BACCALAUREAT SESSION 2014

Coefficient: 2 Durée: 3 h

# **ANGLAIS: LANGUE VIVANTE 1**

# SERIE: B

Cette épreuve comporte trois (03) pages numérotées 1/3, 2/3 et 3/3.

PART ONE: READING

5

10

15

20

25

40%

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Read the text below and do all the tasks that follow.

#### US MINORITY BANKS REACH OUT TO AFRICA

When conversation turns to the question of the market potential of the African continent, America's Black bankers typically grow wistful. Their pockets, for the most part remain closed; their memories are still pricked by the experiences of nearly two decades of poor management and risky speculation in community projects at home.

"Africa is a place I would like to be intimately involved in," says Sharnia Buford, President of Freedom National Bank in Harlem. "The question is how."

Freedom National Bank is the fifth largest minority-owned bank in the US, with \$92m in assets, but despite such considerable financial power, Buford says he still feels handicapped when assessing investment and loan opportunities in Africa. Larger banks such as Chase Manhattan and Citibank think little of doing expensive studies on the risk factors involved in foreign investment. "We don't have such research capacity," says Buford.

Banking is a service business and thus requires the effort of humans, less so of machines. Most minority-owned banks will say that they have enough trained personnel to handle existing markets, much less new ones thousands of miles away. "Most of us don't have the money to pay somebody to go to Africa," says Ronald Homer, president of the National Banker's Association (NBA), a trade organization which represents 105 minority-owned commercial banks in the USA.

Buford offers a more reasoned assessment of what opening the Africa market to America's minority-owned banks might take. "It would first require massive infusions of funds. Then there would be travel and the cost of public relations... the objective would be to know and become known."

At a recent conference of the NBA, Africa and its potential as a business partner was a hot topic." "There's good market potential in almost every (African) country," says Buford.

Homer, who is also president of the Boston Bank of Commerce, agreed. "Over the long term it will be almost essential that some linkages be created between our banks and some African countries," he said. He added that before anything big can happen, the minority-owned banks will have to strengthen themselves at home.

Adapted from AFRICA NOW, January 1985, p 62.

### COMPREHENSION CHECK

A- The following meanings are related to words or groups of words in the text. Read the text and find them. Write your answer like this: <a href="Example: 1-">Example: 1-</a> potential

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- 1- Latent capacity; what something or somebody can offer (L.1)
- 2- Become disappointed (L.2)
- 3- Continue in the same condition (L.2)
- 4- Negatively marked; (L.3)
- 5- Property, possessions (L.8)
- 6- Deciding about; fixing the value of (L.9)
- 7- A sum of money lent (L.9)
- 8- Included (L.10)
- 9- People having the qualification (L.13)
- 10-Relationships between different institutions (L.25)
- 11-Make stronger (L.27)
- B- Read the text again and give short answers (2-3 lines) to the following questions.
  - What topic is not welcome among Black bankers in America?
  - 2. What experiences with home projects do the bankers still have in mind?
  - 3. Give a profile of Freedom National Bank and its interest in investing in Africa.
  - 4. What kind of activity is banking?
  - What is Mr. Ronald Homer's main problem concerning investing in Africa?
  - 6. Show that machines and humans are not equally useful in banking.
  - 7. Identify four major handicaps that minority bankers will face if coming to Africa?
  - 8. According to the president of the Boston Bank of Commerce, on what condition can linkages be created between US minority banks and Africa?

#### PART TWO: WRITING

40%

Do only one of the two tasks.

TASK 1: (Not more than 20 lines)

Sharnia Buford says: 'Africa is a place I would like to be intimately involved in. The question is how.' What difficulties does the President of Freedom National Bank see in reaching out to Africa? Give your opinion about his views and justify '\*

TASK 2: (Not more than 20 lines)

In an article to be published in 'THE DAILY TELEGRAGH' they denounce the fact that women in Africa are seen as a minority group often underestimated because less educated and poor.

Why is that way of treating women not fair? Show that women can do better than men if they are given equal opportunities. Talk about the handicaps in women's lives that should be removed to help them develop their potential.

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## PART THREE: LANGUAGE IN USE

20%

A- Choose the appropriate word from the box below to fill in the numbered gaps in the text. There are more words than gaps. Write down your answer like this:

Example: 1= fame

were - article - shame - communication - given - work - fame - not - speaker - distinctive - - -writers - writing

Later in his life, as his ideas gained popular acceptance, Emerson was honored as a leading American philosopher and writer. His greatest (1) ----- however, came from his ability as a (2) ----- Mournals and speeches are the forms of (3) ----- most natural to him, and his essays (4) ----- usually derived from lectures he had already (5) ----- As a result even his written (6) ----- has a casual style.

Emerson's influence on American literature resulted (7) ----- so much from the quality of his own (8) -----, but from the guidance and intellectual climate he provided for other (9) ----such as Thoreau, Whitman and Emily Dickenson. In the 'American Scholar', in an (10) --- in 1837, he called for a (11) ----- American style, dealing with American subjects.

B- For each numbered gap in the text, select the correct option among the four proposals. Write down your answer like this: Example: 1 - had been

She had learnt about her father's death while at school. The headmistress had broken the news to her. For a short time she (1) ----- unable to believe that what the (2) ----- was telling her could have anything to do with her (3) -----. Even when she had known, without (4) ---doubt that he was (5) -----, she had been unable to cry. At night, she (6) ----- about it. But she did not feel (7) -----. No pain. It was only when she was (8) ----- her way home that the full meaning of what (9) ----- broke upon her like a revelation. The (10) ----- of the calamity that had befallen Kenya came back (11) ----- her in a new light. She wept as she had never done before.

#### OPTIONS

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1. Is being -	was b	een -	had been -		has been
2. son	- broth	ner -	teacher	-	father
3. son	- teach	ner	- father	14	sister
4. some	- many	370	any	-	anything
<ol><li>dying</li></ol>	- die		- dead		died
6. think	- thought	2	thinks	-	thinking
7. something	whatever	-	anything	=	anyhow
8. at -	in	-	on -		to
9. occurs -	is occurring	-	has occurred	2	had occurred
10. joy -	horror	5-	gladness	*	happiness
11. By -	- to -		In -		with
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