najah213.com · نجاح 213

Niveau :3ASS/3ASM/3ASGE	December 2014
First Term English Exam	Time: 02h00

Part one : reading (14pts)

Read the text carefully then do the activities

Money laundering is the process by which money that was obtained illegally is made to seem as though **it** is lawful income. Money laundering involves eliminating evidence and making it difficult for authorities to trace the money back to its illegal source. People launder money so that they can use the money without rising suspicious or attracting the attention of law enforcement officials. Organized crime groups, terrorist organized by drug dealing, arms smuggling, or other forms of illegal activity. Many nations have laws that aim to prevent money laundering.

Money launderers may "wash" money in a variety of ways. For instance, a restaurant owner who sells illegal drugs on the side might include drug profits with the restaurant's receipts. Thus, business records would indicate that the drug profits were earned from food sales. In a more involved operation, an organization might use series money. Many money launderers move funds to foreign countries where the banking systems allow for greater secrecy. Some money launderers establish front groups-that is, apparently legitimate organizations or business **that** cover for illegal activities.

The united nations, through i**ts** global programme against money laundering (GPML) , helps nations develop laws and policies to prevent money laundering. In the United States, the bank secrecy Act of 1970 and its later amendment have been designed to help detect and prevent money laundering and other crimes. The act, often called the BSA, requires financial institutions to file reports on certain large cash transactions. The financial crimes enforcement network receives BSA reports, analyzes them, and sends **them** to US and international law-enforcement officials.

A/ comprehension/ interpreting: (08pts)

The text is: (0,5pt)

a- Expository b- argumentative c- prescriptive

1- Are the following statements true (T) or false (F): (2pts)

a- Money laundering is the process of making dirty money legal.

b- The authorities can easily detect money obtained from illegal sources.

c- Money launderers have limited ways to launder their illegal money.

d- GPML is an organization created by the United States to prevent money laundering.

2- What/ who do the words in bold refer to in the text? (2pts)

a- It I (§1)… b- that (§2)… c- its (§3)… d- them (§3)…

3- Answer the following questions according to the text (3pts):

a- What sort of people are money launderers?.

b- Why do the authorities find difficulties to detect the real source of dirty money?

c- How do the mechanisms in the United States functions?

4- Give a tittle to the text (0,5)

B/ text exploration :(07pts)

1- Find in the text words or phrases that are opposite to the following:(1pt)

a- Doubt (§ 1)≠ ….. b- buys (§2) ≠…….. c- purchases (§2) ≠…..

d- forbid(§2)≠……

2- Find the opposites of the following words keeping the same roots(1pt)

a- Organized - b- legitimate - c- used - d- realistic

3- Join these pairs of sentences using the words in brackets(1pt)

a- The authorities find a difficulty to detect its real origin .Money launderers "wash" dirty money with a great secrecy (such….that)

b- The counterfeit products look good. Many people purchase them.(so …that)

4- Rewrite sentence (b) so that it means the same as sentence (a) (1pt)

1-a) Money launderers earn illegal money from drug dealing and arms smuggling.

b) Illegal money……

2-a I regret having bought that counterfeit product

a) I wish……

5- Reorder the following sentences into a coherent paragraph: (2pts)

a- Through money laundering , the criminals transform the monetary proceeds

b- It is the processing by which criminals proceed to disguise their illegal origin

c- Those criminal activities may be drugs, arms traffic, fraud and any mode of the organized crime

d- By converting them into seemingly legitimate income.

e- Derived from criminal activity into possessions with an apparently legal source.

f- Money laundering is a popular term to describe the process whereby criminals mask illicitly acquired funds.

6-mark the stress where necessary (1pt)

Transaction- difficulty - economical -economic

PART TWO/ Written expression(5pts)

Choose one of the following topics:

Topic 1: what would you do to fight corruption if you were elected mayor of your town?

- Fight money –laundering , fraud tax evasion…
- Issue strict measures, tough laws…
- Appoint honest civil servants….
- Anti- corruption education…

Topic 2:This phenomenon , money laundering apparently exists in our country. According to you, what adequate measures should the government take to detect and thus make an end to the harmful effects that it engenders the economy of the country?

Good Luck

DZLibrary.com

فروض واختبارات مع الحلول لكل المستويات — مجاناً
najah213.com

najah213.com · نجاح 213

Niveau :3ASS/3ASM/3ASGE	December 2014
Correction of the First Term English Exam	Time: 02h00

A-comprehension:

The text is expository

True or false

True – false – false – true

Word referring

It's.....money laundering

That……organization or business

It's……united nations

Them……BSA reports

Money launderers are criminals, terrorists……

The authorities find difficulties to detect the real source of dirty money because they are professional in illegal activities

U.S helps detecting and preventing money laundering to analyze and send reports

Dirty money / money laundering ……

B-text exploration:

Doubt ≠ evidence

Buys ≠ sells

Purchases ≠ sales

Forbid ≠ allow

Opposites with keeping the same roots .

Disorganized – illegitimate –unused –irrealistic

The authorities find a such difficulty to detect its real origin that money launderers wash dirty money

The counterfeit products look so good that many people purchase them

Rewrite "b" "a"

Illegal money from drug dealing and arms shrugging is earned by money launderers

I wish I hadn't bought that counterfeit product

Reorder the sentences

1……f

2……b

3……a

4……d

5……e

6……c

Mark the stress

Tran'saction – di'fficulty – eco'nomical – eco'nomic

فروض واختبارات مع الحلول لكل المستويات — مجاناً

najah213.com