

# 臺銀人壽「98年五至八職等人員甄試」試題

職等／甄試類組【類組代碼】：五職等／一般金融【59704】、

五職等／壽險管理【59820-59821】

普通科目：【A卷】國文及英文

\*入場通知書號碼：\_\_\_\_\_

注意：①作答前須檢查試卷與答案卡所標示之卷別(分A、B、C卷)是否一致，以及入場通知書號碼、桌角號碼、甄試類組是否相符。A、B、C卷試題內容皆一致，僅題號順序不同。

②本試卷正反兩頁共50題，每題2分，限用2B鉛筆在「答案卡」上作答。

③本試卷皆為單選選擇題，請選出最適當答案，答錯不倒扣；未作答者，不予計分。

④答案卡務必繳回，未繳回者該科以零分計算。

## 壹、國文

1. 下列文句，何者完全沒有錯別字？

- ① 面對這個棘手的難題，大家都一愁莫展。
- ② 如此盛會，得以恭逢其盛，是我的榮幸。
- ③ 在這局勢多變的時代，知識分子更應做國家的中流砥柱。
- ④ 這件衣服配上她姣好的臉龐，真是相得益彰，更顯出她的氣質。

2. 下列各組「」中的字，何者讀音完全相同？

- ① 待遇優「渥」／從中「斡」旋
- ② 叱「吒」風雲／令人「詫」異
- ③ 「狙」擊敵人／人爲刀「俎」
- ④ 火勢「熾」熱／兩軍對「峙」

3. 「未經仔細思考便望文生義，□□□□的錯誤自然經常可見。」其中缺空處，下列成語何者最適宜填入？

- ① 郢書燕說
- ② 南橘北枳
- ③ 閃爍其詞
- ④ 進退維谷

4. 下列文句，何者意指一個人爲學或做事，都不能半途而廢，必須努力堅持到底，才会有成就？

- ① 己所不欲，勿施於人。
- ② 其身正，不令而行；其身不正，雖令不從。
- ③ 不怨天，不尤人；下學而上達，知我者，其天乎！
- ④ 有爲者，譬若掘井；掘井九仞而不及泉，猶爲棄井也。

5. 下列語詞，何者不是「書信」的代稱？

- ① 關山魂夢長，「魚雁」音塵少。
- ② 相思望淮水，「雙鯉」不應稀。
- ③ 無絲竹之亂耳，無「案牘」之勞形。
- ④ 驛寄梅花，魚傳「尺素」，砌成此恨無重數。

