

芒格操作系统：如何有效生活——查理·芒格2007年南加州大学法学院毕业演讲（中英完整收藏版）

芒格的存在，对我们而言是一种幸运。

查理·芒格

2007年5月，在南加州大学（USC）的校友公园，查理·芒格向刚获得学位的194名法学博士、89名法学硕士和3名比较法硕士发表了演讲。他告诉大家他是如何获得成功、获得精彩人生的。

演讲虽用语简单，但句句深藏智慧。芒格指出，获得智慧是一种道德责任，并强调，虽然他读的是法学院，但若要在生活中和学习上取得成功，最好的办法是掌握多门学科的知识。

而这场演讲，也注定成为了经典... ..

【演讲全文中英文稿】

Well no doubt many of you are wondering why the speaker is so old, well the answer is obviously he hasn't died yet. And why was the speaker chosen? Well I don't know that either. I like to think that the development department had nothing to do with it.

你们当中肯定有许多人会觉得奇怪：这么老还能来演讲。嗯，答案很明显：他还没有死。为什么要请这个人来演讲呢？我也不知道，我希望学校的发展部跟这没什么关系。

Whatever the reason I think it's very fitting that I'm sitting here because I see one crowd of faces in the rear not wearing robes, and I know, from having educated an army of descendants, who really deserves a lot of the honors that are being given are the people here upfront. The sacrifice and the wisdom and the value transfer that comes from one generation to the next can never be underrated.

不管怎么样，我想我来这里演讲是合适的，因为我看到后面有一排年纪较大且没有穿学位礼服的（家长）听众。我自己养育过许多子女，我知道他们真的比坐在前面这些穿学位礼服的

学生更感光荣。父母为子女付出了很多心血，把智慧和价值传授给子女，他们应该永远受到尊敬。

And that gives me enormous pleasure as I look at this sea of Asian faces to my left. All my life I've admired Confucius. I like the idea of filial piety, the idea that there are values that are taught and duties that come naturally and all that should be passed on to the next generation. And you people who don't think there's anything in this idea, please note how fast these Asian faces are rising in American life. I think they have something.

我还很高兴地看到我的左边有许多亚洲人的面孔，我这辈子一直很崇拜孔子，我很喜欢孔子关于“孝道”的思想，他认为孝道既是天生的，也需要教育，应该代代相传。你们大家可别小看这些思想，请留意在美国社会中亚洲人的地位上升得有多快。我认为这些思想很重要。

All right, I scratched out a few notes and I'm going to try and just give an account of some ideas and attitudes that have worked well for me. I don't claim that they are perfect for everybody. Although I think many of them are pretty close to Universal values and many of them are can't fail ideas.

好啦，我已经把今天演讲的几个要点写了下来，下面就来介绍那些对我来说最有用的道理和态度。我并不认为它们对每个人而言都是完美的，但我认为它们之中有许多具有普遍价值，也有许多是“屡试不爽”的道理。

1、己所不欲，勿施于人

What are the core ideas that have helped me? Well luckily I got at a very early age, the idea that the safest way to try and get what you want, is to try and deserve what you want. It's such a simple idea, it's the golden rule so to speak. You want to deliver to the world what you would buy if you were on the other end. There is no ethos in my opinion, that is better for any lawyer or any other person to have. By and large the people who have this ethos win in life and they don't win just money, just honors emoluments. They win the respect, the deserved trust, of the people they deal with, and there is huge pleasure in life to be obtained from getting deserved trust. And so the way to get it is to deliver what you'd want to buy if the circumstances were reversed.

是哪些重要的道理帮助了我呢？我非常幸运，很小的时候就明白了这样一个道理：要得到你想要的某样东西，最可靠的办法是让你自己配得上它。这是一个十分简单的道理，是黄金法则。你们要学会己所不欲，勿施于人。在我看来，无论是对律师还是对其他人来说，这都是他们最应该有的精神。总的来说，拥有这种精神的人在生活中能够赢得许多东西，他们赢得的不止是金钱和名誉。还赢得尊敬，理所当然地赢得与他们打交道的人的信任。能够赢得别人的信任是非常快乐的事情。

Occasionally you find a perfect rogue of a person, who dies rich and widely known. But mostly these people are fully understood by the surrounding civilization, and when the cathedral is full of people at the funeral ceremony, most of them are there to celebrate the fact that the person is dead.

有的时候你们会发现有些彻头彻尾的恶棍死的时候既富裕又有名，但是周围绝大多数人都认为他们死有余辜。如果教堂里满是参加葬礼的人，其中大多数人去那里是为了庆祝这个小子终于死了。

And, that reminds me of the story of the time when one of these people died and the minister said, "it's now time for someone to say something nice about the deceased".

And nobody came forward.

And nobody came forward.

And nobody came forward.

And finally one man came up and he said, "well, his brother was worse".

That is not where you want to go! That's not the kind of funeral you want to have you'll leave entirely the wrong example.

这让我想起了一个故事——有一个这样的混蛋死掉了，神父说：“有人愿意站出来，对死者说点好话吗？”没有人站出来，好长时间没有人站出来，最后有个人站了出来，他说：“好吧，他的兄弟更糟糕。”。这不是你们想要得到的下场，以这样的葬礼告终的生活，不是你们想要的生活。

2、仰慕是爱的基础

A second idea that I got very early was that there is no love that's so right as admiration

based love, and that love should include the instructive dead. Somehow I got that idea and I lived with it all my life and it's been very very useful to me. A love like that celebrated by Somerset Maugham and his book "Of Human Bondage" that's a sick kind of love, it's a disease. And if you find yourself in a disease like that my advice to you is turn around and fix it. Eliminate it.

