

ARTICLES

⇒ TASK 1 Complete this article with either *a/an, the* or a dash (-) to show no article.

HOW CLEAN IS THEIR MONEY??

Money laundering is (1) **the** name given to one of (2) _____ world's biggest financial problems: moving money that has been obtained illegally into (3) _____ foreign bank accounts so that (4) _____ people do not know where it has come from. Putting (5) _____ value on money laundering is of course very difficult, but the International Monetary Fund estimate that it is huge – perhaps \$1 trillion (6) _____ year, equivalent to about 4% of gross world product.

(7) _____ problem has grown hand-in-hand with (8) _____ globalisation, and particularly with (9) _____ lifting of capital controls and (10) _____ development of (11) _____ international payment systems. These allow money to be moved in (12) _____ seconds between banks in different parts of the world who know very little about each other. (13) _____ international payment system is crucial to (14) _____ stability of the world's financial markets, but it also provides (15) _____ opportunity for criminals to hide their money.

Private banking is (16) _____ best-known laundering channel. Clients of these banks are wealthy people who want their affairs handled with discretion, especially because they want to minimise (17) _____ amount of (18) _____ tax they pay. In these banks there is (19) _____ culture of "don't ask; don't tell". And (20) _____ biggest problem within (21) _____ private banking is offshore banks. There are around 5,000 offshore banks controlling about \$5 trillion in assets, and some have no physical presence in any location.

⇒ TASK 2 Complete this interview between a journalist and the CEO of Biotec, a biotechnology company. Use either *a/an, the* or dash (-) to show no article.

Journalist: Can you begin by telling me (1) **a** little about (2) **the** recent changes at (3) _____ Biotec?

CEO: Well, as you know, last year we made (4) _____ decision to move our operations to (5) Cambridge, because it's very important for (6) _____ biotechnology companies to recruit (7) _____ scientists from (8) _____ best universities. We're in (9) _____ very competitive jobs market here in Cambridge, and we motivate our employees by offering them (10) _____ attractive salaries and (11) _____ excellent working conditions. We've built up (12) _____ excellent team, and we're doing some very important research in (13) _____ field of (14) _____ gene therapy.

Journalist: Many people say that (15) _____ biotechnology promises more than it delivers. Is that true at Biotec?

CEO: That may be true in general, but (16) _____ biotechnology that we do is already producing (17) _____ results. Last year we made (18) _____ small profit for (19) _____ first time, and (20) _____ revenue is increasing rapidly. Also, we've recently made (21) _____ distribution deal with (22) _____ large pharmaceutical company. They have the marketing skills that we lack, and (23) _____ partnership is

working well for both sides. Our aim next year is to enter (24)_____ American market, and we´re confident of (25) _____success.

⇒ **TASK 3** Complete the following texts with either the or a dash (-) to show no article.

A

(1) ____ Argentina is one of (2)_____ most deregulated markets in (3) _____ world. (4) _____privatisation process started in (5) _____ 1990s, and has included sectors such as (6)_____ telecommunications, (7)_____ utilities and (8)_____ financial services. (9) _____ Argentine telecoms market was fully deregulated in (10) _____ November 2000 and there are now (11) _____ five million cellular lines and six million homes with (12)_____ cable television services. (13) _____ water was decentralised before being privatised. (14)_____ Aguas Argentinas, (15) _____ local water supply company for (16)_____ city of Buenos Aires and all (17)_____ municipalities in (18) _____ Greater Buenos Aires, is (19)____ largest water utility in (20) _____ world.

B

Imagine a country that continues for 4,200 km from (21)_____ dry deserts in (22)_____ north, through (23)_____ industrial and agricultural heartland in (24)_____ centre, to (25)_____ lakes and forestry plantations in (26) _____south, and finally to (27)_____ ends of (28) _____ earth in (29) Patagonia and Antarctica. Welcome to (30) _____ Chile! It´s a very diverse country, with (31)_____ Pacific Ocean to one side and (32) _____Andes to (33)_____ other – you can swim in (34)_____sea and ski in (35)_____ mountains all in (36)_____ same day. There are (37)_____ business opportunities in many areas, and (38)_____ financial services sector is (39)_____ most sophisticated in (40)_____ Latin America.

⇒ **TASK 4** Complete the following with *a, an, the* or – (to show no article).

- 1 ____ Lake Michigan
- 2 ____ France
- 3 _____ Hyde Park
- 4 _____ Ruzyně Airport
- 5 _____ California
- 6 _____ Globe Theatre
- 7 _____ Czech Republic
- 8 _____ Eiffel Tower
- 9 _____ White House
- 10 _____ Prime Minister
- 11 _____ Marketing Director
- 12 to play _____ piano
- 13 to play _____ tennis
- 14 _____ IMF
- 15 _____ 21 century
- 16 _____ Pacific

- 17 in ____ 1980s
 18 ____unemployed do not receive enough help.
 19 Dr. M. Smith is ____ Chairman of ____ Board.
 20 at ____ Christmas
 21 in ____ 2001
 22 in ____ July
 23 on ____ Thursday
 24 We went by ____ train.
 25 It happened on ____ train to Rome.
 26 My mother spent three days in ____ hospital. (it is not important in which one)
 27 We supply equipment for ____ hospital. (one particular hospital)
 28 in ____ north
 29 in ____ north-west
 30 at ____ present
 31 in ____ future
 32 in ____ past
 33 at ____ moment

⇒ **TASK 5** In each pair of sentences, fill in one space with *the* and the other one with a *dash (-)* to show no article.

- 1 A ____ profits are increasing across every division of the company.
 B ____ profits we made last year were up in comparison to the year before.
- 2 A ____ information in your report will be very useful to us.
 B ____ information about the Kazakh market is hard to find.
- 3 A ____ visitors should sign their name in the book at reception.
 B ____ visitors from Germany will be arriving at ten.
- 4 A This magazine article gives ____ advice about which stocks to buy.
 B Thank you for ____ advice you gave me last week.
- 5 A ____ bonds I have are all long-term investments.
 B ____ bonds are a safe investment when interest rates are falling.
- 6 A ____ French exports to the rest of Europe are up 4% this year.
 B ____ French are world leaders in the luxury goods market.
- 7 A ____ management is an art, not a science.
 B ____ management are blaming the unions for the breakdown in negotiations.