第一篇

How to Find Happiness Without Buying It

如何不花钱就能找到乐子

Our materialistic society has led us to believe that happiness cannot be obtained without having money.

在这个物质社会，我们深信没有钱就没有幸福感。

Rather than learning to be satisfied with what we have, we are taught to want more. We learn from advertising, and from the media, that we need to buy trinkets and toys in order to make ourselves happy, or to fulfill emotional needs, and that the purchases they are trying to talk us into will provide us with the psychological comfort we are looking for.

我们不断的奢望得到更多而不是学着满足我们现有的。通过广告和媒体，我们了解到为了让自己开心，为了满足心理需求，我们需要买一些小玩意儿和玩具，仿佛买了这些东西我们就能找到一直想要的心理安慰。

Unfortunately, as a society we have bought into these misguided messages and have come to believe that spending money on certain items will bring us fame, fortune, happiness, beauty, or popularity. We end up using money as a crutch to provide us with something we ultimately must find within ourselves. As we become caught up in this charade, we trade precious hours of our lives trying to earn the money we have been taught to covet so much.

不幸的是我们还是会被这些信息误导并且开始相信花钱买一些东西会带给我们带来声誉，运气，快乐，美丽或者名气。我们不断拿金钱作为靠山，得到最终想要的东西。一次一次我们深陷其中，于是，为了买到我们垂涎已久的东西，我们用宝贵的时间辛苦赚钱。 We trade hours of our lives working, sacrificing time that could have been spent with our families, for the pursuit of the almighty dollar. 我们把生命中的每时每刻拿来工作，牺牲我们本该和家人在一起的时间，只为了追求万能的美元。

In order to find true happiness, we first must learn to change our attitudes about money. We must learn that money, and the spending of it, provides only a temporary relief but does not present us with any real long lasting benefits. We end up owning something we either do not really want or do not really need, and the underlying emotional issues remain.

为了找到真正的快乐，我们必须首先改变对待金钱的态度。我们必须要知道花掉挣到的钱只是让我们暂时舒坦，却并不能带来任何持久的利益。最后我们拥有一些实际上我们根本不想要或根本不需要的东西，而内在的情感问题依然没有解决。

Rather than focus on the temporary satisfaction you may feel from spending money, try the following to bring you happiness without it.

与其通过花钱让自己得到一时的满足感，不如试试下面几招让你不用花钱买就感到快乐：

Imagine Having no Money 假想自己分文没有

Imagine what you would do for happiness if you had no money at all. Think about how you would spend your time, and what you would do for enjoyment. Change your focus from material possessions to other things that bring you enjoyment, such as spending quality time with your family and friends. Rather than focusing on the accumulation of possessions, concentrate instead on playing with or reading to your children, or spending time out enjoying nature.

想象一下如果你一分钱没有做什么会感到快乐。想一下没钱的你将如何打发时间，如何

找乐子。把焦点从物质层面的东西转移到能让你快乐的其他事上，比如，陪家人朋友一起度过休闲时光。多和你的孩子玩耍或者给孩子朗读或者出去亲近大自然，而不是专注于积累财富。

Want What you Already Have 满足你所拥有的

Society teaches us to want what others have. Instead, shift your thinking so that you are satisfied with, or want, what is already yours. What tends to happen is once we reach our goals in terms of owning personal possessions, we trade those old goals in for a set of new ones that involves bigger, better, and grander objects.

社会教会我们追逐潮流，别人有什么，我们就追求什么。然而，我们不应该真这么做，而是对于我们已经拥有的东西感到知足。往往我们一旦达到目标就会制定一堆新的更大更好的目标。

Goals are good to have because they motivate us to work, and to continue to strive for self improvement. The key is to find a balance between having worthy goals and recognizing when we are allowing the desire for possessions to overwhelm the importance of other aspects of our lives. Rather than constantly striving for things we do not have, we need to shift our focus to being thankful for the things we already possess.

有目标是好的，因为目标让我们的工作更有积极性，让我们不断改进。而关键是我们要找到一个平横点，不仅能让我们的目标有价值，还要让我们不能因为对物质的欲望而忽视了生活其它方面的重要性。我们应该感谢那些我们已经拥有的，而不是不断追求我们没有的。 Volunteer Your Time 把你的时间贡献出来

One way to appreciate what you have is to work with others who have nothing, or who have disabilities that no amount of money can overcome. Volunteering time to work in a food bank, or to work with underprivileged children, can really alter your perspective on where you are in life, and can create a deeper appreciation for the gifts you do have in your life.

