day 74 in the red

Talk about profit and loss, costs, currencies, freight and household budgets, tell a story that ended badly with ～始末だ, and say that something is no use with ～ところで.

Economic news and essays tell bad endings with ～始末だ (and it ended up …) and dismiss useless efforts with ～ところで (even if you did …, it would be no use). Both are N1 favourites.

words

word	kana	meaning	example
始末	しまつ · shimatsu	dealing with, disposal; (bad) outcome	ごみの始末は、自分でしてください。 Please deal with your own rubbish.
赤字	あかじ · akaji	deficit, being in the red	その店は、三年続けて赤字だ。 That shop has been in the red three years running.
上がり	あがり · agari	takings, proceeds	祭りの日の店の上がり{agari}は、いつもの三倍だった。 The shop's takings on the festival day were three times the usual.
値	あたい · atai	value (of a number); price, worth	計算すると、この値{atai}は10になる。 If you work it out, this value comes to 10.
内訳	うちわけ · uchiwake	breakdown (of figures)	費用の内訳を、詳しく書いてください。 Please give a detailed breakdown of the costs.
売り出し	うりだし · uridashi	sale; putting on the market	駅前のデパートは、今日から売り出しだ。 The department store by the station has a sale on from today.
売り出す	うりだす · uridasu	to put on sale, launch	会社は、来月新しい商品を売り出す。 The company will launch a new product next month.
運送	うんそう · unsō	transport (of goods), haulage	引っ越しの荷物は、運送の会社に頼んだ。 I asked a haulage company to move my things.
運賃	うんちん · unchin	fare; freight charge	来月から、バスの運賃が上がる。 Bus fares go up next month.
運搬	うんぱん · unpan	carrying, conveying (heavy things)	重い機械の運搬には、大きなトラックが必要だ。 You need a big lorry to carry heavy machines.
運輸	うんゆ · un'yu	transport (as an industry)	鉄道や船は、運輸の大事な手段だ。 Railways and ships are important means of transport.
黄金	おうごん · ōgon	gold; golden	当時は、テレビの黄金時代だった。 Those days were the golden age of television.
海運	かいうん · kaiun	shipping, sea transport	日本の貿易は、海運に支えられている。 Japan's trade depends on shipping.
掛け	かけ · kake	credit (buying on account)	昔は、近所の店で掛けで買い物ができた。 In the old days you could buy on credit at the local shop.

家計	かけい · kakei	household budget, family finances	物価が上がって、家計が苦しい。 Prices have gone up and the household budget is tight.
株式	かぶしき · kabushiki	shares, stock	その会社は、株式を売り出した。 The company put its shares on sale.
貨幣	かへい · kahei	money, currency (coins and notes)	博物館で、昔の貨幣を見た。 I saw old coins and notes at the museum.
借り	かり · kari	debt; a favour owed	彼には、大きな借り{kari}がある。 I owe him a big favour.
関税	かんぜい · kanzei	customs duty, tariff	輸入する肉には、関税がかかる。 Imported meat carries a customs duty.
外貨	がいか · gaika	foreign currency	空港で、円を外貨に両替した。 I changed yen into foreign currency at the airport.
基金	ききん · kikin	fund (for a purpose)	病気の子供を助ける基金に、寄付をした。 I gave money to a fund that helps sick children.
業者	ぎょうしゃ · gyōsha	trader, contractor, supplier	台所の工事を、業者に頼んだ。 We asked a contractor to do the work on the kitchen.
黒字	くろじ · kuroji	surplus, being in the black	今年は、会社が黒字になった。 The company went into the black this year.
経費	けいひ · keihi	expenses, costs	出張のタクシーは、経費で払える。 Taxis on business trips can be paid as expenses.
決算	けっさん · kessan	settling the accounts, financial results	三月は、決算で忙しい。 March is busy with the year-end accounts.
倹約	けんやく · ken'yaku	thrift, saving money	祖母は、倹約してお金をためた。 My grandmother saved up by being thrifty.

pattern ～始末だ (and in the end ...) • ～ところで (even if ..., it's no use)

verb (dictionary / ない) + 始末だ + verb た-form + ところで + no use

Verb + 始末だ ends a story of things going from bad to worse: 借金が増え、家まで売る始末だ. Verb た-form + ところで says an action would change nothing: 今から急いだところで、間に合わない. The first looks back at a bad result; the second warns that an effort is pointless.

何度注意しても、遅刻する始末だ。 **nan do chūi shite mo chikoku suru shimatsu da** However often I warn him, he still turns up late.

倹約しようと思ったのに、また服を買う始末だ。 **ken'yaku shiyōto omotta noni mata fuku o kau shimatsu da** I meant to save money, and here I am buying clothes again.

いくら倹約したところで、家計は楽にならない。 **ikura ken'yaku shita tokorode kakei wa raku ni naranai** However thrifty we are, the household budget won't get any easier.

今から謝ったところで、もう遅い。 **ima kara ayamatta tokorode mō osoi** Apologising now won't help: it's too late.

dialogue a month in the red

anna 健さん、お休みのところをすみません。経済の本のこと、結衣から聞きましたか。
kensan o yasumi no tokoro o sumimasen keizai no hon no koto yui kara kikimashita ka · Ken, sorry to bother you on your day off. Did Yui tell you about the economy book?

ken うん。銀行の仕事のかたわらでよければ、手伝うよ。僕の部の部下にも、詳しい人がいるし。まずは、店の話から始めようか。鈴木さん、最近、店はどうですか。
un ginkō no shigoto no katawara de yokereba tetsudau yo boku no bu no buka ni mo kuwashii hito ga iru shi mazu wa mise no hanashi kara hajimeyō ka suzukisan saikin mise wa dō desu ka · Yes. I'm happy to help, alongside my work at the bank. There are people on my team who know all about it, too. Let's start with the café. Mr Suzuki, how's business lately?

mr suzuki それがね、のどかな店に見えるだろうけど、先月は赤字だったんだ。コーヒー豆が、去年よりずっと高くてね。
sore ga ne nodokana mise ni mieru darō kedo sengetsu wa akaji datta nda kōhī mame ga kyonen yori zutto takakute ne · Well, it may look like a sleepy little café, but last month I was in the red. Coffee beans cost a lot more than last year.

ken 円が安くなって、外貨で払う豆の値段が上がっていますからね。それに、海運の運賃も上がっています。僕の部門のお客さんの店も、同じことで困っています。
en ga yasukunatte gaika de harau mame no nedan ga agatte imasu kara ne soreni kaiun no unchin mo agatte imasu boku no bumon no okyakusan no mise mo onaji koto de komatte imasu · The yen has got weaker, so beans paid for in foreign currency cost more. And shipping costs have gone up too. The shops among my division's customers are struggling with the same thing.

mr suzuki 運送の業者に払うお金も上がった。倹約しようと思って、安い豆の業者に替えたけど、味が落ちて、結局全部捨てる始末だよ。
unsō no gyōsha ni harau okane mo agatta ken'yaku shiyōto omotte yasui mame no gyōsha ni kaeta kedo aji ga ochite kekkyoku zenbu suteru shimatsu da yo · What I pay the delivery firm has gone up too. I tried to save money by switching to a cheaper bean supplier, but the taste got worse and I ended up throwing the lot away.

anna それは大変でしたね。コーヒーを高くするんですか。
sore wa taihen deshita ne kōhī o takaku suru ndesu ka · That must have been hard. Will you put up your prices?

mr suzuki 高くしたところで、お客さんが減るだけだよ。店の人気なんて、はかないものだからね。でも、赤字が続くなら、高くしないではすまないかな。
takaku shita tokorode okyakusan ga heru dake da yo mise no ninki nante hakanai mono dakara ne demo akaji ga tsuzuku nara takaku shinaide wa sumanai kana · Raising them would only mean fewer customers. A café's popularity is a fragile thing. But if I stay in the red, I suppose I'll have to.

ken 経費の内訳を見せてくれれば、どこを減らすか、一緒に考えますよ。お祭りの日の上がりみたいに、大きな収入もありますしね。
keihi no uchiwake o misete kurereba doko o herasu ka issho ni kangaemasu yo omatsuri no hi no agarimitaini ōkina shūnyū mo arimasu shi ne · If you show me the breakdown of your costs, we can decide together where to cut. And you have big takings sometimes, like on festival days.

