

111年全國農業金庫第二次新進人員甄試試題及解答

金融業務人員

共同科目

功名文教機構

英文

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- ◎於答案卷上作答時，不得書寫與題意無關之姓名、編號或其他不應有的文字、標記、符號等，違反者該
◎科成績以零分計。

一、字彙【請依照句子前後文意，選出最適當的答案】

- (2)01. Individual rights are the rights needed by each individual to pursue their lives and goals without _____ from other individuals or the government.
(1)interests (2)interference (3)intuition (4)inferiority
- (2)02. The American Dream is rooted in the Declaration of Independence, which _____ that “all men are created equal” with the right to “life, liberty, and the pursuit of happiness.”
(1)disclaims (2)proclaims (3)renounces (4)denounces
- (3)03. Compassion is a deeper level of _____, demonstrating an actual desire to help the suffering person.
(1)infirmity (2)apathy (3)empathy (4)seniority
- (1)04. Most of the free African-American families in Delaware before the Revolution had _____ from Maryland to find more affordable land.
(1)migrated (2)imitated (3)denigrated (4)intimidated
- (2)05. In general, people around the world find different music, visual art, performance, and physical _____ to be beautiful.
(1)contributions (2)attributes (3)distribution (4)disputes
- (2)06. Teamwork improves productivity and work performance, and when people are enthusiastic, the workplace _____ becomes fun.
(1)ambition (2)ambiance (3)altitude (4)aptitude
- (2)07. Don't post _____ remarks on social media. Those unkind words and comments may hurt people greatly.
(1)central (2)hateful (3)mental (4)rational
- (3)08. Smoking _____ the risk of lung cancer. So you'd better quit.
(1)encourages (2)indicates (3)multiplies (4)subtracts
- (3)09. It is known that sweets are not good for health, but many people cannot _____ the temptations.
(1)define (2)narrow (3)resist (4)shorten
- (2)10. To most NBA audience, Michael Jordan and Kobe Bryant are _____, whose performances would be admired and remembered forever.
(1)blossoms (2)legends (3)migrants (4)peacocks
- (4)11. Many tourists go to Egypt to visit the _____, the ancient stone buildings containing the bodies of their kings and

queens.

(1)boulevards (2)commuters (3)juveniles (4)pyramids

(3)12. It's hard to _____ his decision. Once he makes up his mind, he wouldn't change it easily.

(1)beware (2)dispute (3)reverse (4)vibrate

(3)13. The newspaper was the _____ of the ruling party. It expresses its political ideas and policies.

(1)counterpart (2)limousine (3)mouthpiece (4)refinement

(1)14. She was _____ with breast cancer after several visits to the hospitals. Now she is on chemotherapy.

(1)diagnosed (2)fractured (3)perceived (4)segmented

(2)15. It is said that athletes make more money from _____ than from the salary. After the contract is signed, they are supposed to wear their sponsor's sneakers and clothing at games.

(1)installations (2)endorsements (3)geoeconomics (4)vaccinations

二、文法測驗【請在下列各題中選出最適當的答案】

(4)16. The Convention on Biological Diversity (CBD), _____ informally as the Biodiversity Convention, is a multilateral treaty.

(1)knows (2)know (3)knowing (4)known

(1)17. _____ countries sharply raised barriers to free trade in an attempt to revive their failing economies, national currencies lost value and world trade declined sharply.

(1)As (2)Moreover (3)Even (4)How

(4)18. Overly empathetic people who feel they are somehow responsible for the distress of others _____ developed an empathy-based guilt.

(1)have been (2)has (3)had (4)have

(1)19. The modern world is characterized by perilous state-to-state relationships _____ conflicts within states caused by ethnic, religious, and nationalistic differences.

(1)as well as (2)as well (3)because (4)and because

(1)20. Only when all the powerful countries agree to sit down and negotiate _____ have the real lasting peace.

(1)will the world (2)the world will (3)the world (4)the will world

(2)21. The world would have changed for the better _____ the important lessons from the two world wars.

(1)if people learn (2)had people learned
(3)if people have learned (4)people had learned

(3)22. The manager has no idea of _____ to do.

(1)that (2)how (3)what (4)why

(3)23. Nearly 900 health centers have been damaged, of _____ 180 are completely damaged.

(1)that (2)those (3)which (4)whose

(2)24. He _____ wrong. But we are not sure yet.

(1)may (2)may be (3)maybe (4)is may be

(2)25. He graduated from college last month. I suggested that he _____ for a job first.