有一个办法让你珍惜拥有，那就是和那些一无所有的人或者那些身患残疾的人共事。做一名志愿者在食物银行（美国慈善机构）工作或者帮助贫困儿童，这样真的会让你有不同的生活感悟，让你深深的感谢上天赐予你的一切。

Helping others can boost your spirits as well. There is a great deal of personal satisfaction to be gained from giving aid to those who are in need of it, leaving you with a sense of satisfaction that will carry over into your own life. Use the experiences of helping others to teach your children compassion and civic responsibility.

同时，帮助他人是很高尚的品质。帮助那些需要帮助的人会让你有很大的满足感，也让你终生受益匪浅。这样，你可以用帮助过别人的经验去教育自己的孩子要有同情心和责任感。

There are a number of ways to enjoy life without the need for a great deal of money. Certainly, it is important to work and earn enough to provide for our basic needs and the needs of our families, but it is important to recognize when the desire for personal possessions becomes overly consuming. There needs to be a balance between a satisfying work life and a rich home life, and the best way to achieve such a balance is to ensure the drive for material possessions does not become all consuming.

第二篇

How to quickly build a new social circle in any new city

如何在陌生的城市快速建立新的社交圈

Even if you are naturally shy, these three tricks will help you to quickly build a new social circle in any new city.

即使你天性腼腆，这三个小技巧也能帮助你在任何陌生的城市迅速建立新的社交圈． 1. Take Pictures 1．拍照片

One of the great things about taking pictures at an event or party is that it gives you an excuse to get in touch with the person later. Everybody loves seeing pictures of themselves, and it’s very easy after taking a picture to say “Are you on Facebook?” or “If you’d like I can email it to you.”

在活动或聚会时拍照片，最容易让你日后有理由与他人接触。人们都喜欢看到自己的照片，拍过照片后，你还可以很自然地问“你上Facebook吗？”，或问“我用电子邮件把照片发给你好吗？”

This can be the seed that leads to new connections. The next time you hear about a fun event email your new contacts to let them know about it. 这样能帮你建立新的联系机会。下次再听说有什么有趣的活动，你就可以发邮件给新认识的人通知他们。

2. Eat Alone In Public 2．独自在公共场所吃饭

If you don’t know anyone in a new city, it can be tempting to order take-out and retreat back to your lonely apartment or hotel room. Instead, try eating by yourself in public as often as possible.

如果在一座新城市你没有任何熟人，就可能情愿叫外卖，呆在自己的公寓或宾馆房间里。不要这样，要努力尽可能地独自到公共场所吃饭。

You might feel self-conscious eating by yourself but it has an important benefit: you are much easier to approach when you are alone. People may be afraid of interrupting you or being rude if you are in a conversation with someone else.

独自吃饭可能会使你感到不自在，但是那样做很有好处：单独的一个人比较容易接触。如果你正和别人谈话，人们可能会担心打断你们，或显得太鲁莽。

Bring a book or newspaper to read (this will make you feel less self conscious). Plus, having an interesting book with you will give others an excuse to start a conversation if they’ve read it.

带本书或报纸去看（这可以减轻你不自在的感觉）。另外，带一本有趣的书，也会给看过的人提供谈话的理由。

3. Join A Class, Sports Team, Or Club 3．加入学习班，运动队或俱乐部

Yoga, salsa dancing, volleyball, jogging, Toastmasters (a public speaking club), a class for work, martial arts, etc. Take up a new hobby or continue an old one!

瑜伽，萨尔萨舞，排球，慢跑，Toastmasters（公开演讲俱乐部），工作学习班，武术，等等。接受一项新的业余爱好，或继续原有的业余爱好。

These are all great places to meet new people, primarily because you will be forced to see the same people over and over again in the class. You will automatically make friends with them if you have a common interest and are forced to see each other again.

这些地方都是认识人的好地方，主要因为你被迫一次次地在班里看到同一群人。如果你们有共同的爱好，又被迫重复相见，就会很自然地交上朋友。

Bonus Tips: 额外提示：

\* In the beginning, never turn down an invitation from someone, even if it’s something you wouldn’t normally do.

\* 开始时，绝不要拒绝别人的邀请，即使那是你一般不喜欢做的事情。

\* Email your new friends with fun things to do instead of always asking what their plans are. If they have a better plan you can always still drop yours and join them. This will help establish you as someone who is contributing value instead of just taking it (people want this in a friend).