mr suzuki ありがたいね。決算の時に、ぜひ頼むよ。数字は健さん、コーヒーは私。分業だね。
arigatai ne kessan no toki ni zehi tanomu yo sūji wa kensan kōhī wa watashi bungyō da ne · That's kind of you. I'll take you up on it when I do the accounts. You do the numbers, I do the coffee: a division of labour.

anna 家計も、お店も、会社も、考え方は同じなんですね。
kakei mo omise mo kaisha mo kangae kata wa onaji nandesu ne · So households, shops and companies all work the same way.

ken そう。入るお金が出るお金より多いと黒字、少ないと赤字。でも、うちも家計のノートを始めて、美紀と分担して書くことにしたのに、三日でやめる始末でね。
sō hairu okane ga deru okane yori ōi to kuroji sukunai to akaji demo uchi mo kakei no nōto o hajimete miki to buntan shite kaku koto ni shita noni mikka de yameru shimatsu de ne · That's right. If more comes in than

goes out, you're in the black; if less, you're in the red. Though we started a household accounts book too, and Miki and I agreed to share the writing, and we gave up after three days.

mr suzuki 健さんに、借りが一つできたね。今日のコーヒーは、私のおごりだ。
kensan ni kari ga hitotsu dekita ne kyō no kōhī wa watashi no ogori da · Now I owe you one, Ken. Today's coffee is on me.

write it trace the grey, then write your own

賃
fare; freight charge

株
かぶ
shares, stock

基
もと
basis, foundation



嫌
いや
unpleasant; I don't want to, no way

good to know · Verb (dictionary or ない-form) + 始末だ: “and it came to this”: a bad, often embarrassing end to a chain of events. 借金が増え、ついには家まで売る始末だ. Verb た-form + ところで: “even if you did …”, followed by a negative result: 今から急いだところで、間に合わない. いくら / どんなに often come first. Three words share their spelling with other words: 上がり (takings; also “rising”), 借り (a debt or favour; also “borrowing”) and 値 (あたい, a value; ね is a price).

Red and black ink, takings, freight, currencies, shares and budgets: you can follow how money moves through a small shop, and tell the story when it goes wrong.
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day 75 trade and booms

Japanese N1 in 133 days
unit 12 · economy & money

Talk about trade, booms, public finances, stock, profit and balances, and say that someone acts regardless of other people's worries with ～をよそに.

News stories and essays use ～をよそに for people who ignore warnings or concern: 周りの心配をよそに、彼は会社を辞めた. It's a common N1 grammar and reading item.

words

word	kana	meaning	example
月賦	げっぷ · geppu	monthly instalments	車を、月賦で買った。 I bought the car in monthly instalments.
原油	げんゆ · gen'yu	crude oil	原油の値段が上がって、ガソリンも高くなった。 The price of crude oil rose, and petrol got dearer too.
行員	こういん · kōin	bank employee	銀行の行員が、丁寧に説明してくれた。 A bank employee explained it to me carefully.
交易	こうえき · kōeki	trade, exchange (of goods)	昔、この港は、外国との交易で栄えた。 Long ago this port flourished through trade with other countries.
好況	こうきょう · kōkyō	boom, good times (economy)	好況が続いて、仕事が増えた。 The boom continued and there was more work.
鉱業	こうぎょう · kōgyō	mining (industry)	この町は、昔は鉱業で栄えた。 This town once flourished through mining.
興業	こうぎょう · kōgyō	promoting industry; new enterprises	政府は、新しい興業に力を入れた。 The government put its energy into promoting new industries.
控除	こうじょ · kōjo	deduction (from tax or pay)	家族がいる人は、税金の控除が受けられる。 People with families can get a tax deduction.
購買	こうばい · kōbai	purchasing, buying	大学の購買で、ノートを買った。 I bought a notebook at the university shop.
小売	こうり · kōri	retail	小売の値段は、店によって違う。 Retail prices differ from shop to shop.
小切手	こぎって · kogitte	cheque	今は、小切手を使う人は少ない。 Few people use cheques nowadays.
国産	こくさん · kokusan	made in Japan, home-produced	この店は、国産の野菜しか{shika}使わない。 This restaurant only uses home-grown vegetables.
採算	さいさん · saisan	profitability	この値段だと、採算が合わない。 At this price it doesn't pay.
差額	さがく · sagaku	difference (in an amount)	差額は、後で返します。 We'll refund the difference later.

産物	さんぶつ · sanbutsu	product (of a place); result	この本は、長い研究の産物だ。 This book is the product of long research.
財	ざい · zai	fortune, wealth	彼は、商売で大きな財を築いた。 He built up a large fortune in trade.
財源	ざいげん · zaigen	source of funding, revenue	新しい制度の財源が、問題になっている。 How to fund the new system has become an issue.
在庫	ざいこ · zaiko	stock, inventory	その本は、今、在庫がありません。 That book is out of stock at the moment.
財政	ざいせい · zaisei	public finances	国の財政は、厳しい。 The state's finances are tight.
残高	ざんだか · zandaka	balance (of an account)	銀行の残高を確認した。 I checked my bank balance.
仕入れる	しいれる · shiireru	to buy in, stock (for a business)	鈴木さんは、毎週コーヒー豆を仕入れる。 Mr Suzuki buys in coffee beans every week.
資金	しきん · shikin	funds, capital	店を始める資金を、ためている。 I'm saving up the funds to open a shop.
資産	しさん · shisan	assets, property	家と土地は、大きな資産だ。 A house and land are a big asset.
収益	しゅうえき · shūeki	earnings, profit	新しい事業の収益が、予想を上回った。 Earnings from the new business beat the forecast.
収支	しゅうし · shūshi	income and spending	毎月の収支を、ノートにつけている。 I keep track of my monthly income and spending in a notebook.

pattern ～をよそに (ignoring, regardless of)

noun (worry, objection, hope) **をよそに** **what someone does anyway**

Noun + をよそに means someone goes ahead without paying attention to other people's feelings or warnings: 周りの心配をよそに、彼は会社を辞めた. It comes from N2 よそ (somewhere else): the worries are treated as someone else's business. It's written and often a little critical.

専門の人の心配をよそに、株を買う若い人が増えている。 **senmon no hito no shinpai o yoso ni kabu o kau wakai hito ga fuete iru** Despite the experts' worries, more and more young people are buying shares.

住民の反対をよそに、工事が始まった。 **jūmin no hantai o yoso ni kōji ga hajimatta** Construction began, regardless of the residents' opposition.

家族の不安をよそに、父は店を始めた。 **kazoku no fuan o yoso ni chichi wa mise o hajimeta** Ignoring the family's anxiety, my father started a shop.

dialogue planning the economy book

anna 小林さん、お忙しいところをありがとうございます。経済の本のことで、ご相談したくて。

kobayashisan o isogashii tokoro o arigatōgozaimasu keizai no hon no koto de gosōdan shitakute · Ms Kobayashi, thank you for making time when you're so busy. I wanted to ask your advice about the economy book.

ms kobayashi いいよ、お昼の時間だけなら。で、どんな本にしたいの？

ii yo ohiru no jikan dake nara de donna hon ni shitai no · Sure, as long as it's just over lunch. So, what kind of book do you want it to be?

anna お金の流れを、普通の人の生活から説明したいんです。家計の収支から、国の財政まで。

okane no nagare o futsūno hito no seikatsu kara setsumei shitai ndesu kakei no shūshi kara kuni no zaisei made · I want to explain how money flows, starting from ordinary people's lives. From a household's income and spending to the nation's finances.

ms kobayashi いいね。家計にとどまらず、国の財源まで行けば、読者も自分のこととして読める。国の財政は、ずっと赤字だからね。ただ、数字を並べるだけでは、無意味だけど。

ii ne kakei ni todomarazu kuni no zaigen made ikeba dokusha mo jibun no koto to shite yomeru kuni no zaisei wa zutto akaji dakara ne tada sūji o naraberu dake de wa muimida kedo · Good. If it goes beyond the household to how the state raises its money, readers can see it's about them too. After all, the state has been in the red for years. Just lining up figures would be pointless, though.

