

## **EXAMEN COMMUN D'ENTREE EN PREMIERE ANNEE**

**EPREUVE D'ANGLAIS**

**SAMEDI 30 MAI 2015**

**13h30 à 18h00**

**(durée conseillée : 1h30)**

**coeff. 2**

**Ce sujet est composé de 4 pages**

Il est demandé aux candidats de répondre directement sur leur copie en indiquant clairement les numéros des exercices.

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**“A Whistleblower’s Horror Story”**  
**By Matt Taibbi, *Rolling Stone*, February 18, 2015**

This is the age of the whistleblower. From Chelsea Manning to Edward Snowden to [...] ex-HSBC employee Hervé Falciani, whistleblowers are becoming to this decade what rock stars were to the Sixties—pop culture icons, global countercultural heroes.

5 But one of America’s ugliest secrets is that our own whistleblowers often don’t do so well after the headlines fade and cameras recede. The ones who don’t end up in jail like Manning, or in exile like Snowden, often still go through years of harassment and financial hardship. [...]

10 Two years ago this month, Winston was being celebrated in the news as a hero. He’d blown the whistle on Countrywide Financial, the bent mortgage lender that one could plausibly argue nearly blew up the global economy in the last decade with its reckless subprime lending practices. [...]

15 But today, Winston is tasting the sometimes-extreme downside of being a whistleblower in modern America. [...] He says he’s spent over a million dollars fighting Countrywide (and the firm that acquired it, Bank of America) in court. At first, that fight proved a good gamble, as a jury granted him a multi-million-dollar award for retaliation and wrongful termination.

20 But after Winston won that case, an appellate judge not only wiped out that jury verdict, but allowed Bank of America to counterattack him with a vengeance.

25 Last summer, the bank vindictively put a lien on Winston's house (one he'd bought, ironically, with a Countrywide mortgage). The bank eventually beat him for nearly \$98,000 in court costs. That single transaction means a good guy in the crisis drama, Winston, had by the end of 2014 paid a larger individual penalty than virtually every wrongdoer connected with the financial collapse of 2008. [...]

30 Yet Winston would likely bear all of this more easily were it not for bitterness over the fact that the sacrifices of whistleblowers like himself have too often resulted in dead ends or worse in recent years. In the finance sector, many of the biggest cooperators have seen their evidence disappeared into cushy settlement deals that let corporate wrongdoers off the hook with negligible fines. [...]

35 This is a serious problem, given that anyone considering coming forward is usually paying at least some attention to how the government has dealt with other cooperators. [...] “What I worry about,” says Winston today, “is that someone is going to see wrongdoing, and then see what’s happened to people like me, and decide it’s not worth it.”

40 Winston joined Countrywide, which was booming financially at the time, in 2005. Unbeknownst to him, his new firm was at the forefront of a mass movement to pump the global economy full of fraudulent, born-to-lose subprime loans, a movement destined to rapidly overinflate the global economy with debt and cause a catastrophic recession. [...] Winston tried to sound the alarm within the company. He thought he was doing the firm a favor, that the bosses somehow just didn’t realize their mistake.

45 As it turned out, Countrywide execs<sup>1</sup> knew exactly what they were doing, and Winston quickly went the way of most whistleblowers, losing his job when Bank of America acquired the firm in 2008. [...]

50 "I was offered a lot of money to make it all go away, quietly, but I thought to myself, do I want to be that person?" he said. "And I realized that I couldn't take it. I needed to see someone held accountable." [...]

55 But four years later, we're still waiting for the first criminal conviction against any individual for crisis-era corruption. [...] What we've seen instead is a series of cash deals with the most corrupt companies. [...] Winston's old company got one of the best deals. Last summer, Bank of America—now responsible for all of Countrywide's liability—was allowed to buy its way out of years of fraud and other abuses with a "historic" \$17 billion settlement. [...] "I just can't believe, after all of this, that it all gets swept under the rug," he said, shaking his head. [...]

60 Even the government's attempts to encourage whistleblowers were misguided. Eric Holder talked extensively about aiding cooperators by making more resources available to them—essentially, offering them higher monetary rewards for coming forward.

65 But nobody in the financial services industry comes forward just for the money. The easy money is already there to be had, just by keeping your mouth shut. What Wall Street whistleblowers really need, above all else, is to see real cases made using their evidence, which is exactly what we haven't seen in recent years. Otherwise, the sacrifices—which range from merely miserable to life-altering and catastrophic—aren't worth it. [...]

70 The pattern of whistleblowers coming forward and seeing their information either misused or absorbed into pain-free cash settlements may push the next generation of potential witnesses in a more cynical direction.

"The number one concern is that it incentivizes people to do nothing," Fleischmann [another whistleblower] says. "The likely thing people will do in the future is just quit."

75 Winston today insists he would do the same thing, if he had to do it all over again. [...] "People won't worry about it now," says Winston. "But one day they'll wonder why their air is polluted or their drinking water isn't safe. And this will be the reason why."

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<sup>1</sup> executives

## I. Written comprehension (8 points)

Read the article and answer the following questions:

1. Using your own words, explain what the consequences of denouncing illegal practices can be for whistleblowers. /2
2. What does Michael Winston refer to when he says “I just can't believe [...] that it all gets swept under the rug” (l.57)? /3
3. Using your own words, explain what the American government has done to encourage whistleblowers to come forward and what else (according to the author) should be done? /3

## II. Synonyms (4 points)

Find synonyms in the article for the following words. Words appear in the same order as in the text, but not necessarily in the same form.

- to disappear
- careless
- vengeance
- unfair
- comfortable
- to go unpunished
- to lead
- to encourage

## III. Written expression (8 points)

Write an essay of 300 words (+/- 10%) on the following subject:

Some consider whistleblowers as heroes of the war on corporate and government secrecy and corruption, others as self-appointed vigilantes in a futile and dangerous struggle to impose complete transparency. From your reading of the article and by drawing on recent examples in world news, defend and develop your personal position.