

臺銀人壽 111 年新進人員甄試試題  
職等／甄試類別【代碼】：六職等／財務會計類【T9203】、六職等／資訊類(一)【T9204】、六職等／資訊類(二)【T9205】、五職等／壽險管理類【T9206】

共同科目：國文及英文 \*入場通知書編號：\_\_\_\_\_

注意：①作答前應先檢查答案卡，測驗入場通知書編號、座位標籤、應試科目是否相符，如有不同應立即請監試人員處理。使用非本人答案卡作答者，該節不予計分。  
②本試卷一張雙面，四選一單選選擇題共 50 題，每題 2 分，共 100 分。限用 2B 鉛筆在「答案卡」上作答，請選出一個正確或最適當答案，答錯不倒扣；以複選作答或未作答者，該題不予計分。  
③請勿於答案卡上書寫應考人姓名、入場通知書編號或與答案無關之任何文字或符號。  
④本項測驗僅得使用簡易型電子計算器（不具任何財務函數、工程函數、儲存程式、文數字編輯、內建程式、外接插卡、攝（錄）影音、資料傳輸、通訊或類似功能），且不得發出聲響。應考人如有下列情事扣該節成績 10 分，如再犯者該節不予計分。1.電子計算器發出聲響，經制止仍執意續犯者。2.將不符規定之電子計算器置於桌面或使用，經制止仍執意續犯者。  
⑤答案卡務必繳回，未繳回者該節以零分計算。

壹、國文【四選一單選選擇題 25 題，占 50 分】

- 【4】1.下列讀音何者錯誤？  
①動「輒」得咎：ㄉㄛˊ ②病入膏「肓」：ㄅㄨˋ  
③「炯」炯有神：ㄐㄩㄣˊ ④為虎作「倀」：ㄘㄨˊ
- 【2】2.余光中：「詩人寫散文是不務正業，寫詩的是右手，而散文則是左手的謬思。」「謬思」指的是下列何者？  
①興趣 ②靈感 ③專長 ④天份
- 【2】3.「何以解憂？唯有杜康。」杜康借代來指酒，請問下列何者用法亦同？  
①「蒹葭」蒼蒼，白露為霜 ②「朱門」酒肉臭，路有凍死骨  
③春草明年綠，「王孫」歸不歸 ④床前明月光，疑是「地上霜」
- 【3】4.下列何者最適合形容：「君子處事明達，而小人卻常憂懼」之貌？  
①君子上達，小人下達 ②君子懷德，小人懷土  
③君子坦蕩蕩，小人長戚戚 ④君子泰而不驕，小人驕而不泰
- 【2】5.下列何者可以描繪出世事變幻莫測之感？  
①少小離家老大回，鄉音無改鬢毛催 ②天上浮雲如白衣，斯須改變如蒼狗  
③春風又綠江南岸，明月何時照我還 ④落紅不是無情物，化作春泥更護花
- 【3】6.下列成語中，何者用字完全正確？  
①發奮忘食／以偏蓋全 ②川留不息／誨澀難懂  
③仗義執言／尸位素餐 ④櫛風沐雨／珠聯璧合
- 【4】7.「只聞的作起聲來，……或是椎拍的砧聲亂響，或是像幾把刀剝的砧板亂鳴。」下列「」內讀音何者與「砧」相同？  
①破「綻」百出 ②明修「棧」道 ③無可「怙」念 ④如坐「鍼」氈
- 【2】8.「生命中一些喜歡、欣賞、仰慕都是愛情的可能，在愛情來臨之前，不妨先學習一些正確觀念，所謂『\_\_\_\_』，就不失為一種信任的學習。」空格處最適合填入下列何者？  
①此情可待成追憶，只是當時已惘然 ②兩情若是久長時，又豈在朝朝暮暮  
③天涯何處無芳草，何必單戀一枝花 ④人到情多情轉薄，而今真個不多情
- 【2】9.下列「」中，何者不是被動用法？  
①〈劉侯論〉：匹夫「見」辱，拔劍而起  
②〈長干行〉：「相」迎不道遠，直至長風沙  
③《史記·屈原賈生列傳》：信而「見」疑，忠而被謗，能無怨乎？  
④〈晚遊六橋待月記〉：今歲春雪甚盛，梅花「為」寒所勒，與杏桃相次開發
- 【1】10.下列「而」字，何者的意思不是「卻」、「但是」？  
①任重「而」道遠 ②出淤泥「而」不染  
③青，取之於藍，「而」青於藍 ④其為人也孝弟，「而」好犯上者鮮矣
- 【1】11.子曰：「君子有三畏：畏天命，畏大人，畏聖人之言。小人不知天命，而不畏也，狎大人，侮聖人之言。」下列何者不符合此句意旨？  
①君子須知得天命，天命可知遂不可畏 ②三畏的「畏」，是指發自內心的敬服  
③小人不畏天命，遂輕慢位高權重之人 ④君子得識天命所歸，遂謹於視聽言動

