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Ardjoun Maamer Secondary School **2017 / 2018**

Level: 3rd Year Scientific Stream **Date :** 08 / 11 / 2017

Full Name : …… **Class :** ……

THE FIRST TERM ENGLISH TEST

Read the text carefully then do the activities.

Embezzlement

Embezzlement is the act of dishonestly appropriating or secreting assets by one or more individuals to whom such assets have been entrusted.

Embezzlement is a kind of financial fraud. For instance, a lawyer could embezzle funds from clients' trust accounts, a financial advisor could embezzle funds from investors, or a spouse could embezzle funds from his or her partner. Embezzlement may range from the very minor in nature, involving only small amounts, to the immense, involving large sums and sophisticated schemes.

More often than not, embezzlement is performed in a manner **that** is premeditated, systematic and/or methodical, with the explicit intent to conceal the activities from other individuals, usually because **it** is being done without their knowledge or consent. Often it involves the trusted person embezzling only a small proportion or fraction of the funds received, in an attempt to minimize the risk of detection. If successful, embezzlements can continue for years (or even decades) without detection. It is often only when the funds are needed, or called upon for use, that the victims realize the funds or savings are missing and that **they** have been duped by the embezzler.

http://en.wikipedia.org/wiki/Embezzlement

1. ***Choose the right answer.***
   The text is taken from : **a.** a newspaper **b.** BAC annals guide **c.** a website

2. ***Write the letter which corresponds to the right answer.***
   a. Spouses could embezzle money from ……
   A. each other. B. other people's partners. C. investors.
   b. Only …… could be embezzled.
   A. money in banks. B. large sums of money. C. entrusted money.
   c. Embezzlement is often …… by the entrusted person.
   A. discovered. B. planned and done. C. hidden.

3. ***In which paragraph is it mentioned that embezzlement is discovered only when the money are needed ?*** ……

4. ***Answer the following questions according to the text.***
   a. Who are the people mentioned in the text that could embezzle money?
   ……
   b. How does the embezzler reduce the possibility of discovering his crime?
   ……
   c. Can embezzlers carry on committing their crime for a long time?
   ……

5. ***What / who do the underlined words refer to in the text?***
   a. that (§3) …… **b.** it (§3) …… **c.** they (§3) ……

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6. *Match words and definitions.*

Words	Definitions
1. Victim	**a.** Stealing money that you are responsible for or that belongs to your employer
2. Minimize	**b.** To reduce something, especially something bad, to the lowest possible level
3. Embezzlement	**c.** A person who has been attacked, injured or killed as the result of a crime

7. *Complete the following chart as shown in the example.*

Verb	Noun	Adjective
to corrupt	corruption	corrupt
……	counterfeit	……
to know	……	……
……	……	beneficial

8. *Complete sentence (b) so that it means the same as sentence (a).*

A. a) I want our government to fight corruption.
b) I wish …… someday.

B. a) It is advisable that she saves her money in the bank.
b) She ……

C . a) The government should punish embezzlers.
b) It's high time ……

D. a) People must not steal money.
b) Money ……

9. *Classify the following words according to the number of their syllables.*

ethics - funds - steal - financial

One Syllable	Two Syllables	Three Syllables

10. *Fill in the gaps with only <u>four</u> words from the list.*

ethical - integrity - if - fight - worked

It's our responsibility to …… embezzlement and other unethical practices. It's high time we …… hand in hand so as to put an end to immoral behaviour. …… we all cooperate and keep our probity and ……, we can succeed.

There are no secrets to success.
It is the result of preparation, hard work & learning from failure

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