

LESSON NOTES

Upper Intermediate S1 #13 Buying an Apartment in Hong Kong

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TRADITIONAL CHINESE

1. A: 做乜咁垂頭喪氣啊新郎哥?
2. B: 我哋公司最近計劃裁員啊，但係我仲預緊成身債。
3. A: 你爭人錢仲結婚?
4. B: 就係因為結婚要買樓囉。我父母將成副身家俾晒我嚟做首期啊。
5. A: 咁你問銀行貸咗幾多啊?
6. B: 七成按揭，成三百萬。
7. A: 有樓供未偷笑囉。我首期都未儲夠，外母唔俾個女嫁俾我啊。
8. B: 結咗婚一樣煩。我老婆係全職主婦，供樓得我一份糧，好擔心比人炒啊。

JYUTPING

1. A: zou6 mat1 gam3 seoi4 tau4 song3 hei3 aa3 san1 long4 go1?
2. B: ngo5 dei6 gung1 si1 zeoi3 gan6 gai3 waak6 coi4 jyun4 aa3, daan6 hai6 ngo5 zung6 me1 gan2 seng4 san1 zaai3.
3. A: nei5 zaang1 jan4 cin2 zung6 git3 fan1?

CONT'D OVER

4. B: zau6 hai6 jan1 wai6 git3 fan1 jiu3 maai5 lau2 lo1. ngo5 fu6 mou5 zoeng1 seng4 fu3 san1 gaa1 bei2 saai3 ngo5 lei4 zou6 sau2 kei4 aa3.
5. A: gam2 nei5 man6 ngan4 hong4 taai3 zo2 gei2 do1 aa3?
6. B: cat1 sing4 on3 kit3, seng4 saam1 baak3 maan6.
7. A: jau5 lau2 gung1 mei6 tau1 siu3 lo1. ngo5 sau2 kei4 dou1 mei6 cou2 gau3, ngoi6 mou5 m4 bei2 go3 nei5 gaa3 bei2 ngo5 aa3.
8. B: git3 zo2 fan1 jat1 joeng6 faan4. ngo5 lou5 po4 hai6 cyun4 zik1 zyu2 fu5, gung1 lau2 dak1 ngo5 jat1 fan6 loeng4, hou2 daam1 sam1 bei2 jan4 caau2 aa3.

ENGLISH

1. A: Why are you so depressed after getting married?
2. B: My company is downsizing, and I'm buried in debt.
3. A: You got married while in debt?
4. B: I took out a loan for the apartment because I was getting married. My parents spent all their savings on the down-payment.
5. A: How much money did you borrow from the bank?
6. B: The mortgage is for seventy percent. Almost three million.

CONT'D OVER

7. A: You should be happy you have mortgage to pay. I can't even save up enough for a down-payment. My future mother-in-law doesn't want to marry her daughter to me at all.
8. B: It's not much better when you are married. My wife is a full-time housewife, and the whole mortgage is on me. So I'm really worried about getting fired.

VOCABULARY

Traditional	Romanization	English	Class
貸	taai3	to loan	verb
垂頭喪氣	seoi4 tau4 song3 hei3	downhearted	adjective
偷笑	tau1 siu3	to be secretly happy	verb
糧	loeng4	salary	noun
供樓	gung1 lau2	to pay a mortgage	verb
按揭	on3 kit3	mortgage	noun
裁員	coi4 jyun4	to fire people; lay off	verb
預	me1	to carry a burden	verb
爭人錢	zaang1 jan4 cin2	to owe money	verb
成身債	seng4 san1 zaai3	heavy debt	phrase
成副身家	seng4 fu3 san1 gaa1	all savings	phrase
首期	sau2 kei4	down payment	noun

