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破译710分新题型命题规律

分阶突破

- 〇 480 分达标考点突破
- 550 分优良应试技巧
- 〇 610分高分突击训练

极场与自己的

MP3版

一针见血,远胜废话连篇

三步进阶→定位●解析●点睛

全文翻译 划线点评 化繁为简 化英为中 画龙点睛

新题型

2 B. 图出出版公言

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《淘金式巧攻 4 级考试突击训练》是专供 CET-4 考生考前冲刺使用的"一本通"型参考书。

特色 破译 710 分新题型命题规律

宏电在听力膜效和阅读理解的落文里。宏峰短的关键句加上了下面数

、命题规律破译

本书的作者团队是上海交通大学的精英教师。他们具有多年的教学、应试辅导和阅卷的经验,对4级考试的改革方向和命题精神了如指掌。

本书一共有七个部分——快速阅读理解、听力理解、篇章词汇理解、篇章阅读理解、中译英、完型填空和短文写作。作者在深入研究了每种题型的命题手段、考查角度、考点范围与难点设置之后,归纳出科学、严密的命题规律。这些理论全面剖析出题者的考查目的、出题心理和陷阱设计方法,考生读后往往会恍然大悟。这对在试题迷宫中晕头转向、苦苦摸索的考生来说,无异于"一语道醒梦中人"。

二、答题技巧总结

针对出题者的各种命题手段和规律,本书以图表框的形式为考生总结应对技巧、指明解题捷径。与其他同类图书说得天花乱坠、华而不实的所谓"技巧"不同,本书的图表框只是寥寥数语,却又字字珠玑。这些图表框有的言简意赅地说明某个命题规律的解题方法,有的罗列解题关键词汇,还有的传授在考试中屡屡应验的"应急一招"——不仅巧妙,而且实用。

三、典型题目设计

为了帮助考生进行有效的复习备考,本书根据 4 级考试的命题规律设计了大量有针对性的训练题。这些训练题与真题相比,不仅难度吻合、考查形式类似,而且考法一致。考生运用学到的解题技巧进行训练,能够培养敏锐的"题感",迅速提高应试水平。

编排 分阶突破的复习冲刺

一、480 分达标考点突破

本书每部分的第一章集中阐述该部分题型的考试要点。以历年试题和考纲分析为基础总结出来的考试要点,能让考生对考试最常考、最主要的"基本面"有一个清晰的了解。同时,配置的"专项扫雷训练"能够帮助考生巩固基础知识,积累考试经验。

二、550 分优良应试技巧

在掌握了考试要点的前提下, 考生往往只要善于运用一些技巧就可以大幅度地提高考试成绩。 有的学生在考试中经常成为"黑马",就是善于运用技巧的结果。本书每部分的第二章点破了应试高 手常用"手筋"的内容:急中生智巧猜答案、灵机一动猜答案等,帮助考生达到事半功倍的应试效果。 另外,本章还设置了相应的"历年典型真题突破训练",供考生活学活用。

三、610 分高分突击训练

每部分的第三章贯彻本书宗旨:突击训练。在考试前适量做一些题目、保持活跃的应试思维,历 来被认为是行之有效的热身。本书这部分是精心设计的模拟题,集强化训练、查漏补缺等多种功能干 一体。

解析 一针见血,远胜废话连篇

一、全文翻译

为了帮助考生进一步深入地理解和学习,本书对所有的阅读文章都给出了准确、流畅的译文,让 考生更加顺利地学习提高。 **食器形形分017数数**

二、划线点评

本书在听力原文和阅读理解的译文里,给解题的关键句加上了下划线,并标明其对应的题号,帮 助考生迅速剔除无关信息,沙里淘金,萃取答题精华。

三、化繁为简

题目的解析并不是越长越好。要做到冗长并不难,难的是要"到位"。一大堆无关紧要的东西往往 会湮没重点,读完了还是令人迷惑不已。本书的解析力求短小精悍、一针见血,把重点放在"到位 读后往往会依然太悟。这当在武器迷宫中晕点声的。诸语就震的多生来说。无异于"一语道翻转的。"上字

