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“创新”是美国走出危机的唯一出路

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"Innovation" is the only way out of the United States out of the crisis

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"The financial crisis is a real-life version of The Emperor's New Clothes," Paul Zane Pilzer (Paul Zane Pilzer) said, "Everyone's going on conformity [Consumption](#) Buy far more than the cost of the product, until a little boy to tell the truth. "

Pilzer at 25-year-old will become a [Citigroup](#) Group's history, the youngest vice president, he served as special assistant to President Ronald Reagan, Bill Clinton and George W. Bush during the two presidential economic adviser. In addition, Pilzer also "The New York Times" best-selling books as a writer.

October 26, Pilzer in his home in Park City, Utah (Park City)'s home, accepted the newspaper interview.

Pilzer believes that out of the crisis, the real way to solve the over-consumption is to re-start a real sense of the word [Business](#) "Innovation." This kind of "innovation" in 1999, has stalled after a decade.

His new book, "Fortune fifth wave" that the health industry will be following the personal computer and networking industry, a prosperous industry, the next post. For the health industry, closely related to the moment the United States [Medical Reform](#), Pilzer directed "Obama did poorly."

While he said that so far have yet to see really belong to Obama's economic policies, but Pilzer convinced that the United States can regain economic vitality in post-crisis and maintain a leading economic position. While China is able to catch up with a small number of countries.

Financial crisis

Real-life version of "The Emperor New Clothes,"

"21st Century": how do you understand the outbreak of the financial crisis?

Pilzer: The financial crisis is only a short-term amendment, in fact, there is a very positive effect.

In the last century, the United States could have won a brilliant economic success because of constant innovation, but innovation in practice since 1999, has stalled. To the United States Year 1979-1999 [Automotive](#) Industry as an example, this period, car performance and quality of constantly updated, maintenance or modification of an old car that cost or even higher than the purchase of a new car. Thus, the U.S. automobile consumption was growing, people are constantly upgrading the performance of the new car to buy. However, in 1999, the Detroit car manufacturers do not have the actual performance of the innovation.

Housing is the same. Prior to 1999, U.S. residents continue to make breakthroughs in quality of housing, including better indoor air-conditioning, building isolation materials. However, since 1999, in addition to the house continued to become larger than rising prices, housing quality, and there is no real improvements. Similarly, a housing, in 1999 the price was 25 million dollars, in 2008 it reached 45 million. The reason why people in the nine years of continuous purchase of houses, simply because more convenient [Credit](#) As well as concerns about rising house prices will continue to be.

The financial crisis and the "Emperor's New Clothes" story the same. Consumers had been told, what you buy prices are rising because it was so many good things. Nonetheless, in the "quality" of the innovation since 1999, has stalled.

Out of crisis by valuable innovations

"21st Century": So you think the real effective way out of crisis is to re-start innovation?

Pilzer: Yes. You let the people's consumption, we must come up with truly worthy of them to buy products, especially after the crisis, people have become cautious on consumption will not be as easily as before, not worth that price to buy the real thing.

In fact, if oil prices last summer in Detroit in 5 gallon [U.S. Dollar](#) When the introduction able to run 100 miles per gallon car, the U.S. auto industry will not decline to this. People are driven by high oil

prices is very eager and effective energy-efficient cars, but Detroit did not get such a consumer demand.

"21st Century": Your "innovation" theory reminds me of the financial crisis broke out just because of excessive financial innovation.

Pilzer: Wall Street's financial innovation and the innovation is not the same as I said, its innovation and does not give society the real economic value added, does not create real wealth. A group of math geniuses constantly design model, the various combinations of financial products packaged into the so-called high-level people can not understand derivatives, that in itself is a crazy behavior.

Do not see the real

"Obama economic policy"

"21st Century": Your latest book is about the health industry, and this reminds me of the medical reform in the United States right now, do you think the current health reform the biggest problem?

Pilzer: It is now the focus, first, the cost of the cost of medical reform, and second, whether the change in U.S. medical reform "free market" values. And the operators at the level of difficulty, one "universal coverage"; second is how to implement "real health care security", for example, to have a history of people [Insurance](#) Company does not accept insurance, the replacement of the original insurance canceled after work to re-insurance, etc.; And then there are how to control medical costs.

In addition, we have 50 states, 8 the current health insurance system is very complex. The federal government wants eventually to arrive at a unified program is passed, no easy task. Obama may not be aware of effective methods.

In fact, the technical aspects of the operation of opening, from a higher perspective, the United States has in the past have not been able to establish an effective health-care system, or are still struggling on this issue, there is the political elite to enact the Bill on this issue can not share the feelings of ordinary people.

