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# day 133 money and the bank

Chinese HSK 7–9 in 193 days
unit 18 · money and markets

**Handle money at the bank: savings, foreign exchange, loans and guarantees, shares and debts.**

Opening an account, changing money or taking out a loan in China all happen in this vocabulary.

## words

| word | pinyin | meaning | example |
|---|---|---|---|
| 钞票 | chāopiào | banknotes, cash | 现在大家都用手机付钱，很少用钞票了。<br>Everyone pays by phone now: people rarely use banknotes. |
| 纸币 | zhǐbì | paper money | 世界上最早的纸币出现|在宋朝。<br>The world's first paper money appeared in the Song dynasty. |
| 硬币 | yìngbì | coin | 我的钱包里有很多硬币。<br>My purse is full of coins. |
| 外币 | wàibì | foreign currency | 这家银行可以存外币。<br>You can deposit foreign currency at this bank. |
| 外汇 | wàihuì | foreign exchange | 她在银行负责外汇业务。<br>She handles foreign exchange at the bank. |
| 兑 | duì | to exchange, convert | 我想把美元兑成人民币。<br>I'd like to change dollars into renminbi. |
| 兑换 | duìhuàn | to exchange (currency) | 机场也可以兑换外币。<br>You can also change foreign currency at the airport. |
| 兑现 | duìxiàn | to cash; to keep (a promise) | 他终于兑现了自己的承诺。<br>He finally kept his promise. |
| 支票 | zhīpiào | cheque | 现在很少有人用支票了。<br>Few people use cheques now. |
| 存折 | cúnzhé | bankbook, passbook | 奶奶还在用存折，不习惯用银行卡。<br>Grandma still uses a passbook: she isn't used to bank cards. |
| 活期 | huóqī | current (account), on demand | 活期存款随时都可以取。<br>You can withdraw money from a current account at any time. |
| 利率 | lìlǜ | interest rate | 银行又降低了利率。<br>The bank has lowered interest rates again. |
| 信贷 | xìndài | credit, loans | 银行的信贷政策变了，贷款更难了。<br>The bank's lending policy has changed: loans are harder to get. |
| 透支 | tòuzhī | to overdraw | 这个月信用卡又透支了。<br>My credit card is overdrawn again this month. |
| 借条 | jiètiáo | IOU (written by a borrower) | 借钱的时候最好写一张借条。<br>When you lend money, it's best to get an IOU in writing. |
| 欠条 | qiàntiáo | IOU (for money owed) | 他给我打了一张欠条。<br>He wrote me an IOU. |

| | | | |
|---|---|---|---|
| 债 | zhài | debt | 他借了很多债，现在压力很大。<br>He has run up a lot of debt and is under a lot of pressure. |
| 债务 | zhàiwù | debt, liabilities | 这家公司的债务太多了。<br>This company has too much debt. |
| 债券 | zhàiquàn | bond | 买国家的债券比较安全。<br>Buying government bonds is fairly safe. |
| 证券 | zhèngquàn | securities | 他在一家证券公司工作。<br>He works at a securities firm. |
| 股份 | gǔfèn | shares, stake | 她在这家公司有百分之十的股份。<br>She has a ten per cent stake in this company. |
| 股东 | gǔdōng | shareholder | 公司每年开一次股东大会。<br>The company holds a shareholders' meeting once a year. |
| 股民 | gǔmín | (private) stock investor | 股市一跌，股民都很紧张。<br>When the stock market falls, small investors get nervous. |
| 分红 | fēnhóng | to pay dividends | 公司今年赚了钱，给股东分红。<br>The company made money this year and paid dividends to shareholders. |
| 红利 | hónglì | dividend, bonus | 这些股票每年都有红利。<br>These shares pay a dividend every year. |
| 抵押 | dǐyā | to mortgage, pledge | 他把房子抵押给银行，借了一笔钱。<br>He mortgaged his house to the bank for a loan. |
| 担保 | dānbǎo | to guarantee, vouch for | 我可以担保，他是一个好人。<br>I can vouch for him: he's a good person. |
| 偿还 | chánghuán | to repay | 他用了五年时间偿还了所有的债。<br>It took him five years to pay off all his debts. |
| 拖欠 | tuōqiàn | to be in arrears, delay paying | 公司不能拖欠工人的工资。<br>Companies must not hold back workers' wages. |
| 挂失 | guàshī | to report the loss of | 我的银行卡丢了，得{dei3}马上挂失。<br>I've lost my bank card: I must report it at once. |
| 积蓄 | jīxù | savings; to save up | 这是我这些年所有的积蓄。<br>These are all my savings from these years. |
| 积攒 | jīzǎn | to save up bit by bit | 她积攒了三年的钱，去了一次欧洲。<br>She saved for three years and went on a trip to Europe. |
| 攒 | zǎn | to save, put by | 我每个月攒一千块钱。<br>I put by a thousand yuan every month. |
| 手头 | shǒutóu | at hand; money on hand | 我最近手头有点紧。<br>I'm a bit short of money at the moment. |
| 钱财 | qiáncái | money, wealth | 钱财丢了还能再赚，人丢了就找不回来了。<br>Money lost can be earned again; people lost can't be found again. |

## pattern 一来……二来…… and 一则……二则……: listing your reasons

一来 / 一则 | reason 1 | ，二来 / 二则 | reason 2 | （，三来……）

To give two or three reasons in a row, say 一来……，二来……(，三来……) “for one thing …, for another …”. 一则……，二则…… does the same in a more formal, written way: reports, letters, a careful explanation.

买房子一来要先付一大笔钱，二来每个月要还贷款，三来还要交很多税。 **mǎi fángzi yì lái yào xiān fù yí dà bǐ qián èr lái měi gè yuè yào huán dàikuǎn sān lái hái yào jiāo hěn duō shuì** Buying a flat means a down payment, then monthly loan repayments, and lots of taxes on top.

我想买房子，一来不想再搬家，二来房租太贵了。 **wǒ xiǎng mǎi fángzi yì lái bù xiǎng zài bānjiā èr lái fángzū tài guì le** I want to buy a flat: for one thing I don’t want to move again, and for another the rent is too high.

一则利率低，二则房价稳定，现在买房子比较合适。 **yì zé lìlǜ dī èr zé fángjià wěndìng xiànzài mǎi fángzi bǐjiào héshì** Firstly interest rates are low, and secondly prices are steady, so now is a good time to buy.

## dialogue saturday at the bank

**ms zhang** 安娜，你真想好了？买房子一来要先付一大笔钱，二来每个月要还贷款，三来还要交很多税。

**Ānnà nǐ zhēn xiǎng hǎo le mǎi fángzi yì lái yào xiān fù yí dà bǐ qián èr lái měi gè yuè yào huán dàikuǎn sān lái hái yào jiāo hěn duō shuì** · Anna, have you really thought it through? Buying a flat means a down payment, then monthly loan repayments, and lots of taxes on top.

**anna** 想好了。我一来不想再搬家，二来房租越来越贵，还不如自己买。

**xiǎng hǎo le wǒ yì lái bù xiǎng zài bānjiā èr lái fángzū yuè lái yuè guì hái bùrú zìjǐ mǎi** · I have. For one thing I don't want to move again, and for another rent keeps going up: I might as well buy.

**ms zhang** 那先看看你的积蓄够不够。

**nà xiān kàn kan nǐ de jīxù gòu búgòu** · Then let's first see whether your savings are enough.

**anna** 我在活期账户里存了一些钱，还有一些美元。这几年我每个月都攒一点，积攒了不少。

**wǒ zài huóqī zhànghù lǐ cún le yìxiē qián hái yǒu yìxiē měi yuán zhè jǐ nián wǒ měi gè yuè dōu zǎn yìdiǎn jīzǎn le bù shǎo** · I have some money in my current account, and some dollars. I've put a bit by every month for years and saved quite a lot.

**ms zhang** 外币可以在这儿兑换。现在外汇的价格不错，可以兑一部分。

**wàibì kěyǐ zài zhèr duìhuàn xiànzài wàihuì de jiàgé búcuò kěyǐ duì yí bùfen** · You can change foreign currency here. The exchange rate is good at the moment: you could convert some of it.

**anna** 我还有一张英国的支票，好几年了，不知道还能不能兑现。

**wǒ hái yǒu yì zhāng Yīngguó de zhīpiào hǎo jǐ nián le bù zhīdào hái néng bu néng duìxiàn** · I also have a British cheque from years ago: I don't know whether it can still be cashed.

**ms zhang** 这个要问银行。你看那位老人，还拿着存折和一大把钞票、硬币来存钱。

**zhège yào wèn yínháng nǐ kàn nà wèi lǎorén hái ná zhe cúnzhé hé yí dà bǎ chāopiào yìngbì lái cún qián** · You'll have to ask the bank. Look at that old man: he's come to deposit money with a passbook and a big handful of notes and coins.

**anna** 我奶奶也这样，她偏要用纸币，说拿在手里才放心。

**wǒ nǎinai yě zhèyàng tā piān yào yòng zhǐbì shuō ná zài shǒu lǐ cái fàngxīn** · My grandma is the same: she insists on paper money, and says she only feels safe with it in her hand.

**ms zhang** 贷款的事，银行要看你的收入。不过现在买房子比较合适：一则利率低，信贷政策也比较宽，二则房价也比较稳定。

**dàikuǎn de shì yínháng yào kàn nǐ de shōurù búguò xiànzài mǎi fángzi bǐjiào héshì yì zé lìlǜ dī xìndài zhèngcè yě bǐjiào kuān èr zé fángjià yě bǐjiào wěndìng** · For the loan, the bank will look at your income. But now is a good time to buy: firstly, interest rates are low and lending rules fairly relaxed; secondly, prices are fairly steady.

**anna** 买房子要抵押吗？

**mǎi fángzi yào dǐyā ma** · Do I have to put up anything as security?

**ms zhang** 房子本身就是抵押。你是外国人，银行可能还要一个人担保。

**fángzi běnshēn jiùshì dǐyā nǐ shì wàiguó rén yínháng kěnéng hái yào yí gè rén dānbǎo** · The flat itself is the security. You're a foreigner, so the bank may want a guarantor too.

**anna** 我不想透支，也不想欠债。以前我借给朋友五千块，他打了一张欠条，到现在还拖欠着。

**wǒ bù xiǎng tòuzhī yě bù xiǎng qiàn zhài yǐqián wǒ jiè gěi péngyou wǔqiān kuài tā dǎ le yì zhāng qiàntiáo dào xiànzài hái tuōqiàn zhe** · I don't want to be overdrawn or in debt. I once lent a friend five thousand, he wrote me an IOU, and he still hasn't paid me back.

**ms zhang** 借钱一定要写借条。不过买房子的债务是好的债，只要你按时偿还就行。

**jiè qián yídìng yào xiě jiètiáo búguò mǎi fángzi de zhàiwù shì hǎo de zhài zhǐyào nǐ ànshí chánghuán jiù xíng** · Always get an IOU when you lend money. But a mortgage is good debt, as long as you repay it on time.

**anna** 那我手头还有一些股票，要不要卖掉？

**nà wǒ shǒutóu hái yǒu yìxiē gǔpiào yào búyào mài diào** · Then I still have some shares to hand: should I sell them?

**ms zhang** 什么股票?

**shénme gǔpiào** · Which ones?

**anna** 我们公司的股份。去年公司分红，我拿了一点红利，真是意想不到。我也算是个小股东了！

**wǒmen gōngsī de gǔfèn qùnián gōngsī fēnhóng wǒ ná le yìdiǎn hónglì zhēnshi yìxiǎng búdào wǒ yě suànshì gè xiǎo gǔdōng le** · Shares in my company. The company paid a dividend last year, and I got a little: I never expected it. I'm a small shareholder now!

**ms zhang** 哈哈，你还是个股民！我在证券公司的朋友说，卖股票不如卖一部分债券，风险小一点。

**hā hā nǐ háishi gè gǔmín wǒ zài zhèngquàn gōngsī de péngyou shuō mài gǔpiào bùrú mài yí bùfen zhàiquàn fēngxiǎn xiǎo yìdiǎn** · Ha, so you're a stock investor too! My friend at a securities firm says that rather than selling shares, you'd do better to sell some bonds: less risk.

**anna** 哎呀，我的银行卡呢？好像丢了！

**āiyā wǒ de yínhángkǎ ne hǎoxiàng diū le** · Oh no, where's my bank card? I think I've lost it!

**ms zhang** 别急，先挂失。钱财丢了还能再赚，人没事就好。

**bié jí xiān guàshī qiáncái diū le hái néng zài zhuàn rén méishì jiù hǎo** · Don't panic: report it lost first. Money can be earned again, as long as you're all right.

**anna** 啊，找到了，在我的包里！

**a zhǎo dào le zài wǒ de bāo lǐ** · Oh, found it: it was in my bag!

**ms zhang** 下次别这么吓人了！好歹先把包找一遍。

**xià cì bié zhème xiàrén le hǎodǎi xiān bǎ bāo zhǎo yí biàn** · Don't scare me like that next time! At least look through your bag first.

## write it trace the grey, then write your own

兑
duì
to exchange, convert

债
zhài
debt

攒
zǎn
to save, put by

**good to know** · 股 builds the stock-market words: 股票 shares, 股份 a stake, 股东 shareholder, 股民 a small investor, 股市 the stock market. 借条 or 欠条? A 借条 records a loan of money; a 欠条 records any debt, such as goods not yet paid for. Either way, write the amount in words as well as figures.

**Savings, exchange rates, loans and dividends: you can now sort out your money at a Chinese bank.** Do this day interactively, with audio and games, free at **wishyou.today/learning**

# day 134 shops and selling



**Shop like a local: retail and wholesale, brands and fakes, price ranges and good deals.**

From old markets to malls and live-stream sales, shopping words are everyday Chinese.