我很小就明白的第二个道理是，正确的爱应该以仰慕为基础，而且我们应该去爱那些对我们有教育意义的先贤。我懂得这个道理且一辈子都在实践它。萨默赛特·毛姆（Somerset Maugham）在他的小说《人性的枷锁》中描绘的爱是一种病态的爱，那是一种病，如果你们发现自己有这种病，应该赶快把它治好。

3、学会终身学习

Another idea that I got and this may remind you of Confucius too, is that wisdom acquisition is a moral duty, it's not something you do just to advance in life. Wisdom acquisition is a moral duty. And there's a corollary to that proposition which is very important, it means that you're hooked for lifetime learning, and without lifetime learning you people are not going to do very well. You are not going to get very far in life based on what you already know. You're going to advance in life by what you're going to learn after you leave here.

另外一个道理——这个道理可能会让你们想起孔子——是，获得智慧是一种道德责任，它不仅是为了让你们的生活变得更加美好。有一个相关的道理非常重要，**那就是你们必须坚持终身学习。如果不终身学习，你们将不会取得很高的成就。光靠已有的知识，你们在生活中走不了多远。**离开这里以后，你们还得继续学习，这样才能在生活中走得更远。

If you take Berkshire Hathaway which is certainly one of the best regarded corporations in the world and may have the best long-term investment record in the entire history of civilization. The skill that got Berkshire through one decade would not have sufficed to get it through the next decade with the achievements made. Without Warren Buffett being a learning machine, a continuous learning machine, the record would have been absolutely impossible.

就以世界上最受尊敬的公司伯克希尔·哈撒韦来说，它的长期大额投资业绩可能是人类有史以来最出色的。让伯克希尔在这一个十年中赚到许多钱的方法，在下一个十年未必还能那么管用，所以沃伦·巴菲特不得不成为一部不断学习的机器。

The same is true at lower walks of life. I constantly see people rise in life who are not the smartest, sometimes not even the most diligent, but they are learning machines, they go to bed every night a little wiser than when they got up and boy does that help particularly when you have a long run ahead of you.

层次较低的生活也有同样的要求，我不断地看到有些人在生活中越过越好，他们不是最聪明的，甚至不是最勤奋的，但他们是学习机器，他们每天夜里睡觉时都比那天早晨聪明一点点。孩子们，这种习惯对你们很有帮助，特别是在你们还有很长的路要走的时候。

Alfred North Whitehead said it one time that “the rapid advance of civilization came only when man invented the method of invention”, and of course he was referring to the huge growth of GDP per capita and all the other good things that we now take for granted which started a few hundred years ago and before that all was stasis. So if civilization can progress only when it invents the method of invention, you can progress only when you learn the method of learning.

阿尔弗雷德·诺斯·怀特海曾经说过一句很正确的话，他说只有当人类“发明了发明的方法”之后，人类社会才能快速地发展。他指的是人均GDP的巨大增长和其他许多我们今天已经习以为常的好东西。人类社会在几百年前才出现了大发展，在那之前，每个世纪的发展几乎等于零。人类社会只有发明了发明的方法之后才能发展，同样的道理，你们只有学习了学习的方法之后才能进步。

I was very lucky. I came to law school having learned the method of learning and nothing has served me better in my long life than continuous learning. And if you take Warren Buffett and watched him with a time clock, I would say half of all the time he spends is sitting on his ass and reading. And a big chunk of the rest of the time is spent talking one on one either on the telephone or personally with highly gifted people whom he trusts and who trust him. In other words it looks quite academic all this worldly success.

我非常幸运。我读法学院之前就已经学会了学习的方法。在我这漫长的一生中，没有什么比持续学习对我的帮助更大。再拿沃伦·巴菲特来说，如果你们拿着计时器观察他，会发现他醒着的时候有一半时间是在看书。他把剩下的时间大部分用来跟一些非常有才干的人进行一对一的交谈，有时候是打电话，有时候是当面，那些都是他信任且信任他的人。仔细观察的话，沃伦很像个学究，虽然他在世俗生活中非常成功。

Academia has many wonderful values in it. I came across such a value not too long ago. It was several years ago. In my capacity as a hospital board chairman I was dealing with a medical school academic. And this man over years of hard work had made himself know more about bone tumor pathology than almost anybody else in the world. And he wanted to pass this knowledge on to the rest of us.

学术界有许多非常有价值的东西。不久之前我就遇到一个例子，我是一家医院的理事会主席，在工作中接触到一个叫约瑟夫·米拉的医学研究人员。这位仁兄是医学博士，他经过多年的钻研，成为世界上最精通骨肿瘤病理学的人。他想要传播这种知识，提高骨癌的治疗效果。

And how was he going to do it? Well he decided to write a textbook that would be very useful to other people. And I don't think a textbook like this sells two thousand copies if those two thousand copies are in all the major cancer centers in the world.

He took a year sabbatical, he sat down in his computer and he had all the slides because he saved them and organized them and filed them. He worked 17 hours a day, 7 days a week, for a year and that was his sabbatical. At the end of the year he had one of the great bone tumor pathology textbooks in the world. When you're around values like that, you want to pick up as much as you can.

他是怎么做的呢？嗯，他决定写一本教科书，虽然我认为这种教科书最多只能卖几千册，但世界各地的癌症治疗中心都买了它。他休了一年假，把所有的X光片弄到电脑里，仔细地保存和编排，他每天工作17小时，每周工作七天，整整坚持了一年。这也算是休假啊。假期结束的时候，他写出了世界上最好的两本骨癌病理学教科书中的一本。如果你们的价值跟米拉差不多，你们想要获得多大的成就就能获得多大的成就。

4、跨学科学习的重要性

Another idea that was hugely useful to me was that I listened in law school when some wag said, "A legal mind is a mind that when two things are all twisted up together and interacting, it's feasible to think responsibly about one thing and not the other."

另一个对我非常有用的道理是我当年在法学院学到的。那时有位爱开玩笑的教授说：“什么是法律头脑？如果有两件事交织在一起，相互之间有影响，你努力只考虑其中一件，而完全不顾另一件，以为这种思考方式既实用又可行的头脑就是法律头脑。”

Well I could see from that one sentence that that was perfectly ridiculous, and it pushed me further into my natural drift, which was into learning all the big ideas and all the big disciplines. So I wouldn't be a perfect damn fool who was trying to think about one aspect of something that couldn't be removed from the totality of the situation in a constructive fashion.