ms kobayashi 最初の章は、歴史がいいと思う。昔の交易や、国が力を入れた興業、未開の土地の開拓、鉱業で栄えた町や地方の産物。日本の財は、どこから来たのか。

saisho no shō wa rekishi ga ii to omou mukashi no kōeki ya kuni ga chikara o ireta kōgyō mikai no tochi no kaitaku kōgyō de sakaeta machi ya chihō no sanbutsu nihon no zai wa doko kara kita no ka · I think the first chapter should be history. Old trade, the industries the state worked to build, the opening-up of undeveloped land, the towns that flourished on mining, the products of the regions. Where did Japan's wealth come from?

anna おもしろそうです。それから、今の話も入れたいです。最近、株を買う若い人が増えていますよね。

omoshirosō desu sorekara ima no hanashi mo iretai desu saikin kabu o kau wakai hito ga fuete imasu yo ne · That sounds interesting. And I want to include today, too. More and more young people are buying shares these days, aren't they?

ms kobayashi そう。専門の人の心配をよそに、資産の半分を、百万円からする株に入れる人もいるの。知識は未熟なまま、少ない資金で、大きな収益を夢見て。

sō senmon no hito no shinpai o yoso ni shisan no hanbun o hyakumanen kara suru kabu ni ireru hito mo iru no chishiki wa mijukuna mama sukunai shikin de ōkina shūeki o yume mite · Yes. Despite the experts' worries, some people put half their assets into shares that cost a million yen or more. Their knowledge is still shaky, and they dream of big profits from a little capital.

anna それは、無茶ですね。

sore wa mucha desu ne · That's reckless.

ms kobayashi だから、正しい知識が必要なの。数字の内訳も、一つ一つ説明するといいよ。銀行の行員の声も入れるといい。現場の話は強いから。

dakara tadashii chishiki ga hitsuyōna no sūji no uchiwake mo hitotsuhitotsu setsumei suruto ii yo ginkō no kōin no koe mo ireru to ii genba no hanashi wa tsuyoi kara · That's why people need the right knowledge. Explain the breakdown of the figures one by one, too. And you should include the voice of a bank employee. Stories from people on the ground are powerful.

anna 実は、結衣のお兄さんの健さんが銀行に勤めていて、手伝ってくれることになったんです。

jitsuha yui no oniisan no kensan ga ginkō ni tsutomete ite tetsudatte kureru koto ni natta ndesu · Actually, Yui's brother Ken works at a bank, and he's agreed to help.

ms kobayashi 結衣のお兄さん！それはいい。私は裁判の本で手一杯だけど、原稿を読むぐらいはできるよ。

yui no oniisan sore wa ii watashi wa saiban no hon de te ippai dakedo genkō o yomu gurai wa dekiru yo · Yui's brother! That's great. I've got my hands full with my book on the courts, but I can at least read the manuscript.

write it trace the grey, then write your own

賦

monthly instalments

good to know · Noun + をよそに: “paying no attention to …”. The noun is usually someone's feelings or warnings: 心配, 反対, 期待, 不安. It describes other people's actions (often with a hint of criticism). Don't use it about your own plans or as an order. 財政 is public finance (the state, a city); 家計 is a household's; 収支 is income and spending for anyone.

Trade, booms, public finances, funding, stock, earnings and balances: you can plan a book about the economy and talk about money from the household to the state.
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day 76 income and losses

Japanese N1 in 133 days
unit 12 · economy & money

Talk about income, spending, savings, taxes, wages and investment, and say “let alone” with ～はおろか.

～はおろか (let alone, never mind) is a classic N1 pattern for stressing how bad things are: 旅行はおろか、外で食事をする余裕もない. Essays and news use it for poverty, damage and shortages.

words

word	kana	meaning	example
おろか	oroka	let alone (～はおろか)	漢字はおろか、ひらがなもまだ読めない。 I can't read hiragana yet, let alone kanji.
出費	しゅっぴ · shuppi	expenses, outlay	今月は、結婚式が二つあって出費が多い。 This month there are two weddings, so I'm spending a lot.
私有	しゆう · shiyū	private ownership	この山は、私有の土地だ。 This mountain is private land.
商	しょう · shō	quotient (maths)	10を2で割った商は、5だ。 10 divided by 2 gives a quotient of 5.
所得	しょとく · shotoku	income	所得が増えれば、税金も増える。 If your income goes up, so does your tax.
新興	しんこう · shinkō	newly rising, emerging	新興の国の経済が、大きく伸びている。 The economies of emerging countries are growing fast.
申告	しんこく · shinkoku	declaration, (tax) return	毎年三月までに、所得を申告する。 Every year I declare my income by March.
進出	しんしゅつ · shinshutsu	moving into, expansion (into a market)	その会社は、海外に進出した。 That company has expanded abroad.
実費	じっぴ · jippi	actual cost	交通の費用は、実費で払います。 We'll pay your travel at cost.
生計	せいけい · seikei	livelihood, living	彼は、翻訳の仕事で生計を立てている。 He makes his living from translation.
清算	せいさん · seisan	settling (a bill, a debt)	借金を全部清算して、気持ちが楽になった。 I paid off all my debts and felt much lighter.
税務署	ぜいむしょ · zeimusho	tax office	税務署に、書類を出しに行った。 I went to the tax office to hand in some papers.
送金	そうきん · sōkin	sending money, remittance	毎月、国の家族に送金している。 Every month I send money to my family back home.
相場	そうば · sōba	market price, going rate	この辺りの家賃の相場は、いくらですか。 What's the going rate for rent around here?

損失	そんしつ · sonshitsu	loss	台風で、農家は大きな損失を受けた。 The farmers suffered heavy losses in the typhoon.
大金	たいきん · taikin	a large sum of money	大金を持って歩くのは、危ない。 It's dangerous to walk around with a lot of money.
滞納	たいのう · tainō	being behind with payments	家賃を三ヶ月も滞納してしまった。 I've fallen three months behind with the rent.
徴収	ちょうしゅう · chōshū	collection (of fees, taxes)	会のお金は、毎月の初めに徴収します。 Club fees are collected at the start of each month.
貯蓄	ちょちく · chochiku	savings	将来のために、少しずつ貯蓄している。 I'm saving a little at a time for the future.
賃金	ちんぎん · chingin	wages	最低の賃金が、今年も上がった。 The minimum wage went up again this year.
陳列	ちんれつ · chinretsu	display (of goods)	店の前に、新しい本を陳列した。 We displayed the new books at the front of the shop.
鉄鋼	てっこう · tekkō	iron and steel	この町は、鉄鋼の工場で有名だ。 This town is famous for its steelworks.
問屋	とんや · ton'ya	wholesaler	店の商品は、問屋から仕入れている。 The shop buys its goods from a wholesaler.
倒産	とうさん · tōsan	bankruptcy	去年、近くの工場が倒産した。 A factory nearby went bankrupt last year.
投資	とうし · tōshi	investment	若いうちから、少しずつ投資を始めた。 I started investing a little while I was young.

pattern ~ はおろか (let alone, never mind)

A (the big thing) **はおろか** **B (the small thing)** **も／すら + negative**

A はおろか B も (or すら, さえ) + negative: “not even B, never mind A”. A is the big, obvious thing that is clearly impossible; B is the basic thing that is missing too. It stresses how severe a situation is, and sounds written and a little dramatic.

旅行はおろか、パンを買うお金もない。 **ryokō wa oroka pan o kau okane mo nai** I haven't even got the money to buy bread, let alone travel.

彼は、漢字はおろか、ひらがなも書けない。 **kare wa kanji wa oroka hiragana mo kakenai** He can't even write hiragana, let alone kanji.

