

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.

In Putonghua (the spoken form of Modern Standard Chinese) each *zi* is pronounced in one of four tones:

1st tone: 1 = diacritical mark — pitch: 5 to 5, highest prolonged

2nd tone: 2 = diacritical mark / pitch: 3 to 5, middle to high

3rd tone: 3 = diacritical mark U pitch: 2 to 1 to 4, low to lowest to high

4th tone: 4 = diacritical mark \ pitch: 5 to 1, highest to lowest)

To pronounce each *zi* below, follow its pinyin and the given tone number. Light-sound words, which have no definite pitch, carry no diacritical mark and are marked by 0.

This week: Words about foreign currencies

Putonghua pronunciation: *xī*

Cantonese pronunciation: *sik1*

Meanings: interest, dividend

利息 (*lì4 xī1* = profit-interest) = interest. 銀行 (*yín2 háng2* = silver/money-company = banks) 借錢 (*jiè4 qián2* = lend-money/loans), 收息 (*shōu1 xī1* = collect-interest), announce 加息 (*jiā1 xī1* = increase/raise-interest), 減息 (*jiǎn3 xī1* = decrease/lower-interest). 香港銀行同業拆息 (*Xiāng1 Gāng3 yín2 háng2 tōng2 yē4 cè4 xī1* = Hong-Kong-banks-same-profession-split-interest) = Hong Kong Inter-bank offered rate (HIBOR).

Borrowers 借錢 (*jiè4 qián2* = borrow-money/loan), 付息 (*fù4 xī1* = pay-interest), want 低息 (*dī1 xī1* = low-interest), 最優惠利率 (*zuì4 yōu1 huì4 lì4 lǜ* = most-best-favor-profit-interest-rate = prime rate).

Loan sharks lend 高利貸 (*gāo1 lì4 dài4* = high-interest-loans), charge 高息 (*gāo1 xī1* = high-interest). Public companies 派股息 (*pài4 gǔ3 xī1* = distribute/pay-shares-dividends).

by Diana Yue