\* 给新朋友发邮件要说些有趣的事，不要总是问他们的打算如何。如果他们有个不错的计划，你可以谈谈你的想法，加入进去。这样有助于让别人看到你的价值，而不会仅仅是猜测（人们希望朋友是这样的人。）

\* Don’t let little things in life piss you off or be a negative person. Others won’t want to be around you!

\* 别为生活中的小事烦恼，或做悲观的人。别人不会愿意和这种人交往。

第三篇

10 Foods That Will Kill You!

要命的十种高危食物

You’re probably aware of all the foods that are good for you, like fresh fruits and vegetables, but do you know about the foods that can kill you? These unhealthy foods can lead to some serious health problems, especially if you eat them regularly. Want to know what they are? Well, keep reading!

你也许很清楚哪些食品对自己有益，比如各种水果和蔬菜，但你知道哪些食物是危害身体健康的吗？吃不健康食物能引发严重的健康问题，经常吃的话后果尤甚。想知道哪些是高危食物吗？好吧，继续往下看吧！

1. Fruit Juice 1.速溶果汁

A lot of shoppers think they are healthy when they purchase fruit juice, but these are actually very bad for the body. Not only are most made with artificial flavors and not any real fruit, they are packed full of sugar and other chemicals that can cause obesity and other serious health problems. Even real fruit juice is packed full of sugar that provides you with no nutritional value. It’s best to eat a piece of fruit instead of drink it, unless you’re juicing your own fresh fruits and vegetables at home.

十之八九的人在购买速溶果汁的时候都觉得它是健康产品，但实际上它却对身体百害无一益。多数果汁不仅是人造风味，而且不含真正水果，其中大量的糖分和其他化学剂会导致肥胖症和各种严重的健康问题。就算是货真价实的果汁也含有毫无营养价值的糖分。所以与其喝速溶果汁，还不如吃点水果，当然若是自己在家用新鲜果蔬现榨的就另当别论了。

2. Processed Meats 2.加工肉类

The chemicals that are inside of processed meats have been linked to colon cancer and many

other health problems. They are also packed full of sugar, salt and fat that can lead to obesity and diabetes. You’re always better off cooking your own meat from lean cuts and avoiding the processed meats all together.

加工肉类所含的化学成分会引发直肠癌和其他健康问题。其中同样含有大量导致肥胖症和糖尿病的糖分，盐类和脂肪。所以最好还是自己切点精肉来烹饪，切记不要和加过工的肉一起煮。

3. Energy Bars 3.能量棒

Energy bars are marketed as healthy snacks for people who want to lose weight and get fit. Unfortunately a lot of people don’t read the nutritional information on these bars in the first place. Many of them are made with a lot of sugar and fat, even though they are high in protein. You’re better off staying away from these and reaching for a natural snack, like almonds and cheese, instead.

对于想减肥和追求健康的人群来说，能量棒是贴了健康标签的小吃。很遗憾多数人在选择的时候都没有去注意能量棒的营养信息。多数能量棒都掺加了大量糖分和脂肪，就连高蛋白的也不例外。所以最好远离它，相反考虑考虑杏仁和奶酪之类的天然小吃。

4. Frozen Dinners and Lunches 4.冷冻餐点

Sure those frozen meals are convenient, but what price do you pay for that convenience? These frozen dinners, even those that are low in calories, are really high in sodium. They are also extremely processed, which means they really put your body through a lot of work in order to digest through your body.

冷冻餐点虽然方便，但为了这丝方便你付出了怎样的代价？冷冻餐点，即便卡路里含量低，但钠含量却相当高。它的工序繁多，这就意味着你的身体需要进行大量运作来消化它们。

5. Breakfast Cereals 5.早餐麦片

There are really only a few breakfast cereals on store shelves today that are actually good for you. Even those that are labeled “healthy” generally turn out to be packed full of sugar and fat. You might be surprised to find that most of the cereals you love have more sugar than your dessert does! On top of all of that, cereals are normally processed quite a bit and made with chemicals to make them seem “healthier” to the consumer.

