

Catch Word #93 – Right on the money

Transcript

Maura: Hello everyone, it's Maura!

Harp: And Harp!

Maura: And we're here with your Culips English learning podcast.

Harp: Go to our website, Culips.com, that's C-U-L-I-P-S.com, because there, you can find all our older episodes and also, you can become a member, because when you're a member, you have access to the learning materials, which include a transcript, detailed explanations, and even a quiz.

Maura: And you can see what we look like. One of our listeners just emailed us saying that he'd been listening on iTunes for a long time and never knew what we looked like until he visited the website.

Harp: Exactly. We have lots of fun pictures on the website and on also on our Facebook page.

Maura: So, this is your Catch Word episode, and that's where we look at different expressions and slang terms that are related. We give you definitions, explanations, and we also give you some examples of how they're used.

Harp: Yeah. And today we're looking at expressions related to being right.

Maura: Yes. To being correct, to knowing the answer, and to getting it right.

Harp: Exactly. Let's get started.

Maura: OK. So our first expression today is ***to be right on the money***.

Harp: Yeah. ***To be right on the money***.

Maura: So, this is kind of a long way to say you're right, it even has the word *right* in it.

Harp: Yeah, ***to be right on the money***.

Maura: And this means that you're right, what you said is true, it's exactly correct.

Harp: Yup, whatever you said, it's right, it's true, it's correct, it's the real thing.

Maura: And there's no room for debate on it. So, where does this expression come from?

- Harp: You know, I was doing some research on this today and I thought it had to do something with sports or betting because it's **right on the money**, and it is from sports. It's actually from **archery**.
- Maura: **Archery**. I always found this word to be so funny, but I'll tell you what **archery** is: It's a sport where people shoot arrows with a bow, which is a kind of a special instrument, and you shoot this arrow at a target. You might also shoot it at animals, as in hunting or fishing.
- Harp: Yeah, so **archery** is a sport with a bow and arrow. And the expression **right on the money** comes from a game that people used to play, that people who were really good at **archery** would play, and they would dangle a coin from a string and you would have to shoot the arrow and hit the coin, and you know, coins are small, so they had to be very accurate to hit it.
- Maura: Yes. And when something is hanging from a string, I imagine it can move around too, so it's a very difficult target to hit.
- Harp: Exactly. So when they hit it, they were accurate, they were **right on the money**.
- Maura: All right, that makes sense. So, let's give some examples of when you might hear this expression. But really, you can use it any time someone is correct.
- Harp: Exactly. You know, I got the idea for this episode because my friend said it to me. She's going through a really bad break up and her best friend wrote her an email, kind of telling her the whole situation and why, that everything's gonna be OK and the guy wasn't very nice to her and it's gonna be OK and she's gonna be OK. And my friend said to me, "**Isn't she right on the money?**" And I said, yeah, she is correct, she is accurate, she assessed the whole situation. She was correct.
- Maura: And then your **second thought** was, "Wouldn't that be a great Culips episode?"
- Harp: Pretty much right away I thought, "Oh, that's such a good expression, **right on the money**. I really like it."
- Maura: Yeah. So, it's like saying that someone is correct, but it really does have an even stronger sense. It just emphasizes how correct that person is, that they're correct in every way.
- Harp: Exactly.
- Maura: OK. Let's give a dialogue example now.
- Harp: Sounds good.

Maura: So, I met John's girlfriend last weekend.

Harp: Really? What did you think of her?

Maura: Yeah, she was pretty nice and talkative, but she seemed really young, like, a lot younger than him.

Harp: She's much younger.

Maura: Oh really?

Harp: Yeah. Guess how young she is.

Maura: Umm, maybe, **I would say**, 22?

Harp: You're **right on the money**; she's 22.

Maura: Oh wow! Well, I guess if they get along, that's all that matters.

Harp: Yup.

Maura: So, in that case, I guessed how old John's new girlfriend was, and I got it exactly right.