## words

| word | pinyin | meaning | example |
|---|---|---|---|
| 零售 | língshòu | to retail | 这种茶叶的零售价格是一斤三百块。<br>This tea sells retail for three hundred yuan a jin. |
| 批发 | pīfā | to sell wholesale | 他从市场批发水果，再拿到小区里卖。<br>He buys fruit wholesale at the market and sells it in the housing estates. |
| 专卖 | zhuānmài | to sell exclusively | 这家店专卖运动鞋。<br>This shop sells only trainers. |
| 专柜 | zhuānguì | brand counter (in a store) | 商场三楼有很多化妆品专柜。<br>The third floor of the mall has lots of cosmetics counters. |
| 柜台 | guìtái | counter (in a shop or bank) | 请到柜台付钱。<br>Please pay at the counter. |
| 橱窗 | chúchuāng | shop window | 她在橱窗前站了很久。<br>She stood in front of the shop window for a long time. |
| 招牌 | zhāopai | shop sign; signature (dish) | 这家店的招牌已经有一百年了。<br>This shop's sign is a hundred years old. |
| 老字号 | lǎozìhao | time-honoured brand | 北京有很多老字号饭店。<br>Beijing has lots of time-honoured restaurants. |
| 集市 | jíshì | country market, fair | 周末镇上有集市，很热闹。<br>There's a market in town at the weekend, and it's very lively. |
| 商贩 | shāngfàn | trader, street vendor | 集市上的商贩都在大声叫卖。<br>The traders at the market are all calling out their wares. |
| 兜售 | dōushòu | to peddle, hawk | 地铁里有人兜售假手表。<br>Someone was hawking fake watches on the underground. |
| 贩卖 | fànmài | to sell; traffic (illegally) | 贩卖野生动物是违法的。<br>Trading in wild animals is illegal. |
| 拍卖 | pāimài | to auction | 这幅画在拍卖会{hui4-3}上卖了一百万。<br>This painting sold for a million at auction. |
| 预售 | yùshòu | to presell | 新手机下周开始预售。<br>The new phone goes on presale next week. |
| 热销 | rèxiāo | to sell well | 这种月饼每年都很热销。<br>These mooncakes sell well every year. |
| 倾销 | qīngxiāo | to dump (goods below cost) | 有的国家反对低价倾销。<br>Some countries oppose dumping goods at low prices. |

| | | | |
|---|---|---|---|
| 光顾 | guānggù | to patronise (a shop) | 欢迎再次光顾！<br>We look forward to seeing you again! |
| 招揽 | zhāolǎn | to tout for, attract (customers) | 店员站在门口招揽客人。<br>The shop assistant stood at the door drumming up customers. |
| 营销 | yíngxiāo | marketing; to market | 好的产品也需要|好的营销。<br>Good products need good marketing too. |
| 代言 | dàiyán | to endorse (as a spokesperson) | 这个牌子请了一位明星代言。<br>This brand got a celebrity to be its face. |
| 标签 | biāoqiān | label, tag | 买衣服以前，先看看标签。<br>Before you buy clothes, check the label. |
| 样品 | yàngpǐn | sample | 他们给我们寄来了几个样品。<br>They sent us a few samples. |
| 精品 | jīngpǐn | top-quality goods, boutique | 这家店只卖精品。<br>This shop sells only top-quality goods. |
| 原装 | yuánzhuāng | original, factory-packed | 这是原装的电池，不是别的牌子的。<br>This is the original battery, not another brand. |
| 劣质 | lièzhì | poor-quality | 劣质的东西用不了多久。<br>Shoddy goods don't last long. |
| 山寨 | shānzhài | knock-off, copycat | 这是个山寨的名牌包。<br>This is a knock-off designer bag. |
| 档次 | dàngcì | grade, class, level | 这家饭店档次很高。<br>This restaurant is very upmarket. |
| 价位 | jiàwèi | price range | 你想要什么价位的?<br>What price range are you looking for? |
| 单价 | dānjià | unit price | 买得越多，单价越低。<br>The more you buy, the lower the unit price. |
| 平价 | píngjià | fair price; low-priced | 小区里新开了一家平价超市。<br>A discount supermarket has opened in the housing estate. |
| 廉价 | liánjià | cheap, low-priced | 廉价的东西不一定好。<br>Cheap things aren't necessarily good. |
| 贱 | jiàn | cheap; lowly | 今年西瓜很贱，一块钱一斤。<br>Watermelons are dirt cheap this year: a yuan a jin. |
| 划算 | huásuàn | worth it, a good deal | 买一送一，真划算！<br>Buy one, get one free: what a deal! |
| 主打 | zhǔdǎ | to feature as the main product | 这家店主打北京小吃。<br>This shop specialises in Beijing snacks. |

**pattern (在).....之余 and 要我说**

(在) your main activity 之余, what else you do

(在)A之余 means “when not busy with A” or “besides A”: 在学习之余 “on top of studying”. 要我说 (or 让我说) means “if you ask me”, and comes before your opinion.

在工作之余，她喜欢逛集市。 **zài gōngzuò zhī yú tā xǐhuan guàng jíshì** When she isn’t working, she likes to wander round markets.

感动之余，大家也开始想怎么帮忙。 **gǎndòng zhī yú dàjiā yě kāishǐ xiǎng zěnme bāngmáng** Moved as they were, people also started thinking about how to help.

要我说，原装的比便宜的划算。 **yào wǒ shuō yuánzhuāng de bǐ piányi de huásuàn** If you ask me, the original is better value than the cheap one.

让我说，这家店的档次太高了。 **ràng wǒ shuō zhè jiā diàn de dàngcì tài gāo le** If you ask me, this shop is too upmarket.

## dialogue a shopping trip with opinions

**little sister** 安娜，你看这块招牌！这家老字号已经开了一百年了。在学习之余，我现在帮他们做营销。

**Ānnà nǐ kàn zhè kuài zhāopai zhè jiā lǎozìhao yǐjīng kāi le yìbǎi nián le zài xuéxí zhī yú wǒ xiànzài bāng tāmen zuò yíngxiāo** · Anna, look at this sign! This shop has been open a hundred years. Besides studying, I do their marketing now.

**anna** 他们卖什么？

**tāmen mài shénme** · What do they sell?

**little sister** 主打茶杯和手工的碗。橱窗里那些都是精品，档次很高。

**zhǔdǎ chá bēi hé shǒugōng de wǎn chúchuāng lǐ nàxiē dōu shì jīngpǐn dàngcì hěn gāo** · Mainly teacups and handmade bowls. The things in the window are top quality, very upmarket.

**anna** 价位怎么样？我想先看看，以后有了自己的房子再买。

**jiàwèi zěnmeyàng wǒ xiǎng xiān kàn kan yǐhòu yǒu le zìjǐ de fángzi zài mǎi** · What's the price range? I just want to look for now, and buy once I have my own place.

**little sister** 零售比较贵，可是你要是买一套，单价就低多了。他们也批发给饭店。

**língshòu bǐjiào guì kěshì nǐ yàoshi mǎi yí tào dānjià jiù dī duō le tāmen yě pīfā gěi fàndiàn** · Retail is quite expensive, but if you buy a whole set the unit price is much lower. They sell wholesale to restaurants too.

**anna** 要我说，这个价位挺划算的。我先拿一个样品回去看看。

**yào wǒ shuō zhège jiàwèi tǐng huásuàn de wǒ xiān ná yí gè yàngpǐn huíqù kàn kan** · If you ask me, that price is pretty good value. I'll take one sample home to look at.

**little sister** 好。这家店的股东里还有我们学校的老师呢。今年过年的时候他们还预售了一种新茶，特别热销，一个星期就卖完了。

**hǎo zhè jiā diàn de gǔdōng lǐ hái yǒu wǒmen xuéxiào de lǎoshī ne jīnnián guònián de shíhou tāmen hái yùshòu le yì zhǒng xīn chá tèbié rèxiāo yí gè xīngqī jiù mài wán le** · Sure. One of the shop's shareholders is even a teacher at my university. At New Year they presold a new tea too, and it sold so well it was gone in a week.

**anna** 那你的营销做得很成功啊！

**nà nǐ de yíngxiāo zuò de hěn chénggōng a** · So your marketing works!

**little sister** 还行。我们没钱请明星代言，就请老顾客在网上讲故事。很多年轻人看了以后专门来光顾。

**hái xíng wǒmen méi qián qǐng míngxīng dàiyán jiù qǐng lǎo gùkè zài wǎngshang jiǎng gùshi hěn duō niánqīng rén kàn le yǐhòu zhuānmén lái guānggù** · Not bad. We can't afford a celebrity to endorse us, so we get regular customers to tell their stories online. Lots of young people come specially after seeing them.

**anna** 比站在门口招揽客人好多了。

**bǐ zhàn zài ménkǒu zhāolǎn kèrén hǎo duō le** · Much better than standing at the door touting for customers.

**little sister** 你看那边，有个商贩在兜售名牌包，三百块一个。肯定是山寨的，都是劣质的东西。

**nǐ kàn nàbiān yǒu gè shāngfàn zài dōushòu míngpái bāo sānbǎi kuài yí gè kěndìng shì shānzhài de dōu shì lièzhì de dōngxi** · Look over there: a trader is hawking designer bags at three hundred yuan each. They're bound to be knock-offs: shoddy stuff.

**anna** 廉价的东西不一定划算。我上次在网上买了一个耳机，说是原装的，结果用了一个星期就坏了。

**liánjià de dōngxi bù yídìng huásuàn wǒ shàng cì zài wǎngshang mǎi le yí gè ěrjī shuō shì yuánzhuāng de jiéguǒ yòng le yí gè xīngqī jiù huài le** · Cheap things aren't always a good deal. Last time I bought some headphones online that said it was original, and it broke within a week.

**little sister** 买以前一定要看标签。有的外国公司还往这里倾销，价格低得不正常。

**mǎi yǐqián yídìng yào kàn biāoqiān yǒude wàiguó gōngsī hái wǎng zhèlǐ qīngxiāo jiàgé dī de bú zhèngcháng** · Always check the label before you buy. Some foreign companies even dump goods here, at prices that just aren't normal.

**anna** 我们再去商场看看吧。

**wǒmen zài qù shāngchǎng kàn kan ba** · Let's go and look at the mall too.

**little sister** 好！商场三楼有家具专卖店，一楼都是化妆品专柜。
**hǎo shāngchǎng sān lóu yǒu jiājù zhuānmài diàn yì lóu dōu shì huàzhuāng pǐn zhuānguì** · OK! The mall has furniture stores on the third floor, and the ground floor is all cosmetics counters.

**anna** 我刚来北京的时候，胡同口周末有集市，东西很贱，几块钱就能买一大袋苹果。
**wǒ gāng lái Běijīng de shíhou hútòng kǒu zhōumò yǒu jíshì dōngxi hěn jiàn jǐ kuài qián jiù néng mǎi yí dà dài píngguǒ** · When I first came to Beijing, there was a weekend market at the end of the hutong. Things were dirt cheap: a few yuan bought a big bag of apples.

**little sister** 现在北京也有平价超市，可是集市更好玩。不过集市上很多人不收大钞票，最好带些硬币。
**xiànzài Běijīng yě yǒu píngjià chāoshì kěshì jíshì gèng hǎowán búguò jíshì shàng hěn duō rén bù shōu dà chāopiào zuìhǎo dài xiē yìngbì** · Beijing has discount supermarkets now, but markets are more fun. Mind you, lots of stallholders won't take big notes, so it's best to bring some coins.

**anna** 对了，上个月有一幅老画在拍卖会上卖了一千万，你看到新闻了吗？
**duì le shàng gè yuè yǒu yì fú lǎo huà zài pāimài huì shàng mài le yìqiān wàn nǐ kàn dào xīnwén le ma** · Oh, did you see the news last month? An old painting sold at auction for ten million.

**little sister** 看到了！不过要我说，这种东西不能随便贩卖，应该放在博物馆里。
**kàn dào le búguò yào wǒ shuō zhè zhǒng dōngxi bù néng suíbiàn fànmài yīnggāi fàng zài bówùguǎn lǐ** · I did! But if you ask me, things like that shouldn't just be bought and sold: they belong in a museum.

**anna** 好，到了。先去柜台问问有没有打折。
**hǎo dào le xiān qù guìtái wèn wen yǒu méiyǒu dǎzhé** · Right, here we are. Let's ask at the counter whether there's a discount first.

## write it trace the grey, then write your own

廉
lián
inexpensive

贱
jiàn
cheap; lowly

**good to know** · 售 and 销 both mean sell: 零售 retail, 预售 presale, 热销 sell well, 倾销 dump, 营销 marketing. 售 is the act of selling; 销 is how goods move. 山寨 (a knock-off) is everyday Beijing slang now; in the written language you will also see 假冒 (counterfeit).

**Retail or wholesale, original or knock-off, a bargain or a rip-off: you can now shop, and judge, like a Beijinger.**
Do this day interactively, with audio and games, free at **wishyou.today/learning**

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# day 135 spending and saving

Chinese HSK 7–9 in 193 days
unit 18 · money and markets

**Talk about budgets and spending: costs, deposits, receipts and refunds, and whether something is worth it.**

Making a budget, asking for a receipt, getting a refund: these are the money words you use every week.

## words

| word | pinyin | meaning | example |
|---|---|---|---|
| 开销 | kāixiāo | expenses; to pay (expenses) | 在北京生活，每个月的开销不小。<br>Living in Beijing, the monthly expenses are not small. |
| 开支 | kāizhī | expenditure, spending | 公司今年要减少开支。<br>The company has to cut spending this year. |
| 掏腰包 | tāoyāobāo | to pay out of one's own pocket | 这顿饭我请，我掏腰包！<br>This meal's on me: I'm paying! |
| 自费 | zìfèi | at one's own expense | 这次去英国学习是自费的。<br>This study trip to the UK is at my own expense. |
| 挥霍 | huīhuò | to squander | 他把父母的钱都挥霍了。<br>He squandered all his parents' money. |
| 奢侈 | shēchǐ | luxurious, extravagant | 对我来说，打车上班太奢侈了。<br>For me, taking a taxi to work is too extravagant. |
| 阔绰 | kuòchuò | lavish, free-spending | 他出手很阔绰，一请就是十几个人。<br>He's a big spender: when he treats people, it's a dozen at a time. |
| 耗费 | hàofèi | to use up, consume | 这个项目耗费了很多时间和钱。<br>This project used up a lot of time and money. |
| 划不来 | huábulái | not worth it | 为了省十块钱跑那么远，划不来。<br>It's not worth going all that way to save ten yuan. |
| 划得来 | huádelái | worth it | 多花一点钱买好的，划得来。<br>Spending a bit more on a good one is worth it. |
| 小费 | xiǎofèi | tip, gratuity | 在中国吃饭一般不用给小费。<br>In China you usually don't need to tip at restaurants. |
| 订购 | dìnggòu | to order (goods) | 我在网上订购了一台新冰箱。<br>I ordered a new fridge online. |
| 定做 | dìngzuò | to have something made to order | 这套衣服是在老裁缝那儿定做的。<br>This suit was made to measure by an old tailor. |
| 定金 | dìngjīn | deposit (to secure a deal) | 订家具要先交定金。<br>To order furniture you pay a deposit first. |
| 首付 | shǒufù | down payment | 买房子的首付是房价的三成。<br>The down payment on a flat is thirty per cent of the price. |

| | | | |
|---|---|---|---|
| 收据 | shōujù | receipt | 付了钱，记得要收据。<br>When you pay, remember to ask for a receipt. |
| 结算 | jiésuàn | to settle (accounts), pay | 我们月底结算。<br>We settle up at the end of the month. |
| 算账 | suànzhàng | to do the accounts; settle scores | 每个月底，我都要算账。<br>At the end of every month I do my accounts. |
| 扣除 | kòuchú | to deduct | 工资要扣除税和保险。<br>Tax and insurance are deducted from your wages. |
| 返还 | fǎnhuán | to return, refund | 押金会在搬走的时候返还。<br>The deposit is refunded when you move out. |
| 退回 | tuìhuí | to return, send back | 衣服太小了，我把它退回|去了。<br>The clothes were too small, so I sent them back. |
| 索取 | suǒqǔ | to ask for, demand | 顾客有权索取发票。<br>Customers have the right to ask for an invoice. |
| 无偿 | wúcháng | free of charge, unpaid | 这些义工都是无偿帮忙的。<br>These volunteers all help without pay. |
| 值钱 | zhíqián | valuable | 这块旧手表很值钱。<br>This old watch is worth a lot. |
| 发财 | fācái | to get rich | 祝你新年快乐，恭喜发财！<br>Happy New Year, and may you prosper! |
| 致富 | zhìfù | to become rich | 这个村子靠种茶致富了。<br>This village got rich growing tea. |
| 富豪 | fùháo | tycoon, very rich person | 他是这个城市有名的富豪。<br>He's a well-known tycoon in this city. |
| 富翁 | fùwēng | rich man | 他买彩票中了大奖，一夜成了富翁。<br>He won the lottery and became a rich man overnight. |
| 富足 | fùzú | plentiful, well off | 他们的生活越来越富足。<br>Their life is more and more comfortable. |
| 资助 | zīzhù | to fund, support financially | 这个基金会资助了一百多个学生。<br>This foundation has funded more than a hundred students. |
| 赞助 | zànzhù | to sponsor | 我们公司赞助了这次比赛。<br>Our company sponsored this competition. |
| 出资 | chūzī | to put up the money | 这座桥是由镇上的人出资修的。<br>This bridge was paid for by the townspeople. |
| 款项 | kuǎnxiàng | sum of money, funds | 这笔款项已经打到学校了。<br>This sum has already been transferred to the school. |
| 数额 | shùé | amount, figure | 捐款的数额不重要，重要的是大家的心。<br>The amount donated doesn't matter: it's the thought that counts. |
| 总额 | zǒngé | total (amount) | 这个月的开销总额是八千块。<br>This month's spending totalled eight thousand yuan. |

**pattern building up: 不但……而且……甚至……, and 更不用说**

**不但 A，** **而且 B，** **甚至 C** **……，更不用说……了**

A sentence can climb step by step: 不但 A，而且 B，甚至 C “not only A but B, and even C”. ……，更不用说……了 makes the last step obvious: “…, not to mention …”.