我知道他是在说反话，他说的那种“法律”方法是很荒唐的。这给了我很大的启发，因为它促使我去学习各学科中所有的重要道理，这样我就不会成为那位教授所描绘的蠢货。

And what I noted since the really big ideas carry 95% of the *unclear*, it wasn't at all hard for me to pick up all the big ideas and all the big disciplines and make them a standard part of my mental routines. Once you have the ideas of course they are no good if you don't practice. You don't practice you lose it. So I went through life constantly practicing this model of disciplinary approach.

因为真正重要的大道理占每个学科95%的份量，所以对我而言，从所有的学科吸取我所需要的95%的知识，并将它们变成我思维习惯的一部分，也不是很难的事情。当然，掌握了这些道理后之后，你们必须通过实践去使用它们。这就像钢琴演奏家，如果不持续练习，就不可能弹得很好。所以我这辈子不断地实践那种跨学科的方法。

Well I can't tell you what that's done for me, it's made life more fun, it's made me more constructive, it's made me more helpful to others, it's made me enormously rich, you name it, that attitude really helps.

这种习惯帮了我很多忙，它让生活更有乐趣，让我能做更多的事情，让我变得更有建设性，让我变得非常富有，而这无法用天分来解释。我的思维习惯只要得到正确的实践，真的很有帮助。

5、隐藏睿智

Now there are dangers there, because it works so well, that if you do it, you will frequently find you are sitting in the presence of some other expert, maybe even an expert that's superior to you, supervising you. And you will know more than he does about his own specialty, a lot more. You will see the correct answer when he's missed it.

但这种习惯也会带来危险，因为它太有用了，如果你们使用它，当你们和其他学科的专家——也许这位专家甚至是你们的老板，能够轻而易举地伤害你们——在一起时，你们会常常发现，原来你们的知识比他更丰富，更能够解决他所遇到的问题，当他束手无策的时候，你们有时会知道正确的答案。

That is a very dangerous position to be in. You can cause enormous offense by helpfully being right in a way that causes somebody else to lose face. And I never found a perfect way to solve that problem.

遇到这样的情况是非常危险的，如果你们的正确让有身份有地位的人觉得没面子，可能会引发极大的报复心理。我还没有找到避免受这个严重问题伤害的完美方法。

I was a great poker player when I was young but I wasn't a good enough poker player so people failed to sense that I thought I knew more than they did about their subjects and it gave a lot of offense. Now I'm just regarded as eccentric but it was a difficult period to go through. And my advice to you is to learn sometimes to keep your light under a bushel.

尽管我年轻时扑克牌玩得很好，但在我认为我知道的比上级多的时候，我不太擅长掩饰自己的想法，没有很谨慎地去努力掩饰自己的想法，所以我总是得罪人。现在人们通常把我当成一个行将就木的没有恶意的古怪老头，但在从前，我有过一段很艰难的日子。我建议你们不要学我，最好学会隐藏你们的睿智。

One of my colleagues, also number one in his class in law school, a great success in life worked for the supreme court etc... He knew a lot and he tended to show it as a very young lawyer and one day the senior partner called him in and said, "listen Chuck, I want to explain something to you. Your duty under any circumstances is to behave in such a way that the client thinks he's the smartest person in the world. If you have any little

energy and insight available after that, use it to make your senior partner look like the smartest person in the world. And only after you've satisfied those two obligations do you want your light to shine at all".

我有个同事，他从法学院毕业时成绩是全班第一名，曾在美国最高法院工作过，年轻时当过律师，当时他总是表现出见多识广的样子。有一天，他上级的高级合伙人把他叫进办公室，对他说：“听好了，查克，我要向你解释一些事情，你的工作和职责是让客户认为他是房间里最聪明的人。如果你完成了这项任务之后还有多余的精力，应该用它来让你的高级合伙人显得像是房间里第二聪明的人。只有履行了这两条义务之后，你才可以表现你自己。”

Well, that may be very good advice for rising in a large firm. It wasn't what I did I always obeyed the drift of my nature and if other people didn't like it I didn't need to be adored by everybody.

嗯，那是一种在大型律师事务所里往上爬的好办法，但我并没有那么做。我通常率性而为，如果有人看不惯我的作风，那就随便咯，我又不需要每个人都喜欢我。

Another idea, and by the way when I talk about this multidisciplinary attitude I'm really following a very key idea of the greatest lawyer of antiquity, Marcus Tullius Cicero. Cicero is famous for saying, "a man who doesn't know what happened before he was born goes through life like a child". That is a very correct idea of Cicero's. And he's right to ridicule somebody so foolish as not to know what happened before he was born.

我想进一步解释为什么人们必须拥有跨科学的心态，才能高效而成熟地生活。在这里，我想引用古代最伟大的律师马尔库斯·图鲁斯·西塞罗的一个重要思想。西塞罗有句话很著名，他说，如果一个人不知道他出生之前发生过什么事情，在生活中就会像一个无知的孩童。这个道理非常正确，西塞罗正确地嘲笑了那些愚蠢得对历史一无所知的人。

But if you generalize Cicero as I think one should, there are all these other things that you should know in addition to history and those other things are the big ideas in all the other disciplines. And it doesn't help you just to know them enough just so you can *unclear* them back on an exam and get an A. You have to learn these things in such a way that they're in a mental latticework in your head and you automatically use them for the rest of your life.

但如果你们将西塞罗这句话推而广之——我认为你们应该这么做——除了历史之外，还有许多东西是人们必须了解的。所谓的许多东西就是所有学科的重要思想。但如果你对一种知识死记硬背，以便能在考试中取得好成绩，这种知识对你们不会有太大的帮助。你们必须掌握许多知识，让它们在你们的头脑中形成一个思维框架，在随后的日子里能自动地运用它们。

If you do that I solemnly promise you that one day you'll be walking down the street and look to your right and left and think, "my heavenly days! I'm now one of the few most competent people of my whole age forward." If you don't do it, many of the brightest of you will live in the middle ranks or in the shallows.

