.

唐冠軍說：「真正的福氣，是自己爭取來的，只說不練的人，就是在拒絕福氣。」

Tang champion said: The true success is achieved by own endeavor, the one with lip service is to give up it.

唐冠軍說：「真正的成功，是自己爭取來的，只說不做的人，就是在放棄成功。」

"Reform" will be pain, "revolution" will bleed

「改革」一定會陣痛，「革命」一定會流血

Advice 445. To get rid of own bad habits or correct others" all needs to make efforts. Reform will be pain, revolution will bleed, if you want to change your situations from rich to poor, from big to small or from high to low, or all conversely, you must pay the price. This is the advice I want to give you.

忠告 445. 把自己的壞習慣改掉，或把他人的壞習慣改掉，都要付出代價的。改革一定會陣痛，革命一定會流血，若是你想從有變無或從無變有，從大變小或從小變大，從高變低或從低變高，都是要付出代價的，這就是我要給你的忠告。

Tang champion said: "The real success is to overcome own shortcomings/weaknesses. The real failure is obedient to own ones."

唐冠軍說：「真正的成功是克服自己的缺點/弱點。真正的失敗是順從自己的缺點/弱點。」

Tang champion said: "No childbirth has no pain, to get a success; you must pay your efforts with sweats and blood."

唐冠軍說：「生孩子沒有不陣痛的，想要得到一個成功，你一定先要付出血汗的努力。」

Tang champion said: "Before success, it is not one pain only, nor is just one revolution, but you need to have endless efforts."

唐冠軍說：「成功之前，不是只有一次陣痛，也不是只有一次革命，而是你需要有永無止境的努力。」

Tang champion said: "Home purchase can't be finished by one step, the ideal result need to go through numerous times and make continuous efforts."

唐冠軍說：「買房子不是一次到位的，而是你經過無數次，不斷努力的結果。」

Tang champion said: "The one who sacrifices his life to save everyone's life is a great man, so is the one who endures his hard work (suffering) to create (improve) a happy family."

唐冠軍說：「犧牲自己的生命，而為要去拯救眾人的生命是一個偉人。忍受自己的辛勞 (痛苦)，而為要去創造(改善) 家人的幸福也是一個偉人。」

Tang champion said: "No matter how good the weather is, it will encounter thunderstorms, but after it, clear sky will appear."

唐冠軍說：「再好的天氣也會碰到雷陣雨，但是在雷陣雨之後，就是晴天萬里。」

A person has rights to choose a path, but you can't walk two roads at the same time

一個人有選擇道路的權利，但你不能同時走兩條路

Advice 466 A person has rights to choose a path, but he can't walk two roads at the same time. One has an option to take a boat, but he can't sit on two chairs. When you have more than one way, you have to carefully select the right one, not all. This is the advice I want to give you.

忠告 446. 一個人有選擇道路的權利，但不能同時走兩條路。一個人有選擇坐船的權利，但不能同時腳踏兩隻船。在你有多個選項時，你要慎選一條正確的路，但不可通通都想要，這就是我要給你的忠告。

Tang champion said: "All one desires to get will make him dazzled and neglect a focus, in this case, he must get nothing."

唐冠軍說：「通通都想要，就會讓人眼花撩亂，失去集中力量，這樣你必定一事無成。」

Tang champion said: "The one who have a foot in both camps will fall into water. Those who have both more wealth and beautiful women will be downfall."

唐冠軍說：「踏兩隻船，必定墜入水中。同時選擇更多財富與更多美女的人，必定身敗名

裂。」

Tang champion said: "At the crossroad of life, you have to stop, look, listen and think clearly and then make a decision, but you will never be able to ride two boats at the same time, or you'll be discredited and have a complete failure."

唐冠軍說：「在人生的十字路口上，你要停、看、聽，想清楚再做出決定，但你決不可以踏兩隻船，否則你會名譽掃地，徹底失敗。」

Tang champion said: "Don't be dishonest; to have a foot in both camps is the performance of dishonesty."

唐冠軍說：「不可不誠實，踏兩隻船，就是心裡存在著不誠實。」

Success has no secret, to be responsible is success

成功沒有秘密，盡責任就是成功

Advice 447 Success has no secret; to be responsible is an achievement. The one who can do his best to take responsibility and to serve the public is successful. You are an indispensable member in society and it will not be complete without your efforts. To get ahead doesn't require vigorous and dazzling performance. One who doesn't do wicked things, or owe money to others, or have enemies is also thought to have a gain. Those who lose their consciences, specifically do bad things and made a lot of dirty money will be undesirable, but the one who is unknown, honest, hard-working and brave to bear his responsibility is considered an accomplishment. The one with achievements must be equitable, fair, open, righteous and responsible. This is the advice I want to give you.

忠告 447. 成功沒有秘密，盡了自己的責任就是成功。能盡己之力，負起責任，為民服務，就是成功。你是社會中不可缺少的一員，少了你的努力，這個社會就不會是圓滿完整。成功不需要轟轟烈烈，光彩奪目，能夠不做虧心事，能夠不做傷天害理的事，能夠不虧欠人，能夠不樹立敵人，就是成功。昧著良心，專幹壞事，賺了許多黑心錢的人，不能算是成功，反倒是默默無聞，誠實正直，努力不懈，勇於負起自己責任的人，才算是成功。成功要公正、公平、公開、公義、負責任才行，這就是我要給你的忠告。

Tang champion said: Success isn't measured with the amount of money or the size of business. One who doesn't lose his conscience to do wicked things, or owe money to others, or have enemies is thought to achieve it.

唐冠軍說：「成功不是用金錢的多寡，事業大小來衡量的。能夠不做虧心事，能夠不做傷天害理的事，能夠不虧欠人，能夠不樹立敵人，就算是個人的成功。」

Tang champion said: Success has no secret, the one who is responsible for oneself, family, children, society and state is successful.

唐冠軍說：「成功沒有秘密，能為你自已、家人、孩子、社會、國家負起應盡責任的人，就算是成功。」

Tang champion said: The one with achievements must be equitable, fair, open, righteous and responsible while those who look down upon and deceive others, intrigue for their benefit and are ruthless can't be considered to have a win."

唐冠軍說：「成功要公正、公平、公開、公義、負責任才行，凡把別人踩在腳底下，耍陰、耍詐、耍狠的人，都不算是成功。」

Tang champion said: "Accomplishment doesn't depend on its size or value, nor does how much wealth you have, however that you are dishonest and irresponsible won't be thought to succeed."

唐冠軍說：「成功不在乎大小，成功不在乎價值，成功不在乎你的財富有多少，只要你不

誠實、不負責任，那你就不算成功。」

Wealth has no upper limit, so content and happiness are the most important

財富沒有上限，所以知足快樂最重要

Advice 448. Change a person's status with money is not so difficulty, but his content and happiness can't easily be achieved. The less wealth one has, the more he wants to get, the richer one is, the more worries he has. If a person can't see through life or fortune of worldly possessions, he will unwittingly fall into its whirlpool and hardly extricate himself. Desire to be wealthy is not a bad thing, but the endless greed to get rich will make one lose intellect, pleasure and freedom. This is the advice I want to give you.

忠告 448. 想要改變一個人的地位並不是很難，有錢就可以辦到，但是要一個人得到知足又快樂就很難做到。越是沒錢越是想發財，越是有錢越是煩惱多。若是一個人看不透人生，看不透錢財是身外之物，那麼他就會不知不覺地陷入財富的漩渦中，難以自拔。想發財並不是一件壞事，但是無止境的想發財，就會讓人失去理智，失去快樂，失去自由，這就是我要給你的忠告。

Tang champion said: "I don't teach you to get rich, but train you to be successful, I don't let you unhappy, if you still feel unsatisfactory because of too much wealth, you should stop your ongoing investment."

唐冠軍說：「唐冠軍不教你發財，教你成功，但唐冠軍沒教你不快樂，如果你因為你的財富太多而不快樂，那你就應該立即停止你正在進行的投資。」

Tang champion said: "The amount of money should have an upper limit; too much fortune is not a good thing for you."

唐冠軍說：「賺錢要有一個上限，過多的財富，對你來說並不是一件好事。」

Tang champion said: "As rich as a king is not a good thing for you. Never show off wealthy is the way of self-preservation."

唐冠軍說：「富可敵國，對你來說並不是一件好事。財不漏白，才是明哲保身之道。」

Tang champion said: "People can impossibly have the equal wealth and status, but everyone has right to get health and happiness, so you should pursue strong body and pleasure, rather than fortune and position."

唐冠軍說：「財富與地位不可能人人平等，但健康與快樂可是人人平等的，所以你要去追求健康與快樂，而不是去追求財富與地位。」

Tang champion said: "Safety, health, peaceful life, contentment and charity are all blessing."

唐冠軍說：「平安是福，健康是福，平淡是福，知足是福，施捨也是福。」

Tang champion said: "Years can take away your youth and beauty, but your health and happiness never go with it."

唐冠軍說：「歲月會帶走你的青春與美麗，但不可帶走你的健康與快樂。」

Be sure to equip yourself, the success from God will come to you

一定要先裝備好自己，成功之神才會撲向你

Advice 449 Life is like a flower, it only takes several days to finish the entire process, which goes through bud, bloom, fade and fruit, but some fruit trees have no fruit available. Bees are like the god of opportunity (that of success), and will come to you at the right time you are vigorous, if you don't equip yourself, it won't stay in your body, they can just fly to blooming flowers, one wants to be successful, he must first arm himself. This is the advice I want to give you.

忠告 449. 人生就向一朵花，從花苞到盛開，從盛開到凋殘，從凋殘到結果，只有幾天的時間，有的水果樹甚至還結不出果子來。蜜蜂就像是機會的神(成功的神)，在你盛開的時候撲向你，若是你沒裝備好自己，那成功的神就不會停留在你身上，花朵要吸引蜜蜂，花朵就必須要盛開，人要成功，人就必須先裝備好自己，這就是我要給你的忠告。

Tang champion said: "Success doesn't happen by chance, if you can study hard and be ready with all the essential elements of it, and then God of it will come to you."

唐冠軍說：「成功不會是偶然發生的，如果你肯努力學習，準備好了所有成功必備的元素，那麼成功之神一定會撲向你。」

Tang champion said: "Blooming flowers are to equip themselves to attract bees. Those without blossom will not attract bees to take honey and the one without full preparation can't draw attention of the god of success."

唐冠軍說：「花朵盛開就是裝備好自己來吸引採蜜。一朵不開的花，必是不能吸引蜜蜂來採蜜，一個沒裝備好自己的人，成功之神一定不會走向你。」

Tang champion said: "One who doesn't keep the words of teachers or experts in his mind must be far away from success."

唐冠軍說：「一個不把老師或專家的話放在心裡的人，他離成功一定很遠。」

There is no flawless house in the world, but you can make it become better

天下沒有完美無缺的房子，但是你可以使它變得完美

Advice 450. There is no perfect house, even if you design and construct a new one in person, more or less, it has shortcomings. Some weak points of it is not the focus, the one is that you should have it (buy it) first, these defects can all be improved, if original ones can't be altered, then you have to change your mindset, because only its change can let everything good in your heart. There is no flawless house, but your mind can make it better. This is the advice I want to give you.

忠告 450. 天下沒有一幢房子是完美無缺的，就是你自己設計與興建的全新屋，也會有或多或少的缺點。房子有些缺點並不是重點，重點是你要先擁有它(買到它)，房子的些缺點都是可以改進的，如果房子有不可改進的缺點，那麼你就要改變你對房子的心態，因為只有你的心態改變了，房子在你心中的缺點就會消失了。天下沒有完美無缺的房子，但是你的心態可以使它變得完美，這就是我要給你的忠告。

Tang champion said: "Eyes with flaw, anything imperfect. Eyes without blemish, everything perfect."

唐冠軍說：「眼睛有瑕疵，事物就不完美。眼睛沒有瑕疵，事物就會完美。」

Tang champion said: "Greed in mind, satisfaction will fly away. It will fly back without avarice."

唐冠軍說：「心裡有貪念，滿意就會飛走。心裡沒有貪念，滿意就會飛回來。」

Tang champion said: "With different points of view, an imperfect house can also become perfect."

唐冠軍說：「用不同的角度去看房子，不完美的房子也可以變成完美。」

Tang champion said: "Everything has its pros and cons. If you look something from the back, in some cases, a disadvantage is its advantage."

唐冠軍說：「任何事物都有正反的兩面，如果你能從反面來看，有些時候，缺點正是它的點。」

Tang champion said: "Spend money to decorate a house, its drawbacks can be improved, but what is more important is to change own mind, the weak points of it can be turned into its advantages."

唐冠軍說：「花錢去裝修房子，是可以改進房子的缺點，但更重要的事，是把自己的心態改變了，房子的缺點就可以變成房子的優點了。」

Tang champion said: "There is no perfect house. Conditional acceptance is to endure, truly

unconditional receiving can make you enjoy your one, rather than angry."

唐冠軍說：「房子沒有十全十美的。有條件的接納是忍受，無條件的包容才是真正的接納，唯有無條件的包容，這樣你才能享受房子，而不是在受房子的氣。」

Advice No. 451-460

忠告 No.451-460

Some things you can't know too late

有些事，你不可以知道的太晚

Advice 451. Everybody hopes to have a dream come true. However, it is too late for you to understand some things, for instance, you need some books to read, but they can't be available, or regret a marriage. Some dreams can't be too idealistic and illusory. One can't wait until fifty years old to start savings, nor can he do until sixty years old to buy a house, you will be regretting if you know or do some things too late. This is the advice I want to give you

忠告 451. 每一個人都希望美夢成真，但是有些事等你懂了，卻太晚了，例如：書到用時，方恨少。婚姻等你懂了，卻晚了。有些夢不能太理想化、太夢幻化。儲蓄不可以等到 50 歲才開始，買房子不可以等到 60 歲才開始，如果你太晚知道某些事，或你太晚做某些事，你是會後悔的，這就是我要給你的忠告。

Tang champion said: "These things including study, wealth management, savings and fitness (health) can't be delayed."

唐冠軍說：「唸書不能等、理財不能等、儲蓄不能等、健身(健康)不能等、買房子不能等。」

Tang champion said: "Savings must be done right away, during waiting, your pocket is always empty."

唐冠軍說：「儲蓄不能等，因為在你等待的時候，你的口袋還是空空的。」

Tang champion said: Buy a house as early as possible; waiting can't change its rising price.

唐冠軍說：「買房子不能等，因為在你等待的時候，它還會在不停地上漲呢。」

Tang champion said: "The more experience, the more mature. Let others' experiences become your knowledge/learning, so that you couldn't know some things too late."

唐冠軍說：「歷煉一次，成熟一次，也豐富一次。要用別人的經驗，成為你的知識/學問，這樣你就不會知道的太晚了。」

Backward-looking one can hardly succeed, forward-looking one must be successful

向後看的人不易成功，向前看的人必定成功

Advice 452. How many days does human life have? It has three days, that is yesterday, today and tomorrow. Today is the most important among three days, if you can have it well every day, you will definitely succeed. In order to do it well every day, you should first learn two things, close the door and open it, forget the way leading to yesterday and keep the gate to the future in mind. One has to look forward, not backward. This is the advice I want to give you.

忠告 452. 人一輩子有幾天？人一輩子有三天。即昨天、今天和明天。三天之中，以今天最重要，因為如果你能把每一個今天過好，你就絕對成功了。要想把每一個今天過好，你就要先學會二件事，關門與開門，把通往昨天的後門關上，把通往明天的前門開上，人要向前看，不要向後看，這就是我要給你的忠告。

Tang champion said: "One should look forward, not backward. Recalling the past, it is to see if your house is overpaid, comparing with your neighbor's. Looking ahead, it is to see if its price can rise every year and it will bring you more wealth. "

唐冠軍說：「人要向前看，不要向後看。向後看，是看你的房子是否比鄰居的房子買貴了。向前看，是看你的房子是否可以年年漲價，帶給你更多的財運。」

Tang champion said: "Backward-looking one can hardly succeed. A homebuyer whose offer always refers to the past price is just looking backward. The one who doesn't want to increase is looking back."

唐冠軍說：「向後看的人不易成功。在出價買房子的時候，你在比較過去的市價時，你是在向後看。買房子的時候，如果你不願加價時，你是在向後看。」

Tang champion said: "Forward-looking person must be successful. A homebuyer who is willing to sharply increase is looking ahead. The one who like to increase to buy a house is looking ahead."

唐冠軍說：「向前看的人必定成功。在出價買房子的時候，你願意大幅加價時，你是在向前看。買房子的時候，如果你願加價，你是在向前看。」

Investment in commercial real estate isn't as difficult as you imagine

投資商業地產，沒有你想像中的複雜/困難

Advice 453: Some people think "the investment in home purchase is easier, but that in commercial real estate is more difficult", such a thought is improper, in fact, that in commercial real estate isn't complex as you imagine. Some believe "Relatively less funds for the home real, but more capital for the commercial real estate." Your idea like this is not correct either. Any investor needs adequate funding, this is your self-prepared money, in addition, you can borrow from banks for the rest part.