如今市面上真正有益身体的麦片已零星点点。而那些打着“健康”旗号的麦片其实也添加了大量糖分和脂肪。当知道一般你钟爱的麦片所含糖分比甜点还多时，你可能会大吃一惊！除此之外，麦片通常经过了一系列的化学加工，以便在消费者眼里显得“比较健康”。

6. Doughnuts 6.甜甜圈

Speaking of breakfast foods, who doesn’t love a sugary doughnut when they are running late to start the day? Although they may taste good, these are a huge source of sugar, fat, trans fat and carbohydrates. In fact, just one of these fried treats is generally well over 300 calories. Since most people tend to eat more than one, this can lead to quick weight gain without even realizing it.

说起早餐食物，美滋滋的甜甜圈怎会不受赶时间一族的青睐呢？可甜甜圈味虽美，却含有大量糖分，脂肪，反式脂肪酸以及碳水化合物。事实上，仅一块油炸甜甜圈大概就有300多卡路里。但很多人不仅仅只吃一块，他们的体重会在无形中飙升。

7. Soda

7.苏打

Regular soda is a huge source of sugar and a variety of other chemicals that have been linked to several different types of cancer. These provide absolutely no nutritional value to you and can lead to diabetes as well. Even diet soda carries risks, as it’s made with a lot of chemicals to make up for the lack of sugar, and these have been linked to diseases and cancers.

一般的苏打含有大量糖分和各种化学成分，这些化学成分会导致诱发各种癌症。显然，如此的苏打非但不会提供营养价值，还有引发糖尿病。就连饮食中的苏打也有危险，因为其中为弥补缺失的糖分而添加的化学剂就有致病致癌的危险。

8. Potato Chips 8.薯片

Before you reach for that bag of potato chips; think again! These are filled with a lot of fat and calories, but did you know they are also loaded with dangerous chemicals? Most chips are made with acrylamide, which is created when foods are fried at extremely high temperatures. This chemical is linked to cancer, which can result in death.

当你准备向一包薯片下手之前，三思！这种零食所含的脂肪和卡路里相当高，并且你知道它们也暗藏了致命的化学制剂吗？大多薯片中含有丙烯酰胺，这种物质在极高温度炸薯片时产生。它会引发癌症，并且导致死亡。

9. Low-Fat Foods 9.低脂食品

A lot of people think that they are being healthy by purchasing foods that are labeled as “low fat”. Unfortunately this is not the case, as most of these foods are packed with unhealthy chemicals to make up for the lack of fat. These chemicals are extremely bad for your body and can even damage your health over time.

很多人认为购买标有“低脂”的食品能为身体获得健康。很抱歉事实并非如此，因为大多低脂食品都因缺少脂肪而被添加了化学剂。这些化学剂对身体极其不利，时间久了甚至还会破坏你的身体机能。

10. Margarine 10.人造奶油

People choose margarine over butter because it doesn’t have cholesterol in it, but what you need to pay attention to is what IS in it! Margarine is extremely high in trans-fat, which can damage your blood vessels and even increase your cholesterol. 人们选择用人造奶油代替黄油是因为它没有胆固醇，但你要当心人造奶油所含成分！其高浓度的反式脂肪酸会损害血管，增加胆固醇的摄入。

第四篇

How Google Picks New Employees (Hint: It's Not About Your Degree)

谷歌招聘新职员的五大标准

I’ve been having disagreements for years about the usefulness of college degrees as a measure of someone’s ability to be an outstanding employee. Now, don’t get me wrong – I don’t think it’s ever a bad thing to have a degree. I just think people make an assumption about formal education that’s often untrue. They assume that if two people are exactly the same in terms of age, life and job experience and demographics, and one has a college degree and the other doesn’t –

that the one who has the degree will be a better employee and have a more successful career.

多年来，对于将大学文凭作为一些人是否能够成为优秀员工的衡量标准一事，我一直持有不同意见。但不要误会我的意思——我不认为获得学位会是件坏事。我只是认为，人们就正规教育作出的假设往往与真实不符。他们假设，如果两个人的年龄大致相仿，且无论生活与工作经历还是背景出身都类似，但其中一人拥有大学文凭，另一人则没有，那么拥有大学文凭的那个人将成为一位更加优秀的员工，并会在事业上取得更多成功。

So I was thrilled to read an article by Thomas L. Friedman in the NYT a few months ago, called ―How To Get A Job At Google.‖ Friedman’s article expands upon an interview between Adam Bryant of the NYT and Lazlo Bock, SVP of People Operations for Google , where Bock goes into depth about the core attributes Google looks for when hiring. At one point, Bock says, ―G.P.A.’s are worthless as a criteria for hiring, and test scores are worthless. … We found that they don’t predict anything.‖

