



美國華聯商會

Peninsula Chinese Business Association

50 Victoria Avenue Suite 208, Millbrae CA 94030

December 1, 2020

Dear Members and Friends,

Happy Holidays!

December is a month for joy and a time when many reflect on the year's achievements. Some people will count the number of deals they closed. Some will recount all the places they visited. Some will look proudly at their weight loss. But most people will calculate the amount of money they made to measure success.

Many people pursue, desire, and fiercely work to make money because of what they believe it enables them to do or have. Richard Templar's research identified the ten most common reasons people want more money:

1. **Security:** Funds for a home, lifestyle preferences, emergencies, and retirement
2. **Comfort:** A warm and spacious house, two cars, good health care, and leisure spending
3. **Luxury:** An exotic holiday. Fine wines. Meals at Michelin Stars restaurants, expensive outfits, and the best seats at sports events
4. **Mobility:** Fly first-class and go on luxury cruises
5. **Status:** Exclusive invitations, access to country clubs and private golf clubs
6. **Influence:** Large sums of money that can enable us to control outcomes, which can result in others valuing our opinions more
7. **Freedom:** Not being subject to the demands of our employer, bosses, creditors, clients, customers. Free from burdening our children with growing healthcare and lifestyle costs as we age
8. **Leisure:** Time to do the things we want, go where we want, and see friends and family.
9. **Popularity:** Be able to entertain people and uphold social lives
10. **Philanthropy:** Be able to contribute substantial donations for the satisfaction of helping people and furthering philanthropic causes

The above may not be everything, but it covers a broad range of areas that would satisfy many if they had more money to put towards them. But can money buy everything? Can it purchase love, time, happiness, or health?

We can be poor but still be happy and prosperous. On the other hand, we can also be rich and always be miserable at the same time. Yes, money can buy love, but it wouldn't be authentic.

We can purchase time if we are not ready to face our realities or use the money to buy a moment of joy. But money cannot buy everything. For example, money honestly cannot buy good health, even though many people risk their health to gain more money. I believe that money can take away some of our unhappiness sources, but it can't go any further than that. Money cannot buy happiness.

Another question for money is how much we need? Someone told me, money is never enough. I think we have to understand the difference between how much money we want and how much money we need. My understanding is simple. It is having enough so that I don't have to worry about it. But how much is that? I never know. There always seems to be more to worry about and less coming in. But I noticed I feel secure and comfortable since I started counting in hundreds rather than in thousands and not counting million. I know to the nearest hundreds how much I've made, how much I need, and how much I can spend.

So, when you evaluate your achievements this year, think beyond money. Money is just a concept; we cannot see or touch it. We can only do that with some physical symbols like a bill or a check. The idea of money comes with many baggage items to most of us as an essential belief that it is good or bad. Remember not to leave out the other activities and memories that make your life beautiful. Think about what truly makes you happy.

Have a fantastic year-end,

Johnny DaRosa

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President

johnnydarosa@post.harvard.edu



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致：美國華聯商會會員及朋友們，

節日快樂！

十二月，是一個充滿歡樂的月份。亦是大家盤點該年收獲的好時節。一些朋友會計算完成多少宗交易，回味他們曾到過的世界各地，又或是為自己減肥成功而自豪。但是，有更多的朋友，會計算他們所賺到的金錢，以作為衡量成功的指標。

很多人對金錢都充滿渴求，窮一生力量去賺錢。因為他們相信，擁有金錢之後，他們能做到的、擁有的將會更多。根據理查.譚普勒 (Richard Templar) 的研究，人們想擁有更多金錢，通常有以下 10 種原因：

1. 安全感：支付房貸，應付緊急開支及退休生活。也可以令生活更愜意。
2. 生活舒適：擁有溫暖寬敞的房屋，兩部車，良好醫療保險及休閒消費。
3. 豪華享受：豪華旅程，享用上等名酒及米芝蓮美食，成為體育賽事貴賓席上客，還有昂貴服裝。
4. 出行：乘坐頭等機艙及豪華郵輪。
5. 身份象徵：擁有尊貴會員會籍，享用私人俱樂部，及高爾夫球場。
6. 影響力：大量金錢可以控制某些事情的結果，也可令人們更重視自己的觀點。
7. 自由：不再受僱主、客戶、債權人的束縛。不需要再為日益增加的子女醫療保險及生活費而擔憂。
8. 休閒：隨心所欲選擇喜歡做的事、想要到的地方，亦可隨時與親朋共聚。
9. 備受歡迎：娛樂大眾，高朋滿座，保持活躍的社交生活。
10. 慈善事業：促進慈善籌款活動，從幫助他人而獲得滿足感。

以上事項，可能並非實況的全部，但亦已涵蓋廣泛的領域。金錢可以滿足我們很多慾望，但是，金錢是萬能嗎？它可以購買真愛、時間、快樂和健康嗎？

可能我們會同意，金錢可以購買愛情，但這不是真愛。有朋友認為金錢可購買時間，我卻認為他們只是不肯面對現實。或者，極其量，金錢只可以買到短暫的快樂。很明顯，金錢並不是萬能，它不能購買高品質健康，但更可惜的是，我們往往選擇犧牲健康，以賺取更多的金錢。我相信金錢只可以幫助減輕某些痛苦，卻不會為大家帶來幸福、快樂。貧窮的人，他們仍會感到幸福及滿足，相反，富有的人，也會有悲傷。正如一些老生常談；知足者，貧亦樂。不知足者，富亦憂。

另一個有關金錢的問題又隨之而來，就是我們需要多少金錢才是足夠呢？有一位朋友說：「錢，永遠是不足夠的。」首先，我們需要明白，想要多少錢？和需要多少錢？兩者之分別。我的理解很簡單，我不需要為錢而擔心，這便是足夠了。那究竟是多少？老實說，我也不知道！我只知道，當我愈是擔心金錢，我並沒有變得更富有。自從我改用百元面額作為點算我財富的單位，而不是千元、百萬元，這令我感到輕鬆及有安全感。我更容易知道自己賺了多少，我需要多少，及我可以花多少。

金錢，如果我們不將之變為一張紙幣或支票，你根本就看不見、觸不到，它只是一個概念而已。我們如果把金錢放於過重的位置，它將會成為我們的包袱。所以，當你評估今年自己的成就時，請不要偏重金錢。更不應遺忘，那些令你生活變得更美好的事情及回憶... 那裏，會有你嚐到真正快樂的味道。

祝大家有個美好的年末，

美國華聯商會 會長，

Johnny Darosa

羅世傑 謹啟

johnnydarosa@post.harvard.edu

二零二零年十二月一日

中文翻譯 Doris Wong

(嘉嘉工作室創辦人)