

https://www.100test.com/kao_ti2020/293/2021_2022__E4_B8_AD_E5_9B_BD_E7_9F_B3_E6_c67_293103.htm 43.Becoming Wealthy:

Its Up to You (致富取决于你自己) 1.Critics often speak of “the rich” with none-too-subtle disdain, as if those at the very top of the income ladder are all dishonest people or as if becoming rich is difficult and means others must become poorer. While we would be the first to admit that some rich people are dishonest, we must add that achieving the status of “the rich” (defined, say, by having a net worth of \$1,000,000) is not particularly difficult, contrary to popular wisdom. The rules for acquiring substantial wealth are few, simple. This fact suggests that becoming rich for most Americans is a matter of choice. 1、评论家们一说起富人往往带有明显的蔑视。就好象收入高的层次的人们都是狡诈之人，或者意味着成为富有阶层不容易而且其他人(诚实之人)一定不如他们富有。首先我们承认有些富人不诚实，但我们必须补充一点：与普遍的认识相反，达到富人阶层(它的概念应该是净收入一百万美元)并不是特别难。获取可观财富的规则只有几条，而且简单。这就意味着对于大多数美国人来说想不想变富是一个选择的问题。 2. One of the rules for being rich is to avoid frivolous temptations. That is easier said than done, and we do not necessarily recommend that all people should lead a pure and joyless life. We mean only to point out that the great majority of those four percent of Americans who have \$1,000,000 in net worth get to where they are because they control their pleasures. For example, rich Americans

buy cars that are on average only slightly more expensive than those less wealthy Americans buy. 2、变为富有的第一个规则是避免无重要意义的诱惑。说起来容易做起来难，而且我们也无意建议所有人都该过着平淡无味的生活。我们只是想指出那些占美国人口百分之四的净收入达一百万美元的大多数人之所以达到今天的富有就是因为他们克制了自己的享乐。例如，富有的美国人买的汽车平均来讲只是略好于那些不太富有的人的汽车。 3. Being able to save and accumulate considerable wealth is not automatic. People must have a reasonable income in order to save amounts that will make for wealth, which requires several auxiliary rules for achieving an income level that will allow for a minimum saving level. For most those without the requisite luck, inheritance, special talents, or good ideas becoming rich means getting an education. Few people who drop out of high school will be rich. The income of high school dropouts is about two-thirds that of Americans with a high school diploma. 3、能够节省和积累可观的财富不是自动的。要想省一定量的钱来足以积累成为财富，人们必须有适当的收入。为达到能够允许最低节省钱的收入水平还需要几个辅助规则。对大多数没有必要的运气、继承的财产、特殊的天才或好想法的人们成为富有就意味着受教育。高中就辍学的人很少变为富有的。高中辍学人的收入是拥有高中毕业文凭的人收入的三分之二。 4. To have a good chance at being rich, though, most individuals (aside for the lucky ones) will need at least a college education, which just about will double their incomes over what they would have earned with only a high school diploma. A professional degree will result in an

average annual income of about twice that of college graduates (or six times the income of a high school dropout). This means that those who invest in education do not have to save as high a percentage of income to become rich at retirement. However, in all probability, educated Americans will be richer at retirement simply because they will be able to save more along the way and because they are likely to be smarter and can achieve a higher rate of return on their savings.

4、但是要想有好机会变富有大多数(除了幸运的)至少需要受到大学教育，与只有高中文凭的相比，大学的教育可使他们的收入翻一翻。大学以上的学历会导致比大学毕业的年平均收入增加一倍(或是高中辍学人的六倍)。这就意味着在教育上投资的人要想在退休时致富不必节省同样高比例的收入。但是极为可能的是受过良好教育的美国人之所以在退休时更富有是因为他们在过去的岁月里积攒得更多，而且他们可能更明智，获取更高的存款的投资回报率。

5. The first auxiliary rule for becoming rich is to stay in school or, if out of school, go back to it. Of course, to stay in school is not enough and they will learn something worth the time and effort. It never has been easier to get an education. Public schools are free for the taking. College costs have been rising steadily relative to family income level for more than a decade. However, the rate of return on a college education has been rising as well, making the investment a good deal. Meanwhile, the cost of self-education has fallen with the multitude of sources of knowledge and information available on CD-ROMs and the Internet.