装修不但耗费时间，而且耗费钱，甚至影响夫妻感情。 **zhuāngxiū búdàn hàofèi shíjiān érqiě hàofèi qián shènzhì yǐngxiǎng fūqī gǎnqíng** Renovating eats up not just time but money, and it can even strain a marriage.

他不但自费去了小镇，而且无偿帮忙，甚至还资助了两个学生。 **tā búdàn zìfèi qù le xiǎo zhèn érqiě wúcháng bāngmáng shènzhì hái zīzhù le liǎng gè xuéshēng** He not only went to the town at his own expense and helped without pay, he even funded two students.

在北京打车都很贵，更不用说买车了。 **zài Běijīng dǎchē dōu hěn guì gèng búyòng shuō mǎi chē le** Even taxis are expensive in Beijing, not to mention buying a car.

## dialogue the budget

**xiaoming** 来，我们算算账。首付是房价的三成，你的积蓄够吗？
**lái wǒmen suàn suànzhàng shǒufù shì fángjià de sān chéng nǐ de jīxù gòu ma** · Right, let's do the sums. The down payment is thirty per cent of the price: are your savings enough?

**anna** 差不多够了。可是每个月的开销也不小：房租、吃饭、打车……
**chàbuduō gòu le kěshì měi gè yuè de kāixiāo yě bù xiǎo fángzū chī fàn dǎchē** · Just about. But my monthly expenses aren't small either: rent, food, taxis…

**xiaoming** 打车上班太奢侈了！坐地铁不但便宜，而且快，甚至还能看书。
**dǎchē shàngbān tài shēchǐ le zuò dìtiě búdàn piányi érqiě kuài shènzhì hái néng kàn shū** · Taking taxis to work is too extravagant! The underground is not only cheap but fast, and you can even read.

**anna** 好吧。上个月的开支总额是九千块，扣除房租，剩下的也不多。
**hǎo ba shàng gè yuè de kāizhī zǒngé shì jiǔqiān kuài kòuchú fángzū shèng xià de yě bù duō** · Fine. Last month's spending came to nine thousand in total, and after rent there isn't much left.

**xiaoming** 我结婚的时候也是这样。婚礼、装修、家具，花钱像流水一样。装修不但耗费时间，而且耗费钱，甚至影响夫妻感情。
**wǒ jiéhūn de shíhou yě shì zhèyàng hūnlǐ zhuāngxiū jiājù huā qián xiàng liúshuǐ yíyàng zhuāngxiū búdàn hàofèi shíjiān érqiě hàofèi qián shènzhì yǐngxiǎng fūqī gǎnqíng** · It was the same when I got married. The wedding, the renovation, the furniture: money poured out like water. Renovating eats up not just time but money, and it can even strain a marriage.

**anna** 你们的家具是定做的吧？
**nǐmen de jiājù shì dìngzuò de ba** · Your furniture was made to order, wasn't it?

**xiaoming** 对，订的时候先交了定金。后来有一个柜子做错了，我们退回去了，他们把钱返还给了我们。
**duì dìng de shíhou xiān jiāo le dìngjīn hòulái yǒu yí gè guìzi zuò cuò le wǒmen tuìhuí qù le tāmen bǎ qián fǎnhuán gěi le wǒmen** · Yes, we paid a deposit when we ordered. Then one cabinet was made wrong, so we sent it back and they refunded us.

**anna** 有收据吗？
**yǒu shōujù ma** · Did you have a receipt?

**xiaoming** 当然。付钱的时候一定要索取收据，月底结算的时候才说得清楚。
**dāngrán fù qián de shíhou yídìng yào suǒqǔ shōujù yuè dǐ jiésuàn de shíhou cái shuō de qīngchu** · Of course. Always ask for a receipt when you pay: then it's all clear when you settle up at the end of the month.

**anna** 我在银行开了一个活期账户，专门付这些开销。对了，我在网上订购了一个沙发，是精品，可是有点贵。你说划得来吗？
**wǒ zài yínháng kāi le yí gè huóqī zhànghù zhuānmén fù zhèxiē kāixiāo duì le wǒ zài wǎngshang dìnggòu le yí gè shāfā shì jīngpǐn kěshì yǒu diǎn guì nǐ shuō huádelái ma** · I've opened a current account at the bank just for these expenses. Oh, and I've ordered a sofa online: it's top quality, but a bit expensive. Do you think it's worth it?

**xiaoming** 沙发天天用，多花一点钱买好的，划得来。可是为了省十块钱跑那么远，就划不来了。
**shāfā tiān tiān yòng duō huā yìdiǎn qián mǎi hǎo de huádelái kěshì wèile shěng shí kuài qián pǎo nàme yuǎn jiù huábulái le** · You use a sofa every day: spending a bit more on a good one is worth it. But going miles to save ten yuan isn't.

**anna** 你妹妹上次跟我说，她想买一个名牌包，还不要山寨的。
**nǐ mèimei shàng cì gēn wǒ shuō tā xiǎng mǎi yí gè míngpái bāo hái búyào shānzhài de** · Your sister told me last time she wants a designer bag, and not a knock-off either.

**xiaoming** 她呀，出手比富豪还阔绰！她的工资都快挥霍完了，更不用说攒钱了。
**tā yā chūshǒu bǐ fùháo hái kuòchuò tā de gōngzī dōu kuài huīhuò wán le gèng búyòng shuō zǎn qián le** · Her? She spends like a tycoon! She's nearly blown all her pay, never mind saving.

**anna** 她还说要找我借钱，给我打一张借条呢。不过她在帮老字号做营销，赚的钱也不少吧？

**tā hái shuō yào zhǎo wǒ jiè qián gěi wǒ dǎ yì zhāng jiètiáo ne búguò tā zài bāng lǎozìhao zuò yíngxiāo zhuàn de qián yě bù shǎo ba** · She even said she'd borrow from me and write me an IOU. But she does marketing for that old shop: she must earn a fair bit?

**xiaoming** 她总说以后要发财，当个富翁。我说先别想发财了，自己的生活富足就够了。
**tā zǒng shuō yǐhòu yào fācái dāng gè fùwēng wǒ shuō xiān bié xiǎng fācái le zìjǐ de shēnghuó fùzú jiù gòu le** · She keeps saying she's going to get rich and be a millionaire. I tell her to forget getting rich: a comfortable life is enough.

**anna** 对了，我们公司赞助了小镇的新学校，还资助了几个学生。那个小镇现在靠种茶致富了。
**duì le wǒmen gōngsī zànzhù le xiǎo zhèn de xīn xuéxiào hái zīzhù le jǐ gè xuéshēng nàge xiǎo zhèn xiànzài kào zhòng chá zhìfù le** · Oh, our company sponsored the town's new school and is funding a few students too. The town is getting rich on its tea now.

**xiaoming** 这笔款项是公司出资的吗?
**zhè bǐ kuǎnxiàng shì gōngsī chūzī de ma** · Was that money from the company?

**anna** 一部分是。还有很多员工自费去当义工，无偿帮忙。数额不大，可是大家都很用心。
**yí bùfen shì hái yǒu hěn duō yuángōng zìfèi qù dāng yìgōng wúcháng bāngmáng shùé bú dà kěshì dàjiā dōu hěn yòngxīn** · Partly. Lots of staff also went to volunteer at their own expense, unpaid. The sums are small, but everyone cares.

**xiaoming** 好了，算完了。你的计划没问题。这顿饭我掏腰包，去吃火锅!
**hǎo le suàn wán le nǐ de jìhuà méi wèntí zhè dùn fàn wǒ tāo yāobāo qù chī huǒguō** · Right, all done. Your plan works. Dinner's on me: let's go for hotpot!

**anna** 好啊！在中国吃饭不用给小费，你更划得来了。下次我请你!
**hǎo a zài Zhōngguó chī fàn búyòng gěi xiǎofèi nǐ gèng huádelái le xià cì wǒ qǐng nǐ** · Great! And in China you don't tip, so it's even better value for you. Next time it's my treat!

## write it trace the grey, then write your own

霍
huò
quickly

侈
chǐ
wasteful

**good to know** · 划得来 / 划不来 is how Beijingers say "worth it / not worth it"; the same idea in standard Chinese is 值得 / 不值得. Three "rich" words: 发财 get rich (personal, cheerful), 致富 become prosperous (often a whole village), 富足 well off and content.

**Budgets, deposits, refunds and receipts: you can now manage your money in Chinese, and argue about whether a sofa is worth it.**
Do this day interactively, with audio and games, free at **wishyou.today/learning**

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# day 136 companies and capital

Chinese HSK 7–9 in 193 days
unit 18 · money and markets

**Talk about companies, investment and property: who owns what, who pays, and what a development zone offers.**

Business news, property ads and company meetings in China all run on these words.

## words

| word | pinyin | meaning | example |
|---|---|---|---|
| 市场经济 | shìchǎngjīngjì | market economy | 在市场经济中，价格由市场决定。<br>In a market economy, prices are set by the market. |
| 资本主义 | zīběnzhǔyì | capitalism | 这本书讲的是资本主义的历史。<br>This book is about the history of capitalism. |
| 私营 | sīyíng | privately run | 这家私营企业只有二十个员工。<br>This private business has only twenty staff. |
| 民营 | mínyíng | privately run (non-state) | 很多民营企业发展得很快。<br>Many private companies are growing fast. |
| 国有 | guóyǒu | state-owned | 这家银行是国有的。<br>This bank is state-owned. |
| 私有 | sīyǒu | privately owned | 这个院子是私有的，不能随便进去。<br>This courtyard is private property: you can't just walk in. |
| 合资 | hézī | joint venture; to pool capital | 他们跟一家美国公司合资开了工厂。<br>They opened a factory in a joint venture with an American company. |
| 外资 | wàizī | foreign capital, foreign investment | 这个城市吸引了很多外资。<br>This city has attracted a lot of foreign investment. |
| 跨国 | kuàguó | transnational, multinational | 她在一家跨国公司工作。<br>She works for a multinational company. |
| 并购 | bìnggòu | merger and acquisition | 两家公司的并购谈了一年。<br>The merger of the two companies took a year to negotiate. |
| 垄断 | lǒngduàn | to monopolise; monopoly | 一家公司垄断市场，对顾客不好。<br>One company monopolising the market is bad for customers. |
| 产权 | chǎnquán | property rights | 买房子以前，要先看清楚产权。<br>Before you buy a flat, check the property rights carefully. |
| 不动产 | bùdòngchǎn | real estate, immovable property | 他的不动产包括两套房子和一块地。<br>His real estate includes two flats and a plot of land. |
| 房地产 | fángdìchǎn | real estate, property (business) | 这几年房地产市场变化很大。<br>The property market has changed a lot in recent years. |

| | | | |
|---|---|---|---|
| 开发商 | kāifāshāng | (property) developer | 开发商说明年就能交房子。<br>The developer says the flats will be handed over next year. |
| 开发区 | kāifāqū | development zone | 开发区里有很多新工厂。<br>There are lots of new factories in the development zone. |
| 园区 | yuánqū | (business or industrial) park | 我们公司在科技园区里。<br>Our company is in the science park. |
| 租赁 | zūlìn | to lease, rent | 这家公司租赁了三层办公楼。<br>The company has leased three floors of offices. |
| 商机 | shāngjī | business opportunity | 新的政策带来了很多商机。<br>The new policy has brought lots of business opportunities. |
| 商用 | shāngyòng | commercial (use) | 这层楼是商用的，不能住人。<br>This floor is for commercial use: you can't live here. |
| 招商 | zhāoshāng | to attract investment, invite business | 开发区正在招商。<br>The development zone is looking for investors. |
| 融资 | róngzī | to raise finance; financing | 公司今年融资了一个亿。<br>The company raised a hundred million this year. |
| 集资 | jízī | to raise funds (from many people) | 村里集资修了一条路。<br>The village raised money to build a road. |
| 筹集 | chóují | to raise (funds, materials) | 学生们为图书馆筹集了很多书。<br>The students collected lots of books for the library. |
| 筹措 | chóucuò | to raise (funds, with effort) | 他四处筹措资金。<br>He went everywhere trying to raise funds. |
| 筹码 | chóumǎ | bargaining chip | 在谈判中，技术是我们最大的筹码。<br>In the negotiations, technology is our biggest bargaining chip. |
| 本钱 | běnqián | capital (to start a business) | 开饭馆的本钱是跟父母借的。<br>The money to open the restaurant was borrowed from his parents. |
| 财力 | cáilì | financial resources | 我们公司没有那么大的财力。<br>Our company doesn't have such financial muscle. |
| 经费 | jīngfèi | funds (for a project or institution) | 这个研究的经费不够。<br>There isn't enough funding for this research. |
| 拨款 | bōkuǎn | to allocate funds; allocated funds | 政府给学校拨款修图书馆。<br>The government allocated money to the school to repair its library. |
| 预算 | yùsuàn | budget; to budget | 我们的预算只有十万块。<br>Our budget is only a hundred thousand yuan. |
| 财政 | cáizhèng | public finance | 财政部门每年都要公开预算。<br>The finance authorities publish the budget every year. |
| 审计 | shěnjì | to audit | 公司每年都要请人审计。<br>The company has an audit every year. |

| | | | |
|---|---|---|---|
| 财经 | cáijīng | finance and economics | 她每天早上看财经新闻。<br>She watches the business news every morning. |
| 经贸 | jīngmào | economy and trade | 两国的经贸关系越来越密切。<br>Economic and trade ties between the two countries are getting closer. |

## pattern 非a非b, 可a可b and 连a带b in business talk

**非A非B** neither … nor · **可A可B** could be either · **连A带B** A and B together

The idiom frames come back in business Chinese. 可大可小 “could be big or small” and 可多可少 “more or less, either is fine”; 连人带车 “people and car together”, 连吃带住 “food and lodging included”; 非亲非故 “no family or friendship ties”, said of a deal with strangers.

合同上的小问题，可大可小。 **hétóng shàng de xiǎo wèntí kě dà kě xiǎo** A small problem in a contract could turn out big or small.

房租连吃带住，一个月三千块。 **fángzū lián chī dài zhù yí gè yuè sānqiān kuài** The rent is three thousand a month, food and lodging included.

我们跟这家公司非亲非故，只能靠合同。 **wǒmen gēn zhè jiā gōngsī fēi qīn fēi gù zhǐ néng kào hétóng** We have no ties with this company: we can only rely on the contract.

## dialogue the sales office

**anna** 孙律师，谢谢你陪我来。开发商连人带车都派来了，服务真好。
**Sūnlǜshī xièxie nǐ péi wǒ lái kāifāshāng lián rén dài chē dōu pài lái le fúwù zhēn hǎo** · Lawyer Sun, thanks for coming with me. The developer even sent a car and a driver: great service.

