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day 59 brands and markets

Chinese TOCFL C in 142 days
unit 9 · business & the economy

Talk about brands, markets and investors, and say “on one’s own” the written way with 自行.

Business news, contracts and notices are full of this vocabulary, and 自行 is on every sign that tells you to do something yourself.

words

word	pinyin	meaning	example
品牌	pǐnpái	brand	這是臺灣自己的品牌，品質一點也不比外國的差。 This is a Taiwanese brand, and the quality is every bit as good as imported goods.
創立	chuànglì	found, establish	這家公司是他爺爺在五十年前創立的。 His grandfather founded this company fifty years ago.
集團	jítuán	group, conglomerate	她在一家大集團的總公司上班。 She works at the head office of a big conglomerate.
總裁	zǒngcái	president, chairman (of a group)	集團的總裁明天要親自來參觀工廠。 The group’s president is coming to visit the factory in person tomorrow.
供給	gōngjǐ	supply, provide	這個農場供給附近好幾家餐廳新鮮的蔬菜。 This farm supplies fresh vegetables to several restaurants nearby.
破產	pòchǎn	go bankrupt	那家公司欠了太多錢，去年破產了。 That company owed too much money and went bankrupt last year.
股市	gǔshì	stock market	今天股市大漲，大家都很開心。 The stock market jumped today, and everyone is happy.
合同	hétóng	contract	簽合同以前，每一條都要看清楚。 Before you sign a contract, read every clause carefully.
開業	kāiyè	open for business	這家診所下個月一號正式開業。 This clinic officially opens on the first of next month.
虧	kuī	lose (money), be short of	這家店開了一年，虧了不少錢。 The shop has been open a year and has lost quite a lot of money.
合併	hébìng	merge	這兩家銀行明年要合併成一家。 The two banks are merging into one next year.
暢銷	chàngxiāo	best-selling, selling well	這本小說是今年最暢銷的書。 This novel is the best-selling book of the year.
前景	qiánjǐng	prospects, outlook	大家都說這個行業的前景很好。 Everyone says this industry has great prospects.
匯	huì	remit, send (money)	他每個月都匯一筆錢給家裡。 He sends money home every month.

貨幣	huòbì	currency, money	新臺幣是臺灣的貨幣。 The New Taiwan dollar is Taiwan's currency.
理財	lǐcái	manage one's money	她很會理財，三十歲就買了房子。 She's very good with money: she bought a flat at thirty.
收益	shōuyì	earnings, returns	這筆投資的收益比存|在銀行好。 This investment earns more than keeping the money in the bank.
上漲	shàngzhǎng	rise, go up (prices)	颱風過後，菜的價錢上漲了不少。 After the typhoon, vegetable prices went up quite a bit.
國產	guóchǎn	domestically made	這種國產的機車又便宜又好騎。 This locally made scooter is cheap and easy to ride.
自行	zìxíng	by oneself, on one's own	報名表請自行下載。 Please download the application form yourself.
撒	sǎ	sprinkle, scatter	湯快好的時候，撒一點鹽就可以了。 When the soup is nearly ready, just sprinkle in a little salt.
適宜	shìyí	suitable, appropriate	這裡的氣候很適宜種{zhong4-tw2}茶。 The climate here is ideal for growing tea.
要點	yàodiǎn	key points, essentials	請把這次會議的要點寫下來。 Please write down the key points of this meeting.

pattern 自行: by oneself, on one's own

請 | 自行 | + verb

自行 means "by yourself, on your own", with no one else doing it for you. It's the written and official cousin of 自己: notices say 請自行..., rules say 自行負責 (at your own risk), and business news says a company 自行創立 a brand. In everyday talk you'd still say 你自己....

垃圾請自行帶回。 **lèsè qǐng zìxíng dài huí** Please take your rubbish home with you.

這個問題我們會自行解決，不用麻煩您。 **zhè ge wèntí wǒmen huì zìxíng jiějué búyòng máfan nín** We'll sort this out ourselves: no need to trouble you.

他沒有靠家裡，自行創立了一個品牌。 **tā méiyǒu kào jiā lǐ zìxíng chuànglì le yí ge pǐnpái** He didn't rely on his family: he started a brand on his own.

dialogue an email from the top

zhiming 阿傑，你看這封信！一家大集團的總裁說想跟我們見面，洽談投資的事。
Ājié nǐ kàn zhè fēng xìn yì jiā dà jítuán de zǒngcái shuō xiǎng gēn wǒmen jiànmiàn qiàtán tóuzī de shì · Ajie, look at this email! The president of a big group wants to meet us to discuss investing.

ajie 哪一家？我們剛創立的時候，連銀行都不理我們。
nǎ yì jiā wǒmen gāng chuànglì de shíhòu lián yínháng dōu bù lǐ wǒmen · Which one? When we started out, even the banks wouldn't look at us.

zhiming 就是開了幾百家超商的那個集團。他們想找有前景的新公司：他們出錢、供給資源，我們提供技術。總裁在信裡說，他們看了我們的資料，很喜歡我們幫小店的想法，下星期三想請我們去他們的辦公室，當面談一談。
jiù shì kāi le jǐ bǎi jiā chāoshāng de nà ge jítuán tāmen xiǎng zhǎo yǒu qiánjǐng de xīn gōngsī tāmen chū qián gōngjǐ zīyuán wǒmen tígōng jìshù zǒngcái zài xìn lǐ shuō tāmen kàn le wǒmen de zīliào hěn xǐhuān wǒmen bāng xiǎo diàn de xiǎngfǎ xià xīngqísān xiǎng qǐng wǒmen qù tāmen de bàngōngshì dāngmiàn tán yi tan · The group with hundreds of convenience stores. They're looking for promising new companies: they put in the money and resources, we supply the technology. The president says in his email that they've looked at our materials, they really like our idea of helping small shops, and they'd like us to come to their office next Wednesday to talk face to face.

ajie 他們要投資，還是要合併？我們的品牌是自己創立的，我可不想被大公司吃掉。
tāmen yào tóuzī háishì yào hébìng wǒmen de pǐnpái shì zìjǐ chuànglì de wǒ kě bù xiǎng bèi dà gōngsī chī diào · Do they want to invest, or to merge? We built our brand ourselves: I don't want to be swallowed by a big company.

zhiming 所以見面的時候，這一點要跟他們協商清楚。
suǒyǐ jiànmiàn de shíhòu zhè yìdiǎn yào gēn tāmen xiéshāng qīngchǔ · So at the meeting, we need to get that point clear with them.

anna 王阿姨說，多虧你們的系統，客人可以自行上網訂早餐，她的店這一年一點都沒虧。
Wáng āyí shuō duōkuī nǐmen de xìtǒng kèrén kěyǐ zìxíng shàngwǎng dìng zǎocān tā de diàn zhè yì nián yìdiǎn dōu méi kuī · Auntie Wang says that thanks to your system, customers can order breakfast online themselves, and her shop hasn't lost a cent all year.

zhiming 聽說那位總裁是我姑姑以前的學生。他說，看在陳老師的面子上，先找我們談。
tīngshuō nà wèi zǒngcái shì wǒ gūgu yǐqián de xuéshēng tā shuō kànzài Chén lǎoshī de miànzi shàng xiān zhǎo wǒmen tán · Apparently the president is one of my aunt's old students. He says he's talking to us first for Teacher Chen's sake.

ajie 那我們先把要點寫下來：第一，品牌要自行經營；第二，合同簽署以前，一定要給律師審核。
nà wǒmen xiān bǎ yàodiǎn xiě xialai dì yī pǐnpái yào zìxíng jīngyíng dì èr hétóng qiānshù yǐqián yídìng yào gěi lǜshī shěnhé · Then let's write down the key points. One: we run the brand ourselves. Two: before we sign the contract, a lawyer checks it, no exceptions.

zhiming 照例，數字的部分交給你。我們每個月的收益是多少？
zhàolì shùzì de bùfen jiāo gěi nǐ wǒmen měi ge yuè de shōuyì shì duōshǎo · As usual, the numbers are yours. What are our monthly earnings?

ajie 不算多，可是一直在上漲。只要有錢投入，前景頗好。
bú suàn duō kěshì yìzhí zài shàngzhǎng zhǐyào yǒuqián tóurù qiánjǐng pǒ hǎo · Not much, but they keep going up. As long as some money comes in, the outlook is pretty good.

zhiming 那就好。見面以前，你把數字再核對一遍。
nà jiù hǎo jiànmiàn yǐqián nǐ bǎ shùzì zài héduì yí biàn · Good. Before the meeting, go over the numbers once more.

anna 我覺得你們很有機會。不過記得：先看清楚，再簽字！
wǒ juéde nǐmen hěn yǒu jīhuì búguò jìde xiān kàn qīngchǔ zài qiānzì · I think you've got a real chance. But remember: read it all before you sign!

write it trace the grey, then write your own

蒸
zhēng
steam (food)

爛
làn
very soft (cooked); rotten

沾
zhān
dip in; get (something) on

櫻
yīng
cherry



桃
táo
peach

good to know · New meaning: 列 (a row, a line of something) is also a verb, “to list, to include”: 被列在名單上 (be put on a list), 列入計畫 (put into the plan), 列出來 (list them). Taiwan mostly says 合約 for a contract; 合同 is understood everywhere but sounds a bit more formal or mainland.

You can follow a business story now: brands, markets, mergers and money, and read 自行 on every notice that asks you to do it yourself.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

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day 60 banks and property

Chinese TOCFL C in 142 days
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Talk about banks, loans and property, and say “the more… the more” and “increasingly” the written way with 愈……愈…… and 日益.