Huge capital sources are: 1. owns; 2. loans from banks; 3. funds from friends for turnover; 4. association; 5. joint investment; 6. capital raised through the stock market methods; 7. use government funds for SMEs; 8. borrowed money from parents.

忠告 453. 有的人認為「投資住家房地產比較容易，投資商業地產比較困難」，如果你有這樣的想法是不正確的，其實商業房地產的投資，沒有你想像中的複雜。有的人認為「投資住家房地產所需的資金比較少，投資商業地產所需的資金比較多」，如果你有這樣的想法也是不正確的。任何投資都是需要足夠的資金，這個資金就是您的自備款，其它不足的部份，你就可以向銀行去借貸。

龐大資金的來源有：1. 自備款；2. 向銀行借；3. 向朋友周轉；4. 標會；5. 聯合多人共同投資；6. 利用股票上市方式，籌集資本；7. 利用政府的中小企業投資基金，8. 向父母借。

Tang champion said: "The best investment funds is from own money (savings), if not enough, borrow some from a bank."

唐冠軍說：「投資的資金最好是用自己的錢(儲蓄)，如果不夠才向銀行借。」

If the capital of investment is not enough, you can borrow from banks, but never take money from parents

投資的資金如果不夠，你可以向銀行借，但絕對不要向父母拿

Advice 454. If the capital of investment isn't enough, you can borrow from banks, but never take money from parents. Loans must be paid back, if you violate commitments and refuse repayment, your collateral (real estate, goods) will subsequently be auctioned and foreclosed. Warrantees aren't set up as mortgages for 98 percent of borrowed money from elders in family. Children think parental support for kids should be right and proper, that is, in case they become deadbeats their ways won't be blamed, nor can be their houses sold for compensation. That they use their weak points "father or mother loves them" to do immoral things is unacceptable.

Everybody should know "money earned by previous generation with hard work." If you squander the funds on unnecessary things, you are certainly an ungrateful son with serious crime. One should try to raise venture capital by oneself and never spend his parents' money, because your business in the absence of financial pressure will easily lead to design failure and thoughtless decision (for example: open a restaurant), this is one of the reasons for the collapse of your cause.

忠告 454. 投資的資金如果不夠可以向銀行借，但絕對不要向父母拿。向銀行借錢是一定要還的，如果你敢賴債不還，銀行可以把你的擔保品 (房地產、貨品)拿去拍賣抵債的。向父母借的錢，98% 是沒有設置擔保品做為抵押的，在感情的認知上，子女認為父母幫助你是應該的，就是萬一你不還錢給父母，父母也不會對你兇巴巴，或會把你的房子賣掉。因為父母愛你，結果你就利用了父母「愛你的這個弱點」來做不道德的事，如果你這樣做是不可以的。向父母借是下下策，也是最壞的方法之一。

要知道「父母賺錢不容易」，如果你隨意亂花父母的錢，那就是不孝子，罪加一等。創業資金一定要自己想辦法去籌募/籌集，絕對不要去動用父母的錢，就是因為你在沒有資金壓力下做生意，所以你才容易「考慮不周，設計不全」，極易犯下錯誤選擇(例如：開個餐館)，這就是你的事業做垮的原因之一。

Tang champion said: "If investment funds aren't enough, one can apply for a loan from a bank, but he certainly can't take money from his parents. Borrow money from them is the worst."

唐冠軍說：「投資的資金如果不夠可以向銀行借，但絕對不可向父母拿。向父母借錢是下下策。」

Tang champion said: "The one with backbone and ambition will never be dependent on his parents for support, or borrow money from them."

唐冠軍說：「有骨氣，有志氣的人，絕對不會依賴父母的支助，或向父母借錢。」

Tang champion said: "That one doesn't care how much he spends is because the money he takes is others. The result of careless business is to waste the parents' fortune."

唐冠軍說：「花人的錢，不心疼。就是因為花人的錢，不心疼，所以你會不謹慎、不在乎、不疼惜，不認真做生意的結果，最後就是把父母的錢輸光光。」

Tang champion said: "Those who play the stock market and futures speculation with parents' money, in stead of theirs, are really too bad and ungrateful."

唐冠軍說：「許多人炒股票、炒期貨，炒的不是自己的錢，而是父母的錢，這等人真的是太差勁、太不孝了。」

It is necessary to know the basics on commercial real estate investment

投資商業地產的基本知識一定要知道

Advice 455. Before investment in real estate, one must first learn the basic skills of commercial real estate. How to buy a house, to choose its location, direction, purpose and style, how to calculate the CAP, ROI, cash compensation rate, opportunity costs, management fees and rent level, how to select a tenant, how to formulate the content of the lease for the property management are all very important. We must have a good basic investment skill, so as not to be deceived by others, or make wrong investment.

忠告 455. 你一定要先學到商業房地產的基本功之後，才去投資房地產。如何選購房地產，如何挑選它的地點、位置、方向、用途、類別……這些都是很重要的事。如何計算 CAP，投資報酬率，現金報酬率，機會成本、管理費用、租金高低……這些都是很重要的事。如何挑選房客，如何擬訂租約內容，這是物業管理中很重要的事。一定要具備好投資的基本功夫，

這樣才不會被他人所騙, 或發生錯誤投資。

Tang champion said: "Before investment in real estate, one must first learn its basics and skills, rather than learn lessons after the loss of money."

唐冠軍說：「地產投資不是等到輸了錢才來學功課，而是先學會了投資的技巧與基本知識之後，再去買房地產。」

Tang champion said: "Investment in commercial real estate is to rely on the wisdom and financial resources, in stead of by chance, or dice, so you must have the basic skills on it."

唐冠軍說：「商業地產的投資，是靠智慧與財力，不是靠運氣，或玩骰子，所以你一定要有投資的基本功夫才行。」

Managers are the key for a successful real estate investment

房地產投資成不成功，管理人是關鍵

Advice 456. Whether real estate investment is successful will depend on the level of property management and the tenants. Commercial real estate with a very high vacancy rate can be improved and back to life by an excellent manager. If he can introduced 500 companies into the mall, the original deserted shopping one would be become hot and crowded, so the sentence that a competent manager or broker can change the fate of a shopping mall or a building is not false.

忠告 456. 房地產投資成不成功，房客與物業管理是它的重點所在。一個原本閒置或空屋率很高的商業房地產，可以在一個很棒的經理人管理之下，起死回生，重獲生機。他若能引進 500 大公司進駐，則可以讓原本冷冷清清的商場，變得活活紅紅，熱鬧非凡，所以一個能幹的經理人或經紀人，可改變一個商場或一個大樓的命運，這句話一點都不假。

Tang champion said: "With the same ingredients, every chef will make his own dishes. Even in the same building, different managers will have various results."

唐冠軍說：「同樣的食材，在不同的大廚手上會做出不同的菜色來，同樣的一幢建築物，在不同的經理人的管理之下，也會有不同的業績出來。」

Tang champion said: "A good manager is the savior for a commercial real estate while a bad one are the bane for it."

唐冠軍說：「好的經理人是商業地產的救星，壞的經理人是商業地產的剋星。」

The quality of house leases can decide its value

房地產租約的好壞，可以決定它的房產價值

Advice 457. The value of commercial real estate depends on the quality of its lease. It is determined by CAP, its size is measured by the income-adjusted earnings while the profit before adjustment is calculated by the rent level. In general, the higher the income, the higher prices. The less income, the lower prices.

Rental level will be evaluated according to not only the market trend, but the contents of the lease. Therefore, its clauses and related restrictions/conditions are very important. A good contract can let a landlord earn more money while a bad one can make one have less, even a loss.

忠告 457. 房地產租約的好壞，是商業地產價值之所在。商業房地產的價值由 CAP 來決定，CAP 的大小由調整後的收益來決定，調整前的收益由房租高低來決定。一般來說，收入越高，房價越高。收入越低，房價越低。

房租高低由市場來決定，但也靠租約的內容來決定。因此租約內容與相關限制/條件就很重要。一個好的合約可以使房東賺到更多錢，一個不好的合約可以使房東少賺許多錢，甚至賠錢。

Tang champion said: "Good leases allow a landlord not only to earn more money, but to win a lawsuit."

唐冠軍說：「好的租約可以使房東賺到更多錢，也可保護房東打贏官司。」

Tang champion said: "Bad leases make a landlord not only have less money than expect, but lose a lawsuit."

唐冠軍說：「不好的租約可以使房東少賺許多錢，也可害房東打官司打不贏。」

Tang champion said: "Before signing a lease, a landlord is to protect himself interests while a tenant is to safeguard his own rights, how to satisfy both sides relies on a broker's skill/ability."

唐冠軍說：「在簽定租約前，房東是要保護房東的權益，房客是要保護房客的權益，如何做到雙方都滿意，這就是靠經紀人的功力/本領了。」

Where is the trap of real estate?

房地產的陷阱在哪裡？

Advice 458. There are challenges, disasters and traps in life everywhere, how to protect self from being hurt is something we should pay attention to. Where are the disasters and traps of real estate?

Real estate disasters listed as follows: 1. the world economic recession; 2. the drastically raised interest rates by the government; 3. large numbers of people to move out; 4. increased local unemployment rate; 5 local poor security order; 6 excessive price fluctuations; 7. strict bank audit procedure for lending; 8. the decreased loan amount; 9 earthquake, flood, wind and nuclear leak.....

Real Estate traps are: 1. skyrocketing housing prices or falling; 2. mad rush to buy or sell; 3. fortune from real estate; 4. own wrong place for investment; 5. own wrong investment projects; 6. own wrong cooperation partners; 7. being cheated by a seller; 8 being deceived be a broker; 9. being deluded by an appraiser; 10 being misled by news stories; 11. being swindled by an analyst; 12. a trick for ROI; 13. ignoring a fake contract; 14. self-inflicted for his greed

忠告 458. 人生處處有挑戰，有災難，有陷阱，如何保護自己，避免自己受到傷害，這是大家要注意的事。房地產也有災難與陷阱，那它的災難與陷阱在哪裡？

房地產的災難有；1. 世界經濟大衰退；2. 政府大幅度調升利率；3. 人口大量移出；4. 當地失業率升高；5. 當地治安變差；6. 物價波動過大；7. 銀行貸款審核趨嚴；8. 貸款金額下降；9. 發生大地震、水災、風災、核洩漏……。

房地產的陷阱有；1. 房價暴漲或暴跌；2. 民眾瘋狂搶購或拋售；3. 你想靠房地產發財；4. 你選錯投資地點；5.你選錯投資項目；6.你選錯合作對象；7. 被賣家所騙；8. 被經紀人所騙；9. 被估價師所騙；10. 被新聞報導所騙；11. 被分析師所騙 12. 被投資報酬率所騙；13. 被假租約所騙；14. 被自己的貪婪所騙……。

Tang champion said: "One can't predict when a natural disaster will happen, but at least he can avoid it, just like dodging earthquake, hurricane and tsunami-prone areas."

唐冠軍說：「大自然的災害你不可能預料到它何時會發生，但至少你可以躲避它，例如：避開地震、颶風、海嘯頻發的地區。」

Tang champion said: "Don't envy the rich with mansions or huge buildings, if you wealth is not enough, then these is one of the traps."

唐冠軍說：「不要去羨慕有錢人擁有豪宅、巨廈，如果你財力不夠，那豪宅、巨廈就是你的陷阱之一。」

One's career must be combined with his own real estate investment

自己的事業與自己的地產投資一定要結合在一起

Advice 459. McDonald's burgers are not very profitable, but it makes a lot of money by its real estate. As business friends, if you only know how to rent an apartment, but don't learn to invest in housing, it is a great pity.

A person's career must be associated with his own real estate investment, which is not only "the combination of industry and business", but the most popular managing model for large enterprises now.

Doing business needs to rent stores and warehouses, if you have been paying rent for years, it is better to have the rent paid to the bank, instead of a landlord.

The interest of loan paid to a bank is almost the same as the rent paid to a landlord.

The profit from rising prices means nothing for the one who has been paid the rent for many years. If you have a store and warehouse, you can have that from it.

When prices continues to rise, even if you don't sell real estate, you can also use the net worth of it as working capital to flexibly regulate funds, however a renter has no way to share this benefit.

忠告 459. 麥當勞賣漢堡不是很賺錢，但是他們的房地產則讓他們賺到很多錢。做生意的朋友，如果只知到租房子，而不知道要投資房地產，那是很可惜的。

自己的事業與自己的地產投資一定要結合在一起，這就是「產業與事業的結合」，這也是現在大企業最盛行一種經營模式。

做生意要租店面與倉庫，如果多年來你一直在付房租，與其把房租付給房東，不如把房租付給銀行來的划算。

向銀行借錢要付利息，向房東租房子要付房租，這兩個費用比較起來是差不了多少的。

多年付房租，當房價上漲時，你沾不到好處。但是如果你擁有店面與倉庫，當房價上漲時，你就可以享受到利潤了。

當房價上漲時，就算你不賣掉房地產，你也利用房產的淨值來做周轉金，靈活調度資金，這點好處是租房子的人，沒能辦到的事。

Tang champion said: "To accumulate wealth, besides business with shops, you can also use the appreciation of own real estate to increase your investment profits."

唐冠軍說：「要想累積財富，除了開店做生意之外，你也可以利用自己房地產的增值，來加大你的投資利潤。」

Tang champion said: "Use own investments in real estate to do business can make money from both own trade and housing."

唐冠軍說：「利用自己投資的房地產來做生意，不僅可以賺到生意上的錢，還可以賺到地產上的錢。」

Tang champion said: "Large enterprises not only rely on their products to make money, but can take advantage of own real estate and stock to do it."

唐冠軍說：「大企業不僅靠自己的產品來賺錢，更可以利用自家的地產與股票賺錢。」

A person's booming business will lead to the increasing value of his real estate

把生意做大做好，自家的地產也就跟著值錢了

Advice 460. McDonald's big and good business makes its real estate around have an appreciation greatly. Wal Mark's prosperity in trade attracts crowds and a lot of cars and its housing value in the roadside are also greatly enhanced.

Big business is one of the means to push up land prices, large companies can change a wasteland

into commercial land with fortune and this is one of the ways they make money. They can do, we can do too and that is what you should learn.

忠告 460. 麥當勞把生意做大做多，它在街口處的地產也就大大增值了。Wal Mark 把生意做大做好，吸引了人潮與車潮，它在路旁的地產也就大大增值了。

把生意做大做好是炒高地價的手段之一，大企業可以把荒地變成發大財的商業用地，這是它們賺錢的方式之一，他們能，我們也能，這就是你要學習的地方。

Tang champion said: "Pay more attention to the local news and the big business's, create more chances to take part in municipal public hearings, chamber of commerce events and learn more news from urban planner, one can get first-hand information, and he might find an opportunity to turn stone into gold."

唐冠軍說：「多注意地方新聞，多注意大企業新聞，多參加市政公聽會，多參加商會活動，多與都市計劃員打聽消息，你就會得到第一手資料，或許你會發現石頭變黃金的機會。」

Tang champion said: "The opportunity to change stones into gold isn't available for everyone, but as long as you carefully explore, you will find what you can get."

唐冠軍說：「石頭變黃金的機會，不是人人可得到，但是只要你用心去開採/發覺，你就可以得到。」

Advice No. 461-470

忠告 No. 461-470

Entrepreneurs must have their own factories, land, office buildings, etc.大企業家，一定要有自己的廠房、土地、辦公樓等

Advice 461. To be an entrepreneur, one must have own factories, land, office buildings, etc. Five steps from a small enterprise into a big one (successful result) are listed as follows: 1 home purchase; 2 cause and business; 3 commercial real estate; 4. a bigger business group; 5. set up industry chain.

One should set up his family and go in for his cause step by step as follow: Firstly, grasp the most basic skills on accounting, savings, finance, investment and home purchase, secondly, get married and start a business, thirdly lay a solid foundation for own one and plan to purchase malls, office buildings, warehouses and land, fourthly, invest in commercial real estate and expand trade areas, fifthly develop a good profession group and expect from the industrial chain to cross-industry.

"Investment, management and development", the order of the three can be arbitrarily changed, however, they must complement each other, any one of them is indispensable.

忠告 461. 想成為大企業家，一定要有自己的廠房、土地、辦公樓等。從小企業變成大企業的五個階段：1. 住家地產是你成功的第一步；2. 事業企業是你成功的第二步；3. 商業地產是你成功的第三步；4. 做大事業群是你成功的第四步；5. 做到產業鏈是你成功的第五步。

先把最基本的記帳、儲蓄、理財、投資、購屋做好，才去想到成家立業。先把家安頓好，才去想到自創事業。先把事業打好基礎，才去想到購買商場、辦公樓、倉庫、土地等。先把商業地產投資好，才去想到擴大事業領域。先把相關，事業群發展好才去想到產業鏈到跨行業。

「投資、管理、發展」，「發展、投資、管理、」，「管理、發展、投資、」雖然它們的秩序可以不同，但是必須相輔相成，缺一不可的。

Tang champion said: "The one who desire to make his cause bigger must have far-sighted vision, courage, perseverance and ways, additionally; he needs strong financial strength which is his real estate and bank loans."

