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

息
Putonghua pronunciation: xì
Cantonese pronunciation: sik1
Meanings: interest, dividend

利息 (ji4 xi1 = profit-interest) = interest. 銀行 (yin2 hang2 = silver/money-company = banks) 借錢 (jie4 qian2 = lend-money/loans), 收息 (shou1 xi1 = collect-interest), announce 加息 (jia1 xi1 = increase/raise-interest), 減息 (jian3 xi1 = decrease/lower-interest). 香港銀行同業拆息 (Xiang1 Gang3 yin2 hang2 tong2 ye4 ce4 xi1 = Hong-Kong-banks-same-profession-split-interest) = Hong Kong Inter-bank offered rate (HIBOR). Borrowers 借錢 (jie4 qian2 = borrow-money/loan), 付息 (fu4 xi1 = pay-interest), want 低息 (di1 xi1 = low-interest), 最優惠利率 (zui4 you1 hui4 li4 li4 li = most-best-favor-profit-interest-rate = prime rate).

Loan sharks lend 高利貸 (gao1 li4 dai4 = high-interest-loans), charge 高息 (gao1 xi1 = high-interest). Public companies 派股息 (pai4 gu3 xi1 = distribute/pay-shares-dividends).

by Diana Yue