

臺銀人壽 114 年新進人員甄試試題

甄試類別【代碼】：財務會計類-六職等【C21109106】、投資類-六職等【C21109107】、不動產管理類-六職等【C21109108】、授信管理類-六職等【C21109109】、行政管理類-五職等【C21109110】、壽險管理類-五職等【C21109111-C21109112】

科目二：英文	*入場通知書編號：
注意：①本試卷為一張雙面，測驗題型為四選一單選擇題共 50 題，每題 2 分，共 100 分。 ②單選擇題題型，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答案卡務必繳回，未繳回者該節以零分計算。	

一、字彙【請依照句子前後文意，選出最適當的答案】

- 【1】1. Fishermen usually use worms as _____ to attract fish.
① bait ② seed ③ leaf ④ page
- 【3】2. Children are always _____ to open their gifts on Christmas morning.
① silent ② bored ③ eager ④ upset
- 【2】3. Hey boss, whatever you ask me to do. You _____ and I'll follow.
① fail ② lead ③ meet ④ draw
- 【4】4. After ten years of dating, they finally decided to tie the knot and go into _____.
① business ② prison ③ education ④ marriage
- 【2】5. She is very _____; she often buys lunch for her friends.
① nervous ② generous ③ serious ④ curious
- 【1】6. Both of his arms were wounded and in bandages, so he couldn't _____ goodbye to his girlfriend.
① wave ② kiss ③ shout ④ nod
- 【2】7. His monthly _____ is enough for him to pay the rent and save some money.
① engine ② income ③ ticket ④ calendar
- 【4】8. The shopkeeper was so _____ that customers didn't want to come back.
① charming ② elegant ③ reliable ④ unfriendly
- 【3】9. Sorry I didn't _____ you when you came in because someone was talking to me.
① believe ② trust ③ notice ④ support
- 【4】10. The main _____ of this award-winning research is to find better ways to reduce air pollution.
① condition ② excuse ③ approval ④ objective
- 【1】11. The soil in this valley is very _____, so farmers can grow rice and vegetables easily.
① fertile ② tedious ③ severe ④ absurd
- 【3】12. I didn't _____ to go into that haunted house because I was too afraid.
① seem ② need ③ dare ④ expect
- 【2】13. The helicopter began to _____ over the stadium and stirred up a cloud of dust before landing.
① grasp ② hover ③ merge ④ crawl
- 【3】14. As a result of the interconnected world we are now, a single technical _____ in a major tech company's operations can send shockwaves across the globe, disrupting businesses far and wide.
① breakthrough ② intervention ③ glitch ④ support
- 【2】15. Rising levels of inflation can erode the real or inflation-adjusted _____ on an investment.
① strategies ② returns ③ projects ④ assets

二、文法測驗【請在下列各題中選出最適當的答案】

- 【2】16. This room is about 400 square _____.
① foot ② feet ③ foots ④ feets
- 【3】17. This parcel must go out today but I don't have time to go to the post office. Can you mail it _____ me?
① to ② at ③ for ④ with
- 【3】18. You wouldn't consider _____ the old man, would you?
① marry ② to marry ③ marrying ④ to marrying

- 【4】19. The famous musician learned how to play _____ when she was twelve years old.
① a guitar ② guitars ③ guitarist ④ the guitar
- 【1】20. Please tell Dr. Lin that I can meet with him at his earliest _____.
① convenience ② convenient ③ conveniently ④ convenience store
- 【2】21. I have _____ five songs in a row and I'm so thirsty now.
① sing ② sung ③ sang ④ singing
- 【1】22. Although it was raining, _____ still went hiking.
① we ② and we ③ so we ④ but we
- 【4】23. The world record of women's long jump _____ after 30 years.
① break ② broke ③ was broke ④ was broken
- 【3】24. This ice cream is much _____ than the one we bought last week.
① cheap ② more cheap ③ cheaper ④ more cheaper
- 【2】25. My mom always said that "two eggs a day _____ the doctors away."
① keep ② keeps ③ kept ④ keeping
- 【3】26. You were so mean and I felt so embarrassed. You _____ me that my fly was open.
① could tell ② could told ③ could have told ④ could have been told
- 【4】27. The scientist's recent _____ of a new vaccine was recognized as an important breakthrough.
① create ② creative ③ creativity ④ creation
- 【4】28. We look forward to _____ your feedback on our latest product offering.
① be received ② receive ③ have received ④ receiving
- 【1】29. We're looking _____ the possibility of merging the two departments in our company.
① into ② up ③ at ④ about
- 【3】30. I didn't really _____ my new supervisor when he first landed the position.
① get over with ② get through to ③ get on with ④ get up to