Federal and state government officials who enjoy the taxpayers without limit medical claims, they do not know that ordinary people in the health insurance issue are how to suffering. Therefore, they do not have a strong driving force, it is difficult from a public point of view, to promote and address the national health insurance, but in the political and commercial interests under the left and right, in the Medicare bill deadlocked.

"21st Century": As the two presidential economic adviser, how do you think the Obama administration's economic policies?

Pilzer: So far, I have not seen a real part of Obama's economic policies, he is now the economy is still doing, "fire fighting", on the financial sector such as "fire fighting." Make fundamental adjustments in the U.S. economy, such a policy has not really issued.

As for the ongoing medical reform, frankly speaking, I think he did poorly. Medical reform is now the most critical problem is how to reduce costs, medical costs account for U.S. GDP, 1 / 6, if you can not reduce this cost, from the political means that you will lose 1 / 6 of the political support. But Obama is not the focus of the current medical reform here.

However, in its China policy, Obama made a wise decision. Ambassador Hongbo Pei is definitely the best candidate, and want to re-election of Barack Obama through this appointment, they avoid a strong opponent.

The United States can regain its economic vitality of

"21st Century": After going through this crisis, do you think the U.S. economy still be able to regain its vitality, keep up the momentum of development?

Pilzer: The United States can do it. Moreover, it is precisely the crisis for the United States provides an opportunity to re-charge.

In fact, with the continuous development of science and technology, social and professional quality for the employment of those requirements are also rising. For example, in the past a company's need to recruit 100 graduates each year to conduct the work of grass-roots operations, but when the equipment upgrade, it only needs 80 operations and five high-level co-ordinating the work of professionals, which means that even without the outbreak of the economic crisis, there are 15 graduates face unemployment.

But in the past few decades, for the escalation of vocational training for workers can not keep up the pace of technological development. Take from this crisis, the unemployment problem has been intensified, the Government and the community began to be forced to consider how to accommodate these personnel, the training is the best way. And will always be a vibrant economy to keep the core of the personnel structure and economic development structure together, we will improve the efficiency of the entire socio-economic development. In fact, the training itself is a great industry, the United States is still not fully tap its potential.

"21st Century": So you think China can catch up in the near future, the United States? May face the problem be?

Pilzer: China's development over the past few decades has proved its great potential and vitality of China can catch up with the United States, even in the final to create a better model for the United States to study. However, China to solve the problem, the first is how to make the products have been around the world for the better, not cheaper; second is to build suitable for China's social security, health care system.



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“这次金融危机就是现实版的皇帝的新装，”保罗·皮尔泽 (Paul Zane Pilzer) 说，“人人都在进行从众的[消费](#)，购买远超成本的产品，直到一个小男孩说出真相。”

皮尔泽在 25 岁时成为[花旗](#)集团历史上最年轻的副总裁，他担任过里根总统的特别助手、克林顿及小布什时期的两届总统经济顾问。此外，皮尔泽还被《纽约时报》评为最畅销书籍作家。

10月26日，皮尔泽在其位于美国犹他州帕克城 (Park City) 的家中，接受了本报专访。

皮尔泽认为，走出危机、解决过度消费的真正办法是重新开始真正意义上的[商业](#)“创新”。而这种“创新”在 1999 年后已经停滞了十年。

他在新书《财富第五波》中指出，健康产业将是继个人计算机和网络产业后的下一个繁荣产业。对于与健康产业紧密相关的当下美国[医改](#)，皮尔泽直指“奥巴马做得很糟糕”。

尽管他表示，至今仍未看到真正属于奥巴马的经济政策，但皮尔泽坚信，美国可以在危机后重拾经济活力，保持领先的经济地位。而中国，是少数能够迎头赶上的国家。

金融危机是

现实版的“皇帝新装”

《21世纪》：你怎么理解这次金融危机的爆发？

皮尔泽：这次金融危机只是一个短期的修正，其实是有非常积极作用的。

美国能在上世纪取得辉煌的经济成就，原因在于不断的创新，但这种创新实际上从 1999 年起已经停滞。以 1979 到 1999 年的美国[汽车](#)业为例，这个时期，汽车的性能和质量不断更新，维护或改装一辆旧车所花费的成本甚至要比购置一辆新车还高。因此，美国当时的汽车消费不断

增长，人们不断购买性能升级的新车。但从 1999 年起，底特律的制造商没有在汽车的实际性能上有所创新。

房屋也一样。1999 年以前，美国居民住房在质量上不断突破，包括更好的室内空调、建筑隔离材料等。但 1999 年后，除了房子在不断变大、价格在不断攀升以外，住房质量并没有任何实际改善。同样一栋房屋，1999 年的售价是 25 万美金，2008 年却达到了 45 万美金。而人们之所以在这 9 年中不断购买房屋，只是因为更便利的[信贷](#)以及对房价将继续攀升的担忧。