唐冠軍說：「把事業做大必須要有遠見、有魄力，有毅力，有方法，且有財力做後盾，這個財力後盾就是你的地產與銀行貸款。」

How much you can borrow from banks depends on how much of your property as collateral.

銀行借你錢，是看你有多少財產押給它

Advice 462. One with credit can borrow less money, yet one who is going to borrow a lot must need strong strength. How much loans you can get from a bank will rely on how much you have property as collateral, rather than your face.

Big companies can only borrow a small amount of money just by their brand or reputation. If you don't use goods or land, factories and stocks as warrantees, you can't borrow a lot.

Large enterprises must have their workshops, land, industrial and commercial area and other large industries, with these valuable ones, the business will become more powerful like a tiger with wings and have rapid expansion.

忠告 462. 借小錢看信用，借大錢靠實力。向銀行借錢，銀行是看你有多少財產做抵押，而不是看你的面子有多大。

大企業如果只憑自己的品牌或商譽，就只能借到小錢。如果你沒有用存貨或土地、廠房、股票等做抵押品，你就借不到大錢。

大企業一定要擁有大片的廠房、土地、工業區、商業區等的產業，有了這些有價值的產業，才能讓事業如虎添翼，快速擴張。

Tang champion said: "Houses, office buildings, factories and land of your company represent not only its strength, but its eligibility to borrow money from banks."

唐冠軍說：「房子、辦公樓、廠房、土地不僅代表你公司的實力，也代表你有資格向銀行借到錢。」

Tang champion said: "Company's booming business will make its office buildings, factories and land become very valuable while its depression can let its assets shrink and depreciate."

唐冠軍說：「當您的公司經營的很紅火，你的辦公樓、廠房、土地，就會很值錢。當您的公司經營走入下坡，你的辦公樓、廠房、土地，就會縮水，變得不值錢。」

Investment can impossibly be perfect or not risky

投資不可能要求完美或無風險

Advice 463. Investment is impossibly perfect and you can't wait until it is flawless to start it. The investors often seek accurate and precise results with sudden and huge profits and zero risk, their goal is not improper, but in many cases, the more benefits they pursue, the less opportunities they can have (for example: desire to have 15% --20% of it), on the contrary, some people only require an appropriate margin (for example: 4%-8% of it), so they get the chance to make a fortune.

Invest in any field can't be complete, nor is huge profit readily available, the pursuit of zero risk is only your ideal and delusions, in reality, risks and costs are bound to happen.

忠告 463. 投資不可能完美，你也不可能在得到完美之後，才開始去考慮，是否要投資。在投資的領域中，投資者們往往追求準確和精確，追求暴利和零風險，投資者追求完美的投資，雖然他們出發點不錯，但在很多情形下，人們越是追求完美與高利潤，越是會失去好的投資機會，(例如：追求 15%- 20%的利潤)，相反的，有些人只要求適當的利潤(例如：4%-8%的利潤)，所以他們則抓到了發財機會。

投資不可能完美，暴利也不是隨手可得，追求零風險也只是你的理想與妄想，在現實中，

風險與成本是一定會發生的。

Tang champion said: "Any investment has a risk, the higher one, the more profit. If you want to have a higher benefit, you have to assume its hazard and expense."

唐冠軍說：「任何投資都有風險，風險越高，利潤越大。若是你想擁有較高的利潤，你就要承擔更高的風險與代價。」

Tang champion said: "one can't wait investment until it is perfect, nor can one wait until 60 years old."

唐冠軍說：「不能等到十全十美才投資，也不能等到 60 歲才投資。」

Tang champion said: "one can't wait until investment with 20% profit, nor can he wait until 50%."

唐冠軍說：「不能等到有 20%的利潤才投資，也不能等到 50%的利潤才投資。」

Tang champion said: "The pursuit of profit is not bad, but too much greed is not good."

唐冠軍說：「追求利潤不是不好，而是過份的貪心就是不好。」

If a boss has made money, he should treat his staff a little better

公司老闆如果賺到了錢，應該要對員工好一點

Advice 464. Companies should seek their profit, but it shouldn't be achieved from demanding salaries. If big business bosses have earned money, their staff should be treated a little better.

Employee's salary is one of their costs, but in order to reduce expenses, they can't cut the salaries of workers, especially in the case of their gains; they can't reduce personnel wages and benefits.

忠告 464. 公司對外追求利潤是應該的，但這個追求利潤不應該是苛刻員工的薪水。如果大企業的公司老闆賺到了錢，應該要對員工好一點。員工的薪水是公司的成本之一，但是為了降低成本與費用，你不可砍員工的薪水，尤其是公司在賺錢的情況下，你不可苛薄員工的薪水與福利。

Tang champion said: "In general, salaries and benefits of staff in large companies will be better, that is they have good employees, they business will be getting bigger and bigger."

唐冠軍說：「大企業一般給員工的薪水與福利都會比較好，就是你對員工好，你的企業才會越做越大。」

Tang champion said: "A company with scathing ways for employees won't be getting bigger, good workers will quit because of their dissatisfaction with pay, once it loses the centripetal force of them, you never expect its further development."

唐冠軍說：「對員工苛薄的企業做不大，好的員工也會因為對薪水不滿意而跳槽，一旦你失去員工的向心力，你就休想把企業做大。」

How many legs a dog has? Four or two?

狗有幾條腿？四條？二條？

Advice 465. How many legs a dog has? Four or two? A healthy dog should have four ones, only a henchman has two, or nothing because of his broken legs. As a person, he should be law-abiding, loyal and noble, so should be those who make money, if they can't do so, they'll be beaten like a mouse crossing the street, and so will be the one who betrays the country or pollutes the Earth.

忠告 465. 狗有幾條腿？四條？二條？一般正常健康的狗，應該是有四條腿，只有狗腿子是二條腿，或被打斷到沒有腿。我們做人要守法、守義、守潔，我們賺錢也要守法、守義、守潔。如果我們做人與賺錢做不到「守法、守義、守潔」，就會被人喊打，如：過街老鼠一樣。如果我們出賣國家或污染地球，也會被人喊打，砍斷腿。

Tang champion said: "A man should be honest and law-abiding. One can't earn dirty money, nor can he corrupt."

唐冠軍說：「做人要正直、守法。不能賺的錢，不要去賺。不能貪的錢，不能貪。」

Tang champion said: "One should be good-natured, kind and generous. Don't spare the money that can save a life, forgive one, whenever you should do."

唐冠軍說：「做人要心地善良、仁慈、寬厚、大肚大量。救人一命的錢不能省，該原諒人的地方，就原諒人。」

Tang champion said: "Human beings have good and evil nature. A nice person with money will do charitable things while the villain with it will do bad ones."

唐冠軍說：「人有善惡，錢也有正邪。錢在好人手上是做善事，錢在壞人手上是做惡事。」

Tang champion said: "Good guys and bad ones all can make a lot of money, the difference between them is that those are legitimate, these are illegal."

唐冠軍說：「好人與壞人都可以賺到很多錢，他們之間的區別是，好人賺的錢是合法的錢，壞人賺的錢是非法的錢。」

"The rich" have their ways while "the poor" have their reasons

「富」是有方法，「窮」是有原因

Advice 466. The rich must have their ways to get rich while the poor must have their reasons for poverty. If one is still impoverished, and he has to not only figure out a way to let himself out of the woods, but review his past life and recognize the reasons that he hasn't been rich or become poor from the rich. Long term poor life is your fault, so is your one that you become needy from wealthy. Reading some celebrity biographies, you will get a lot of inspirations, additionally, learn many successful methods. "Patiently learn from others or seek information through Google" can let you get a lot of positive answers. One might be born in a family with less wealth, but his efforts can make him successful. As long as find a right method and a viable road, everyone can get success and wealth with his hands.

忠告 466. 富人一定有他致富的方法，窮人一定有使他貧窮的原因。如果你還在窮困潦倒中，你就要想出辦法來，讓自己走出困境，除了想出辦法來，你還要檢討自己以往的生活，看看是哪些原因讓你由富轉貧。長期不富是你的過錯，由富變窮更是你的過錯。讀一些名人傳記，可以讓你得到許多啟發，也能讓你學到許多成功的方法。「不恥下問或上 Google 查訊一下」，也會讓你得到許多正面的答案。人生下來可能會是貧窮，但經過努力就會成功。只要能找出正確的方法，找到可行的路，人人都可以憑著雙手，得到成功與財富的。

Tang champion said: "Able-bodied and intelligent persons all can succeed. With correct ways and no detours, everybody will have a bright future."

唐冠軍說：「只要四肢健全，頭腦聰明，人人都可以成功。只要方法正確，不走彎路，我們都會擁有一個光明的前途。」

Tang champion said: "Make own efforts to find a method to get rich, as long as you don't be greedy, or lie, or lose morality, your chance of success is up to 99%."

唐冠軍說：「努力靠自己，找到發財的方法也是靠我們自己，只要你不貪、不騙、不虧道德、良心，你成功的機會就是 99%。」

One should be far-sighted, sharp-eyed, sensible, accurate, detailed, relieved and open in life

人生要看得遠、看得深、看得廣、看得透、看得細、看得明、看得淡、看得開

Advice 467. In order to avoid being deceived or mislead others, one should be far-sighted,

sharp-eyed, sensible, accurate, detailed, relieved and open in life, if not, sometimes, a person will be swindled or lies oneself. This is the advice I want to give you.

忠告 467. 人生要看得遠、看得深、看得廣、看得透、看得細、看得明、看得淡、看得開，這樣你才不會被蒙蔽，被人騙，或去誤導人。許多時候，我們會被別人騙到，或者自己騙自己，這就是你自己看得不夠遠、不夠深、不夠廣、不夠透、不夠細、不夠明、不夠淡、不夠開的原故，這就是我要給你的忠告。

Tang champion said: "some people are often cheated or misled, but sometimes they can't find what they have done is to give others wrong directions, or deceive them."

唐冠軍說：「我們常常會被人騙，被人誤導，但我們也常常誤導人，騙人，只是自己沒有發現而矣！」

Tang champion said: To avoid misleading others, we should be far-sighted, sharp-eyed, sensible, detailed, relieved and open.

唐冠軍說：「想要不誤導人，我們就要讓自己先看得遠、看得深、看得廣、看得透、看得細、看得明。」

Tang champion said: "To make yourself a little bit happier, you will be sensible and open."

唐冠軍說：「想要讓自己快樂點，你就要看得淡、看得開。」

The objective to learn finance and investment is to let your ability of doing good things become bigger and stronger

學會投資理財的目的，是叫你施捨的能力變大、變強

Advice 468. One should know the meaning of life so that he would prefer the truth to money. The one who pursues money will die of it. The one in pursuit of truth will attain the heaven. Study investment and finance isn't let you become a miser, but make you grow a capable person with more charity. Being a good person and doing good things will need to spend money, the more funds one has, the greater power he has to do it. If you don't learn how to conduct financial transaction, you won't have enough ability for your charity in the future. Hence, the purpose to learn it is to make you have stronger ability for benevolence, rather than turn into stingy.

忠告 468. 人要知道生命的義意，這樣你才能輕錢財，重真理。追求錢財的人，必死於錢財。追求真理的人，才能得道升天。學習投資理財，不是叫你做一個守財奴。學習投資理財是叫你做一個更有施捨能力的人。做好人，行善事，都是要花錢的，錢愈多，行善的力量愈大。如果你不懂投資理財，你將來施捨的能力就會很小，所以學會投資理財的目的，是叫你施捨的能力變大、變強，而不是叫你單單做一個守財奴，這就是我要給你的忠告。

Tang champion said: The objective to learn finance and investment is to let your ability of doing good things become bigger and stronger, rather than weaker.

唐冠軍說：「學會投資理財的目的，是叫你施捨的能力變大、變強，而不是叫你做一個守財奴。」

Tang champion said: "The rich can make greater contribution for charity. The poor can do their best to go in for it. No matter how much you can do for a good thing, I encourage you always to do it."

唐冠軍說：「有錢的人，可以做大施捨。沒錢的人，可以做小施捨。不管是大施捨，或是小施捨，都是好事，所以我鼓勵你，你要經常做施捨。」

The one who is keen on wealth is different from the person who is greedy for it
愛財與戀財/貪財不同

Advice 469. Everyone wants to live a good and comfortable life, but it needs a strong financial strength. The favor of fortune is to let you have a better life, but not corrupt for it, excessive avarice may make you become obsessed, commit a crime and harm both yourself and others, therefore desire to own money should be moderate, not be unduly greedy. This is the advice I want to give you.

忠告 469. 人人都想過一個較好且舒適的生活，但是一個舒適的生活的背後，是要有強大財力支持的。愛財的目的就是要你過一個更好的生活，但是愛財不是叫你貪財，過度貪財就可能讓你走火入魔，為非作歹，害人害己，所以一個人只可以適度的愛財，而不可以過度的貪財，這就是我要給你的忠告。

Tang champion said: "The one who is keen on wealth is different from the person who is greedy or corruptive for it, make money through legal ways is to like it while rob or deceive others for it through illegal ones is the behaviors of the wicked."

唐冠軍說：「戀財與貪財是不同的，愛財與貪財也是不同的，用正當的手段去賺錢是愛財，用不正當的手段去搶錢、騙錢，就是戀財或貪財。」

Tang champion said: "Greed or Corruption for money is one of the human weaknesses. If you can't stop it, the chance that you do something bad will be very high."

唐冠軍說：「戀財或貪財是人性的弱點之一，如果你不能阻止自己的戀財或貪財，那你做壞事的機率就會很高了。」

Tang champion said: "Entice one to do bad things is money, lure one to become a pervert is alcohol, lust, greed and gambling, so we have to be careful to avoid the allure of money and sex maniac."

唐冠軍說：「引誘人做壞事的是錢，引誘人墮落的是酒、色、貪、賭，所以我們要謹慎小心，以避免被錢魔、色魔引誘到。」

Tang champion said: "A person should moderately love money, not be unduly greedy." Like wealth will make you do good things while corruption for it will let you do bad ones and harm both yourself and others.

唐冠軍說：「一個人只可以適度的愛財，而不可以過度的貪財。愛財會讓你做好事，幫助你行善，貪財會讓你做壞事，為了錢害人害己。」

Tang champion said: "Wealth or money can help you live a little bit better life (comfort), but you shouldn't show off your fortune, or maim, or persecute or bully others with it."

唐冠軍說：「財富或金錢是可以幫助你生活過的好一點（舒適一點），財富或金錢不是要你用來炫富，或殘害他人、迫害他人、欺凌他人用的。」

Don't punish yourself with own mistakes

不要拿自己的錯誤來懲罰自己

Advice 470. Why don't you have savings? Why do you have bad credit? Why don't you have a failure of increase? That you aren't able to buy a house is because you have made some mistakes, including bad credit, lack of self-funds, too low income and greed ... Don't punish oneself with his own mistakes so that he can't buy a house. The one without own residence deserves hardship, that his family endure suffering is double guilty.

忠告 470. 為什麼你存不下錢來？為什麼你信用太差？為什麼你加價輸給別人？買不到房子，是因為你犯了某些錯誤，例如：信用不好、自備款不足、收入太低、貪婪……不要拿自己的錯誤來懲罰自己，讓自己買不到房子。買不到房子讓自己吃苦是活該，買不到房子讓家人連帶吃苦是罪加一等，這就是我要給你的忠告。

Tang champion said: "Don't punish yourself with own mistakes, nor do others."

唐冠軍說：「不要拿自己的錯誤來懲罰自己，也不要拿自己的錯誤來懲罰別人。」

Tang champion said: "That one punishes oneself with own mistake is self-inflicted, one does others with it is the wicked."

唐冠軍說：「拿自己的錯誤來懲罰自己是活該，拿自己的錯誤來懲罰別人是惡人。」

Tang champion said: "The one with love won't let his family suffer, so learn how to manage finance and make investment is good for it."

唐冠軍說：「有愛心的人是不會讓自己的家人吃苦受虐的，所以學會投資理財，就是在為家人好。」

Tang champion said: You should forgive others having made mistakes. One should reflect and correct his own faults and compensate what others have lost.

唐冠軍說：「當別人犯錯的時候，你要寬恕他。當自己犯錯的時候，你要好好檢討改正，並且要去把他人的損失給彌補上。」

Advice No. 471-480

忠告 No. 471-480

One who only enjoys himself, but ignores others' pains is immoral

只做讓自己開心的事，而看不到別人的痛苦，是不道德的事

Advice 471. The sole purpose to conceal income and make false accounts is tax evasion that one puts the government's money (public funds) in own pockets, refuse to pay taxes honestly is to steal it. To hide normal income is to do heartless things. Only make money without conscience is bad behavior. Only keep happy for self but neglect others' suffering is unethical. The right choice with inner voice should be made to maintain a balance between taxes and money. This is the advice I want to give you.

