

Level: 3rd year PH

March 2022

Second Term English Exam

Time: 2 hours

PART ONE: Reading 14 points. Read the text and do the activities.

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>

A- Comprehension:

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)

B- Text Exploration:

1. 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

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

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

3. 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.....

4. Fill in the gaps with only four 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.

PART TWO: 6 points. Written expression Choose one topic;

Topic one:

Some children work to help their poor families... Describe their working conditions in some words using the following notes:

- No safety standards
- No insurance.
- Faced to dangers.
- Accidents and abuse.

Topic two:

Write a short paragraph on money laundering..... What is money laundering?

Part one/ comprehension: (7pts)

1. c: a website (0.5pt)
2. a/ A b/ C c/ B (1.5pt)
3. In paragraph 3 (0.5pt)
4. a. a lawyer / a financial advisor / a spouse. (3pts)
 b. Often it involves the trusted person embezzling only in small proportion or fraction.....detection.
 c. no they can't.
- 5 a : Manner b: embezzlement c : victims (1.5pt)

PART TWO / EXPLORATION : (8pts)

1. 1/ C 2/ B 3/ A (1.5pt)
2. (1.5pt)

To counterfeit	Counterfeited
.....	Knowledge	knowledgeable
to benefit	a benefit

3. a. I wish our government **fought** corruption one day. (4pts)
 b. **She had better** save money
 c. it s high time our government **punished** embezzlers .
 d. money **mustn't be stolen**.....
4. Fight / worked / integrity / if (1pt)