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 bank accounts

賬
Putonghua pronunciation: zhang4
Cantonese pronunciation: jeung3
Meaning: account, ledger, sum, credit, debt

賬 (radical 貝 bei4, sea-shells/money) means money records: 賬簿 (zhang4 bu4 = account-books/ledgers), 賬目 (zhang4 mu4 = account-items), 賬款 (zhang4 kuan3 = account-item's-amount). 
Bookkeeper 管賬 (guan3 zhang4 = manages/enters/checks-accounts).

Bank's 賬戶 (zhang4 hu4 = account-holder) can 賣賬 (she1 zhang4 = borrow/lend-credit). Shareholders watch stocks’ 賬面 (zhang4 mian4 = account-face = book) value. Restaurant patron checks 賬單 (zhang4 dan1 = account-sheet = bill), 結賬 (jie2 zhang4 = ties/settles-bill), 付賬 (fu4 zhang4 = pays/foots-the-bill) plus 小賬 (xiao3 zhang4 = small-bill/tip).

記賬 (ji4 zhang4 = recording/entering-expenses into personal account) means 欠賬 (qian4 zhang4 = owing/carrying-debts), must 清賬 (qing1 zhang4 = clear/repay-debts). 算賬 (suan4 zhang4 = calculate-account) means view/check accounts or demand/pay/clear/settle debts/scores on day of reckoning.

by Diana Yue