6. 《大學》書中提到：「古之欲明明德於天下者，先治其國；欲治其國者，先齊其家；欲齊其家者，先修其身。」請問「欲修其身者」，應該先如何？

- ① 致其知
- ② 正其心
- ③ 誠其意
- ④ 格其物

7. 《詩經》有所謂「六義」，其中「賦、比、興」三者爲作詩的方法，那麼「風、雅、頌」是指詩的什麼？

- ① 歌譜
- ② 體制
- ③ 地區
- ④ 典故

8. 「回樂峰前沙似雪，受降城外月如霜；不知何處吹蘆管？一夜征人盡望鄉。」此詩提到使人望鄉的原因何在？

- ① 因聞笛而勾起鄉愁
- ② 因戰勝而準備返鄉
- ③ 因逢佳節而思念故鄉
- ④ 因月如霜而遠眺家鄉

9. 《論語·學而》：「不患人之不己知，患不知人也。」這句話的意義是什麼？

- ① 擔心相知之難
- ② 擔心知心難尋
- ③ 擔心人不知己
- ④ 擔心己不知人

- 10.「若使天下兼相愛，愛人若愛其身，猶有不孝者乎？視父兄與君若其身，惡施不孝？猶有不慈者乎？」這是出自於先秦何人的學說？  
①孔子                      ②孟子                      ③老子                      ④墨子
- 11.先秦諸子各有其核心思想，「荀子隆□，韓非尚□」，其中空格，依序填入下列何者最為正確？  
①禮／法                      ②道／君                      ③惡／術                      ④學／勢
- 12.下列常用語的說明，何者錯誤？  
①「杯中物」、「忘憂物」都是酒的別稱  
②「僕」、「不敏」都是自謙之詞  
③「拙荆」、「良人」都是用來謙稱自己的妻子  
④「泰山」、「丈人」都是對妻子父親的敬稱
- 13.下列各組成語，何者是相反詞？  
①固若金湯／堅如磐石  
②無濟於事／杯水車薪  
③瓦釜雷鳴／小人得志  
④洗心革面／怙惡不悛
- 14.「灞岸晴來送別頻，相偎相倚不勝春；自家飛絮猶無定，爭把長條絆得人。」此詩所歌詠的是下列何種植物？  
①竹                              ②柳                              ③菊                              ④梅
- 15.下列「              」的詞語，何者解說錯誤？  
①「棘人」是稱呼居父母之喪的人  
②「妯娌」是兄弟之妻相互的稱呼  
③「連襟」是姊妹的丈夫彼此互稱  
④「令媛」是敬稱他人的女兒
- 16.下列成語中，哪一選項沒有錯別字？  
①圍觀如睹／無地放矢  
②纏綿緋側／無可耐何  
③搪塞卸責／骨瘦如柴  
④鳩占雀巢／魚灌而入
- 17.「詩中有畫，畫中有詩」是誰用來形容何人的詩和畫？  
①王維形容王羲之  
②蘇軾形容王摩詰  
③鄭板橋形容蘇軾  
④蘇軾形容王羲之
- 18.孟子論辯時最善用譬喻，下列何者不是他所用的比喻？  
①魚與熊掌不可兼得  
②逝者如斯夫不舍晝夜  
③學苟有本盈科後進  
④人之性善猶水之就下
- 19.顏色常與文化習俗息息相關，下列與「紅」相關詞彙的敘述，何者錯誤？  
①如撮合姻緣稱為「牽紅線」，以「紅包」代稱禮金等。  
②「紅」可指行情好，如「當紅炸子雞」，股價指數止跌回升為「由黑翻紅」。  
③「紅顏」有時指美女，如「衝冠一怒為紅顏」；有時則指年少，如「紅顏棄軒冕」。  
④用「紅」來形容亢奮之意，如「歹徒殺紅了眼」；或讚歎之意，如「他的表現令人眼紅」。
- 20.小明今天要去參加三場重大的典禮，在紅包上，他寫下「鐘鼓樂之」、「桃灼呈祥」、「鳳棲高梧」。這分別是哪三個慶典？  
①賀結婚、賀嫁女、賀新居  
②賀當選、賀生女、賀娶妻  
③賀得獎、賀遷居、賀高壽  
④賀校慶、賀娶妻、賀就業

## 貳、英文

### 一、字彙【請依照句子前後文意，選出最適當的答案】

21. The \_\_\_\_\_ employee was laid off, because he did not do his work efficiently.  
① lazy                      ② angry                      ③ pretty                      ④ busy
22. He is a \_\_\_\_\_ investor who buys only sound stocks.  
① rich                      ② rash                      ③ careful                      ④ stupid
23. Good economic news from the President usually \_\_\_\_\_ the condition of the stock market.  
① increases                      ② improves                      ③ closes                      ④ opens
24. According to the expert's \_\_\_\_\_, the economic growth rate of the whole nation will increase 2% by the end of this year.  
① estimation                      ② accumulation                      ③ institution                      ④ aspiration
25. When the boy said he could eat eighty dumplings, he was \_\_\_\_\_ exaggerating.  
① generally                      ② obviously                      ③ internally                      ④ curiously
26. Susan doesn't think this TV program is \_\_\_\_\_ for children, so she won't let her son watch it.  
① appropriate                      ② fortunate                      ③ generous                      ④ mysterious
27. Only bring \_\_\_\_\_ such as food and water when you hike because you don't want to carry so much extra weight.  
① emergency                      ② financial                      ③ essentials                      ④ proficiency
28. Many people like to make purchases in that company because it has a money-back \_\_\_\_\_ for all of their new products.  
① insurance                      ② prejudice                      ③ guarantee                      ④ enhancement
29. A research team are planning an observation project on the \_\_\_\_\_ of birds in Southern Taiwan.  
① invention                      ② migration                      ③ suggestion                      ④ regulation
30. As soon as a border conflict arose, the \_\_\_\_\_ ties between these two nations were severed.  
① diplomatic                      ② characteristic                      ③ alphabetic                      ④ historic
31. Although the government has taken measures to ensure economic recovery, some investors still feel \_\_\_\_\_ about the stock market.  
① persuasive                      ② sympathetic                      ③ aggressive                      ④ pessimistic

