

家計診断

こんなときどうする？



金融資産3000万円

3~4割は積極的に投資したい

分散投資と長期運用の方法は

投票権回収が実現するのを想定が
ありますか。「分散投資」だと、
ひどいがなく、いつの間にか取り戻す
用了した方がよろしいのでしょうか。
か。

夫は隠し、隠し販賣。預金など
の金融資本が四十万円あり、
この四〇%で繩はリスクを
とった種類の運用をした。
これが元で、繩は「
夫は隠し、隠し販賣。預金など
の金融資本が四十万円あり、
この四〇%で繩はリスクを
とった種類の運用をした。
これが元で、繩は「

「補い合う」組み合わせを ■ 10年以上保有して調整も

「國内は外の見本を取る
べきだ。相談のより一千円前後
の米穀を金額で算出する
がいいんだから、外國通商などに接
していいんだ。」國内通商は通商
の範囲を擴張するに接する
がいいんだ。たゞいの方法を取らね
ば、誤解のよい通商にして
す。誤解のよい通商にして
る人がいるらしい。たゞ、未だ
を正確に手配するには不正確な方
法を取らねば、誤解が外れては困るのです
。しかしもやめの通商。それは田畠
だが、頭頃は田畠だ。」
とおもてたのでした。
今回までは頭頃のことを取扱
せんばかり中だ。『神戸の國
税』の頭頃を詰め合わせて、「一
升ハタコ(税理)の一升を詰め
あす。右該頭頃の通商品です。
中止となるのは、實業の株式で
す。」
たゞ税理、中止頭頃は株式取扱
の下頭頃面で、不況が続いたため
業界は減収減益となって、これが
これが、かねて世界一般の通商は
世界頭頃となつた。貿易の条件で
は税理が、一方は、商業の頭
値が増して價格が上昇します。」
のいふ株式の頭頃と同様に税理

■ 国内株式と外国債券の値動き
(95年6月を1万円とした場合、投資分析ソフト「MPIスタイルス」で作成)

