

3.9 Money

G.E. Morrison, who wrote a book called *An Australian in China*, about his journey across southwest China to northern Burma at the very end of the 19th century, described how he managed his money:

Money in Western China consists of solid ingots of silver, and copper cash. The silver is in lumps of one tael or more each, the tael being a Chinese ounce and equivalent roughly to between 1400 and 1500 cash. ... From Hankow to Chungking my money was remitted by draft through a Chinese bank. ... I carried some silver with me; the rest I put up in a package and handed to a native post in Chungking, which undertook to deliver it intact to me in Yunnan city, 700 miles away, within a specified period. ... Money is thus remitted in Western China with complete confidence and security. [Morrison 1902: 95]

Round coins (often bearing a niánhào or ‘reign name’) with square holes in the middle (round said to be symbolic of heaven, square, of earth) were in use in China from several centuries BCE. In later times, these were often called ‘cash’, a translation of qián. Carried in strings of 1000, they were the medium of exchange for small purchases. Morrison also carried lumps of silver, useful for larger transactions. These were measured in *taels* [from Malay *tahil*], a weight that often translates the Chinese liǎng. Liǎng is still a regular measure of weight in markets in China. Originally 16 liǎng made up a jīn, but in the modern system, it is 10. Jīn is usually translated with another term derived from Malay, the ‘catty’. Paper money, reimbursable for silver (at least in those periods when the economy was well managed), has been in circulation in China for well over 1000 years. Dollars, that come into circulation in China from the 16th century, were not US dollars but Spanish (or Mexican).

Modern currencies

Nowadays, currency on the Mainland is the Rénmínbì ‘people’s-currency’, often abbreviated in English as ‘RMB’. Its main unit is the yuán, called kuài colloquially and translated as ‘dollar’ or ‘Chinese dollar’. Below the yuán is the jiǎo (máo colloquially) ‘ten cents’ and the fēn ‘cent’. Thus, in speech, \$1.25 is yí kuài liǎng máo wǔ ‘one dollar two dimes five’ (rather than a dollar and 25 fēn). Bills (as of 2003) have values of one, two, five, ten, fifty and a hundred. There are some small sized bills for values below one yuán. Coins are for low values only (some of which duplicate bills), including a one yuán piece, a 5 máo (50 cents), one máo (10 cents) and various very small denominations.

During the height of the communist period, foreign currencies were exchanged not for RMB, but for wàihuìjuàn, ‘Foreign Exchange Certificates’ or simply ‘FEC’. FEC were denominated like RMB and had the same official value, but since FEC were required for the purchase of foreign goods, they gained value on unofficial ‘black’ markets. FEC were abandoned in the early 90s. [The Chinese government, apparently, sold their remaining FEC to the government of neighboring Burma [Myanmar], who adopted the FEC system at about the time the Chinese abandoned it.]

In Taiwan (the ROC), the unit of currency is the Xīn Táibì, called the ‘new Taiwan Dollar’ in English (and abbreviated \$NT). Like its Mainland counterpart, it is called the yuán (kuài colloquially), with smaller units called jiǎo (máo) and fēn. Hong

Kong also retains its own currency, called Gǎngbì. Current (9/05) exchange rates for RMB are approximately 8.1 to the US dollar; for \$NT, approximately 31 to the dollar, and for HK\$, approximately 7.7 to the dollar.

In Unit 2, you learned that money, qián, is counted with kuài ‘yuan; dollar’. In fact, in formal language, yuán itself is the M-word, so that yí kuài qián is usually written (and sometimes spoken) as yì yuán (一圓 or 一元; both characters are used, but the latter is more common).

3.9.1 Dollars and cents

Currency is subdivided into the following units (which are all M’s):

<i>informal, spoken</i>	<i>literal meaning</i>	<i>formal, written</i>	<i>value</i>
kuài	‘lump; piece’	yuán	‘round’
máo	‘hair; small amount’	jiǎo	
fēn	‘part’	fēn	
			RMB 1.00
			RMB 0.10
			RMB 0.01

Note that qián is the noun, kuài, máo, fēn etc. are M’s by which qián is counted:

yí kuài qián	liǎng kuài qián	sān kuài qián	wǔ kuài qián	shí kuài qián
yí kuài	liǎng kuài	sān kuài	wǔ kuài	shí kuài
RMB 1	RMB 2	RMB 3	RMB 5	RMB 10
liǎng máo	bā máo	sān fēn <qián>	jiǔ fēn <qián>	liǎng máo wǔ
RMB 0.8	RMB 0.4	3 cents	9 cents	25 cents

Notes

Kuài and máo are the normal spoken forms. However, yuán and jiǎo, while primarily written forms that appear on currency, on menus, and bills, are, in certain formal settings like hotels and banks, sometimes spoken: eg: sì yuán wǔ jiǎo ‘Y4.50’.