如果你们能够做到这一点，我郑重地向你们保证，总有一天你们会在不知不觉中意识到：“我已经成为我的同龄人中最有效率的人之一”。与之相反，如果不努力去实践这种跨科学的方法，你们中的许多最聪明的人只会取得中等成就，甚至生活在阴影中。

6、逆向思维

Another idea that I got, and it was encapsulated by that story the Dean recounted about the man who wanted to know where he was going to die and he wouldn't go there, that rustic let that idea have a profound truth in his hand.

我发现的另外一个道理蕴含在麦卡弗雷院长刚才讲过的故事中，故事里的乡下人说：“要知道我会死在哪里就好啦，我将永远不去那个地方。”这乡下人说的话虽然听起来很荒唐，却蕴含着一个深刻的道理。

The way complex adaptive systems work and the way mental constructs work; problems frequently get easier and I would even say usually are easier to solve if you turn around in reverse.

对于复杂的适应系统以及人类的大脑而言，如果采用逆向思考，问题往往会变得更容易解决。如果你们把问题反过来思考，通常就能够想得更加清楚。

In other words if you want to help India, the question you should ask is not "how can I help India?", you think "what's doing the worst damage in India? What would automatically do the worst damage and how do I avoid it?"

例如，如果你们想要帮助印度，应该考虑的问题不是“我要怎样才能帮助印度？”与之相反，你们应该问：“我要怎样才能损害印度？”你们应该找到能对印度造成最大损害的事情，然后避免去做它。

You'd think they are logically the same thing, they're not. Those of you who have mastered algebra know that inversion frequently will solve problems which nothing else will solve. And in life, unless you're more gifted than Einstein, inversion will help you solve problems that you can't solve in other ways.

也许从逻辑上来看两种方法是一样的，但那些精通代数的人知道，如果问题很难解决，利用反向证明往往就能迎刃而解。生活的情况跟代数一样，**逆向思考能够帮助你们解决正面思考无法处理的问题。**

But to use a little inversion now, what will really fail in life? What do you want to avoid? Such an easy answer; sloth and unreliability. If you're unreliable it doesn't matter what your virtues are, you're going to crater immediately. So doing what you have faithfully engaged to do should be an automatic part of your conduct. You want to avoid sloth and unreliability.

让我现在就来使用一点逆向思考。什么会让我们在生活中失败呢？我们应该避免什么呢？有些答案很简单，例如，懒惰和言而无信会让我们在生活中失败。如果你们言而无信，就算有再多的优点，也无法避免悲惨的下场。所以你们应该养成言出必行的习惯，懒惰和言而无信是显然要避免的。

7、避免极端意识形态

Another thing I think should be avoided is extremely intense ideology because it cabbages up one's mind. You've seen that. You see a lot of it on TV you know preachers for instance, you know they've all got different ideas about theology and a lot of them have minds that are made of cabbage.

另外要避免的是极端的意识形态，因为它会让人们丧失理智。你们看到电视上有许多非常糟糕的宗教布道者，他们对神学中的细枝末节持有不相同、强烈的、前后矛盾的神学观点，偏偏又非常固执，我看他们中有许多人的脑袋已经萎缩成卷心菜了。

But that can happen with political ideology. And if you're young it's easy to drift in to loyalties and when you announce that you're a loyal member and you start shouting the orthodox ideology out what you're doing is pounding it in, pounding it in and you're gradually ruining your mind so you want to be very careful with this ideology. It's a big danger.

政治意识形态的情况也一样。年轻人特别容易陷入强烈而愚蠢的意识形态中，而且永远走不出来。当你们宣布你们是某个类似邪教团体的忠实成员，并开始倡导该团体的正统意识形态时，你们所做的就是将这种意识形态不断地往自己的头脑里塞。这样你们的头脑就会坏掉，而且有时候是以惊人的速度坏掉。所以你们要非常小心地提防强烈的意识形态，它对你们的宝贵头脑是极大的危险。

In my mind I got a little example I use whenever I think about ideology and it's these Scandinavian canoeists who succeeded in taming all the rapids of Scandinavia and they thought they would tackle the whirlpools in the Aaron Rapids here in the United States. The death rate was 100%. A big whirlpool is not something you want to go into and I think the same is true about a really deep ideology.

每当我感到自己有陷入某种强烈的意识形态的危险时，我就会拿下面这个例子来提醒自己，有些玩独木舟的斯堪的纳维亚人征服了斯堪的纳维亚所有的激流，他们认为他们也能驾驶独木舟顺利地征服北美洲的大漩涡，结果死亡率是百分之百。大漩涡是你们应避开的东西，强烈的意识形态也是，尤其是你们的同伴全都是虔诚的信徒时。

I have what I call an iron prescription that helps me keep sane when I naturally drift toward preferring one ideology over another. And that is I say "I'm not entitled to have an opinion on this subject unless I can state the arguments against my position better than the people do who are supporting it. I think only when I reach that stage am I qualified to speak."

我有一条“铁律”，它帮助我在偏向于支持某种强烈的意识形态时保持清醒。那就是：“我没资格拥有一种观点，除非我能比我的对手更好地反驳我的立场。我认为我只有在达到这个境界时才有资格发表意见。”

Now you can say that's too much of an iron discipline, it's not too much of an iron discipline, it's not even that hard to do. It sounds a lot like the iron prescription of Ferdinand the Great, "it's not necessary to hope in order to persevere."

迪安·艾奇逊 有一条“铁律”，它来自奥兰治的沉默者威廉说过的一句话，那句话的意思大概是“未必要有希望才能坚持”。

That probably is too tough for most people, I don't think it's too tough for me but it's too tough for most people. But this business of not drifting into extreme ideology is a very very important thing in life if you want to have more correct knowledge and be wiser than other people. A heavy ideology is very likely to do you in.