忠告 471. 隱瞞收入、與做假帳的唯一目的就是為了逃稅。逃稅就是把政府的錢(公眾的錢)放在自己口袋裡，不肯誠實繳稅，就是在偷政府的錢。隱瞞收入是在做沒良心的事。只知道賺錢，而看不到良心是不好的行為。只做讓自己開心的事，而看不到別人的痛苦，是不道德的事。如何在賺錢與繳稅之間做一個正確選擇，是需要良心的，這就是我要給你的忠告。

Tang champion said: "Dishonestly pay taxes is to seize government funds. Tax evasion is to steal the public."

唐冠軍說：「不肯誠實繳稅，就是在強佔政府的錢。逃稅就是在偷竊眾人的錢。」

Tang champion said: "Desperately make money with one hand, but evade taxes with another, such a person is selfish and immoral."

唐冠軍說：「一個手在拼命地賺錢，另外一個手卻在拼命地逃，這種人是自私的、不道德的。」

Tang champion said: "Those who train one to rob the bank are bad guys, so are the unscrupulous accountants and lawyers who teach one to have taxes evasion."

唐冠軍說：「教人去搶銀行的人是壞人。教人逃稅的是不肖會計師和律師也是最壞的壞人。」

Get rid of worries and liberate oneself

脫下煩惱，放空自己

Advice 472. You should get rid of these troubles on health, money, taxes, education, work, emotion, investment and heritage and any others. Many ones are self-inflicted, which can be reduced without unnecessary wishes, and if existing ones can't be decreased, at least new ones should be prevented. One is ready, he will have no worries, if not, more ones he will. You could be

free without your burdens. This is the advice I want to give you.

忠告 472. 你要擺脫健康的煩惱、錢財上的煩惱、稅務上的煩惱、教育上的煩惱、工作上的煩惱、感情上的煩惱、投資上的煩惱、遺產上的煩惱、等。許多的煩惱是自找的，如果我們能不去做非份之想，我們就可減少許多的煩惱。如果我們不能減少已經有的煩惱，至少我們不要再去製造新煩惱。想通了你就沒有煩惱了，想不通你自然就煩惱多多，想要得到一個沒有煩惱的自己，你就要先把自己放空、放下，這就是我要給你的忠告。

Tang champion said: "Annoyance and desire is proportional. The more delusions, the more avarice. The more wishes, the more worries."

唐冠軍說：「煩惱與慾望成正比，多一份妄想，就多一份慾望，多一份慾望，就多一份煩惱。」

Tang champion said: "Desire to make more money, to get healthier and to be wealthy all will become one's trouble. As a patient, money will trouble him, the cycle of funds and health can never end."

唐冠軍說：「想錢想多了，就成為你的煩惱。健康想多了，就成為你的煩惱。發了財，健康成為煩惱，生了病，金錢成為煩惱，金錢與健康，輪迴循環永不止息。」

Tang champion said: "Get rid of troubles and liberate yourself can make you understand the truth of life."

唐冠軍說：「脫下煩惱，放空自己，這樣你才能悟懂人生的真諦。」

Tang champion said: "A good mood can cure a disease while a bad one can cause it. Keep away from troubles and have a good feeling is a very important thing."

唐冠軍說：「好心情可以治病，壞心情可以致病。放下煩惱，讓自己有好心情是非常重要的事。」

One with an excellent personality can make a great career only

只有偉大的人格，才能做出偉大的事業

Advice 473. One with impure thoughts can't do good things. One with dishonest ideas can't show mercy. Honest and pure one can have a great personality, only the one with it can make a great career to benefit both society and state. The one with extreme and wicked cogitations is not a good man. One who is unjust is doomed to destruction. This is the advice I want to give you.

忠告 473. 思想不純淨的人，幹不出好事。思想不正直的人，幹不出善事。思想要純淨才會正直偉大的人格。只有偉大的人格，才能做出偉大且有益社會國家的大事業。思想偏激，滿腦子壞點子，絕不是好人。多行不義必自斃，這就是我要給你的忠告。

Tang champion said: "One's great cause doesn't lie in its glamorous appearance, but in his pure and honest motivation with love for others."

唐冠軍說：「偉大的事業不在於外表的光鮮亮麗，而在於你的出發點是否純淨正直，愛心 助人。」

Tang champion said: "A sage is broad-minded, but a flunky is narrow-minded. As a person, the most important thing for him is aboveboard and he should have noble morality with great personality."

唐冠軍說：「君子坦蕩蕩，小人長戚戚。做人最重要的是正大光明，有崇高的道德修養，與偉大人格特質。」

The biggest mystery of the universe is that human beings can understand it

宇宙中最大的奧秘，就是人可以去明白宇宙的奧秘

Advice 474. The biggest mystery of the universe is that human beings can understand God's

greatness by God's creation and that they can learn it by their faith. Man couldn't be saved without God, people couldn't know it without Jesus, only know the true deity, can you fully realize the reason that one who believes in Jesus will have everlasting life.

忠告 474. 宇宙中最大的奧秘，就是人可以借著神的創造，去明白神的偉大。宇宙中最大的奧秘，就是人可以因著信，去明白宇宙的奧秘。若不是借著神，人不能得救。若不是借著耶穌，人不能認識神，唯有認識了真神之後，你才能完全明白，信耶穌得永生的道理，這就是我要給你的忠告。

Tang champion said: One who believes in Jesus will never die. If you don't get eternal life, no matter whatever you have like fame, money, status, reputation, health, happiness, charity, good deeds all will be meaningless for you.

唐冠軍說：「信耶穌得永生。若你得不到永生，再多的名利、錢財、地位、名譽、健康、幸福、施捨、行善……，對你來說，都將是無意義的。」

Tang champion said: "Finance is a very important thing for a person, but the money, in comparison with eternal life, is not important."

唐冠軍說：「投資理財對一個人來說，是一件很重要的事。但錢財與永生相比較，錢財就不重要了。」

Tang champion said: "The one who has understood the mysteries of the universe wouldn't pursue wealth. Those who like to seek it still have a long way to know God."

唐冠軍說：「認識宇宙奧秘的人，就不會去追求財富。會去追求財富的人，那就離認識神還很遠。」

The more one knows, the less he finds that he could learn

知道的愈多，才發現自己知道的是那麼少

Advice 475. In the ocean of knowledge, what we have learned is just a pot of water in the sea, so we have to be modest. In the vast desert of the universe, we are just a trillionth of a grain of sand, so we should be humble. A well-mannered one realizes the truth that "the more he knows, the less he finds that he has learned. Scientists study the mysteries of the universe, the more research they did, the larger they found that it would be, it is big enough to hardly imagine and understand. We use our knowledge to measure right or wrong, our expertise to do surveys and our intelligence to make investment, but we still tend to make mistakes. That is because our learning is too shallow. Before investing, one should learn, ask, listen, think, analyze and compare as much as possible. This is the advice I want to give you.

忠告 475. 在知識的大海中，吾人所學到的知識只是大海中的一瓢水，所以我們要謙虛。在宇宙的瀚海中，我們只是一粒沙子的億萬分之一，所以我們要謙卑。一個謙卑和謙虛的人，都知道 ” 知道的愈多，才發現自己知道的愈少 ” 這個道理。科學家研究宇宙的奧秘，愈是研究，才發現宇宙愈大，宇宙大到我們無法想象，無法了解。我們用我們的知識去判斷對錯，用我們的專業去做研發，用我們的聰明去做投資，但是我們往往還是會犯錯，那是因我們的知識太淺薄了。在投資前要多研究，多學習，多問、多聽、多想、多思、多分析、多比較，這就是我要給你的忠告。

Tang champion said: "The more books one read, the less he finds that he has known, so we have to be humble and modest, and honestly learn advice from the wise."

唐冠軍說：「書唸的愈多，才發現自己知道的是那麼少，所以我們要謙卑、謙虛，並且要虛心向智者求教。」

Tang champion said: "Look at the stars in the universe, just find oneself to be so little, hence we

have to be humble, not to be arrogant."

唐冠軍說：「看看宇宙中的星星，才發現自己那麼的渺小，所以我們要謙卑，不可狂妄自大。」

Tang champion said: Learning the true significance of life, that you still spend all lifetime to seek more money and wealth is really stupid.

唐冠軍說：「如果當你知道生命真正的義意之後，還把一生的時間，都拿去追求更多的金錢、財富，那你真是愚蠢。」

Tang champion said: "Read more and study hard, one should learn more experience from others to increase own wisdom."

唐冠軍說：「多讀書、多學習，要多利用別人的經驗，來增長自己的智慧。」

Your home is the nest of love or that of crime?

你的家是愛巢，還是犯罪的窩？

Advice 476. One can't be greedy, your house purchased with illegal money and income is the proceeds of crime. (It includes: corruption, bribery, deception, fraud, abuse, exploitation, cheating, false documents and tax evasion,, etc.). Your home bought with legitimate money is worthy of congratulations, If not, I'll warn you and advise you to surrender at once. One should be honest and upright and work with a peace of mind.

忠告 476. 人不可貪婪，如果你用不法的錢、不法的收入來買房子，那你的房子就是犯罪所得。(不法的收入包括：貪污、收賄、收、欺騙、欺詐、欺凌、剝削、舞弊、作假、逃稅、、等)如果你的家是用合法的錢所買來的，那我就要恭喜你，如果你的家是用非法的錢所買來的，那我就要警告你、勸告你，快點去自首。做人要誠實、正直，做事要心安理得，這就是我要給你的忠告。

Tang champion said: "Home is the place full of love and warm. Your house where sins and crimes always occur is just a den of thieves."

唐冠軍說：「家是充滿慈愛、充滿溫暖的地方。如果你的家充滿罪惡、充滿犯罪，那你的家就是賊窩。」

Tang champion said: "Don't foul your home, so you can't spend illegal money to buy a house, or else, you will defile it."

唐冠軍說：「不可污穢你的家，所以你不可用不法的錢來買房子，如果你用污穢、骯髒的錢來買房子，那你就是污穢了這個家。」

Tang champion said: "Home, marriage and beds are all holy, you can't use filthy money to buy a house, nor can you use it to get married, this is the advice I want to give you."

唐冠軍說：「家是聖潔的，婚姻是聖潔的，床舖是聖潔的，你不可用污穢的錢來買房子，也不可骯髒的錢來結婚，這就是我要給你的忠告。」

Tang champion said: "Don't blindly seek money and wealth; if you use illegal or filthy money to invest in home production, then you are going to set up a den of thieves."

唐冠軍說：「不可盲目的追求金錢與財富，如果你用非法的錢、污穢的錢來投資置產，那你就是在製造賊窩。」

Tang champion said: "Let children live in a den of thieves is your biggest failure and shame for child's education (teaching)."

唐冠軍說：「讓孩子住在賊窩中，這是在孩子的教育(教導)上，最大的失敗與恥辱。」

Tang champion said: "If one spouse can't dissuade the other from lawlessness (outlaw), he is to hold the candle to the devil.

唐冠軍說：「配偶如果不能勸阻另一伴停止違法亂紀(為非作歹)，那就等於是在助紂為虐

了。」

"The words were earnest but they fell on deaf ears."

「言者諄諄、聽者藐藐」

Advice 477 A person's ideas won't easily be changed, to say nothing of correcting his behaviors. Some stubborn persons are hardly asked to accept different voices or opinions. Your well-intentioned advice may be effective for one, but completely invalid for another, even it will be unaccepted by the one who is uneducated, conversely, he will slander you, despise you and shame you. Those who teach others should be calm and be good at giving systematic guidance, but they can't say vulgarities, or get angry, or irritate others. This is the advice I want to give you.

忠告 477. 想改變一個人的觀念很難,想改變一個人的行為更難。對一些很固執的人來說,若是要求他去接受一些不同的聲音,不同的主張時,那是一件很不容易的事。你善意忠告可能對有些人有效,但對另一些人就可能全然無效,對不受教的人來說,他甚至還會反擊你,詆毀你,藐視你、侮辱你。教導人要心平氣和,徇徇善誘,不可說粗話,不可動怒,也不可刺激他人,這就是我要給你的忠告。

Tang champion said: "The one filled with own thoughts and views never take others' advice."

唐冠軍說:「心中裝滿著自己的想法與看法的人,永遠不能聽見人的規勸。」

Tang champion said: "The one who teaches others must have wisdom, respect their self-esteem and face, privately correct a person is more effective than publicly do it."

唐冠軍說:「教導人要有智慧,要顧及他人的自尊心與面子,私底下糾正比公開糾正他,來得有效果。」

Tang champion said: "Those who train others should be calm, be expert in giving systemic guidance step by step and let them know your kind, but they can't say harsh words, or get angry, or be disappointed."

唐冠軍說:「教導人要心平氣和,徇徇善誘,不可動怒,不可說重話,也不可灰心,總要慢慢的來,讓他知道你的善意。」

Tang champion said: "Your teachings being unaccepted by others, you don't be discouraged, or get angry or give up, but always work slowly and let them accept you eventually."

唐冠軍說:「當別人不接受你的教誨時,不可氣餒,不可動怒,不可放棄,也不可灰心,總要慢慢的來,讓他最終能接受你。」

Put yourself in the right place, you will be a gifted person with bright future

把自己放在對的地方,你就會是天才與發光者

Advice 478 Put yourself in the right place, you're a genius and intelligent person, or else, you will be a fool and loser. All things in their being are good for something, try to locate yourself in the proper place and do right and positive things with your love. This is the advice I want to give you.

忠告 478. 把自己放在對的地方,你就是天才與發光者。把自己放在錯的地方,你就是蠢才與失敗者。天生我才必有用,設法把自己放在對的地方,去做對的事,正面的事,陽光的事,愛心的事,這就是我要給你的忠告。

Tang champion said: "Everybody has his own expertise and advantage, try to choose a right place; one will be a genius and a wise person."

唐冠軍說:「人都有自己的專長與優點,設法把自己放在對的地方,你就是天才與發光者。」

Tang champion said: "Everyone has his own weaknesses, shortcomings and blind spots, in this

case, still put one in the wrong place, he will become a fool and loser, and never stand up."

唐冠軍說：「人都有自己的弱點、缺點與盲點，又把自己放在錯的地方，那你就是永遠無法翻身，成為蠢才與失敗者。」

Tang champion said: "The one who doesn't know his own weaknesses, shortcomings and blind spots is really an idiot, so is the person who doesn't learn how to use his expertise and advantage."

唐冠軍說：「不知道自己的弱點、缺點與盲點的人，真是蠢才。不知道利用自己的專長與優點的人，也是蠢才。」

Tang champion said: "The one who can study hard, be modest enough to consult his inferiors will become a gifted from a fool while the one who is arrogant, defiant and wastes his time will grow a simpleton from a talent."

唐冠軍說：「努力學習，不恥下問，用功苦讀，蠢才也可變天才。高傲自大，目中無人，浪費光陰，天才也會變蠢才。」

Tang champion said: "Facing a failure, you should strive to learn. However, you should learn more, while you have succeeded so that you might become a genius."

唐冠軍說：「失敗的時候，你要努力學習。成功的時候，你更要努力學習，這樣你才可能成為天才中的天才。」

Human beings with ears and eyes should listen and see, the one who can study hard is blessed

凡有耳可聽的就應當聽、有眼可看的就應當看，用心學習的人是有福的

Advice 479. Those who can watch and listen to programs like "the Voice of China" and "I Am a Singer," are lucky because they still have healthy ears and eyes. The one who is able to read the books of teachers and hear the speeches of them is happy, because he can learn a lot from them. Human beings with ears and eyes should listen and see. The one who can study hard and remember the words of instructors and seniors is a blessed man. This is the advice I want to give you.

忠告 479. 能看到、能聽到，像「中國好聲音」、「我是歌手」等節目的人是有福氣的，因為你耳不聾、眼不瞎。能看到老師的文章、能聽到老師的講話是有福的，因為你從老師那裡，可以學到許多知識。凡有耳可聽的應當聽、有眼可看的應當看，記住老師及前輩的話，用心學習的人是有福的，這就是我要給你的忠告。

Tang champion said: "The one who study hard must read, listen, discuss and practice carefully."

唐冠軍說：「用心學習的人一定是認真的看，認真的聽，認真的研究，認真的實踐。」

Tang champion said: "The one who study carefully is blessed and success would likes to make a friend with him."

唐冠軍說：「用心學習的人是有福的，成功就是喜歡與用心學習的人做朋友。」

Tang champion said: "Able-bodied persons with ears and eyes must learn seriously, if so, they will make progress."

唐冠軍說：「耳不聾、眼不瞎，四肢健全的人一定要認真學習，因為只有認真地學習，你才會有進步。」

Tang champion said: "If a Jade isn't cut and polished, it can't be made into anything. The one without study can know nothing. To be an independent adult, one needs to learn."