**lawyer sun** 服务好是为了卖房子。我们跟他们非亲非故，只能靠合同。先看产权。
**fúwù hǎo shì wèile mài fángzi wǒmen gēn tāmen fēi qīn fēi gù zhǐ néng kào hétóng xiān kàn chǎnquán** · Good service is how they sell flats. We have no ties with them, so the contract is all we have. Property rights first.

**anna** 他们说这是一家民营的开发商，很有名，老板是个富翁。
**tāmen shuō zhè shì yì jiā mínyíng de kāifāshāng hěn yǒumíng lǎobǎn shì gè fùwēng** · They say it's a private developer, well known, and the boss is a rich man.

**lawyer sun** 私营也好，国有也好，都要看清楚。这块地是国有的，开发商买的是七十年的使用权，房子是私有的。你要注意，楼下那几层是商用的。
**sīyíng yěhǎo guóyǒu yěhǎo dōu yào kàn qīngchu zhè kuài dì shì guóyǒu de kāifāshāng mǎi de shì qīshí nián de shǐyòng quán fángzi shì sīyǒu de nǐ yào zhùyì lóu xià nà jǐ céng shì shāngyòng de** · Private or state-owned, you check either way. The land is state-owned: the developer bought a seventy-year right to use it, and the flats are privately owned. Note that the lower floors are commercial.

**anna** 商用的楼层会不会太吵？
**shāngyòng de lóu céng huì bu huì tài chǎo** · Won't the commercial floors be noisy?

**lawyer sun** 问题可大可小。要是开饭馆，就会吵；要是开银行，就没关系。
**wèntí kě dà kě xiǎo yàoshi kāi fànguǎn jiù huì chǎo yàoshi kāi yínháng jiù méi guānxi** · It could be a big problem or a small one. A restaurant would be noisy; a bank would be fine.

**anna** 这个开发区正在招商，吸引了很多外资和跨国公司。我们公司就在旁边的科技园区。
**zhège kāifāqū zhèngzài zhāoshāng xīyǐn le hěn duō wàizī hé kuàguó gōngsī wǒmen gōngsī jiù zài pángbiān de kējì yuánqū** · This development zone is inviting investment and has attracted a lot of foreign capital and multinationals. Our company is in the science park next door.

**lawyer sun** 所以房地产市场在这儿才这么热。不动产是大事，签字以前，我会把每一条都看清楚。
**suǒyǐ fángdìchǎn shìchǎng zài zhèr cái zhème rè búdòngchǎn shì dàshì qiānzì yǐqián wǒ huì bǎ měi yì tiáo dōu kàn qīngchu** · That's why the property market is so hot here. Real estate is a big deal: before you sign, I'll check every clause.

**manager liu** 安娜，孙律师！真巧，我刚跟投资人谈完。一起吃午饭吧？
**Ānnà Sūnlǜshī zhēn qiǎo wǒ gāng gēn tóuzī rén tán wán yìqǐ chī wǔfàn ba** · Anna, Lawyer Sun! What luck: I've just finished with the investors. Shall we have lunch together?

**anna** 谈得怎么样？我们的应用能融资吗？
**tán de zěnmeyàng wǒmen de yìngyòng néng róngzī ma** · How did it go? Can our app raise money?

**manager liu** 有一家合资公司想投资。我们的技术就是最大的筹码。不过他们想并购我们的团队，我没同意。
**yǒu yì jiā hézī gōngsī xiǎng tóuzī wǒmen de jìshù jiùshì zuì dà de chóumǎ búguò tāmen xiǎng bìnggòu wǒmen de tuánduì wǒ méi tóngyì** · A joint-venture company wants to invest. Our technology is our biggest bargaining chip. But they wanted to buy out our team, and I said no.

**lawyer sun** 对。小公司被大公司并购以后，大公司很容易垄断市场。
**duì xiǎo gōngsī bèi dà gōngsī bìnggòu yǐhòu dà gōngsī hěn róngyì lǒngduàn shìchǎng** · Right. Once a big company swallows a small one, it can easily dominate the market.

**manager liu** 政府也会给防汛的项目拨款，可是经费有限。我们的预算还差一些，只好再筹措一点。
**zhèngfǔ yě huì gěi fángxùn de xiàngmù bōkuǎn kěshì jīngfèi yǒuxiàn wǒmen de yùsuàn hái chà yìxiē zhǐhǎo zài chóucuò yìdiǎn** · The government will also allocate money for flood-prevention projects, but funding is limited. Our budget is still short, so we'll have to raise a bit more.

**anna** 小镇的人说，他们愿意集资，帮我们筹集一部分本钱。
**xiǎo zhèn de rén shuō tāmen yuànyì jízī bāng wǒmen chóují yí bùfen běnqián** · The townspeople say they're

willing to pool money and help us raise some of the capital.

**manager liu** 他们的好意我们领了，可是他们没有那么大的财力。这件事还是我们公司来出资。
**tāmen de hǎoyì wǒmen lǐng le kěshì tāmen méiyǒu nàme dà de cáilì zhè jiàn shì háishi wǒmen gōngsī lái chūzī** · It's very kind of them, but they don't have the financial resources. Our company should put up the money.

**lawyer sun** 用了政府的钱，以后还要接受审计，每一笔款项都要记清楚。
**yòng le zhèngfǔ de qián yǐhòu hái yào jiēshòu shěnjì měi yì bǐ kuǎnxiàng dōu yào jì qīngchu** · And if you use government money, you'll be audited later: every sum has to be clearly recorded.

**anna** 我们公司的办公室也是租赁的吧?
**wǒmen gōngsī de bàngōngshì yě shì zūlìn de ba** · Our company's office is leased too, isn't it?

**manager liu** 对，租了十年。这里商机很多，财政政策也好。今天的财经新闻说，这个开发区的经贸合作是全国最快的。
**duì zū le shí nián zhèlǐ shāngjī hěn duō cáizhèng zhèngcè yě hǎo jīntiān de cáijīng xīnwén shuō zhège kāifāqū de jīngmào hézuò shì quán guó zuì kuài de** · Yes, a ten-year lease. There are lots of business opportunities here, and good fiscal policies. Today's business news says this zone's economic and trade cooperation is the fastest-growing in the country.

**anna** 我在英国学过一点经济，书上讲市场经济，也讲资本主义的历史。可是书上的东西跟现实不太一样。
**wǒ zài Yīngguó xué guo yìdiǎn jīngjì shū shàng jiǎng shìchǎng jīngjì yě jiǎng zīběn zhǔyì de lìshǐ kěshì shū shàng de dōngxi gēn xiànshí bú tài yíyàng** · I studied a bit of economics in the UK: the textbooks covered market economies and the history of capitalism. But books and real life are rather different.

**manager liu** 那当然，做生意要在现实里学。好了，先吃饭，这顿我掏腰包!
**nà dāngrán zuò shēngyi yào zài xiànshí lǐ xué hǎo le xiān chī fàn zhè dùn wǒ tāo yāobāo** · Of course: business is learned in the real world. Right, let's eat: lunch is on me!

## write it trace the grey, then write your own

赁 lìn hire

垄 lǒng ridge, control

**good to know** · 资 means capital: 外资 foreign investment, 合资 joint venture, 融资 raise finance, 集资 pool funds, 出资 put up the money. Who owns it? 国有 state-owned, 民营 / 私营 privately run, 私有 privately owned, 合资 a joint venture, 外资 foreign-owned.

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# day 137 ups and downs



**Read and discuss a market report: prices rising and falling, inflation, booms and slumps.**

Every news report about the economy and every conversation about house prices uses these words.

## words

| word | pinyin | meaning | example |
|---|---|---|---|
| 行情 | hángqíng | market conditions, prices | 最近房子的行情怎么样?<br>How is the housing market at the moment? |
| 走势 | zǒushì | trend, movement (of prices) | 专家说，明年房价的走势很难判断。<br>Experts say next year's house-price trend is hard to call. |
| 指数 | zhǐshù | index | 今天的股票指数又上涨了。<br>The stock index rose again today. |
| 市值 | shìzhí | market value | 这家公司的市值超过了一千亿。<br>The company's market value has passed a hundred billion. |
| 涨幅 | zhǎngfú | rise, increase (in percent) | 今年房价的涨幅是百分之三。<br>House prices rose three per cent this year. |
| 跌幅 | diēfú | fall, drop (in percent) | 这个月的跌幅比上个月小。<br>This month's fall was smaller than last month's. |
| 攀升 | pānshēng | to climb, rise | 这几年，城市的人口不断攀升。<br>The city's population has kept climbing in recent years. |
| 回升 | huíshēng | to pick up, rise again | 天气暖和了，温度开始回升。<br>The weather is getting warmer and temperatures are rising again. |
| 回落 | huíluò | to fall back | 菜的价格上个月很高，这个月回落了。<br>Vegetable prices were high last month and have come back down this month. |
| 下跌 | xiàdiē | to fall, drop | 油的价格下跌了百分之十。<br>Oil prices have fallen ten per cent. |
| 下滑 | xiàhuá | to slide, decline | 这家公司的销量在下滑。<br>This company's sales are sliding. |
| 上调 | shàngtiáo | to raise (prices, rates) | 银行上调了利率。<br>The bank has raised interest rates. |
| 下调 | xiàtiáo | to lower (prices, rates) | 汽油的价格下调了。<br>Fuel prices have been cut. |
| 持平 | chípíng | to stay level, hold steady | 今年的工资跟去年持平。<br>This year's wages are level with last year's. |
| 同比 | tóngbǐ | year-on-year | 这个月的销量同比增长了百分之五。<br>Sales this month are up five per cent year-on-year. |
| 环比 | huánbǐ | month-on-month, on the previous period | 房价环比下跌了一点。<br>House prices fell slightly on the previous month. |

| | | | |
|---|---|---|---|
| 翻番 | fānfān | to double | 十年里，这里的房价翻番了。<br>House prices here have doubled in ten years. |
| 增值 | zēngzhí | to appreciate, increase in value | 这块地这几年增值了很多。<br>This land has gone up a lot in value in recent years. |
| 升值 | shēngzhí | to appreciate (of a currency, asset) | 人民币升值以后，出国旅游便宜了。<br>When the renminbi rises, travelling abroad gets cheaper. |
| 贬值 | biǎnzhí | to depreciate, lose value | 新车一开出去就贬值了。<br>A new car loses value the moment you drive it away. |
| 通货膨胀 | tōnghuòpéngzhàng | inflation | 通货膨胀的时候，钱就不值钱了。<br>In times of inflation, money loses its value. |
| 膨胀 | péngzhàng | to swell, expand; inflate | 他成功以后，有点自我膨胀。<br>After his success, he got a bit full of himself. |
| 紧缩 | jǐnsuō | to tighten, cut back | 公司今年要紧缩开支。<br>The company has to tighten its spending this year. |
| 萧条 | xiāotiáo | depressed, in a slump; bleak | 经济萧条的时候，很多人找不到工作。<br>In a slump, lots of people can't find work. |
| 不景气 | bùjǐngqì | in the doldrums, sluggish | 最近生意不景气。<br>Business has been slow lately. |
| 低迷 | dīmí | in the doldrums, depressed | 他最近情绪很低迷。<br>He's been feeling very low lately. |
| 复苏 | fùsū | to recover, revive | 春天来了，万物复苏。<br>Spring has come, and all things come back to life. |
| 衰退 | shuāituì | to decline; recession | 年纪大了，记忆力开始衰退。<br>With age, the memory starts to fade. |
| 红火 | hónghuo | flourishing, booming | 这家饭馆生意很红火。<br>Business is booming at this restaurant. |
| 兴隆 | xīnglóng | prosperous, thriving (business) | 祝您生意兴隆！<br>May your business prosper! |
| 兴旺 | xīngwàng | flourishing, thriving | 这个小镇越来越兴旺。<br>This town is more and more prosperous. |
| 旺 | wàng | prosperous, vigorous | 春节前后，饭馆的生意特别旺。<br>Around the Spring Festival, restaurants are especially busy. |
| 旺季 | wàngjì | peak season | 夏天是旅游的旺季。<br>Summer is the peak season for travel. |
| 淡季 | dànjì | off season | 淡季的时候机票很便宜。<br>In the off season, plane tickets are cheap. |
| 居高不下 | jūgāobùxià | to stay high | 大城市的房价居高不下。<br>House prices in big cities stay high. |

**pattern** **on what basis? 本着, 基于, 鉴于, 经, 依, and 无a不b**

本着 / 基于 / 鉴于 / 经 / 依 a basis , a decision

Formal Chinese names the basis of a decision first: 本着 (in the spirit of a principle), 基于 (based on facts), 鉴于 (in view of a situation), 经 (after going through a process), 依 (according to rules). 无A不B means “no A that is not B”: 无所不知 “knows everything”, 无微不至 “in every detail”.

鉴于现在的行情，最好先等一等。 **jiànyú xiànzài de hángqíng zuìhǎo xiān děng yi deng** In view of the current market, it’s best to wait a while.

基于这些数据，专家认为明年房价会持平。 **jīyú zhèxiē shùjù zhuānjiā rènwéi míngnián fángjià huì chípíng** Based on this data, experts think prices will hold steady next year.

本着公平的原则，价格要公开。 **běnzhe gōngpíng de yuánzé jiàgé yào gōngkāi** In the spirit of fairness, prices must be made public.

经银行同意，利率可以下调。 **jīng yínháng tóngyì lìlǜ kěyǐ xiàtiáo** With the bank’s approval, the rate can be lowered.

依合同，首付要在一个月内付清。 **yī hétóng shǒufù yào zài yí gè yuè nèi fù qīng** Under the contract, the down payment must be paid within a month.

## dialogue sunday tea and a market report

**ms zhang** 安娜，你看这篇报道。北京的房价十年里翻了一番，现在还是居高不下。
**Ānnà nǐ kàn zhè piān bàodào Běijīng de fángjià shí nián lǐ fān le yì fān xiànzài háishi jūgāo bú xià** · Anna, look at this report. Beijing house prices have doubled in ten years, and they're still high.

**anna** 那现在的行情怎么样？是在攀升，还是在下跌？
**nà xiànzài de hángqíng zěnmeyàng shì zài pānshēng háishi zài xiàdiē** · So what's the market like now? Climbing or falling?

**ms zhang** 上个月环比下跌了一点，可是同比还是上涨的，涨幅是百分之二。新房子差不多持平，旧房子有点下滑。春天涨了一点，夏天又回落了。
**shàng gè yuè huánbǐ xiàdiē le yìdiǎn kěshì tóngbǐ háishi shàngzhǎng de zhǎngfú shì bǎi fēn zhī èr xīn fángzi chàbuduō chípíng jiù fángzi yǒu diǎn xiàhuá chūntiān zhǎng le yìdiǎn xiàtiān yòu huíluò le** · Last month prices fell slightly on the month before, but year-on-year they're still up, by two per cent. New flats are about level; older ones are sliding a bit. They rose a little in spring and fell back in summer.

**little sister** 妈妈，周末还看这些图，您真是对房价无所不知！
**māma zhōumò hái kàn zhèxiē tú nín zhēnshi duì fángjià wú suǒ bù zhī** · Mum, charts at the weekend? You really do know everything about house prices!

**ms zhang** 这叫关心。本着对安娜负责的原则，我得帮她看清楚走势。
**zhè jiào guānxīn běnzhe duì Ānnà fùzé de yuánzé wǒ děi bāng tā kàn qīngchu zǒushì** · That's called caring. On the principle of looking out for Anna, I have to help her read the trend.