Harp: Yup.

Maura: So, you can easily say that someone is **right on the money** in that case because I was exactly right; I guessed the age.

Harp: Yup.

Maura: OK. Let's give you another example, but this time we won't use any numbers, because you don't have to be specific with a number. It can be something more general.

Harp: Yeah, definitely.

Maura: Hey, Serena, I've been meaning to thank you.

Harp: Oh, for what?

Maura: Well, remember a couple months ago, I was telling you that I was having trouble with my product because my customers weren't really interested?

Harp: Yeah, I remember.

Maura: Well, then you suggested that I do a demonstration and they might get more interested if they saw a demonstration.

Harp:	Yeah. Did it work?
Maura:	You were so right on the money . It really, really worked. I can't thank you enough for that advice.
Harp:	Oh, that's great. I'm so happy for you.

Maura: Great. So, there's another example where someone was exactly correct and you can use that expression, **to be right on the money**.

Harp: Exactly.

Maura: With this expression, you might also hear someone just say, *to be right on* or *to be dead on*. There are a few different variations, but become a member, if you're not already, check out our learning materials for more variations on that expression.

Harp: Yeah, for sure. We'll give you some more variations and how to use it.

Maura: All right. So, our first expression was **to be right on the money** and now the next expression is...

Harp: **To hit the nail on the head.**

Maura: Yes, **to hit the nail on head**.

Harp: It's a long one.

Maura: Yeah, it is. They're long ones today. And when you have a nail, the top of the nail, that you have to hit with your hammer, is called *the head*, just like the head on a body, it's the head of the nail, that is the top part.

Harp: Yeah, so if you **hit the nail on the head**, that means you hit it exactly right and the nail goes in very straight and it's clean. But if you're like me and really bad with a hammer, you hit it on the side and the nail bends or it's crooked, it's not right.

Maura: Exactly. That's exactly right, yeah. If you want to nail something and you wanna do it well, you really have to hit the nail on the head. So, now this expression, taken from hammering, can be applied to other situations, meaning that the person is exactly right and they've done something exactly as you're supposed to.

Harp: Yeah. That means that they're right, they're accurate, they're correct.

Maura: Yup. Just like the expression **to be right on the money**. OK, let's give a dialogue example now.

Harp: Sounds good.

Harp: I don't know what's wrong.

Maura: What's going on?

Harp: I'm trying to get the **VCR** to work so we can watch the movie but it's not working.

Maura: Well, let me **have a look**. Well, I think I see what your problem is.

Harp: I don't know what the problem is. I keep trying to turn it on and it's not turning on. I'm pressing all the buttons.

Maura: Well, let me tell you. You forgot to plug it in!

Harp: Oh no.

Maura: Yup.

Harp: You **hit the nail on the head**. Thanks for fixing the problem.

Maura: No problem. Let me know next time you need some help.

Harp: I'm so silly sometimes.

Maura: So, in that example, I was able to solve a problem. I got it correct by knowing that the **VCR** wasn't plugged in.

Harp: Yes.

Maura: It can happen if you're not paying attention.

Harp: Definitely. Apparently it happens a lot in technical support. Some of my friends work for computer companies and that's the first thing they ask someone to do, "Can you please check if it's plugged in."

Maura: That's funny, because it can be kind of insulting if you think you know what you're doing. But I could see how that happens, maybe you're nervous or flustered and you're trying to figure something out. That's funny. So, should we give one more example with this one?

Harp: Yeah. Let's give one more example.

Maura: Do you remember that conversation that we had with Sheila last weekend?

Harp: Yeah, I do.

Maura: Well, remember that she said that she was sure the president was going to raise taxes?

Harp: Wow, I forgot she said that.

Maura: I know. She totally **hit the nail right on the head**. That's what happened this week.

Harp: Yeah, the taxes got raised. Wow, she's really smart. She **musta** done some research.