唐冠軍說：「玉不琢，不成器。人不學，不知道。想獨立成人，必要好好學習。」

Good moral can remedy the lack of wealth, but the advantages of richness or knowledge can never make up the flaws of one's morality

好的道德可以彌補財富上的不足，但是財富或學問上的優勢，卻永遠彌補不了你在道德上的瑕疵

Advice 480. Self-inflicted, its cause is derived from own immoral and not law-abiding ways. Defects in behavior can conceal your wealth and highly educated background and ethical flaws can ruin your whole life. Those who seek wealth and high visibility by improper means are stupid. This is the advice I want to give you.

忠告 480. 都是自找的，它的起因都是源自於自己的不道德，不守法。行為上的瑕疵可以掩蓋住你的財富與高學歷，道德上的瑕疵可以毀掉你的整个人生。人們用不當的手段去爭取財富與高知名度，是愚蠢的，這就是我要給你的忠告。

Tang champion said: "Good moral can remedy the lack of wealth, but the advantages of wealth or knowledge can never make up the flaws of one's morality."

唐冠軍說：「好的道德可以彌補財富上的不足，但財富或學問上的優勢，卻永遠彌補不了你在道德上的瑕疵。」

Tang champion said: "High visibility doesn't mean your good character. Highly educated background doesn't indicate that you have a good moral, high popularity doesn't show that your claim must be right."

唐冠軍說：「高知名度不代表你人品好。高學歷不代表你道德好，高人氣不代表你的主張一定是對的。」

Tang champion said: "The one with too much wealth doesn't mean that he is able to do finance. The one with several wives doesn't show that he has skills. Only one with a good ethics is a successful person."

唐冠軍說：「財富多不代表你會理財。老婆多不代表你有，只有道德高品德好，才代表你是一個成功的人。」

Tang champion said: "The most important thing in life is personal morality, the remaining three in order of priority will be listed as follows: longevity, high salary and high position."

唐冠軍說：「人的一生品德最重要。高官不如高薪，高薪不如高壽，高壽不如品德高。」

Advice No. 481-490

忠告 No .481-490

Due to your high salary, your friends would like to keep contact with you; in this case, you completely failed

如果你的朋友與你交往，是因為你有錢，那你就徹底失敗了

Advice 481. Money is the root of all evils and many sins and wrongdoings are related to it. Your wealth and status obtained through illegal means will make you get into troubles and lawsuits. Likewise, your money and beauty acquired through improper ways will let you have uneasy and guilty feelings. Due to your high salary, your friends would like to keep contact with you; in this case, you completely failed. This is the advice I want to give you.

Don't use money to enslave others, nor use it to lure or to insult others. Everyone should know, the reason that one should let anyone else like him is not that he has funds, status and wealth, but that he had good behaviors (noble ones). This is the advice I want to give you.

忠告 481. 金錢是一切罪惡之源，許多的罪惡與不法行為都與金錢有關。如果你的財富、地位，是非法取得的，你就會惹上麻煩，惹上官司。如果你的金錢、美色，是非法取得的，你就會良心不安，有犯罪的感覺。如果你的朋友與你交往，是因為你有錢、有地位，那你就徹底失敗了，這就是我要給你的忠告。

不要用金錢去奴隸他人，也不用金錢去誘惑他人，也不用金錢去侮辱他人。我們要做到，讓他人喜歡你的原因，不是因為你的金錢、地位、財富，而是你的好行為（高尚行為），這就是我要給你的忠告。

Tang champion said: "The reading of ancients is for self-cultivation and developing their good behaviors, that of moderns is for a proficient skill and a high income, the gap between the two is too big. I hope you won't be tempted or confused by money, not lose the direction in life or ruin your good acts for the sake of obtaining more funds."

唐冠軍說：「古人讀書是為了修身養性，讓自己有個好行為，現代人讀書是為了一技之長，讓自己有個高收入，這兩者之間的距離相差太大了。希望你不被金錢所引誘，所迷惑，不要為了能賺更多的金錢，迷失了人生方向，毀了自己的好行為。」

Tang champion said: "The reason of my success is not that I make more efforts than you do, but that I have more good friends than you do. Make more ones with better ethics, behavior and learning than you is helpful to your success."

唐冠軍說：「我的成功不是因為我的努力比你多，而是我的好朋友比你多。多交結一些道德、行為、學問都比你好的朋友，這對你的成功是很有幫助的。」

Treat one's body a little better is helpful for his health

對自己的身體好一點，就是對自己健康有幫助

Advice 482. Some people try to live frugally and they are reluctant to spend money for food, enjoyment and travel, even not to see a doctor for health check. Such persons use funds too sparingly. Everyone should treat his own body a little better and pay attention to these things listed as follows: health, maintenance, sports, health examination, leisure activities, proper rest and self-cultivation. This is the advice I want to give to you.

忠告 482. 有些人拼命省吃儉用，捨不得吃、捨不得花、捨不得旅行，更捨不得看醫生做健檢，像這樣的人就是對自己太省了。我們要對自己的身體好一點，注重健康，注重保養，注重運動，注重健檢，注重休閒活動，注重適當休息，注重修身養性，這就是我要給你的忠告。

Tang champion said: "Both one's body and his life have only once, so you don't ignore your own health for the sake of making more money desperately."

唐冠軍說：「身體只有一個，生命只有一次，所以你不要為了拼命賺錢，而忽略了自己的健康。」

Tang champion said: "Both a car and a house need maintenance, so does one's body."

唐冠軍說：「汽車需要保養，房子需要保養，人的身體更需要保養才對。」

Tang champion said: "Self-cultivation is good not only for others, but for one's own health."

唐冠軍說：「修身養性不僅對他人有好處，對自己的身體健康也有幫助。」

Tang champion said: "Financial management is helpful for one to make a fortune, similarly, exercise one's body is good for his health."

唐冠軍說：「理財對財富有幫助，同理，調養身體對自己的健康也有幫助。」

Have you got happy yet? Why is happiness away from you?

你得到快樂了嗎？快樂為什麼遠離你？

Advice 483 Have you got happy yet? There are six ways to get happy, the first consists of tolerance, forgiveness, no dispute with others, contentment and not getting angry, the second is to help and serve the public and to do good things, the third is not to lose conscience to do bad ones,

not owe debts to others, and to have peace of mind, the fourth is to admit mistakes and repent sincerely and forgive a sin, the fifth includes many things like healthy body, normal diet, good sight, hearing and nose, being able to sing, to laugh, to jump, to run, to walk, to stand, to sit, to squat, to pull, to sleep, to think, to meet and to feel grateful, the sixth is related to a pleasant home, love each other among friends and family, its safety, harmonious society, good climate and fresh air. Wealth that makes one feel unhappy is not a fortune. A healthy person who can't get joy means he has no real good body and one who can't gain eternal gladness shows that he has no real happiness. This is the advice I want to give you.

忠告 483. 你得到快樂了嗎？寬容、饒恕、原諒、不計較、放的開、不生氣，這是得到快樂的方法之一。幫助人、服務人群、施捨行善，這是得到快樂的方法之二。不做虧心事、不欠人的債、心安理得、平靜安穩，這是得到快樂的方法之三。誠心認錯悔改、罪的赦免，這是得到快樂的方法之四。身體健康、能吃、能喝、能看、能聽、能聞、能唱、能笑、能跳、能跑、能行、能站、能坐、能蹲、能拉、能睡、能思、能想、能滿足、能感恩……這是得到快樂的方法之五。家庭和諧、親友關愛、全家平安、社會和諧、氣候和宜、空氣新鮮……這是得到快樂的方法之六。

得不到快樂的財富不是財富，得不到快樂的健康不是健康，得不到永恆的快樂不是快樂，這就是我要給你的忠告。

Tang champion said: "A happy one must know how to cherish and to content; such a person can be really joyful."

唐冠軍說：「快樂的人必定懂得惜福、知足；惜福、知足的人能得到真正的快樂。」

Tang champion said: "Everyone will feel happy when good things come to him, but the one who encounters bad things and still keeps pleasant is really understand the truth of happiness."

唐冠軍說：「碰到好的事情，會感到快樂的人，這誰都能做到。能在碰到不好的事情，還會快樂的人，才是真正懂得快樂真諦的人。」

Tang champion said: "Happiness doesn't lies in striving, but in finding, the one who can discover it must be easy to please first."

唐冠軍說：「幸福不在於爭取，在於發現，能發現幸福的人，首先要做到知足常樂。」

To be a "the richest one in the rich"

做一個「富中富的人」

Advice 484. Most people have a dream/ideal to seek wealth and become a wealthy man, but one with fortune doesn't necessarily feel happy, or free or peaceful. There are four different levels between the rich and the poor, the first one indicates that a person is abundant in both material and mind, the second shows that one is lack of substance, but mentally pleasant, the third one has plentiful objects but spiritual emptiness, the fourth, that is the worst one is short of both spiritual joy and creature comforts. In pursuit of asset, one can't be fooled by money, or go wrong direction in life, we should try to be the first kind of persons mentioned above. This is the advice I want to give you.

忠告 484. 追求財富，做一個有錢的人，是大多數人的夢想/理想，但是物質上豐富的人，他不一定感到快樂與幸福，自由與平安。富與貧之間有四種不同的層次，它們有富中富、富中貧、貧中富、貧中貧。富中富的第一個富字是指物質上的豐富，富中富的第二個富字是指心靈上的豐富。最好的一種人就是物質上豐富，心靈上也豐富。第二種人就是物質上缺乏，但心靈上豐富。第三種人就是物質上豐富，心靈上缺乏。最糟糕的一種人就是物質上缺乏，心靈上也缺乏。在我們追求財富的時候，千萬不要被錢所迷惑，走錯了人生方向，我們要做

一個物質上豐富的人，也要做一個心靈上也豐富的人，這就是我要給你的忠告。

Tang champion said: "The pursuit of both spiritual and mental richness is your best life."

唐冠軍說：「追求心靈上或精神上的豐富，才是你最好的人生。」

Tang champion said: "Only the spiritual wealth can let your life meaningful."

唐冠軍說：「只有心靈上或精神上豐富了，你的人生才會有意義。」

Tang champion said: "The pursuit of material wealth is not bad, but the worrying thing is that you embark a greedy road, which is not the best outcome for you."

唐冠軍說：「追求物質上的豐富，不是不好，而是怕你走上貪財的歪路，這樣對你來說，就不是最好的結局了。」

To be a man to create both a miracle and destiny

做一個創造奇蹟，創造命運的人

Advice 485 Don't wait for a miracle from the sky, if it doesn't come to you, you can create it by yourself. Everyone wants to have a jackpot, and receive a few hundred thousand dollars per year after deduction of tax until his death. If you are lucky enough to get a big award, it is one of the wonders of your life, if not, you can strive for a high income like investing in real estate, from which you can have a sustainable rental earnings, such a good thing will certainly happen. Everyone should become the person to establish own destiny, but not to be at the mercy of fate. This is the advice I want to give you.

忠告 485. 不要等待奇蹟會從天上掉下來的，如果奇蹟不從天上掉下來，發生在你身上，你也可以給自己創造一個奇蹟。每個人都希望自己能中一個大頭彩，扣去捐後，每年可領個幾十萬元直到死為止。如果你有幸中了一個大獎，那是你人生的奇蹟之一，如果你與頭彩無緣，那你也可以給自己創造一份高收入，例如：投資房地產，給自己創造出一個永續的房租收入，這樣的奇蹟是一定會發生的，我們要做一個創造命運的人，而不要做一個被命運玩弄的人，這就是我要給你的忠告。

Tang champion said: "It doesn't matter you didn't get a good life from God, however you can give yourself a happy one."

唐冠軍說：「老天不給你好命沒關係，你可以自己給自己一個好命。」

Tang champion said: "A lucky life acquired oneself is his miracle from own creation."

唐冠軍說：「給自己一個好命，就是你創造一個好命 (奇蹟) 給你自己。」

Tang champion said: "Your sustainable rental income (such a miracle) is much easier than in a lottery."

唐冠軍說：「給自己創造出一個永續的房租收入，這樣的奇蹟比去中一個樂透彩來的容易的多。」

That your father from scratch becomes a millionaire is a distinguished man and that he donates his wealth to do good things is his greatness

白手起家成為大富翁是偉大的富爸爸 把財富捐出去做善事是富爸爸的偉大

Advice 486 A dad, desperately making money, accumulating his wealth and finally becoming a self-made millionaire, is a great one, additionally, that he is willing to donate more than 90% of the wealth to do good things in the world can be thought a rich father greatness. We should not only consider the one to be a model, but cherish others as he does in the world. This is the advice I want to give you.

忠告 486. 拼命賺錢，累積財富，最後赤手空拳，白手起家成為大富翁的人，他的成功

可以說是一個偉大的富爸爸。成為大富翁之後，肯把 90%以上的財富捐出去做善事，行善天下，這就是一個富爸爸偉大之處。我們不單是要做到偉大的富爸爸，我們也要做到富爸爸行善天下，這樣的富爸爸才是真的偉大，這就是我要給你的忠告。

Tang champion said: "We don't envy the way the rich dad could make money, but we would follow him to do good things, donate it to needy people."

唐冠軍說：「我們不要去羨慕富爸爸會賺錢，但我們可以去效法富爸爸做善事，把錢捐出去。」

Tang champion said: "The one who has money but won't go in for charity isn't qualified as a great Dad."

唐冠軍說：「如果你有錢，但你不肯做善事，那你就沒有資格稱為偉大的富爸爸。」

Tang champion said: "We should do something good, to make money for the purpose of charity is accepted, but to do it for your own enjoyment is undesirable. It is emphasized that your aim of making money for children is absolutely wrong."

唐冠軍說：「做善事，行善事，是我們應該做到的事，賺錢的目的是為了做善事可以，賺錢的目的是為了自己享受則不可以，賺錢的目的是為了留財產給子女則萬萬不可以。」

Unpleasant advice benefits conduct just as bitter medicine cures sickness

忠言逆耳利於行，良藥苦口利於病

Advice 487 You should firmly remember the advice Teacher Tang gave you, it is helpful for your life. You must understand some things you haven't known and learn what you are unwilling to realize, this is the only way of life. Unpleasant advice benefits conduct just as bitter medicine cures sickness. Teacher Tang fervently hopes that you can be erudite, sensible, deliberate, keen, creative and persistent. This is the advice I want to give you.

忠告 487. 唐老師給你的忠告，你要牢牢記著，這些忠告對你的人生會有許多的幫助。有些事是你不知道的，但是你必須要知道，有些事是你不願意去知道的，但是你必須要去學習，這就是人生必經之路。忠言逆耳利於行，良藥苦口利於病，唐老師熱忱地希望，你們能博學之，審問之，慎思之，明辨之，研究之，發明之，創造之，篤行之，這就是我要給你的忠告。

Tang champion said: "No matter how smart and capable one will be, he must have blind points / errors, so we have to learn humbly, consult others, constantly review self and accept criticism and guidance from others."

唐冠軍說：「再聰明能幹的人都會有盲點/誤區，所以我們要謙卑學習，求教他人，不斷檢討自己，且能夠接受別人的批評、指正才好。」

Tang champion said: "One prefers pleasant words to bad ones that are really helpful to you."

唐冠軍說：「人都喜歡聽好聽的話，不喜歡聽不好聽的話，但是往往不好聽的話，才是真正對你有幫助的。」

Tang champion said: "The one who corrects you will make you unhappy and the one who scolds you will let you uncomfortable, but those who offend you are truly to love and care about you."

唐冠軍說：「糾正你的人，一定讓你不開心，罵你的人，一定讓你不舒服，但是這些惹你生氣的人，才是真正愛你、關心你的人。」

Tang champion said: "The one who can accept criticism will make progress. The one who can receive correction can develop well. The one who can rehabilitate oneself can have new hope."

唐冠軍說：「能接受批評的人，才能有進步。能接受糾正的人，才能有成長。能改過自新

的人，才能有新希望。」

The advantages of the wise are worth-while you to learn

智者優點有很多，都是值得你去好好學習

A wise man has many ones, each of which is worth-while you not only to learn, but to set an example, to flourish, to spread out and to benefit the public. This is the advice I want to give you.

忠告 488. 成功的捷徑就是學習智者的優點。智者優點很多很多，每一項都值得你好好學習，不單只是好好學習，而且是要身體力行，發揚光大，把智者的優點傳播出去，讓世人均能受益，這就是我要給你的忠告。

Tang champion said: "A wise man has many advantages, each of which is worth-while an investor as well as you to learn."

唐冠軍說：「智者優點很多很多，每一項都值得你去好好的學習，更是一個投資人要學習的地方。」

Tang champion said: "The primary focus of a big business lies in its administrators who must first set an example and manage themselves strictly, if so, its investments will be easily successful."

唐冠軍說：「經營大事業，首要重點是在管理人。管理人就是先要管理好自己，先把自己管理好了，做事業或做投資就容易成功了。」

Tang champion said: "If I didn't know how one would be successful, I wouldn't be very successful. If I didn't know how one could fail, I would often fail."

唐冠軍說：「如果我不知道成功的人是怎么成功的，我就不會很成功。如果我不知道失敗的人是怎么失敗的，我就會常常失敗。」

Tang champion said: "Learn how a sage could be successful will be the way and guarantee for your success."