所以，几个月前，我怀着兴奋的心情拜读了托马斯·弗里德曼（Thomas L. Friedman）在《纽约时报》撰写的一篇题为―如何在谷歌（Google）找到一份工作‖的文章。弗里德曼的文章在《纽约时报》亚当·布莱恩特（Adam Bryant）对谷歌人事高级副总裁拉兹洛·波克（Lazlo Bock）的采访基础上进行了扩充。在此采访中，波克深入介绍了谷歌在招募人才时所寻找的核心特征。波克一度表示，―作为招聘的标准，总平均成绩（GPA）和测试成绩都毫无价值……我们发现它们并不能说明任何问题。‖

My point exactly. Someone can do very well in college and not have what it takes to succeed in the real world – and vice versa. Bock went on to say that an increasing proportion of people hired at Google these days don’t have college degrees. Bock then shared the five criteria Google does use when evaluating job candidates. I was struck not only by the list, but by the order. Here’s my understanding of what he said, and why it’s important for any job seeker:

这与我的观点一拍即合。有些人在大学表现得非常出色，但在现实世界中却很难获得成功——反之亦然。波克接着说，在谷歌近期招聘的新职员中，没有大学文凭的人越来越多。之后，波克分享了谷歌在评估应聘者时采用的五项标准。让我惊讶的不仅仅是他们提供的这些标准本身，还有这五项标准的先后顺序。以下是我对他的言论的解读，以及这对求职者至关重要的原因：

5. Expertise. Bock noted that, except for making sure that people in technical jobs having coding ability, expertise is last on their list of five. They’ve found that the other four attributes (which I’ll get to in a minute) far outweigh expertise when it comes to predicting the abilities that Google has found they need in their employees. Bock notes that experts are more likely to simply default to the tried-and-true. I’ve seen this as well – when people self-identify as ―expert‖ in an area, or as ―highly experienced,‖ there’s a much higher likelihood that they will strongly defend their existing point of view when questioned, rather than being curious…their identity is all too often wrapped up in being the authority, vs. finding a better solution.

第五标准：专业知识。波克指出，除了确保科技工作者拥有编程能力之外，专业知识在五项核心特征排名中垫底。至于哪些因素能预测谷歌需要从其员工身上获得的能力，他们已经发现，其他四个特征要比专业知识远远更加重要。波克指出，专家们更有可能简单地选择墨守成规。我也体会到了这一点——当人们自认为是一个领域的―专家‖或者―经验丰富人士‖时，他们很有可能在受到质疑时坚决捍卫自己已有的观点，而不是充满好奇心……他们往往被―充当权威‖的目的所蒙蔽，而没有将寻找更好的解决方案作为目标。

4. Ownership. At Google, they look for people who take responsibility for solving problems and moving the enterprise forward – who feel passionate about making things work. I see the

importance of this in my own company and in all of our client companies. In this era of daily change and upheaval in almost every industry and area of knowledge, it’s a huge disadvantage to have employees who are passive doers of tasks and order-takers. You need people who are internally motivated to figure out how to make things better.

第四标准：主人翁意识。在谷歌，人们寻找对解决问题并推动这家企业向前发展负责的职员，即对解决问题充满热情的一群人。无论是在我的公司，还是所有客户的公司，我都看到了它的重要性。在这个几乎所有行业和知识领域每天都会发生巨大变化的时代，拥有不积极完成任务或只被动接受指令的员工，会使公司处在非常不利的地位。你需要一群从内心真正想要更加出色完成工作的职工。

3. Humility. At the same time, Bock notes that passion and drive toward responsibility has to be balanced by humility: an openness to someone else having an even better idea than you, or knowing more about how to make something work. In Bock’s words: ―You need a big ego and small ego in the same person at the same time.‖ I’ve noticed that when someone has both these qualities – a fierce drive to make things better combined with a welcoming attitude, an assumption that others have as much to offer, or more – that person tends to be both enormously effective individually and a wonderfully useful member of any team.