**anna** 经济不景气的时候，房价会不会一直往下走？
**jīngjì bùjǐngqì de shíhou fángjià huì bu huì yìzhí wǎng xià zǒu** · When the economy is sluggish, will prices keep going down?

**ms zhang** 不一定。前几年经济低迷，很多人担心会衰退，甚至像以前那样萧条。可是后来慢慢复苏了，房价也开始回升。
**bù yídìng qián jǐ nián jīngjì dīmí hěn duō rén dānxīn huì shuāituì shènzhì xiàng yǐqián nàyàng xiāotiáo kěshì hòulái màn màn fùsū le fángjià yě kāishǐ huíshēng** · Not necessarily. A few years ago the economy was in the doldrums, and many people worried about a recession, or even a slump like in the old days. But it slowly recovered, and prices picked up again.

**anna** 那利率呢？
**nà lìlǜ ne** · And interest rates?

**ms zhang** 银行刚下调了利率，对买房子的人有利。不过要是通货膨胀，银行又会上调。物价一涨，钱就不值钱了；房价的泡沫要是继续膨胀，政府就会紧缩。
**yínháng gāng xiàtiáo le lìlǜ duì mǎi fángzi de rén yǒulì búguò yàoshi tōnghuò péngzhàng yínháng yòu huì shàngtiáo wùjià yì zhǎng qián jiù bù zhíqián le fángjià de pàomò yàoshi jìxù péngzhàng zhèngfǔ jiù huì jǐnsuō** · The bank has just cut rates, which is good for buyers. But if there's inflation, the bank will raise them again. When prices go up, money is worth less; and if the housing bubble keeps swelling, the government tightens up.

**little sister** 我只看股票指数。我的朋友说，有一家跨国公司的市值一年就涨了一倍，他买的股票也升值了。
**wǒ zhǐ kàn gǔpiào zhǐshù wǒ de péngyou shuō yǒu yì jiā kuàguó gōngsī de shìzhí yì nián jiù zhǎng le yí bèi tā mǎi de gǔpiào yě shēngzhí le** · I only look at the stock index. A friend says one multinational's market value doubled in a year, and the shares he bought went up in value too.

**ms zhang** 股票有涨就有跌，跌幅也可能很大。房子不一样：好地方的房子会慢慢增值。可是车一买就贬值。
**gǔpiào yǒu zhǎng jiù yǒu diē diēfú yě kěnéng hěn dà fángzi bù yíyàng hǎo dìfang de fángzi huì màn màn zēngzhí kěshì chē yì mǎi jiù biǎnzhí** · Shares go down as well as up, and the falls can be big. Flats are different: in a good area they slowly gain value. But a car loses value the moment you buy it.

**little sister** 那我还是先攒本钱，以后自己开店。
**nà wǒ háishi xiān zǎn běnqián yǐhòu zìjǐ kāi diàn** · Then I'll save up some capital first and open my own shop one day.

**anna** 基于这些数据，您觉得我现在买合适吗?
**jīyú zhèxiē shùjù nín juéde wǒ xiànzài mǎi héshì ma** · Based on all this, do you think now is a good time for me to buy?

**ms zhang** 鉴于现在利率低，房价也比较平，我觉得可以。不过要选好地方。你看开发区那边，生意都很红火，饭馆特别旺。
**jiànyú xiànzài lìlǜ dī fángjià yě bǐjiào píng wǒ juéde kěyǐ búguò yào xuǎn hǎo dìfang nǐ kàn kāifāqū nàbiān shēngyi dōu hěn hónghuo fànguǎn tèbié wàng** · Given that rates are low and prices are fairly flat, I think so. But choose the area well. Look at the development zone: business there is booming, and the restaurants are packed.

**anna** 孙律师说，那里有很多合资公司和民营企业。
**Sūnlǜshī shuō nàlǐ yǒu hěn duō hézī gōngsī hé mínyíng qǐyè** · Lawyer Sun says there are lots of joint ventures and private firms there.

**little sister** 我们老字号的生意也越来越兴旺了！上个月是旺季，这个月是淡季，可是也没差多少。
**wǒmen lǎozìhao de shēngyi yě yuè lái yuè xīngwàng le shàng gè yuè shì wàngjì zhège yuè shì dànjì kěshì yě méi chà duōshao** · Business at our old shop keeps getting better too! Last month was peak season and this month is the off season, but it's hardly any different.

**ms zhang** 那就祝你们生意兴隆!
**nà jiù zhù nǐmen shēngyi xīnglóng** · Then may your business prosper!

**anna** 那我下个星期就去银行。依合同，首付要在一个月内付清吧?
**nà wǒ xià gè xīngqī jiù qù yínháng yī hétóng shǒufù yào zài yí gè yuè nèi fù qīng ba** · Then I'll go to the bank next week. Under the contract the down payment has to be paid within a month, doesn't it?

**ms zhang** 对。经银行审查以后，贷款才能下来。
**duì jīng yínháng shěnchá yǐhòu dàikuǎn cái néng xiàlái** · Yes. The loan only comes through once the bank has checked everything.

## write it trace the grey, then write your own

膨
péng
swell

萧
xiāo
bleak

**good to know** · 同比 compares with the same period last year; 环比 compares with the period just before. A report often gives both. Up and down: 上涨 / 攀升 / 回升 go up; 下跌 / 下滑 / 回落 go down; 持平 stays level; 上调 / 下调 are decisions to raise or cut.

**Doubling, sliding, recovering: you can now read a Chinese market report, and decide when to buy.**
Do this day interactively, with audio and games, free at **wishyou.today/learning**

# day 138 money, plans and luck



**Talk about money and plans with idioms: budgeting, haggling, risks and luck, and play something down with 无非……罢了.**

When Chinese people talk about money, idioms do half the work: they are how you sound wise rather than greedy.

## words

| word | pinyin | meaning | example |
|---|---|---|---|
| 千方百计 | qiānfāngbǎijì | by every possible means | 他千方百计地想找到那本书。<br>He tried every possible way to find that book. |
| 想方设法 | xiǎngfāngshèfǎ | to do everything possible | 我们一定想方设法帮你解决。<br>We'll do everything we can to sort it out for you. |
| 精打细算 | jīngdǎxìsuàn | to budget carefully | 她过日子精打细算，一分钱都不乱花。<br>She budgets carefully and never wastes a penny. |
| 节衣缩食 | jiéyīsuōshí | to scrimp and save | 父母节衣缩食，让他上了大学。<br>His parents scrimped and saved to put him through university. |
| 讨价还价 | tǎojiàhuánjià | to haggle | 在集市上买东西可以讨价还价。<br>You can haggle when you shop at the market. |
| 物美价廉 | wùměijiàlián | good quality and cheap | 这家小店的东西物美价廉。<br>The things in this little shop are good and cheap. |
| 供不应求 | gōngbùyìngqiú | demand outstrips supply | 这种茶叶供不应求，一上市就卖完了。<br>Demand for this tea outstrips supply: it sells out as soon as it's in the shops. |
| 倾家荡产 | qīngjiādàngchǎn | to lose everything one owns | 他赌博赌得倾家荡产。<br>He gambled away everything he had. |
| 得不偿失 | débùchángshī | to lose more than one gains | 为了一点小钱跟朋友吵架，得不偿失。<br>Falling out with a friend over a little money isn't worth it. |
| 一举两得 | yījǔliǎngdé | to kill two birds with one stone | 骑车上班，又省钱又锻炼身体，一举两得。<br>Cycling to work saves money and keeps you fit: two birds with one stone. |
| 万无一失 | wànwúyīshī | foolproof, completely safe | 计划做得万无一失。<br>The plan was made foolproof. |
| 居安思危 | jūānsīwēi | to stay alert in times of peace | 公司发展得好的时候，更要居安思危。<br>When the company is doing well, it must be all the more alert to danger. |
| 后顾之忧 | hòugùzhīyōu | worries about what one leaves behind | 有了保险，就没有后顾之忧了。<br>With insurance, there's nothing to worry about. |

| | | | |
|---|---|---|---|
| 顾全大局 | gùquándàjú | to put the common good first | 他顾全大局，把机会让给了别人。<br>He put the team first and gave the chance to someone else. |
| 得天独厚 | détiāndúhòu | richly blessed by nature | 这个地方得天独厚，四季都有水果。<br>This place is blessed by nature: there's fruit all year round. |
| 可乘之机 | kěchéngzhījī | an opening to exploit | 别给骗子可乘之机。<br>Don't give scammers an opening. |
| 弄虚作假 | nòngxūzuòjiǎ | to falsify, cheat | 卖房子的时候不能弄虚作假。<br>You mustn't cheat when selling a flat. |
| 改邪归正 | gǎixiéguīzhèng | to mend one's ways | 他年轻的时候偷过东西，后来改邪归正了。<br>He stole things when he was young, but later he mended his ways. |
| 罪魁祸首 | zuìkuíhuòshǒu | chief culprit | 专家说，汽车尾气是空气污染的罪魁祸首之一。<br>Experts say car exhaust is one of the chief culprits of air pollution. |
| 走过场 | zǒuguòchǎng | to go through the motions | 这次检查只是走过场。<br>This inspection was just for show. |
| 取而代之 | qǔérdàizhī | to replace, take the place of | 手机支付已经取而代之，很少有人用现金了。<br>Mobile payment has taken over: few people use cash now. |
| 发扬光大 | fāyángguāngdà | to develop and carry forward | 我们要把老字号的传统发扬光大。<br>We want to carry the old brand's traditions forward. |
| 救死扶伤 | jiùsǐfúshāng | to heal the sick and wounded | 救死扶伤是医生的责任。<br>Healing the sick and wounded is a doctor's duty. |
| 勤工俭学 | qíngōngjiǎnxué | to work part-time to pay for one's studies | 他上大学的时候勤工俭学，自己付学费。<br>At university he worked his way through and paid his own fees. |
| 受益匪浅 | shòuyìfěiqiǎn | to benefit greatly | 听了您的|话，我受益匪浅。<br>I've learned a great deal from what you said. |
| 知足常乐 | zhīzúchánglè | contentment brings happiness | 爷爷常说：“知足常乐。”<br>Grandpa often says, “Be content and you'll be happy.” |
| 心甘情愿 | xīngānqíngyuàn | willingly, gladly | 为了孩子，她心甘情愿地放弃了工作。<br>For her child, she gladly gave up her job. |
| 随心所欲 | suíxīnsuǒyù | to do as one pleases | 有了自己的房子，就可以随心所欲地装修了。<br>With your own flat, you can decorate it however you like. |
| 身不由己 | shēnbùyóujǐ | not one's own master | 在大公司工作，很多事情身不由己。<br>Working at a big company, a lot is out of your hands. |
| 精疲力竭 | jīngpílìjié | utterly exhausted | 搬完家，大家都精疲力竭了。<br>After the move, everyone was utterly exhausted. |
| 有朝一日 | yǒuzhāoyīrì | some day, one day | 有朝一日，我要去世界各地旅行。<br>Some day, I'm going to travel all over the world. |
| 饱经沧桑 | bǎojīngcāngsāng | to have weathered many changes | 这座老房子饱经沧桑，墙上都是故事。<br>This old house has seen a lot: there's a story in every wall. |

| | | | |
|---|---|---|---|
| 得意扬扬 | déyìyángyáng | smug, pleased with oneself | 他赢了比赛，得意扬扬地走了。<br>He won the match and walked off looking very pleased with himself. |
| 从容不迫 | cóngróngbùpò | calm and unhurried | 面对记者的问题，她从容不迫。<br>Faced with the reporters' questions, she stayed calm and collected. |

## pattern 无非/不过/只是……罢了/而已: merely, that's all

**无非 / 不过 / 只是** **something small** **罢了 / 而已**

To play something down, wrap it in 无非/不过/只是 … 罢了/而已: "it's merely …, nothing more". 无非 means "nothing but", often for someone's motive; 而已 is a little more written; 罢了 is more spoken and can sound dismissive. You can also use just one half: 只是看看而已.

他不降价，无非是想多卖点钱罢了。 **tā bú jiàngjià wúfēi shì xiǎng duō mài diǎn qián bàle** He won't lower the price: he just wants a bit more money, that's all.

墙上那条线不过是一点旧油漆而已。 **qiáng shàng nà tiáo xiàn búguò shì yìdiǎn jiù yóuqī éryǐ** That line on the wall is only a bit of old paint.

我只是开个玩笑罢了，你别生气。 **wǒ zhǐshì kāi gè wán xiào bàle nǐ bié shēngqì** I was only joking: don't be cross.

## dialogue four characters at a time

**anna** 你们看，就是这套房子。房子饱经沧桑，可是阳光特别好，附近还有一个小公园。
**nǐmen kàn jiùshì zhè tào fángzi fángzi bǎojīng cāngsāng kěshì yángguāng tèbié hǎo fùjìn hái yǒu yí gè xiǎo gōngyuán** · Look, this is the flat. It's seen better days, but it gets wonderful light, and there's a little park nearby.

**ms zhang** 这个地方得天独厚，离地铁站又近。卖家要多少钱?
**zhège dìfang détiāndúhòu lí dìtiě zhàn yòu jìn màijiā yào duōshao qián** · It's a lucky spot, and close to the underground. How much does the owner want?

**anna** 比别的房子贵一点。我跟他讨价还价了半天，他一分钱都不降。
**bǐ biéde fángzi guì yìdiǎn wǒ gēn tā tǎojià huánjià le bàntiān tā yì fēn qián dōu bú jiàng** · A bit more than other flats. I haggled with him for ages, and he wouldn't drop a penny.

**xiaoming** 他无非是想多卖点钱罢了。这一带的房子供不应求，房价一直居高不下，他当然不急。
**tā wúfēi shì xiǎng duō mài diǎn qián bàle zhè yídài de fángzi gōngbúyìngqiú fángjià yìzhí jūgāo bú xià tā dāngrán bù jí** · He just wants a bit more money, that's all. Flats round here are in demand and prices stay high, so of course he's in no hurry.

**anna** 可是上个月房价环比下跌了一点。
**kěshì shàng gè yuè fángjià huánbǐ xiàdiē le yìdiǎn** · But prices did fall a little last month compared with the month before.

**little sister** 安娜，你别显得太想买，不然就给了他可乘之机。你要从容不迫，好像只是看看而已。
**Ānnà nǐ bié xiǎnde tài xiǎng mǎi bùrán jiù gěi le tā kěchéngzhījī nǐ yào cóngróng búpò hǎoxiàng zhǐshì kàn kan éryǐ** · Anna, don't look too keen, or you'll give him an opening. Stay cool, as if you're only looking.

**anna** 可是我真的很喜欢！为了这套房子，我这几年节衣缩食，千方百计地攒钱。
**kěshì wǒ zhēn de hěn xǐhuan wèile zhè tào fángzi wǒ zhè jǐ nián jiéyī suōshí qiānfāng bǎijì de zǎn qián** · But I really love it! I've scrimped and saved for years and tried every way I could to put money by for a place like this.

**ms zhang** 买房子是大事，要精打细算。为了一套房子倾家荡产，得不偿失。
**mǎi fángzi shì dàshì yào jīngdǎ xìsuàn wèile yí tào fángzi qīngjiā dàngchǎn débùchángshī** · Buying a flat is a big deal: budget carefully. Losing everything for a flat isn't worth it.

**little sister** 现在经济有点不景气，房价说不定还会回落。
**xiànzài jīngjì yǒu diǎn bùjǐngqì fángjià shuōbudìng hái huì huíluò** · The economy's a bit sluggish now: prices might fall back yet.

