

111年全國農業金庫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

www.exschool.com.tw www.exschool.com.tw www.exschool.com.tw

- ◎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.Traveling is a great way to _____ different cultures and lifestyles.
(1)appeal (2)explore (3)install (4)oppose
- (4)02.I am too busy to read through the details of this report. Please give me a _____ of its main points.
(1)barbecue (2)fulfillment (3)perfection (4)summary
- (1)03._____ diamonds are much cheaper than the real ones because they are man-made.
(1)Artificial (2)Enormous (3)Intensive (4)Organic
- (3)04.Please _____ down the screen so we can see the last part of the document.
(1)portray (2)pulse (3)scroll (4)suppress
- (4)05.With _____ images, weathermen can make more accurate forecasts.
(1)mineral (2)nursery (3)protest (4)satellite
- (3)06.After many years of serious arguments and misunderstandings, these two old enemies could never _____.
(1)prosecute (2)publicize (3)reconcile (4)reinforce
- (4)07.Project management is the process of organizing the way that changes are _____ efficiently within an organization.
(1)imitated (2)implied (3)impeded (4)implemented
- (3)08.Projects often have a finite length, involve a number of activities and people, and have deadlines and fixed _____.
(1)vessels (2)varieties (3)budgets (4)brochures
- (1)09.Research shows that stress can have a “_____ effect” on the people that are close to the sufferer.
(1)ripple (2)revenge (3)restless (4)retrieved
- (2)10.Switching to electric vehicles can solve the local pollution problem and _____ noise to an extent.
(1)migrate (2)mitigate (3)mesmerize (4)immigrate
- (3)11.Scientific research has an enormous _____ on how we innovate and develop technologies, thus ultimately boosting human progress.
(1)measurement (2)necessity (3)impact (4)network
- (1)12.It will take at least two weeks to sequence the variant and gather more information on how Omicron compares to other variants in terms of _____ and likelihood of severe illness.
(1)transmissibility (2)permission (3)durability (4)feasibility
- (1)13.Islamic countries scrambled on Sunday to find ways to help Afghanistan avoid an _____ economic collapse.

(1)imminent (2)eminent (3)intimate (4)efficient

(4)14. Bob Dole was remembered in his western Kansas hometown as a _____ patriot, shaped by small-town values and a tough prairie landscape to become “the greatest of the Greatest Generation.”

(1)pertinent (2)disheartened (3)ignorant (4)compassionate

(1)15. Some investments pay _____, which you can either take as extra income or reinvest to help your portfolio grow.

(1)dividends (2)divides (3)stockholders (4)proliferations

二、文法測驗【請在下列各題中選出最適當的答案】

(1)16. You'd _____ make the same mistake again.

(1)better not (2)not better (3)better not to (4)not better to

(4)17. My new job isn't as good as expected. I _____ my old company. I regret my decision.

(1)should leave (2)should have left (3)shouldn't leave (4)shouldn't have left

(4)18. Analysts say it's too early to tell _____ oil price will go down in the long run or not.

(1)about (2)of (3)that (4)whether

(3)19. I didn't believe a word he said, and _____.

(1)the police didn't too. (2)so didn't the police
(3)neither did the police (4)the police did, too

(4)20. Leftist and former student leader Gabriel Boric, 35, will become Chile's youngest President since _____ to democracy in 1990.

(1)it's return (2)it's returned (3)its returned (4)its return

(2)21. Most coffee goes through a wet-milling process that uses significant amount of freshwater to de-pulp and wash the coffee. Then the coffee is dried, roasted, shipped and brewed— _____ uses energy.

(1)every of all (2)each of which (3)one of that (4)all of what

(2)22. A research institute released a large-scale survey on work environment. Most subjects _____ said they are happy with their work.

(1)asking (2)asked (3)who ask (4)who asked

(3)23. The economic recovery from the coronavirus has always been uneven, _____ different parts of the world bouncing back at different speeds.

(1)at (2)and (3)with (4)for

(4)24. In the 1900s, better telescopes led astronomers to realize that the Solar System is in a galaxy made of billions of stars, _____ we call the Milky Way.

(1)where (2)that (3)what (4)which

(1)25. For the purposes of knowing _____ a traveler will transmit virus to others, antigen tests will suffice.