Housing and interest rates come up in every Taiwanese conversation about money, and 愈……愈…… and 日益 are how the news describes any trend.

words

word	pinyin	meaning	example
興建	xīngjiàn	build, construct (large projects)	政府打算在這裡興建一座新的圖書館。 The government plans to build a new library here.
漁民	yúmín	fisherman, fishing people	這個小港口的居民大多是漁民。 Most of the people in this little port are fishermen.
民營	mínyíng	privately run	臺灣有很多民營的電視台。 Taiwan has lots of privately owned TV stations.
流通	liútōng	circulate, flow	把窗戶打開，讓空氣流通一下。 Open the window and let some air in.
解約	jiěyuē	cancel a contract	他提早解約，得{dei3-tw}付一筆錢給房東。 He ended the lease early, so he has to pay the landlord a fee.
活期	huóqí	current, on demand (account)	這筆錢我放在活期存款，隨時可以領。 I keep this money in a current account, so I can take it out any time.
證券	zhèngquàn	securities, stocks and bonds	他大學畢業以後一直在證券公司上班。 He has worked at a securities firm ever since he graduated.
不動產	bùdòngchǎn	real estate, property	他把所有的不動產都留給了孩子。 He left all his property to his children.
財政	cáizhèng	public finance	這幾年政府的財政愈來愈困難。 The government’s finances have been getting tighter in recent years.
壟斷	lǒngduàn	monopolize	這個市場被兩家大公司壟斷了。 This market is dominated by two big companies.
外資	wàizī	foreign capital	最近外資大量買進臺灣的公司。 Foreign investors have been buying into Taiwanese companies heavily lately.
抵押	dǐyā	mortgage, pledge (as security)	他把房子抵押給銀行，借了一筆錢。 He mortgaged his house to the bank and borrowed a sum of money.
兌現	duìxiàn	cash (a cheque); honour (a promise)	他終於兌現了自己的承諾。 He finally kept his promise.
批發	pīfā	wholesale	這些水果是一大早從批發市場買來的。 This fruit was bought at the wholesale market first thing this morning.

致富	zhìfù	get rich	他年輕的時候靠種{zhong4-tw2}茶致富。 He got rich growing tea when he was young.
紅利	hónglì	dividend, bonus	公司今年賺錢，每個員工都分到紅利。 The company made money this year, so every employee got a bonus.
利率	lìlǜ	interest rate	銀行的利率又降了，存錢愈來愈沒意思。 Bank interest rates have dropped again: saving is less and less worth it.
總額	zǒngé	total amount	這次捐款的總額超過一百萬元。 Donations this time came to over a million dollars in total.
日益	rìyì	increasingly, day by day	城市的交通問題日益嚴重。 The city's traffic problems are getting worse by the day.
設想	shèxiǎng	imagine, envisage; idea	這只是我們對未來的設想，還沒有決定。 This is only how we picture the future: nothing's decided yet.
微小	wéixiǎo	tiny, minute	一個微小的改變，也可能帶來很大的影響。 A tiny change can make a big difference.
再生	zàishēng	renewable, recycled	這本筆記本是用再生紙做的。 This notebook is made from recycled paper.
愈	yù	the more (愈……愈……)	雨愈下愈大，我們只好在店裡等。 The rain got heavier and heavier, so we had to wait in the shop.
愈來愈	yùláiyù	more and more (written)	臺北的房子愈來愈貴了。 Flats in Taipei keep getting more and more expensive.

pattern 愈……愈…… / 日益: the more... the more (written)

愈 | A | 愈 | B · 日益 + adjective/verb

愈 A 愈 B is "the more A, the more B", the written twin of 越……越……: 雨愈下愈大, 愈來愈貴. 日益 ("day by day more") goes before a two-syllable word to describe a steady trend: 日益嚴重, 日益增加. Both are everywhere in news and reports; in Taiwan 愈來愈 is common in speech too.

雨愈下愈大，我們只好在店裡等。 **yǔ yù xià yù dà wǒmen zhǐhǎo zài diàn lǐ děng** The rain got heavier and heavier, so we had to wait in the shop.

他愈說愈生氣，最後連話都說不出來。 **tā yù shuō yù shēngqì zuìhòu lián huà dōu shuō bu chū lái** The more he talked, the angrier he got, until he couldn't speak at all.

兩個城市之間的交流日益增加。 **liǎng ge chéngshì zhījiān de jiāoliú rìyì zēngjiā** Exchanges between the two cities are growing steadily.

dialogue should meiling buy?

meiling 我今天去了兩家銀行。民營銀行說，只要把房子抵押給他們，就可以借八成。
wǒ jīntiān qù le liǎng jiā yínháng mínyíng yínháng shuō zhǐyào bǎ fángzi dǐyā gěi tāmen jiù kěyǐ jiè bā chéng · I went to two banks today. The private bank says that if I put the flat up as security, they'll lend me eighty per cent.

david 八成！那利率是多少？要借的總額呢？
bā chéng nà lìlǜ shì duōshǎo yào jiè de zǒngé ne · Eighty per cent! What's the interest rate? And how much would you borrow in total?

meiling 大概一千萬。現在利率不高，可是房子愈來愈貴，我的薪水愈來愈跟不上。
dàgài yì qiānwàn xiànzài lìlǜ bù gāo kěshì fángzi yùláiyù guì wǒ de xīnshuǐ yùláiyù gēn bú shàng · About ten million. Rates aren't high right now, but flats keep getting pricier and my pay can't keep up.

anna 在臺北買房子？談何容易！買房子的市場簡直被有錢人壟斷了。
zài Táiběi mǎi fángzi tánhéróngyì mǎi fángzi de shìchǎng jiǎnzhí bèi yǒuqián rén lǒngduàn le · Buy a flat in Taipei? Easier said than done! The housing market is practically owned by the rich.

meiling 我知道。可是付房租的錢，也是我的血汗錢啊。我奶奶常說，買證券也好，放活期存款也罷，都不如買一點不動產。她年輕的時候跟爺爺很節儉，存了很多年的錢，才在臺南買了一棟房子，現在那棟房子的價錢，漲了十幾倍。
wǒ zhīdào kěshì fù fángzū de qián yě shì wǒ de xiěhàn qián a wǒ nǎinai cháng shuō mǎi zhèngquàn yěhǎo fàng huóqí cúnkuǎn yěbà dōu bùrú mǎi yìdiǎn búdòngchǎn tā niánqīng de shíhòu gēn yéye hěn jiéjiǎn cún le hěn duō nián de qián cái zài Táinán mǎi le yí dòng fángzi xiànzài nà dòng fángzi de jiàqián zhǎng le shí jǐ bèi · I know. But the money I pay in rent is hard-earned money too. My grandma always says: buy shares or keep it in the bank, neither beats buying a bit of property. When she was young, she and Grandpa lived very frugally and saved for years before they bought a house in Tainan, and now it's worth more than ten times what they paid.

david 靠房子致富的時代已經過去了。不過聽說政府要在附近興建新的捷運站，房子只會更貴。
kào fángzi zhìfù de shídài yǐjīng guòqù le búguò tīngshuō zhèngfǔ yào zài fùjìn xīngjiàn xīn de jiéyùn zhàn fángzi zhǐ huì gèng guì · The days of getting rich from property are over. Still, they say the government's building a new MRT station nearby, so prices will only go up.

anna 果真是這樣的話，現在不買，以後不是更買不起？
guǒzhēn shì zhèyàng dehuà xiànzài bù mǎi yǐhòu bú shì gèng mǎi bù qǐ · If that's really true, then if she doesn't buy now, won't she be even less able to later?

meiling 就是說嘛！我的租屋合約明年到期，提早解約還要多付一個月的房租。
jiùshìshuō ma wǒ de zū wū héyuē míngnián dàoqí tízǎo jiěyuē háiyào duō fù yí ge yuè de fángzū · Exactly! My rental contract ends next year, and if I break it early I have to pay an extra month's rent.

david 我的設想是：先存三年的錢，到時候再自行決定。
wǒ de shèxiǎng shì xiān cún sān nián de qián dào shíhòu zài zìxíng juédìng · Here's my idea: save for three years, then decide for yourself.

meiling 好主意。我也可以找個兼職，多存一點。
hǎo zhǔyì wǒ yě kěyǐ zhǎo ge jiānzhí duō cún yìdiǎn · Good idea. I could get a side job too and save a bit more.

anna 美玲，你說過買了房子就請我們吃飯，可別忘了兌現！
Měilíng nǐ shuō guo mǎi le fángzi jiù qǐng wǒmen chī fàn kě bié wàng le duìxiàn · Meiling, you said you'd treat us to dinner when you buy a flat: don't forget to keep that promise!

write it trace the grey, then write your own

烤 kǎo
roast, bake, grill

麥
mài
wheat, barley



蜜
mì
honey

燕
yàn
swallow (bird)

窩
wō
nest

good to know · New meaning: 臨 (to face, overlook) also means “just before, on the point of”: 臨走前 (just before leaving), 臨睡前 (right before bed), 臨時 (at the last minute). 愈 and 越 mean the same in this pattern. Taiwan’s newspapers favour 愈; in speech you’ll hear both.

You can talk about loans, rates and the property market, and describe any trend the way the news does.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 61 ups and downs

Talk about markets going up and down, say "not in the least" with 毫不 and 絲毫, and "one after another" with 接連, 相繼 and 一連串.

Economic news is a story of rises and falls, and these words are how reporters and analysts tell it.

words

word	pinyin	meaning	example
下跌	xiàdié	fall, drop (prices)	房子的價錢開始下跌，很多人在等機會。 House prices have started to fall, and lots of people are waiting for their chance.
租賃	zūlìn	lease, rent (out)	公司的車都是向租賃公司租來的。 The company's cars are all leased from a rental firm.
貶值	biǎnzhí	lose value, depreciate	新臺幣貶值以後，進口的東西都變貴了。 Since the Taiwan dollar fell, imported things have all got more expensive.
復甦	fùsū	recover, revive	經濟慢慢復甦，找工作也比較容易了。 The economy is slowly recovering, and finding work is easier too.
升值	shēngzhí	rise in value, appreciate	臺幣升值以後，出國旅行變便宜了。 Since the Taiwan dollar went up, travelling abroad has become cheaper.
通貨膨脹	tōnghuòpéngzhàng	inflation; inflationary	通貨膨脹讓大家的薪水愈來愈不夠用。 Inflation means everyone's pay goes less and less far.
下滑	xiàhuá	decline, slide	今年的業績比去年下滑了百分之十。 This year's results are down ten per cent on last year.
興隆	xīnglóng	thriving, flourishing (business)	王阿姨，新年快樂，祝您生意興隆！ Happy New Year, Auntie Wang: may business boom!
指數	zhǐshù	index	今天股市指數上漲了兩百點。 The stock index rose two hundred points today.
產值	chǎnzhí	output value	這個產業的產值每年都在增加。 The output of this industry grows every year.
儲備	chúbèi	store up; reserves	颱風來以前，大家都儲備了一些水和食物。 Before the typhoon, everyone stocked up on water and food.
持平	chípíng	stay level, hold steady	這個月的銷售跟上個月持平。 Sales this month were flat compared with last month.
緊縮	jǐnsuō	tighten, cut back	公司緊縮預算，今年不加薪了。 The company is tightening its budget: no pay rises this year.
回升	huíshēng	pick up again, rebound	氣象報告說，明天氣溫會回升。 The forecast says temperatures will rise again tomorrow.