四、化英为中

在使用英语应试图书时,很多考生都有这种感觉:解析常常大量引用英语原文,解释是中英文夹 杂的长篇大论,考生读起来苦不堪言。本书摈弃了这一得不偿失的解析方法,杜绝大量引用英语原文 的做法,而是用精练的中文进行解析,只保留原文中的英文关键词/词组。考生读起来感觉思路清晰, 能够更加透彻地理解题目。 榜本考试中屡屡应验的"应急一招"一一;仅近过。而且实用

五、画龙点睛

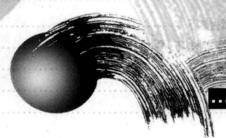
考生进行强化训练,目的不只是学会解答这些题目,还要学会解这类题的方法。本书概括总结每 -类题的性质、解答方案,或者剖析这类题的命题陷阱。让考生能够触类旁通,在学会解答一道题的 同时,也学会解答一类题。 计行训练。能够培养领帕的"题感"、迅速提高应试水平

告齡本书每部分的第一章集中闽述该部分顧型的考试要点。以历年试题和考到分析为基础总结出来 治考试要点、能让考生对考试是常考、最主要的"基本而"石一个清晰的了解。同时。尼盟的"专项扫雷"

原有区域的基础保护。

司权 能成制的参生以周基础组织 识累考试经验

4级考试的改革方向未企题精神。如指掌。



..710分新题型突击训练

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at a contract of	10 种家的 4 mm 保

识相应的测试题目。测试题

。时间、地点和数字等信息。

湾查方式:略读

为代据关联实版(4)

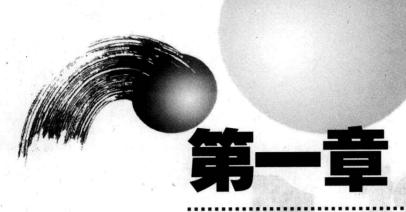
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Lands vintage st sage

Tell ago from destrong and we know destrong the tell

下面以一篇标题为 Rock Solid Readers 的快速阅读文章为例:

I with the leave to belo your calle become a standout student



稳拿480分快速阅读考点突

大学英语四级中的快速阅读要求考生在 15 分钟内阅读一篇 1000 词左右的文章并完成相应的测试题目。测试题 目包括两种题型共10道题:7道是非判断题(包括Y"正"、N"误"和NG"未提及")及3道句子填空题。

快速阅读旨在考查考生对特定或关键信息的快速提取能力以及对阅读材料内容进行快速把握的能力。因为较为 强调速度,故对理解的深度要求并不很高,一般更注重字面意思的理解。快速阅读包含两种阅读方法或考查方式;略读 和寻读。略读是对文章或段落整体结构、主题等的全局性把握:寻读则主要是对具体细节、事实等局部性的寻找和定 位。

快速阅读解题步骤

- (1)通读文章开头、结尾及各个小标题,从而弄清文章的结构和大意。
- (2)正确理解题目所表述的内容,找出其关键词语,确定题眼。特别注意人物、时间、地点和数字等信息。
- (3)将颞眼内容与文章各部分小标题的内容对比,大概定位该题是在哪个部分被提及。
- (4)阅读相关部分内容,准确定位有关信息。



第一份 / 是非判断题命题手段

1. 主旨题

四级快速阅读的文章通常先简要地介绍文章的总体内容、写作目的或引出文章主题,然后再具体介绍细节(通常 用小标题把各部分进行概括和隔离开来)。因此,考生只需阅读文章开头的段落及各个小标题,就可以判断考题是否只 是概括了部分内容还是过于宽泛。这种题不会有 NG 的情况出现。

The passage is mainly about...

The passage mainly discusses...

The passage tends/aims to tell the readers about...

The passage compares...

The passage mainly shows/indicates/introduces that...

The passage agrees that...