Maura: Yeah, I don't know, but she knew what she was talking about.

Harp: Yeah. She was definitely right about that.

Maura: So, there's another situation where somebody was right, correct, and you could use this expression.

Harp: Yes. And let's move on to our third expression.

Maura: And this one is much shorter than the first two.

Harp: The third expression is **bull's-eye**.

Maura: Yeah, **bull's-eye**. And a **bull's-eye** is the exact middle point on a target. This could be for **archery**, like we mentioned earlier, when you're shooting an arrow, but it could also be if you're playing **darts**.

Harp: Yup.

Maura: You have a dart and you throw it and you try to get it to the exact point on the board.

Harp: Yeah. In the middle point is the **bull's-eye**. It's always a little, little circle.

Maura: Right. So, if you hit the **bull's-eye**, you get it at exactly the right spot, the best spot, really.

Harp: Yeah, definitely, 'cause it's the hardest one to hit.

Maura: And so now, this expression, **bull's-eye**, can be used when someone gets it exactly right.

Harp: Yeah, and this one's a fun slang expression. So if someone answers a question correctly, you could say **bull's-eye**.

Maura: Yup. And we don't really use it in a sentence, we just say **bull's-eye**, kind of fast and abrupt and a little bit excited when someone gets it exactly right.

Harp: Yeah, definitely.

Maura: So, let's give an example with this one, too.

Harp: OK.

Harp: OK class, now, the next question. Are you all ready?

Maura: Yes teacher!

Harp: What is the capital of Canada?

Maura: I know! I know!

Harp: Yes Suzie?

Maura: Ottawa?

Harp: **Bull's-eye.**

Maura: I knew it!

Harp: You're a smart girl, Suzie. That was very good.

Maura: So, there's a fun way that someone was using **bull's-eye**. So, in a situation where you're trying to, maybe, figure out what the right answer might be, and someone gets it right, you can call out **bull's-eye** when they get it.

Harp: Yes. So if you're playing a game like **Pictionary** or **charades** and someone guess correctly, you can say **bull's-eye**.

Maura: Right. Or if you're at work and you're brainstorming, trying to solve a problem, and suddenly someone has the best idea, you could yell **bull's-eye**.

Harp: Yeah, so it's a fun little expression.

Maura: And it is fun to be right too, isn't it Harp?

Harp: Yup.

Maura: OK. So let's review the expressions we looked at. The first one is **to be right on the money**.

Harp: And the second one was **to hit the nail on the head**.

Maura: And the last one was **bull's-eye**.

- Harp: Yup, and all these expressions are when someone is correct, when someone is right.
- Maura: Yup. So, don't forget to go to our website and check out all the things that we have to offer there. If you want help understanding this episode even more, become a member, where you can get our transcripts, you can get a more detailed explanation for these expressions and others, and then a quiz at the end to help test your comprehension.
- Harp: Yeah. And like us on Facebook and rate us on iTunes.
- Maura: Yes, and keep listening.
- Harp: Definitely.
- Maura: So, we will talk to you sooner than later. Bye!
- Harp: Bye everyone!

Detailed Explanation

To be right on the money

To be right on the money means *to be correct*. It is a long and more expressive way of saying *to be right*. This can be said when someone has said something exactly correct, like a measurement or the reason why a problem is happening.

When Harp tells us about how she came to create this episode, she did not guess an exact number or solve a problem. The friend of her friend was **right on the money** because of how she described the situation between her friend and her friend's boyfriend. The friend was correct and described the situation well.

In this episode, we mention other variations of **to be right on the money**. You might also hear *to be dead on* or *to be right on*. There really are lots of ways to say that someone is right!

The variations can be used in the exact same way as *to be right on the money*. Here's one more example using a variation of this expression:

Adam: I think my plants needs more water. Have a look at them. What do you think?
Chelsea: You're dead on. You need to water them more often than you have been.

