L2-填写介词、连词

介词练习：

1.

ITALIAN cities such as Florence and Venice have long made a mint 1 the architectural wonders built when they were financial centres. China has been slower to capitalise 2 the physical remains 3 past commercial glory in Pingyao, an urban backwater 4 inland Shanxi province, which was China's banking hub in the 19th century. Today tourists flock 5 the walled city, 6 its unusually well-preserved houses built between the 17th and 19th centuries. But restoring its former wealth remains elusive.

The most-visited attraction in modern Pingyao is the Rishengchang Draft Bank, which in 1823 became the first in China to issue cheques. The city lay 7 the path of a lucrative trade route. The bank's manager spied a business opportunity when he saw silver shipments passing each other 8 opposite direction. He replaced pricey security, wagons and pack animals 9 a clearing house.

The bank spawned around 50 competitors across Shanxi (nearly half in Pingyao) 10 hundreds of branches 11 the empire. At the time Chinese bankers were held 12 lower esteem than peasants and tradesmen. They tried to keep staff honest 13 making them pledge their homes and even to surrender their families 14 slaves 15 they committed fraud; investors had no control 16 the banks' daily operations.

But it was not the staff that did for the banks. They collapsed soon after the Qing dynasty's demise in 1911. The government withdrew its remittance business, currency unification removed the need 17 the silver trade 18 cities and competition grew 19 modern banks.

Pingyao's ensuing poverty proved to be its saviour. Its picturesque grid 20 traditional imperial houses survived when most elsewhere succumbed 21 Mao's hatred 22 the old and his successors' love 23 the new. Now it has reinvented itself. Around 1.5m people visited Pingyao in 2013, up from around 50,000 in 1997 24 UNESCO named it a world heritage site.

Hope that the streets would again be lined 25 silver are overblown. The benefits 26 the tourist boom are spread only narrowly. A small, spruced-up central area thrums with visitors enjoying the curved rooftops, traditional facades, red lanterns and, strangely, Mao memorabilia. 27 the centre, many streets look like slums: roofs slump, walls are crumbling and waste is carried 28 by a horse rather than sewers. Few can afford to fix up their homes, even 29 financial support from the government and the California-based Global Heritage Fund, a charity that is helping to preserve some of China's historical sites.

To declutter the town, four-fifths of the city's population have been moved 30 the city walls since 1997. But the new town's hotels and karaoke halls are often empty. A high-speed rail link that opened in July running from the nearby provincial capital, Taiyuan, to Xi'an (home of the crowd-pulling Terracotta Army) should draw the crowds. But ease 31 access also means ease 32 retreat: most sightseers come only for the day. Making money from moving people around China may prove harder than profiting from the movement of silver.

2.

FEW people in Africa are fortunate enough to have savings to fall back 1 in their old age. Having enrolled 2 a voluntary state-run pension scheme, Stephen Okikiola was always luckier than most. But it was not until Nigeria obliged firms 3 five or more employees to provide workers 4 pensions in 2004 that the former pharmaceuticals executive really started accumulating cash. " It's good to be able to rely on those monthly payments now that I am retired," he says.

Nigeria has spent a decade resurrecting its pension system. Back 5 the turn of the century, government employees were enrolled 6 a defined-benefit system (in which eventual payments are fixed).It had run up unfunded liabilities of 2 trillion naira (12.9 billion). Governments seldom put 7 enough money to pay existing pensioners, let alone to cover future costs. Retirees often went unpaid. Most private companies, meanwhile, ignored their obligation to provide pensions 8 their workers. At those that did, allegations of mismanagement and fraud abounded.

All this changed 9 the reforms of 2004, which not only instituted mandatory pensions at most private firms, but also converted the government scheme from defined-benefit to defined-contribution (in which the risk of poor investment returns lies 10 the participants, not the sponsor). The management of the government scheme was also outsourced, and a regulator created to oversee the industry. Since 2005, pension schemes' assets have grown by more than 25% a year on average, 11 about 4.2 trillion naira (26 billion).

That is still a relatively small amount, especially 12 judged 13 the government's massively expanded estimate of the size of the Nigerian economy. In April it nearly doubled its tally of GDP 14 510 billion. That reduced pension-scheme assets 15 about 5% of GDP, compared to 170% in the Netherlands, 131% in Britain and 113% in America.

Moreover, the vast majority of Nigerians work 16 informal jobs, and so do not have a pension: 17 a working population of perhaps 80m people, only around 6m participate in any sort of scheme. The government is trying to rectify that, too: a fresh set of reforms, passed in July, extended the obligation to provide a pension 1 firms employing three or more people. It also increased mandatory contributions from 7.5% of salary for both workers and employers to 8% and 10% respectively.

As a result, savings are expected to grow further. 19 law, all the money must be invested in Nigeria. The intention is to build a big pool of local cash that will reduce the country's dependence on foreign aid, loans and investment. That goal has seemed all the more pressing since the prospect 20 rising interest rates in America caused an exodus 21 cash 22 emerging markets last year.

Nigeria's overwhelmed infrastructure needs billions of dollars a year 23 investment. Pension schemes looking for long-term, local investments to match their liabilities could fund desperately-needed roads, ports, railways and houses. PenCom, the national regulator, is trying to promote investments 24 electricity generation, perhaps via the government's huge privatisation programme. It also wants more forays 25 private equity.

26 things stand, however, pension funds are shunning alternative assets. Overall, infrastructure accounts for less than 2% of their assets, compared with 68% 27 government bonds and 13% 28 shares. That is partly because there are only two registered infrastructure funds in Nigeria and no dedicated infrastructure bonds.

Meanwhile, for the lucky few, life has improved. Former civil servants say they no longer have to queue for hours to collect their payments—the money goes straight 29 their accounts. And things have become more transparent. “Ghost workers” used to account for a huge proportion of payments disbursed, according to Demola Sogunle, the boss of Stanbic. Those days, he says, are now over.

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But it was not the staff that did for the banks. They collapsed soon after the Qing dynasty's demise in 1911. The government withdrew its remittance business, currency unification removed the need for the silver trade between cities and competition grew from modern banks.

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