- 【3】12.下列何者沒有錯別字？  
①玉華不但學問廣博，又做事認真，將來必成大氣  
②這本書內容博大精深，隨意翻閱是無法窺其堂奧的  
③婚姻攸關一生的幸福，請務必審慎處理，切莫意氣用事  
④他們除了向眾人大聲急呼環保的重要，每個人更是身體力行
- 【4】13.「定期定額投資基金具有零存整付的儲蓄特性，可謂\_\_\_\_，而且能平攤投資成本，降低局部風險。」空格處最適合填入下列何者？  
①克紹箕裘 ②杯水車薪 ③曲突徙薪 ④集腋成裘
- 【2】14.下列「」內的成語，何者使用正確？  
①榮芳與月英不但是鄰居，而且從小就玩在一起，是對「忘年之交」  
②因應時代快速變化，政策也需時時修訂，「膠柱鼓瑟」再也行不通  
③良伯雖已遠赴國外，但透過網路軟體，也如「音容宛在」般的熟悉  
④若能熟讀課本，在面對考試時，自然可像「緣木求魚」般得心應手
- 【1】15.下列「」內的字，何者讀音前後相同？  
①文「韜」武略／異獸「饕」餮  
②詭「譎」多變／「橘」化為枳  
③「躉」售物價／悲嘆「惋」惜  
④「齟」齬不合／越「俎」代庖
- 【4】16.「舉一反三」意謂「舉一」與「反三」是連續發生而成的複句。下列何者不是這種「承接複句」的成語？  
①久別重逢 ②雨過天青 ③走馬看花 ④世態炎涼
- 【1】17.子曰：「\_\_\_\_之者不如\_\_\_\_之者，\_\_\_\_之者不如\_\_\_\_之者。」空格處依序應填入下列何者？  
①知／好／好／樂 ②知／樂／樂／好  
③好／樂／樂／知 ④樂／好／好／知
- 【4】18.「甲、信封上的啟封詞宜用『敬啟』；乙、對他人女兒可稱之為『令媛』」。有關書信常識，下列敘述何者正確？  
①甲、乙皆正確 ②甲、乙皆錯誤 ③甲正確，乙錯誤 ④甲錯誤，乙正確
- 【2】19.「甲、『速件』之公文處理時限為三日，使用白色卷宗公文夾；乙、公文函中的『主旨』，應力求詳細完備，最好分為兩段說明」。有關公文常識，下列敘述何者正確？  
①甲、乙皆正確 ②甲、乙皆錯誤 ③甲正確，乙錯誤 ④甲錯誤，乙正確
- 【2】20.「甲、艾旗招萬福；乙、河渡眷牽牛；丙、蒲劍斬千邪；丁、橋填聞噪鵲」前述為兩副對聯，依據文意及對聯格式，下列敘述何者正確？  
①甲丁為一副端午對聯，丁為上聯，甲為下聯  
②甲丙為一副端午對聯，甲為上聯，丙為下聯  
③乙丙為一副七夕對聯，乙為上聯，丙為下聯  
④乙丁為一副七夕對聯，乙為上聯，丁為下聯
- 【1】21.「也只有沿著堅硬的環節／向天空／步步高升／才是你不變的志向／也只有綠／才是你一生想說的／那句話／在忠臣傳裡／才能讀到」這首詩的題目應該為何？  
①竹 ②松 ③藤 ④蘭
- 【2】22.「用之則行，舍之則藏」，下列何者意旨與前述文句最為相近？  
①君子固窮，小人窮斯濫矣 ②窮則獨善其身，達則兼善天下  
③先成其慮，及事而用之，故動則不妄 ④其身正，不令而行；其身不正，雖令不從
- 【1】23.「旭東經歷許多世事的波折後，不禁慨歎\_\_\_\_，人無法掌握自身命運。」空格處最適合填入下列何者？  
①世事茫茫難自料 ②世事洞明皆學問  
③安能辨我是雄雌 ④真趣淡然居物外
- 【1】24.「孟子的仁政並非純屬理論，而是要由經濟政策著手，對農業社會而言，甲、百姓只要平安度日；乙、得以養生送死無憾；丙、提升人倫秩序的水平；丁、然後加以適當的教育；國家自然上軌道。」前述為一段散文，依據文意，甲、乙、丙、丁排列次序最適當的是下列何者？  
①甲乙丁丙 ②甲丙丁乙 ③丙丁甲乙 ④丙乙丁甲
- 【4】25.「小說家直指存在於人心中的模糊感受，歷史學家則能運用史料編織、論證的功力具體鋪陳感受背後的長遠脈絡。許多人相信歷史是必須知道的事實，因為這些事實可提供是非成敗之鑑。但事實上，歷史也可以是個人從所處時代下生活經驗的情感出發，去結合證據與理性邏輯辯證的一種呈現。」依據上文，下列敘述何者錯誤？  
①歷史可提供給後人成敗的借鑑 ②歷史論述必須要有證據的支持  
③歷史學家著重事件的發展脈絡 ④歷史學家不應帶有個人的情感

