

LESSON NOTES

Intermediate S1 #5

Moving is Expensive in Hong Kong

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TRADITIONAL CHINESE

1. A: 你霸住部手提電腦咁耐，有乜睇啫？
2. B: 我睇緊樓盤介紹。
3. A: 吓？你要買樓？
4. B: 遲早都要搬出屋企，咪睇定先囉。
5. A: 宜家啲樓好貴嘢，齋首期都幾百萬。
6. B: 我諗住貸款。

JYUTPING

1. A: nei5 baa3 zyu6 bou6 sau2 tai4 din6 nou5 gam3 noi6, jau5 me1 tai2 ze1 ?
2. B: ngo5 tai2 gan2 lau4 pun2 gaai3 siu6.
3. A: haa5? nei5 jiu3 maai5 lau2 ?
4. B: ci4 zou2 dou1 jiu3 bun1 ceot1 uk1 kei2, mai6 tai2 ding6 sin1 lo1.
5. A: ji4 gaa1 di1 lau2 hou2 gwai3 bo3, zaa1 sau2 kei4 dou1 gei2 baak3 maan6.
6. B: ngo5 lam2 zyu6 taai3 fun2.

ENGLISH

CONT'D OVER

1. A: You've been using the laptop for such a long time! What are you looking at?
2. B: I'm reading about real estate.
3. A: Huh? Are you buying a house?
4. B: I'm going to have to move out of my home. I'm just getting information first.
5. A: Real estate is expensive these days. A downpayment alone costs millions of HKD.
6. B: I am thinking about taking out a mortgage or home loan.

VOCABULARY

Traditional	Romanization	English	Class
齋	zaai1	alone	adjective
首期	sau2 kei4	down payment	noun
貸款	taai3 fun2	mortgage	noun
睇定先	tai2 ding6 sin1	to research in advance	phrase
遲早	ci4 zou2	sooner or later	adverb
樓盤	lau4 pun2	real estate	noun
諗住	nam2 zyu6	to plan to	verb
買樓	maai5 lau2	to buy a house	verb
屋企	uk1 kei5	home	noun

SAMPLE SENTENCES

<p>凡事都唔可以齋講唔做，咁樣永遠成功唔到。</p> <p><i>faan4 si6 dou1 m4 ho2 ji5 zaai1 gong2 m4 zou6, gam2 joeng2 wing5 jyun5 sing4 gung1 m4 dou2.</i></p> <p>If you are all talk and no action, you'll never get anything done.</p>	<p>首期一定要一次過付清，如果唔係就預訂唔到。</p> <p><i>sau2 kei4 jat1 ding6 jiu3 jat1 ci3 gwo3 fu6 cing1, jyu4 gwo2 m4 hai6 zau6 jyu6 ding6 m4 dou2.</i></p> <p>The down payment needs to be paid in one goal, or else you can't make a reservation.</p>
<p>如果可以就盡量唔好貸款，利息好高嘍。</p> <p><i>jyu4 gwo2 ho2 ji5 zau6 zeon6 loeng6 m4 hou2 taai3 fun2, lei6 sik1 hou2 gou1 gaa3.</i></p> <p>If you can do without a loan, that's best, because interest rates are very high.</p>	<p>我都係睇定先，冇話而家就要決定買。</p> <p><i>ngo5 dou1 hai6 tai2 ding6 sin1, mou5 waa6 ji4 gaa1 zau6 jiu3 kyut3 ding6 maa5.</i></p> <p>I'm just doing research in advance, I won't necessarily buy right away.</p>
<p>你遲早都要搬出去住，應該而家就做好打算。</p> <p><i>nei5 ci4 zou2 dou1 jiu3 bun1 ceot1 heoi3 zyu6, jing1 goi1 ji4 gaa1 zau6 zou6 hou2 daa2 syun3.</i></p> <p>Sooner or later you need to move out, so you should make plans now.</p>	<p>呢幾個樓盤都係最近新開發嘅。</p> <p><i>ni1 gei2 go3 lau4 pun2 dou1 hai6 zeoi3 gan6 san1 hoi1 faat3 ge3.</i></p> <p>These buildings have all been started recently.</p>
<p>我諗住過年嘅時候去日本旅遊。</p> <p><i>ngo5 lam2 zyu6 gwo3 nin4 ge3 si4 hau6 heoi3 jat6 bun2 lei5 jau4.</i></p> <p>I plan to go to Japan during the New Years holiday.</p>	<p>你買樓係自己住定係要投資？</p> <p><i>nei5 maa5 lau2 hai6 zi6 gei2 zyu6 ding6 hai6 jiu3 tau4 zi1?</i></p> <p>Are you buying a house to live in or as an investment?</p>

佢屋企電話幾多？

keoi5 uk1 kei2 din6 waa2 gei2 do1?

What's his landline?

GRAMMAR

The Focus of this Lesson is the Verb Complement 定先.

遲早都要搬出屋企，咪睇定先囉。

"I'm going to have to move out of my home. I'm just getting information first."

In our grammar section today, we introduce the verb complement 定先 (*ding6 sin1*). This complement can be added to a verb in a very specific situation—when you need to suggest that one action needs to be performed before another one can be done at a later date or time. The literal meaning of this complement is that something "must be done first." In our dialogue we hear this when our speaker says 遲早都要搬出屋企，咪睇定先囉 (*ci4 zou2 dou1 jiu3 bun1 ceot1 uk1 kei2, mai6 tai2 ding6 sin1 lo1*) "I've got to move away from home sooner or later. So I may as well look first". In this sentence, our main verb is 睇 and it is followed with 定先. This tells us that one must "look before doing something else," in this case moving away from home. For more examples, consider the following sentences:

1. 我宜家睇定先，唔一定要買。
ngo5 ji4 gaa1 tai2 ding6 sin1, m4 jat1 din6 jiu3 maai5.
"I'm just looking. I'm not sure I'll buy."
2. 工作都係畢業前搵定先好。
gung1 zok3 dou1 hai6 bat1 jip6 cin4 wan2 ding6 sin1 hou2.
"You've got to look for a job before you graduate."
3. 你諗定先啲貸款你點還啊。
nei5 lam2 ding6 sin1 di1 taai3 fun2 nei5 dim2 waan4 aa3.
"You'd better think through this first, so that you know how you will pay it back."

When it comes to verb complements, 定先 is special in the way that it consists of two characters. Because of this, the verb complement is most commonly used after single-character verbs such as 睇, 搵 and 諗 rather than two-character compounds. You will frequently hear people saying that they must 睇定先 (*tai2 ding6 sin*), 搵定先 (*wan2 ding6 sin*) or 諗定先 (*lam2 ding6 sin*).

CULTURAL INSIGHT

Real Estate Prices in Hong

Hong Kong housing prices have risen astronomically in recent years. This is due to many economic factors but is heavily linked to rising foreign investment, and especially investment flowing over the border from China where savers face the prospect of low interest rates. To put this phenomenon in context, housing prices on the island have risen over 15 percent every year for each of the past ten years. This has caused many problems for Hong Kong natives as foreign investment has driven people from their homes. The Hong Kong government has now implemented new policy that restricts foreigners from buying houses. Foreigners must now follow a rent-to-buy policy before they outright buy a house in Hong Kong.