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：

Gen-Z, 31 in the digital era, has seamlessly integrated smartphones into their daily lives. For them, shopping isn't confined to physical stores or even desktop websites—it's about the convenience of 32 everything from the palm of their hand. 33, they exhibit a strong preference for mobile shopping experiences. Brands must ensure their websites and apps are 34 mobile devices to meet the expectations. User-friendly interfaces, quick load times and seamless checkout processes are 35 for retaining Gen-Z's attention and gaining their loyalty.

- 【4】31. ① that defines ② who raised ③ educating ④ growing up
- 【1】32. ① accessing ② reversing ③ stimulating ④ panting
- 【2】33. ① By contrast ② As a result ③ Still ④ Nevertheless
- 【3】34. ① worked out ② shown off ③ optimized for ④ bundled off
- 【1】35. ① crucial ② pointless ③ impotent ④ superficial

第二篇：

For most people, 36 induces as much stress as managing money problems, according to a survey conducted in 2025. Nearly nine in 10 survey-takers reported feeling financial stress, with 65% 37 that their finances are the most stressful aspect of their life. With a flurry of negative headlines about layoffs and rising costs, Americans across all generations found it hard to see a 38. Millennials, born between 1981 and 1996, trail older generations in wealth indicators such as property ownership. With fewer assets to 39 and lower wages than older professionals, younger Americans 40 acute financial pressures.

- 【2】36. ① something ② nothing ③ anything ④ everything
- 【4】37. ① was stating ② stated ③ been stated ④ stating
- 【1】38. ① silver lining ② thin ice ③ vicious circle ④ long shot
- 【3】39. ① spin wheels ② pass the buck ③ fall back on ④ beat the clock
- 【2】40. ① live up to ② are subject to ③ push around ④ are amused by

【請接續背面】

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：

In the late nineteenth century, a railroad extended across the entire United States for the first time. New inventions—steel, telephones, elevators, and automobiles—began to transform everyday life. The ways people lived, traveled, and worked would never be the same again.

As the rail system grew, people had greater freedom in deciding where to live and work. Farming communities declined, while cities expanded rapidly. Apartment buildings were constructed to accommodate the thousands of newcomers seeking jobs in urban areas. At the same time, millions of European immigrants arrived in America, also settling in the cities in search of employment and housing.

In 1856, Sir Henry Bessemer introduced a new process for producing steel. This steel was both remarkably strong and relatively inexpensive. It allowed buildings to rise higher than ever before. In New York City and Chicago, both surrounded by waterways and unable to expand outward, the only solution was to build upward. Steel made such vertical growth possible.

The Home Insurance Building in Chicago, completed in 1885, is often regarded as the first true skyscraper. Its frame was reinforced with steel, giving it far greater strength than earlier structures. Although it was demolished in 1931 to make way for newer buildings, it is remembered as a turning point in modern architecture.

If skyscrapers originated in Chicago, they reached their most ambitious form in New York City. For years, New Yorkers competed intensely to construct the tallest building in the world, believing that second place was not acceptable.

On May 1, 1931, the Empire State Building opened. At 1,250 feet tall—about a fifth of a mile—it towered above all previous skyscrapers. Such breathtaking height made earlier buildings seem small in comparison. Called the “Eighth Wonder of the World,” it held the record as the world’s tallest building for nearly forty years.