下面以一篇标题为 Rock Solid Readers 的快速阅读文章为例。

[例 1] 副标题: How to help your child become a standout student

小标题: Good readers start out ahead

Good readers have better vocabularies

Good readers preview and summarize

Good readers picture a story in the mind

Good readers connect to what they are reading

- [] The passage aims to tell parents some secrets on how to help their child become an outstanding student.
- 機構 根据副标题可知题目中 how to help their child become an outstanding student 这部分是正确的,再根据各小标题——都是关于 good readers 怎么学习的——可知该文是通过向父母们说明 good readers 的学习诀窍来告诉 他们如何帮自己的孩子成为一个会学习的好学生,故答案为 Y。

2. 细节题

快速阅读的命题点比较有规律性。一般来说,快速阅读的命题点包括:数字(含时间)、地点、人物、因果关系、时间顺序、目的、比较关系(含对比和类比)、方式、条件等。

命题规律 1:与数字有关的细节

数字在文章中通常以阿拉伯数字的形式书写,比较容易定位,因此考题中含有的数字往往可以成为最有利的定位工具。

- [49] 2] However, more than a year later, on July 28, 1976, the scientists were not so lucky. East of Beijing, Chinese scientists were discussing a possible earthquake. During their meeting, the worst earthquake in modern times hit. Estimates of deaths ranged from 250,000 to 695,000. The earthquake measured 7.9 on the Richter Scale.
- The earthquake that happened on July 28, 1976 caused many deaths because researches of earthquakes in China were stopped then.
- 【解析】解题时,先根据其中所含的时间定位于上述段落第1句,再结合该段第2句可判断原文并未提及与题目中原因 状语从句相关的信息,因此本题答案为NG。

命题规律 2: 与地点或人物有关的细节

地点和人物作为对某一事件的具体描述中的不可或缺的部分,特别是一些专有名词(人名或地名),通常以 大写字母开头,在文章中显得比较突出,容易寻找,可成为题眼帮助定位信息源。

- [例 3] Moving from the thumb to other hand parts, Charles' brother Jesoph Vacanti, a transplant surgeon and tissue engineering pioneer in his own right, has grown human shaped fingers on the back of a mouse, demonstrating that different cell types can grow together. He and colleagues at Boston's Massachusetts' General Hospital shaped a polymer (聚合体) to resemble the end and middle finger bones.
- 【题目】Joseph Vacanti's experiment demonstrates that cells of different types cannot grow together.
- 【解析】以 Joseph Vacanti 这个人名为本题题眼,将信息源定位于上述段落,并根据首句句末的现在分词结构 demonstrating that different cell types can grow together,确定本题答案为 N。

命题规律 3:与因果关系有关的细节 ** to moting with its short now ill season author of digit as south ported at north

含有因果关系的判断题在快速阅读中较为常见,考题中往往含有 because, reason, due to, for, as, since, as a result of, so that 等表示因果关系的词语。解题时,题眼可在"因"与"果"中寻找,并可结合其他定位技巧,定位信息源之后便可判断该因果关系是否属实。

- [[] 4] Every culture has its unacknowledged taboos—the things you are forbidden to say or do in polite company, the accepted truths you are not allowed to doubt. You might think that a liberal, open-minded country like Canada would be free of such taboos, but you'd be wrong. In spite of our belief in our own civilized tolerance, some things are simply not open to debate. If you try, you're bound to shock the neighbors.
- [题目] Canadian culture doesn't have unacknowledged taboos because Canada is a liberal and open-minded country,
- 【解析】题目主句中的 unacknowledged taboos 和原因从句中的 liberal, open-minded 等词都可成为本题题眼,帮助定位信息源于上述段落第 1、2 句,根据第 2 句末的 but you're wrong 可知原文所述与题目所述相反,所以答案应为 N。



命题规律 4:与时间顺序有关的细节

这种考题往往含有 after, before, when, while, meanwhile, at the same time, prior to, then, later 等表示时 间关系的词语,题目包含两个动作或时间,解题时考生可根据这两个动作或时间进行定位并做出判断。

- [[[]] Before sending credit-card numbers to an on-line merchant, check the security notice on your screen when transmitting information. If the lock's open, your personal data may be unsecured and easily obtainable by cyberthieves, who can electronically steal credit or personal information.
- [M | Consumers should send their credit-card numbers to an on-line merchant only after checking the security notice on the screen.
- 〖解析】题目中的 credit-card numbers, on-line merchant, security notice 都可成为题眼,据此定位于上述段落并根据第 1句,可判断题目所述的事件发生的时间顺序与原文一致,因此本命题为 Y。

