

## LESSON NOTES

# Intermediate Season 2 S2 #1

## Is It Expensive to Buy an Apartment in China?

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### CONTENTS

- Dialogue - Chinese
  - Simplified
  - English
  - Pinyin
  - Traditional
- Vocabulary
- Sample sentences
- Grammar
- Cultural insight

# **1**

# DIALOGUE - CHINESE

## SIMPLIFIED

1. A: 你这个新郎官儿怎么垂头丧气的？
2. B: 别提了，单位最近要裁人，我这儿又欠了一屁股债。
3. A: 你怎么刚结婚就欠债了？
4. B: 还不是为了买婚房，我父母把一辈子的积蓄都拿出来了刚够首付。
5. A: 你贷了多少钱？
6. B: 两百万贷了三十年。幸好用公积金还，利息还不算太高。可是我要是丢了工作.....
7. A: 你比我强多了，我连首付都凑不够，未来的丈母娘怎么也不答应把闺女嫁给我。

## ENGLISH

1. A: Why are you so depressed for someone who is newly married?
2. B: Don't mention it. My company is downsizing, and I'm buried in debt.
3. A: Why can you be in debt right after getting married?
4. B: Well, you have to buy a new apartment. My parents spent all their savings on the down payment.
5. A: How much money did you borrow from the bank?
6. B: Two million for thirty years. Fortunately I can pay it back using my company's housing fund, so the interest isn't too high, but if I lose my job....
7. A: You are in a much better situation than I am. I can't even save up enough for the down payment. My future mother-in-law doesn't want to marry her daughter to me at all.

## PINYIN

1. A: Nǐ zhège xīnlángguānr zěnmē chuítóusàngqì de?
2. B: Biétíle, dānwèi zuìjìn yào cáirén, wǒ zhèr yòu qiǎnle yī pìgu zhài.
3. A: Nǐ zěnmē gāng jiéhūn jiù qiǎnzhài le?
4. B: Hái bùshì wèile mǎi hūnfáng, wǒ fùmǔ bǎ yībèizi de jīxù dōu náchūlái le gāng gòu shǒufù.
5. A: Nǐ dài le duōshǎo qián?
6. B: Liǎngbǎiwàn dài le sānshí nián. Xìnghǎo yòng gōngjījīn huán, lìxi hái bù suàn tài gāo. Kěshì wǒ yàoshi diū le gōngzuò.....
7. A: Nǐ bǐ wǒ qiáng duō le, wǒ lián shǒufù dōu còubùgòu, wèilái de zhàngmǔniáng zěnmē yě bù dāyìng bǎ guīnǚ jià gěi wǒ.

## TRADITIONAL

1. A: 你這個新郎官兒怎麼垂頭喪氣的？
2. B: 別提了，單位最近要裁人，我這兒又欠了一屁股債。
3. A: 你怎麼剛結婚就欠債了？
4. B: 還不是為了買婚房，我父母把一輩子的積蓄都拿出來了剛夠首付。
5. A: 你貸了多少錢？
6. B: 兩百萬貸了三十年。幸好用公積金還，利息還不算太高。可是我要是丟了工作.....
7. A: 你比我強多了，我連首付都湊不夠，未來的丈母娘怎麼也不答應把閨女嫁給我。

## VOCABULARY

Simplified	Traditional	Pinyin	English	Class
闺女	閨女	guīnǚ	daughter	noun
丈母娘	丈母娘	zhàngmǔniáng	mother in law	noun
裁人	裁人	cái rén	to layoff staff	verb
公积金	公積金	gōngjījīn	company housing fund	noun
首付	首付	shǒufù	down payment	noun
利息	利息	lìxī	interest	noun
垂头丧气	垂頭喪氣	chuítóusàngqì	downhearted	adj
婚房	婚房	hūn fáng	apartment for newlyweds	noun
积蓄	積蓄	jīxù	savings	noun
新郎官儿	新郎官兒	xīnláng guān er	groom	noun