5、致富的第一条辅助规则是坚持修完学业，即使走出了校门也要回去。当然留在学校还不够，还要学习一些

值得学习的知识。历来受教育都不是容易的事情。上公立中学免学费。十几年来，相对于家庭收入水平，上大学的费用一直在稳步上升。然而，高等教育的回报率也在上升，这使得投资划算，成为很好的交易。同时，由于从CD-ROM和互联网上可获取大量的知识和信息，自学的费用已经降低。 6.

The second auxiliary rule for becoming rich is to pick your education carefully. Teachers will find getting rich tougher than engineers, given that the former can expect to earn half as much over their careers. History and music professors can expect to earn less than accounting professors. For that matter, history and music professors can expect to earn a lot less than their students who major in business.

6、致富的第二条辅助规则是要精心地选好所受的教育。考虑到在工作期间教师的工薪预期是工程师的二分之一，前者致富要更难。教历史和音乐的教授预期要比会计学教授薪水少。正因为如此，历史和音乐教授预期要比他们的专业为商业的学生薪水少得多。 7.

The third auxiliary rule for becoming rich is to marry someone with an equal or higher education, and then stay married. By itself, marriage seems to provide a stable institutional setting that promotes greater earnings, which affords greater savings. Married couples not only earn more than non-married people, they tend to economize on the costs of running their households, allowing them to save and invest at higher rate. Moreover, the binding legal contracts at the foundation of marriages, which reflect their personal commitments to each other, give the couple an added economic incentive to invest in the joint assets of the union.

7、第三条致富的辅助规则是与受教育水平

和你相等或高于你的人结婚，然后保持婚姻状态。婚姻本身似乎提供一个稳定的处所，稳定的处所又能促进挣更多的钱，从更多的钱中抽得出更多的存款。结婚的夫妻不仅比不结婚的挣得多，而且在家庭运转的支出中，他们往往节省，使得他们省下钱来并以更高的回报投资。而且建立婚姻时有约束力的合法契约表现了他们对彼此的承诺，在经济上给双方增加了向联盟共同财产投资的动力。

8. The fourth auxiliary rule is to be able to work and save for a long time. Alcoholics and drug addicts who are not yet rich are unlikely candidates for becoming so. They will be unable to work long and hard enough to earn the requisite incomes, and their careers will be full of instability, if they can even have careers. Most will drink, inject, or smoke up whatever incomes they earn. their suppliers undoubtedly will get rich at the expense of their customersthe addicts.

8、第四条辅助规则是有能力工作而且长时间积累。还未致富的嗜酒者和吸毒者不太可能变为富有。他们不能长久地工作而且难以挣回基本的收入，而且即使有职业他们的工作会不稳定。大多数人会酗酒、注射毒品、或把他们挣来的收入吸毒用尽。提供给他们毒品的人将以顾客吸毒成隐者为代价而发财。

9. From our perspective, becoming rich is really a matter of choice. Opportunity to do so abound. Of course, recognizing that you can choose to become rich does not mean that you should. As we have noted, choosing to become rich requires sacrifices that many people quite rationally have chosen not to make. One can lead a life rich in satisfaction and accomplishment without becoming rich financially, and nothing we have written here is meant to suggest otherwise.

9、

在我们看来，致富的确是选择的问题。机会到处存在。当然意识到可以选择致富并不意味着应该致富。正象我们所见，选择致富需要牺牲，很多人很理智地不选择发财。一个人虽然金钱上不富有，但可以生活得满意而有成就。本篇所写的内容无意提相反建议。100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com