增值	zēngzhí	increase in value	這塊地十年來增值了好幾倍。 This land has gone up several times in value over ten years.
一連串	yīliánchuàn	a string of, a series of	記者問了總裁一連串的問題。 The reporters asked the president a string of questions.
接連	jiēlián	one after another, in a row	這個月接連下了好幾天的雨。 This month it rained several days in a row.
涉及	shèjí	involve, touch on	這個問題涉及好幾個部門。 This issue involves several departments.
陷入	xiànrù	fall into, get caught in	他想了很久，陷入了沉默。 He thought for a long time and fell silent.
扎	zhā	prick; pitch (a tent)	我的手指被針扎了一下。 I pricked my finger on a needle.
絲毫	sīháo	the slightest (bit)	他對這件事絲毫|不感興趣。 He isn't the least bit interested in this.
相繼	xiāngjì	one after another (of people, events)	這條街上的老店相繼關門了。 The old shops on this street have closed one after another.
毫不	háobù	not in the least	他毫不猶豫地答應了。 He agreed without the slightest hesitation.

pattern 毫不 / 絲毫(不 / 沒): not in the least

毫不 + two-syllable word · 絲毫 + 不 / 沒 · 接連 / 相繼 / 一連串

毫 and 絲 are a fine hair and a silk thread: "not even a hair" means "not in the least". 毫不 goes before a two-syllable word (毫不在乎, 毫不猶豫); 絲毫 comes before 不 or 沒 (絲毫不怕, 絲毫沒變). For "one after another": 接連 is things happening in a row (接連下了三天雨), 相繼 is several people or places doing the same in turn (老店相繼關門), and 一連串 + 的 + noun is "a string of" (一連串的問題).

她毫不客氣地指出了問題。 **tā háobú kèqi de zhǐchū le wèntí** She pointed out the problem without any politeness at all.

做這個決定，我絲毫不後悔。 **zuò zhè ge juédìng wǒ sīháo bú hòuhuǐ** I don't regret this decision one bit.

這條街上的兩家老店相繼關門了。 **zhè tiáo jiē shàng de liǎng jiā lǎo diàn xiāngjì guān mén le** Two old shops on this street have closed, one after the other.

dialogue a bad week

zhiming 糟了！股市這個星期接連下跌了四天，指數跌到今年最低。

zāo le gǔshì zhè ge xīngqí jiēlián xiàdié le sì tiān zhǐshù dié dào jīnnián zuì dī · Oh no! The stock market has fallen four days in a row this week: the index is at its lowest this year.

ajie 那又怎樣？我們又沒有錢放在股市裡。

nà yòu zěn yàng wǒmen yòu méiyǒu qián fàng zài gǔshì lǐ · So what? We don't have any money in the market.

zhiming 可是外資一直在賣，那個集團的業績也在下滑。他們會不會不投資了？我們儲備的資金只夠用六個月。

kěshì wàizī yìzhí zài mài nà ge jítuán de yèjī yě zài xiàhuá tāmen huì bu huì bù tóuzī le wǒmen chúbèi de zījīn zhǐ gòu yòng liù ge yuè · But foreign investors keep selling, and that group's results are slipping too. What if they don't invest after all? Our reserves only last six months.

david 不只他們。新聞說：「這個月出口跟上個月持平，產值卻下滑；臺幣貶值，通貨膨脹日益嚴重。」好幾家大公司已經相繼宣布緊縮。我們公司也有一個客戶，本來說好下個月開始的案子，昨天突然打電話來說，要等到明年再說。

bù zhǐ tāmen xīnwén shuō zhè ge yuè chūkǒu gēn shàng ge yuè chípíng chǎnzhí què xiàhuá táibì biǎnzhí tōnghuòpéngzhàng rìyì yánzhòng hǎojǐ jiā dà gōngsī yǐjīng xiāngjì xuānbù jǐnsuō wǒmen gōngsī yě yǒu yí ge kèhù běnlái shuō hǎo xià ge yuè kāishǐ de ànzi zuótiān túrán dǎdiànhuà lái shuō yào děngdào míngnián zàishuō · It's not just them. The news says: "Exports this month were flat on last month, but output fell; the Taiwan dollar is weakening and inflation is getting worse." Several big companies have announced cutbacks one after another. One of our clients too: a job we'd agreed would start next month, and yesterday they suddenly phoned to say it will have to wait till next year.

ajie 經濟有下滑，就有復甦。我們每個月的收入都在增加，這一點絲毫沒變。

jīngjì yǒu xiàhuá jiù yǒu fùsū wǒmen měi ge yuè de shōurù dōu zài zēngjiā zhè yìdiǎn sīháo méi biàn · Where there's a slump, there's a recovery. Our income goes up every month: that hasn't changed one bit.

zhiming 可是合同還沒簽啊！你怎麼毫不緊張？我昨天晚上腦子裡全是一連串的問題，一整夜都沒睡。

kěshì hétóng hái méi qiān a nǐ zěnme háobù jǐnzhāng wǒ zuótiān wǎnshàng nǎozi lǐ quán shì yìliánchuàn de wèntí yì zhěng yè dōu méi shuì · But the contract isn't signed yet! How are you not the least bit nervous? Last night my head was full of one question after another: I didn't sleep all night.

ajie 緊張也沒用。錢放在活期存款裡會貶值，好的公司才會增值。對方要的是長期的投資。

jǐnzhāng yě méi yòng qián fàng zài huóqí cúnkuǎn lǐ huì biǎnzhí hǎo de gōngsī cái huì zēngzhí duìfāng yào de shì cháng qí de tóuzī · Being nervous won't help. Money left sitting in a current account loses value; good companies are what gain value. They want a long-term investment.

david 阿傑說得對。這種時候，大公司格外小心，可是也格外想找有前景的公司。

Ājié shuō de duì zhè zhǒng shíhòu dà gōngsī géwài xiǎoxīn kěshì yě géwài xiǎng zhǎo yǒu qiánjǐng de gōngsī · Ajie's right. At times like this big companies are extra careful, but they're also extra keen to find promising ones.

ajie 而且對方答應過的事，到現在都兌現了。

érqiě duìfāng dāyìng guo de shì dào xiànzài dōu duìxiàn le · And so far, everything they've promised, they've delivered.

zhiming 希望如此。這件事涉及我們每一個員工，我不能讓公司陷入危機。

xīwàng rúcǐ zhè jiàn shì shèjí wǒmen měi yí ge yuángōng wǒ bù néng ràng gōngsī xiànrù wéijī · I hope so. This affects every one of our staff: I can't let the company fall into a crisis.

ajie 所以你先去睡覺。明天的事，明天再說。

suǒyǐ nǐ xiān qù shuìjiào míngtiān de shì míngtiān zàishuō · So go to bed. Tomorrow can wait till tomorrow.

write it trace the grey, then write your own

檢
jiǎn
check

顯
xiǎn
show, obvious



巾
jīn
cloth

銷
xiāo
sell

飾
shì
ornament

good to know · New meaning: 令 (an order, a command) is also a verb, “to make, to cause”, mostly in writing: 令人難忘 (unforgettable), 這個消息令大家擔心 (the news made everyone worry). In Taiwan’s stock market, red means a price is up and green means it’s down: the opposite of Wall Street’s colours.

You can follow the ups and downs of the economy, and say “not in the least” and “one after another” like a news report.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 62 stock and trade

Talk about stock, supplies, taxes and trade, and say "not hesitate to, even at a cost" with 不惜.

Every shop and factory lives on stock, cash flow and taxes, and 不惜 is how you say someone will pay any price for what they want.

words

word	pinyin	meaning	example
擴張	kuòzhāng	expand	這家公司這幾年擴張得很快。 This company has expanded very fast in the last few years.
存貨	cúnhuò	stock, goods in stock	店裡的存貨不多了，得{dei3-tw}趕快再叫一些。 We're low on stock: we need to order more soon.
開張	kāizhāng	open (a new shop)	樓下的新麵店明天開張。 The new noodle shop downstairs opens tomorrow.
庫存	kùcún	inventory, stock in the warehouse	倉庫裡的庫存還夠賣一個月。 There's enough stock in the warehouse for another month of sales.
物資	wùzī	supplies, goods	地震以後，各地送來了很多物資。 After the earthquake, supplies poured in from all over.
換取	huànqǔ	exchange for, get in return	他用休息的時間換取更多的收入。 He trades his free time for more income.
投機	tóujī	speculative, opportunistic; speculate	他買房子不是為了住，是為了投機。 He didn't buy the flat to live in: it was pure speculation.
徵收	zhēngshōu	levy, collect (taxes)	政府打算對塑膠袋徵收新的費用。 The government plans to put a new charge on plastic bags.
周轉	zhōuzhuǎn	keep money moving, cash flow	公司這個月資金周轉不過來，只好先跟銀行借錢。 The company is short of cash this month, so it has had to borrow from the bank.
紡織	fǎngzhī	spin and weave; textiles	這個地方以前有很多紡織工廠。 There used to be lots of textile factories around here.
規格	guīgé	specifications, standard	這兩個零件的規格不一樣，不能換。 These two parts have different specs: you can't swap them.
開辦	kāibàn	set up, start (a school, business)	學校今年開辦了一個新的設計課程。 The school started a new design programme this year.
關稅	guānshuì	customs duty, tariff	進口車要繳很高的關稅。 Imported cars carry a high import duty.
凍結	dòngjié	freeze (assets, prices)	那家公司的錢被法院凍結了。 That company's money has been frozen by the court.

納稅	nàshuì	pay taxes	納稅是每個人的義務。 Paying taxes is everyone's duty.
差額	chāé	difference (in amount), shortfall	你換這台比較貴的，差額再補給我就好。 If you swap for the more expensive one, just pay me the difference.
外貿	wàimào	foreign trade	臺灣的經濟很依賴外貿。 Taiwan's economy depends heavily on foreign trade.
承包	chéngbāo	contract for, take on (a job)	這座橋由一家大公司承包。 A big company has the contract to build this bridge.
拾	shí	pick up (written)	他在路上拾到一個錢包，馬上交給了警察。 He found a wallet in the street and handed it straight to the police.
消耗	xiāohào	consume, use up	這台舊冰箱消耗的電很多。 This old fridge uses a lot of electricity.
嶄新	zhǎnxīn	brand-new	搬家以後，她覺得是一個嶄新的開始。 After the move, she felt it was a whole new start.
不惜	bùxí	not hesitate to, not spare	為了孩子的教育，他們不惜賣掉房子。 For their child's education, they were even willing to sell the house.

pattern 不惜 + verb: not hesitate to, even at a cost

(為了 + goal) 不惜 + a high price

惜 is to hold something dear and not want to spend it. 不惜 + verb says someone is willing to pay a high price, give something up or take a risk to reach a goal: 不惜賣掉房子, 不惜花大錢, 不惜一切 (at any cost). The goal often comes first with 為了. It's written in tone but common in serious talk.