第三标准：谦逊。波克同时还指出，热情和承担责任的动力需要用谦逊加以平衡：当别人的点子比你更加完美，或者办事比你更加在行时候，就要抱以接受的心态。用波克的话说，―你需要同一个人身上同时展现出一个强大的自我和一个谦逊的自我。‖我注意到，当一些人具备这两种特质的时候——强大的上进心，再加之友好的态度，认为其他人总能提出很好的意见——这样的人往往在单独工作时极为高效，同时在任何团队中都能发光发热。

2. Leadership. I love that Bock and his colleagues look for leadership at every level. And not, as he says, a traditional evaluation of leadership as in, ―…were you president of the chess club? Were you vice president of sales? How quickly did you get there?‖ They’re looking for folks who can step in to guide and influence others toward an outcome when that’s what’s needed – no matter what their job or title may be. (And who also know – back to the humility criterion – when to step back and let someone else take that role. )

第二标准：领导力。波克和他的同事们在各个层面都不忘寻找领导力，这一点我很赞赏。而且正如他所说，他们采用的还不是对领导力的传统评估方法，比如―……你是国际象棋社的社长吗？你是销售副总裁吗？你的升值用了多长时间？‖他们寻找的是能够在必要的时候挺身而出，指导并影响其他人取得成果的人——无论他们的头衔是什么（回到谦逊这一标准，这些人也该知道何时该置身事外，让其他人担当起某个角色）。

1. Ability to Learn. This is where I decided that Lazlo Bock and I are kindred souls; he notes that pure learning ability – the ability to pick up new things, to learn on the fly, to find patterns in disparate pieces of information and take the next step – is the number one thing hiring managers at Google have learned to look for in candidates. I could not agree more: I believe that people will succeed in today’s world to the extent they develop the ability to learn new things quickly and well. And that’s not only true in companies like Google or LinkedIn or Amazon, companies that pride themselves on coming up with new ideas and new approaches on a daily basis. Every company needs employees who are curious, who are willing to make mistakes and go out on a limb and ask dumb questions in order to develop new capabilities and new solutions – that’s how organizations will thrive and grow into the future.

第一标准：学习的能力。正是这一点让我觉得我和拉兹洛·波克英雄所见略同；他指出，纯粹的学习能力——撷取新鲜事物，随时随地学习，在分散的信息中发现规律并迈出下一步

——是谷歌招聘经理们学到的应该在求职者身上找寻的最重要的标准。我完全同意：我认为，人们在当今世界中能够取得的成功，取决于他们能在多大程度上培养出又快又好地学习新鲜事物的能力。这不仅仅适用于谷歌或者LinkedIn，又或者亚马逊——那些以每日都提出新想法和新方案为豪的公司，实际上，所有的公司都需要这样的员工——充满好奇心，愿意犯错、冒险并提出愚蠢问题以开发新能力、找出新的解决方案——这正是企业实现未来茁壮成长之道。

In the very wise and prescient words of Ari De Geus (he said this in the mid 90s): ―The ability to learn faster than your competitors may be the only sustainable competitive advantage.‖

用当代管理大师阿里·德赫斯（Arie de Geus）一句非常具有远见卓识的话说，―比你的竞争对手更快学习的能力或许是唯一可持续的竞争优势。‖

第五篇

10 Reasons Why You Will Never Become Rich

这辈子你富不起来的十大原因

There’s an interesting maxim about how long wealth actually stays with a person and their descendants. The saying is three generations, tops: one to make it, one to spend it, and the third to blow it. Of course, there are exceptions to this rule, but have you ever sat down and seriously thought about wealth and what it means to you? Or do you figure, “What the heck, I’ve always been broke, my forefathers were broke; it’s generational” – it’s just a rite of passage of sorts. If you feel that wealth is out of your reach, you aren’t alone. According to some experts, there are millions of ‘clueless potential millionaires’ who could be at the top of the wealth ladder if they only reined in a few bad habits. However, you may be a skeptic, and rightly so. Being wealthy means different things to different people. But according to the experts, there are financial mistakes many people make that keep them away from their possible wealth.

据lifespan网站报道，有句关于财富在人们及其后代中保留时间的格言，非常有趣。格言中的答案是富不过三代：一代赚，二代花，三代败。当然，凡事总有例外，但你曾经是否，冷静下来，认真思考过财富及其对你的意义？或者你是否想过：到底是哪门子的事，我祖上曾破产，我也总是破产？世世代代都这样。”或者只是思考财富的方式各有不同。如果觉得自己跟财富无缘，要知道有这样想法的人不止你一个。一些专家认为，还有着千百万毫无头绪“潜在的百万富翁”，只要他们控制好自己的一些坏习惯，他们的名字就会出现在富豪榜单前列。然而，你也许是个怀疑论者，或者恰恰如此。不同的人对富裕有着不同的概念。但有些专家表示，错误的财务决定导致人们与财富无缘。