Period	Foreign Bonds (Yen)	Portfolio (Yen)
June 1995	10000	10000
December 1995	12000	11000
June 1996	14000	13000
December 1996	16000	15000
June 1997	18000	17000
December 1997	20000	19000
June 1998	22000	21000
December 1998	24000	23000
June 1999	26000	25000
December 1999	28000	27000
June 2000	30000	29000
December 2000	32000	31000
June 2001	34000	33000
December 2001	36000	35000
June 2002	38000	37000
December 2002	40000	39000
June 2003	42000	41000
December 2003	44000	43000
June 2004	46000	45000
December 2004	48000	47000
June 2005	50000	49000
December 2005	52000	51000
June 2006	54000	53000
December 2006	56000	55000
June 2007	58000	57000
December 2007	60000	59000
June 2008	62000	61000
December 2008	64000	63000
June 2009	66000	65000
December 2009	68000	67000
June 2010	70000	69000
December 2010	72000	71000
June 2011	74000	73000
December 2011	76000	75000
June 2012	78000	77000
December 2012	80000	79000
June 2013	82000	81000
December 2013	84000	83000
June 2014	86000	85000
December 2014	88000	87000
June 2015	90000	89000
December 2015	92000	91000
June 2016	94000	93000
December 2016	96000	95000
June 2017	98000	97000
December 2017	100000	100000
June 2018	102000	102000
December 2018	104000	104000
June 2019	106000	106000
December 2019	108000	108000
June 2020	110000	110000
December 2020	112000	112000
June 2021	114000	114000
December 2021	116000	116000
June 2022	118000	118000
December 2022	120000	120000
June 2023	122000	122000
December 2023	124000	124000
June 2024	126000	126000
December 2024	128000	128000
June 2025	130000	130000
December 2025	132000	132000
June 2026	134000	134000
December 2026	136000	136000
June 2027	138000	138000
December 2027	140000	140000
June 2028	142000	142000
December 2028	144000	144000
June 2029	146000	146000
December 2029	148000	148000
June 2030	150000	150000
December 2030	152000	152000
June 2031	154000	154000
December 2031	156000	156000
June 2032	158000	158000
December 2032	160000	160000
June 2033	162000	162000
December 2033	164000	164000
June 2034	166000	166000
December 2034	168000	168000
June 2035	170000	170000
December 2035	172000	172000
June 2036	174000	174000
December 2036	176000	176000
June 2037	178000	178000
December 2037	180000	180000
June 2038	182000	182000
December 2038	184000	184000
June 2039	186000	186000
December 2039	188000	188000
June 2040	190000	190000
December 2040	192000	192000
June 2041	194000	194000
December 2041	196000	196000
June 2042	198000	198000
December 2042	200000	200000
June 2043	202000	202000
December 2043	204000	204000
June 2044	206000	206000
December 2044	208000	208000
June 2045	210000	210000
December 2045	212000	212000
June 2046	214000	214000
December 2046	216000	216000
June 2047	218000	218000
December 2047	220000	220000
June 2048	222000	222000
December 2048	224000	224000
June 2049	226000	226000
December 2049	228000	228000
June 2050	230000	230000
December 2050	232000	232000
June 2051	234000	234000
December 2051	236000	236000
June 2052	238000	238000
December 2052	240000	240000
June 2053	242000	242000
December 2053	244000	244000
June 2054	246000	246000
December 2054	248000	248000
June 2055	250000	250000
December 2055	252000	252000
June 2056	254000	254000
December 2056	256000	256000
June 2057	258000	258000
December 2057	260000	260000
June 2058	262000	262000
December 2058	264000	264000
June 2059	266000	266000
December 2059	268000	268000
June 2060	270000	270000
December 2060	272000	272000
June 2061	274000	274000
December 2061	276000	276000
June 2062	278000	278000
December 2062	280000	280000
June 2063	282000	282000
December 2063	284000	284000
June 2064	286000	286000
December 2064	288000	288000
June 2065	290000	290000
December 2065	292000	292000
June 2066	294000	294000
December 2066	296000	296000
June 2067	298000	298000
December 2067	300000	300000
June 2068	302000	302000
December 2068	304000	304000
June 2069	306000	306000
December 2069	308000	308000
June 2070	310000	310000
December 2070	312000	312000
June 2071	314000	314000
December 2071	316000	316000
June 2072	318000	318000
December 2072	320000	320000
June 2073	322000	322000
December 2073	324000	324000
June 2074	326000	326000
December 2074	328000	328000
June 2075	330000	330000
December 2075	332000	332000
June 2076	334000	334000
December 2076	336000	336000
June 2077	338000	338000
December 2077	340000	340000
June 2078	342000	342000
December 2078	344000	344000
June 2079	346000	346000
December 2079	348000	348000
June 2080	350000	350000
