

职称英语综合类完形填空讲义11 PDF转换可能丢失图片或格式，建议阅读原文

[https://www.100test.com/kao\\_ti2020/128/2021\\_2022\\_\\_E8\\_81\\_8C\\_E7\\_A7\\_B0\\_E8\\_8B\\_B1\\_E8\\_c91\\_128592.htm](https://www.100test.com/kao_ti2020/128/2021_2022__E8_81_8C_E7_A7_B0_E8_8B_B1_E8_c91_128592.htm) PASSAGE 22 Federal Deposit Insurance Corporation 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 Key: CAADD BCBBA ACCAB

PASSAGE 23 Brokers  
Brokers neither physically handle products being distributed nor work on a continuing \_\_1\_\_ with their principals. \_\_2\_\_, a broker is an independent wholesaling middleman that brings buyers and sellers together and provides market information to either party. Most brokers work for sellers, \_\_3\_\_ a small percentage represent buyers. Brokers have no authority to set prices. They simply negotiate a sale and leave it up to the seller to accept or \_\_4\_\_ the

buyer ' s offer. They also furnish considerable market information  
\_\_5\_\_ prices, products, and general market conditions. Because of  
the limited services provided , brokers receive relatively small  
commissions-5 percent or less. \_\_6\_\_, brokers need to operate on a  
low -cost basis. Food brokers \_\_7\_\_ buyers and sellers of food and  
\_\_8\_\_ general-merchandise items to one another and bring them  
together to complete a sale. They are well \_\_9\_\_ about market  
conditions, terms of sale, sources of credit, price setting, potential  
\_\_10\_\_, and the art of negotiating. They do not actually provide  
credit but sometimes store and deliver goods. Brokers also do not  
\_\_11\_\_ goods and usually are not allowed to complete a transaction  
\_\_12\_\_ formal approval. Like other brokers, food brokers generally  
represent the seller, who pays their commission. Food brokers,  
\_\_13\_\_ manufactures ' agents, operate in specific geographic  
locations and work for a limited \_\_14\_\_ of food producers within  
these areas. Their sales force calls on chain-store buyers, store  
managers, and institutional purchasing agents. Brokers work  
\_\_15\_\_ with advertising agencies. The average commission for food  
brokers is 5 per cent of sales. 100Test 下载频道开通 , 各类考试题目  
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