### 二、文法測驗【請在下列各題中選出最適當的答案】

32. The news reports that America's financial problems were \_\_\_\_\_ expected.  
① much worse than                      ② worse very much than                      ③ bad more than                      ④ very worse than
33. The staff are asked to enter the password before they \_\_\_\_\_ to use the computer system.  
① be allowed                      ② allow                      ③ allowing                      ④ are allowed
34. There are a few shops at the end of the street but \_\_\_\_\_ of them sell newspapers.  
① each                      ② neither                      ③ every                      ④ none
35. They will put up a new building near the City Hall. All those old buildings \_\_\_\_\_ down tomorrow.  
① will knock                      ② will have knocked                      ③ will be knocked                      ④ will be knocking
36. A lot of people worked together \_\_\_\_\_ money for the people killed in the earthquake.  
① raise                      ② to raise                      ③ raising                      ④ raised
37. \_\_\_\_\_, we rushed to the scene of the accident.  
① Hearing an explosion                      ② The man was shouting  
③ A big fire was seen by us                      ④ Heard loud noise
38. \_\_\_\_\_ the Internet, we would not have access to information so quickly.  
① Were it not for                      ② Could it not be for                      ③ Having no                      ④ There was no
39. This is the \_\_\_\_\_ cell phone I want.  
① same                      ② just                      ③ very                      ④ such
40. John is enthusiastic and patient. \_\_\_\_\_, he is always willing to help other people.  
① However                      ② Nevertheless                      ③ Moreover                      ④ Although

### 三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

In New York City, some high school students went to Cancun, Mexico for spring break and brought something back – swine flu, a new strain of the H1N1 influenza virus. Now, that small group 41 hundreds of other teenagers, and fears are mounting that the new H1N1 influenza will be turning into a pandemic. The new H1N1 influenza virus has the potential to be very dangerous 42 it can be spread between people. It most likely started when a pig was infected with a combination of avian and human flu.

The epicenter of the new H1N1 flu is Mexico, 43 more than 150 people have died. The president of Mexico has ordered schools, churches and gyms closed. Restaurants are only serving carry-out meals, and the streets in many parts of Mexico City are deserted.

While the threat of a very serious global outbreak is looming, officials say that this has not happened and if it 44, they are ready. Health centers are asking for people who have been to Mexico recently, or have been in contact with those who have, to go to a hospital to be checked out.

Staying out of the crowded areas, frequently washing one's hands, or 45 can prevent the new H1N1 flu strain. The government of Taiwan says that they have two million vaccines on hand. If needed, the government says that it can produce 200,000 vaccines per month as well as import them from abroad in case the new H1N1 flu gets serious in Taiwan.

- |                          |                       |                   |                  |
|--------------------------|-----------------------|-------------------|------------------|
| 41. ① infecting          | ② is infected         | ③ is infecting    | ④ has infected   |
| 42. ① so that            | ② because             | ③ for fear that   | ④ but also       |
| 43. ① where              | ② there               | ③ which           | ④ when           |
| 44. ① is                 | ② were                | ③ does            | ④ will           |
| 45. ① getting vaccinated | ② getting vaccinating | ③ got vaccinating | ④ got vaccinated |

### 四、閱讀測驗

Everyone loves money! But do you know where money originally came from? Who were the first people to use money? Scientists say that over 10,000 years ago, people in Swaziland, Southern Africa, were using red dye as a type of money. The aboriginal people of Australia were also using a similar dye as a type of money around that period of time. Later, people in several places used shells and other valuable things as a type of money to "buy" or "trade for" things they wanted. This is known as a barter system, a form of trade where some goods are exchanged for other goods.

Many things have been used as "money" from pigs to spices and salt. For a long time, pepper could be used to "pay for" things in Europe. On the Micronesian island of Yap, people used very big stone "coins," some of which were up to eight feet wide and weighed more than a small car.

But the most convenient forms of money were pieces of valuable metals like gold and silver. Historians think that the Lydians were the first people to introduce the use of gold and silver coins around 650 BC. Gold and silver are still quite valuable today.

The first banknotes appeared in China in the 7th century, and the first banknotes in Europe were issued in 1661.

Money has changed through the ages. However, it is more important today than ever before.

