

# Character Builder 您好嗎？

The basic unit of the Chinese language is the *zi* (字), i.e. a Chinese word. Each *zi* has a written form (called a character, made up of strokes), a sound (made up of consonant and vowel) and a meaning (or multiple meanings). When we speak or write Chinese, we string *zi* together to form terms, phrases and sentences.

## This week: Words about borrowing

借

Pronunciation: *jie* (Putonghua, 4<sup>th</sup> tone), *je* (Cantonese 3<sup>rd</sup> tone)  
Basic meaning: lend/borrow

借 = borrow: 借用 (*jie yong* = borrow-use), 借助 (*jie zhu* = borrow/solicit-help).

借錢 (*jie qian* = lend/borrow-money) = 貸款 (*dai kuan* = loan-money). 借據 (*jie ju* = borrow-paper-proof) = borrowing note = IOU. 債權人 (*zhai quan ren* = debt-right-person = 債主 *zhai zhu* = debt-owners = creditors) 追債 (*zhui zhai* = pursue-debts = demand payback). 債務人 (*zhai wu ren* = debt-liability-person = debtors) 欠債 (*qian zhai* = owe-debts), 拖欠 (*tuo qian* = drag-on-owe = delay payback).

Banks (銀行 *yin hang* = silver-buildings) lend credit (信貸 *xin dai* = trust-loans). Investors buy 債券 (*zhai juan* = debt-tickets = bonds). 資不抵債 (*zi bu di zhai* = capital/assets-not-worth-debts) means insolvency.

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