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 liăng. Liăng is still a regular measure of weight in markets in China. Originally 16 liăng 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 yī kuài liăng 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 in small (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 wāihuìjuàn, ‘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 Gāngbì. 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 (一圆 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):

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

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

<table>
<thead>
<tr>
<th>yí kuài qián</th>
<th>liǎng kuài qián</th>
<th>sān kuài qián</th>
<th>wǔ kuài qián</th>
<th>shí kuài qián</th>
</tr>
</thead>
<tbody>
<tr>
<td>RMB 1</td>
<td>RMB 2</td>
<td>RMB 3</td>
<td>RMB 5</td>
<td>RMB 10</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>liǎng máo</th>
<th>bǎ máo</th>
<th>sān fēn &lt;qián&gt;</th>
<th>jiǔ fēn &lt;qián&gt;</th>
<th>liǎng máo wǔ</th>
</tr>
</thead>
<tbody>
<tr>
<td>RMB 0.8</td>
<td>RMB 0.4</td>
<td>3 cents</td>
<td>9 cents</td>
<td>25 cents</td>
</tr>
</tbody>
</table>

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
2. 50 cents
3. 1.00
4. 1.40
5. 2.00
6. 85 cents
7. 95 cents
8. 3.60
9. 9.95
10. 15.00

11. 25.00
12. 11.85
13. 35.00
14. 39.95
15. 19.35
16. 15 cents
17. 75 cents
18. 1.85
19. 99.00
20. 102.00
3.9.2 How many?

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

<table>
<thead>
<tr>
<th>Chinese</th>
<th>English</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jīntiān yǒu duōshāo xuéshēng?</td>
<td>How many students today?</td>
</tr>
<tr>
<td>Yǒu èrshísān ge.</td>
<td>23.</td>
</tr>
<tr>
<td>Zuòtiān ne?</td>
<td>And yesterday?</td>
</tr>
<tr>
<td>Zuòtiān yǒu èrshísì ge!</td>
<td>24, yesterday.</td>
</tr>
<tr>
<td>Duōshāo qián?</td>
<td>How much money?</td>
</tr>
<tr>
<td>Liǎng kuài.</td>
<td>Y2.00.</td>
</tr>
</tbody>
</table>

b) Jǐ ge?
When the expected number is low, the question word is not duōshāo, but jǐ + M. Smaller than expected numbers and amounts may attract the adverb zhī ‘only’.

<table>
<thead>
<tr>
<th>Chinese</th>
<th>English</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yǒu duōshāo xuéshēng?</td>
<td>How many students are there?</td>
</tr>
<tr>
<td>Yǒu èrshísi ge.</td>
<td>24.</td>
</tr>
<tr>
<td>Yǒu jǐ ge lǎoshǐ?</td>
<td>How many teachers are there?</td>
</tr>
<tr>
<td>Zhī yǒu yī ge.</td>
<td>Only one.</td>
</tr>
<tr>
<td>Nǐ yǒu jǐ kuài qián?</td>
<td>How much [money] do you have?</td>
</tr>
<tr>
<td>Wǒ zhī yǒu yī kuài.</td>
<td>I only have a dollar.</td>
</tr>
<tr>
<td>Wǒ de jiā lǐ jīchāng zhī yǒu sān gōnglǐ.</td>
<td>My house is only 3 kms. from the airport!</td>
</tr>
<tr>
<td>Nà hěn jīn!</td>
<td>That’s close!</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Chinese</th>
<th>English</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bījběn duōshāo qián?</td>
<td>How much are notebooks?</td>
</tr>
<tr>
<td>Yúsān jǐ kuài qián?</td>
<td>How many dollars for an umbrella?</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Chinese</th>
<th>English</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sān kuài bā yī ge.</td>
<td>$3.80 each (‘for one’).</td>
</tr>
<tr>
<td>Wǔ máo yī fèn.</td>
<td>$0.50 each. [newspapers]</td>
</tr>
<tr>
<td>Shí’èr kuài sān yī běn.</td>
<td>$12.30 each [notebooks]</td>
</tr>
</tbody>
</table>
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.)

| pingguò     | xiāngjiāo | xīguā   | mángguó | chéngzǐ     |
|            | apples    | water melons | mangoes | oranges     |
| yí ge      | yí ge     | yí kuài /piàn | yí ge   | yí ge       |
| yí chuán   |           |           |         |             |

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

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

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

Other items:

| bǐnggān     | miàn bāo | gāodiān | miàn jǐnzhī | bǐng jīlín  |
|            | biscuits | bread | pastries | tissues | ice cream [stick] |
| bāo   | gē      | gē    | bāo      | gēn     |

**Notes**
a) bǐng is the generic for tortilla or pancake like foods; gān means ‘dry’.  
b) gāo is generic for ‘cakes’; diàn is ‘a bit’ or ‘a snack’.  
c) bǐng jīlín, also pronounced bǐng qīlín (and sometimes bǐng jīlīng) ‘ice-cream’ (with qīlín – qilín, etc. representing English ‘cream’); ice-cream comes on a stick (yì gēn), in tubs (yì xiāo bēi) 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, jiǔ zhèyàng 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. cigarettes 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.)