我的做法听起来跟这条“铁律”一样极端，对大多数人而言，这么做可能太难了，但我希望对我来说它永远不会变得太难。我这种避免陷入强烈的意识形态的方法其实比迪安·艾奇逊的“铁律”更容易，也值得学习。这种别陷入极端意识形态的方法在生活中是非常非常重要的，如果你们想要成为明智的人，严重的意识形态很有可能会导致事与愿违。

8、消除“自我服务偏好”和自怜

Another thing of course that does one in is the self serving bias to which we are all subject. You think that your little me is entitled to do what it wants to do, and for instance why shouldn't the true little me overspend my income?

有一种叫做“自我服务偏好”的心理因素也经常导致人们做傻事，它往往是潜意识的，所有人都难免受其影响。你们认为“自我”有资格去做它想做的事情，例如，透支收入来满足它的需求，那有什么不好呢？

Well, there once was a man who became the most famous composer in the world but he was utterly miserable most of the time and one of the reasons was he always overspent his income, that was Mozart. If Mozart can't get by with this kind of asinine conduct, I don't think you should try it.

嗯，从前有一个人，他是全世界最著名的作曲家，可是他大部分时间过得非常悲惨，原因之一就是他总是透支他的收入。那位作曲家叫做莫扎特。连莫扎特都无法摆脱这种愚蠢行为的毒害，我觉得你们更不应该去尝试它。

Generally speaking, envy, resentment, revenge and self pity are disastrous modes of thought, self-pity gets pretty close to paranoia, and paranoia is one of the very hardest things to reverse, you do not want to drift into self-pity.

总的来说，嫉妒、怨憎、仇恨和自怜都是灾难性的思想状态。过度自怜可以让人近乎偏执，偏执是最难逆转的东西之一，你们不要陷入自怜的情绪中。

I have a friend who carried a big stack of linen cards about this thick, and when somebody would make a comment that reflected self pity, he would take out one of the cards, take the top one off the stack and hand it to the person, and the card said, "your story has touched my heart, never have I heard of anyone with as many misfortunes as you". Well you can say that's waggery, but I suggest that every time you find you're drifting into self pity, I don't care what the cause your child could be dying of cancer, self-pity is not going to improve the situation, just give yourself one of those cards.

我有个朋友，他随身携带一叠厚厚的卡片，每当有人说了自怜的话，他就会慢慢地、夸张地掏出那一叠卡片，将最上面那张交给说话的人。卡片上写着“你的故事让我很感动，我从来没有听过有人像你这么倒霉。”你们也许认为这是开玩笑，但我认为这是精神卫生。每当你们发现自己产生了自怜的情绪，不管是什么原因，哪怕由于自己的孩子患上癌症即将死去，你们也要想到，自怜是于事无补的。这样的时侯，你们要送给自己一张我朋友的卡片。

It's a ridiculous way to behave, and when you avoid it you get a great advantage over everybody else, almost everybody else, because self-pity is a standard condition and yet you can train yourself out of it.

自怜总是会产生负面影响，它是一种错误的思维方式。如果你们能够避开它，你们的优势就远远大于其他人，或者几乎所有的人，因为自怜是一种标准的反应。你们可以通过训练来摆脱它。

And of course a self serving bias, you want to get out of yourself, thinking that what's good for you is good for the wider civilization and rationalizing all these ridiculous conclusions based on the subconscious tendency to serve one's self. It's a terribly inaccurate way to think and of course you want to drive that out of yourself because you want to be wise not foolish.

你们当然也要在自己的思维习惯中消除自我服务的偏好，别以为对你们有利的就是对整个社会有利的，也别根据这种自我中心的潜意识倾向来为你们愚蠢或邪恶的行为辩解，那是一种

可怕的思考方式。你们要让自己摆脱这种心理，因为你们想成为智者而不是傻瓜，想做好人而不是坏蛋。

You also have to allow for the self serving bias of everybody else, because most people are not gonna remove it all that successfully, the only condition being what it is. If you don't allow for self serving bias in your conduct, again you're a fool.

你们必须在自己的认知行动中允许别人拥有自我服务的偏好，因为大多数人无法非常成功地清除这种心理，人性就是这样。如果你们不能容忍别人在行动中表现出自我服务的偏好，那么你们又是傻瓜。

I watched the brilliant Harvard law Review trained general counsel of *unclear* lose his career, and what he did was when the CEO was aware some underling has done something wrong the general counsel said "gee we don't have any legal duty to report this but I think it's what we should do it's our moral duty."

所罗门兄弟公司的法律顾问曾经做过《哈佛法学评论》的学生编辑，是个聪明而高尚的人，但我亲眼看到他毁掉了自己的前途。当时那位能干的CEO说有位下属做错了事，总顾问说：“哦，我们在法律上没有责任汇报这件事，但我认为那是我们应该做的，那是我们的道德责任。”

Of course the general counsel was totally correct but of course it didn't work it was a very unpleasant thing for the CEO to do and he put it off and put it off and of course everything erode into a major scandal and down went the CEO and the general counsel with him.

从法律和道德上来讲，总顾问是正确的，但他的方法却是错误的。他建议日理万机的CEO去做一件令人不愉快的事情，而CEO总是把这件事一推再推，因为他很忙嘛，完全可以理解，他并不是故意要犯错。后来呢，主管部门责怪他们没有及时通报情况，所以CEO和总顾问都完蛋了。

The correct answer in situations like that was given by Ben Franklin, he said "if you want to persuade appeal to interest not to reason." The self serving bias is so extreme. If the general counsel said, "look this is going to erupt, it's something that will destroy you take away your money, take away your status it's a perfect disaster", it would have worked! You

want to appeal to interest, you want to do it of lofty motives, but you should not avoid appealing to interest.