Exercise 6.

Practice citing the following prices until fluent:

1.	30 cents	11.	25.00
2.	50 cents	12.	11.85
3.	1.00	13.	35.00
4.	1.40	14.	39.95
5.	2.00	15.	19.35
6.	85 cents	16.	15 cents
7.	95 cents	17.	75 cents
8.	3.60	18.	1.85
9.	9.95	19.	99.00
10.	15.00	20.	102.00

3.9.2 How many?

a) Duōshao

The opposites duō ‘many’ and shǎo ‘few’ combine to form the question word duōshao ‘how many’ (with qīngshēng on the second syllable).

Jīntiān yǒu duōshao xuéshēng?	How many students today?
<i>Yǒu èrshísān ge.</i>	<i>23.</i>
Zuótiān ne?	And yesterday?
<i>Zuótiān yǒu èrshísì ge!</i>	<i>24, yesterday.</i>
Duōshao qián?	How much money?
<i>Liǎng kuài.</i>	<i>Y2.00.</i>

b) Jǐ ge?

When the expected number is low, the question word is not duōshao, but jǐ + M. Smaller than expected numbers and amounts may attract the adverb zhǐ ‘only’.

Yǒu duōshao xuéshēng?	How many students are there?
<i>Yǒu èrshísì ge.</i>	<i>24.</i>
Yǒu jǐ ge lǎoshī?	How many teachers are there?
<i>Zhǐ yǒu yí ge.</i>	<i>Only one.</i>
Nǐ yǒu jǐ kuài qián?	How much [money] do you have?
<i>Wǒ zhǐ yǒu yí kuài.</i>	<i>I only have a dollar.</i>
Wǒ de jiā lí jīchǎng zhǐ yǒu sān gōnglǐ.	My house is only 3 kms. from the airport!
<i>Nà hěn jìn!</i>	<i>That's close!</i>

c) Prices

Prices can be asked with duōshao (usually without M) or jǐ + M; the item in question can be placed first, with the sense of ‘cost’ left implicit:

Bǐjìběn duōshao qián?	How much are notebooks?
Yūsǎn jǐ kuài qián?	How many dollars for an umbrella?

Where items are sold by particular amounts, Chinese will use an appropriate M:

Sān kuài bā yí ge.	\$3.80 each (‘for one’).
Wǔ máo yí fēn.	\$0.50 each. [newspapers]
Shí’èr kuài sān yì běn.	\$12.30 each [notebooks]

3.9.3 Making a purchase

In China, shopping often takes place under adverse conditions: markets are noisy and crowded; vendors often have strong local accents; tickets are sold through small windows jammed with customers. So it pays to reduce grammatical complexity, and speak in short, sharp phrases. We will start with food and drink. To earlier drink vocabulary, we can add some fruit. (For health reasons, Chinese peel fruit before eating – many even peel grapes.)

píngguǒ	xiāngjiāo	xīguā	mángguǒ	chéngzi
<i>apples</i>	<i>bananas</i>	<i>water melons</i>	<i>mangoes</i>	<i>oranges</i>
yí ge	yí ge	yí kuài /piàn	yí ge	yí ge
	yí chuàn	yí ge		

These are purchased as wholes (yí ge), as parts (yí kuài ‘a piece’, yí piàn ‘a slice’), or bunches (yí chuàn ‘a bunch; cluster’). Or they are bought by weight (typically by the *jīn* or ‘catty’ in China).

yì jīn	‘a catty’	½ a kilogram; 1.2 lbs
yì liǎng	‘a tael’	10 <i>liang</i> in a <i>jīn</i>
yì gōngjīn	‘a kilogram’	2 catties, or 2.2 lbs
yì bàng	‘a pound’	

Notes

- Not so long ago, the liǎng was 1/16 of a jīn (hence the term ‘Chinese ounce’).
- People say èr liǎng ‘2 taels’ rather than the awkward *liǎng liǎng.

Other items:

bǐnggān	miànbāo	gāodiǎn	miànjīnzhǐ	bīngjílín
<i>biscuits</i>	<i>bread</i>	<i>pastries</i>	<i>tissues</i>	<i>icecream [stick]</i>
bāo	gè	gè	bāo	gēn

Notes

- bǐng is the generic for tortilla or pancake like foods; gān means ‘dry’.
- gāo is generic for ‘cakes’; diǎn is ‘a bit’ or ‘a snack’.
- bīngjílín, also pronounced bīngqílín (and sometimes bīngjílíng) ‘ice-cream’ (with jílín ~ qílín, etc. representing English ‘cream’); ice-cream comes on a stick (yì gēn), in tubs (yì xiǎobēi) and in cartons (yì hé).