Duōshào 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 duǒshao or shénme:

<Nǐ de> diànhuà <hàomǎ> shi duǒshao? What’s your phone number?
<Nǐ de> diànhuà <hàomǎ> shi 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-jǐù’èrsānsān.
Wǒ de shǒujī shì: (yāosānlìubā) yǎosībā sānquī’èrbā. Zài shuò yì biān:
(yāosānlìubā) yǎosībā sānquī’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.

Dìànhuà ‘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 xiǎolingtōng ‘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 li bài, 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 li bài 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.]

<table>
<thead>
<tr>
<th>Day</th>
<th>li bài</th>
<th>xīngqī</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday</td>
<td>li bài yī</td>
<td>xīngqī yī</td>
</tr>
<tr>
<td>Tuesday</td>
<td>li bài èr</td>
<td>xīngqī èr</td>
</tr>
<tr>
<td>Wednesday</td>
<td>li bài sān</td>
<td>xīngqī sān</td>
</tr>
<tr>
<td>Thursday</td>
<td>li bài sì</td>
<td>xīngqī sì</td>
</tr>
<tr>
<td>Friday</td>
<td>li bài wǔ</td>
<td>xīngqī wǔ</td>
</tr>
<tr>
<td>Saturday</td>
<td>li bài lì</td>
<td>xīngqī lì</td>
</tr>
<tr>
<td>Sunday</td>
<td>li bài tiān</td>
<td>xīngqī tiān</td>
</tr>
<tr>
<td>(Sunday</td>
<td>li bài rì</td>
<td>xīngqī rì</td>
</tr>
</tbody>
</table>
Since the variable for days of the week is a number, the question is formed with jǐ ‘how many’: lìbàijì ~ xìngqìjì ‘what day of the week’. Notice that there is no *lìbāiqì or *xìngqìjì to confuse with lìbàijì and xìngqìjì.

‘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> lìbāiyī dào <lìbài>–sì ‘<from> Monday to Thursday’.

Jīntiān lìbāijì?  What’s the day today?
Jīntiān lìbāiyī. It’s Monday.

Míngtiān lìbāi’ér, shǐ bu shǐ? Tomorrow’s Tuesday, isn’t it?
Shì, zuòtiān shì lìbāitiān. Yes, yesterday was Sunday.

Lìbāi’ér yǒu kāoshi ma? Is/was there an exam on Tuesday?
Yǒu, dànshì lìbàisān méiyīyou kē. Yes, but there are no classes on Wednesday.

Xìngqīsì hěn máng. [I]’m busy on Thursday.
Xìngqīwǔ xìng ma? Will Friday work?

Měitiān dōu yǒu kē ma? Do you have class everyday?
Bù, xìngqīyī dào <xìngqī>–sì dōu yǒu, dànshì xìngqīwǔ méiyōu. No, Monday to Thursday I do, but not on Friday.

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

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?  What’s the date today?
 Ėrshíhào. The 23rd.

Èrshíwǔ hào hěn máng – yǒu
Zhōngwén kāoshi.
[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’, shíyuèfèn ‘November’. As with the other date elements, the question is formed with jǐ ‘how many’:

Jīntiān jǐyuè jǐ hào?  What’s the date today?
Jīntiān liǔyuè ěrshí’ér hào. Today’s June 22st.
Shíyuè sān hào yǒu kāoshi. There’s a test on October 3rd.
Wǔyuè yī hào shì Guóqìng jié May 1st is National Day so there are suǒyì méiyǒu kè. 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-jiēměi. Older brother is gēge; xiōng is an archaic equivalent; but the other syllables are all single-syllable reflections of the independent words for siblings: didì ‘younger brother’, jiējie ‘older sister’ and mèimei ‘younger sister’.

Nǐ yǒu xiōngdì-jiēměi ma? Do you have any brothers or sisters?
Yǒu <yí> ge didì, yí ge mèimei. [If] have a younger brother, and a y. sis.

Yǒu méiyǒu xiōngdì-jiēměi? Do [you] have any brothers or sisters?
Wǒ zhī yǒu <yí> ge jiējie. I only have an older sister.

Háoxiàng nǐ yǒu <yí> ge gēge, Seems like you have an older brother, right?
dui ma?
Méiyǒu, zhī yǒu <yí> ge jiējie. 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 duōshǎo How many students today?
xuéshēng?
Yígòng yǒu shíqī ge. There are 17 altogether!

Yígòng duōshǎo qián? How much money altogether?
Yígòng yìqīàn liàngbǎi kuài. Altogether, Y1200.

Exercise 8.
1. Tell them what your phone number is.
2. Let them know today’s date.
3. Ask how many students there are today altogether?
4. Explain that you have a younger brother and an older sister.
5. Explain that there’s an exam on October 30th.
6. Explain that you only have a dollar.
7. Explain that you’re feeling quite anxious -- because you have so many exams!
8. Explain that you have an exam everyday from Monday to Thursday.