為了孩子，他們不惜搬到很遠的地方。 **wèile háizi tāmen bùxí bān dào hěn yuǎn de dìfāng** For their children's sake, they were prepared to move far away.

這家公司不惜花大錢，請最好的設計師。 **zhè jiā gōngsī bùxí huā dà qián qǐng zuìhǎo de shèjìshī** The company didn't mind spending big to hire the best designers.

他不惜一切，也要完成這個計畫。 **tā bùxí yíqiè yě yào wánchéng zhè ge jìhuà** He'll do whatever it takes to finish this project.

dialogue how much flour is left?

auntie wang 志明，你來得正好。麵粉批發的價錢又漲了！聽說是政府對進口的東西徵收了更高的關稅。

Zhìmíng nǐ lái de zhènghǎo miànfěn pīfā de jiàqián yòu zhǎng le tīngshuō shì zhèngfǔ duì jìnkǒu de dōngxi zhēngshōu le gèng gāo de guānshuì · Zhiming, perfect timing. The wholesale price of flour has gone up again! They say the government has put higher duties on imports.

zhiming 阿姨，這種時候麵粉別一次買太多。存貨太多，資金會周轉不過來。

āyí zhè zhǒng shíhòu miànfěn bié yí cì mǎi tài duō cúnhuò tài duō zījīn huì zhōuzhuǎn búguò lái · Auntie, at times like this don't buy too much flour at once. Too much stock, and you'll run short of cash.

auntie wang 我知道，可是我也想多儲備一點，怕又漲價。而且我常常不知道庫存還剩多少，每次都得自己去倉庫數。

wǒ zhīdào kěshì wǒ yě xiǎng duō chúbèi yìdiǎn pà yòu zhǎngjià érqiě wǒ chángcháng bù zhīdào kùcún hái shèng duōshǎo měi cì dōu děi zìjǐ qù cāngkù shǔ · I know, but I want to stock up a bit too, in case it goes up again. And I never know how much stock is left: I have to go and count it in the storeroom every time.

ajie 我們新的功能正好可以幫忙：每天賣了什麼，系統會自動算庫存，快沒了就提醒您。

wǒmen xīn de gōngnéng zhènghǎo kěyǐ bāngmáng měi tiān mài le shénme xìtǒng huì zìdòng suàn kùcún kuài méi le jiù tíxǐng nín · Our new feature can help with exactly that: the system tracks what you sell each day, works out your stock and reminds you when you're running low.

auntie wang 這麼方便？要多少錢？我可不想一味地花錢，買一堆用不到的東西。

zhème fāngbiàn yào duōshǎo qián wǒ kě bù xiǎng yíwèi de huā qián mǎi yì duī yòng bu dào de dōngxi · That handy? How much? I don't want to keep throwing money at things I'll never use.

zhiming 先免費用三個月。以後想要更多功能，只要付差額就好。

xiān miǎnfèi yòng sān ge yuè yǐhòu xiǎng yào gèng duō gōngnéng zhǐyào fù chāé jiù hǎo · It's free for three months. If you want more features later, you just pay the difference.

auntie wang 好啊。你看對面那家新開張的早餐店，裝潢嶄新，東西卻沒什麼吃頭。做生意靠投機，是走不遠的。

hǎo a nǐ kàn duìmiàn nà jiā xīn kāizhāng de zǎocān diàn zhuānghuáng zhǎnxīn dōngxi què méishénme chī tou zuò shēngyì kào tóujī shì zǒu bù yuǎn de · All right. Look at that new breakfast place that opened across the road: brand-new décor, but the food's not worth eating. A business built on quick tricks won't last.

ajie 我老家在高雄，以前附近有很多紡織工廠，後來相繼搬走了。留下來的，都是像阿姨這樣老老實實做的。我小時候，我媽媽也在紡織工廠上班，每天站十個小時。工廠關了以後，她就在市場賣菜，一直賣到現在。

wǒ lǎojiā zài Gāoxióng yǐqián fùjìn yǒu hěn duō fǎngzhī gōngchǎng hòulái xiāngjì bān zǒu le liú xialai de dōu shì xiàng āyí zhèyàng lǎolǎoshíshí zuò de wǒ xiǎo shíhòu wǒ māma yě zài fǎngzhī gōngchǎng shàngbān měi tiān zhàn shí ge xiǎoshí gōngchǎng guān le yǐhòu tā jiù zài shìchǎng mài cài yìzhí mài dào xiànzài · Back home in Kaohsiung there used to be lots of textile factories near us; one by one they moved away. The ones that stayed were the honest, hard-working kind, like you, Auntie. When I was little, my mum worked in a textile factory too, on her feet ten hours a day. After the factory closed, she sold vegetables at the market, and she still does.

zhiming 聽說那個集團為了擴張，不惜虧錢也要開新店。我們跟他們合作，可得小心。

tīngshuō nà ge jítuán wèile kuòzhāng bùxí kuī qián yě yào kāi xīn diàn wǒmen gēn tāmen hézuò kě děi xiǎoxīn · I hear that group will open new shops even at a loss, just to expand. We need to be careful working with them.

ajie 而且現在通貨膨脹這麼嚴重，很多公司都在緊縮。

érqiě xiànzài tōnghuòpéngzhàng zhème yánzhòng hěn duō gōngsī dōu zài jǐnsuō · And with inflation this bad, lots of companies are cutting back.

auntie wang 我每年乖乖納稅，三十年來幾乎沒有休假。阿姨不懂投資，可是知道一件事：好東西，不怕慢。

wǒ měi nián guāi guāi nàshuì sānshí nián lái jīhū méiyǒu xiūjià āyí bù dǒng tóuzī kěshì zhīdào yí jiàn shì hǎo dōngxi bú pà màn · I've paid my taxes every year and have hardly had a day off in thirty years. I don't understand investing, but I know one thing: good things are worth the wait.

zhiming 阿姨說得對。等經濟復甦，您的生意一定更好。

āyí shuō de duì děng jīngjì fùsū nín de shēngyì yídìng gèng hǎo · You're right, Auntie. When the economy recovers, business will be even better.

write it trace the grey, then write your own

潮 chá tide, trend

裁 cái cut (cloth)

積 jī accumulate, store up

仿 fǎng imitate

划 huá row, paddle

good to know · New meaning: 另 (another) is also an adverb, "separately, in addition", in notices and formal writing: 另行通知 (will be announced separately), 另有安排 (other arrangements have been made). 拾 is the written word for "pick up"; in speech people in Taiwan say 撿: 我在路上撿到一個錢包.

You can talk about stock, cash flow, taxes and trade, and say someone will pay any price with 不惜. Do this day interactively, with audio and games, free at **wishyou.today/learning**

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day 63 imports and exports

Chinese TOCFL C in 142 days
unit 9 · business & the economy

Talk about exports, exchange rates, savings and loans, and say “from time to time” and “every time” with 不時 and 每每.

Taiwan lives on trade, so exports, currencies and the stock market are everyday news, and 不時 and 每每 give any story its rhythm.

words

word	pinyin	meaning	example
國營	guóyíng	state-run	以前這家銀行是國營的，後來才變成民營。 This bank used to be state-run; it was only later privatised.
景氣	jǐngqì	the economy, business climate	今年景氣不好，很多公司不敢請人。 Business is slow this year, and many companies don’t dare to hire.
外銷	wàixiāo	export (for sale abroad)	這些芒果大多外銷到日本。 Most of these mangoes are exported to Japan.
轉帳	zhuǎnzhàng	transfer (money between accounts)	我已經用手機轉帳給你了。 I’ve already transferred it to you on my phone.
幣值	bìzhí	currency value	幣值穩定，對做生意的人很重要。 A stable currency matters a lot to people in business.
出超	chūchāo	(have a) trade surplus	臺灣的對外貿易長年出超。 Taiwan has run a trade surplus for many years.
證券行	zhèngquànháng	brokerage, stockbroker’s office	我爺爺每天早上都去證券行看盤。 My grandpa goes to the brokerage every morning to watch the market.
開盤	kāipán	open (the market)	股市九點開盤，一開盤就大跌。 The market opens at nine, and it fell sharply right at the open.
入超	rùchāo	(have a) trade deficit	那個國家去年對臺灣入超。 Last year that country had a trade deficit with Taiwan.
所得	suǒdé	income, earnings	每年五月，大家都要報所得稅。 Every May, everyone has to file their income tax.
投保	tóubǎo	take out insurance	出國以前，最好先投保旅遊保險。 Before you go abroad, it’s best to take out travel insurance.
成品	chéngpǐn	finished product	這是我們的成品，請您看看。 Here’s our finished product: please take a look.
互惠	hùhuì	mutually beneficial	雙方簽了互惠的協議。 The two sides signed a mutually beneficial agreement.

匯票	huìpiào	money order, bank draft	以前留學生的學費都是用匯票付的。 Overseas students used to pay their fees by bank draft.
借貸	jièdài	borrow and lend; loans	朋友之間最好不要有借貸關係。 It's best not to borrow or lend money between friends.
名下	míngxià	in someone's name	這棟房子在他太太名下。 This house is in his wife's name.
期貨	qíhuò	futures	期貨的風險很高，不懂最好不要碰。 Futures are very risky: if you don't understand them, keep away.
不時	bùshí	from time to time, every so often	開會的時候，他不時看看手錶。 During the meeting he kept glancing at his watch.
實質	shízhí	substance, essence; real	這個計畫對大家沒有實質的幫助。 This plan doesn't give anyone any real help.
形態	xíngtài	form, shape, pattern	網路改變了很多人的工作形態。 The internet has changed the way many people work.
支撐	zhīchēng	prop up, support	她一個人做兩份工作，支撐整個家。 She holds two jobs and keeps the whole family going on her own.
每每	měiměi	every time, whenever	每每想起那段日子，她就忍不住笑了。 Every time she thinks of those days, she can't help smiling.

pattern 不時 / 每每: from time to time, every time

不時 + verb: now and then · **每每** + situation, 就 / 都 ...

不時 is "now and then, every so often", with no fixed time: 他不時看看手錶. 每每 is "every time (a situation comes up)", and the result usually follows with 就 or 都: 每每想到這件事，她就很難過. Both are written in tone; in speech you'd say 常常 or 每次.