◎reference : G. J. Bahlmann & D.L. Boeuf & L. Jing (2009) Success With Reading : p.102~ 103

46. What is the main idea of the article?

- |   |  |
|---|--|
| ① Everyone loves money.                         | ② Spending money is fun.                                   |
| ③ People have used money for only a short time. | ④ People have used various forms of money for a long time. |

47. According to the article, what are some of the things that people have used for money?

- |                                |                                |
|--------------------------------|--------------------------------|
| ① Pigs, spices, and dyes.      | ② Dyes, coins, and bananas.    |
| ③ Bananas, rocks, and pencils. | ④ Salt, dyes, and butterflies. |

48. How long ago did aboriginal people of Australia start using money?

- |                           |                          |
|---------------------------|--------------------------|
| ① About 1,000 years ago.  | ② About 2,650 years ago. |
| ③ About 10,000 years ago. | ④ About 1,700 years ago. |

49. We can summarize the second paragraph of the article in the following sentence:

- |   |   |
|---|---|
| ① The first money was used only in Swaziland.     | ② Shells were used as money long time ago.                      |
| ③ Small stones were once used as coins in Europe. | ④ A variety of things, large or small, have been used as money. |

50. Which of the following statements is true about banknotes?

- |   |   |
|---|---|
| ① Banknotes were first used in China.   | ② Gold and silver were once used as banknotes in Lydia.     |
| ③ The first banknotes appeared in 1661. | ④ Banknotes were very popular in Europe in the 7th century. |

臺銀人壽 98 年五至八職等人員甄試  
試題正確答案

甄試類別：五職等／壽險管理類【A 卷】

普通科目：國文及英文【每題 2 分】

1. 【4】 2. 【1】 3. 【1】 4. 【4】 5. 【3】 6. 【2】 7. 【2】 8. 【1】 9. 【4】 10. 【4】  
11. 【1】 12. 【3】 13. 【4】 14. 【2】 15. 【1】 16. 【3】 17. 【2】 18. 【2】 19. 【4】 20. 【1】  
21. 【1】 22. 【3】 23. 【2】 24. 【1】 25. 【2】 26. 【1】 27. 【3】 28. 【3】 29. 【2】 30. 【1】  
31. 【4】 32. 【1】 33. 【4】 34. 【4】 35. 【3】 36. 【2】 37. 【1】 38. 【1】 39. 【3】 40. 【3】  
41. 【4】 42. 【2】 43. 【1】 44. 【3】 45. 【1】 46. 【4】 47. 【1】 48. 【3】 49. 【4】 50. 【1】

綜合科目：人壽保險實務、保險學理論【每題 1.25 分】

1. 【4】 2. 【4】 3. 【4】 4. 【2】 5. 【2】 6. 【4】 7. 【3】 8. 【3】 9. 【4】 10. 【3】  
11. 【4】 12. 【1】 13. 【2】 14. 【4】 15. 【1】 16. 【3】 17. 【1】 18. 【3】 19. 【4】 20. 【4】  
21. 【4】 22. 【2】 23. 【3】 24. 【2】 25. 【1】 26. 【3】 27. 【2】 28. 【4】 29. 【2】 30. 【3】  
31. 【4】 32. 【4】 33. 【4】 34. 【1】 35. 【4】 36. 【2】 37. 【3】 38. 【2】 39. 【2】 40. 【3】  
41. 【4】 42. 【1】 43. 【2】 44. 【2】 45. 【3】 46. 【2】 47. 【2】 48. 【4】 49. 【4】 50. 【4】  
51. 【2】 52. 【2】 53. 【1】 54. 【1】 55. 【4】 56. 【3】 57. 【1】 58. 【3】 59. 【2】 60. 【4】  
61. 【3】 62. 【1】 63. 【1】 64. 【1】 65. 【1】 66. 【2】 67. 【2】 68. 【1】 69. 【2】 70. 【3】  
71. 【1】 72. 【3】 73. 【2】 74. 【1】 75. 【3】 76. 【1】 77. 【4】 78. 【3】 79. 【4】 80. 【3】

註：若對試題與答案有任何疑義，請於 **6 月 22 日上午 9 時至 23 日下午 18 時** 止，至本院網站參閱試題疑義申請說明並於線上登錄申請。逾越受理期限、以其他方式申請或未敘明充分理由者，恕不予受理及回覆。