遇到这种情况，正确的说服技巧是本杰明·富兰克林指出的那种，他说：“如果你想要说服别人，要诉诸利益，而非诉诸理性。”人类自我服务的偏好是极其强大的，应该被用来获得正确的结果。所以总顾问应该说：“喂，如果这种情况再持续下去，会毁掉你的，会让你身败名裂，家破人亡。我的建议能够让你免于陷入万劫不复之地。”这种方法会生效的。你们应该多多诉诸利益，而不是理性，即使是当你们的动机很高尚的时候。

9、远离变态的激励机制

Another thing, perverse incentives. You don't want to be in a perverse incentive system that's causing you to behave more and more foolishly or worse and worse. Incentives are too powerful a controller of human cognition and human behavior and one of the things you are going to find in some modern law firms is billable hour quotas and I could not have lived under a billable hour quota of 2,400 hours a year. That would have caused serious problems for me I wouldn't have done it and I don't have a solution for you for that you have to figure it out for yourself but it's a significant problem.

另外一种应该避免的事情是受到变态的激励机制的驱动。你们不要处在一个你们表现得越愚蠢或者越糟糕，它就提供越多回报的变态激励系统之中，变态的激励机制具有控制人类行为的强大力量，人们应该避免受它影响。你们将来会发现，有些律师事务所规定的工作时间特别长，至少有几家现代律师事务所是这样的。如果每年要工作2,400个小时，我就没法活了，那会给我带来许多问题，我不会接受这种条件。我没有办法对付你们中的某些人将会面对的这种局面，你们将不得不自行摸索如何处理这些重要的问题。

Perverse associations, also to be avoided. You particularly want to avoid working directly under somebody you really don't admire and don't want to be like. It's very dangerous we are all subject to control to some extent our authority figures strictly authority figures that are rewarding us, and that requires some talent.

变态的工作关系也是应该避免的，你们要特别避免在你们不崇敬或者不想像他一样的人手下干活，那是很危险的。所有人在某种程度上都受到权威人物的控制，尤其是那些为我们提供回报的权威人物。要正确地应对这种危险，必须同时拥有才华和决心。

The way I solved that is I figured out the people I did admire and I maneuvered cleverly without criticizing anybody so I was working entirely under people I admired. And a lot of law firms will permit that if you're shrewd enough to work it out and your outcome in life will be way more satisfactory and way better if you work under people you really admire, the alternative is not a good idea.

在我年轻的时候，我的办法是找出我尊敬的人，然后想办法调到他手下去，但是别批评任何人，这样我通常能够在好领导手下工作。许多律师事务所是允许这么做的，只要你们足够聪明，能做得很得体。总之，在你们正确地仰慕的人手下工作，在生活中取得的成就将会更加令人满意。

10、养成保持公正的习惯

Objectivity maintenance. Well we all remember that Darwin paid special attention to disconfirming evidence particularly to disconfirm something he believed and loved. Well objectivity maintenance routines are totally required in life if you're going to be a correct thinker. And they were talking about Darwin's attitude, special attention to the disconfirming evidence, and also to checklist routines. Checklist routines avoid a lot of errors. You should have all this elementary wisdom and then you should go through and have a checklist in order to use it. There is no other procedure that will work as well.

养成一些让你能保持客观公正的习惯当然对认知非常有帮助。我们都记得达尔文特别留意相反的证据，尤其是他证伪的是某种他信奉和热爱的理论时。如果你们想要在思考的时候尽量少犯错误，就需要这样的习惯。人们还需要养成核对检查清单的习惯，核对检查清单能避免很多错误，不仅仅对飞行员来说是如此。你们不应该光是掌握广泛的基础知识，而是应该把它们在头脑中列成一张清单，然后再加以使用。没有其他方法能取得相同的效果。

11、将不平等最大化

A last idea that I found very important is I realized very early that non-egality would work better in the parts of the world I wanted to inhabit. What do I mean by non-egality? I mean John Wood when he was the number one basketball coach in the world, he just said to the bottom five players, "you don't get to play your spurring partners", the top seven did the whole playing. Well the top seven learned more, remember the learning machine, because

they were doing all the playing. And when he got to that system Wood won more than he'd ever won before.

另外一个我认为很重要的道理就是，将不平等最大化通常能够收到奇效。这句话是什么意思呢？加州大学洛杉矶分校（UCLA）的约翰-伍登（John Wooden）提供了一个示范性的例子。伍登曾经是最优秀的篮球教练。他对五个水平较低的球员说：“你们不会得到上场的时间——你们是陪练。”比赛几乎都是那七个水平较高的球员在打的。嗯，这七个水平高的球员学到了更多——别忘了学习机器的重要性——因为他们独享了所有的比赛时间。在他采用非平等主义的方法时，伍登比从前赢得了更多的比赛。

I think the game of life in many respects is getting a lot of practice into the hands of the people that have the most aptitude to learn and the most tendency to be learning machines. And if you want the very highest reaches of human civilization that's where you have to go.

You do not want to choose a brain surgeon for your child among fifty applicants all of them just take turns during the procedure.

You don't want your airplanes designed that way.

You don't want your Berkshire Hathaway's run that way.

You want to get the power into the right people.

我认为生活就像比赛也充满了竞争，我们要让那些最有能力和最愿意成为学习机器的人发挥最大的作用。如果你们想要获得非常高的成就，你们就必须成为那样的人。

你们不希望在50个轮流做手术的医生中抓阄抽一个来给你们的孩子做脑外科手术。

你们不希望你们的飞机是以一种太过平等主义的方式设计出来的。

你们也不希望你们的伯克希尔-哈撒韦采用这样的管理方式。

你们想要让最好的球员打很长时间的比赛。

I frequently tell the story of Max Planck when he won the Nobel prize and went around Germany giving lectures on quantum mechanics, and the chauffeur gradually memorized the lecture and he said, "would you mind professor Planck just, it's so boring staying on our routines, would you mind if I gave the lecture this time and you just sat in front with my chauffeur's hat?" And Planck said sure.