顺尾、目的、比较关系(含对比和美化)方式

命题规律 5:与目的、方式、条件有关的细节

此类命题要求考生查找某个事件或动作的目的,或要求考生查找达到某个目的的方式条件,往往含有 to, for, in order to, so as to, in order that, so that, for the purpose of 等表示目的关系的词眼,或引出方式条件 的词语, 如 with, through, by means of, if, though 等。在解这种考题时, 题眼可在条件或目的中寻找, 并结合其 他命题规律的定位技巧定位信息源之后,再对条件与目的的关系进行判断。

- [10] 6] As in Holland, it was the nobility that provided the necessary stamp of approval and so insured its acceptance. King Charles II had married, while in exile, the Portuguese Infanta Catherine de Braganza (1662). Charles himself had grown up in the Dutch capital. As a result, both he and his Portuguese bride were confirmed tea drinkers. When the monarchy was re-established, the two rulers brought this foreign tea tradition to England with them. As early as 1600 Elizabeth I had founded the John Company for the purpose of promoting Asian trade. When Catherine de Braganza married Charles she brought as part of her dowry the territories of Tangier and Bombay. Suddenly, the John Company had a base of operations.
- The John Company was established in order to enhance European trade.
- [編析] 题目中的 John Company 和 European trade 都可成为题眼帮助定位信息源于上述段落第 6 句,该句表明建立 John Company 的目的是为了促进 Asian trade,而不是 European trade,因此本命题为 N。

命题规律 6:与比较关系有关的细节 page / deposit bediend bashed?

快速阅读中,两个或多个事物之间的比较和最高级也经常成为考点。这种考题一般有形容词或副词的比较 级或最高级等较为明显的特征,或者一些信号词如 contrary to, by contrast, unlike, like 等。在此种考题里,除 了可将形容词、副词及其比较级、最高级当作题眼外,两个比较的对象也可成为题眼,定位信息源后,就可确定 对比关系是否正确。

- [49] 7 In China, suicide is quite different than in other countries. Perhaps the biggest difference is suicide in rural area is three times as high in urban areas. If you look at the pattern of suicide in urban areas in China, it's very similar to Western suicide pattern. That's one characteristic. Another is that there are a lot more female suicides in China than in most other countries. China is one of the very few countries in the world that has more suicides in women than in men by about 25%, whereas most developed countries have much higher rates in men of completed suicide, of about 3 to 1. So China is almost a reverse of developed countries in that respect. We find that suicides in China are quite different. For example, there are a lot more impulsive suicides here in China than in other countries.
- In China, there are more suicide cases in urban areas than in rural areas.
- 〖解析〗这是一个很典型的考查比较关系的命题。比较的两个对象 urban 和 rural 可成为本题题眼帮助定位信息源于上 述段落第2句,根据原文,可知题目两个对象的比较关系与原文相反,因此确定本命题为 N。

题目上句中的 unakknowledged taboos 和康姆从何中的 tiberal. open-minded 等词帮可成为本题则服,帮助定位 信息领于上达段落第12年,根据第2句末的but you're wring 可知原文所述与题目所述相反。所以答案成为 N。



Future Time

time is money" and companies

在四级快速阅读中,还有3道以句子填空的形式出现的考题。这种考题的常考点和是非判断题的考点一样,因此 它们的定位技巧也是一致的。考生所要做的就是根据题意进行准确的定位,然后仔细对照原文和考题找出考题中所缺 失的部分并进行作答。在作答的时候,考生一定要注意答案在内容和形式上的准确性,尤其要注意形式上也即语法上 的准确性。

[19] 8] After all, those first two steps or approaches spark a stronger than usual interest in that dictionary definition. You're now personally involved. Did you figure out the word meaning? Your heightened interest will lead to a better memory of both word and meaning. It also encourages your development of the habits needed to accelerate your progress. And when you see in black and white the definition you had expected, what a feeling of accomplishment is yours. In that way, the CPD Formula provides the exact dynamic interplay of approaches for maximum effectiveness. " " and benge", " and ping" and one () of the K F) although at amil'