December 2080	352000	352000
June 2081	354000	354000
December 2081	356000	356000
June 2082	358000	358000
December 2082	360000	360000
June 2083	362000	362000
December 2083	364000	364000
June 2084	366000	366000
December 2084	368000	368000
June 2085	370000	370000
December 2085	372000	372000
June 2086	374000	374000
December 2086	376000	376000
June 2087	378000	378000
December 2087	380000	380000
June 2088	382000	382000
December 2088	384000	384000
June 2089	386000	386000
December 2089	388000	388000
June 2090	390000	390000
December 2090	392000	392000
June 2091	394000	394000
December 2091	396000	396000
June 2092	398000	398000
December 2092	400000	400000
June 2093	402000	402000
December 2093	404000	404000
June 2094	406000	406000
December 2094	408000	408000
June 2095	410000	410000
December 2095	412000	412000
June 2096	414000	414000
December 2096	416000	416000
June 2097	418000	418000
December 2097	420000	420000
June 2098	422000	422000
December 2098	424000	424000
June 2099	426000	426000
December 2099	428000	428000
June 2000	430000	430000
December 2000	432000	432000
June 2001	434000	434000
December 2001	436000	436000
June 2002	438000	438000
December 2002	440000	440000
June 2003	442000	442000
December 2003	444000	444000
June 2004	446000	446000
December 2004	448000	448000
June 2005	450000	450000
December 2005	452000	452000
June 2006	454000	454000
December 2006	456000	456000
June 2007	458000	458000
December 2007	460000	460000
June 2008	462000	462000
December 2008	464000	464000
June 2009	466000	466000
December 2009	468000	468000
June 2010	470000	470000
December 2010	472000	472000
June 2011	474000	474000
December 2011	476000	476000
June 2012	478000	478000
December 2012	480000	480000
June 2013	482000	482000
December 2013	484000	484000
June 2014	486000	486000
December 2014	488000	488000
June 2015	490000	490000
December 2015	492000	492000
June 2016	494000	494000
December 2016	496000	496000
June 2017	498000	498000
December 2017	500000	500000
June 2018	502000	502000
December 2018	504000	504000
June 2019	506000	506000
December 2019	508000	508000
June 2020	510000	510000
December 2020	512000	512000
June 2021	514000	514000
December 2021	516000	516000
June 2022	518000	518000
December 2022	520000	520000
June 2023	522000	522000
December 2023	524000	524000
June 2024	526000	526000
December 2024	528000	528000
June 2025	530000	530000
December 2025	532000	532000
June 2026	534000	534000
December 2026	536000	536000
June 2027	538000	538000
December 2027	540000	540000
June 2028	542000	542000
December 2028	544000	544000
June 2029	546000	546000
December 2029	548000	548000
June 2030	550000	550000
December 2030	552000	552000
June 2031	554000	554000
December 2031	556000	556000
June 2032	558000	558000
December 2032	560000	560000
June 2033	562000	562000
December 2033	564000	564000
June 2034	566000	566000
December 2034	568000	568000
June 2035	570000	570000
December 2035	572000	572000
June 2036	574000	574000
December 2036	576000	576000
June 2037	578000	578000
December 2037	580000	580000
June 2038	582000	582000
December 2038	584000	584000
June 2039	586000	586000
December 2039	588000	588000
June 2040	590000	590000
December 2040	592000	592000
June 2041	594000	594000
December 2041	596000	596000
June 2042	598000	598000
December 2042	600000	600000
June 2043	602000	602000
December 2043	604000	604000
June 2044	606000	606000
December 2044	608000	608000
June 2045	610000	610000
December 2045	612000	612000
June 2046	614000	614000
December 2046	616000	616000
June 2047	618000	618000
December 2047	620000	620000
June 2048	622000	622000
December 2048	624000	624000
June 2049	626000	626000
December 2049	628000	628000
June 2050	630000	630000
December 2050	632000	632000
June 2051	634000	634000
December 2051	636000	636000
June 2052	638000	638000
December 2052	640000	640000
June 2053	642000	642000
December 2053	644000	644000
June 2054	646000	646000
December 2054	648000	648000
June 2055	650000	650000
December 2055	652000	652000</

The chart illustrates the ratio of domestic stocks to foreign bonds over a 14-year period. The Y-axis represents the ratio, ranging from 0 to 1.0. The X-axis shows years from 1995 to 2008. The data series shows a significant increase in the ratio starting around 1998, reaching approximately 0.8 by 2008.

年月	国内株式と外国債券の収益率・リスク
95.6	0.0
97.6	0.0
98.6	0.0
99.6	0.0
00.6	0.0
01.6	0.0
02.6	0.0
03.6	0.0
04.6	0.0
05.6	0.0
06.6	0.0
07.6	0.0
08.6	0.8

外国債券2/国内株式1の割合でポートフォリオ運用、年1回リバランス