我经常讲一个有关马克斯-普朗克的笑话。普朗克获得诺贝尔奖之后，到德国各地作演讲，每次讲的内容大同小异，都是关于新的量子物理理论的，时间一久，他的司机记住了讲座的内容。司机说：“普朗克教授，我们老这样也挺无聊的，不如这样吧，到慕尼黑让我来讲，你戴着我的司机帽子坐在前排，你说呢？”普朗克说：“好啊。”

And the chauffeur got up and gave this long lecture on quantum mechanics after which a physics professor stood up in the rear and asked a perfectly ghastly question and the chauffeur said, "well I'm surprised that in an advanced city like Munich I get such an elementary question, I'm going to ask my chauffeur to reply."

于是司机走上讲台，就量子物理发表了一通长篇大论。后来有个物理学教授站起来，提了一个非常难的问题。演讲者说：“哇，我真没想到，我会在慕尼黑这么先进的城市遇到这么简单的问题。我想请我的司机来回答。”

Well the reason I tell that story is not entirely to celebrate the quick wittiness of the protagonist. In this world we have two kinds of knowledge, one is Planck knowledge, the people who really know, they paid the dues they have the aptitude. Then we got chauffeur knowledge, they have learned to prattle the talk. They have a big head of hair, they have a fine temper in the voice, they make a hell of an impression, but in the end they've got chauffeur knowledge... I think I've just described practically every politician in the United States.

好啦，我讲这个故事呢，并不是为了表扬主角很机敏。我认为这个世界的知识可以分为两种：一种是普朗克知识，它属于那种真正懂的人。他们付出了努力，他们拥有那种能力。另外一种司机知识。他们掌握了鹦鹉学舌的技巧；他们可能有漂亮的头发；他们的声音通常很动听；他们给人留下深刻的印象。但其实他们拥有的是伪装成真实知识的司机知识... ..我想我刚才实际上描绘了美国所有的政客。

And you are gonna have the problem in your life of getting the responsibility into the people of the Planck knowledge in a way for the people who have the chauffeur knowledge, and there are huge forces working against you.

如果你们在生活中想努力成为拥有普朗克知识的人，而避免成为拥有司机知识的人，你们将遇到这个问题。到时会有许多巨大的势力与你们作对。

My generation has failed you to some extent. We are delivering to you in California a legislature where only the certified nuts from the left and the certified nuts from the right are allowed to serve and none of them are removable. That's what my generation has done for you, but you wouldn't like it to be too easy would you?

从某种程度上来讲，我这代人辜负了你们，我们给你们留了个烂摊子，现在加利福尼亚州的立法机构里面大多数议员是左派的傻瓜和右派的傻瓜，这样的人越来越多，而且他们没有一个人是可以被请走的。这就是我这代人为你们做的事情。但是，你们不会喜欢太过简单的任务，对吧？

12、培养兴趣，保持勤奋

Another thing that I found is an intense interest of the subject is indispensable if you are really going to excel. I could force myself to be fairly good in a lot of things, but I couldn't be really good in anything where I didn't have an intense interest, so to some extent you're going to have to follow me. If at all feasible you want to drift into doing something in which you really have a natural interest.

另外一件我发现的事情是，如果你们真的想要在某个领域做得很出色，那么你们必须对它有强烈的兴趣。我可以强迫自己把许多事情做得相当好，但我无法将我没有强烈兴趣的事情做得非常出色。从某种程度上来讲，你们也跟我差不多。所以如果有机会的话，你们要想办法去做那些你们有强烈兴趣的事情。

Another thing you have to do of course is have a lot of assiduity. I like that word because it means sit down in your ass until you do it. I've had marvelous partners all my life. I think I got them partly because I tried to deserve them and partly because I was wise enough to select them and partly maybe it was some luck.

还有就是，你们一定要非常勤奋才行。我非常喜欢勤奋的人。我这辈子遇到的合伙人都极其勤奋。我想我之所以能够和他们合伙，部分原因在于我努力做到配得起他们，部分原因在于我很精明地选择了他们，还有部分原因是我运气好。

But two partners that I chose for one little phase of my life had the following rule and they created a little designed build, construction team. And they sat down and said, 2 man

partnership, divide everything equally, here's the rule; "whenever we're behind in our commitments to other people we will both work 14 hours a day until we caught up." Well needless to say that firm didn't fail! The people died rich. It's such a simple idea.

我早期的生意上曾经有过两位合伙人，他们俩在大萧条期间合资成立了一家建筑设计施工公司，达成了很简单的协议。“这是个两个人的合伙公司。”他们说，“一切平分。如果我们没有完成对客户的承诺，我们俩要每天工作14个小时，每星期工作7天，直到完成为止。”不用说你们也知道啦，这家公司做得很成功。我那两位合伙人广受尊敬。他们这种简单的老派观念几乎肯定能够提供一个很好的结果。

13、正视生活中的不幸

Another thing of course is life will have terrible blows, horrible blows, unfair blows, doesn't matter. And some people recover and others don't. And there I think the attitude of Epictetus is the best. He thought that every mischance in life was an opportunity to behave well, every mischance in life was an opportunity to learn something and your duty was not to be submerged in self-pity but to utilize the terrible blow in a constructive fashion. That is a very good idea.

另外一个你们要应付的问题是，你们在生活中可能会遭到沉重的打击，不公平的打击。有些人能挺过去，有些人不能。我认为爱比克泰德（Epictetus）的态度能够引导人们作出正确的反应。他认为生活中的每一次不幸，无论多么倒霉，都是一个锻炼的机会。他认为每一次不幸都是吸取教训的良机。人们不应该在自怜中沉沦，而是应该利用每次打击来提高自我。他的观点是非常正确的，影响了最优秀的罗马帝国皇帝马库斯-奥勒留（Marcus Aurelius），以及随后许多个世纪里许许多多其他的人。

You may remember the epitaph which Epictetus left for himself, "Here lies Epictetus, a slave maimed in body, the ultimate in poverty, and favored of the gods". Well that's the way Epictetus is now remembered. He said big consequences. And he was favorite of the Gods! He was favored because he became wise, and he became manly. Very good idea.

