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Before 1933, and particularly during the period 1929-33, bank failures were not uncommon. __1__ a bank overextended itself in creating credit or if several of its important loans could not be __2__, depositors in the bank would frequently become panicky and begin to make large withdrawals. __3__ the bank had only a small number of its deposits backed by currency, the bank would soon be unable to meet withdrawals, and most depositors __4__ their money. Most frequently a bank merely needed time to improve its cash position by __5__ some of its loans and not making additional ones. In 1933, the number of bank failures __6__ a peak, forcing the federal government to intervene and __7__ the banks temporarily. To help restore the public's confidence __8__ banks and strengthen the banking community, Congress passed legislation setting up the Federal Deposit Insurance Corporation. __9__ corporation, an agency of the federal government, now insures over 90 percent of all mutual savings and commercial bank deposits for __10__ \$100,000 per deposit. The FDIC has __11__ its insurance fund by charging member institutions one-twelfth of 1 percent of their total deposits. As a result of the protection provided by the FDIC and through other kinds of supervision, bank failures have been __12__ to a few isolated instances. When deposits are federally insured, people __13__ rush to withdraw their money if they __14__ the financial

condition of their bank. The delay gives the banks the necessary time to adjust their cash credit balance, and this action helps to reduce the ___15___ of bankruptcy. For an example of the value of the FDIC, note that the failure in 1974 of the huge Franklin National Bank did not touch off a panic, and that depositors lost no money as Franklin was taken over by another bank.

EXERCISE:1. A) Although B) Even if C) If D) Because
2. A) repaid B) deposited C) found D) saved
3. A) Because B) Because of C) As a result D) considering
4. A) lost B) had lost C) will lose D) would lose
5. A) calling on B) calling for C) calling off D) calling in
6. A) fell from B) reached C) climbed up D) arrived
7. A) closed B) closing C) close D) has closed
8. A) to B) in C) of D) into
9. A) For the B) This C) As a D) A
10. A) up to B) as much C) as many as D) equal
11. A) built up B) build up C) been built D) build
12. A) growing B) increased C) reduced D) disappeared
13. A) no B) any more C) no longer D) not
14. A) become concerned about B) become concerned with C) become concerned in D) concern
15. A) likely B) possibility C) possibly D) opportunity

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