**xiaoming** 我有个朋友，卖家弄虚作假，说房子是新装修的，其实墙后面全是问题。
**wǒ yǒu gè péngyou màijiā nòngxū zuòjiǎ shuō fángzi shì xīn zhuāngxiū de qíshí qiáng hòumiàn quán shì wèntí** · A friend of mine had an owner who lied: said the flat was newly renovated, when actually the walls were full of problems.

**ms zhang** 所以要请专家检查，不能走过场。孙律师那边也要看合同，做到万无一失。
**suǒyǐ yào qǐng zhuānjiā jiǎnchá bù néng zǒu guòchǎng Sūnlǜshī nàbiān yě yào kàn hétóng zuò dào wànwú yìshī** · That's why you need a proper inspection, not just for show. And Lawyer Sun should check the contract, so nothing can go wrong.

**anna** 墙上有一条长长的线，卖家说那不过是一点旧油漆而已。
**qiáng shàng yǒu yì tiáo cháng cháng de xiàn màijiā shuō nà búguò shì yìdiǎn jiù yóuqī éryǐ** · There's a long line on one wall: the owner says it's only a bit of old paint.

**xiaoming** 也许是，也许不是。要是漏水，那才是罪魁祸首。
**yěxǔ shì yěxǔ bú shì yàoshi lòu shuǐ nà cái shì zuìkuí huòshǒu** · Maybe, maybe not. If there's a leak, that would be the real culprit.

**little sister** 买了房子，你就可以随心所欲地装修了！我想要一面全是书的墙。
**mǎi le fángzi nǐ jiù kěyǐ suíxīnsuǒyù de zhuāngxiū le wǒ xiǎng yào yí miàn quán shì shū de qiáng** · Once it's yours, you can decorate however you like! I want a wall made of books.

**anna** 这面墙我心甘情愿给你。你现在勤工俭学，书都是自己买的吧?
**zhè miàn qiáng wǒ xīngān qíngyuàn gěi nǐ nǐ xiànzài qíngōng jiǎnxué shū dōu shì zìjǐ mǎi de ba** · I'll gladly

give you that wall. You're working your way through university, so you buy all your books yourself, right?

**little sister** 对！我在老字号做营销，又赚钱又学东西，一举两得，受益匪浅。我们老板说要把老字号发扬光大。

**duì wǒ zài lǎozìhao zuò yíngxiāo yòu zhuàn qián yòu xué dōngxi yìjǔ liǎngdé shòuyì fěiqiǎn wǒmen lǎobǎn shuō yào bǎ lǎozìhao fāyáng guāngdà** · Right! Doing marketing for the old shop, I earn money and learn things: two birds with one stone, and I've learned a lot. Our boss wants to carry the brand forward.

**ms zhang** 好。可是安娜，买房子以后每个月都要还钱，要是利率上调，每个月还的钱就更多了，你要居安思危。最好有一些存款，这样就没有后顾之忧了。

**hǎo kěshì Ānnà mǎi fángzi yǐhòu měi gè yuè dōu yào huán qián yàoshi lìlǜ shàngtiáo měi gè yuè huán de qián jiù gèng duō le nǐ yào jūān sīwēi zuìhǎo yǒu yìxiē cúnkuǎn zhèyàng jiù méiyǒu hòugùzhīyōu le** · Good. But Anna, once you buy, you'll have repayments every month, and if rates go up you'll pay even more, so plan for bad times. Keep some savings, and then you won't have to worry.

**anna** 我明白。在公司里很多事身不由己，说不定哪天就要加班到精疲力竭。

**wǒ míngbai zài gōngsī lǐ hěn duō shì shēnbùyóujǐ shuōbudìng nǎ tiān jiù yào jiābān dào jīngpí lìjié** · I know. At work so much is out of my hands: any day I could be working late until I drop.

**xiaoming** 我爸爸以前也这样，他说救死扶伤是医生的责任，再累也得去。

**wǒ bàba yǐqián yě zhèyàng tā shuō jiùsǐ fúshāng shì yīshēng de zérèn zài lèi yě děi qù** · My dad used to be like that: he said healing the sick was a doctor's duty, so however tired he was, he went.

**ms zhang** 他呀，现在知足常乐了。以前用现金，现在什么都用手机，他说手机已经取而代之了。

**tā yā xiànzài zhīzú chánglè le yǐqián yòng xiànjīn xiànzài shénme dōu yòng shǒujī tā shuō shǒujī yǐjīng qǔérdàizhī le** · Him? He's content with his lot now. He used to pay cash; now he does everything by phone. He says the phone has taken over.

**little sister** 我哥哥以前也是个乱花钱的人，后来改邪归正了！

**wǒ gēge yǐqián yě shì gè luàn huā qián de rén hòulái gǎixié guīzhèng le** · My brother used to be a spendthrift too, then he mended his ways!

**xiaoming** 你看你，说得得意扬扬的。我只是不想让爸爸妈妈为我担心而已。

**nǐ kàn nǐ shuō de déyì yángyáng de wǒ zhǐshì bù xiǎng ràng bàba māma wèi wǒ dānxīn éryǐ** · Look at you, so pleased with yourself. I just didn't want Mum and Dad worrying about me, that's all.

**ms zhang** 好了，为了大家，顾全大局：明天安娜跟卖家再谈一次。有朝一日，这就是你的家了。

**hǎo le wèile dàjiā gùquán dàjú míngtiān Ānnà gēn màijiā zài tán yí cì yǒuzhāo yīrì zhè jiùshì nǐ de jiā le** · All right, for everyone's sake, let's keep the big picture: tomorrow Anna talks to the owner once more. One day, this will be your home.

**anna** 我们一定想方设法谈下来。这家小饭馆物美价廉，谈完了我请你们来吃！

**wǒmen yídìng xiǎngfāng shèfǎ tán xialai zhè jiā xiǎo fànguǎn wùměi jiàlián tán wán le wǒ qǐng nǐmen lái chī** · We'll find a way to make the deal. This little restaurant is good and cheap: once it's done, dinner is on me!

## write it trace the grey, then write your own

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 俭<br>jiǎn<br>frugal | | | | | | | | | | | | |
| 匪<br>fěi<br>not | | | | | | | | | | | | |

**good to know** · 无非 often points to a motive: 他无非是想…… “all he wants is …”. 不过……而已 shrinks a problem: 不过是一点油漆而已 “only a bit of paint”. Money idioms come in pairs of opposites: 精打细算 (careful) vs 随心所欲 (as you please); 一举两得 (two gains) vs 得不偿失 (more lost than gained).

**Haggling, budgeting and playing it cool, all in four characters: you are ready to make an offer in Chinese.**
Do this day interactively, with audio and games, free at **wishyou.today/learning**

# day 139 with one heart, one by one



**Read a contract meeting and a formal greeting: in advance, truthfully, in turn, and 值此……之际.**

Contracts, notices and festive greetings use their own set of precise adverbs, and every adult in China reads them.

## words

| word | pinyin | meaning | example |
|---|---|---|---|
| 亲眼 | qīnyǎn | with one's own eyes | 这是我亲眼{qin1yan3}看到的。<br>I saw it with my own eyes. |
| 全身心 | quánshēnxīn | wholeheartedly, body and soul | 她全身心地投入到新工作中。<br>She threw herself into her new job body and soul. |
| 如实 | rúshí | truthfully, as it is | 请如实回答我的问题。<br>Please answer my question truthfully. |
| 顺势 | shùnshì | to go with the flow, seize the moment | 天|下雨了，他顺势留下来吃了晚饭。<br>It started raining, so he took the chance to stay for dinner. |
| 顺手 | shùnshǒu | conveniently, while at it; smooth | 出门的时候，顺手把垃圾带下去。<br>When you go out, take the rubbish down while you're at it. |
| 丝毫 | sīháo | the slightest, in the least | 他丝毫没有生气的样子。<br>He didn't look the least bit angry. |
| 伺机 | sìjī | to wait for one's chance | 小偷在人多的地方伺机下手。<br>Pickpockets wait for their chance in crowded places. |
| 随机 | suíjī | random; at random | 电脑随机选了十个人。<br>The computer picked ten people at random. |
| 无缘 | wúyuán | to miss out on, not be fated for | 他因为受伤，跟这次比赛无缘了。<br>Because of his injury, he'll miss this competition. |
| 须 | xū | must, have to | 进门须换鞋。<br>You must change your shoes at the door. |
| 许 | xǔ | to allow; perhaps | 这里不|许{xu3}停车。<br>Parking is not allowed here. |
| 依次 | yīcì | in order, one after another | 请大家依次进场。<br>Please go in one by one. |
| 一味 | yīwèi | blindly, stubbornly, always | 不能一味地追求便宜。<br>You can't just go blindly for the cheapest option. |
| 一齐 | yīqí | all together, at the same time | 大家一齐鼓掌。<br>Everyone clapped at the same time. |
| 一头 | yītóu | headlong; one end | 他一头扎进了工作里。<br>He threw himself headlong into his work. |

| | | | |
|---|---|---|---|
| 一心 | yīxīn | wholeheartedly, with one mind | 她一心想有一个自己的家。<br>All she wants is a home of her own. |
| 有待 | yǒudài | to remain to be (done) | 这个问题有待解决。<br>This problem has yet to be solved. |
| 预先 | yùxiān | in advance, beforehand | 去之前最好预先打个电话。<br>Best to call ahead before you go. |
| 争相 | zhēngxiāng | to vie with each other (to) | 孩子们争相回答老师的问题。<br>The children were falling over each other to answer the teacher. |
| 之际 | zhījì | on the occasion of, at the time of | 值此新年之际，祝大家身体健康。<br>On the occasion of the New Year, we wish you all good health. |
| 直至 | zhízhì | until, up to | 他们一直工作，直至深夜。<br>They kept working until late at night. |
| 只管 | zhǐguǎn | just go ahead, feel free to | 有什么问题，你只管问。<br>If you have any questions, just ask. |
| 至此 | zhìcǐ | at this point, so far | 至此，我们的讨论就结束了。<br>That brings our discussion to an end. |
| 逐年 | zhúnián | year by year | 这里的游客逐年增加。<br>The number of visitors here rises year by year. |
| 着实 | zhuóshí | really, truly | 这件事着实让人头疼。<br>This is a real headache. |
| 自行 | zìxíng | by oneself, on one's own | 停车的问题请自行解决。<br>Please sort out parking yourselves. |

## pattern 值此……之际: on the occasion of …

值此 an occasion 之际, a greeting or thanks

值此……之际 opens formal greetings, letters and speeches: "on the occasion of …". Put a festival, an anniversary or an event in the middle, then the wish or the thanks: 值此新年之际，祝大家…… In speech you would just say 在……的时候.

值此中秋节之际，祝大家身体健康，家庭幸福。 **zhí cǐ Zhōngqiūjié zhījì zhù dàjiā shēntǐ jiànkāng jiātíng xìngfú** On the occasion of the Mid-Autumn Festival, we wish you good health and happy families.

值此新学校开学之际，我们感谢每一位义工。 **zhí cǐ xīn xuéxiào kāixué zhījì wǒmen gǎnxiè měi yí wèi yìgōng** As the new school opens, we thank every volunteer.

如果卖家同意，只要银行批了贷款，我们下周就能签合同。 **rúguǒ màijiā tóngyì zhǐyào yínháng pī le dàikuǎn wǒmen xià zhōu jiù néng qiān hétóng** If the seller agrees, then as long as the bank approves the loan, we can sign next week.

## dialogue the contract, line by line

**lawyer sun** 安娜，我们一条一条看。第一条：卖家须如实说明房子的情况。有任何问题，你只管问。

**Ānnà wǒmen yì tiáo yì tiáo kàn dì yī tiáo màijiā xū rúshí shuōmíng fángzi de qíngkuàng yǒu rènhé wèntí nǐ zhǐguǎn wèn** · Anna, let's go clause by clause. Clause one: the seller must describe the flat's condition truthfully. If you have any questions, just ask.

**anna** 墙上那条线，卖家说只是旧油漆。我亲眼看过，丝毫看不出漏水的样子。

**qiáng shàng nà tiáo xiàn màijiā shuō zhǐshì jiù yóuqī wǒ qīnyǎn kàn guo sīháo kàn bu chū lòu shuǐ de yàngzi** · That line on the wall: the seller says it's just old paint. I've seen it with my own eyes, and there's no sign of a leak at all.

**lawyer sun** 看不出来不等于没有。我们预先请专家检查了，结果有待确认，下周才出来。

**kàn bu chulai bù děngyú méiyǒu wǒmen yùxiān qǐng zhuānjiā jiǎnchá le jiéguǒ yǒudài quèrèn xià zhōu cái chūlái** · Not seeing it doesn't mean it isn't there. We've arranged an inspection in advance; the result still has to be confirmed and comes out next week.

**anna** 如果检查没问题，只要银行批了贷款，我们下周就能签吧？

**rúguǒ jiǎnchá méi wèntí zhǐyào yínháng pī le dàikuǎn wǒmen xià zhōu jiù néng qiān ba** · If the inspection is fine, then as long as the bank approves the loan, we can sign next week, right?

**lawyer sun** 对。签字的时候，买卖双方依次签，再一齐去办手续。

**duì qiānzì de shíhou mǎi mài shuāngfāng yīcì qiān zài yìqí qù bàn shǒuxù** · Yes. At the signing, buyer and seller sign one after the other, then go together to do the paperwork.

**anna** 卖家同意降价了，不过只降了一点。我当时顺势说，那家具能不能留下？他就同意了。

**màijiā tóngyì jiàngjià le búguò zhǐ jiàng le yìdiǎn wǒ dāngshí shùnshì shuō nà jiājù néng bu néng liúxia tā jiù tóngyì le** · The seller has agreed to come down, though only a little. I seized the moment and asked whether he could leave the furniture, and he agreed.

**lawyer sun** 做得好！这一条要写进合同，免得他以后又讨价还价。不能一味地相信别人说的话。

**zuò de hǎo zhè yì tiáo yào xiě jìn hétóng miǎnde tā yǐhòu yòu tǎojià huánjià bù néng yíwèi de xiāngxìn biérén shuō dehuà** · Well done! That has to go into the contract, so he can't haggle over it again later. You can't just take people's word for things.

**anna** 我一心想有一个自己的家，差点就一头扎进去，当场签了。

**wǒ yìxīn xiǎng yǒu yí gè zìjǐ de jiā chà diǎn jiù yìtóu zhā jinqu dāngchǎng qiān le** · All I want is a home of my own: I nearly dived in headfirst and signed on the spot.

**lawyer sun** 别急。这一带的房子供不应求，房价逐年上涨，很多人争相来买，卖家也会伺机涨价。

**bié jí zhè yídài de fángzi gōngbúyìngqiú fángjià zhúnián shàngzhǎng hěn duō rén zhēngxiāng lái mǎi màijiā yě huì sìjī zhǎngjià** · Don't rush. Flats round here are in short supply, prices go up every year, lots of people are queueing up to buy, and sellers watch for their chance to put the price up.

**anna** 这着实让人紧张。要是这套房子没买成，我跟这个地方就无缘了。

**zhè zhuóshí ràng rén jǐnzhāng yàoshi zhè tào fángzi méi mǎi chéng wǒ gēn zhège dìfang jiù wúyuán le** · That's nerve-racking. If this flat falls through, I'll miss my chance with this area.