What is Wealth Anyway? 那么，财富究竟是什么呢？

Most people do not equate wealth with a mansion or a big yacht. In fact, a scanty 7% of people surveyed associate wealth with material possessions like cars, houses and boats. Rather, to many, being rich means having just enough to not worry about the next payday – that’s according to 33% of those questioned. An additional 26% define being wealthy, or rich, as having more than enough money to quit their jobs. Still, few people place an actual dollar amount on what it means to be wealthy. Only 17% felt that being rich means having at least $1 million or more, and 11% stated a six-figure yearly income would make them feel rich. Yet most people who are rich don’t even consider themselves rich. Maybe it’s because being ‘rich’ or ‘wealthy’

has very little to do with material possessions, and more to do with how people feel about themselves. Nonetheless, according to financial experts you will never be rich if you are bogged down by anything on the following list:

多数人并不会把财富等同于豪华大宅或游艇。事实上，在受访人群中，仅7%的人认为财富与车子、房子及游艇这样的物质财产密不可分。但是对于多数人，有33%的受访人群表示，富裕意味着有足够的经济实力，且不用担心工资不够用的问题。另外的有26%认为富裕或者有钱就是家里的钱足够多，可以不用工作。但是，很少人会用具体多少钱来衡量富裕与否。只有17%的人表示有钱意味着你至少得有一百万美元以上，11%的人表示六位数的年收入才会让他们觉得自己富有。但是大多数富人并不认为自己有钱。也许因为他们认为“有钱”或“富裕”与物质财产没多大关系，更多的是人们自己怎么看待自己。然而，理财专家表示如果你有下列坏习惯，那么你就富不起来：

1. Overspending 1. 过度消费

If you have a ferocious appetite for spending beyond your means, you’re not alone. According to a survey, of the 52% of people who habitually overspend, many balance the shortfall by taking from their savings, and 22% rely on credit cards. Blowing all your money each month is not a realistic pathway to wealth. Start tracking where your money goes each month, check where you can cut back, and create a ‘realistic’ budget that allows you to pay your bills and invest in a retirement account or an emergency fund.

很多人消费欲望强烈，常常入不敷出。据一项调查显示，52%的人已养成过度消费的习惯，其中许多人动用存款平衡收支，还有22%的人对信用卡产生依赖。每个月浪费掉你所有的钱，你怎么能富裕的起来呢。现在开始记录每月用钱情况，看看哪里是否可以节省，制定一个“切实”的预算方案，该花的花，办个退休账户或是留些应急基金。

2. Not Saving Enough 2. 储蓄不足

Welcome to the club! The personal savings percentage in the US is a measly 4.9% of disposable income. Saving should become a priority if you want to accumulate wealth. Start with an emergency fund. Once your emergency fund is substantial, you can redirect small amounts toward other goals like purchasing a home or paying for college.

欢迎加入这个行列！在美国，个人存款占可支配收入的比重仅有4.9%。如果你想要积累财富，那么首先，你就应该存钱。先设立应急基金。当应急基金存够了以后，你可以花一小部分钱用作他途，比如买房子或者付大学学费。

3. You Have Too Much Debt 3. 负债累累

Certain debts are a precursor to financial success, like purchasing real estate or starting a business; however, a high-interest credit card balance is not. Pay off credit cards with the highest rates first.

某些负债会带来成功，比如说买地产或创业；但高利率的信用卡债务绝对是个灾难。先还清利率最高的信用卡吧。

4. You Don’t Have a Plan 4. 缺乏计划

Without a definite, clearly defined plan, becoming rich will seem like an unbelievable dream. This alone will solidify your excuses for overspending and not saving. As the saying goes, “Those who fail to plan, plan to fail.” Putting together a financial plan may seem tedious, but it doesn’t

have to be, and you can get used to it.

缺乏一个明确清晰的计划，想要富起来就像白日做梦。仅仅这一点，就会为你美化过度花费，存款不足的种种借口。常言道，“不制定计划的人注定失败。”制定理财计划也许单调乏味，但也不一定无聊，习惯就好。

5. You Don’t Have an Emergency Fund 5. 无应急基金

Experts say you need at least six months of income saved in case of an emergency. Life is tricky, and not having some type of safety net can turn a comfortable situation into a disaster.