唐冠軍說：「學習智者是如何做到成功的，這就是你成功的方法與保證。」

Tang champion said: "A single slip can cause a lasting sorrow. One's success requires his many merits, yet a person's failure needs only one drawback, this is what I want to remind you."

唐冠軍說：「一失足成千古恨。成功需要有許多許多的優點，而失敗只需要一個缺點，這就是我要提醒你的地方。」

A brief description on the wise advantages:

A wise man should be thoughtful, perspicacious, precautionary, farsighted, careful and keen.

He has strong consciousness and seizes an opportunity quickly. He is aboveboard, doesn't offend the law or be unconscionable. He has innate wisdom, is studious and likes to look for a famous teacher. He is abstinent and law-abiding and a model for others. He treats people fairly, persuade others of harmony and resolve disputes. He acts in a low-key way, doesn't reveal his wealth, or harm own body. He is good at managing finance, doing things and getting along with others. He can keep calm when in danger, has no panic in distress, and no fear in disasters. He is pleasant and composed, isn't provoked and never falls into a trap. He has no fight with others, money and heaven. He doesn't seek fame, or gain, or wealth, but only peace. He doesn't pursue longevity or handsome appearance, but just health. He doesn't want to have enough food, or become a drunk, or have sexual promiscuity. He reports and pay tax according to the law and has no its evasion. He doesn't admire power and position, or make bad friends, but only has good ones. He doesn't become the slave of money, wealth or pornography. He refuses to find a prostitute or mistress, and

to steal. He dislikes to be lucky, to admit fate, and to gamble. He rejects alcohol, drugs and mischief. He is fair and open, and shares benefit with others.

He never hires a fool, a villain and the wicked. He doesn't gossip, or say craze language and bullshit. He never takes advantage of others, or seeks sudden huge profit. He doesn't tell a lie or speak in defense of it. He emphasizes on morality and family mottos. He respects local custom, go with the flow, and not ask or abandon. He doesn't stir up trouble, or start litigation, or fight. He has peace of mind and no fear of criticism and gains and losses. He hates thick black school, doesn't mix underworld, or join a black group. He chooses neighbors for his occupancy, loves relatives and keeps good relationship with them and assists ethnic groups. He avoids disasters, traps and temptations. He doesn't hope polygamy, or looks for more children, or more gold. He knows to give up and to put down and doesn't borrow trouble. He understands humility, advance and retreat, and self protection. He reads widely, observes the earth and realizes justice. He has a divine plan, almost nine tenths certain and knows without consulting an oracle. He likes health care, protects and exercises his body. He is optimistic, far-sighted and ambitious. He writes biography and books, disseminates skills and persuades others to do good things. He is gracious, delivers a sermon and voluntarily helps others, leaves love to human beings.

略述，智者優點：

智者深思熟慮，明察秋毫，防範未然。智者思想周密，反應靈活，眼光遠大。

智者覺悟力強，搶佔先機，迅速行動。智者正大光明，不犯國法，不昧良心。

智者天生聰慧，苦讀勤學，尋找名師。智者潔身自好，中規中矩，為人師表。智者待人公正，勸人和睦，化解紛爭。智者行事低調，不露財富，不害己身。智者善於理財，善於處事，善於處人。智者遇危不亂，遇險不驚，遇難不懼。智者心平氣和，不被激怒，不落圈套。智者不與人爭，不與錢爭，不與天爭。智者不求名利，不求富貴，只求平安。智者不求長壽，不求俊美，只求健康。智者食不求飽，喝不求醉，性不求爛。智者依法報稅，依法納稅，絕不逃稅。智者不攀權貴，不交惡友，只交好友。智者不作錢奴，不作財奴，不作色奴。智者拒絕偷雞，拒絕偷情，拒絕偷盜。智者拒絕僥倖，拒絕運氣，拒絕賭博。智者拒絕喝酒，拒絕吸毒，拒絕使壞。智者做人公平，做事公開，利益均分。

智者不用蠢才，不用小人，不用惡人。智者不說閒話，不說謊語，不說廢話。

智者不貪小利，不佔便宜，不謀暴利。智者不說謊話，不說假話，不用圓謊。智者重視品德，重視倫理，重視家訓。智者入境隨俗，隨遇而安，不求不棄。智者不造是非，不啟興訟，不釀爭鬥。智者心安理得，不懼批評，不懼得失。智者忌厚黑學，不混黑道，不入黑邦。智者擇鄰而居，敦親睦鄰，恩庇族裔。智者躲避災難，躲避陷阱，躲避引誘。智者不求多妻，不求多子，不求多金。智者懂得割捨，懂得放下，不尋煩惱。智者懂得謙讓，懂得進退，懂得保身。智者博覽群書，觀察大地，悟出天理。智者神機妙算，未卜先知，十拿九穩。智者愛護身體，保護身體，鍛鍊身體。智者樂觀進取，視野開闊，志向遠大。智者寫書立傳，傳播技藝，勸人為善。智者寬厚仁慈，佈施行善，留愛人間。

Tang champion said: Prevention is better than treatment. Don't wait to see a doctor until one is sick. Don't delay, to find a lawyer as early as possible. It is not useful to say regret words after one has been deceived and had a loss. "If I had known" can't remedy the opportunity that has passed. It is too late that one regretted meeting a bad guy after he had lost both beauty and wealth."

唐冠軍說：「預防勝於治療。不要等到生病才去找醫生。不要等上了法庭才去找律師。不要等到吃了虧上了當，才說後悔的話。不要等到機會已過，才說早知道。不要等到人財兩空，才說遇人不淑。」

Tang champion said: It is too late that one at the age of seventy or eighty would know that time

and tide wait for no man. One should know the importance of health before ill health appears. Since the teacher's book is out of print, one is unwise to try to buy it in a bookstore. It is invalid that one didn't recall his teacher's teachings until he failed. If one is such a person who likes to wait, then everything is too late for him.

唐冠軍說：「不要等到七老八十，才說歲月不饒人。不要等到失去了健康，才知道健康的重要。不要等到老師的書都絕版了，才想到要去書店買老師寫的書。不要等到你遇上失敗了，才想到老師曾經警告過你的話，如果你是這樣的人，那這一切都太遲了。」

Tang champion said: "Your too much knowledge is of no use if you don't know how to practice."

唐冠軍說：「擁有太多學問與知識是沒有用的，如果你不懂得去實踐。」

Tang champion said: "One with dreams and ideals must practice with real action, if he just pays lip service, his ones won't be within the foreseeable future."

唐冠軍說：「夢想與理想是需要用真實的行動去實踐的，如果你只說不練，那你的美夢就會遙遙無期。」

Naturally, a tree bears its abundant fruit in good soil

好的土壤，自然結出豐盛的果子來

Advice 489 The person who does good things will get reward (karma), which confirms this true statement "good turn deserves another". Naturally, a tree bears its abundant fruit in good soil. The house with its advantage of location will have more appreciation potential. One who dares to pay a higher price surely has a priority to get a house. Don't care about more you pay currently, so you might just have an amazing future harvest.

忠告 489. 做好事的人必定有福報，這就印證「好人有好報」的這句話一點也沒錯。好的土壤，自然結出豐盛的果子來。位置好的房子一定漲的比較多。敢于出高價的人，必定優先取得房子。不要計較你目前付出的比較多，這樣你將來才可能有驚人的豐收，這就是我要給你的忠告。

Tang champion said: "Success requires effort. Harvest is a gift from heaven."

唐冠軍說：「成功需要付出努力。豐收則是天上的恩賜。」

Tang champion said: "One will gain what he has planted. Don't to care about how much you currently pay, so you will have a rich harvest in the future."

唐冠軍說：「種什麼，收什麼。不要去計較你目前的付出有多少，這樣你以後的收穫就會豐盛。」

Tang champion said: "One will gain what he has planted. The homebuyer who doesn't bargain or dares to offer the highest price surely has a priority to obtain a house."

唐冠軍說：「種什麼，收什麼。買房子時不殺價，或敢捨於出到最高價的人，必定優先取得房子。」

Tang champion said: "One will gain what he has planted. The homebuyer who can immediately bid instead of procrastination and indecision will be able to gain an advantage and seize the initiative."

唐冠軍說：「種什麼，收什麼。買房子時，如果能立即出價，而不是拖拖拉拉，猶疑不決的人，必定可以捷足先登，搶佔先機。」

One's wealth being donated during his lifetime is his disposable asset

生前願意捐出去的財富，才是你可支配的財富

Advice 490 The money you can spend is yours. What you can eat is your nutrition. The savings in banks that you couldn't use up during lifetime wouldn't be yours. Delicacies on tables you can't eat won't be your sustenance. The wealth you like to share with others during lifetime is yours. However, the money you keep in your hands until your death isn't yours.

忠告 490. 能花掉的錢才是你的錢。能吃到的東西才是你的營養。存在銀行的錢，生前不花完它，就不是你的錢。桌上的山珍海味你不吃它，它就不會是你的營養。生前願與人分享的財富，才是你的財富。抓在手上，到死都不肯花出去的錢，就不是你的錢，這就是我要給你的忠告。

Tang champion said: "The assets one is unwilling to share with others during lifetime are not his, nor are those that can't be taken into his coffin with his death. The wealth one would like to donate during his lifetime, or that one can govern solely during lifetime (including estate distribution) is his disposable possessions."

唐冠軍說：「生前不願與人分享的財富，或者，死後帶不走的財富，都不叫做是你的財富。生前願意樂捐出去的財富，或者，生前可由你全權支配的財富(包括，遺產分配)，才是你可支配的財富。」

Tang champion said: The excessive wealth you are willing to donate is your disposable richness, if not, it isn't yours.

唐冠軍說：「願意把多餘的財富捐出去，才是你可支配的財富。不願意把多餘的財富在你生前捐出去，就不可稱之為是你可支配的財富。」

Tang champion said: "One who does good things is his obligation, the more money the rich have, the more ones they should do."

唐冠軍說：「對眾人做善事是你的義務，愈是有錢的人，愈是應該多多做善事。」

Advice No. 491-500

忠告 491-500

Some people are alive, but they seem ossified; some are dead, but they look like alive

有的人活著，但卻死了；有的人死了，但卻活著

Advice 491 There are many great men in history, their good behaviors, characters, speeches, and articles are still kept in people's minds, although they passed away, they seem still alive. Many rich persons with millions don't do charitable things, these are alive, however seem dead. We should leave a virtue to benefit the public.

忠告 491. 歷史上有許多偉人，他們的好行為、好品德、好言語、好文章，仍存在人們的心中，他們雖然死了，但卻好像還活著。現在有許多富人，身纏萬貫，但卻不行善，這些人活著，但卻好像死了。我們要留下美德或造福人群，這就是我要給你的忠告。

Tang champion said: "Do good things is to leave virtues to others and help the poor out of poverty is to let people happy."

唐冠軍說：「對眾人做善事是留下美德，幫助窮人脫困是造福人群。」

Tang champion said: "To set an example and to leave good behaviors, characters, speeches and articles to next generation, it is our responsibility and obligation."

唐冠軍說：「要樹立典範，要給後輩留下好行為、好品德、好言語、好文章，這是我們的責任，這也是我們的義務。」

Tang champion said: "One can become a great man, and some can create one, but the greatness of some persons is caused by any others."

唐冠軍說：「有的人可以做偉人，有的人可以製造偉人，有的人可以讓別人變偉人，但另

有一些人的偉大是由別人造成的。」

Success doesn't rely on how much wealth you have, but whether you gain it honestly without corruption.

成功不是看你擁有多少財富，而是看你的財富是否都來自於正直、清廉

Advice 492 Everyone has a dream to get rich, but not every person is willing to do good things. Some people simply make money (dirty money), regardless of others' lives or death. Some can keep the principles of life (legal, honest and incorruptible) and give up making dirty funds. Success doesn't rely on how much wealth you have, but whether you gain it honestly without corruption. This is the advice I want to give you.

忠告 492. 每一個人都有發財夢，但不是每一個人都願意做好事。有人只顧賺錢（黑心錢），而不管他人死活。有人為了守住做人原則（合法、正直、清廉原則），而放棄賺黑心錢。成功不是你擁有多少財富，而是看你的財富是否都來自於正直、清廉，這就是我要給你的忠告。

Tang champion said: "Success doesn't rely on how much richness you have, but whether you gain it honestly without corruption."

唐冠軍說：「成功不是看你擁有多少財富，而是看你的財富是否都來自於正直、清廉。」

Tang champion said: "Success doesn't rely on how much wealth you have, but whether you do good things and help others to gain achievements with it."

唐冠軍說：「成功不是看你擁有多少財富，而是看你的財富是否用在好事上面，幫助人他人也成功。」

Tang champion said: "The one with profound knowledge in finance won't invest in wealth, but in his moral, because he only has noble morality, his asset will be significant."

唐冠軍說：「會投資的人，不是投資在財富上，而是投資在道德上，因為只有道德崇高了，你擁有的財富才有意義。」

Moderation, inaction, freedom, non-offence, selflessness and generosity

中庸、無為、逍遙、非攻、忘我、博愛

Advice 493 It has been said that their lives on Confucius, Lao Tzu, Chuang Tzu, Mo Tzu and Tathagata are briefly described below, these men respectively named the truths they had found in sequence as follows: the moderation; the inaction; the freedom; the non-offence; selflessness.

In fact, moderation, inaction, freedom, non-offence, selflessness and generosity all are a high ideal, but their enthusiasm is not enough, because they are self-centered, only to do their own self-cultivation practice, but not to love others, hence, that one can love human beings will be thought to have a higher one. To pursue one's own happiness and ambition, but never ignore others' is the real truth. This is the advice I want to give you.

忠告 493. 曾有人簡言孔子、老子、莊子、墨子、如來的一生，有了下面一則短評。

孔子發現了真理，取名中庸；老子發現了真理，取名無為；莊子發現了真理，取名逍遙；墨子發現了真理，取名非攻；如來發現了真理，取名忘我。

其實中庸、無為、逍遙、非攻、忘我等，是一種很高的理想，但積極性不夠，因為他們以自我為中心，只求自己做好修身修行，而沒有施愛於人，所以人若能愛世人，做到博愛大眾才更為理想。在追求你自己幸福與理想的同時，也要照顧到他人的幸福與理想，這才是真道，這就是我要給你的忠告。

Tang champion said: "Only love as a starting point, will you have great power. That you may

think simple-minded lifetime is fortunate may increase the burden of another person (pain). However, that you can spend your life with love is not only your own happiness, but others". "

唐冠軍說：「唯有以愛為出發點，你才會有大有能力。糊糊塗塗過一生可能是你認為的幸福，但是可能增加另一個人的負擔(痛苦)。若是你能用愛過一生，則不僅是你自己得到幸福，別人也會因著你的愛，跟著你得到幸福。」

Tang champion said: "Love takes root more easily than hate. Advice you to spend your lifetime with love so that you can make not only yourself feel happy, but others have a joyful life, this is the exhortation I give you."

唐冠軍說：「愛比恨能深入人心。勸各位用愛過一生，讓自己幸福滿足，快樂一生，也讓別人幸福滿足，快樂一生，這就是我給你的勸勉。」

Tang champion said: "Your willingness to share your love with others will let yourself happy and contented, or else, you will be filled with sorrow of selfishness."

唐冠軍說：「如果你願意與別人分享你的愛，那你就讓自己幸福滿足了，如果你不願意與別人分享你的愛，那你就讓自己充滿自私與憂愁了。」

Tang champion said: "That God loves the world is to let people believe in him, not perish, but have an everlasting life, that you should widely spread evangelism with your love will let not only yourself have an eternal one, but also others do it, this is the best generosity."

唐冠軍說：「神愛世人，叫一切信祂的，不至滅亡，反得永生。你要用愛心去廣傳福音，不僅是讓自己得永生，也叫別人得永生，這就是最棒的博愛。」

Learning thanksgiving, learning to rely on God

學習感恩，學習依靠真神

Advice 494 Great famine appears in a fertile soil, but there is hundredfold harvest in the barren ground, the difference between the two is whether you have walked in the way of God (its will). By Heaven's grace, you can get rich fruit from a piece of wasteland, or you may become possible from impossible. Learn thanksgiving for everything and look for the guidance from the true God, from which you will get the power to build up a home in line with its wish. This is the advice I want to give you.

忠告 494. 在肥沃的土地上遇到大饑荒，但卻在貧瘠的土地上有百倍收成，這兩者的區別，就是在於你有沒有走在神的道路上(行在神的旨意上)。靠著神的恩典，你可以從蠻荒地上得到豐盛的果實，靠著神的恩典，你可以從不可能變成可能。凡事學習感恩，凡事仰望真神的引導，你就會得到神來的能力去建造起一個合乎神心意的家，這就是我要給你的忠告。

Tang champion said: "Trust in the Lord with all your heart, and not rely on your own wisdom, in all your businesses, you should acknowledge Him who will surely direct your path."

唐冠軍說：「你要專心仰賴耶和華，不可依靠自己的聰明，在你一切所行的事上，都要認定祂，祂必指引你的路。」

Tang champion said: "The family is the cornerstone of your success, the construction of a house in the light of God's will is your greatest blessing."