他工作的時候，不時抬頭看看窗外。 **tā gōngzuò de shíhòu bùshí táitóu kànkan chuāng wài** As he works, he looks up out of the window now and then.

每每聽到這首歌，我就想起大學的時候。 **měiměi tīng dào zhè shǒu gē wǒ jiù xiǎng qǐ dàxué de shíhòu** Every time I hear this song, I think of my university days.

這裡的夏天不時會下大雨。 **zhèlǐ de xiàtiān bùshí huì xià dà yǔ** Summers here bring heavy rain every so often.

dialogue grandma's money advice

grandma lin 美玲，你們公司最近怎麼樣？新聞每每說景氣不好，奶奶聽了就擔心。
Měilíng nǐmen gōngsī zuìjìn zěnmeyàng xīnwén měiměi shuō jǐngqì bù hǎo nǎinai tīng le jiù dānxīn · Meiling, how's your company doing? Every time the news says business is bad, I start to worry.

meiling 奶奶，別擔心。我們公司今年還在擴張呢！產品大部分外銷到日本，今年臺幣略貶值，反而賣得更好。
nǎinai bié dānxīn wǒmen gōngsī jīnnián hái zài kuòzhāng ne chǎnpǐn dà bùfen wàixiāo dào Rìběn jīnnián táibì lüè biǎnzhí fǎnér mài de gèng hǎo · Don't worry, Grandma. Our company is even expanding this year! Most of our products are exported to Japan, and with the Taiwan dollar a bit weaker this year, they're actually selling better.

grandma lin 那就好。你爺爺退休以後，每天九點開盤以前就到證券行了，還不時打電話回家報告。
nà jiù hǎo nǐ yéye tuìxiū yǐhòu měi tiān jiǔ diǎn kāipán yǐqián jiù dào zhèngquànháng le hái bùshí dǎdiànhuà huí jiā bàogào · Good. After your grandpa retired, he'd be at the brokerage before the market opened at nine every day, and he'd ring home now and then to report.

anna 奶奶，爺爺每天都看指數嗎？他也買期貨嗎？
nǎinai yéye měi tiān dōu kàn zhǐshù ma tā yě mǎi qíhuò ma · Grandma, did Grandpa check the index every day? Did he buy futures too?

grandma lin 期貨？他一度想買，到頭來還是不敢。他說，不惜一切去冒險的人，終究會出事。
qíhuò tā yídù xiǎng mǎi dàotóulái háishì bù gǎn tā shuō bùxí yíqiè qù màoxiǎn de rén zhōngjiù huì chūshì · Futures? At one point he wanted to, but in the end he didn't dare. He said people who'll risk everything always come to grief sooner or later.

meiling 爺爺真聰明。奶奶，您那時候怎麼存錢？
yéye zhēn cōngmíng nǎinai nín nà shíhòu zěnme cún qián · Grandpa was so wise. Grandma, how did you save money back then?

grandma lin 那時候臺灣年年出超，衣服、鞋子、雨傘都外銷到全世界，景氣好得不得了。我跟你爺爺都在工廠上班，薪水不高，可是我們把所得存一半，買了這棟房子，放在我名下。現在不一樣了，貿易的形態變了，新聞上有時候還會說到入超。
nà shíhòu Táiwān niánnián chūchāo yīfú xiézi yǔ sǎn dōu wàixiāo dào quán shìjiè jǐngqì hǎo de bùdéliǎo wǒ gēn nǐ yéye dōu zài gōngchǎng shàngbān xīnshuǐ bù gāo kěshì wǒmen bǎ suǒdé cún yíbàn mǎi le zhè dòng fángzi fàng zài wǒ míngxià xiànzài bù yíyàng le màoyì de xíngtài biàn le xīnwén shàng yǒushíhou hái huì shuō dào rùchāo · Back then Taiwan had a trade surplus every year: clothes, shoes, umbrellas, we exported them all over the world, and business was booming. Your grandpa and I both worked in factories, and the pay wasn't high, but we saved half of what we earned, bought this house and put it in my name. It's different now: the shape of trade has changed, and sometimes the news even talks about a deficit.

anna 那時候大家都想做生意致富吧？可是沒有手機轉帳，要匯錢怎麼辦？
nà shíhòu dàjiā dōu xiǎng zuò shēngyì zhìfù ba kěshì méiyǒu shǒujī zhuǎnzhàng yào huì qián zěnmebàn · Back then everyone wanted to get rich in business, right? But there was no mobile banking: how did you send money?

grandma lin 用匯票啊！你們現在手機按一下就轉帳了，真方便。不過啊，親戚之間的借貸，奶奶勸你們千萬別碰。
yòng huìpiào a nǐmen xiànzài shǒujī àn yíxià jiù zhuǎnzhàng le zhēn fāngbiàn búguò a qīnqī zhījiān de jièdài nǎinai quàn nǐmen qiānwàn bié pèng · With a money order! Now you just tap your phone and it's transferred: so convenient. But listen: lending and borrowing between relatives, never touch it.

meiling 知道啦。奶奶說的話，我都記在心裡。
zhīdào la nǎinai shuō de huà wǒ dōu jì zài xīn lǐ · I know, I know. Everything you say, Grandma, I keep in my heart.

write it trace the grey, then write your own

構
gòu
build, construct

塗
tú
apply, spread, smear



禁
jīn
bear, hold back (jīn)



估
gū
estimate

瞪
dèng
glare, stare

good to know · New meaning: you met 略 as “slightly” on day 57. It’s officially a new sense of the TOCFL B word 略 (brief, sketchy, as in 簡略): 略有下滑 (slipped a little), 略懂 (know a little). In Taiwan 期 in 期貨 is read qí, and 質 in 實質 is zhí: qíhuò, shízhí.

You can talk about exports, exchange rates, savings and loans, and tell a story that keeps coming back with 不時 and 每每.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

wishyou.today learning

day 64 factories, mines and loans

Chinese TOCFL C in 142 days
unit 9 · business & the economy

Talk about industry, factories and lending, and say “together” the literary way with 一道.

Company histories, bank loans and factory orders are the backbone of business Chinese, and 一道 is the “together” you’ll read in stories and hear from older people.

words

word	pinyin	meaning	example
財團	cáituán	consortium, financial group	這塊地被一個大財團買下了。 This land has been bought up by a big consortium.
動產	dòngchǎn	movable property, personal assets	車子、存款都算動產，房子是不動產。 Cars and savings count as movable property; a house is real estate.
放款	fàngkuǎn	lend money, make loans	景氣不好的時候，銀行放款會比較小心。 When the economy is weak, banks are more careful about lending.
公會	gōnghuì	trade association, guild; union	他是律師公會的成員。 He is a member of the bar association.
公債	gōngzhài	government bond	政府發行了新的公債來興建鐵路。 The government has issued new bonds to build the railway.
行號	hánghào	firm, business (shop or company)	這條街上的公司行號都在找人。 The businesses on this street are all hiring.
核算	hésuàn	calculate, work out (costs)	會計正在核算這個月的成本。 The accountant is working out this month’s costs.
化工	huàgōng	chemical industry	他在一家化工公司做研究。 He does research at a chemicals company.
交貨	jiāohuò	deliver goods	工廠答應下星期五以前交貨。 The factory has promised to deliver by next Friday.
苦工	kǔgōng	hard labour, drudgery	他年輕的時候做過很多苦工。 When he was young he did a lot of back-breaking work.
礦工	kuànggōng	miner	他的爺爺以前是礦工。 His grandfather used to be a miner.
模具	mójù	mould, die (for making parts)	這個模具是我們自己設計的。 We designed this mould ourselves.
木料	mùliào	timber, wood (as material)	這些家具用的都是最好的木料。 This furniture is all made of the best timber.
內銷	nèixiāo	for the domestic market	這些產品大部分是內銷的。 Most of these products are sold at home.
染料	rǎnliào	dye	這種布是用天然的染料染的。 This cloth is coloured with natural dyes.

油田	yóutián	oilfield	那個國家又發現了一個新的油田。 That country has found another new oilfield.
專員	zhuānyuán	specialist, officer (for a task)	有問題請跟我們的客戶服務專員聯絡。 If you have any questions, please contact our customer service officer.
總經理	zǒngjīnglǐ	general manager	她三十五歲就當上了總經理。 She became general manager at thirty-five.
行銷	xíngxiāo	marketing	美玲在公司負責行銷。 Meiling is in charge of marketing at her company.
使勁	shǐjìn	push hard, put effort into	他使勁地{de-tw3}推，門還是打不開。 He pushed with all his might, but the door still wouldn't open.
延伸	yánshēn	extend, stretch	這條捷運線要延伸到機場。 This MRT line is going to be extended to the airport.
一道	yīdào	together	我們一道去吧，路上可以聊聊天。 Let's go together: we can chat on the way.

pattern 一道: together (一道去)

(跟 + someone) 一道 + verb

一道, "on one road", means "together", just like 一起, but it sounds a little more literary or old-fashioned: you'll read it in stories and hear it from older people. It goes before the verb: 一道去, 一道創立. Watch the split trap: in 一道菜 (one dish) 道 is a measure word, so the course writes 一道菜.

明天我跟你一道去銀行。 **míngtiān wǒ gēn nǐ yídào qù yínháng** I'll go to the bank with you tomorrow.

他們夫妻一道創立了這家公司。 **tāmen fūqī yídào chuànglì le zhè jiā gōngsī** The couple founded this company together.