(1)applied (2)apply (3)applying (4)to apply

- (2)26. Previous search and rescue _____ to reach the trapped individuals were unsuccessful, as strong winds prevented a helicopter from landing on the volcano.
 (1)attempted (2)attempts (3)attempting (4)are attempting
- (4)27. I bought three cups yesterday. One is red, another is green, and _____ is white.
 (1)any other (2)each other (3)one another (4)the other
- (2)28. _____ the rain, we enjoyed the picnic a lot. We ate and danced in the rain.
 (1)Although (2)Despite (3)Even though (4)Unless
- (1)29. In an interview with *The Minnesota Post*, Jazz talked about how _____ sports inspired her all her life.
 (1)her love of (2)her love to (3)she loves (4)she loved
- (3)30. Holmes, founder and CEO of failed biotech company Theranos, which raised billions for devices that promised to test for hundreds of diseases from a drop of blood, _____ guilty on Jan. 3.
 (1)found (2)to be found (3)was found (4)who was found

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

第一篇：

As Americans suffered through the Great Depression of the 1930s, the financial crisis influenced U.S. foreign policy in ways that pulled the nation even deeper into a period of isolationism. While the exact causes of the Great Depression are debated to this day, the 31 factor was World War I. The bloody conflict shocked the global financial system and 32 the worldwide balance of political and economic power.

The nations involved in World War I had been forced to suspend their use of the gold standard, long the determining factor in setting international currency exchange rates, in order to recover from their 33 war costs. Attempts by the U.S., Japan, and the European nations to re-instate the gold standard during the early 1920s left their economies without the flexibility that would be needed to cope 34 the financial hard times that would come in the late 1920s and early 1930s.

Along with the great U.S. stock market crash of 1929, economic difficulties in Great Britain, France, and Germany coincided to create a global “perfect storm” of financial crises. Attempts by those nations and Japan to hold on to the gold standard only worked to fuel the storm and 35 the onset of a global depression.

- (1)31. (1)initial (2)essential (3)natural (4)vicious
 (3)32. (1)dethroned (2)inferred (3)altered (4)referred
 (2)33. (1)profitable (2)staggering (3)miraculous (4)systematic
 (4)34. (1)in (2)for (3)as (4)with
 (1)35. (1)hasten (2)control (3)relate (4)conclude

第二篇：

Around the world, people are struggling to deal with dangerous heat waves. In many places, the 36 are far above normal for this time of year. So governments are working hard to protect their people from the worst effects of the 37. The US National Weather Service (NWS) says that over 100 million Americans are currently being 38 by dangerous temperatures. The NWS has 39 people in these areas to stay indoors if they don't need to go out. The heat wave began over the weekend in the West and Southwest, and has now moved east. The states across the central US to the Atlantic coast are 40 in extremely high temperatures. Governments in many large cities have set up “cooling centers” to give people a place to escape the high temperatures.

- (4)36. (1)exposures (2)pollutions (3)rainfalls (4)temperatures

- | | | | |
|--------------------|---------------|--------------|---------------|
| (2)37.(1)flood | (2)heat | (3)pandemic | (4)traffic |
| (1)38.(1)affected | (2)benefitted | (3)cleansed | (4)fascinated |
| (2)39.(1)dissuaded | (2)encouraged | (3)forbidden | (4)indicated |
| (1)40.(1)baking | (2)cooling | (3)escaping | (4)indulging |

四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

第一篇：

Nowadays, in order to promote the use of electric vehicles, several national, provincial, and local governments around the world have introduced policies to support the mass-market adoption of plug-in electric vehicles. A variety of policies have been established to provide: financial support to consumers and manufacturers; non-monetary incentives; subsidies for the deployment of charging infrastructure; and long-term regulations with specific targets.

Financial incentives for consumers are aiming to make electric car purchase price competitive with conventional cars due to the higher upfront cost of electric vehicles. Depending on battery size, there are one-time purchase incentives such as grants and tax credits; exemptions from import duties; exemptions from road tolls and congestion charges; and exemption of registration and annual fees.

Among the non-monetary incentives, there are several perks such as allowing plug-in vehicles access to bus lanes and high-occupancy vehicle lanes, free parking and free charging. Some countries or cities that restrict private car ownership (for example, a purchase quota system for new vehicles), or have implemented permanent driving restrictions (for example, no-drive days), have these schemes exclude electric vehicles to promote their adoption.