(1)whether (2)what (3)which (4)whenever

(2)26. Science, together with curiosity and a strong pioneering spirit, _____ us find solutions to global challenges so we can make a positive difference in the lives of millions of people.

(1)help (2)helps (3)helping (4)help to

(3)27. _____ all the animals, sheep are believed to possess the most powerful memories with some research showing

them to be better than humans in certain situations.

(1)For (2)With (3)Of (4)From

(3)28. Making your money _____ for you means taking control of your finances, then using that control to continuously improve your financial stability and security.

(1)working (2)to work (3)work (4)worked

(2)29. On YouTube, _____ music videos for the biggest working musicians, but you can also support independent creators as they quite literally attempt to get their voices out there!

(1)not only you will find (2)not only will you find
(3)will you find not only (4)only you will not find

(3)30. Musicals are stories that are told through song and dance, _____ them one of the most unique and exciting ways to experience music.

(1)and makes (2)and making (3)making (4)made

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：

Technology is an essential and desirable part of our lives. **31**, it can also be intrusive, especially where work is concerned. Many employers contact employees outside of working hours. This means staff can never entirely switch **32**. The situation is getting more serious during the lockdowns when an increasing number of employees are working remotely because of COVID-19. Portugal's government has taken steps to limit this incursion into workers' lives. It has introduced a law that **33** bosses from contacting workers by email, message or phone outside of working hours. The **34** applies to companies with more than 10 workers. It states that any **35** constitutes a "serious offense," which could result in financial penalties. The government said that employers must respect the privacy of the workers.

(4)31.(1)Additionally (2)Consequently (3)Furthermore (4)Nevertheless
(3)32.(1)back (2)close (3)off (4)without
(2)33.(1)permits (2)prohibits (3)stimulates (4)substitutes
(3)34.(1)contact (2)incursion (3)law (4)technology
(4)35.(1)limitation (2)participation (3)transition (4)violation

第二篇：

Surprises are scary when you do not have control of your finances. An unexpected car repair, a medical procedure, a job loss, or any other financial emergency can quickly send you spiraling into new or more debt, **36** out any progress you've made towards taking control of your money.

Creating an emergency fund is another way to make your money work for you because it means you have planned for surprises. If an emergency **37** come up, you can put the money in your fund to work and regain control of the situation.

Building an emergency fund can take time. Ideally, you should save the equivalent of three to six months' **38** of income. But every little bit you can set aside will help. If you are still paying off debt or don't have much **39** room in your budget, set aside whatever you can in a "surprise expenses" category in your budget. At the end of the month, transfer **40** is in this category to a separate savings account.

Once you are out of debt or have more free money in your budget, you can set up larger recurring contributions to grow your emergency fund even faster.

(1)36.(1)wiping (2)wipe (3)filling (4)fill

- | | | | |
|-------------------|-----------|---------------|-------------|
| (4)37.(1)do | (2)have | (3)had | (4)does |
| (2)38.(1)worthy | (2)worth | (3)worthwhile | (4)worthily |
| (3)39.(1)specious | (2)living | (3>wiggle | (4)spatial |
| (4)40.(1)where | (2)which | (3)that | (4)whatever |

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：

Almost all of us have relatives who came from someplace other than the United States. People who came to America to live are called immigrants.

From the 1850s through the early 1900s, thousands of immigrants arrived in the United States and lived in New York City. They first came from Ireland and Germany and later from Italy, Eastern Europe, and China, among other places. Because most immigrants were poor when they arrived, they often lived on the Lower East Side of Manhattan, where rents for the crowded apartment buildings, called tenements, were low.

The Lower East Side Tenement Museum is in a building that used to be a tenement and it tells the story of immigrants in the City. It was built in the 1860s and could house 20 families, four on each floor. Each apartment had only three rooms: a living or “front” room, a kitchen, and a tiny bedroom. Often seven or more people lived in each apartment. Not only was the tenement crowded, but also, until 1905, there were no bathrooms inside the building. Residents also did not have electric power until after 1918.

The Museum has re-created the apartments to look like they did when families lived there. An old photograph there shows what the Rogarshevsky family's life looked like in 1918. Abraham and Fannie Rogarshevsky arrived with their four children from Russia in 1901. Later, they had two more children in the United States. While they lived in this tenement, a boarder (someone who pays for food and lodging in another person's home) lived with the family. That would have made nine people living in a three-room apartment!

(1)41. What is the best title of this passage?

