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 housing

供 (供 = ren2, people + 共 gong4, communal) = 供給 (gong1 gei3 = offer/supply-give). Reservoirs 供水 (gong1 shui3 = supply-water). Parents 供应 (ti2 gong1 = raise-support = supply/give) living/education expenses to their children. Grown-up children 供養 (gong1 yang3 = supply-feed = support) parents.

Developers 供应 (gong1 ying4 = supply-echo = supply) apartments. Middleclass 供樓供車 (gong1 lou2 gong1 che1 = pay apartment and car mortgages): 抵押資產 (di3 ya1 zil can3 = exchange-pledge-capital-property = mortgage property), obtain 銀行貸款 (yin2 hang2 dai4 kuan3 = money-firm-loan-money = bank loan), 分期還款 (fen1 qi1 huan2 kuan3 = divided-periods-return-money = pay back by installments).

Recession-hit mortgagees 斷供 (duan4 gong1 = stop/break-pay-installments = default mortgage).

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