唐冠軍說：「家庭是我們成功的基石，建造起一個合乎神心意的家，這就是你最大的祝福。」

Tang champion said: "With faith and prayer, any difficulties (disasters) will disappear. You should rely on the wisdom from heaven, rather than on the local one."

唐冠軍說：「憑著信心與禱告，再多的難處(災難)都會過去。你要靠從天上來的智慧，而不是依靠屬地的聰明。」

Tang champion said: "God loves the world, by its universal fraternity; you will taste its grace

and mercy."

唐冠軍說：「神愛世人，靠著神的大愛，你會嚐到神的恩典與憐憫。」

Tang champion said: "Both the open-minded one and the one with poor soul are blessed, because the kingdom of heaven is theirs. Either the one with a pure heart or the one admitting his guilt feels happy because they shall see God."

唐冠軍說：「虛心的人有福了，心靈貧乏的人有福了，因為天國是他們的。清心的人有福了，承認自己有罪的人有福了，因為他們必得看見神。」

Tang champion said: "Richness, fame, power, benefit, achievement, career and applause all can't bring happiness and safety to a person. To be live a joyful and peaceful life, one must get it from God."

唐冠軍說：「有錢、有名、有權、有利、有成就、有事業、有掌聲，加起來的總合並不是快樂與平安。人若是要有快樂、平安，必須要從神那裡來。」

One would rather light a candle than curse the darkness

與其咒詛黑暗，不如點支蠟燭

Advice 495 Stars are ready for night, the darker the nighttime is, the more bright the stars show and the more candles needed. A person may as well light one than curse the darkness. If the world were not glazed, you would become one to illuminate it and let common people feel promising, it is your responsibility, burning oneself to irradiate others, this is the advice I want to give you.

忠告 495. 星星是為黑夜準備的，愈是黑暗，星光愈顯明亮，愈是黑夜，愈是需要蠟燭。與其咒詛黑暗，不如點燃蠟燭。如果世界是黑的，那就需要你成為一支蠟燭，點燃你自己去照亮黑暗世界，給世人一些光明與希望，這就是你的責任所在，燃燒自己，照亮別人，這就是我要給你的忠告。

Tang champion said: "Don't ask society and country to give what you want, but to do yourself to contribute what community and state need."

唐冠軍說：「不要要求社會國家給你什麼，而是要求自己給社會國家什麼。」

Tang champion said: "Poor community needs your assistance, its darkness wants you to illuminate, its helpless status demands your love and its desperate situation requires your intercession."

唐冠軍說：「貧窮的社會需要你的幫助，黑暗的社會需要你的照亮，無助社會需要你的愛心，絕望社會需要你的代禱。」

Tang champion said: "Your love for others will give the world a light and humanity a warm."

唐冠軍說：「你拿出愛心關懷別人，給世界一個亮光，給人類一個溫暖。」

Sad, depressed, unhappy etc. will increase the chances of cancer

憂愁、鬱悶、不開心等，會讓你得癌症機率增加

Advice 496 Cancer is a disease caused by the comprehensive factors from mental, physical, genetic and spiritual aspects. Sorrow, pain, irritability, complaining, depression, hatred, fatigue, unhappiness, etc. will make human cells have abnormal growth, reproduction and final mutations (cancer), it is the course of one who may suffer cancer.

Aerobic exercise, diet (less sugar), adequate rest, maintaining a good mood and optimistic and enterprising attitude can help you resist the growth of cancer cells.

Love, kindness, forgiveness, no dispute, moderation, reduction of stress, daily happiness can make you avoid attack of cancer cells. Remember "maintain a good mood will have good health."

忠告 496. 癌症是一種心態、肉體、遺傳和心靈上的綜合疾病。憂愁、痛苦、易怒、抱怨、鬱悶、記仇、疲勞、不開心等，會讓身上的細胞異常的生長、繁殖，最後形成突變(癌細胞)，使你得癌症。

做有氧運動、控制飲食 (少吃糖)、充分休息、保持心情愉快、樂觀進取，都可以幫助你抵抗細胞癌生長。

學習愛、仁慈。寬恕、不計較等，讓自己放鬆心情，降低壓力，天天開心，這樣可以讓你避免受到癌細胞的攻擊。記著「要保持好心情，才会有好身體。」

One's health is the most important, not leave good health to oneself is own fault

自己的健康最重要，沒有把健康留給自己，是你自己的錯

Advice 497 These things including life, body, health, wealth, moral, work, position, reputation, happiness, love, a good academic record, children's education and filial piety all are important, but the most critical thing is health, once you lose a healthy body, you will have nothing. Not leave own health to oneself is one's own fault. This is the advice I want to give you.

忠告 497. 生命很重要、身體很重要、健康很重要、財富很重要、道德很重要、工作很重要、地位很重要、名譽很重要、快樂很重要、愛情很重要，好好唸書很重要、孩子教育很重要、孝順父母很重要，以上的事都很重要，但最最重要的還是健康，因為一旦你失去了健康身體，你的一切就不存了，沒有把健康留給自己，是你自己的錯，這就是我要給你的忠告。

Tang champion said: "The wealth is important for the poor, the health is very important for one's body, the soul is very important for one's life."

唐冠軍說：「對貧窮來說財富很重要，對身體來說健康很重要，對生命來說靈魂很重要。」

Tang champion said: "Don't lose a healthy body for more wealth, nor do one's moral and conscience for more money."

唐冠軍說：「不要為了爭取更多的財富而失去了健康身體，也不要為了去賺到更多的錢財，而失去了道德良心。」

Tang champion said: "Don't to leave more legacies that might harm your children and grandchildren to them, but what should be left to them only is your health, knowledge, morality and example."

唐冠軍說：「不要為了留下更多的遺產給孩子而害了子子孫孫，你只可留下健康、知識、道德與榜樣給他們。」

Tang champion said: "Own health is the most important, it is your fault to lose your health."

唐冠軍說：「自己的健康最重要，沒有把健康留給自己，這是你自己的錯。」

Tang champion said: "Anything lost can get it back, if you lose your life, it will never come back."

唐冠軍說：「任何東西失去了都可以找回來，如果你失去了生命，你就永遠找不回來了。」

Tang champion said: "Health is the greatest wealth, if you lost your health for wealth, you would be the biggest fool in the world."

唐冠軍說：「健康是最大的財富，如果你為了財富而丟掉了健康，那你就是世界上最大的傻瓜。」

To pray for the world and to seek happiness for it

要為這個世界祈禱、求福

Advice 498 There are constant large and small disasters all over the world, we should pray and seek happiness for it and wish that these painful ones wouldn't happen again, if we do so for

others and the leaders of it, the universal brotherhood and the peace would appear everywhere. This is the advice I want to give you.

忠告 498. 世界各地都有大大小小的災難在不斷地發生，我們要為個這世界祈禱、求福，希望這些讓人痛苦的災難不要再發生。當我們為他人祈禱、求福時，這世界就會有愛。當我們為這世界上的領導人祈禱、求福時，這世界就會和平，這就是我要給你的忠告。

Tang champion said: "Your prayer for others will facilitate good things happen. That a good one happens to you is surely someone who is praying for you."

唐冠軍說：「當你為他人祈禱時，好事就會發生。當好事發生在你身上時，那就是有人在為你祈禱著。」

Tang champion said: "That God solves your difficulty is that you have a full confidence for Him while that He no longer give the solution to your one is to train you."

唐冠軍說：「當上帝解決你的難處時，你對祂有十足的的信心。當上帝不再解決你的難處時，祂是在訓練你的信心。」

Tang champion said: "To believe good things will happen, because your prayer can play a role."

唐冠軍說：「要相信好事會發生，因為你的祈禱發生了作用。」

Tang champion said: "Prayer is the effort while come true is the result of it, even if the result has come, never forget to pray."

唐冠軍說：「祈禱是努力，應驗是結果，不要因為有了結果，而忘了繼續祈禱。」

Tang champion said: "Prayer is not a spare, use it when you need it and forget it when you don't."

唐冠軍說：「祈禱不是備胎，需要時就利用它，不需要時就忘了它。」

Tang champion said: "To continue to pray for oneself and others, don't ignore others when you do it."

唐冠軍說：「要不斷地為自己與他人祈禱，不要只為了替自己祈禱，而忘了為他人祈禱。」

Tang champion said: "When you make a fortune, please don't forget those who have helped you to get rich."

唐冠軍說：「當你發財時，請不要忘記，那些曾在一路上幫助過你的人。」

Love, we should say out loudly; so should we laugh out aloud

愛，就要大聲地說出來；愛，就要大聲地笑出來

Advice 499 Love, we should say out loudly, not just simply talk about it, but concrete actions must be taken to make one feel it. I love everyone, but I don't know all of people, so I can't personally express my feelings to anyone: "I care about you, I love you", I can only use words and articles to send my love and care to you. I sincerely hope that my teachings are helpful to you and to have a real effect, and the aspiration that I want to assist people to gain both success in life and financial achievements won't be in vain.

Finally, sincerely wish every friend would succeed in various fields without regrets in life.

忠告 499. 愛就要大聲說出來，不只是單單的說出來，而且要有具體行動把它表現出來讓人真實感受到。我愛每一個人，但是我並不認識所有的人，所以我不能親口對每個人說：「我關心你，我愛你」，我僅能用文章及文字來表達我對你們的愛心與關懷。希望我對你誠心的告白與教導，對你是有幫助的，並產生實際效果來，讓我幫助眾人得到做人成功、理財成功的心願沒有落空。

最後誠心祝願各位朋友在各各領域上都能圓滿成功，人生不留遺憾。

Tang champion said: "Love, we should say out loudly, because one never knows which will first

come, tomorrow or an accident. We can't wait to do some things until tomorrow, don't leave both regrets and black in life. That your love makes your family and human beings in the world have joyfulness and happiness is my blessing to you."

唐冠軍說：「愛就要大聲說出來，因為你永遠都不會知道，明天和意外，哪個會先來到。有些事不能等到明天才做，人生不要留下遺憾、人生不要留下空白，讓家人與世人因你今天的愛心，能得到快樂與幸福，這就是我對你的祝福。」

Tang champion said: "To encourage people to generate positive energy with active and optimistic laughter; don't use sorrowful and pessimistic cry to influence others to produce negative."

唐冠軍說：「要用積極與樂觀的笑聲，去鼓勵人產生正能量；不要用消極與悲觀的哀聲，去影響別人產生負能量。」

Tang champion said: "Love, we should laugh out aloud, because smile can let one not become old, and your cheerful and lively and beautiful laughter can transfer to others around you and make them feel joy and happy. We can't wait to do some things until tomorrow, don't leave both regrets and black in life. That your laughter makes your family and human beings in the world have joyfulness and happiness is the gift I give you."

唐冠軍說：「愛就要大聲笑出來，因為笑可以讓人不老，而且你開朗活潑，美麗動人的笑聲是可以傳導給周遭的人，讓他們也感受到快樂與幸福。有些事不能等到明天才做，人生不要留下遺憾、人生不要留下空白，讓家人與世人因你今天的笑聲，能得到快樂與幸福，這就是我送給你的禮物。」

Health, peace, gratitude, contentment, good behavior, salvation and pardon for a sin are the best blessing of life

健康、平安、感恩、知足、好行為、靈魂得救、罪獲赦免，這是人生最好的福氣

Advice 500 Health, peace, gratitude, contentment, good behavior, salvation and pardon for a sin are the best blessing of life, so is the gift the God gives you. You shouldn't pursue wealth, money, vanity, status and power, anything else other than the above. This is the advice I want to give you.

忠告 500. 健康、平安、感恩、知足、快樂、真情、好行為、靈魂得救、罪獲赦免，這是人生最大的福氣，也是上帝賜給你最好的禮物，你不要去追求上述以外的東西，如：財富、金錢、虛榮、地位、權力……，這就是我要給你的忠告。

Tang champion said: "Health, peace, truth and soul are the best gifts of life, hope that you have received these precious ones, this is the blessing I give you."

唐冠軍說：「健康、平安、真情與靈魂，是人生最好的禮物，希望這些珍貴的禮物，你都收到了，這就是我要給你的祝福。」

Tang champion said: "The family gets prosperous through union. A family and relatives dispute for property in chaos and with disharmony and litigation, if so, you will violate the ancestor's intention on investment and finance and home production."

唐冠軍說：「家和萬事興。家族與親戚之間不要因為爭奪財產，搞到天下大亂，興訟失和，如果是這樣，你就違背了祖先們投資理財，購屋置產的本意了。」

Tang champion said: "The purpose of learning finance and investment is to make money, but if you don't know the meaning of funds, then you are likely obsessed and become a slave of it."

唐冠軍說：「學習投資理財的目的是為了賺錢，但是如果不懂得金錢的意義，那你就容易走火入魔，變成金錢的奴隸。」

Tang champion said: "A person to make money should be of intellect, enough is enough. Know

how to allocate more funds and do good things; if one only knows how to make a fortune but not go in for charity, if so, it doesn't make any sense."

唐冠軍說：「賺錢要理智，夠用就好。錢賺多了要懂得分配與行善，如果只知賺錢而不懂得行善事，那賺再多的錢，對你來說，也就沒有任何意義了。」

Tang champion said: "More wealth won't make you happy, but let you worry. Happiness comes from charity rather than from making money. if the rich don't do good deeds, and that they can't feel happy in life."

唐冠軍說：「錢多不會讓你快樂，錢多只會讓你煩惱。快樂是從施捨來，快樂不是從賺錢來。如果錢多而不知施捨、行善，那你一輩子就快樂不起來。」

Tang champion said: "The one just to make oneself joyful is selfish, so is the one only let himself get rich."

唐冠軍說：「只讓自己快樂的人是自私自利，只讓自己發財的人也是自私自利。」

Tang champion said: "The one who can share pleasant feelings with others is kind, the one who can let others feel happy is the great kindness. The one who is able to share wealth with others is to do good things and those who can help others to get rich are Great wisdom and good men. "

唐冠軍說：「能與別人共同分享快樂的人是仁慈，能讓人也能得到快樂的人是大恩大德。能與別人共同分享財富的人是施捨行善，能讓人也能得到財富的人是大智大慧，仁人君子。」

Tang champion said: "Happiness comes from helping others to gain it, making a fortune is from assisting others to get rich. Love is to aid others and to let others joyful, healthy and gain wealth."

唐冠軍說：「快樂是從幫助別人快樂而來的，發財是從幫助別人發財而來的。愛就是要幫助別人，讓別人先得到快樂、健康與財富。」

Tang champion said: "That I am happy is because I help others to feel it first, that I'm rich is because I support others to get rich first, which is the highest state of happiness and fortune."

唐冠軍說：「我快樂是因為我幫助別人先快樂，我發財是因為我幫助別人先發財，這就是快樂與發財的最高境界。」

Tang champion said: "The haps and the mishaps in life are uncertain. No one can predict how long he will live. Don't leave regrets in life to oneself. Today one must finish what he want to do today, quickly say what he wants to speak today and complete the book he like to write today in the fixed time."

唐冠軍說：「人生禍福無常，誰也不知可以活多久或多長。不要讓人生留下遺憾的事，今天你想要做到的事，今天你就趕快去做好它。今天你想要說的話，今天你就趕快去說出來。今天你想要寫的書，今天你就趕快去寫好它，並且在你自己設定的時間完成它。」

Tang champion said: "That human beings with gratitude, contentment, kindness, peace, and no regret in mind can complete the rest of their lives is the best and the most beautiful and valuable one."

唐冠軍說：「人若能一輩子帶著感恩的心、知足的心、善良的心、平安的心、不後悔的心，走完自己的餘生，這就是一個最棒、最好、最美好，最有價值的人生。」

Tang champion said: "I thank my parents, teachers, family, friends, society and state for their assistance and God for giving me the grace. There is nothing that lets me feel sorry, because I have done what I want to do, I have realized my wish. I will give thanks and best wishes to you with my gratitude and contentment, this is my last life."

唐冠軍說：「我感謝父母、老師、家人、朋友、社會、國家對我的幫助，也感謝上帝賜給我的恩惠。再也沒有什麼事可以讓我感到遺憾的，因為我已經做到我想要做到的事，我的心願已了。我將帶著感恩的心、知足的心，向各位獻上感恩與祝福，這就是我最後的人生。」

Advice No. 501-506

忠告 No. 501-506

Not want the best, but just gratitude, cherishing and contentment

不求最好，只求感恩、惜福、知足

Advice 501 Fortune to meet the basic needs is enough! Lifetime with health is good! Destiny with gratitude is fine! One with content is fine! Not seek much money, one with happiness is fine! Do not seek everything go smoothly, its safety is enough! One with love is fine! A house to meet the basic occupancy is fine.! Cars without novelty, but with safety are fine! Harmonious family, not seek prosperous, is good! People don't look for rich, but happy, it is just fine! State does not seek a strong, peaceful is fine! Not ask much dreams, that a dream comes true is fine!

