

経営生命

皆様方と私達を結ぶ情報の定期便

2026年秋号

過

若い人々に経験を伝える

経験は、実際に又は映像文字等を通して見て得た技能知識、聴いて得た技能知識や触れて得た技能知識等で構成されている。そして、その表現が過去形であるように、これらの技能知識は過去（歴史）を通して得たことになる。

この過去（歴史）を通して得た技能知識が、毎日の行動を生み出す。結果、小説家は路上に裸で寝ている様なものであると、ある有名な小説家が話しておられたのが思い出される。過去に得た技能知識が小説として美しい言葉を通して表現されることになるのであろう。人々は、素敵な環境で、素敵な人々と出会い暮らすことによって、人間生命も経営生命も素敵に暮らすことができる。過去の積み重ねが、現在の生活を素敵にするのであろうし、「あなたもよくなれ、わたしもよくなれ、みんなもよくなれ」は、素敵な環境で、素敵な人々と出会い暮らすことによって、達成できる。これからは、若い人々が、個を大切にし、連携し、過去に得た技能知識を活用し、包み育てるように、年配者が、まなびときづきを支援することが大切である。この複雑な法制度の下、自らの努力で、可能な限り、単純化し、明瞭化する努力を積み重ねることが大切である。過去から今を見、未来（到達地点）から今を見る。

現

快速 快適 な現在

AIは3か月に一度、フレッシュスタートしている。そして、いよいよ決算ロボットが登場してきた。すなわち、AIがCoworker（同僚）となる時が来た。

今や快速入力。快適決算の時代になった。毎月リミカルに月次を処理し、補助コードの適性化を進めれば、正確な決算書ができる。

唯、ここ数年は、正確な仕訳処理の準備作業に明け暮れることになる現在であり、消費税処理と法人税処理の独自性に整合性を持たせる事も大切である。

現

金利の現在

私どもの仕事の1/3は嘗て金融支援であった。今では、金融機関が低金利で、優秀な経営生命には貸し込みすぎるぐらいであり、金融支援は殆どなくなった。

代表者の連帯保証もガイドラインに従いほぼ解消してきている。唯、月々の返済額の年間総和だけの利益の確保は、当然のこととして金融機関から要求される。これを返済余力という。

もし、確保できない時には、今日では金利の極端な上昇を抑えることはできない。金融機関の利益は随分好転しているに・・・・・・。

未

修身・齊家・治国・平天下

天下の平定は、自身の行いを正し、家庭を治め、国を治めて初めてなしうる。このことを若い方に伝えて行こうと思います。

出口治明著 座右の書 『貞観政要』に凝縮された「ビジネスリーダー」の5つの要諦よりの纏め

- 1、リーダーの器で組織は決まる
- 2、リーダーは、自分にとって都合の悪いこと（諫言⇨部下に都合の良いこと）を言ってくれる部下をそばに置く
- 3、リーダーは、天知る、地知る、人知る（悪事・嘘は必ずいつか露見する）を心得る
- 4、リーダーシップとは人がついてくることである
- 5、リーダーは常に勉強し続ける必要がある

Past

Passing Experience on to Young People

Experience is made up of skills and knowledge gained through what we have actually seen, or seen through video, written materials, and so on; skills and knowledge gained through what we have heard; and skills and knowledge gained through what we have touched and experienced. And just as these expressions are in the past tense, these skills and knowledge have been acquired through the past (history).

The skills and knowledge acquired through this past (history) give rise to our daily actions. As a result, I am reminded of a famous novelist who once said that being a novelist is rather like lying naked on the street. The skills and knowledge acquired in the past are surely expressed through beautiful words in the form of a novel. By meeting and living with wonderful people in a wonderful environment, people can lead wonderful lives, both as human beings and in their working lives. The accumulation of the past is what makes our present lives wonderful, and “May you become better, may I become better, may everyone become better” can be achieved by meeting and living with wonderful people in a wonderful environment. From now on, it is important for older people to support young people in learning and gaining awareness, so that young people can value each individual, work together, make use of the skills and knowledge they have acquired in the past, and nurture and embrace them. Under this complex system of laws and regulations, it is important to continue making efforts, through our own endeavours, to simplify and clarify things as much as possible. We look at the present from the past, and we look at the present from the future (the point we wish to reach).

Present

A Fast and Comfortable Present

I hear that AI is given a fresh start once every three months. And now, accounting robots have finally begun to appear. In other words, the time has come when AI will become a coworker.

We have now entered an age of fast input and comfortable financial closing. If monthly accounts are processed rhythmically each month and the appropriateness of auxiliary codes is continually improved, accurate financial statements can be produced. However, for the past several years, the present has been consumed with preparatory work for accurate journal-entry processing, and it is also important to ensure consistency between the distinctive methods used to process consumption tax and corporate tax.

Present

The Present State of Interest Rates

One-third of our work used to involve financial support. Today, financial institutions offer low-interest loans and, to excellent businesses, lend almost too much; as a result, the need for financial support has almost disappeared. Personal guarantees by business representatives have also been almost eliminated in accordance with the guidelines. However, financial institutions naturally require businesses to secure profits equivalent to the total amount of their monthly repayments over the course of a year. This is known as repayment capacity.

If this cannot be secured, it is no longer possible today to prevent interest rates from rising sharply. Even though the profits of financial institutions have improved considerably...

Future

Cultivate Oneself, Order the Family, Govern the Country, Bring Peace to the World

Peace throughout the world can only be achieved by first correcting one's own conduct, putting one's household in order, and governing the country. This is something I intend to pass on to young people.

A summary based on the five essential principles of a “business leader” condensed in *The Essentials of Leadership*, from *The Essentials of Governance in the Zhenguan Era (Zhenguan Zhengyao)*, a book selected as a personal guide by Haruaki Deguchi:

1. An organization is determined by the caliber of its leader.
2. A leader should keep close to them subordinates who are willing to tell them things that are inconvenient for the leader (advice $\rightleftharpoons$ things that are beneficial to subordinates).
3. A leader must understand that Heaven knows, the Earth knows, and people know (wrongdoing and lies will inevitably come to light someday).
4. Leadership means having people choose to follow you.
5. A leader must continue to study and learn at all times.