The opposite is *to be dead wrong* or *to be way off*.

Archery

Archery is a sport that is mentioned in this episode because it has a connection to the expression *to be right on the money*. This expression originated from people trying to hit a target in **archery**, which was a coin (money). When you hit the coin, you hit the target and played perfectly.

Archery is not a very popular sport in North America compared to other sports such as baseball, football, or hockey. **Archery** involves using a bow and arrow and shooting at a target. It's also sometimes used instead of a gun for hunting.

Isn't she right on the money?

This negative question, **Isn't she right on the money?**, actually means that she is right on the money. We ask a negative question when we are expecting someone to agree with us in the positive. Harp's friend says, **"Isn't she right on the money?"** because she wants Harp to say, "Yes, she is," in agreement.

Let's say that one more time: When we ask a negative question, we do it to get an agreement, as we expect the person's opinion to be the same (although it isn't always). We might also use a negative question to check for information, to see if what we believe is correct. Here are some more examples where a negative question is asked. Check out how the person responds:

Samuel: Aren't the flowers beautiful?
Jeanie: They sure are. I love visiting this garden.
(Looking for agreement)

Don: Didn't you say that your uncle is selling his truck?
Fiona: Yeah, he is. Why? Do you know someone who's interested?
(Checking for information)

A second thought

People have all kinds of thoughts throughout the day. In English, we can specifically talk about a first thought or a **second thought**, or even an afterthought.

A first thought is just what it seems to be: the first thought you have in a certain situation or about a certain topic. The **second thought** you have is the thought after that. A **second thought** usually implies that you are thinking about the thing again, and it may be quite different from your first thought.

There are a couple of expressions that are used with a **second thought**. *To give something a **second thought*** or *to have a **second thought*** is to think about something again, to reconsider it. To introduce something with *on **second thought*** means that you have reconsidered your first thought and are changing your mind.

Here are a couple of examples with a **second thought**:

Brenda: I think I'm gonna paint my front door purple.
Pete: I think you should give that a **second thought**. Purple would really clash with the colour of the rest of the house.

Angela: This weekend I'm going to the beach!
Orlando: Really? It's supposed to rain.
Angela: Oh, well on **second thought**, maybe I'll just see a movie instead then!

In this episode, Harp says that her first thought was that her friend's friend was right on the money and then Maura says that her **second thought** was about creating a Culips episode. In this case, Harp was not changing her mind or reconsidering anything, but thinking about a different aspect of the situation.

I would say

Maura says **I would say** in the dialogue example when she is guessing her friend's girlfriend's age. People use this expression, **I would say**, before they take a guess or estimate. The guess or estimate could be about almost anything.

Here are a couple of examples with **I would say**:

Larissa: How many people do you think were at the show?

Ned: **I would say** about 300! It was packed!

George: It takes about three hours to drive to the coast, right?

Anne: **I'd say** it takes closer to four hours.

Remember that *I'd* can be a contraction for *I would*.

A VCR

VCR stands for *videocassette recorder*. Even though the name has the word *recorder* in it, **VCRs** are mostly used to play and watch videos. **VCRs** were invented in the early 1970s, but became really popular in Canada in the '80s. Most households had a **VCR**, and many still do, although the DVD player is now more popular for playing movies than the **VCR**.

To hit the nail on the head

To hit the nail on the head is another expression that means *to be exactly right*. As we say in this episode, if you hit a nail directly on the head, this means that you hit the nail perfectly. Hitting a nail perfectly with a hammer can actually be a difficult thing to do!

The origin of this expression is not known for certain. There are old English texts with versions of **to hit the nail on the head** from the 1400s!

Here is another example with **to hit the nail on the head**:

Ted: After all this discussion about our problems, how can we solve them?

Hugh: By having meetings like this more often.

Ted: I think you **hit the nail right on the head**, Hugh. We should schedule one for next week.