Exercise 7.

What would you say to purchase the following items in the amounts indicated?

Work with a partner, if possible, with one of you buying and the other selling. Keep the small talk to a minimum. The buyer should begin with a perfunctory (but friendly)

greeting (hǎo), then state the item – pointing to it if possible – and the number needed. The seller is likely to volunteer the price (per unit, if relevant), and the buyer can then repeat it to himself, or for confirmation, and close with: Hǎo, jiù zhèiyàng ba. You would be expected to bargain a bit at street stalls (cf. §8.4) – less so in shops. For now, you are buying small things and you won't lose much!

1. apple	1	/	0.30 cents each
2. bananas	1 bunch	/	2.50 for a bunch
3. apples	1 catty	/	1.50 for a catty
4. biscuits	1 pack	/	3.00 a pack
5. spring water	1 bottle	/	1.00 a bottle
6. cola	2 bottles	/	5.00 for 2 bottles
7. bread	1 loaf	/	4.00 a loaf
8. bun	3	/	1.50 for 3
9. orange juice	1 bottle	/	1.75 a bottle
10. water melon	1 slice	/	0.80 per slice
11. water melon	whole	/	1:30 per jin
12. cigarets	1 pack	/	4.00 per pack
13. bananas	2	/	0.60 for 2
14. tissue	2 packs	/	3.00 per pack
15. ice-cream	1 tub	/	1.40 per tub
16. Mènglóng	1 stick	/	6.00 per stick.

(*Mènglóng* is the Chinese translation of 'Magnum', the name of a Wall's [brand] of chocolate covered vanilla icecream, one of a number of 'popsicles' sold widely at street stands and small shops throughout China.)



Duōshao qián yì jīn? [JKW 1997]

3.10 Other numbered sets

3.10.1 Telephone numbers

‘Telephone number’ is diànhuà hàomǎ (‘telephone + number’). Asking about phone numbers makes use of the question words duōshao or shénme:

<Nǐ de> diànhuà <hàomǎ> shì duōshao? What’s your phone number?
<Nǐ de> diànhuà <hàomǎ> shì shénme?

Local phone numbers in major Mainland cities generally have 7 or 8 digits, ie 3 + 4 or 4 + 4. (Area codes have 0 + 2 or 3 digits.) To state phone numbers, you need to know that ‘zero’ is líng; and that on the Mainland (but not Taiwan), the number ‘one’ (in strings of numbers, such as telephone numbers) is yāo rather than yī.

Wǒ jiā lǐ de diànhuà shì: (bāliùyāolíng) liù’èrwǔliù-jiǔ’èrsānsān.
Wǒ de shǒujī shì: (yāosānliùbā) yāosībā sānqī’èrbā. *Zài shuō yì biān:*
(yāosānliùbā) yāosībā sānqī’èrbā.

My home phone is: (8610) 6256-9233. My cell is (1368) 148-3728.
[I]’ll repeat it (‘again say one time’): (1368) 148-3728.

Diànhuà ‘electric-speech’ is the word for an ordinary telephone, but in China people are more likely to talk about their shǒujī ‘mobile-phone (hand-machine)’. A variation on shǒujī is xiǎolíngtōng ‘small-lively-communicator’, a cheap mobile phone that can be used only in a single locale.

3.10.2 Days of the week

The traditional Chinese lunar month was divided into three periods (xún) of 10 days each. But when the western calendar was adopted, a term lǐbài, itself a compound of lǐ ‘ceremony; reverence’ and bài ‘pay respects’, which had been adapted by Christians to mean ‘worship’, was used to name days of the week. Nowadays, the word xīngqī ‘star-period’ is preferred in print, at least on the Mainland, but lǐbài continues as the main colloquial form. The days of the week are formed by the addition of numerals, beginning with yī for Monday. [Unlike in the US, the calendrical week begins with Monday in China, not Sunday.]

Monday	lǐbàiyī	xīngqīyī
Tuesday	lǐbài’èr	xīngqī’èr
Wednesday	lǐbàisān	xīngqīsān
Thursday	lǐbàisì	xīngqīsì
Friday	lǐbàiwǔ	xīngqīwǔ
Saturday	lǐbàiliù	xīngqīliù
Sunday	lǐbàitiān	xīngqītiān
(Sunday)	lǐbàirì	xīngqīrì)

Since the variable for days of the week is a number, the question is formed with jǐ ‘how many’: lǐbàijǐ ~ xīngqījǐ ‘what day of the week’. Notice that there is no *lǐbàiqī or *xīngqīqī to confuse with lǐbàijǐ and xīngqījǐ.

