國立高雄應用科技大學 100 學年度碩士班招生考試 國際企業系(乙組)

准考證號碼[(考生必須填寫)
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英文

試題 共6頁,第1頁

注意:a. 本試題共 29 題, PART A: 15 題 45 分, PART B:4 題 12 分, PART C: 6 題 18 分, PART D: 4 題 25 分, 共 100 分。

b. 作答時不必抄題。

(D) promotes

C. 考生作答前請詳閱答案卷之考生注意事項。

PART A: Vocabulary (45%)

Read the following text and then select the best answer for each missing word from the text.

1. The person who is taking the minutes will be seated the chairman.
(A)for
(B) to
(C) next
(D) by
2. The company spokespersonto answer any questions.
(A) decided
(B) decried
(C) described
(D) declined
3. Negotiation frequently involves compromise. Too much, however, can be a
bad thing.
(A) fluctuation
(B) flexing
(C) flexibility

4. Money can be considered as aand it is traded in the foreign exchange market.
(A) loan
(B) commodity
(C) facility
(D) credit
5. A power failure darkened the whole city, and it was not until two hours
later that electricity was restored.
(A) precisely
(B) roughly
(C) illogically
(D) temporarily
6. Some people are to learn a foreign language.
(A) unaccustomed
(B) ashamed
(C) reluctant
(D) inhibited
7. In Taiwan, using electronic devices is prohibited on domestic flights because i
with the communication between the pilots and the control tower.
(A) occupies
(B) activates
(C) interferes
(D) eliminates
8. Being a very careful person, she is quite in giving her comments.
(A) melancholy
(B) reserved
(C) complicated
(D) generous
9. The thief was to nine months' imprisonment.
(A). given
(B). allowed
(C). sent
(D). sentenced

10. Prices continue to show a downward
(A) tend
(B) tendency
(C) tendentious
(D) tendentiously
11. For days, we have heard nothing but negative criticism. Why can't you say
something more?
(A) constructive
(B) synthetic
(C) determined
(D) ambitious
12. With the pale-white walls and bed sheets, hospitals always look very to
me.
(A) impatient
(B) impersonal
(C) insane
(D) innovative
13. Thousands of are already signing up for this new telephone service.
(A) individuals
(B) subscribers
(C) applicants
(D) interviewees
14. Smoking, as proven in many medical studies, is likely to damage the human body
·
(A) gigantically
(B) optimistically
(C) permanently
(D) truthfully
15. We appreciated his cogent summary of the situation; he wasted no words yet
delineated his position most
(A). eloquently
(B). concisely
(C). persuasively
(D). inadequately

PART B: Cloze Test (12%)

Read the following text and then select the best answer for each missing word from the text.

The Ministry of Finance will organize a public hearing later this week on the contents of a planned___(1)___tax that would impose heavy fines on short-term home transfers using ___(2)___ accounts, Deputy Minister of Finance Chang Sheng-Ford (張盛和) said yesterday.

"The ministry will call a public hearing later this week to build ___(3)___ on the issue," Chang said by telephone. "The government is serious about the levy this time."

The ministry on Thursday -proposed introducing a special tax on luxury goods and services. The so-called luxury tax would also ____(4)___ short-term home transfers to a 15 percent tax if ownership lasts one year or less. That rate would stand at 10 percent of transaction values if ownership is longer than one year, but shorter than two years.

- 1. (A) punitive (B) salary (C) estate (D) inheritance
- 2. (A) anonymous (B) alias (C) dummy (D) false
- 3. (A) confidence (B) confidente (C) consensus (D) conscious
- 4. (A) allow (B) engage (C) raise (D) subject

PART C: Reading Comprehension (18%)

Choose the best answer, A, B, C, or D, to each question on the basis of what is stated or implied in the following passage.

Both borrowers and lenders in the sub-prime mortgage market are wishing they had listened to the old saying: neither a borrower nor a lender be.

Last year people with poor credit ratings borrowed \$605 billion in mortgages, a figure that is about 20% of the home-loan market. It includes people who cannot afford to meet the mortgage payments on expensive homes they have bought, and low-income buyers. In some cases, the latter could not even meet the first payment. Lenders include banks like HSBC, which may have lost almost \$7 billion.

Both sides can be blamed. Lenders, after the 2-3 percentage point premium they could charge, offered loans, known as 'liar loans', with no down payments and without any income verification to people with bad credit histories. They believed that rising house prices would cover them in the event of default. Borrowers ignored the fact that interest rates would rise after an initial period.

One result is that default rates on these sub-prime mortgages reached 14% last year- a record. The problems in this market also threaten to spread to the rest of the mortgage market, which would reduce the flow of credit available to the shrinking numbers of consumers still interested in buying property.

So, the housing market will remain weak; borrowers with weak credit histories will find the credit window closed; people with adjustable-rate mortgages will have to spend less so they can meet their increased payments; tighter lending standards and falling home prices will reduce consumers' ability to tap the equity in their homes.

But as long as the labor market remains strong, which it has done despite job losses in housing-related industries, and as long as real incomes continue to go up, consumers might complain, but they are unlikely to go on a buyers' strike on a scale that will make this slowdown become a recession. Therefore, we should not be too worried, but, at the same time, we should be a bit cautious and watch closely how things develop.

- 1. Sub-prime mortgage loans were offered
 - (A) only to low income families.
 - (B) to people who wanted to buy very expensive houses.
 - (C) to people with poor credit histories.
 - (D) to people who wanted to buy inexpensive houses.
- 2. Who believed that rising house prices would cover them in the event of a default?
 - (A) Borrowers
 - (B) Lenders
 - (C) Both borrowers and lenders
 - (D) Government
- 3. Borrowers have been caught out
 - (A) because they lied when applying for the loan.
 - (B) because house prices have risen.
 - (C) because interest rates rise after a while
 - (D) because interest rates slow down as expected.

- 4. According to the text, people with adjustable-rate mortgages
 - (A) will not be able to get credit.
 - (B) will have to economize.
 - (C) have weak credit histories.
 - (D) have squandered all the savings.
- 5. The housing market problems
 - (A) could easily tip the country in recession.
 - (B) are unlikely to tip the country into recession.
 - (C) will cause a buyers' strike.
 - (D) will trigger the national turmoil.
- 6. The writer is
 - (A) a bit concerned about the housing market.
 - (B) little concerned about the housing market.
 - (C) very worried about the housing market.
 - (D) not worried about the housing market.

PART D: Translation (25%)

Translate the first sentences (1; 10%) into Chinese, and the rest (2-4; 5% each) into English.

- 1. We are far from satisfied with the actions of your employees, and in view of the fact that this is the third complaint we have received in six months, our further incidents of this nature will force us to reconsider the renewal of our contract with your firm.
- 2. 我們提供客戶最好的售後服務。
- 3. 我們對貴公司高品質、價格合理的相機留有非常深刻印象。
- 4. 造成不便之處,敬請接受我的道歉。