足が痛くて、走ることはおろか、歩くこともできない。 **ashi ga itakute hashiru koto wa oroka aruku koto mo dekinai** My leg hurts so much I can't even walk, let alone run.

dialogue a very expensive timetable

anna トム、その袋は何？また古い時刻表？

tomu sono fukuro wa nan mata furui jikokuhyō · Tom, what's in the bag? Another old timetable?

tom うん。駅の近くの古い本の店で見つけたんだ。三万円もした。

un eki no chikaku no furui hon no mise de mitsuketa nda sanmanen mo shita · Yes. I found it at the old bookshop near the station. It cost thirty thousand yen.

anna 三万円！学生には大金でしょう。月賦で買ったの？

sanmanen gakusei ni wa taikin deshō geppu de katta no · Thirty thousand! That's a fortune for a student. Did you buy it in instalments?

tom いや、一度に払った。だから今月は出費が多くて、旅行はおろか、外で食事をする余裕もないよ。今日のコーヒーも、本当は我慢するべきなんだ。

iya ichido ni haratta dakara kongetsu wa shuppi ga ōkute ryokō wa oroka soto de shokuji o suru yoyū mo nai yo kyō no kōhī mo hontō wa gaman surubeki nanda · No, I paid all at once. So I've spent so much this month that I can't even afford to eat out, let alone travel. Really, I should go without even today's coffee.

anna トムは、どうやって生計を立てているの？

tomu wa dō yatte seikei o tatete iru no · How do you actually make a living, Tom?

tom 奨学金と、昔の貯蓄だけ。だから、時刻表一つで、生活は破産も同然だよ。

shōgakukin to mukashi no chochiku dake dakara jikokuhyō hitotsu de seikatsu wa hasan mo dōzen da yo · Just my scholarship and my old savings. So one timetable, and my budget is as good as bankrupt.

anna 研究のかたわら、アルバイトをすることはできないの？

kenkyū no katawara arubaito o suru koto wa dekinai no · Couldn't you do a part-time job alongside your research?

tom 先生に聞いたら、論文を書く時間がなくなるって。でも、この時刻表はすごいんだ。百二十年ぐらい前、私有の鉄道、つまり私鉄がたくさんできて、多くの人が投資したんだよ。

sensei ni kiitara ronbun o kaku jikan ga nakunaru tte demo kono jikokuhyō wa sugoi nda hyakunijūnen gurai mae shiyū no tetsudō tsumari shitetsu ga takusan dekite ōku no hito ga tōshi shita nda yo · When I asked my professor, she said I'd have no time to write my thesis. But this timetable is amazing. About a hundred and twenty years ago, lots of privately owned railways sprang up, and many people invested in them.

anna 今の新興の会社みたいですね。

ima no shinkō no kaishamitaidesu ne · Like today's start-up companies.

tom そう。好況の時は株の相場が上がって、その後で下がって、大きな損失を出した人も多かった。線路に使う鉄鋼も、最初は外国との交易で手に入れていたんだ。

sō kōkyō no toki wa kabu no sōba ga agatte sono ato de sagatte ōkina sonshitsu o dashita hito mo ōkatta senro ni tsukau tekkō mo saisho wa gaikoku to no kōeki de te ni irete ita nda · Exactly. In the boom, share prices rose, then fell, and lots of people made big losses. Even the steel for the rails came through trade with other countries at first.

anna いくら説明したところで、三万円は三万円だよ、トム。

ikura setsumei shita tokorode sanmanen wa sanmanen da yo tomu · However much you explain, Tom, thirty thousand yen is still thirty thousand yen.

tom わかっているよ。そんなに露骨にあきれた顔をしないで。来月は、パンと水で暮らす始末かな。

wakatte iru yo sonnani rokotsuni akireta kao o shinaide raigetsu wa pan to mizu de kurasu shimatsu kana · I know. Don't look so openly appalled. Next month I'll probably end up living on bread and water.

write it trace the grey, then write your own

滞

being behind with payments

納

being behind with payments

蓄

savings

陳

display (of goods)

鋼

iron and steel

斉

as in 一斉 (いっせい): all at once, all together (一斉に)

good to know · A はおろか B も／さえ／すら + negative: “never mind A, not even B”. A is the bigger, more obvious thing; B is the small, basic thing that is also missing. It is mostly negative and a bit dramatic. For positive “not only … but”, use ~だけでなく or ~にとどまらず. Don't use ~はおろか for requests, orders or plans: it describes a situation.

Income, outgoings, savings, tax returns, wages, losses and investment: you can talk about a student's budget and the money behind a nation's railways.
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day 77 monopolies and recessions

Japanese N1 in 133 days
unit 12 · economy & money

Talk about recessions, slumps, monopolies, deals, debts and prosperity, and stress “even” in the written way with ~（で）すら.

すら is the written さえ: 専門の人ですら、この問題はわからない. Editorials and essays use it to show how extreme something is, and N1 grammar questions test it next to さえ and まで.

words

word	kana	meaning	example
すら	sura	even (written さえ)	忙しくて、昼ご飯を食べる時間すらない。 I'm so busy I don't even have time for lunch.
特産	とくさん · tokusan	speciality (of a region)	お茶は、この地方の特産だ。 Tea is a speciality of this region.
富	とみ · tomi	wealth, riches	国の富を、どう分けるかが問題だ。 The question is how to share out the nation's wealth.
取引	とりひき · torihiki	dealings, transaction, deal	あの会社とは、長い間取引がある。 We've done business with that company for a long time.
独占	どくせん · dokusen	monopoly; having to oneself	一つの会社が、その商品の販売を独占している。 One company has a monopoly on selling that product.
値引き	ねびき · nebiki	discount, price reduction	古い商品を、半分の値段に値引きした。 We cut the old stock to half price.
納入	のうにゅう · nōnyū	delivery (of goods to a buyer); payment	部品を、期限までに工場に納入した。 We delivered the parts to the factory by the deadline.
乗っ取る	のっとる · nottoru	to take over, hijack	小さな会社が、外国の会社に乗っ取られた。 A small company was taken over by a foreign firm.
配給	はいきゅう · haikyū	rationing; distribution	戦争中は、米が配給された。 During the war, rice was rationed.
繁栄	はんえい · han'ei	prosperity (of a town, a nation)	町の繁栄は、港のおかげだった。 The town owed its prosperity to the port.
繁盛	はんじょう · hanjō	doing good business, thriving	その店は、いつも繁盛している。 That shop is always doing a roaring trade.
費	ひ · hi	cost, expenses (after a noun)	交通費と生活費を、計算した。 I worked out my travel and living costs.
品質	ひんしつ · hinshitsu	quality (of goods)	この会社の製品は、品質がいい。 This company's products are of good quality.

貧乏	びんぼう · binbō	poor, poverty	若い時は、貧乏だった。 I was poor when I was young.
不況	ふきょう · fukyō	recession, slump	不況で、仕事を失う人が増えた。 In the recession, more people lost their jobs.
不景気	ふけいき · fukeiki	hard times, a slump	不景気で、町の店が次々に閉まった。 In the hard times, the town's shops closed one after another.
負債	ふさい · fusai	debt, liabilities	その会社には、大きな負債があった。 The company had heavy debts.
不振	ふしん · fushin	slump, poor performance	売り上げの不振が続いている。 Sales are still in a slump.
不動産	ふどうさん · fudōsan	real estate, property	不動産の会社で、部屋を探した。 I looked for a flat at an estate agent's.
物資	ぶっし · busshi	goods, supplies	地震の後、町に物資が届いた。 After the earthquake, supplies reached the town.
分配	ぶんぱい · bunpai	sharing out, distribution	利益を、従業員にも分配する。 The profits are shared with the employees too.
返済	へんさい · hensai	repayment	家の借金の返済が、まだ十年残っている。 I still have ten years left to pay off the loan on the house.
報酬	ほうしゅう · hōshū	pay, fee, reward	記事の報酬を、来月もらう。 I'll get the fee for the article next month.
保険	ほけん · hoken	insurance	旅行の前に、保険に入った。 I took out insurance before the trip.
紡績	ぼうせき · bōseki	spinning (cotton or silk into thread)	昔、紡績は日本の大きな産業だった。 Spinning was once a major industry in Japan.

pattern ～（で）すら (even)

noun | （で）すら | an extreme case

Noun + すら (with a subject often ですら) picks out an extreme example: 専門の人ですらわからない (not even the experts know). It's the written, more emphatic form of さえ, common in essays, reports and editorials. The sentence is usually negative or surprising.

忙しくて、水を飲む時間すらなかった。 **isogashikute mizu o nomu jikan sura nakatta** I was so busy I didn't even have time to drink water.

昔は、平日ですら、通りは人でいっぱいだった。 **mukashi wa heijitsu de sura tōri wa hito de ippai datta** In the old days, even on weekdays, the street was full of people.

