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:

1\(^{st}\) tone: 1 = diacritical mark — pitch: 5 to 5, highest prolonged

2\(^{nd}\) tone: 2 = diacritical mark / pitch: 3 to 5, middle to high

3\(^{rd}\) tone: 3 = diacritical mark U pitch: 2 to 1 to 4, low to lowest to high

4\(^{th}\) 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.

Putonghua pronunciation: jin1
Cantonese pronunciation: gam1
Meanings: metal, gold, money

金 means 金屬 (jin1 shu2 = gold-kind = metal), 黃金 (huang2 jin1 = yellow-gold = gold), 金錢 (jin1 qian2 = gold-money = money). 美金 (Mei3 jin1 = A “me” rican-transliterated-gold/money) = 美元 (Mei3 yuan2 = US dollar).

This week: Words about stockmarket gambling

Nations hold 黃金儲備 (huang2 jin1 shu4 bei4 = yellow-gold-save-prepare = gold-reserves) to protect their 貨幣 (huo4 bi4 = commodities-currencies = currencies) and 對沖 (dui4 chong1 = opposite-flush = hedge against) US dollar. Speculators watch 金價 (jin1 jia4 = gold-price), expect 金升 (jin1 sheng1 = gold-price-rises) when 元低 (yuan2 di1 = US-dollar-low), 金跌 (jin1 die1 = gold-price-falls) when 元高 (yuan2 gao1 = US-dollar-high).

Buy 金條 (jin1 tiao2 = gold-bars), 金股 (jin1 gu3 = gold-shares) for a rainy day.

by Diana Yue