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 austerity measures

債務 借
Cantonese pronunciation: jaai3
Meanings: debt, borrowing, obligation

Ideogram 債 (↑ = 人 ren2, person + 責 ze2, duty/obligation) means debt. 債務人 (zhai4 wu4 ren2 = debt-duty-person = borrower), 欠債 (qian4 zhai4 = owes-debt), signs l.O.U. to 債權人 (zhai4 quan2 ren2 = debt-right-person = lender), promises to 還債 (huan2 zhai4 = repay-debt).

For 人情債 (ren2 qing2 zhai4 = person/human-feeling-debt = kindness/favor rendered/received), receiver must return kindness/favor. Avenger yells: 血債血償! (xue3 zhai4 xue3 chang2 = blood-debt-blood-repay = Blood for blood!)

國家債券 (guo2 jia1 zhai4 quan4 = state-home-debt-coupons) = national bonds. Impoverished government 債台高築 (zhai4 tai2 gao1 zhu1 = debts-terrace-high-build = accumulates huge debts), 大量發債 (da4 liang4 fa1 zhai4 = big-amount-issue-中鐵 debts/bonds = issues/sells massive amounts of bonds).

by Diana Yue