このことは、家族にすら話していない。 **kono koto wa kazoku ni sura hanashite inai** I haven't told even my family about this.

dialogue a big store is coming

ms nakamura 鈴木さん、聞いた？駅の向こうに、大きな店ができるのよ。食品も服も、何でも売る店。これが計画の写し。

suzukisan kiita eki no mukō ni ōkina mise ga dekiru no yo shokuhin mo fuku mo nan demo uru mise kore ga keikaku no utsushi · Mr Suzuki, have you heard? A huge store is opening on the other side of the station. One that sells everything, food, clothes, the lot. Here's a copy of the plan.

mr suzuki 聞いたよ。商店街の店は、どこも不振なのにね。

kiita yo shōtengai no mise wa doko mo fushin nanoni ne · I heard. And every shop in the shopping street is already struggling.

ms nakamura 昔は、平日ですら、この通りは人でいっぱいだった。どの店も繁盛していたのに。

mukashi wa heijitsu de sura kono tōri wa hito de ippai datta dono mise mo hanjō shite ita noni · In the old days this street was packed even on weekdays. Every shop was doing a roaring trade.

anna 大きな店ができると、何が変わるんですか。

ōkina mise ga dekiru to nani ga kawaru ndesu ka · What changes when a big store opens?

ms nakamura 値引きで客を集めて、この辺りの商売を独占するのよ。小さな店は、取引の相手すら失う。影響は、この通りにとどまらず、町全体に広がるよ。

nebiki de kyaku o atsumete kono atari no shōbai o dokusen suru no yo chiisana mise wa torihiki no aite sura ushinau eikyō wa kono tōri ni todomarazu machi zentai ni hirogaru yo · It draws in customers with discounts and takes over all the trade round here. Small shops lose even their suppliers. And it won't stop at this street; it'll spread to the whole town.

ms nakamura 大きな会社に、町を乗っ取られるのと同じよ。会社の幹部が駅の向こうの私有の土地を買って、住民の心配をよそに、計画はどんどん進んでいるの。

ōkina kaisha ni machi o nottorareru no to onaji yo kaisha no kanbu ga eki no mukō no shiyū no tochi o katte jūmin no shinpai o yoso ni keikaku wa dondon susunde iru no · It's the same as letting a big company take over the town. The company's executives have bought private land across the station, and the plan is racing ahead, regardless of what residents think.

mr suzuki 中村さん、それは少し大げさだよ。不況の時も、この通りはみんなで力を合わせてきたじゃないか。

nakamurasan sore wa sukoshi ōgesa da yo fukyō no toki mo kono tōri wa minna de chikara o awasete kita janai ka · Ms Nakamura, that's a bit much. When times were bad before, everyone on this street pulled together.

anna 小さな店にしかないものを、出してみたらどうでしょうか。地方の特産を売るとか、鈴木さんのコーヒーみたいに。

chiisana mise ni shika nai mono o dashite mitara dō deshō ka chihō no tokusan o uru toka suzukisan no kōhīmitaini · Couldn't you offer things only small shops have? Selling local specialities from the regions, say, or like Mr Suzuki's coffee.

ms nakamura そうね。会を運営する立場として、何かしないではすまないね。来月、店の人を集めて、これからのことを打ち合わせるつもり。アンナさんも来てくれる？

sō ne kai o un'ei suru tachiba to shite nanika shinaide wa sumanai ne raigetsu mise no hito o atsumete korekara no koto o uchiawaseru tsumori annasan mo kite kureru · You're right. As the person running the association, I'll have to do something. Next month I'm going to get the shopkeepers together to plan what we do next. Will you come too, Anna?

anna はい。私が行っても差し支えなければ。

hai watashi ga itte mo sashitsukaenakereba · Yes, if it's all right for me to be there.

mr suzuki 町の富は、お金だけじゃない。人のつながりだよ。昔、貧乏な学生にも、この通りの人は優しかった。

machi no tomi wa okane dake janai hito no tsunagari da yo mukashi binbōna gakusei ni mo kono tōri no hito wa yasashikatta · A town's wealth isn't just money. It's the ties between people. Back in the day, the people on this street were kind even to penniless students.

write it trace the grey, then write your own

債 debt, liabilities	
礎 as in 基礎 (きそ): basics, foundation	

good to know · Noun (+ で) + すら: “even”. It marks an extreme example: if even this is true, everything else is too. 子供ですら知っている; 水すら飲めない. すら is the written partner of さえ. In speech, さえ or でも is more natural. With a subject, ですら is common (専門の人ですら); with an object, すら alone (時間すらない).

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day 78 loans, interest and inflation

Japanese N1 in 133 days
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Talk about estimates, loans, deposits, interest, inflation, sales and trade-ins, and say “nothing but, only” in the written way with ただ～のみ.

ただ～のみ is the formal “only, nothing but”: speeches, reports and essays end with ただ～を待つのみだ or ただ感謝あるのみ. のみ alone (= だけ) is everywhere in notices: 会員のみ.

words

word	kana	meaning	example
のみ	nomi	only (written)	この部屋は、会員のみ使える。 Only members may use this room.
前売り	まえうり · maeuri	advance sale (of tickets)	コンサートの前売り券を買った。 I bought an advance ticket for the concert.
まかなう	makanau	to cover (costs), manage on	生活の費用を、アルバイトでまかなっている。 I cover my living costs with a part-time job.
見積もり	みつもり · mitsumori	estimate, quote	引っ越しの見積もりを、三つの会社に頼んだ。 I asked three firms for a quote for the move.
無駄遣い	むだづかい · mudazukai	wasting money	無駄遣いをやめて、貯金を始めた。 I stopped wasting money and started saving.
融資	ゆうし · yūshi	loan, financing (from a bank)	店を広げるために、銀行から融資を受けた。 We got a bank loan to expand the shop.
融通	ゆうずう · yūzū	flexibility; lending (money)	友達に、お金の融通を頼んだ。 I asked a friend to lend me some money.
預金	よきん · yokin	(bank) deposit, savings	給料から、毎月少しずつ預金している。 I put a little of my salary in the bank every month.
利子	りし · rishi	interest (on money)	預金の利子は、ほとんどつかない。 Savings earn almost no interest.
利潤	りじゅん · rijun	profit (economics)	会社は、利潤を求めて動く。 Companies act in search of profit.
利息	りそく · risoku	interest (on a loan or deposit)	借りたお金に、利息をつけて返した。 I paid back the money I'd borrowed with interest.
流通	りゅうつう · ryūtsū	distribution; circulation	新しいお札が、流通し始めた。 The new banknotes have started to circulate.
料	りょう · ryō	fee, charge (after a noun)	会議室の使用料は、1時間五百円です。 The meeting room costs five hundred yen an hour.

浪費	ろうひ · rōhi	waste, squandering	長いだけの会議は、時間の浪費だ。 A meeting that's just long is a waste of time.
インフレ	infure	inflation	インフレで、お金の価値が下がった。 Inflation has reduced the value of money.
オープン	ōpun	opening (of a shop)	駅前に、新しい店がオープンした。 A new shop has opened in front of the station.
セール	sēru	sale (in a shop)	冬のセールで、コートを安く買った。 I got a coat cheap in the winter sale.
メーカー	mēkā	manufacturer, maker	この車のメーカーは、どこですか。 Who makes this car?
かさむ	kasamu	to pile up, mount (costs)	旅行の費用が、思ったよりかさんだ。 The cost of the trip mounted up more than I'd expected.
差し引く	さしひく · sashihiku	to deduct, take off	給料から、税金が差し引かれる。 Tax is deducted from your salary.
産出	さんしゅつ · sanshutsu	production, output (of a resource)	この国は、原油を多く産出する。 This country produces a lot of crude oil.
残金	ざんきん · zankin	balance, remaining money	残金は、来月払います。 I'll pay the balance next month.
下取り	したどり · shitadori	trade-in, part exchange	古い車を、下取りに出した。 I traded in my old car.
取り立てる	とりたてる · toritateru	to collect (a debt)	銀行は、貸したお金を取り立てた。 The bank collected the money it had lent.
名産	めいさん · meisan	famous local product	この町の名産は、魚だ。 This town is famous for its fish.

pattern ただ〜のみ (only, nothing but)

ただ | noun / verb (dictionary) | のみ

のみ is the written だけ (only). With ただ in front, ただ〜のみ means “nothing but …, all there is to do is …”: ただ結果を待つのみだ. It sounds formal and resolute, the language of speeches, reports and serious letters.

準備は終わった。今は、ただ本番を待つのみだ。 **junbi wa owatta ima wa tada hon ban o matsu nomi da** The preparations are done. Now there's nothing to do but wait for the day itself.

交渉で大事なのは、ただ信頼のみだ。 **kōshō de daijina no wa tada shinrai nomi da** In a negotiation, the only thing that matters is trust.