**lawyer sun** 别担心。还有，停车位的问题，合同上写的是“请买方自行解决”。小区里不许随便停车。

**bié dānxīn hái yǒu tíng chēwèi de wèntí hétóng shàng xiě de shì qǐng mǎi fāng zìxíng jiějué xiǎoqū lǐ bù xǔ suíbiàn tíngchē** · Don't worry. Also, about parking: the contract says "the buyer is to make their own arrangements". You can't just park anywhere on the estate.

**anna** 我不买车，坐地铁就行，一举两得：又省钱又环保。

**wǒ bù mǎi chē zuò dìtiě jiù xíng yìjǔ liǎngdé yòu shěng qián yòu huánbǎo** · I'm not buying a car: the underground is fine, and it kills two birds with one stone: it saves money and it's greener.

**lawyer sun** 好。你这样精打细算，买了房子也没有后顾之忧。至此，合同就看完了。我顺手把要改的地方都写在旁边了。

**hǎo nǐ zhèyàng jīngdǎ xìsuàn mǎi le fángzi yě méiyǒu hòugùzhīyōu zhìcǐ hétóng jiù kàn wán le wǒ shùnshǒu bǎ yào gǎi de dìfang dōu xiě zài pángbiān le** · Good. Budgeting this carefully, you won't have anything to worry about after you buy. That's the whole contract. I've noted everything that needs changing in the margin while I was at it.

**anna** 谢谢！这几个月我全身心地准备这件事，直至今天才觉得踏实一点。

**xièxie zhè jǐ gè yuè wǒ quánshēnxīn de zhǔnbèi zhè jiàn shì zhízhì jīntiān cái juéde tāshi yìdiǎn** · Thank you! I've put my heart and soul into this for months, and only today do I feel a bit more settled.

**lawyer sun** 你看，刘经理的邮件来了。

**nǐ kàn Liújīnglǐ de yóujiàn lái le** · Look, Manager Liu's email has arrived.

**anna** （读）“值此中秋节之际，公司感谢每一位员工这一年的努力。预警应用已经在三个小镇试用，下个月将随机选一百个用户……”

**dú zhí cǐ Zhōngqiūjié zhījì gōngsī gǎnxiè měi yí wèi yuángōng zhè yì nián de nǔlì yùjǐng yìngyòng yǐjīng zài sān gè xiǎo zhèn shìyòng xià gè yuè jiāng suíjī xuǎn yìbǎi gè yònghù** · (reading) “On the occasion of the Mid-Autumn Festival, the company thanks every member of staff for their hard work this year. The warning app is now being trialled in three towns, and next month we will choose a hundred users at random…”

**lawyer sun** 中秋节快乐！也许明年的中秋节，你就能在自己的新家里吃月饼了。

**Zhōngqiūjié kuàilè yěxǔ míngnián de Zhōngqiūjié nǐ jiù néng zài zìjǐ de xīn jiā lǐ chī yuèbing le** · Happy Mid-Autumn Festival! Maybe next year you'll be eating mooncakes in your own new home.

**good to know** · Contract and notice words: 须 (must), 不许 (not allowed), 如实 (truthfully), 依次 (in turn), 自行 (on your own), 预先 (in advance), 至此 (that concludes …). A festive email or card often starts 值此……之际 and ends with a wish: 祝大家节日快乐、身体健康、阖家幸福.

**Truthfully, in advance, one after another: you can now read a contract with a lawyer, and write a festive greeting like a manager.**
Do this day interactively, with audio and games, free at **wishyou.today/learning**

# day 140 mission: anna buys a flat



**Buy a flat in Chinese from start to finish: the bank, the contract, the market and the housewarming.**

Everything in this unit comes together on the day Anna gets her keys: money, shops, budgets, companies, prices, idioms and contract language.

## chapter 1 chapter 1: a message from the bank

**anna** （读）“尊敬的客户：您的贷款已经批准。贷款利率依合同下调，按月偿还。首付须在三天内付清，请预先准备好身份证、存折和收据，到柜台办理。

**dú zūnjìng de kèhù nín de dàikuǎn yǐjīng pīzhǔn dàikuǎn lìlǜ yī hétóng xiàtiáo àn yuè chánghuán shǒufù xū zài sān tiān nèi fù qīng qǐng yùxiān zhǔnbèi hǎo shēnfènzhèng cúnzhé hé shōujù dào guìtái bànlǐ** · (reading) “Dear customer: your loan has been approved. Under the contract, the interest rate has been lowered, and repayments are monthly. The down payment must be paid in full within three days: please bring your ID card, passbook and receipts to the counter in advance.

**anna** 外币可在本行兑换。如银行卡丢失，请及时挂失。本行不会随机打电话向您索取密码。值此中秋节之际，祝您节日快乐，家庭幸福。”

**wàibì kě zài běn háng duìhuàn rú yínhángkǎ diūshī qǐng jíshí guàshī běn háng bú huì suíjī dǎ diànhuà xiàng nín suǒqǔ mìmǎ zhí cǐ Zhōngqiūjié zhījì zhù nín jiérì kuàilè jiātíng xìngfú** · Foreign currency can be exchanged at our branch. If your bank card is lost, please report it at once. We will never call you at random to ask for your password. On the occasion of the Mid-Autumn Festival, we wish you a happy holiday and a happy family.”

**xiaoming** （在电话里）批下来了？太好了！你这几年节衣缩食，终于等到这一天了。

**zài diànhuà lǐ pī xiàlái le tài hǎo le nǐ zhè jǐ nián jiéyī suōshí zhōngyú děngdào zhè yì tiān le** · (on the phone) It’s approved? Wonderful! You’ve scrimped and saved for years, and the day has finally come.

**anna** 是啊！我一心想有一个自己的家，今天心里着实有点紧张。

**shì a wǒ yìxīn xiǎng yǒu yí gè zìjǐ de jiā jīntiān xīnlǐ zhuóshí yǒu diǎn jǐnzhāng** · Yes! All I’ve wanted is a home of my own. I’m honestly a bit nervous today.

**xiaoming** 别紧张。不过是付钱、签字而已。我妈妈九点在银行等你。

**bié jǐnzhāng búguò shì fù qián qiānzì éryǐ wǒ māma jiǔ diǎn zài yínháng děng nǐ** · Don’t be. It’s only paying and signing, nothing more. My mum will meet you at the bank at nine.

**anna** 我把积蓄都放在活期账户里了，还有一些美元要兑换。

**wǒ bǎ jīxù dōu fàng zài huóqī zhànghù lǐ le hái yǒu yìxiē měi yuán yào duìhuàn** · I’ve put all my savings in my current account, and I have some dollars to change.

**anna** 还有好消息：以前我借给朋友五千块，他打了一张欠条。上个月他终于兑现了承诺，把钱还给我了。我连欠条都找不到了！

**hái yǒu hǎo xiāoxi yǐqián wǒ jiè gěi péngyou wǔqiān kuài tā dǎ le yì zhāng qiàntiáo shàng gè yuè tā zhōngyú duìxiàn le chéngnuò bǎ qián huán gěi wǒ le wǒ lián qiàntiáo dōu zhǎo bu dào le** · More good news: I once lent a friend five thousand and he wrote me an IOU. Last month he finally kept his promise and paid me back. I can’t even find the IOU!

**xiaoming** 那太好了。你每个月攒的钱，加上这五千，首付就够了吧？

**nà tài hǎo le nǐ měi gè yuè zǎn de qián jiāshàng zhè wǔqiān shǒufù jiù gòu le ba** · Great. With the money you save every month plus that five thousand, you’ve got the down payment, right?

**anna** 够了。银行的信贷经理说，我没有别的债务，所以批得很快。

**gòu le yínháng de xìndài jīnglǐ shuō wǒ méiyǒu biéde zhàiwù suǒyǐ pī de hěn kuài** · Yes. The loan officer at the bank said I have no other debts, so it was approved quickly.

**anna** 对了，我们公司今天也有大事：刘经理说，有一家跨国公司要投资我们的预警应用。中午她请我们吃饭，你也来吧！

**duì le wǒmen gōngsī jīntiān yě yǒu dàshì Liújīnglǐ shuō yǒu yì jiā kuàguó gōngsī yào tóuzī wǒmen de yùjǐng yìngyòng zhōngwǔ tā qǐng wǒmen chī fàn nǐ yě lái ba** · Oh, and there’s big news at my company too: Manager Liu says a multinational wants to invest in our warning app. She’s taking us to lunch: come too!

## chapter 2 chapter 2: at the bank

**ms zhang** 安娜，这边！先兑换美元，现在外汇的价格不错。
**Ānnà zhèbiān xiān duìhuàn měi yuán xiànzài wàihuì de jiàgé búcuò** · Anna, over here! Change the dollars first: the exchange rate is good right now.

**anna** 好。我算了一下，首付的数额差不多是房价的三成，加上税，总额是……
**hǎo wǒ suànle yíxià shǒufù de shùé chàbuduō shì fángjià de sān chéng jiāshàng shuì zǒngé shì** · OK. By my sums, the down payment is about thirty per cent of the price, and with the tax, the total is…

**ms zhang** 别在这儿算账了，表上都写着呢。扣除你的定金，剩下的今天付清就行。
**bié zài zhèr suànzhàng le biǎo shàng dōu xiě zhe ne kòuchú nǐ de dìngjīn shèng xià de jīntiān fù qīng jiù xíng** · No need to do the sums here: it's all on the form. Take off your deposit, and pay the rest today.

**anna** 银行说，我是外国人，要有人担保。
**yínháng shuō wǒ shì wàiguó rén yào yǒu rén dānbǎo** · The bank says that as a foreigner I need a guarantor.

**ms zhang** 我已经跟银行说好了，我来担保。你按时偿还就行，不许拖欠。
**wǒ yǐjīng gēn yínháng shuō hǎo le wǒ lái dānbǎo nǐ ànshí chánghuán jiù xíng bùxǔ tuōqiàn** · I've already arranged it with the bank: I'll be your guarantor. Just repay on time, and no falling behind.

**anna** 您放心，我绝不透支，也不借债。房子就是抵押，我丝毫不敢马虎。
**nín fàngxīn wǒ juébú tòuzhī yě bú jiè zhài fángzi jiùshì dǐyā wǒ sīháo bù gǎn mǎhu** · Don't worry: I won't go overdrawn or run up debts. The flat is the security, and I won't take the slightest risk.

**ms zhang** 你看那位老先生，还拿着一大把钞票和硬币来存钱，跟三十年前一样。
**nǐ kàn nà wèi lǎo xiānsheng hái ná zhe yí dà bǎ chāopiào hé yìngbì lái cún qián gēn sānshí nián qián yíyàng** · Look at that old gentleman, still bringing a handful of notes and coins to deposit, just like thirty years ago.

**anna** 现在大家都用手机，纸币和支票都快被取而代之了。
**xiànzài dàjiā dōu yòng shǒujī zhǐbì hé zhīpiào dōu kuài bèi qǔérdàizhī le** · Everyone uses their phone now: paper money and cheques are being replaced.

**ms zhang** 对了，你那些股票呢？
**duì le nǐ nàxiē gǔpiào ne** · By the way, what about your shares?

**anna** 我留着公司的股份。公司今年又分红了，红利不多，可是我也算个小股东。我还买了一点国家的债券，比证券公司那些股民的东西安全。
**wǒ liú zhe gōngsī de gǔfèn gōngsī jīnnián yòu fēnhóng le hónglì bù duō kěshì wǒ yě suàn gè xiǎo gǔdōng wǒ hái mǎi le yìdiǎn guójiā de zhàiquàn bǐ zhèngquàn gōngsī nàxiē gǔmín de dōngxi ānquán** · I'm keeping them. The company paid a dividend again this year: not much, but I'm a small shareholder. I've also bought a few government bonds: safer than what the stock-market crowd buys from the securities firms.

**ms zhang** 这家银行是国有的，比较可靠。好，精打细算。以后手头紧的时候，就找我。
**zhè jiā yínháng shì guóyǒu de bǐjiào kěkào hǎo jīngdǎ xìsuàn yǐhòu shǒutóu jǐn de shíhou jiù zhǎo wǒ** · This bank is state-owned, so it's fairly reliable. Good: careful with money. If you're ever short, come to me.

**anna** 谢谢您。这些年我积攒下来的钱财，今天一下子都花出去了！
**xièxie nín zhèxiē nián wǒ jīzǎn xialai de qiáncái jīntiān yíxià zi dōu huā chūqù le** · Thank you. All the money I've saved over the years, gone in one morning!

## chapter 3 chapter 3: the signing

**lawyer sun** 检查的结果出来了：墙上那条线确实只是旧油漆而已，没有漏水。
**jiǎnchá de jiéguǒ chūlái le qiáng shàng nà tiáo xiàn quèshí zhǐshì jiù yóuqī éryǐ méiyǒu lòu shuǐ** · The inspection results are in: the line on the wall really is just old paint, no leak.

**anna** 太好了！看来卖家没有弄虚作假。
**tài hǎo le kànlái màijiā méiyǒu nòngxū zuòjiǎ** · Brilliant! So the seller wasn't lying.

**lawyer sun** 产权也很清楚，房子是私有的，七十年。合同我已经改好了，家具都写进去了，可以说是万无一失。
**chǎnquán yě hěn qīngchu fángzi shì sīyǒu de qīshí nián hétóng wǒ yǐjīng gǎi hǎo le jiājù dōu xiě jinqu le kěyǐ shuō shì wànwú yìshī** · The property rights are clear too: privately owned, seventy years. I've already revised the contract and the furniture is written in, so it's about as safe as it gets.

**anna** 我一开始只是看看而已，没想到真的要买了。
**wǒ yì kāishǐ zhǐshì kàn kan éryǐ méi xiǎng dào zhēn de yào mǎi le** · At first I was only looking: I never thought I'd actually buy.

**lawyer sun** 卖家如实说明了房子的情况，没有隐瞒。上次他想伺机涨价，幸好你顺势让他把家具留下了。
**màijiā rúshí shuōmíng le fángzi de qíngkuàng méiyǒu yǐnmán shàng cì tā xiǎng sìjī zhǎngjià xìnghǎo nǐ shùnshì ràng tā bǎ jiājù liúxia le** · The seller described the flat truthfully and hid nothing. Last time he tried to push the price up, but luckily you seized the moment and got him to leave the furniture.

**anna** 这一带很多人争相来买，差一点我就跟这套房子无缘了。我当时都想当场签了。
**zhè yídài hěn duō rén zhēngxiāng lái mǎi chà yìdiǎn wǒ jiù gēn zhè tào fángzi wúyuán le wǒ dāngshí dōu xiǎng dāngchǎng qiān le** · So many people are rushing to buy round here, I nearly missed out on this flat. I almost signed on the spot.

**lawyer sun** 还有，停车的问题还有待解决，小区里不许随便停车。
**hái yǒu tíngchē de wèntí hái yǒudài jiějué xiǎoqū lǐ bù xǔ suíbiàn tíngchē** · Also, parking still has to be sorted out: you can't just park anywhere on the estate.

**lawyer sun** 好，请买卖双方依次签字。安娜，你先签，然后卖家签，最后一齐去办手续。
**hǎo qǐng mǎi mài shuāngfāng yīcì qiānzì Ānnà nǐ xiān qiān ránhòu màijiā qiān zuìhòu yìqí qù bàn shǒuxù** · Right: buyer and seller, please sign in turn. Anna, you first, then the seller, and then we all go and do the paperwork together.

**anna** 签好了！
**qiān hǎo le** · Signed!

**lawyer sun** 至此，这套房子就是你的了。这是钥匙。
**zhìcǐ zhè tào fángzi jiùshì nǐ de le zhè shì yàoshi** · And with that, the flat is yours. Here are the keys.