## SAMPLE SENTENCES

<p>只要闺女看上了这个小伙子，丈母娘也没什么意见。</p> <p><i>Zhǐyào guīnǚ kānshàngle zhège xiǎohuǒzi, zhàngmǔniáng yě méi shénme yìjiàn.</i></p> <p>As long as the daughter falls in love with the fellow, the mother in law won't generally disagree.</p>	<p>其实丈母娘没有传说中那么可怕。</p> <p><i>Qíshí zhàngmǔniáng méiyǒu chuánshuō zhōng nàme kǐpà.</i></p> <p>Actually, mothers in law aren't as bad as their reputation says.</p>
<p>公司裁人，大家都担心会轮到自己头上。</p> <p><i>Gōngsī cái rén, dàjiā dōu dānxīn huì lún dào zìjǐ tóushàng.</i></p> <p>The company's downsizing. And everyone's afraid the layoff will land on their own head.</p>	<p>公积金是单位给个人的一种福利。</p> <p><i>Gōngjījīn shì dānwèi gěi gèrén de yīzhǒng fúlì.</i></p> <p>The company housing fund is a benefit offered by the company to individuals.</p>
<p>首付一般是全款的三分之一。</p> <p><i>Shǒufù yībān shì quán kuǎn de sān fēn zhī yī.</i></p> <p>The down payment is normally one third of the total amount.</p>	<p>银行的利息太低了。</p> <p><i>yínháng de lìxī tài dī le.</i></p> <p>The interest at banks is too low.</p>
<p>别垂头丧气了，你比我强多了。</p> <p><i>Bié chuítóusàngqìle, nǐ bǐ wǒ qiáng duōle.</i></p> <p>Don't get downhearted. You are better than I am.</p>	<p>现在没有婚房就过不了丈母娘的关。</p> <p><i>Xiànzài méiyǒu hūnfáng jiù guòbùliǎo zhàngmǔniáng de guān.</i></p> <p>These days, if you don't have an apartment when you get married, you won't get past the mother in law.</p>

虽然工作了好几年了，但到现在我还是一点儿积蓄也没有。

*Suīrán gōngzuò hǎo jǐ nián le, dàn dào xiànzài wǒ hái shì yī diǎnr jīxù yě méiyǒu.*

Although I have worked for many years, up to now I have still not accumulated any savings.

新郎官儿和新娘看起来很般配。

*Xīnláng guān er hé xīnniáng kàn qǐlái hěn bānpèi.*

The bride and groom look like they go well together.

## GRAMMAR

### The Focus of this Lesson is 又 ("again")

单位最近要裁人，我这儿又欠了一屁股债。

"My company is downsizing, and I am buried in debt."

At the intermediate levels, we say that the focus pushes away from simple grammar and goes a lot more towards emotions and emphasis. What we want to highlight in this lesson is this grammar pattern we've run into before in a slightly different context. In earlier lessons, we've already covered this adverb 又 *yòu* ("again"). We've taught it as meaning "again," and it's usually used in past tense. For example, 他又去上海了, *Tā yòu qù shànghǎi le.* ("He went to Shanghai again"). In this lesson, we see it being used in a different and more advanced way. We hear it in the dialogue, 单位最近要裁人，我这儿又欠了一屁股债 *Dānwèi zuìjìn yào cáirén, wǒ zhèr yòu qiàn le yī pìgū zhài* ("My company is downsizing, and I am buried in debt"). Don't read it literally. It's not that he's always in debt and he's climbed out and all of a sudden he's in debt again. What we are suggesting is there's something bad and that there is something making things worse.

For example,

1. 我忙着炒菜正着急呢，煤气又没了。

*Wǒ mángzhe chǎocài zhèng zháojí ne, méiqì yòu méi le.*

"I'm cooking in a hurry, but on top of that, it was out of natural gas."

2. 公司的打印机不好使，现在网又掉了。

*Gōngsī de dǎyìnjī bù hǎo shǐ, xiànzài wǎng yòu diào le.*

"The company's printer is hard to use, but on top of that, the network is off."

3. 上下班高峰的时候本来就难打车，今天又下起雨来了，更没戏了。

*Shàngxiàbān gāofēng de shíhou běnlái jiù nán dǎchē, jīntiān yòu xià qǐ yǔ lái le, gèng méixì le.*

"When going to or leaving work during rush hour, it's usually hard to get a cab at those times, and on top of this, it's raining and it's even less easy to get a cab. "

Therefore, our grammar point in this lesson is more of an emotional and subtle pattern than a grammar pattern. Hope you enjoy it!

## CULTURAL INSIGHT

### The Housing Market in China

China's housing market may be among the most expensive in the world when compared to per capita income. The average cost of housing in Beijing for the year 2012 was 20,700 renminbi per square meter against an average family income of 56,061 renminbi. Generally speaking, no more than thirty percent of all new apartments can be larger than ninety square meters. Housing in China is not developed in quite the same way it is in the West. The buyer is essentially purchasing what we would call an "empty shell" or an unfinished apartment. In most cases, apartments are sold with internal walls and electrical outlets in place, but everything else, including doors, flooring, and bathroom fixtures, will need to be built-out by the owner after purchase.