この券は、今日のみ使えます。 **kono ken wa kyō nomi tsukaemasu** This ticket can only be used today.

dialogue three estimates

mr takahashi 印刷会社から、見積もりが三つ届いたよ。経済の本の分だ。
insatsugaisha kara mitsumori ga mittsu todoita yo keizai no hon no bun da · Three estimates have come in from printing companies. For the economy book.

anna ありがとうございます。…どれも、思ったより高いですね。
arigatōgozaimasu dore mo omotta yori takai desu ne · Thank you. ...They're all higher than I expected.

mr takahashi 紙のメーカーの値段が上がったんだ。インフレで、紙を作る費用もかさんでいるらしい。紙の生産は大きなメーカーが独占しているから、ほかで買うのも難しい。
kami no mēkā no nedan ga agatta nda infure de kami o tsukuru hiyō mo kasande irurashii kami no seisan wa ōkina mēkā ga dokusen shite iru kara hoka de kau no mo muzukashii · The paper makers' prices have gone up. With inflation, the cost of making paper is mounting too. A few big makers have paper production to themselves, so it's hard to buy elsewhere.

anna 計画の時は、前の本の数字で計算しました。この値段だと、利潤はおろか、費用すらまかなえません。
keikaku no toki wa mae no hon no sūji de keisan shimashita kono nedan da to rijun wa oroka hiyō sura makanaemasen · When we made the plan, I used the figures from our last book. At these prices we can't even cover the costs, let alone make a profit.

mr takahashi 今から計算し直したところで、紙の値段は変わらない。売り上げから印刷の費用を差し引いて、もう一度考えよう。
ima kara keisan shi naoshita tokorode kami no nedan wa kawaranai uriage kara insatsu no hiyō o sashihiite mōichido kangaeyō · Redoing the sums now won't change the price of paper. Let's take the printing costs off the expected sales and think again.

mr sato 見積もりか。忙しいところを悪いが、一つ言っておく。安いだけの会社を選んではいけない。
mitsumori ka isogashii tokoro o warui ga hitotsu itte oku yasui dake no kaisha o erande wa ikenai · Estimates, eh? Sorry to interrupt when you're busy, but let me say one thing. Don't choose a company just because it's cheap.

mr sato 去年、ほかの課が安い会社に頼んだが、間違いが多くて、全部作り直す始末だった。品質も見て決めること。
kyonen hoka no ka ga yasui kaisha ni tanonda ga machigai ga ōkute zenbu tsukuri naosu shimatsu datta hinshitsu mo mite kimeru koto · Last year another section went with a cheap company, and there were so many mistakes they had to redo the whole thing. Look at the quality too.

anna はい。一番いい会社と、値引きの交渉をしてみます。
hai ichiban ii kaisha to nebiki no kōshō o shite mimasu · Yes. I'll try negotiating a discount with the best company.

mr sato 交渉で大事なのは、ただ信頼のみだ。無理な値引きを頼むと、取引そのものを失うよ。
kōshō de daijina no wa tada shinrai nomi da murina nebiki o tanomu to torihiki sono mono o ushinau yo · In a negotiation, the only thing that matters is trust. Push for an unreasonable discount and you'll lose the business altogether.

mr takahashi 足りない分は、ほかの本の予算から融通しよう。残金で何とかなるかもしれない。
tarinai bun wa hoka no hon no yosan kara yūzū shiyō zankin de nanto ka naru kamoshirenai · We can shift some money over from another book's budget to cover the gap. What's left over might just do it.

anna ありがとうございます。明日までに予算を作って、交渉のメールを書きます。
arigatōgozaimasu ashita made ni yosan o tsukutte kōshō no mēru o kakimasu · Thank you. I'll draw up the budget and write the negotiating email by tomorrow.

write it trace the grey, then write your own

駄

wasting money

融

loan, financing (from a bank)

僕

ぼく

I, me (boys and men)

good to know · のみ is the written だけ: 会員のみ (members only). ただ〜のみ adds weight: “nothing but”. ただ結果を待つのみだ (all we can do now is wait for the result). In notices, のみ often comes straight after a noun: 現金のみ (cash only), 今日のみ (today only). 利子 and 利息 both mean interest; 利潤 is a business's profit, the word of economics.

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chapter 1 interest and inflation

ken じゃあ、始めよう。アンナ、銀行に百万円預金すると、一年でどれぐらい利子がつくと思う？

jā hajimeyō anna ginkō ni hyakumanen yokin suruto ichinen de dore gurai rishi ga tsuku to omou · Right, let's start. Anna, if you put a million yen in the bank, how much interest do you think it earns in a year?

anna 一万円ぐらいですか。

ichimanen gurai desu ka · About ten thousand yen?

ken 今は、もっとずっと少ない。利子が低い時代が、長く続いたからね。

ima wa motto zutto sukunai rishi ga hikui jidai ga nagaku tsuzuita kara ne · These days it's far less. Interest has been low for a long time.

miki うちの預金の残高も、全然増えないのよ。

uchi no yokin no zandaka mo zenzen fuenai no yo · The balance in our savings account never goes up either.

ken 逆に、銀行が企業に融資する時は、利息を取る。預金の利子と融資の利息の差額が、銀行の収益になるんだ。

gyaku ni ginkō ga kigyō ni yūshi suru toki wa risoku o toru yokin no rishi to yūshi no risoku no sagaku ga ginkō no shūeki ni naru nda · On the other hand, when a bank lends to a company, it charges interest. The difference between the interest on deposits and the interest on loans is the bank's earnings.

anna じゃあ、インフレって何ですか。

jā infure tte nan desu ka · Then what exactly is inflation?

ken 物の値段が上がり続けて、お金の価値が下がること。去年百円だったパンが、今年は百十円。でも、預金の利子は、ほとんど増えない。

mono no nedan ga agari tsuzukete okane no kachi ga sagaru koto kyonen hyakuen datta pan ga kotoshi wa hyakujūen demo yokin no rishi wa hotondo fuenai · Prices keep rising, so the value of money falls. Bread that cost a hundred yen last year costs a hundred and ten this year. But the interest on your savings hardly grows.

miki つまり、お金をただ預けておくだけだと、少しずつ損をするってことね。

tsumari okane o tada azukete oku dake da to sukoshizutsu son o suru tte koto ne · So if you just leave your money in the bank, you slowly lose out.

ken そう。だから最近は、専門の人の心配をよそに、株式に投資する人が増えている。でも、相場が下がると、大きな損失も出る。

sō dakara saikin wa senmon no hito no shinpai o yoso ni kabushiki ni tōshi suru hito ga fuete iru demo sōba ga sagaru to ōkina sonshitsu mo deru · Exactly. That's why more people are investing in shares these days, despite the experts' worries. But when the market falls, they can lose a lot.

anna 借金がある人は、どうなるんですか。

shakkin ga aru hito wa dō naru ndesu ka · What about people with debts?

ken インフレの時は、借金の重さが少し軽くなる。でも、利息が高くなれば、返済はかさむ。お金を借りる時は、よく考えないとね。

infure no toki wa shakkin no omosa ga sukoshi karukunaru demo risoku ga takaku nareba hensai wa kasamu okane o kariru toki wa yoku kangae nai to ne · Under inflation, the weight of a debt gets a little lighter. But if interest rates go up, repayments mount. You have to think carefully before you borrow.

miki 税金の話もしてあげて。去年、うちは医療の費用が多かったから、税務署で申告して、所得の控除を受けたよね。

zeikin no hanashi mo shite agete kyonen uchi wa iryō no hiyō ga ōkatta kara zeimusho de shinkoku shite shotoku no kōjo o uketa yo ne · Tell her about tax too. Last year we had a lot of medical bills, so we filed a return at the tax office and got a deduction from our income.

ken 国の財政も同じだよ。国は税を徴収して、それが財源になる。滞納する人が増えれば、国の資金が足りなくなる。

kuni no zaisei mo onaji da yo kuni wa zei o chōshū shite sore ga zaigen ni naru tainō suru hito ga fuereba kuni no shikin ga tarinakunaru · The nation's finances work the same way. The state collects taxes, and that's where its funding comes from. If more people fall behind with their payments, the state runs short of funds.

miki 健、わかりやすい！うちの家計の収支も、こうやって説明してくれればいいのに。
ken wakariyasui uchi no kakei no shūshi mo kō yatte setsumei shite kurereba ii noni · Ken, that's so clear! I wish you'd explain our household budget like that.