【請接續背面】

貳、英文【四選一單選選擇題 25 題，占 50 分】

一、字彙【請依照句子前後文意，選出最適當的答案】

- 【2】26. A \_\_\_\_\_ of funds resulted in the cancellation of that project.  
① weak                      ② lack                      ③ patent                      ④ scale
- 【3】27. The tech industry plays an important \_\_\_\_\_ in Taiwan’s economic development.  
① hope                      ② value                      ③ role                      ④ position
- 【2】28. According to the TV weather forecast, \_\_\_\_\_ rain will hit many cities.  
① loose                      ② pouring                      ③ fair                      ④ loud
- 【1】29. COVID-19 has affected people’s lives \_\_\_\_\_.  
① severely                      ② averagely                      ③ hardly                      ④ tightly
- 【4】30. If you don’t want to \_\_\_\_\_ in traffic on your way to Yi-lan, try to avoid rush hours and weekend traffic.  
① step into                      ② leave for                      ③ gain access to                      ④ get stuck in
- 【3】31. In order to \_\_\_\_\_ her picky boss, Janet had no choice but to retype the entire proposal.  
① appoint                      ② request                      ③ please                      ④ acclaim
- 【4】32. None of the investors could \_\_\_\_\_ that the stock market would be hit so hard by the recent international affairs.  
① distinguish                      ② transcribe                      ③ examine                      ④ anticipate
- 【2】33. That proposal requires a \_\_\_\_\_ voting result, not a majority one.  
① independent                      ② unanimous                      ③ vigorous                      ④ coherent

二、文法測驗【請在下列各題中選出最適當的答案】

- 【1】34. As far as I know, all of the students at that school \_\_\_\_\_ more than one language fluently.  
① speak                      ② speaks                      ③ have spoken                      ④ speaking
- 【2】35. \_\_\_\_\_ milk \_\_\_\_\_ left in the refrigerator?  
① How, is                      ② How much, is                      ③ How many, is                      ④ How much, are
- 【3】36. I felt \_\_\_\_\_ when I saw the monster in that movie.  
① fright                      ② frighten                      ③ frightened                      ④ frightening
- 【2】37. One thing I don’t like \_\_\_\_\_ Allen is that he frequently gets into fights.  
① for                      ② about                      ③ to                      ④ as
- 【3】38. I found a 500-dollar bill \_\_\_\_\_ by the side of the road.  
① lie                      ② lied                      ③ lying                      ④ to lie
- 【1】39. Frost occurs in valleys and on low grounds \_\_\_\_\_ on neighboring hills.  
① more frequently than                      ② as frequent as  
③ too frequent                      ④ frequently enough
- 【4】40. I don’t suppose the election results will reflect people’s true reactions to the government in power, \_\_\_\_\_?  
① do I                      ② won’t they                      ③ will it                      ④ will they

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Until about 250 years ago, households did not take dirt as seriously as they do now. For many people, it was a fact of life. Cleaning often consisted of an annual   41  , called “spring cleaning” when the furniture in a house was moved aside, and all the linen products in the house were cleaned. Carpets and rugs were taken outside, hung on ropes and had the dust   42   out of them. Such a process was often very exhausting and messy. Then the industrial revolution brought about a major change when new   43   became available to make homes cleaner. This in turn led to the   44   of further products, one of which was the vacuum cleaner. Legend has it that when one of the first vacuum cleaners was demonstrated, a brilliant scientist offered the inventor a bit of advice that was to become   45   to the future evolution of the product. That advice was “make the cleaner suck, not blow.” That simple suggestion has revolutionized how many houses today are cleaned.