专家表示每个人至少需要半年工资收入作为应急基金。毕竟，生活没有一帆风顺，缺乏相关安全保障有时也会将安逸顺境转为苦难逆境。

6. You Started Late 6. 起步较晚

Time is slipping by. Just like starting an exercise routine, the most difficult part about saving is getting started. Even if you have debt, a small income, or many expenses, you can save something, even if it’s only a small amount.

时光消逝，岁月如梭。就像要开始日常锻炼，最困难的一步就在起步阶段。纵然你欠有债务、收入甚微、或是花钱如流，你也可以存点钱，哪怕只是一点点。

7. You Complain Rather Than Commit 7. 光说不练

“I don’t earn enough money”; “Life is too expensive”; “It’s hopeless, I’ll never get out of debt.” Have you uttered any of these statements before, or perhaps all of them? Old habits die hard; however, as long as you do nothing to change, nothing will change. Stop complaining and making excuses. Instead, take responsibility for your non-productive habits and concentrate on how to change them – and then do it!

“赚的不多”；“物价太高”；“债务缠身，毫无希望。”你有过其中的想法吗？还是全都有？江山易改，本性难移；不付诸努力，什么也不会改变。那么，不再抱怨，不再寻求借口。而应该为自己无用的习惯买单，专注于如何改变他们，且说到做到！

8. You Live for Today, and Forget About Tomorrow 8. 不话当下，只论明天

It’s no fun getting serious and thinking about retirement and all that stuff. Nonetheless, eventually it has to be done. The problem is that impulsive and unregulated spending leads to debt„ period! Do yourself a big favor: Get rid of the ‘buy now, worry later’ attitude, and switch to a ‘save now, get rich later’ way of thinking.

认真思考退休生活等类似事情，毫无乐趣。但是，你还是会这么想。原因在于冲动无节制的开销导致了负债生活没有终日！帮自己个大忙：转变“现在买入，日后担忧”的态度，开启“现在存钱，日后富有”的思维方式。

9. Putting All Your Eggs in One Basket 9. 把鸡蛋放在一个篮子里

You might get lucky by wagering all your money on one type of investment. Just like you might get lucky winning the lottery. But that’s not a strategy to live by, or for getting rich. Putting all your money in one place is not advised because it puts you at too much risk. Your investment portfolio should include multiple investments with varied levels of risk and ROI potential and liquidity.

将所有的钱投在一处，你或许会有好运气。但，机率就像是中彩票一样。所以，这不是

一种适合的生活准则，更不会使你富裕起来。在一棵树上吊死存在巨大的风险。投资组合应该搭配不同风险，回报率、流动性均不一的多种形式投资。

10. You Just Don’t Get It! 10. 就是不明白

You may be one of those people who believe that somehow something will come along and save you, so why bother with saving or trying to get out of debt? Maybe you will get lucky and land a fantastic job, receive a big pay raise, inherit money, hit the lottery, or whatever! But ‘whatever’ won’t cut it if you really want to become rich. Yes, life is uncertain. No one knows what will, or will not, actually happen; therefore, why not focus on what you can control today? Get it together now and save yourself, in case someone or something else won’t.

你也许属于这样的人，想着无论怎样，总会有好事出现，拯救你，所以，为什么去费脑子，非要存款，或是还清债务呢？可能，你会交好运，找到份好工作，再来个大幅度加薪，或是继承钱财，中彩票等等！但是，如果你真想富起来，这些还不管用。是的，生活无常，没有人知道将来会发生，不会发生什么；因此，为什么不集中精力做你今天能做到的呢？如果没有人或事帮你的话，那就打起精神，帮帮自己吧。

One thing you can be sure of: You are already rich. Think about it. If someone came to you and offered you a million dollars for your arm, would you give it up? Why not, you have two; you can surely spare one of them! Of course the answer would be no! Being rich is more than physical ownership; it’s a state of happiness and well-being, while wishing the same for others. So while you are working on getting rich materially, remember to be happy along the way!

有件事你可以确信无疑：你已经是百万富翁了。想一想，如果有人打算出一百万美元买你的手臂，你愿意吗？为什么不呢，你有左右两支手臂；你完全可以出卖一支！当然，大家的回答都是不可能。富裕不仅仅是身体要健康，还是一种快乐幸福的状态，当然，同时也不忘祝福他人。所以，努力奋斗在致富之路上，请记住，要一路幸福。