anna 健さん、今の話を、本のための短い文章にしていただけませんか。
kensan ima no hanashi o hon no tame no mijikai bunshō ni shite itadakemasen ka · Ken, could you turn what you've just said into a short piece for the book?

ken いいよ。銀行の仕事のかたわらだけど、来週までに書く。
ii yo ginkō no shigoto no katawara dakedo raishū made ni kaku · Sure. It'll be alongside my work at the bank, but I'll have it done by next week.

chapter 2 the value of money changes

ken 「お金の価値は変わる。利子とインフレの話。」

okane no kachi wa kawaru rishi to infure no hanashi · “The value of money changes: about interest and inflation.”

ken 銀行に預金をすると、利子がつく。銀行は、そのお金を企業や家庭に融資し、利息を取る。預金の利子と融資の利息の差額が、銀行の大きな収益である。

ginkō ni yokin o suruto rishi ga tsuku ginkō wa sono okane o kigyō ya katei ni yūshi shi risoku o toru yokin no rishi to yūshi no risoku no sagaku ga ginkō no ōkina shūeki de aru · “When you deposit money in a bank, it earns interest. The bank lends that money to companies and households and charges them interest. The difference between the interest on deposits and on loans is a bank's main source of earnings.”

ken 長い間、日本の利子は低かった。不況が続き、物の値段もほとんど同じだったからだ。預金の残高は増えず、利子すらほとんどつかない時代が続いた。

nagai aida nihon no rishi wa hikukatta fukyō ga tsuzuki mono no nedan mo hotondo onaji datta kara da yokin no zandaka wa fuezu rishi sura hotondo tsukanai jidai ga tsuzuita · “For a long time, interest in Japan was low, because the recession went on and prices hardly rose. Savings balances didn't grow, and for years deposits earned almost no interest at all.”

ken ところが最近、原油や食品の値段が上がり、インフレが続いている。物価が上がると、同じ一万円で買える物が減る。つまり、貨幣の価値が下がるのである。

tokoroga saikin gen'yu ya shokuhin no nedan ga agari infure ga tsuzuite iru bukka ga agaru to onaji ichimanen de kaeru mono ga heru tsumari kahei no kachi ga sagaru node aru · “Recently, however, the prices of crude oil and food have risen, and inflation has set in. When prices rise, the same ten thousand yen buys fewer things. In other words, the value of money falls.”

ken 例えば、預金の利子が1%で、物価が毎年3%上がると、預金の価値は、実際には毎年2%ずつ減っていく計算になる。

tatoeba yokin no rishi ga 1 de bukka ga maitoshi 3 agaru to yokin no kachi wa jissaini wa maitoshi 2 zutsu hette iku keisan ni naru · “For example, if your savings earn 1% interest and prices rise 3% every year, the real value of your savings shrinks by 2% a year.”

ken インフレは、昔からあった。好況の時代には物価が上がり、賃金も上がった。しかし、賃金が上がらないまま物価だけが上がると、生計を立てるのが苦しくなる。

infure wa mukashi kara atta kōkyō no jidai ni wa bukka ga agari chingin mo agatta shikashi chingin ga agaranai mama bukka dake ga agaru to seikei o tateru no ga kurushiku naru · “Inflation has always been with us. In boom times, prices went up, and so did wages. But when only prices rise and wages don't, it becomes hard to make a living.”

ken インフレの時代に、お金をただ預けておくのみの人は、資産を少しずつ失っていく。一方で、株式や不動産への投資には、損失の危険もある。大事なのは、無駄遣いをせず、自分の家計の収支を知り、貯蓄と投資のバランスを考えることだ。

infure no jidai ni okane o tada azukete oku nomi no hito wa shisan o sukoshizutsu ushinatte iku ippō de kabushiki ya fudōsan e no tōshi ni wa sonshitsu no kiken mo aru daijina no wa mudazukai o sezu jibun no kakei no shūshi o shiri chochiku to tōshi no baransu o kangaeru koto da · “In times of inflation, people who simply leave their money in the bank slowly lose their assets. On the other hand, investing in shares or property carries the risk of losses. What matters is to stop wasting money, know your own household's income and spending, and to think about the balance between saving and investing.”

chapter 3 doing the sums

anna 高橋さん、経済の本の予算ができました。見ていただけますか。
takahashisan keizai no hon no yosan ga dekimashita mite itadakemasuka · Mr Takahashi, I've finished the budget for the economy book. Could you have a look?

mr takahashi 内訳を見せて。…印刷が一番大きいね。それから紙と、書店に送る運送の費用。
uchiwake o misete insatsu ga ichiban ōkii ne sorekara kami to shoten ni okuru unsō no hiyō · Show me the breakdown. ...Printing is the biggest item. Then paper, and the cost of shipping to bookshops.

anna はい。見積もりの中で、品質が一番いい会社で計算しました。でも、このままだと、四千部売れても赤字です。利潤はおろか、印刷の費用すらまかなえません。
hai mitsumori no naka de hinshitsu ga ichiban ii kaisha de keisan shimashita demo kono mama da to yonsen bu urete mo akaji desu rijun wa oroka insatsu no hiyō sura makanaemasen · Yes. I've used the company with the best quality among the estimates. But as things stand, we'd be in the red even if we sold four thousand copies. We couldn't even cover the printing, let alone make a profit.

anna 著者の報酬と、写真の料金、取材の交通費も入れました。交通費は実費です。
chosha no hōshū to shashin no ryōkin shuzai no kōtsūhi mo iremashita kōtsūhi wa jippi desu · I've also included the author's fee, the photo charges and the travel costs for research. Travel is at cost.

mr takahashi 紙の原料は、外貨で買うんだ。円が安くて、海運の運賃も上がったから、出費はまだ増えるかもしれない。
kami no genryō wa gaika de kau nda en ga yasukute kaiun no unchin mo agatta kara shuppi wa mada fueru kamoshirenai · The raw material for paper is bought in foreign currency. The yen is weak and shipping costs have gone up, so the outlay may grow further.

mr takahashi 採算が合うのは、何部から？
saisan ga au no wa nan bu kara · How many copies do we need to sell to break even?

anna 五千五百部です。それより少ないと、売り上げから経費を差し引いた時に、利潤が出ません。
gosengohyaku bu desu sore yori sukunai to uriage kara keihi o sashihiita toki ni rijun ga demasen · Five thousand five hundred. Below that, once the costs are taken off the sales, there's no profit.

mr takahashi 紙の値段が上がって、費用がかさむ一方だね。足りない分をほかの本の予算でまかなうとしても、限りがある。
kami no nedan ga agatte hiyō ga kasamu ippō da ne tarinai bun o hoka no hon no yosan de makanau to shite mo kagiri ga aru · With paper prices up, the costs just keep mounting. Even if we cover the gap from another book's budget, there's a limit.

anna なので、印刷会社に値引きをお願いしようと思います。5%安くなれば、五千部で黒字になります。
nanode insatsugaisha ni nebiki o onegai shiyōto omoimasu 5 yasuku nareba gosen bu de kuroji ni narimasu · So I'm going to ask the printer for a discount. If they take off 5%, we'll be in the black at five thousand copies.

mr takahashi 今から別の会社を探したところで、品質が心配だ。この会社と交渉するのがいいね。
ima kara betsu no kaisha o sagashita tokorode hinshitsu ga shinpai da kono kaisha to kōshō suru no ga ii ne · Even if we looked for another company now, I'd worry about the quality. Negotiating with this one is the right move.

anna はい。メールを書きます。決算の前に、収益の見通しも出しておきます。
hai mēru o kakimasu kessan no mae ni shūeki no mitōshi mo dashite okimasu · OK. I'll write the email. And I'll put together the earnings forecast before the accounts are closed.

chapter 4 a request for a discount

anna いつもお世話になっております。出版社の編集のアンナです。
itsumo o sewa ni natte orimasu shuppansha no henshū no anna desu · “Thank you as always for your support. This is Anna, from the editorial section of the publisher.”

anna 先日は、経済の本の見積もりを、ありがとうございました。品質の面から、今回もぜひ印刷をお願いしたいと考えております。
senjitsu wa keizai no hon no mitsumori o arigatōgozaimashita hinshitsu no men kara konkai mo zehi insatsu o onegai shitai to kangaete orimasu · “Thank you for your recent estimate for the economy book. Because of the quality of your work, we would very much like to ask you to print it for us again.”