这次的金融危机就和《皇帝的新装》故事一样。消费者一直被告知，你所购买的东西价格不断上涨，是因为它有多好多好。但其实在“质”上的创新从 1999 年起已经停滞。

走出危机靠有价值的创新

《21 世纪》：所以你认为走出危机的真正有效方法是重新开始创新？

皮尔泽：是的。你要让人民消费，就必须拿出真正值得他们去购买的产品，尤其这次危机后，人们对消费变得谨慎，不会像以前那样轻易购买实际不值那个价钱的东西。

事实上，如果底特律能在去年夏天油价涨到每加仑 5 [美元](#) 的时候，推出每加仑能跑 100 英里的车，美国的汽车工业不会没落至此。人们在高油价的驱动下，十分渴望有效节能的车，但底特律没有抓住这样的消费需求。

《21 世纪》：你的“创新”理论让我想到这次金融危机的爆发恰好是因为过度的金融创新。

皮尔泽：华尔街的金融创新与我说的创新不一样，它的创新并没有给社会带来实际的经济价值增加，没有创造实际财富。一群数学天才在不断设计模型，把各种金融产品组合打包成让人无法理解的所谓高级衍生品，这本身就是个疯狂的行为。

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没有看到真正的

“奥巴马经济政策”

《21 世纪》：你最新的书是关于健康产业的，这让我想到眼下美国的医改问题，你觉得当前医改的最大问题在哪里？

皮尔泽：现在的焦点，一是医改的费用成本，二是医改是否会改变美国“自由市场”的价值观。而操作层面上的难点，一是“全民覆盖”；二是如何实施“真正的医疗保障”，比如，对有病史的人[保险](#)公司不接受投保，更换工作后原保险取消要重新投保等；再就是如何控制医疗费用。

另外，我们有 50 个州，8 个现行的医保体系，错综复杂。而联邦政府想要最终得出一个统一方案获得通过，绝非易事。奥巴马未必知道有效的方法。

其实，把技术层面的操作放开，从更高的角度来看，美国之所以在过去一直没能建立起有效的医保体系，或者现在仍在这个问题上纠缠，根本在于制定法案的政治精英们在这个问题上无法与普通民众感同身受。

联邦政府和州政府的官员们享受纳税人提供的无限额的医疗报销，他们并不知道普通民众在医保问题上有怎样的痛苦。因此，他们没有强烈的驱动力，也难以从民众的角度出发，去推动并解决国家医保问题，而是在政治和商业利益的左右下，在医保法案上僵持不下。

《21 世纪》：作为两届总统经济顾问，你如何看待奥巴马政府的经济政策？

皮尔泽：到目前为止，我还没有看到真正的属于奥巴马的经济政策，他现在所做的仍旧是对经济“救火”，对金融业等的“救火”。从根本调整美国经济，这样的政策还没有真正出台。

至于正在进行中的医改，坦白的说，我觉得他做得很糟糕。医改现在最关键的问题是如何降低成本，医疗费用占美国 GDP 的 1 / 6，如果不能降低这个成本，从政治上意味着你将失去 1 / 6 的政治支持。但奥巴马目前的医改重心并不在此。

不过，在对华政策上，奥巴马做出了一个聪明的决定。洪博培绝对是驻华大使的最佳人选，而想要连任的奥巴马通过这个任命，也避免了一个强劲的竞选对手。

美国可重拾经济活力

《21 世纪》：经历这次危机后，你觉得美国经济是否还能重拾活力，保持过去的发展势头？

皮尔泽：美国可以做到。而且，恰恰是这场危机为美国提供了重新充电的机会。

实际上，随着科技的不断发展，社会对于就业者的职业素质要求也在不断提高。举个例子，过去一个公司每年需要招 100 个毕业生进行基层操作工作，但当设备升级时，它只需要 80 个操作工作和 5 个高级统筹人才，这意味着即使不爆发经济危机，也有 15 个毕业生面临失业。

但在过去几十年中，对于职业工人培训的升级是跟不上科技发展步伐的。借由这次危机，失业问题被激化，政府和社会开始被迫考虑如何安置这些人员，而培训是最好的方法。人才永远是一个经济体保持活力的核心，将人才结构和经济发展结构配合起来，将提高整个社会经济发展的效率。事实上，人才培养本身就是巨大的产业，美国目前还没有完全挖掘出其潜力。

《21 世纪》：那么你是否认为中国可以在不久的将来追赶上美国？可能面临的问题会是什么？

皮尔泽：中国在过去几十年的发展中已经证明了它的巨大潜力和活力，中国完全可以赶上美国，甚至在最后创造出更好的模式让美国学习。但中国要解决的问题，第一是如何让已遍布全球的产品变得更好，而不是更便宜；第二是构建适合中国的社保、医疗体系。