**anna** 我亲眼看着自己的名字写在合同上，真是难以置信。
**wǒ qīnyǎn kàn zhe zìjǐ de míngzi xiě zài hétóng shàng zhēnshi nányǐ zhìxìn** · I'm looking at my own name on the contract with my own eyes: it's hard to believe.

**lawyer sun** 物业费、燃气这些，请你自行去办。我顺手把电话写在这儿了。你只管问我，有什么不清楚的地方随时打电话。
**wùyè fèi ránqì zhèxiē qǐng nǐ zìxíng qù bàn wǒ shùnshǒu bǎ diànhuà xiě zài zhèr le nǐ zhǐguǎn wèn wǒ yǒu shénme bù qīngchu de dìfang suíshí dǎ diànhuà** · The management fee, the gas and so on, you'll need to set up yourself. I've jotted the numbers down here for you. Just ask me: call any time if anything is unclear.

**anna** 孙律师，这几个月我全身心地准备这件事，直至今天才放心。您帮了我这么多，我受益匪浅。
**Sūnlǜshī zhè jǐ gè yuè wǒ quánshēnxīn de zhǔnbèi zhè jiàn shì zhízhì jīntiān cái fàngxīn nín bāng le wǒ zhème duō wǒ shòuyì fěiqiǎn** · Lawyer Sun, I've put my heart and soul into this for months, and only today can I relax. You've helped me so much: I've learned a great deal.

**lawyer sun** 不客气。不动产是大事，你这次做得从容不迫，比很多人都好。
**búkèqi búdòngchǎn shì dàshì nǐ zhè cì zuò de cóngróng búpò bǐ hěn duō rén dōu hǎo** · You're welcome. Property is a big deal, and you kept calm all the way: better than most people.

# chapter 4 chapter 4: lunch and the market

**manager liu** 安娜，恭喜你！听说你今天拿到钥匙了？
**Ānnà gōngxǐ nǐ tīngshuō nǐ jīntiān ná dào yàoshi le** · Anna, congratulations! I hear you got your keys today?

**anna** 拿到了！刘经理，您的好消息呢？
**ná dào le Liújīnglǐ nín de hǎo xiāoxi ne** · I did! Manager Liu, what's your good news?

**manager liu** 一家跨国公司要跟我们合资做预警应用。他们出资，我们出技术。他们想并购我们，我没同意，技术是我们的筹码。
**yì jiā kuàguó gōngsī yào gēn wǒmen hézī zuò yùjǐng yìngyòng tāmen chūzī wǒmen chū jìshù tāmen xiǎng bìnggòu wǒmen wǒ méi tóngyì jìshù shì wǒmen de chóumǎ** · A multinational wants a joint venture with us on the warning app. They put up the money, we provide the technology. They wanted to buy us out, but I said no: our technology is our bargaining chip.

**xiaoming** 那融资的事就解决了？
**nà róngzī de shì jiù jiějué le** · So the funding problem is solved?

**anna** 小镇的人还说想集资，帮我们筹集一点本钱。
**xiǎo zhèn de rén hái shuō xiǎng jízī bāng wǒmen chóují yìdiǎn běnqián** · The townspeople even said they wanted to pool money to help raise some capital for us.

**manager liu** 他们没有那么大的财力，我们自己筹措。在市场经济中，民营也好，私营也好，都要靠自己的技术。大公司很容易垄断市场。
**tāmen méiyǒu nàme dà de cáilì wǒmen zìjǐ chóucuò zài shìchǎng jīngjì zhōng mínyíng yěhǎo sīyíng yěhǎo dōu yào kào zìjǐ de jìshù dà gōngsī hěn róngyì lǒngduàn shìchǎng** · They don't have the means: we'll raise it ourselves. In a market economy, privately run or privately owned, you live by your own technology. Big companies can easily dominate a market.

**manager liu** 一部分。政府也会拨款，可是经费有限，明年的预算还要再看。用了政府的钱，以后还要接受审计。
**yí bùfen zhèngfǔ yě huì bōkuǎn kěshì jīngfèi yǒuxiàn míngnián de yùsuàn hái yào zài kàn yòng le zhèngfǔ de qián yǐhòu hái yào jiēshòu shěnjì** · Partly. The government will allocate money too, but funding is limited, and next year's budget still needs work. And with public money, we'll be audited later.

**xiaoming** 这个开发区正在招商，商机很多。财经新闻说，这里的经贸合作越来越多。
**zhège kāifāqū zhèngzài zhāoshāng shāngjī hěn duō cáijīng xīnwén shuō zhèlǐ de jīngmào hézuò yuè lái yuè duō** · This development zone is attracting investment, and there are lots of opportunities. The business news says economic and trade cooperation here keeps growing.

**anna** 我的房子不在开发区，在胡同旁边。开发商的新房子太贵了。
**wǒ de fángzi bú zài kāifāqū zài hútòng pángbiān kāifāshāng de xīn fángzi tài guì le** · My flat isn't in the development zone: it's by the hutong. The developers' new flats are too expensive.

**manager liu** 现在买正好。鉴于利率低，基于今年的行情，房价同比只涨了一点，环比还有点回落。
**xiànzài mǎi zhènghǎo jiànyú lìlǜ dī jīyú jīnnián de hángqíng fángjià tóngbǐ zhǐ zhǎng le yìdiǎn huánbǐ hái yǒu diǎn huíluò** · Now is a good time to buy. With interest rates low, and based on this year's market, prices are up only slightly year-on-year, and have even dipped a little on the month.

**xiaoming** 前几年经济低迷，很多人以为会萧条，后来又慢慢复苏了。这一带的房价逐年上涨，十年翻番了。
**qián jǐ nián jīngjì dīmí hěn duō rén yǐwéi huì xiāotiáo hòulái yòu màn màn fùsū le zhè yídài de fángjià zhúnián shàngzhǎng shí nián fānfān le** · A few years ago the economy was in the doldrums and many people expected a slump, but it slowly recovered. Prices round here have gone up year by year: they've doubled in ten years.

**xiaoming** 你们看今天的股票指数，又攀升了。市值最大的几家公司，涨幅都不小。
**nǐmen kàn jīntiān de gǔpiào zhǐshù yòu pānshēng le shìzhí zuì dà de jǐ jiā gōngsī zhǎngfú dōu bù xiǎo** · Look at the stock index today: it's climbing again. The biggest companies by market value have all risen quite a bit.

**manager liu** 跌幅也可能很大。明年的走势谁也说不准。房价也一样，有时候回升，有时候下滑，现在差不多持平。大城市的房价还是居高不下，银行一上调利率，买房子的人就紧张。

**diēfú yě kěnéng hěn dà míngnián de zǒushì shéi yě shuō bù zhǔn fángjià yě yíyàng yǒu shíhou huíshēng yǒu shíhou xiàhuá xiànzài chàbuduō chípíng dà chéngshì de fángjià háishi jūgāo bú xià yínháng yí shàngtiáo lìlǜ mǎi fángzi de rén jiù jǐnzhāng** · The falls can be big too. Nobody can say where things go next year. House prices are the same: sometimes up, sometimes down, about level right now. Big-city prices are still stubbornly high, and as soon as the bank raises rates, buyers get nervous.

**manager liu** 可是不能一味地看涨。通货膨胀的时候钱会贬值，房子会增值；可是市场不景气的时候，房价也会下跌。

**kěshì bù néng yíwèi de kàn zhǎng tōnghuò péngzhàng de shíhou qián huì biǎnzhí fángzi huì zēngzhí kěshì shìchǎng bùjǐngqì de shíhou fángjià yě huì xiàdiē** · But you can't just assume prices will rise. With inflation, money loses value and property gains it; but in a slow market, prices fall too.

**anna** 我不是为了赚钱，无非是想有一个自己的家罢了。

**wǒ bú shì wèile zhuàn qián wúfēi shì xiǎng yǒu yí gè zìjǐ de jiā bàle** · I'm not doing it to make money: I just want a home of my own, that's all.

**manager liu** 说得好。知足常乐！我们公司在园区里租赁了一层楼，楼下是商用的。这家饭馆就在楼下，现在是旺季，生意特别旺，越来越红火。这顿饭我掏腰包。

**shuō de hǎo zhīzú chánglè wǒmen gōngsī zài yuánqū lǐ zūlìn le yì céng lóu lóu xià shì shāngyòng de zhè jiā fànguǎn jiù zài lóu xià xiànzài shì wàngjì shēngyi tèbié wàng yuè lái yuè hónghuo zhè dùn fàn wǒ tāo yāobāo** · Well said. Contentment is happiness! Our company leases a floor in the park, and the ground floor is commercial. This restaurant is right downstairs: it's peak season, business is booming, and it gets busier all the time. Lunch is on me.

## chapter 5 chapter 5: shopping and the housewarming

**little sister** 安娜，下午我带你去买东西！这个市场有批发也有零售，物美价廉，什么都有。
**Ānnà xiàwǔ wǒ dài nǐ qù mǎi dōngxi zhège shìchǎng yǒu pīfā yě yǒu língshòu wùměi jiàlián shénme dōu yǒu** · Anna, this afternoon I'm taking you shopping! This market does wholesale and retail, good and cheap: they have everything.

**anna** 我想要一张桌子，最好是定做的。
**wǒ xiǎng yào yì zhāng zhuōzi zuìhǎo shì dìngzuò de** · I want a table, ideally made to order.

**little sister** 那家店专卖手工家具，主打老北京样子的桌子和椅子，每次来都有新的样品。那家老字号也能做。你看它的招牌和橱窗，档次很高，价位也不贵。我们先交定金，下个月来拿。
**nà jiā diàn zhuānmài shǒugōng jiājù zhǔdǎ lǎo Běijīng yàngzi de zhuōzi hé yǐzi měi cì lái dōu yǒu xīn de yàngpǐn nà jiā lǎozìhao yě néng zuò nǐ kàn tā de zhāopai hé chúchuāng dàngcì hěn gāo jiàwèi yě bú guì wǒmen xiān jiāo dìngjīn xià gè yuè lái ná** · That shop sells only handmade furniture, mainly tables and chairs in the old Beijing style, with new samples every time. The old shop can do it too. Look at its sign and its window: very good quality, and not expensive. We pay a deposit now and pick it up next month.

**little sister** 你先看标签，单价写得很清楚，比平价超市还便宜。商场专柜的东西是精品，可是太贵了。
**nǐ xiān kàn biāoqiān dānjià xiě de hěn qīngchu bǐ píngjià chāoshì hái piányi shāngchǎng zhuānguì de dōngxi shì jīngpǐn kěshì tài guì le** · Check the label first: the unit price is clearly marked, and it's cheaper than a discount supermarket. The things at the mall counters are top quality, but far too expensive.

**anna** 那边那个商贩在兜售名牌灯，一百块一个。
**nàbiān nàge shāngfàn zài dōushòu míngpái dēng yìbǎi kuài yí gè** · That trader over there is hawking designer lamps at a hundred yuan each.

**little sister** 肯定是山寨的，劣质的东西用不了多久。廉价的东西不一定划算，买原装的划得来。
**kěndìng shì shānzhài de lièzhì de dōngxi yòng bu liǎo duō jiǔ liánjià de dōngxi bù yídìng huásuàn mǎi yuánzhuāng de huádelái** · Bound to be knock-offs: shoddy stuff doesn't last. Cheap isn't always good value: buying the real thing is worth it.

**anna** 你讨价还价真厉害，比我会算账多了。
**nǐ tǎojià huánjià zhēn lìhai bǐ wǒ huì suànzhàng duō le** · You're a brilliant haggler: much better with numbers than me.

**little sister** 我这是勤工俭学练出来的！不能挥霍，也不能太奢侈。我们老字号在网上预售新茶，每次都热销，供不应求，我天天跟顾客打交道。
**wǒ zhè shì qíngōng jiǎnxué liàn chulai de bù néng huīhuò yě bù néng tài shēchǐ wǒmen lǎozìhao zài wǎngshang yùshòu xīn chá měi cì dōu rèxiāo gōngbúyìngqiú wǒ tiān tiān gēn gùkè dǎ jiāodao** · That's what working my way through university does! No splashing out, and nothing too extravagant. Our old shop presells its new tea online: it sells out every time, demand outstrips supply, and I deal with customers every day.

**xiaoming** （晚上，在新家）大家都来了！这是我们送你的花，祝你在新家生活富足。
**wǎnshang zài xīn jiā dàjiā dōu lái le zhè shì wǒmen sòng nǐ de huā zhù nǐ zài xīn jiā shēnghuó fùzú** · (in the evening, at the new flat) Everyone's here! These flowers are from all of us: may you live well in your new home.

**xiaoming** 我们还订购了一个沙发，下午送到。收据在这儿，不合适可以退回，钱会返还。
**wǒmen hái dìnggòu le yí gè shāfā xiàwǔ sòng dào shōujù zài zhèr bù héshì kěyǐ tuìhuí qián huì fǎnhuán** · We've also ordered you a sofa: it arrives this afternoon. Here's the receipt: if it doesn't suit, you can send it back and get a refund.

**ms zhang** 这套房子饱经沧桑，阳光真好。房子是旧的，心情是新的。买房子不是为了发财，生活富足就好。不过要居安思危，每个月的开销要记清楚，这样就没有后顾之忧了。
**zhè tào fángzi bǎojīng cāngsāng yángguāng zhēn hǎo fángzi shì jiù de xīnqíng shì xīn de mǎi fángzi bú shì wèile fācái shēnghuó fùzú jiù hǎo búguò yào jūān sīwēi měi gè yuè de kāixiāo yào jì qīngchu zhèyàng jiù méiyǒu hòugùzhīyōu le** · This flat has seen a lot, and the light is lovely. Old flat, new start. You don't buy a home to get rich: a comfortable life is enough. But plan for bad times and keep track of your monthly spending: then you'll have nothing to worry about.

**manager liu** 来，我说两句。值此安娜搬进新家之际，祝她万事如意！
**lái wǒ shuō liǎng jù zhí cǐ Ānnà bān jìn xīn jiā zhījì zhù tā wàn shì rúyì** · Right, a few words from me. On the occasion of Anna moving into her new home, we wish her every success!

**anna** 谢谢大家！这些年我在北京，很多事身不由己，可是你们一直想方设法帮我。有朝一日，我也要这样帮别人。
**xièxie dàjiā zhèxiē nián wǒ zài Běijīng hěn duō shì shēnbùyóujǐ kěshì nǐmen yìzhí xiǎngfāng shèfǎ bāng wǒ yǒuzhāo yīrì wǒ yě yào zhèyàng bāng biérén** · Thank you, everyone! In my years in Beijing, so much has been out of my hands, but you've always found a way to help me. Some day, I want to help others the same way.

**little sister** 安娜说得得意扬扬的，我看她今天开心得精疲力竭了！
**Ānnà shuō de déyì yángyáng de wǒ kàn tā jīntiān kāixīn de jīngpí lìjié le** · Look how pleased with herself Anna is: I think she's worn herself out with happiness today!

**anna** 是有点累。不过我心甘情愿！从今天起，我就可以随心所欲地布置我的家了。
**shì yǒu diǎn lèi búguò wǒ xīngān qíngyuàn cóng jīntiān qǐ wǒ jiù kěyǐ suíxīnsuǒyù de bùzhì wǒ de jiā le** · I am a bit tired. But I don't mind at all! From today, I can arrange my home just the way I like.

**You just bought a flat in Chinese: the bank, the lawyer, the market and the toast. Welcome home.**
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