By using context and word parts, readers' heightened interest will lead to a same and a same normal and a same a same

欄杆 根据题干中信号词 lead to 可判断本题考查的内容为 heightened interest 在 using context and word parts 情况下所 造成的结果。以 heightened interest 为题眼定位于上述段落第 4 句,可知空白处应填入 a better memory of both Generally. Americans are taught to do one thing at a tanecard our be uncondentable againsm bins brow inter-

rupted. In businessable careful scheduling of time and the separation of artivities are common practices. Appointment



Time Pattern in America

Susan Anthony has an eight-to-five job with two 15-mimute coffee breaks, a one-hour lunch break, scheduled appointments and weekly deadlines. Every time she enters and leaves her office building she "punches" the clock. Although she is not aware of it, her workday is strongly influenced by her culture's attitudes toward time.

When travelers lack an awareness of how time is regulated in a foreign country, they can expect to feel somewhat disoriented (分不清方向或目标的). Since most people take time for granted, the effects of values, customs and social etiquette on the use of time are seldom examined. A culture that values achievement and progress will discourage people from "wasting" time. Highly efficient business people from these cultures may feel frustrated in a country where work proceeds at a slow pace. In religious societies, customs specify times of the day, week, or year for prayer and religious celebrations. If an individual tries to make an appointment during a sacred holiday, he or she could unknowingly offend a religious person. Social etiquette determines appropriate times for visits, meetings, and even phone calls. Arriving two hours late for an appointment may be acceptable in one culture, whereas in another, keeping someone waiting fifteen minutes may be considered rude. seeing a doug to salure on the rude (\$2.5) resolut donnotes

Promptness II bendunga si emit wort toode anti-metabanu avitiatai na avail da ew conduc a ni slandavinii sA

Promptness is important in American business, academic and social settings. The importance of punctuality is taught to young children in school. Tardy (迟到的) slips and the use of bells signal to the child that punctuality and time itself are to be respected. An amusing report of schoolchild's experience with time appeared in a recent newspaper article.

As a child, my mother used to tell me how crucial it was to be at school when the first bell rang. Preparation for my "on-time" appearance began the night before. I was directed to go to bed early so I could wake up at 7 a.m. with enough time to get ready. Although I usually managed to watch my share of TV cartoons, I knew that in one

hour I had to get dressed, eat breakfast, brush my teeth, comb my hair and be on my way to school or I would be violating an important rule of Mom's, the school's, or the world's. It was hard to tell which.

People who keep appointments are considered dependable. If people are late to job interviews, appointments or classes, they are often viewed as unreliable and irresponsible. In the business world, "time is money" and companies may fine their executives for tardiness to business meetings. Of course, it was not always possible to be punctual. Social and business etiquette also provides rules for late arrivals. Calling on the telephone if one is going to be more than a few minutes late for scheduled appointments is considered polite and is often expected. Keeping a date or a friend waiting beyond ten to twenty minutes is considered rude. On the other hand, arriving thirty minutes late to some parties is acceptable.

Respecting deadlines is also important in academic and professional circles. It is expected that deadlines for class assignments or business reports will be met. Students who hand in assignments late may be surprised to find that the professor will lower their grades or even refuse to grade their work. Whether it is a question of arriving on time or of meeting a deadline, people are culturally conditioned to regulate time.

Division of Time and secure of the cold of

Time is tangible (可以感知的); one can "gain time", "spend time", "waste time", "save time", or even "kill time"! Common questions in American English reveal this concrete quality as though time were a possession. "Do you have time?" "Can you make some time for this?" "How much free time do you have?" The treatment of time as a possession influences the way time is carefully divided.