- | | |
|--|---|
| (1) Immigrant life in New York. | (2) Successful immigrants in the U.S. |
| (3) Racial discrimination in New York. | (4) Electrical power crisis in the U.S. |

(1)42. Which is an accurate description of a tenement?

- | | |
|---|--|
| (1) It's an apartment building for poor people. | (2) People living there are friendly to one another. |
| (3) Great location makes a tenement an ideal place. | (4) Old people do not like to live there. |

(2)43. What was the life like in a tenement in the year 1900?

- | | |
|-----------------------------------|---|
| (1) There was no running water. | (2) Bathrooms were not inside the building. |
| (3) Rents had to be paid by cash. | (4) People ate at home all the time. |

(2)44. Which is an accurate description of the Lower East Side Tenement Museum?

- (1) It's in a four-story building.
- (2) The building was built in the 1860s.
- (3) Wealthy Jewish immigrants lived there.
- (4) The total number of residents living in that building was under 100.

(3)45. Which is **NOT** an accurate description of the Rogarshevskys in this passage?

- (1) A person paid some money to live with them.
- (2) They were originally from Russia.
- (3) There were nine members in their family.

(4)No electricity was available when they moved in in 1901.

第二篇：

Culture of fear (or climate of fear) is the concept that people may incite fear in the general public to achieve political or workplace goals through emotional bias; it was developed as a sociological framework by Frank Furedi and has been more recently popularized by the American sociologist Barry Glassner.

In his 2004 BBC documentary film series, *The Power of Nightmares*, subtitled *The Rise of the Politics of Fear*, the journalist Adam Curtis argues that politicians have used our fears to increase their power and control over society. Though he does not use the term “culture of fear,” what Curtis describes in his film is a reflection of this concept. He looks at the American neo-conservative movement and its depiction of the threat first from the Soviet Union and then from radical Islamists. Curtis insists there has been a largely illusory fear of terrorism in the west since the September 11 attacks and that politicians such as George W Bush and Tony Blair had stumbled on a new force to restore their power and authority; using the fear of an organized “web of evil” from which they could protect their people. Curtis's film **castigated** the media, security forces and the Bush administration for expanding their power in this way. The film features Bill Durodié, then Director of the International Centre for Security Analysis, and Senior Research Fellow in the International Policy Institute, King's College London, saying that to call this network an “invention” would be too strong a term, but he asserts that it probably does not exist and is largely a “(projection) of our own worst fears, and that what we see is a fantasy that's been created.”

Beginning in the 1960s, George Gerbner and his colleagues have accelerated the study of the relationship that exists between media consumption and the fear of crime. According to Gerbner, television and other forms of mass media create a worldview that is reflective of “recurrent media messages”, rather than one that is based on reality.

(3)46. What is the main idea of the passage?

- (1) Culture of fear is a good concept that should be used by the public to achieve their goals.
- (2) George Bush and Tony Blair used the force of culture of fear to restore their power and authority.
- (3) Culture of fear, rather than the reality, is usually used by politicians and media to increase their power or workplace goals through emotional bias.
- (4) Culture of fear is widely used in the media to create a worldview that reflects the recurrent media messages.

(1)47. According to the passage, who made the concept of culture of fear well known to the general public?

- (1) Barry Glassner
- (2) George Gerbner
- (3) Adam Curtis
- (4) Frank Furedi

(4)48. Which of the following correctly describes Adam Curtis's belief in his 2004 BBC documentary?

- (1) American neo-conservative movement originated from the severe threat of the Soviet Union.
- (2) There had been a realistic fear of terrorism in the west since the September 11 attacks.
- (3) George W Bush and Tony Blair rightly used the fear of an organized “web of evil” to protect their people.
- (4) It was wrong for the media, security forces and the Bush administration to use the culture of fear to expand their power.

(1)49. What does the word “**castigated**” in the second paragraph most likely mean?

- (1) criticized
- (2) excused
- (3) endorsed
- (4) publicized

(2)50. What can we infer from George Gerbner's study?

- (1) Media consumption and the fear of crime will alert people and make the world a better place.
- (2) Television and other forms of mass media may misguide the viewers to have a wrong worldview.
- (3) Television or the internet will objectively reflect the world's vital events and awaken the viewers.
- (4) Media consumption will be closely related to the rising of the crime rate in the world.