我們一道吃了一道很有名的菜。 **wǒmen yídào chī le yí dào hěn yǒumíng de cài** Together we ate a very famous dish.

dialogue the bigger investor

zhiming 李經理，謝謝您今天跟我們一道去。沒有您介紹，我們連門都進不去。
Lǐ jīnglǐ xièxie nín jīntiān gēn wǒmen yídào qù méiyǒu nín jièshào wǒmen lián mén dōu jìn bu qù · Manager Li, thank you for coming with us today. Without your introduction, we'd never have got through the door.

manager li 不客氣。他們的總經理是我的老客戶，我們公司以前幫他們設計過辦公室。
búkèqì tāmen de zǒngjīnglǐ shì wǒ de lǎo kèhù wǒmen gōngsī yǐqián bāng tāmen shèjì guo bàngōngshì · Not at all. Their general manager is an old client of mine: we designed their offices a while back.

ajie 我沒想到他們的歷史這麼長。總經理說，創辦人年輕的時候是礦工，做了十年的苦工，才存錢開了一家染料工廠。
wǒ méixiǎngdào tāmen de lìshǐ zhème cháng zǒngjīnglǐ shuō chuàngbàn rén niánqīng de shíhòu shì kuànggōng zuò le shí nián de kǔgōng cái cún qián kāi le yì jiā rǎnliào gōngchǎng · I had no idea they went back so far. The GM said the founder was a miner when he was young: ten years of back-breaking work before he'd saved enough to open a dye factory.

anna 後來又做化工、做模具，現在連油田都投資了。真的是要錢有錢，要人有人。
hòulái yòu zuò huàgōng zuò mójù xiànzài lián yóutián dōu tóuzī le zhēnde shì yào qián yǒuqián yào rén yǒu rén · Then chemicals, then moulds, and now they've even invested in oilfields. They've got all the money and people anyone could want.

manager li 他們還承包過不少政府的工程。就算景氣不好，他們也一直在找新的買賣。他們頗看好你們，想把服務延伸到全臺灣的小店。
tāmen hái chéngbāo guo bùshǎo zhèngfǔ de gōngchéng jiùsuàn jǐngqì bù hǎo tāmen yě yìzhí zài zhǎo xīn de mǎimài tāmen pǒ kàn hǎo nǐmen xiǎng bǎ fúwù yánshēn dào quán Táiwān de xiǎo diàn · They've taken on quite a few government contracts too. Even when the economy's bad, they're always on the lookout for new business. They think highly of you, and they want to extend the service to small shops all over Taiwan.

zhiming 他們能投資的錢，比那個超商集團多了一倍。不過條件也略嚴格一點。
tāmen néng tóuzī de qián bǐ nà ge chāoshāng jítuán duō le yí bèi búguò tiáojiàn yě lüè yángé yìdiǎn · They could invest twice as much as the convenience-store group. But their terms are a little stricter.

ajie 而且是互惠的：他們的工廠和行號，都可以用我們的系統。他們的專員下午給我看了數字，連每一筆放款的利率都核算好了。這種公司，每每做決定以前，都算得很仔細。他還說，要是我們願意，可以先在他們高雄的五家行號試用三個月。
érqiě shì hùhuì de tāmen de gōngchǎng hé hánghào dōu kěyǐ yòng wǒmen de xìtǒng tāmen de zhuānyuán xiàwǔ gěi wǒ kàn le shùzì lián měi yì bǐ fàngkuǎn de lìlǜ dōu hésuàn hǎo le zhè zhǒng gōngsī měiměi zuò juédìng yǐqián dōu suàn de hěn zǐxì tā hái shuō yàoshì wǒmen yuànyì kěyǐ xiān zài tāmen Gāoxióng de wǔ jiā hánghào shì yòng sān ge yuè · And it works both ways: their factories and businesses could all use our system. Their specialist showed me the figures this afternoon: they'd even worked out the interest on every loan. Companies like that do their sums carefully every time before they decide. He also said that, if we like, we could first try the system for three months in five of their businesses in Kaohsiung.

manager li 大財團有大財團的好處，也有缺點。他們的錢能支撐你們很久，可是你們要想清楚，品牌是不是還能自行經營。
dà cáituán yǒu dà cáituán de hǎochù yě yǒu quēdiǎn tāmen de qián néng zhīchēng nǐmen hěn jiǔ kěshì nǐmen yào xiǎng qīngchǔ pǐnpái shì bu shì hái néng zìxíng jīngyíng · A big financial group has its advantages, and its drawbacks. Their money could keep you going for a long time, but think hard about whether you'd still run the brand yourselves.

zhiming 我知道。我們會使勁把自己的事做好；跟誰合作，下星期大家再一道商量。
wǒ zhīdào wǒmen huì shǐjìn bǎ zìjǐ de shì zuò hǎo gēn shéi hézuò xià xīngqí dàjiā zài yídào shāngliáng · I know. We'll put everything into doing our own work well; as for who to partner with, we'll all talk it over together next week.

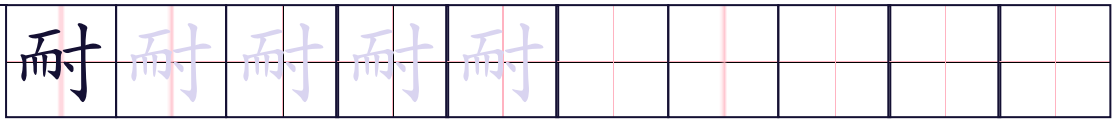
anna 他們的行銷部門也很厲害。今天跟大家一道去，我學到了很多。
tāmen de xíngxiāo bùmén yě hěn lìhài jīntiān gēn dàjiā yídào qù wǒ xué dào le hěn duō · Their marketing department is impressive too. I learned a lot going along with you all today.

write it trace the grey, then write your own

辦
biàn
tell apart



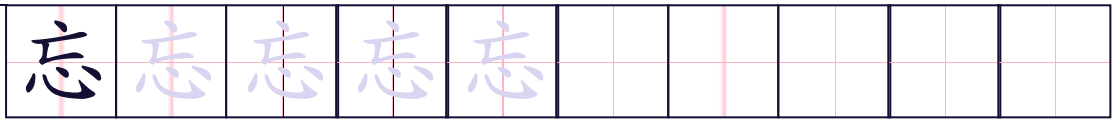
耐
nài
resistant to, durable



搖
yáo
shake, wave



忘
wàng
forget



奮
fèn
exert oneself

good to know · New meaning: 買賣 (buy and sell) is also a noun, “business, trade”: 做買賣 (be in business), 木料買賣 (the timber trade), 新的買賣 (new business). Who’s who at the top: 總裁 heads a whole group, 總經理 runs a company day to day, 經理 runs a department, and 專員 is a specialist officer for one area.

You can tell a company’s story from mine to factory to finance, talk about loans and deliveries, and say “together” the literary way.
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day 65 mission: the second round (a bigger investor)

Chinese TOCFL C in 142 days
unit 9 · business & the economy

Compare two offers, read a formal investment email aloud, weather bad news, hold your ground in a negotiation, and celebrate a deal.

Today all of unit 9 comes back in one story: brands, banks, ups and downs, stock and trade, exports and big money, all around one decision.

chapter 1 which one?

zhiming 好，我們開始吧。現在有兩家想投資：一家是開超商的集團，一家是那個大財團。
hǎo wǒmen kāishǐ ba xiànzài yǒu liǎng jiā xiǎng tóuzī yì jiā shì kāi chāoshāng de jítuán yì jiā shì nà ge dà cáituán · Right, let's start. Two companies want to invest: the convenience-store group, and that big financial group.

ajie 我把數字整理好了。集團那邊，投資的總額是兩千萬；財團那邊是五千萬。財團是民營的，背後還有外資。
wǒ bǎ shùzì zhěnglǐ hǎo le jítuán nà biān tóuzī de zǒngé shì liǎng qiānwàn cáituán nà biān shì wǔ qiānwàn cáituán shì mínyíng de bèihòu háiyǒu wàizī · I've put the figures together. The group is offering twenty million in total; the financial group, fifty million. The financial group is privately owned, with foreign money behind it.

david 五千萬！那還考慮什麼？我在證券公司的朋友說，那個財團每年發的紅利都很多。
wǔ qiānwàn nà hái kǎolǜ shénme wǒ zài zhèngquàn gōngsī de péngyǒu shuō nà ge cáituán měi nián fā de hónglì dōu hěn duō · Fifty million! What's there to think about? A friend of mine at a securities firm says that group pays big dividends every year.

ajie 錢多，條件也多。財團希望我們的服務延伸到他們所有的公司行號，連化工跟模具工廠都要用，三年內擴張到全臺灣。
qián duō tiáojiàn yě duō cáituán xīwàng wǒmen de fúwù yánshēn dào tāmen suǒyǒu de gōngsī hánghào lián huàgōng gēn mójù gōngchǎng dōu yào yòng sān nián nèi kuòzhāng dào quán Táiwān · More money, more conditions. The financial group wants our service extended to every business they own, even their chemical and mould factories, and to expand across all of Taiwan within three years.

anna 那超商集團呢？他們的國產零食在超商裡賣得最好。上次那位總裁好像想合併。
nà chāoshāng jítuán ne tāmen de guóchǎn língshí zài chāoshāng lǐ mài de zuìhǎo shàng cì nà wèi zǒngcái hǎoxiàng xiǎng hébìng · And the convenience-store group? Their own local snacks are the top sellers in their stores. Last time the president seemed to want a merger.

zhiming 對。總裁的意思是，把我們的系統放進他們的超商，以後我們的品牌就沒了，只是他們大機器裡一個微小的零件。
duì zǒngcái de yìsi shì bǎ wǒmen de xìtǒng fàng jìn tāmen de chāoshāng yǐhòu wǒmen de pǐnpái jiù méi le zhǐshì tāmen dà jīqì lǐ yí ge wéixiǎo de língjiàn · Right. The president's idea is to put our system inside their stores, and then our brand would be gone: just one tiny part in their big machine.

ajie 我們的品牌是自行創立的，這一點我絲毫不會讓。
wǒmen de pǐnpái shì zìxíng chuànglì de zhè yìdiǎn wǒ sīháo bú huì ràng · We built our brand ourselves. On that point I won't give an inch.

david 我還聽說，那個財團不時會把買來的公司再賣掉。不動產也一樣，買了等增值就賣，有一點投機。
wǒ hái tīngshuō nà ge cáituán bùshí huì bǎ mǎi lái de gōngsī zài mài diào búdòngchǎn yě yíyàng mǎi le děng zēngzhí jiù mài yǒuyìdiǎn tóujī · And I've heard that financial group sells off the companies it buys every now and then. Same with property: they buy, wait for it to go up, then sell. It's a bit speculative.

zhiming 這就是我擔心的。所以兩邊的合同，我想先自己看清楚，再跟李經理一道商量。
zhè jiù shì wǒ dānxīn de suǒyǐ liǎng biān de hétóng wǒ xiǎng xiān zìjǐ kàn qīngchǔ zài gēn Lǐ jīnglǐ yídào shāngliáng · That's exactly what worries me. So I want to read both contracts carefully myself first, then talk it over with Manager Li.

anna 你們的客人愈來愈多，收益日益增加，他們當然搶著要。有前景的是你們，不是他們。
nǐmen de kèrén yùláiyù duō shōuyì rìyì zēngjiā tāmen dāngrán qiǎng zhe yào yǒu qiánjǐng de shì nǐmen bú shì tāmen · You've got more and more customers and your earnings keep growing: of course they're fighting over you. You're the ones with prospects, not them.