anna ただ、紙の値段が上がり、このままだと採算が合いません。そこで、5%の値引きをご検討いただけないでしょうか。
tada kami no nedan ga agari kono mama da to saisan ga aimasen sokode 5 no nebiki o go kentō itadakenai deshō ka · “However, the price of paper has risen, and as things stand the book will not pay for itself. Would you therefore consider a discount of 5%?”

anna 紙を早く注文して、在庫として置いていただければ、運送の回数も少なくなると思います。納入は三月十日、残金は納入の後にお支払いします。
kami o hayaku chūmon shite zaiko to shite oite itadakereba unsō no kaisū mo sukunaku naru to omoimasu nōnyū wa sangatsu tōka zankin wa nōnyū no ato ni o shiharai shimasu · “If you were able to order the paper early and keep it in stock, we think the number of deliveries could also be reduced. Delivery would be on 10 March, with the balance paid after delivery.”

anna 今後も、長くお取引をお願いしたいと考えております。ご多忙のところ恐縮ですが、よろしくお願いいたします。
kongo mo nagaku o torihiki o onegai shitai to kangaete orimasu go tabō no tokoro kyōshuku desu ga yoroshiku onegai itashimasu · “We hope to continue doing business with you for a long time to come. We are sorry to trouble you when you are so busy, and thank you for your consideration.”

chapter 5 good news

mr takahashi アンナ、印刷会社から返事が来たよ。
anna insatsugaisha kara henji ga kita yo · Anna, the printer has replied.

anna …5%の値引き、受けてくれるそうです！紙も、早く注文してくれるって。
5 no nebiki ukete kureru sō desu kami mo hayaku chūmon shite kureru tte · ...They'll accept the 5% discount! And they'll order the paper early too.

mr sato よくやった。交渉の相手ですら、「気持ちのいいメールだった」と言っていたそうだ。
yoku yatta kōshō no aite de sura kimochi no ii mēru datta to itte ita sō da · Well done. Even the people on the other side of the negotiation said it was a pleasant email to receive.

anna ありがとうございます。高橋さんと佐藤さんのおかげです。
arigatōgozaimasu takahashisan to satōsan no okage desu · Thank you. It's all thanks to you and Mr Sato.

mr takahashi これで、五千部から黒字だ。発売の日の会のために、前売り券を作ろう。
kore de gosen bu kara kuroji da hatsubai no hi no kai no tame ni maeuri ken o tsukurō · So now we're in the black from five thousand copies. Let's make advance tickets for a launch-day event.

mr sato 予算は承認する。無理な値引きじゃなかったから、取引の信頼も守ることができた。
yosan wa shōnin suru murina nebiki janakatta kara torihiki no shinrai mo mamoru koto ga dekita · I approve the budget. You didn't ask for an unreasonable discount, so we've kept their trust too.

mr sato これからは、ただいい本を作るのみだ。
korekara wa tada ii hon o tsukuru nomi da · From now on, all we have to do is make a good book.

chapter 6 what can small shops do?

ms nakamura 皆さん、お休みのところをありがとう。今日は、駅の向こうの大きな店について話し合います。

minasan o yasumi no tokoro o arigatō kyō wa eki no mukō no ōkina mise ni tsuite hanashiaimasu · Everyone, thank you for coming on your day off. Today we're going to talk about the big store across the station.

ms nakamura あの店ができてから、この通りの売り上げは、どこも不振です。不景気も続いていて、若い人の購買力も落ちている。

ano mise ga dekite kara kono tōri no uriage wa doko mo fushin desu fukeiki mo tsuzuite ite wakai hito no kōbairyoku mo ochite iru · Since that store opened, sales on this street have been poor everywhere. The hard times are dragging on, and young people's spending power has dropped.

mr suzuki 古い人の話だと、昔、この辺りには紡績の工場があって、町は繁栄したそうだ。戦争の後は物資が足りなくて、米も配給だった。みんな貧乏だったけど、助け合ったんだよ。

furui hito no hanashi da to mukashi kono atari ni wa bōseki no kōjō ga atte machi wa han'ei shita sō da sensō no ato wa busshi ga tarinakute kome mo haikyū datta minna binbō datta kedo tasuke atta nda yo · According to the old folks, there used to be a spinning mill round here and the town prospered. After the war there weren't enough supplies, and even rice was rationed. Everyone was poor, but they helped each other.

ms nakamura 今度も、助け合わないと。大きな店に町の商売を独占されて、乗っ取られるのは嫌です。負債が増えて倒産する店が、一つもないようにしたい。

kondo mo tasuke awanai to ōkina mise ni machi no shōbai o dokusen sarete nottorareru no wa iya desu fusai ga fuete tōsan suru mise ga hitotsu mo nai yōni shitai · We have to help each other this time too. I won't have the big store monopolise the town's trade and take it over. I want to make sure not a single shop goes bankrupt under its debts.

anna 大きな店にできないことを、しましょう。地方の特産や国産の品を、小売の店ならではの丁寧な説明で売るんです。

ōkina mise ni dekinai koto o shimashō chihō no tokusan ya kokusan no shina o kōri no mise nara de wa no teineina setsumei de uru ndesu · Let's do what the big store can't. Sell specialities from the regions and home-produced goods, with the kind of careful explanation only small shops can give.

ms nakamura いいね。商店街の基金で、秋に売り出しをしましょう。利益は、参加した店で分配します。

ii ne shōtengai no kikin de aki ni uridashi o shimashō rieki wa sanka shita mise de bunpai shimasu · Good. Let's hold a sale in the autumn with the shopping street's fund. The profits will be shared among the shops that take part.

mr suzuki 町の富は、お金だけじゃない。人のつながりだよ。

machi no tomi wa okane dake janai hito no tsunagari da yo · A town's wealth isn't only money. It's the ties between people.

chapter 7 mr suzuki's news

mr suzuki 健さん、聞いてよ。先月は黒字だったんだ。
kensan kiite yo sengetsu wa kuroji datta nda · Ken, listen to this. Last month I was in the black.

ken 本当ですか。よかった。
hontō desu ka yokatta · Really? That's great.

mr suzuki 健さんに言われて、経費の内訳を見直したんだ。豆は、問屋を通さないで、産地の業者から直接仕入れることにした。
kensan ni iwarete keihi no uchiwake o minaoshita nda mame wa ton'ya o tōsa nai de sanchi no gyōsha kara chokusetsu shiireru koto ni shita · After what you said, I went through the breakdown of my costs. I've started buying beans straight from a supplier where they're grown, instead of through a wholesaler.

ken 流通の途中の費用が、減ったんですね。
ryūtsū no tochū no hiyō ga hetta ndesu ne · So you've cut the costs along the supply chain.

mr suzuki それに、駅の向こうの大きな店のオープンをよそに、町の名産のお菓子を店の前に陳列して、コーヒーと一緒に売り出したんだ。
soreni eki no mukō no ōkina mise no ōpun o yoso ni machi no meisan no okashi o mise no mae ni chinretsu shite kōhī to issho ni uridashita nda · And never mind the big store opening across the station: I've put the town's famous sweets on display at the front and started selling them with my coffee.

anna だから、こんなに繁盛しているんですね。
dakara konnani hanjō shite iru ndesu ne · That's why it's so busy here.

mr suzuki コーヒーを高くしたところで、客は来ない。ただ、いいコーヒーを出すのみだよ。
kōhī o takaku shita tokorode kyaku wa konai tada ii kōhī o dasu nomi da yo · Putting up the price of coffee won't bring customers in. All I do is serve good coffee.

anna 健さんの文章も、すばらしかったです。佐藤さんも、「わかりやすい」と言っていました。
kensan no bunshō mo subarashikatta desu satōsan mo wakariyasui to itte imashita · Your article was wonderful too, Ken. Mr Sato said it was easy to follow.

ken よかった。でも、打ち合わせのたびに、全部書き直す始末にならないといいけど。
yokatta demo uchiawase no tabi ni zenbu kaki naosu shimatsu ni naranai to ii kedo · Good. I just hope I won't end up rewriting the whole thing after every meeting.

Unit 12 done: you can follow an explanation of interest and inflation, read an article about money, work through a budget and write a polite request for a discount.
Do this day interactively, with audio and games, free at **wishyou.today/learning**