忠告 501. 財不求多，夠用就好！命不求長，健康就好！運不求好，感恩就好！心不求貪，知足就好！錢不求多，快樂就好！事不求順，平安就好！人不求美，有愛就好！房不求大，夠住就好！車不求新，安全就好！家不求旺，和睦就好！民不求富，幸福就好！國不求強，和平就好！夢不求多，圓夢就好！

We should have our hope and dreams

我們要有盼望，我們要做美夢

Advice 502 Hope is not a delusion, the dream is not a fantasy. We have expectations, but can't have a delusion. We do dream, but can't have illusion. Not work hard to make money or savings, but look forward to own a mansion, it is delusional. One doesn't try hard to offer a higher price but dream to be able to buy an expensive house, it would be a fancy.

忠告 502. 盼望不是妄想，美夢不是幻想。我們要有盼望，但是不可妄想。我們要做美夢，但是不可幻想。自己不努力賺錢，不努力儲蓄，而盼望自己擁有一幢豪宅，那是妄想。自己不努力爭取，不努力出高價，而做夢自己買到一幢豪宅，那是幻想。

Tang champion said: "Hope is not wishful thinking, a dream is not a fantasy. You don't work hard, or make money, or save money, or pioneer, then you can gain no wealth (houses)."

唐冠軍說：「盼望不是妄想，美夢不是幻想。你自己不努力工作，不努力賺錢，不努力存錢，不努力創業，那麼你就什麼財富（房子）都得不到。」

Tang champion said: "One can dream in the evening, but he should work hard to practice it during the day."

唐冠軍說：「美夢可以在晚上做做，白天則要努力去實踐它。」

Tang champion said: "I hope you work harder and harder, make further progress and have your own family, career, reputation, status, morality, health, happiness and peace."

唐冠軍說：「盼望你苦幹，實幹，精幹，百呎竿頭，更上一層樓。幸福地擁有自己的家庭、事業、名譽、地位、道德、健康、快樂、平安。」

A bucketful knowledge without exercise is equal to having his head with a bunch of waste

學問一籬筐，不去力行，等於是腦袋中裝了一堆廢物

Advice 503 Studying a bunch of knowledge without exercise or practice means nothing one has learned and is equal to having a bunch of waste inside his head and wasting time and youth. Practice, exercise, study and improvement are one of the essential elements for success.

忠告 503. 學習了一堆知識，不知去力行實踐，等於是沒有學習。學問一籬筐，不去力行，等於是腦袋瓜裡，裝了一籬筐的廢物。實踐、力行、研究、改進是成功必備的要素之一，學

習不力行，真是浪費時間與青春。

Tang champion said: "Planting will have a gain, weeding will have a harvest, insecticidal will prevent pests, custody will guard against a thief. Bring in bigger crops by expanding the sown area, no sowing, no fruit."

唐冠軍說：「有插秧才会有收穫，有除草才会有豐收，有殺蟲才不會有蟲害，有看管才不會有小偷。多種多收，不播種就無收穫。」

Tang champion said: "Work harder and harder with more exercise and practice and pay more prices so that one day you will have a good harvest."

唐冠軍說：「多力行、多實踐、多努力、多辛苦、多付出，這樣你才会有豐收的一天。」

Tang champion said: "Making money, accumulating wealth and home production all can't be finished overnight; hence you should prepare these things including learning, practice, exercise and completion as early as possible so that you could have your dream come true."

唐冠軍說：「賺錢不是一兩天的事，累積財產不是一兩天的事，置產也不是一兩天的事，所以你要早早進行，早早準備、早早學習、早早實踐、早早力行，早早完成，讓美夢成真。」

Reading, learning, meditation and discernment can help you succeed

讀書、學習、靜思、明辨，可幫助你走向成功

Advice 504 The more you learn, the more knowledge you can acquire. The more you practice, the more experiences you gain. The more you study, the cleverer you become. The more meditation and discernment, the less mistakes made. The more skilled, the more quickly you succeed. A large tree-lined, its roots must be deep and wide. One wants to acquire proficient skills (ability) to make money, he must read, learn, meditate, discern and practice as much as he can. Any major event will start from a determination, as long as one is determined, everything isn't difficult. If you pay more than 10 times, twenty or a hundred times harder than others, you will get greater success.

忠告 504. 多學習就多得一些知識，多力行就多得一個經驗。愈學習就愈聰明。愈靜思、愈明辨，就愈不易犯錯。愈力行、愈實踐就愈有經驗，愈有經驗，你就愈快成功。大樹要成蔭，樹根必須札的又深又廣。人若要想把賺錢的本領 (本事) 打的穩固，必須多讀書、多學習、多靜思、多明辨、多力行、多實踐。

任何一件大事都是從一個決心開始，只要下定決心，萬事不難。

如果你比別人多付出十倍、廿倍、百倍的努力，你的成功就更大。

Tang champion said: "Wisdom is to admit own mistakes, to learn from the others. Intelligence is to get rid of ignorance and learn clever."

唐冠軍說：「智慧就是承認自己的過錯，學習他人的優點。智慧就是放下愚昧，學習聰明。」

Tang champion said: "Learn from failure, grow in experience. Train oneself during difficult times and thanksgiving in joyfulness."

Reading, learning, meditation, discernment, exercise and practice will let your investment smoother, happier and more successful.

唐冠軍說：「在失敗中學習，在體會中成長。在困難中磨練，在歡樂中感恩。」

讀書、學習、靜思、明辨、力行、實踐，目的就是為了要叫你的投資更順利，更開心，更成功。

The one who gives you advice is your savior, those who give others advice are their benefactor

給你忠告的人是你的貴人，給別人忠告的人是別人的恩人

We can't be selfish, or just enjoy others' love, however we should share good things with others, and spread these ones, if you have a success story, you should let everyone know it, and learn it. Your successful experience for those who desire to succeed is a beacon and shortcut. If you can give a person some suggestions and advice, you are his benefactor.

That the author gives some advice to you is just to throw away a brick in order to get a gem and start go-between. The writer hopes readers and wise men can also contribute their wisdoms to put forward more updated and better advice for everyone to learn, and pass it from one generation to the next. Continue to provide an even better and better advice, but also to create a more updated advice, alert everyone, for everyone to learn, give us encouragement, give us hope

忠告 505. 為你好的人才會給你忠告，愛你的人才會希望你「好上加好」，所以給你忠告的人，就是你的貴人。

我們不可以自私，只享受別人對我們的好，我們也應該要把好的東西拿出來，讓大家共同分享，愛是需要傳播的，如果你有成功的故事，你應該公開出來讓大家知道，讓大家學習，你成功的經驗對渴望成功的人來說是一盞明燈，一條捷徑，所以你若是可以給別人一些建議，一些忠告，那你就是別人的恩人。

作者分享了這些忠告給你們，這只是拋磚引玉，穿針引線的開始，筆者希望各位讀者，各位智者也能夠貢獻智慧，一代傳一代，繼續提供出更棒更好的忠告，也創造出更多更新的忠告，給大家警惕，給大家學習，給大家鼓勵，給大家希望。

Tang champion said: "There are many kinds of benefactors: Those who help others in any aspects like finance, knowledge, spirit and moral are these beneficiaries' great benefactors."

唐冠軍說：「恩人的種類有許多種：有在財務上幫助別人的人，有在知識上幫助別人的人，有在精神上幫助別人的人，有在道德上幫助別人的人，有在靈性上幫助別人的人，這些都是別人的大恩人。」

Tang champion said: I am not a sage, but I hope you are. I am not a wise man, but I hope you are. I am not a successful one, but I hope you are.

唐冠軍說：「我不是聖人，但我希望你是聖人。我不是智者，但我希望你是智者。我不是一個成功的人，但我希望你是一個成功的人。」

Tang champion said: "I wish the world would be better, I hope you better, and so we can have a new learning goal and a direction. Let us continue to work together now!"

唐冠軍說：「我希望世界更美好，我也希望你更美好，這樣我們就可以有一個新的學習目標與方向。讓我們大家繼續共同努力吧！」

Wish every reader would succeed without lack, fear and pain

祝願每一位讀者都成功，沒有匱乏、沒有恐懼、沒有病痛

Advice 506 Wish every reader would succeed without lack, fear and pain.

Best wishes to you, Grace overflowing. From childhood to old age, you can be happy, safe, healthy and smooth every day.

忠告 506. 祝願每一位讀者都成功，沒有匱乏、沒有恐懼、沒有病痛。

衷心的祝願你，主恩滿溢。從小到老，你每天都能開開心心，平平安安，健健康康，順順利利。

Finally, give a precious gift to you - hope you have better health, noble moral, harmonious family, better popularity, no regrets and ideals and dreams to come true.

Only healthy, no pain. Only happy, no worries. Only devote, never force. Only love, no hatred.

Only Thanksgiving, no complaint. Only peace, no disaster. Only hope, no despair. Only success, no failure.

最後送一份珍貴的禮物給你 - 希望你的身體更健康，道德更崇高，家庭更和諧，人緣更好，沒有遺憾，沒有後悔，理想都實現，美夢都成真。

只有健康，沒有病痛。只有快樂，沒有煩惱。只有付出，沒有強求。只有愛心，沒有仇恨。只有感恩，沒有抱怨。只有平安，沒有災難。只有盼望，沒有失望。只有成功，沒有失敗。

Please grasp youth and time, seize opportunities, keep healthy, hold wealth, remember Thanksgiving and grace, never forget salvation, these things are very important ones in your life.

請您把握青春、把握時間、把握機會、把握健康、把握財富、把握感恩、把握恩典、把握得救……，這些在您生命中都事很重要的事

To grasp limited youth

要把握有限的青春

Because of the limited human life, you can't begin to own real estate until seventy or eighty years old. To make big money in real estate, you should have several houses before thirty years old.

因為人的壽命有限，所以你不能到了七老八十才開始擁有房地產。想要在房地產上賺到大錢，你應該在 30 歲以前，就要擁有多筆房地產。

To hold limited time

要把握有限的時間

Because of the limited human life, the time you can seize is also limited. To make real estate prices increase a little more, you should wait a longer time for its appreciation.

因為人的壽命有限，你能掌握(利用)的時間也有限。想要讓房地產漲價多一點，你應該讓房子有較長的漲價時間。

To seize the chance of investment

要把握投資的機會

Because of the limited investment opportunities, you can't begin to grasp investment opportunities until seventy or eighty years old. To make money in real estate, you should always seize investment chances at a young age.

因為投資的機會有限，所以你不能到了七老八十才開始去把握投資的機會。想要在房地產上賺到錢，你應該在年輕時就要時時把握住投資的機會。

To grasp the opportunity of learning

要把握學習的機會

Because of the limited ages for studying, you can't begin to learn investment knowledge until seventy or eighty years old. To make money in real estate, you should always seize learning chances at a young age.

因為學習的年齡有限，所以你不能到了七老八十才開始去學習投資。想要在房地產上賺到錢，你應該在年輕時就要時時把握好學習的機會。

To hold the chance of selection

要把握選擇的機會

The faster the advance of science and technology gets, the higher people's cost of living will be. Salary level is rising higher and higher, the pressure (responsibility) of work will be getting bigger and bigger. Competition and pressure are the two things you can't escape, which one are you going to choose? You may choose to cope with stress, or to reduce stress? The sooner you make a choice (decision), the earlier you can change your life; hence you should always seize the

opportunity of the choice.

科技越來越進步，人們的生活費就會越來越高。薪水越升越高，工作的壓力（責任）就會越來越大。競爭與壓力是你躲不掉的兩件東西，你是選擇競爭，還是要逃避競爭？你是選擇克服壓力，還是要減輕壓力？越早做出選擇(抉擇)，你就越能提早改變人生，你應該要時時把握好選擇的機會。

To learn a lesson from a failure

要把握失敗的機會

Within our lifetime, I guess, we shall have made a lot of mistakes and had many failures. We must learn the lessons from the ones, obtain experiences and reflections. Although everyone doesn't hope to have a failing, it will certainly happen. How to accept those from unsuccessful instances and make one more mature is very important. Therefore, one should always understand what he should have gained, but lost it without anticipant results, and let oneself become cleverer as early as possible without a loss.

在我們的一生當中，我們一定犯過許多的錯，有著許多的失敗。我們一定要從失敗中得到教訓，從失敗中得到學習，從失敗中得到反省。雖然失敗是我們不願意看到的事，但是失敗這件事它一定會發生。如何把握失敗的機會，讓自己得到教訓或讓自己更成熟，這就是非常重要的事，你應該要時時把握失敗的教訓，讓自己早日成熟，不再有失敗。

To seize the opportunity of salvation

要把握獲得救的機會

God so loved the world, and will bestow his salvation to those who believe in Him, so that they will not perish, but have everlasting life. As long as you repent, believe in Him in your heart, recognize Him orally, He will give His life and peace to you.

神愛世人，神將把祂的救恩白白賜給信祂的人，讓你不得滅亡，反得永生。只要你悔改認罪，心裡相信祂，口裡承認祂，祂就賜生命與平安給你。

Tang champion said: "Cherish time is equal to gaining gold, or else, it is like flowing water. Opportunity to grasp is wealth; otherwise, it is like garbage. Conscientiously study is to acquire knowledge and experiences, if not, it is impetuous and ignorant."

唐冠軍說：「時間珍惜起來就是黃金，不珍惜起來就是流水。機會把握起來就是財富，機會浪費起來就是垃圾。認真學習就是獲得知識與經驗，不好好學習就是浮躁無知。」

Tang champion said: "Don't make excuses for failure, but find a way to succeed."

唐冠軍說：「不要為失敗找藉口，而是要為成功找出路。」

Tang champion said: "The world is not short of complaints, what we need is the method to resolve ones."

唐冠軍說：「世界上不缺少抱怨，世界上缺少的是解決抱怨的方法。」

Tang champion said: "That one saw what others couldn't is called smart, that one has seen something, but he can forget it is his wisdom."

唐冠軍說：「看到別人看不到的東西叫聰明，把看到的當做沒看到才是智慧。」

Tang champion said: "Facing difficulties, it is easily to give up, but adhere to the ideal is the most important thing."

唐冠軍說：「遇到困難，要選擇放棄很得容易，堅持理想才是最重要的事。」

Tang champion said: "Let these things including outstanding performance, success, savior, features, perfection, ideal, innovation, dreams, joyfulness, health, happiness and love always accompany you."

唐冠軍說：「與卓越同行。與成功同行。與貴人同行。與特色同行。與美好同行。與理想

同行。與創新同行。與夢想同行。與快樂同行。與健康同行。與幸福同行。與愛心同行。]

"To walk with God, and become a good steward of Him."

「要與神同行，做神的好管家。」

"All things work together for the good of those who love God."

「萬物都互相效力，叫愛神的人得益處。」

It is time for you to make a choice, to be determined, to take action and to practice
現在是你做出抉擇，下定決心的時候了，現在是拿出行動，力行實踐的時候了

** Knowledge is just one of the essential elements of success **

** 知識只是成功的必備要素之一 **

** Practice is the only way to realize one's dreams **

** 實踐力行才是圓夢的唯一方法 **

Whether a family is good or not, warm or not and happy or not all lies in your idea. Warmth, happiness, health, harmony, wealth, joyfulness, contentment and salvation depend on your own decision.

一個家，好不好？溫不溫暖？幸不幸福？都在於你的一念之間，溫暖、幸福、健康、和諧、財富、快樂、滿足、得救……，都是由你自己來決定的。

Finally wish you health and happiness, the best of everything, profitable investment, contentment, peace and a long life, filling the world with warmth.

最後祝福您，健康快樂，萬事如意，投資獲利，知足幸福，平平安安，靈命增長，溫暖滿人間。

Excursus:

附記:

The author patiently puts forward some well-intentioned advice repeatedly, and hopes it will be helpful to those who want to manage finance or trade a house. As the saying goes, "the speaker talked with great earnestness, but the audience paid little attention". The writer expects that readers and friends will be able to learn lessons from this book, absorb the essence of it, and can achieve mastery through a comprehensive study of it and fully practice in order to complete work smoothly, make a profitable investment, and have a more successful life.

"The one who gives you advice is your savior; those who give advice to others are these beneficiaries" "benefactors"

Would you like to become anyone else's benefactor?

Please share your "good experiences and good advice" with the public.

Please also send me a copy of it, thank every reader for his "great compassion, generosity, wisdom and love".

作者不厭其煩的對讀者提出了許多反反覆覆的忠告，作者希望這些善意的忠告，能對理財的朋友或想買賣房子的朋友有些幫助。俗語說「言者諄諄、聽者藐藐」，作者希望讀者能吸收到教訓，也希望朋友都能從本書各個忠告之中，吸收到本書的精髓，並且能融匯貫通，徹底執行，以達到做事成功，做投資成功，做人更成功。

「給你忠告的人是你的貴人，給別人忠告的人是別人的恩人」

你願意成為別人的恩人嗎？

那就請您把您的「好的經驗與好的忠告」分享給社會大眾。

您的「經驗與忠告」，是否可以也傳給我一份，謝謝各位讀者的「大仁、大德、大智、大愛」。

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