chapter 2 read it aloud

zhiming 財團的總經理寄信來了，我念給大家聽。

cáituán de zǒngjīnglǐ jì xìn lái le wǒ niàn gěi dàjiā tīng · The financial group's general manager has emailed. I'll read it out.

zhiming 「您好：感謝您上星期到本公司參觀。關於投資的要點，說明如下：一、投資總額：新臺幣五千萬元，合同簽訂後一次匯入。二、貴公司的品牌，仍由貴公司自行經營。」

nín hǎo gǎnxiè nín shàng xīngqí dào běn gōngsī cānguān guānyú tóuzī de yàodiǎn shuōmíng rúxià yī tóuzī zǒngé xīntáibì wǔ qiānwàn yuán hétóng qiāndìng hòu yí cì huì rù èr guì gōngsī de pǐnpái réng yóu guì gōngsī zìxíng jīngyíng · "Dear Mr Zhiming, thank you for visiting our company last week. The key points of the investment are as follows. One: the total investment is NT$50 million, paid in one sum once the contract is signed. Two: your company's brand will continue to be run by your company."

zhiming 「三、本公司將派一位行銷專員，協助貴公司擴張。四、每三個月須提供報表，由本公司核算。五、如貴公司提早解約，須提前三個月通知。如有問題，請與本人聯絡。」

sān běn gōngsī jiāng pài yí wèi xíngxiāo zhuānyuán xiézhù guì gōngsī kuòzhāng sì měi sān ge yuè xū tígōng bàobiǎo yóu běn gōngsī hésuàn wǔ rú guì gōngsī tízǎo jiěyuē xū tíqián sān ge yuè tōngzhī rú yǒu wèntí qǐng yǔ běnrén liánluò · "Three: we will send a marketing specialist to help your company expand. Four: accounts must be provided every three months, to be checked by us. Five: should your company end the contract early, three months' notice is required. If you have any questions, please contact me."

ajie 品牌自行經營，這一點頗不錯。可是每三個月就要核算一次，我們會很累。

pǐnpái zìxíng jīngyíng zhè yìdiǎn pǒ búcuò kěshì měi sān ge yuè jiù yào hésuàn yí cì wǒmen huì hěn lèi · Running the brand ourselves: that's pretty good. But having our accounts checked every three months will wear us out.

anna 累是累，可是也是好事。有人不時看著數字，你們就不會一味地花錢。

lèi shì lèi kěshì yě shì hǎo shì yǒu rén bùshí kàn zhe shùzì nǐmen jiù bú huì yíwèi de huā qián · Tiring, sure, but it's a good thing too. With someone keeping an eye on the numbers, you won't just keep spending.

david 利率呢？如果你們以後要把東西抵押給銀行借錢，他們會幫忙嗎？

lìlǜ ne rúguǒ nǐmen yǐhòu yào bǎ dōngxi dǐyā gěi yínháng jiè qián tāmen huì bāngmáng ma · What about interest rates? If you ever need to put something up as security to borrow from a bank, will they help?

ajie 信上沒寫。他們有自己的銀行，放款的利率略低一點。不過我們名下沒有不動產，能抵押的只有一點動產。

xìn shàng méi xiě tāmen yǒu zìjǐ de yínháng fàngkuǎn de lìlǜ lüè dī yìdiǎn búguò wǒmen míngxià méiyǒu búdòngchǎn néng dǐyā de zhǐyǒu yìdiǎn dòngchǎn · The email doesn't say. They have their own bank, and its lending rates are a little lower. But we don't own any property: all we could put up is a few movable assets.

zhiming 他們上次說要派專員來，結果真的兌現了，這家公司說話算話。好，超商集團那邊，我們也得在星期五以前回信。

tāmen shàng cì shuō yào pài zhuānyuán lái jiéguǒ zhēnde duìxiàn le zhè jiā gōngsī shuōhuà suàn huà hǎo chāoshāng jítuán nà biān wǒmen yě děi zài xīngqíwǔ yǐqián huíxìn · Last time they said they'd send a specialist, and they really did: this company keeps its word. Right, and we have to reply to the convenience-store group by Friday too.

chapter 3 bad news, one after another

auntie wang 志明，你的臉色怎麼這麼難看？

Zhìmíng nǐ de liǎnsè zěnme zhème nánkàn · Zhiming, why do you look so awful?

zhiming 阿姨，股市接連三天下跌，今天一開盤指數又跌了五百點。超商集團早上通知我們，投資的事先凍結。新聞說，通貨膨脹日益嚴重，臺幣在貶值，出口持平，產值也下滑了。

āyí gǔshì jiēlián sān tiān xiàdié jīntiān yì kāipán zhǐshù yòu dié le wǔbǎi diǎn chāoshāng jítuán zǎoshàng tōngzhī wǒmen tóuzī de shì xiān dòngjié xīnwén shuō tōnghuòpéngzhàng rìyì yánzhòng táibì zài biǎnzhí chūkǒu chípíng chǎnzhí yě xiàhuá le · Auntie, the market has fallen three days in a row, and this morning the index dropped another five hundred points at the open. The convenience-store group told us they're freezing the investment. The news says inflation is getting worse, the Taiwan dollar is falling, exports are flat and output is down.

auntie wang 凍結？是不要了嗎？

dòngjié shì bú yào le ma · Freezing it? You mean they don't want it any more?

zhiming 他們說景氣不好，要緊縮，等經濟復甦再說。我們儲備的錢只夠周轉幾個月。每每想到員工的薪水，我就睡不著。

tāmen shuō jǐngqì bù hǎo yào jǐnsuō děng jīngjì fùsū zàishuō wǒmen chúbèi de qián zhǐ gòu zhōuzhuǎn jǐ ge yuè měiměi xiǎngdào yuángōng de xīnshuǐ wǒ jiù shuìbùzháo · They say business is bad, they're cutting back, and they'll wait until the economy recovers. Our reserves will only keep us going a few months. Every time I think about the staff's wages, I can't sleep.

auntie wang 那個財團呢？

nà ge cáituán ne · What about that financial group?

zhiming 還不知道。新聞說，好幾家公司的投資計畫都相繼取消了。政府說要幫小公司，可是財政也很困難。一連串的壞消息，我昨天晚上一夜沒睡。

hái bù zhīdào xīnwén shuō hǎojǐ jiā gōngsī de tóuzī jìhuà dōu xiāngjì qǔxiāo le zhèngfǔ shuō yào bāng xiǎo gōngsī kěshì cáizhèng yě hěn kùnnán yìliánchuàn de huài xiāoxí wǒ zuótiān wǎnshàng yí yè méi shuì · No word yet. The news says several companies' investment plans have been cancelled, one after another. The government says it'll help small firms, but its finances are tight too. One piece of bad news after another: I didn't sleep a wink last night.

auntie wang 這種日子我見多了。我年輕的時候，臺灣年年出超，外銷的衣服、鞋子賣到全世界。後來臺幣一升值，很多工廠相繼搬走，景氣也下滑過。可是我照樣每天開門。

zhè zhǒng rìzi wǒ jiàn duō le wǒ niánqīng de shíhòu Táiwān niánnián chūchāo wàixiāo de yīfú xiézi mài dào quán shìjiè hòulái táibì yì shēngzhí hěn duō gōngchǎng xiāngjì bān zǒu jǐngqì yě xiàhuá guo kěshì wǒ zhàoyàng měi tiān kāi mén · I've seen days like this plenty of times. When I was young, Taiwan had a trade surplus every year, and the clothes and shoes we exported sold all over the world. Then the Taiwan dollar went up, lots of factories moved away one after another, and business slumped. But I still opened every day.

auntie wang 阿姨有一點錢放在活期存款，還買了一點公債，要不要先借給你？

āyí yǒu yìdiǎn qián fàng zài huóqí cúnkuǎn hái mǎi le yìdiǎn gōngzhài yào bu yào xiān jiè gěi nǐ · I've got a bit of money in a current account and a few government bonds. Shall I lend you some for now?

zhiming 阿姨，您對我太好了。可是林奶奶說過，親戚朋友之間的借貸，萬萬不能碰。

āyí nín duì wǒ tài hǎole kěshì Lín nǎinai shuō guo qīnqī péngyǒu zhījiān de jièdài wànwàn bù néng pèng · Auntie, you're too good to me. But Grandma Lin says lending and borrowing between family and friends is something you must never touch.

auntie wang 好吧。不過你聽阿姨說：景氣好也好，不好也罷，客人每天早上照樣要吃早餐。你看，我店裡的存貨跟庫存，現在都用你們的系統管，一點也沒浪費。你們做的是大家需要的東西，怕什麼？

hǎo ba búguò nǐ tīng āyí shuō jǐngqì hǎo yěhǎo bù hǎo yěbà kèrén měi tiān zǎoshàng zhàoyàng yào chī zǎocān nǐ kàn wǒ diàn lǐ de cúnhuò gēn kùcún xiànzài dōu yòng nǐmen de xìtǒng guǎn yìdiǎn yě méi làngfèi nǐmen zuò de shì dàjiā xūyào de dōngxi pà shénme · All right. But listen to me: boom or bust, customers still need their breakfast every morning. Look, I manage all my stock with your system now, and nothing goes to waste. You make something people need: what are you afraid of?

zhiming 阿姨說得對。我不能讓自己陷入這種情緒，得使勁想辦法，不能坐著等。

āyí shuō de duì wǒ bù néng ràng zìjǐ xiànrù zhè zhǒng qíngxù děi shǐjìn xiǎng bànfǎ bù néng zuò zhe děng ·

You're right, Auntie. I can't let myself sink into this mood. I have to push hard to find a way, not sit and wait.

chapter 4 hold the line

zhiming 李經理，謝謝您今天又跟我們一道來。剛才總經理說的，您都聽到了吧？
Lǐ jīnglǐ xièxie nín jīntiān yòu gēn wǒmen yídào lái gāngcái zǒngjīnglǐ shuō de nín dōu tīng dào le ba · Manager Li, thank you for coming with us again today. You heard what the general manager just said?

manager li 聽到了。股市下跌，他們想把投資的總額降到四千萬，而且要合併你們的品牌。他們說，市場早晚會被兩三家大公司壟斷，小品牌沒有前景。
tīng dào le gǔshì xiàdié tāmen xiǎng bǎ tóuzī de zǒngé jiàng dào sì qiānwàn érqiě yào hébìng nǐmen de pǐnpái tāmen shuō shìchǎng zǎowǎn huì bèi liǎngsān jiā dà gōngsī lǒngduàn xiǎo pǐnpái méiyǒu qiánjǐng · I did. With the market down, they want to cut the investment to forty million, and they want to merge your brand into theirs. They say the market will sooner or later be dominated by two or three big companies, and small brands have no future.