- 【3】41. What was one major result of the railroad crossing the United States?
- ① Farming became the most important industry again.
 - ② New inventions were transported across the country.
 - ③ More people could choose locations for homes and jobs.
 - ④ Apartments were built away from where the rails passed.
- 【4】42. Why did tall buildings become possible in America?
- ① Builders discovered new kinds of stone.
 - ② Land in the cities became too expensive.
 - ③ More workers joined the construction industry.
 - ④ Steel allowed structures to be taller and stronger.
- 【1】43. Why were tall buildings especially suitable in places like New York and Chicago?
- ① Both cities were surrounded by water and could not grow wider.
 - ② The ground in both cities was very steady for building skyscrapers.
 - ③ Both cities had world-famous architects specializing in skyscrapers
 - ④ The land in both cities was relatively cheap and easy to acquire.
- 【2】44. What happened to the Home Insurance Building in Chicago?
- ① It has been kept as a historical monument for tourists.
 - ② It was destroyed to make space for newer buildings.
 - ③ It had remained the world’s tallest building for four decades.
 - ④ It was moved and reconstructed in another city after 1931.
- 【3】45. Why was the Empire State Building so famous when it was finished?
- ① It was the first skyscraper built with steel.
 - ② It took 40 years to finish its construction.
 - ③ It was taller than all the other tall buildings.
 - ④ It was the first building with large glass windows.

第二篇：

People who daydream are often described in negative ways, such as being lazy, distracted, or avoiding responsibilities. For many years, teachers and parents warned children not to let their minds wander, believing it showed weakness or a lack of discipline. Yet scientists who study the brain have revealed surprising findings about what actually happens during daydreaming. Rather than being a waste of time, daydreaming is now understood as a beneficial mental process that can strengthen creativity, memory, and problem-solving abilities.

To study brain activity, scientists use scanning devices that show which regions are active at different times. When a person daydreams, these scans reveal a distinctive pattern known as the “default mode” of thinking. In this state, regions linked to imagination, memory, and planning become functioning and interact with one another. Researchers describe this mode as a time when the brain turns inward, focusing on personal thoughts rather than the outside environment. It often appears during simple, repetitive tasks such as walking along a familiar route, folding laundry, or preparing an easy meal. While the body continues its routine, the mind is free to wander and explore ideas.

Daydreaming is valuable because it supports both creativity and social understanding. When the mind is not tied to immediate tasks, it has space to generate new ideas, test possible solutions, and even rehearse future events. Many daydreams involve social situations—sometimes recalling past conversations, sometimes imagining how future ones might unfold. These mental rehearsals allow people to practice responses, strengthen empathy, and prepare for real interactions.

As Dr. Marcus Raichle of Washington University explains: “When you don’t use a muscle, it stays mostly slack. But when your brain seems to be doing nothing while daydreaming, it is in fact very vibrant.” The so-called “resting state” is therefore not rest at all, but a time of hidden mental work that helps us imagine, plan, and connect more effectively with others.

- 【2】46. What is the main finding by brain scientists about daydreaming?
- ① Most wandering thoughts are simply repetitions of past events.
 - ② The brain remains highly engaged even when it seems idle.
 - ③ Letting the mind wander is harmful and decreases efficiency.
 - ④ During mental rest, the brain is almost completely inactive.
- 【2】47. According to the article, in which situation are people most likely to drift into daydreams?
- ① While reading a difficult academic article
 - ② While doing automatic, repeated chores
 - ③ While competing in a sports match
 - ④ While riding a roller coaster at a theme park
- 【4】48. Which of the following is NOT mentioned as one of the advantages of daydreaming?
- ① Helping invent or generate original concepts
 - ② Improving the ability to predict encounters with others
 - ③ Building stronger sensitivity to others’ feelings
 - ④ Curing mental illnesses and concentration problems
- 【3】49. Which statement best describes the author’s attitude toward daydreaming?
- ① Neutral, recognizing both benefits and drawbacks.
 - ② Doubtful, arguing possible merits need further proof.
 - ③ Supportive, viewing it as a useful and positive activity.
 - ④ Negative, suggesting it reflects poor responsiveness.
- 【1】50. What conclusion can be drawn from Dr. Raichle’s comparison between muscles and the brain?
- ① The brain and muscles show the opposite patterns of activity when they appear to be at rest.
 - ② Muscles, unlike the brain, can stay in good condition for long periods without being exercised.
 - ③ The brain is more important and active than muscles during mental and even physical activities.
 - ④ Just like unused muscles shrink, an inactive brain becomes weaker and duller in thinking.