To have a look

To have a look is to look at something with some purpose. A person often **has a look** when they are checking for something, like a problem. In this episode, in a dialogue example, Maura says, "let me **have a look**" when she is checking the VCR to see why it's not working, and to find the problem.

Here are a couple more examples with **to have a look**:

Hannah: For some reason, whenever I hang this painting on the wall, it just won't hang straight.

Daniel: I'll **have a look** and see if I can get it to hang properly.

Nancy: Here's my new boyfriend's Facebook page.

Jean: Oh! Let me **have a look**!

Musta

This is not a real word! **Musta** represents the words *must have* or *must've*. We use the unusual spelling *musta* in these learning materials to show how it sounds when native speakers say it. Any time that *have* can be contracted to 've and is used as an auxiliary verb, it can be pronounced as an *a* sound. In this episode, Maura says "*she must've done some research*," which sounds like **musta** *done research*.

Here are a couple of other examples of this with other words:

Jade: I can't believe she was late again!

Michael: She shoulda called you.

Drew: If I'd known you were home, I'da come by.

Maria: Well, maybe next time.

I'da is *I would have*. It is never written like *I'da*, it's just pronounced like that.

Bull's-eye

The **bull's-eye** is the centre of a target. It is not easy to hit the exact centre of a target, and when you do, it's a perfect shot. So now, when someone says something exactly right, a person can comment on it but saying **bull's-eye**.

An eye is round, just like the centre of the target is. The reason why a target is called a **bull's-eye** and not the eye of any other animal is unknown.

Here is another example with **bull's-eye**:

Laurent: I think the real problem is that our customers don't know us.

Alvin: **Bull's-eye**! We should start a campaign that explains who we are.

Darts

This is a game that involves hitting a target, or the bull's-eye. People may play this at home or competitively in a league. A popular place to play **darts** is at some bars and pubs.

In **darts**, there's a target on a wall and players throw darts at the board, trying to hit the bull's-eye. Players earn points by getting their dart on the board.

Pictionary and charades

There are so many games that people can play. There are games for kids and games for adults. **Pictionary** and **charades** are just two games that people play, often at parties.

Pictionary is a board game that involves drawing pictures and getting people to guess what you are drawing. You might have to draw items, people, places, films, television shows, or expressions.

Charades is a game that has many variations. No board or accessories are needed to play this game, so it's easy to play anywhere. One person at a time acts out something while the other players on that person's team try to guess what it is. The person acting cannot speak. A person playing **charades** may act out anything, depending on the rules agreed upon by the people playing.

Quiz

1. Which of the following means *to be correct*?

- a) to be right on the money
- b) to be on the right of the money
- c) to be off the money
- d) to be in the money

2. Why did we talk about archery in this episode?

- a) It's Maura's favourite sport.
- b) It's popular in Canada.
- c) It is related to the expression *to be on the money*.
- d) It's Harp's favourite sport.

3. When do we ask a negative question, like *Isn't it a beautiful day*?

- a) when we expect people to agree with us
- b) when we don't really think it's true
- c) when we don't know whether or not it's true
- d) whenever it's snowing

4. Why would someone give an idea a second thought?

- a) because they are totally sure of what they want to do
- b) because they are not sure of what they want to do
- c) because they don't like thinking
- d) because they forgot what they thought

5. Elliot: How far is it from Montreal to Toronto?

Walter: I don't know. _____ about 500 km.

Please fill in the blank.

- a) I could say
- b) Is it
- c) I would say
- d) I didn't say

6. What does *VCR* stand for?

- a) videocassette recorder
- b) videocassette rewinder
- c) videocassette reloader
- d) videocase recorder

7. She really hit the nail _____.

Please fill in the blank.

- a) on the side
- b) in the head
- c) in the back
- d) on the head

8. *Musta* represents what two words?

- a) most have
- b) must have
- c) must a
- d) must of

Answers

1.a 2.c 3.a 4.b 5.c 6.a 7.d 8.b