Generally, Americans are taught to do one thing at a time and may be uncomfortable when an activity is interrupted. In business the careful scheduling of time and the separation of activities are common practices. Appointment calendars are printed with 15-, 30-, and 60-minute time slots. A 2:30-3:00 interview may end in time for a brief break before a 3:15-4:00 meeting. The idea that "there is a time and place for everything" extends to American social life. Visitors who "drop by" without prior notice may interrupt their host's personal time. Thus, calling friends on the telephone before visiting them is generally preferred to visitors "dropping by". To accommodate other people's schedules, Americans make business plans and social engagements several days or weeks in advance.

Future Time

Cultures tend to favor either a past, present, or future orientation with regard to time. A future orientation, encompassing (包括) a preference for change, is characteristic of American culture. The society encourages people to look to the future rather than to the past. Technological, social and artistic trends change rapidly and affect people's lifestyles and the relationships.

Given this inclination (傾向) toward change, it is not surprising that tradition plays a limited role in the American culture. Those who try to uphold traditional patterns of living or thought may be seen as rigid or "old-fashioned". In a society where change is so rapid, it is not uncommon for every generation to experience a "generation gap". Sometimes parents struggle to understand the values of their children. Even religious institutions have had to adapt to contemporary needs of their followers. Folk singers in church services, women religious leaders, slang versions of the Bible, all reflect attempts made by traditional institutions to "keep up with the times".

High rates of changes, particularly in urban areas, have contributed to a focus on the future rather than the past or present. Some Americans believe that the benefits of the future orientation are achievement and progress and stomach ulcers (溃疡) are the results of such a lifestyle.

As individuals in a culture, we all have an intuitive understanding about how time is regulated. Usually we do not think about the concept of time until we interact with others who have a different time orientation. Although individuals from any two cultures may view time similarly, we often sense that in another culture, life seems to proceed either at a slower or faster pace. Knowing how time is regulated, divided and perceived can provide valuable insights into individuals and their cultures.

- 1. Highly efficient business people are always from cultures that value achievement and progress.
- 2. Arriving two hours late for an appointment is considered rude in every culture.



- 3. If a student hands in his assignments late, the professor may refuse to grade his work.
- 4. The idea that "there is a time and place for everything" is not only restrained in the business circle.
- 5. The American culture favors future orientation with regard to time. Is the second and second to the second and the second to the second and the second to the second to
- 6. There are as many women leaders as men leaders now in the religious institutions.
- 7. It is quite impossible for people from different cultures to have similar time orientation.
- 9. The careful division of time is greatly influenced by northflood suremannia has vacinhard transferred in the second suremannia and second second suremannia and second second
- 10. Tradition plays a limited role in the American culture considering vocation and assistance. Salary and loss of the salary and the salary

Passage Two

The International Monetary Fund

In 1944, officials from forty-four nations gathered together for a historic meeting at Bretton Woods in the United States. They wanted to make provisions for the economic problems they expected to follow the end of the World War II. These efforts resulted in the formation of the International Monetary Fund, which was officially established on December 27, 1945, with 30 members. Membership in the IMF is open to every sovereign (主权) state that is willing and able to fulfill its obligation. The Fund has grown rapidly, and has 183 countries by the end of 2000. China resumed her membership of IMF in April 1980.

Objective of the IMF

The IMF is established to promote international monetary cooperation and exchange stability, to avoid competitive exchange depreciation (贬值) and to provide temporary financial assistance to countries to help ease balance of payments deficits (赤字).

Under the Bretton Woods System, all members joining the Fund had to define the exchange rate of their currencies in terms of gold, while one ounce of gold was equal to exactly 35 US dollars.

Since the abandonment of the Bretton Wood Systems, the Fund has agreed to allow each member to choose its own method of determining an exchange rate for its currency. The only requirements are that the member country no longer bases the value of its currency on gold and informs other members about how it is determining the currency's value.

At any time, the Fund keeps on *supervising* (监督) exchange rate of the member states by asking for necessary data from the members and by collecting materials required to discuss and evaluate the prevailing exchange rate policies globally.

Finance Resources of the Fund

In order to attain these objectives, however, very large financial reserves are needed. There are three financial resources for the Fund, namely, the quota (配额) subscriptions, the borrowing money and the trust fund.