ajie 合併？那我們不就成了他們的一個小部門？這種條件，我連考慮都不考慮。他們的創辦人以前是礦工，做苦工起家，應該最懂得自己創業的辛苦。
hébìng nà wǒmen bú jiù chéng le tāmen de yí ge xiǎo bùmén zhè zhǒng tiáojiàn wǒ lián kǎolǜ dōu bù kǎolǜ tāmen de chuàngbàn rén yǐqián shì kuànggōng zuò kǔgōng qǐ jiā yīnggāi zuì dǒngde zìjǐ chuàngyè de xīnkǔ · Merge? Then we'd just be one of their little departments. I won't even consider terms like that. Their founder was a miner who started out doing hard labour: he of all people should understand how hard it is to build something of your own.

zhiming 我也是。我們不惜少拿一點錢，也要自行經營自己的品牌。拿品牌換取更多的錢，不值得。
wǒ yě shì wǒmen bùxí shǎo ná yìdiǎn qián yě yào zìxíng jīngyíng zìjǐ de pǐnpái ná pǐnpái huànqǔ gèng duō de qián bù zhíde · Nor will I. We'd rather take less money and keep running our own brand. Trading our brand for more money isn't worth it.

manager li 很好。談判的時候，你們愈冷靜，對方的壓力就愈大。等一下我先說，你們再說。
hěn hǎo tánpàn de shíhòu nǐmen yù lěngjìng duìfāng de yālì jiù yù dà děng yíxià wǒ xiān shuō nǐmen zàishuō · Good. In a negotiation, the calmer you are, the more pressure the other side feels. In a minute I'll speak first, then you.

ajie 我核算過了：算上每個月的消耗，就算只有三千萬，我們也能支撐兩年。
wǒ hésuàn guo le suàn shàng měi ge yuè de xiāohào jiùsuàn zhǐyǒu sān qiānwàn wǒmen yě néng zhīchēng liǎng nián · I've done the sums: counting our monthly costs, even with just thirty million we could keep going for two years.

manager li 那就把三千萬當底線。另外，他們的行銷做得好，你們可以要求專員來幫忙，這對雙方都是互惠的。他們在國外的生意涉及很多國家，關稅、外貿的問題都不少，油田、染料這些老買賣也在下滑，現在很想多做一點內銷。他們也需要你們。
nà jiù bǎ sān qiānwàn dàng dǐ xiàn lìngwài tāmen de xíngxiāo zuò de hǎo nǐmen kěyǐ yāoqiú zhuānyuán lái bāngmáng zhè duì shuāngfāng dōu shì hùhuì de tāmen zài guówài de shēngyì shèjí hěn duō guójiā guānshuì wàimào de wèntí dōu bùshǎo yóutián rǎnliào zhèxiē lǎo mǎimài yě zài xiàhuá xiànzài hěn xiǎng duō zuò yìdiǎn nèixiāo tāmen yě xūyào nǐmen · Then thirty million is your floor. And their marketing is excellent: you can ask for their specialist to help. That benefits both sides. Their business abroad involves lots of countries, with plenty of tariff and trade headaches, and old lines like oilfields and dyes are declining, so they're keen to do more at home. They need you too.

zhiming 好。總經理回來了。阿傑，深呼吸。
hǎo zǒngjīnglǐ huí lái le Ājié shēn hūxī · OK. The general manager is back. Ajie, deep breath.

ajie 我很冷靜。倒是你，這十分鐘你不時看手錶，已經看了十次了。
wǒ hěn lěngjìng dàoshì nǐ zhè shí fēnzhōng nǐ bùshí kàn shǒubiǎo yǐjīng kàn le shí cì le · I'm calm. You're the one who's checked his watch ten times in ten minutes.

chapter 5 breakfast is on us

zhiming 各位，合同簽好了！財團投資三千五百萬，品牌由我們自行經營。錢下星期就會匯進來。

gèwèi hétóng qiān hǎo le cáituán tóuzī sānqiānwǔbǎi wàn pǐnpái yóu wǒmen zìxíng jīngyíng qián xià xīngqí jiù huì huì jìn lái · Everyone, the contract's signed! The financial group is investing thirty-five million, and we run the brand ourselves. The money comes in next week.

david 恭喜！那超商集團呢？

gōngxǐ nà chāoshāng jítuán ne · Congratulations! And the convenience-store group?

ajie 景氣開始回升，他們又回來了，也投資了一千萬。以後在他們的超商，也能用我們的系統訂東西，對雙方都是互惠的。這筆錢對我們是實質的幫助。

jǐngqì kāishǐ huíshēng tāmen yòu huí lái le yě tóuzī le yì qiānwàn yǐhòu zài tāmen de chāoshāng yě néng yòng wǒmen de xìtǒng dìng dōngxi duì shuāngfāng dōu shì hùhuì de zhè bǐ qián duì wǒmen shì shízhí de bāngzhù · The economy's picking up, so they came back and invested ten million too. Soon you'll be able to order through our system in their stores: good for both sides. That money is real help for us.

anna 所以一共四千五百萬，比你們最早的設想還多！你們要致富了！

suǒyǐ yígòng sìqiānwǔbǎi wàn bǐ nǐmen zuì zǎo de shèxiǎng hái duō nǐmen yào zhìfù le · So that's forty-five million altogether: more than you first imagined! You're going to be rich!

meiling 我們公司的行銷部門也想跟你們合作。你們的前景愈來愈好了！

wǒmen gōngsī de xíngxiāo bùmén yě xiǎng gēn nǐmen hézuò nǐmen de qiánjǐng yùláiyù hǎo le · My company's marketing department wants to work with you too. Your prospects just keep getting better!

auntie wang 我早就說過嘛。來，今天的早餐阿姨請客。祝你們生意興隆！

wǒ zǎo jiù shuō guo ma lái jīntiān de zǎocān āyí qǐngkè zhù nǐmen shēngyì xīnglóng · Didn't I tell you? Come on, breakfast is on me today. May business boom!

zhiming 阿姨，今天我們一道請大家。沒有你們，我們早就破產了。

āyí jīntiān wǒmen yídào qǐng dàjiā méiyǒu nǐmen wǒmen zǎo jiù pòchǎn le · Auntie, today we're treating everyone together. Without you all, we'd have gone bust long ago.

ajie 也沒那麼嚴重。不過這一個月，我們接連遇到一連串的問題，多虧大家幫忙。

yě méi nàme yánzhòng búguò zhè yí ge yuè wǒmen jiēlián yùdào yìliánchuàn de wèntí duōkuī dàjiā bāngmáng · It wasn't quite that bad. But this month we hit one problem after another, and we owe it all to your help.

david 你們別搶了，我剛才已經用手機轉帳給阿姨了。

nǐmen bié qiǎng le wǒ gāngcái yǐjīng yòng shǒujī zhuǎnzhàng gěi āyí le · Stop fighting over it: I've already transferred the money to Auntie on my phone.

manager li 記住：錢多了，更要小心理財。先幫員工投保，別一味擴張，也別碰期貨那種東西。

jìzhù qián duō le gèng yào xiǎoxīn lǐcái xiān bāng yuángōng tóubǎo bié yíwèi kuòzhāng yě bié pèng qíhuò nà zhǒng dōngxi · Remember: with more money, you have to manage it even more carefully. Get your staff insured first, don't expand blindly, and stay away from things like futures.

zhiming 知道！下一步：先把我們的品牌做成全臺灣最暢銷的，再開辦一個給小店老闆的理財課。

zhīdào xià yí bù xiān bǎ wǒmen de pǐnpái zuò chéng quán Táiwān zuì chàngxiāo de zài kāibàn yí ge gěi xiǎo diàn lǎobǎn de lǐcái kè · Got it! Next step: make our brand the best-selling one in Taiwan, then start a money-management class for small shop owners.

chapter 6 to all our customers

zhiming 親愛的客戶，大家好：感謝大家一直以來的支持。我們很高興地通知大家，本公司已經跟一家金融集團簽了合約，得到新臺幣三千五百萬元的投資。

qīnài de kèhù dàjiā hǎo gǎnxiè dàjiā yìzhí yǐlái de zhīchí wǒmen hěn gāoxìng de tōngzhī dàjiā běn gōngsī yǐjīng gēn yì jiā jīnróng jítuán qiān le héyuē dédào xīntáibì sānqiānwǔbǎi wàn yuán de tóuzī · Dear customers, thank you for your support all along. We are delighted to tell you that our company has signed a contract with a financial group and received an investment of NT$35 million.

zhiming 另外，一家超商集團也投資了一千萬元。不久以後，大家在超商裡也能用我們的系統訂位、付款。

lìngwài yì jiā chāoshāng jítuán yě tóuzī le yìqiān wàn yuán bùjiǔ yǐhòu dàjiā zài chāoshāng lǐ yě néng yòng wǒmen de xìtǒng dìngwèi fùkuǎn · A convenience-store group has also invested ten million. Soon you'll be able to book and pay through our system in their stores too.

zhiming 請大家放心：我們的品牌仍由本公司自行經營，服務的內容和價錢都不會改變。

qǐng dàjiā fàngxīn wǒmen de pǐnpái réng yóu běn gōngsī zìxíng jīngyíng fúwù de nèiróng hé jiàqián dōu bú huì gǎibiàn · Rest assured: our brand will still be run by our own company, and our services and prices will not change.

zhiming 這筆錢主要會用在三個地方：第一，增加人手；第二，讓系統更快、更穩定；第三，開一個免費的理財課，幫小店老闆管好每個月的收益。

zhè bǐ qián zhǔyào huì yòng zài sān ge dìfāng dì yī zēngjiā rénshǒu dì èr ràng xìtǒng gèng kuài gèng wěndìng dì sān kāi yí ge miǎnfèi de lǐcái kè bāng xiǎo diàn lǎobǎn guǎn hǎo měi ge yuè de shōuyì · The money will go mainly to three things. One: more staff. Two: a faster, more stable system. Three: a free money-management class to help small shop owners look after their monthly earnings.

zhiming 如果您有任何問題，歡迎寫信給我們。謝謝大家！

rúguǒ nín yǒu rènhé wèntí huānyíng xiě xìn gěi wǒmen xièxie dàjiā · If you have any questions, please write to us. Thank you, everyone!

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