- 【2】41. ① result                      ② ritual                      ③ reform                      ④ concern
- 【3】42. ① beat                      ② beating                      ③ beaten                      ④ to beat
- 【3】43. ① notions                      ② apprentices                      ③ products                      ④ regulations
- 【1】44. ① development ② internalization                      ③ recreation                      ④ exercise
- 【4】45. ① affective                      ② standard                      ③ concise                      ④ crucial

四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

The fight to slow down job losses continues in Washington today as many people participate in demonstrations on Capitol Hill. The scene is alive with activists waving signs, shouting slogans, and voicing their frustrations. A woman holding a baby marches in the crowd chanting, “We want jobs! We need jobs!”, while a man holding a megaphone repeating the same words behind her. Nearby, a group of unemployed bankers put on worn-out business suits and walk with the crowd in unison. One of them climbs atop an abandoned streetcar and cries, “We want jobs, and I'm going to get them! Are you with me?”

Over the last three weeks, unemployment figures have persisted, and according to some experts, such figures actually have increased. This is certainly a cause for alarm. Up from last month's average, the percentage of those unemployed has reportedly broken through its highest record of 8.9% and is now just little bit under 9.3%.

While the reasons for such development are unclear, most analysts believe that the slowdown in consumer spending is the culprit. According to Jesse Arann, an economist, the recent spike in unemployment comes from a lack of consumer confidence. “When consumers do not have enough confidence, they usually spend less. The situation right now is that consumers actually have an abundance of liquid assets, but they simply don't want to spend them for the fear of having to rely on such assets in the future.” Other experts share this view, and one of them says, “If I had enough money to buy a car, I would probably resist the temptation to do so for now.” When asked about the impact that this approach will have on the working class, one worry goes to the auto manufacturers because many consumers may withhold their plans of buying new cars. For most people, they feel it's better to be safe than sorry.

Of nearly ten financial analysts interviewed, only one holds a different view. Ming Dow, chief correspondent for the National Investor, claims that the recent increase in unemployment is unrelated to consumer spending. Rather, Dow asserts that an even more ominous cause is responsible: a declining economy. “Changes in the global economy will keep the U.S. economy shrinking for the foreseeable future, no matter what we do now,” said Mr. Dow.

- 【1】46. Which of the following is an appropriate title for this passage?  
① An Analysis of the Unemployment Phenomenon  
② Tips for Terminating Unemployment  
③ Valuing the Voice of the People  
④ Lessons to be Learned from Unemployment
- 【3】47. Which of the following statements best summarizes the contents of this passage?  
① Demonstrators use questionable strategies to protest the continuously rising unemployment.  
② Consumer spending is dismissed as a possible reason for the worsening unemployment situation.  
③ Amid the protests, experts and analysts present their reasons for the continued unemployment.  
④ Unemployment concerns grow as a result of protestors’ taking this issue to the streets.
- 【2】48. Which of the following is **NOT** mentioned in the protest in paragraph one?  
① A woman holding a baby  
② An auto seller climbing to the top of a car  
③ A group of bankers wearing broken clothes  
④ A man using a megaphone
- 【3】49. Which of the following is **NOT** mentioned in the passage?  
① The highest historical record on unemployment was 8.9%.  
② The fight to slow down job losses has been going on for a while.  
③ Although the unemployment figures seem to persist, they actually went down slightly.  
④ The slowdown in consumer spending is the key to the rising development in unemployment.
- 【2】50. Which one of the following is **NOT** true about consumers’ unwillingness in spending money?  
① People would rather keep money in their pockets than make a big purchase.  
② Among different industries, auto manufacturers are hit the hardest.  
③ This unwillingness in making big purchases does not stem from a lack of fund.  
④ People do not have enough confidence in the overall economic climate.