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Laroussi Hadj Kaddour Secondary School **Academic year: 2022- 2023**

Level: 3rd year TM/S3 **Full name:** .....

First Term Test

A/ Comprehension (10pts)

Read the text carefully then do the activities.

Switzerland's banks will soon change the way they operate. Swiss banks have for centuries been the place for the rich to deposit money they want to hide. Many wealthy people avoid paying taxes in **their** own country by opening a Swiss bank account. However, the Swiss government is under a lot of international pressure to change its banking laws because of the global banking crisis. The U.S. in particular says it is now time for Americans to pay tax in the USA. America's government wants Swiss banks to stop helping people evade tax.

Helping foreigners evade tax is not a crime in Switzerland. Swiss banks have made trillions of dollars from protecting wealthy foreigners who should pay tax on their income to their own government. Western governments have argued that dirty money in many forms welcomed by the Switzerland allows the proceeds of corruption, drug trafficking, racketeering and terrorism to tag alongside and deny the world´s poor the chance to escape poverty.

Switzerland is the world's largest tax haven. Swiss president Hans-Rudolf Merz said Swiss banks would co-operate with the international community to fight the tax cheats. However, **he** said any help would only be on a case-by-case basis. He said banks would only help where foreign governments can prove bank customers are breaking the law. Many governments say this is not good enough. It also means the world's dictators can continue to steal their country's riches and hide the money in Swiss banks.

Adapted from: http://www.breaking news english.com

1. Choose the right answer.The text is about:

a- Swiss Banks and Tax Evasion.
b- Corruption in Switzerland.
c- Tax Evasion and its related crimes.

2. Write the letter that corresponds to the right answer.

A/ Switzerland is under pressure to change its .....

a- banking laws **b-** bank accounts **c-** poor services

B/ Tax evasion is ..... in Switzerland.

a- unlawful **b-**prohibited **c-**lawful

C/ The illegal money received by Swiss banks..... the proceeds of corruption.

a- prevents **b-** permits **c-** stops

D/ Switzerland is the world centre for the rich to ..... their illegal money.

a- counterfeit **b-** steal **c-**hide

3. Answer the following questions according to the text.

a- Why will Switzerland's banks change their banking system?

.....

.....

b-What does the dirty money deposit in Swiss banks lead to?

.....

.....

c-What conditions did the Swiss president provide to stop foreign tax evaders?

.....

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4. In which paragraph are the following ideas mentioned.

a- Money deposit by rich people is beneficial to Swiss banks.

b- Swiss banks' laws lead to many banking crisis.

5. Find what or who the underlined words in the text refer to.

a- their (§1)…… **b-** He (§3)……

B/ Text Exploration **(10 pts)**

1. Find in the text words or phrases that are closest in meaning to the following.

a- escape (§1)= …… **b-** opportunity (§2) =……..

Find in the text words or phrases that are opposites in meaning to the following.

a- reveal (§1) ≠ …… **b-** clean (§2) ≠……

2. Complete the following chart as shown in the example.

Verb	*Noun*	*Adjective*
Example: to inform	***information***	***informed***
……..	……	preventive
……..	government	……..
to benefit	……	……..

3. Rewrite sentence "b" so that it means the same as sentence "a".

1/ a- The laws of taxes are so fragile that they are completely ignored by individuals.

b- The laws……..

2/ a- Switzerland welcomes dirty money which is not considered as a crime.

b-I wish ……..

3/ a- People will impact national economy negatively. People will evade taxes

b- Providing that ……

4/a-Governments are arresting tax evaders.

b- Tax……

4. Classify the following words according to the pronunciation of their final's'

Banks- individuals – responsibilities – taxes -

/s/	/z/	/iz /

5. Reorder the sentences to get a coherent paragraph.

a- Tax evasion threatens government revenues.

b- lowering standards of living in both developed and developing economies.

c- The US Senate estimates revenue losses from tax evasion at around 100 billion dollars a year.

d- This means fewer resources for infrastructure and services such as education and health,

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