SAMPLE SENTENCES

<p>如果可以就盡量唔好貸款，利息好高㗎。</p> <p><i>jiu4 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>唔好垂頭喪氣啦，失敗乃成功之母，下次再試過啦。</p> <p><i>m4 hou2 seoi4 tau4 song3 hei3 laa1, sat1 baai6 naai5 sing4 gung1 zi1 mou5, haa6 ci3 zoi3 si3 gwo3 laa1.</i></p> <p>Don't be downhearted, as failure is the mother of success, try again next time.</p>
<p>佢唔收你手續費都偷笑啦！</p> <p><i>keoi5 m4 sau1 nei5 sau2 zuk6 fai3 dou1 tau1 siu3 laa1!</i></p> <p>You should be happy at least he doesn't charge you service fees!</p>	<p>每個月底，老闆都會出糧。</p> <p><i>mui5 go3 jyut6 dai2, lou5 baan2 dou1 wui5 ceot1 loeng4.</i></p> <p>The boss pays salary at the end of the month.</p>
<p>又要供車，又要供樓，好辛苦呀！</p> <p><i>jau6 jiu3 gung1 ce1, jau6 jiu3 gung1 lau2, hou2 san1 fu2 aa6!</i></p> <p>(I) have to pay the car loan as well as the mortgage, it's so hard!</p>	<p>喺未來十年我要還錢俾我嘅按揭。</p> <p><i>hai2 mei6 loi4 sap6 nin4 ngo5 jiu3 waan4 cin2 bei2 ngo5 ge3 on3 kit3.</i></p> <p>I have to pay back my mortgage in ten years.</p>
<p>裁員通知已經落咗喇，今次唔知係邊個黑仔。</p> <p><i>coi4 jyun4 tung1 zi1 ji5 ging1 lok6 zo2 laa6, gam1 ci3 m4 zi1 hai6 bin1 go3 haak1 zai2.</i></p> <p>The layoff notice has already been sent, but we don't know who the unlucky ones are.</p>	<p>公司已經宣佈咗會裁員。</p> <p><i>gung1 si1 ji5 ging1 syun1 bou3 zo2 wui5 coi4 jyun4.</i></p> <p>The company has already announced they would lay off staff.</p>
<p>而家啲大學生未畢業已經預一身卡數。</p> <p><i>ji4 gaa1 di1 daai6 hok6 saang1 mei6 bat1 jip6 ji5 ging1 me1 jat1 san1 kaat1 sou3.</i></p> <p>Nowadays university students already carry credit card debts before they graduate.</p>	<p>爭人錢就一定要還。</p> <p><i>zaang1 jan4 cin2 zau6 jat1 ding6 jiu3 wan4.</i></p> <p>If one owes others money, he must pay back.</p>

你年紀輕輕已經成身債，以後點算？

nei5 nin4 gei2 heng1 heng1 ji5 ging1 seng4 san1 zaa3, ji5 hau6 dim2 syun3?

You have such heavy debt despite being so young, how are you going to cope in the future?

我將成副身家投資喺你身上。

ngo5 zoeng1 seng4 fu3 san1 gaa1 tau4 zi1 hai2 nei5 san1 soeng6.

I'm investing all my savings on you.

首期一定要一次過付清，如果唔係就預訂唔到。

sau2 kei4 jat1 ding6 jiu3 jat1 ci3 gwo3 fu6 cing1, jyu4 gwo2 m4 hai6 zau6 jyu6 ding6 m4 dou2.

The down payment needs to be paid in one go, or else you can't make a reservation.

GRAMMAR

The Focus of this Lesson is 成 *seng4/sing4*.

我仲預緊成身債.

"I'm also completely buried in debt."

In this lesson, we're talking about Jackie Chan 成龍... but not really. We want to look at the character 成 *seng4/sing4*. And this word has three meanings. And we see all three in the dialogue. Let's look at the first sentence: 我仲預緊成身債. "I'm also completely buried in debt." It means "completely" here. We also see 成 in this sentence: 我父母將成副身家俾晒我嚟做首期啊 "My parents paid ALL of their savings," similar to the first example, the meaning is "whole" or "entire." And this is related to the second meaning, where we're not talking about the whole piece, but rather parts of it. And this is where we hear: 七成按揭 "seventy percent mortgage."

More examples:

一成	<i>jat1 sing4</i>	10%
四成	<i>sei3 sing4</i>	40%
八成八	<i>baat3 sing4 baat3</i>	88%

So again. The character 成 *seng4/sing4* has three meanings.

The first is "entire" and the second is "a part." For the third one, we see it in our dialogue 成三百萬 "Almost three million." Here 成 means "almost" and "approximately," usually used with time and numbers. For example: 按揭成三十年 *on3 kit3 seng4 saam1 sap6 nin4* "almost thirty years for a mortgage."

CULTURAL INSIGHT

The Housing Market in Hong Kong

Hong Kong's housing market is among the most expensive in the world when compared to per capita income. The average cost of housing in Hong Kong for the year 2012 was HK \$55,540 per square meter against an average family income of HK\$20,700. According to survey and statistics, more than half of the income has been spent paying for thirty-year long mortgage on a tiny flat in a normal situation. Generally speaking, the housing market in Hong Kong has been at a sky-high price in recent years due to the influx of liquidity from mainland China and the acute shortage of supply.