‘Daily’ can be expressed as měitiān ‘everyday’. And a period of time covering several consecutive days can be expressed with cóng ‘from’ and dào ‘to’: <cóng> lǐbàiyī dào <lǐbài>sì ‘<from> Monday to Thursday’.

Jīntiān lǐbàijǐ?

Jīntiān lǐbàiyī.

What’s the day today?

It’s Monday.

Míngtiān lǐbài’èr, shì bu shì?

Shì, zuótiān shì lǐbàitiān.

Tomorrow’s Tuesday, isn’t it?

Yes, yesterday was Sunday.

Lǐbài’èr yǒu kǎoshì ma?

Yǒu, dànshì lǐbàisān méiyǒu kè.

Is/was there an exam on Tuesday?

Yes, but there are no classes on Wednesday.

Xīngqīsì hěn máng .

Xīngqīwǔ xíng ma?

[I]’m busy on Thursday.

Will Friday work?

Měitiān dōu yǒu kè ma?

Bù, xīngqīyī dào <xīngqī>sì dōu yǒu, dànshì xīngqīwǔ méiyǒu.

Do you have class everyday?

No, Monday to Thursday I do, but not on Friday.

Notes

Recall that in giving dates, eg jīntiān xīngqīyī, shì is often omitted if no adverbs are present. In the negative, shì would appear as support for the adverb, bù:

Jīntiān bù shì xīngqīyī.

3.10.3 Days of the month

Days of the month are formed, quite regularly, with hào, which in this context means ‘number’:

Jīntiān jǐ hào?

Èrshísān hào.

What’s the date today?

The 23rd.

Èrshíwǔ hào hěn máng – yǒu

Zhōngwén kǎoshì.

[We]’re busy on the 25th – there’s

a Chinese test.

a) Names of the months

The names of the months are also quite regular, formed with the word yuè ‘moon; month’ (often expanded to yuèfèn) and a number: sānyuè ‘March,’ liùyuèfèn ‘June’, shíyīyuè ‘November’. As with the other date elements, the question is formed with jǐ ‘how many’:

Jīntiān jǐyuè jǐ hào?

Jīntiān liùyuè èrshí’èr hào.

Shíyuè sān hào yǒu kǎoshì.

What’s the date today?

Today’s June 22st.

There’s a test on October 3rd.

Wǔyuè yí hào shì Guóqìng jié
suǒyǐ méiyǒu kè.

May 1st is National Day so there are
no classes.

Notice that expressions that designate ‘time when’ precede their associated verbs!

3.10.4 Siblings

The collective for brothers and sisters is xiōngdì-jìemèi. Older brother is gēge; xiōng is an archaic equivalent; but the other syllables are all single-syllable reflections of the independent words for siblings: dìdì ‘younger brother’, jiějie ‘older sister’ and mèimei ‘younger sister’.

Nǐ yǒu xiōngdì-jìemèi ma?
Yǒu <yí> ge dìdì, yí ge mèimei.

Do you have any brothers or sisters?
[I] have a younger brother, and a y. sis.

Yǒu méiyǒu xiōngdì-jìemèi?
Wǒ zhǐ yǒu <yí> ge jiějie.

Do [you] have any brothers or sisters?
I only have an older sister.

Hǎoxiàng nǐ yǒu <yí> ge gēge,
duì ma?
Méiyǒu, zhǐ yǒu <yí> ge jiějie.

Seems like you have an older brother, right?
No, only an older sister.

Note

In object position, the yí of yí ge is often elided, as indicated by <yí> ge.

3.10.5 Yígòng ‘altogether; in all’

Yígòng is an adverb meaning ‘all together; in all’, but because it is more versatile than prototypical adverbs such as yě and dōu, it is classified as a ‘moveable adverb’.

Moveable adverbs, unlike regular ones, can sometimes appear *without* a following verb:

Jīntiān yígòng yǒu duōshao
xuésheng?
Yígòng yǒu shíqī ge.

How many students today?
There are 17 altogether!

Yígòng duōshao qián?
Yígòng yìqīān liǎngbǎi kuài.

How much money altogether?
Altogether, Y1200.

Exercise 8.

1. Tell them what your phone number is.
 2. Let them know today’s date.
 2. Ask how many students there are today altogether?
 3. Explain that you have a younger brother and an older sister.
 4. Explain that there’s an exam on October 30th.
 5. Explain that you only have a dollar.
 6. Explain that you’re feeling quite anxious -- because you have so many exams!
 7. Explain that you have an exam everyday from Monday to Thursday.
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