The quota is the heart of the International Monetary Fund. The size of the quota is set by the Fund authorities. It is based on the economic importance of a country by such indicators as population, international trade, and GNP. The quota of P. R. China on January 28, 2001, for example, is 4,687.2 million of SDRs (特别提款权). The member states need to pay subscription to the IMF, also called membership fee, which is the contribution that the member states must make to the IMF's funds, just like the share capital paid by a stockholder to join in a stock company. It is expressed in SDRs and equal in value to the member's quota. 75% of the subscription is payable in the member state's own currency and 25% is payable in SDRs or in one of the designated (指定) reserve currencies. Voting power and qualification to draw on the Fund are linked to the size of the quota. Quota is important because it determines the maximum amount that the member can draw out in times of difficulty. Quotas are reviewed every five years and adjusted accordingly.

Beginning with 1956, IMF activities increased sharply, mainly because of large drawings by the United Kingdom to cope with various crises of the British monetary system. Since then steps have been taken to strengthen the Fund's resources. Besides four general quota increases, the Fund has also sold gold to its principal members to in-

crease its holdings of their currencies. In 1962, the Fund entered into "general arrangement to borrow". In these, the leading nations agreed to lend it up to the equivalent of \$6 billion. By borrowing money from member governments or their monetary authorities, the Fund assists special programs that benefit its members.

In 1976, IMF decided to sell one-sixth of its gold at the market rate during four years and use the profit obtained as Trust Fund. The purpose was to provide prime loans to the low-income countries.

Loan and Repayments

As an international regulatory and financing institution, the Fund is entitled to exercise supervision over the policies of its member countries' own currency with gold, or a currency acceptable to the Fund or SDRs.

1. Normal credit

This is the most basic kind of loan provided by the IMF to solve the temporary difficulty with the member's balance of payments. The maximum amount of such a credit is 125% of the member's quota subscriptions and the term is three to five years.

The Fund uses its financial resources to assist its members to resolve their balance-of-payments problems in a manner that is consistent with a stable international or national prosperity. The Fund conducts operations only with the ministry of finance, central bank, and similar financial institutions of its members. Whenever it makes a loan it provides foreign currencies or SDRs from its holdings to the borrower, and the borrower pays the Fund the equivalent amount in its own currency. A loan, called a drawing, thus consists of a member's purchase of foreign currencies or SDRs with its own currency.

2. Special facilities

To help the member countries solve some special problems, the Fund provides them some special facilities, such as the Oil Facility, the Trust Fund Facility, and the Structural Adjustment Facility. Each of the special facilities is targeted at a specific monetary problem.

3. Repayments

Members undertake repayments to the Fund within a maximum of three to five years, which in certain cases can be extended up to ten years. Earlier repurchases are often made either voluntarily or according to a requirement that a member makes a repurchase if its gold and foreign exchange reserves increase sufficiently.

Special Drawing Rights (SDRs)

The SDRs are special rights to borrow or draw from the IMF extended by the IMF to its member countries as an addition to the general drawing rights they already hold. SDRs do not represent actual money, but simply a form of credit. SDRs may be exchanged between member countries or between those countries and IMF.

SDRs are distributed among member countries in proportion to their subscription to the IMF. At first the value of the SDRs was expressed in terms of gold. Since 1974, the SDR's value has been based on a basket of currencies whose allocation is reviewed every five years. resources for the Fund, namely, the quote (#5.96) scheeriptions, the borre

- 1. This passage is meant to tell readers how IMF works.
- 2. China joined the IMF in April 1980. 3. After the abandonment of the Bretton Wood Systems, one ounce of gold was worth more than 35 dollars.
- The size of the quota of a country is indicated by its GNP.
- When a member country pays membership fee to the IMF, its value is as much as its quota.
- 6. The IMF gives at most five years for its members to repay their loans.
- The IMF members cannot exchange their SDRs because SDRs do not represent actual money.
- Every sovereign state can become a member of the IMF as long as it is
- The Trust Fund was aimed at 10. In order to help the members to solve temporary problems with their balance of payments, the IMF provide them

rand's resources. Besides four general quota increases, the Fund has also said gold to its principal members to in-

to cope with various crises of the British monetary system. Some then treps have be