Some governments have also established long term regulatory signals with specific targets such as Zero-emissions vehicle (ZEV) **mandates**, national or regional CO2 emission regulations, stringent fuel economy standards, and the phase out of internal combustion engine vehicle sales. For example, Norway set a national goal that by 2025 all new car sales should be ZEVs (battery electric or hydrogen). While these incentives aim to facilitate a quicker transition from internal combustion cars, they have been criticized by some economists for creating excess deadweight loss in the electric car market, which may partially counteract environmental gains.

(4)41. What is the main idea of this passage?

- (1) Many governments now provide financial incentives to make electric car purchase price more affordable.
- (2) Governments are also allowing electric cars to park free or sometimes have free charging services.
- (3) Long term regulatory measures are necessary to cut down CO2 emissions and phase out the internal combustion engine vehicle sales.
- (4) Many governments have implemented different policies to support the mass-market adoption of plug-in electric vehicles.

(3)42. Which of the following policies is **NOT** mentioned to support the use of electric vehicles?

- (1) Drivers do not have to pay some road tolls if they drive electric vehicles.
- (2) Drivers can enjoy free parking and free charging and use bus lanes and high-occupancy vehicle lanes while driving EVs.
- (3) EV Drivers can drive their conventional vehicles even on no-drive days.
- (4) In cities that restrict private car ownership, purchasing EVs is allowed.

(1)43. What is **NOT** included in the financial incentives when people purchase an electric vehicle (EV)?

- (1) They will be given subsidies on car insurance.
- (2) They do not have to pay import duties.

(3)They do not have to pay the annual fees or registration.

(4)They will be given tax credits.

(2)44.Which of the following is closest in meaning to “mandates” in the fourth paragraph?

(1)expirations

(2)commands

(3)aspirations

(4)deadlines

(1)45.Which of the following statements is true?

(1)Norway set a national goal that by 2025 all new car sales should be ZEVs.

(2)Exemptions from import duties are the most effective policy.

(3)More countries allow plug-in vehicles to use bus lanes and high-occupancy vehicle lanes than offer free parking and free charging.

(4)Some economists have concerns that the current policies may not be enough to promote electric car use.

第二篇：

An American nun in her eighties who U.S. federal officials said was kidnapped in Africa nearly five months ago has been found alive, the Catholic Church reported Wednesday.

Sister Sue Smith, a member of Holy Family in Louisiana, was kidnapped by armed gunmen on April 4 in the West African nation of Burkina Faso, the FBI previously reported.

According to the FBI, Smith was 83 when gunmen kidnapped her from her home near Kaya, the fifth largest city in Burkina Faso, a landlocked country bordered by Ghana and Niger.

A letter sent to Holy Family said Smith, an American citizen, was free and in U.S. hands in Niger's capital, Niamey, on Wednesday reportedly in good health after being released by her captors.

Church officials said the nun was taken by 10 gunmen without her blood pressure medication. The church statement about her release, though, said she was still in good health after nearly five months in captivity.

“We have no information on the conditions of her release but we express our profound gratitude to those who worked toward it,” Kaya Bishop Theophile Nare said.

“We are grateful to God for the safety of Sr Sue,” Archbishop Gregory Copper wrote in a Facebook post on Wednesday.

The FBI and Holy Family could not immediately be reached for comment by USA TODAY.

Gunmen kidnapped Smith from her home in Yalgo, about 62 miles northeast of Kaya. Two other nuns – one from Canada and one from Burkina Faso – and two young Burkinabe women who were living in the same house, were not taken.

Smith, an American citizen, has been a missionary in Burkina Faso since 2014 and previously worked in the New Orleans archdiocese for many years.

(3)46.Which of the following statements about Sister Sue Smith is **NOT** true?

(1)She started her missionary work in Burkina Faso in 2014.

(2)She is an American citizen.

(3)When the news was released, she was already back in the U.S.

(4)She used to work in the New Orleans archdiocese.

(3)47.Which of the following statements about Burkina Faso is **NOT** true?

(1)It shares border with Ghana and Niger.

(2)Kaya is not the biggest city in the country.

(3)Catholic Church is very powerful there.

(4)It's located in West Africa.

(2)48.What health problem does Sister Sue Smith have and need to take medicine for?

(1)Irregular heartbeat

(2)High blood pressure

(3)Diabetes

(4)Memory loss

(3)49.Which of the following statements about Sister Sue Smith's kidnap is true?

(1)Her church paid a lot of money for her release.

(2)She was kidnapped in New Orleans before.

(3)Her housemates were not kidnapped with her.

(4)She was in poor health when she was released.

(1)50.Which of the following statements about the captors is true?

(1)They carried weapons.

(2)They are catholic.

(3)They are Niger citizens.

(4)They are Burkina Faso citizens.