你们也许记得爱比克泰德自拟的墓志铭：“此处理着爱比克泰德，一个奴隶，身体残疾，极端穷困，蒙受诸神的恩宠。”嗯，现在爱比克泰德就是这样被铭记的：“蒙受诸神的恩宠。”说

他蒙受恩宠，是因为他变成智者，变成顶天立地的男子汉，而且教育了其他人，包括他那个时代和随后许多世纪的人。

14、节俭的重要性



Charlie Thomas Munger

I got a final little idea because I'm all for prudence as well as opportunism. My grandfather was the only federal judge in his city for nearly forty years and I really admired him. I'm his namesake. And I'm Confucian enough that even now I sit here and I'm saying, "well, Judge Munger would be pleased to see me here."

我还有个道理简单地说说。我的爷爷芒格曾是他所在城市唯一的联邦法官，他担任这个职位长达40年之久。我很崇拜他。我的名字跟他相同。我对他非常孝顺，我刚才还在想：“芒格法官看到我在这里会很高兴的。”

So I'm Confucian enough all these years after my grandfather is dead to carry the torch for my grandfather's values. And grandfather Munger was a federal judge at the time and there were no pensions for widows of federal judges so he didn't save from his income while my grandmother *unclear*. And being the kind of man he was he underspent his income all his life and left her in comfortable circumstances.

我爷爷去世许多年啦，我认为自己有责任接过火炬，传达他的价值观。他的价值观之一是，**节俭是责任的仆人**。芒格爷爷担任联邦法官的时候，联邦法官的遗孀是得不到抚恤金的。所以如果他赚了钱不存起来，我奶奶将会变成一个凄凉的寡妇。除此之外，家有余资也能让他更好地服务别人。由于他是这样的人，所以他终生量入为出，给他的遗孀留下了一个舒适的生活环境。

Along the way in the thirties my uncle's bank failed and couldn't reopen and my grandfather saved the bank by taking over a third of his assets, good assets, and putting them into the bank and taking up horrible assets in exchange. And of course it did save the bank and while my grandfather took a loss he got most of his money back eventually. But I've always remembered the example. And so when I got to college and I came across Houseman, I remember the little poem from Houseman that went something like this:

但这并非是他节俭的全部功效。我爷爷尚在人世的时候——那是1930年代的事情了——我叔叔的小银行倒闭了，如果没有外力的帮助，将无法重新开业。我爷爷用他的优质资产的三分之一去交换那家银行的劣质资产，从而拯救了它。我一直记得这件事情。这件事情让我想起豪斯曼的一首短诗，那首诗好像是这样的：

“The thoughts of others
were light and fleeting,
of lovers' meeting
Luck or fame.
Mine were of trouble,
And mine were steady,

And I was ready
When trouble came."

别人的想法

是飘忽不定的

他们想着和恋人幽会

想走大运或出大名

我总是想着麻烦

我的想法是稳重的

所以当麻烦来临时

我早已做好准备

You can say, "who wants to go through life anticipating trouble?". Well I did! All my life I've gone through life anticipating trouble and here I am well along on my 84th year and like Epictetus I've had a favored life. It didn't make me unhappy to anticipate trouble all the time and be ready to perform adequately if trouble came. It didn't hurt me at all. In fact it helped me. So I quick claim to you Houseman and Judge Munger.

你们很可能会说：“谁会在生活中整天期待麻烦的到来啊？”其实我就是这样的。在这漫长的一生中，我一直都在期待麻烦的到来。现在我已经84岁啦。就像爱比克泰德，我也拥有一种蒙受恩宠的生活。我总是期待麻烦的到来，准备好麻烦来临时如何对付它，这并没有让我感到不快乐。这根本对我没有任何害处，实际上，这对我有很大的帮助。所以我要把豪斯曼和芒格法官的道理传授给你们。

15、追求无缝之网

The last idea that I want to give you as you go out into a profession that frequently puts a lot of procedure and a lot of precautions and a lot of mumbo jumbo into what it does, this is

not a fast form which civilization can reach. A fast form which civilization can reach is a seamless web of deserved trust. Not much procedure just totally reliable people correctly trusting one another. That's the way an operating room works at the Mayo clinic.

由于在你们将要从事的行业中有大量的程序和繁文缛节, 最后一个我想要告诉你们的道理是**复杂的官僚程序不是文明社会的最好制度。更好的制度是一张无缝的、非官僚的信任之网。**没有太多稀奇古怪的程序。只有一群可靠的人, 他们彼此之间有正确的信任。那是玛约医疗中心手术室的运作方式。

If a bunch of lawyers working *unclear* process the patients would all die. So never forget when you're a lawyer that you may be rewarded for selling this stuff but you don't have to buy it. In your own life what you want is a seamless web of deserved trust. And if your proposed marriage contract has 47 pages my suggestion is do not enter.

如果那里的医生像律师那样设立许多像法律程序那么繁琐的规矩, 更多的病人会死于非命。所以当你们成为律师的时候, 永远别忘记, 虽然你们在工作中要遵守程序, 但你不用总是被程序牵着鼻子走。你们生活在应该追求的是尽可能地培养一张无缝的信任之网。如果你们拟定的婚姻协议书长达47页, 那么我建议你们这婚还是不结为妙。

Well that's enough for one graduation. I hope these ruminations of an old man are useful to you. In the end I'm like the Old Valiant-for-Truth in The Pilgrim's Progress;
"My sword I leave to him who can wear it."

好啦, 在毕业典礼上讲这么多已经够啦。我希望这些老人的废话对你们来说是有用的。最后, 我想用《天路历程》中那位真理剑客年老之后唯一可能说出的话来结束这次演讲:**“我的剑传给能挥舞它的人。”**

*迪安·艾奇逊: 1893-1971年, 美国著名政治家和律师, 在制定美国冷战时期外交政策上扮演过重要角色

*奥兰治的沉默者威廉: *William the Silent of Orange*, 1533-1584年, 尼德兰独立战争中领导荷兰人反抗西班牙人的统治, 被尊为荷兰国父

*豪斯曼: *A.E.Housman*, 1859-1936, 英国古典文学学者, 诗人