

國立清華大學 102 學年度碩士班考試入學試題

系所班組別：計量財務金融學系

考試科目（代碼）：英文(4401)(4501)

每題 2.5 分

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*請在【答案卷、卡】作答

Q1~Q20: Choose the correct answer

1. ABC Computer on Wednesday _____ Wall Street's income forecast for the spring quarter with a 51 percent profit increase.
A) reconciled
B) wavered
C) incurred
D) topped
2. As air conditioners _____ a near-record amount of electricity, the operators of New York City's power grid sent out an alert.
A) lulled
B) toiled
C) devoured
D) stifled
3. Two of the nation's largest banks reported second-quarter earnings, _____ interest rate pressures that had lowered their retail banking operations previously.
A) injecting
B) offsetting
C) revolving
D) invigorating
4. Japan is planning long-range weather forecasts that will predict typhoons, storms, blizzards, droughts, and other _____ weather patterns.
A) inclement
B) irrelevant
C) agreeable
D) diminishing

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5. European plane makers announced orders for more than forty new jets, _____ other major dealers who lost out on the deal.
- A) declaring
 - B) offering
 - C) outstripping
 - D) partaking
6. US consumer _____ dropped more than expected in early August, registering its lowest reading since November.
- A) sentimental
 - B) sentiment
 - C) sentimentality
 - D) sentimentally
7. Pharmaceuticals have refilled their applications to sell the Plan B morning-after pill without _____.
- A) inscriptions
 - B) subscriptions
 - C) prescriptions
 - D) encryption
8. Mary walked faster now, looking straight ahead, her face _____ nothing, which was the way she always was when arguing or feeling upset.
- A) showed
 - B) was showing
 - C) showing
 - D) has shown

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9. The rising tensions between India and Pakistan caused all of the embassies and business offices to _____ their personnel.
- A) execute
 - B) denounce
 - C) evacuate
 - D) deploy
10. When Mary heard that I had broken her expensive sunglasses, she _____.
- A) took it for granted.
 - B) flew off the handle.
 - C) made up her mind
 - D) bit her tongue off.
11. The closeness of two people when walking, movement towards or away from each other, and the amount of eye contact _____ something about the nature of the relationship between the two individuals.
- A) reveals
 - B) reveal
 - C) has revealed
 - D) which reveal
12. Delicious, juicy, and nutritious, Asian pears are unique in flavor and _____.
- A) combination
 - B) fertility
 - C) texture
 - D) cuisine
13. I must weigh _____ before deciding on which new car I want to buy.
- A) with a heavy hand
 - B) a back seat driver
 - C) behind the wheel
 - D) the pros and cons

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14. He published his novel _____, so no one knew who the author was.
- A) anonymously
 - B) unanimously
 - C) ambiguously
 - D) impeccably
15. Tom likes to hike the nearby mountains, to collect fossils and _____.
- A) shoot scenic pictures
 - B) shooting scenic pictures
 - C) to shot scenic pictures
 - D) shot scenic pictures
16. _____ government regulations, everyone must submit an annual statement of income of the Department of Taxation.
- A) In lieu of
 - B) In accordance with
 - C) In reference to
 - D) In spite of
17. The speaker, who _____ physically by a group of anti-government demonstrators, was escorted from the meeting under a heavy police guard.
- A) having being attacked
 - B) had been attacked
 - C) had attacked
 - D) has been attacked
18. A great of emphasis is placed on academic success, but it's not always easy for children to _____ their parents' expectations.
- A) drop in on
 - B) come up against
 - C) feel up to
 - D) live up to

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19. As a student, it's often difficult to make ends meet financially. It's important, therefore, to use one's limited income _____.

- A) improperly
- B) resourcefully
- C) thoroughly
- D) manually

20. Jack's been a terrible spendthrift all his life. It come as no surprise that he's _____ in debt with several banks and credit card companies.

- A) up to his ears
- B) out of his depth
- C) wide of the mark
- D) in at the deep end

Q21~Q35: Cloze Test

21~24 refer to the following news:

If anyone has been paying excessive fees to their bank, this may be _____ (21) interest. AmBank recently paid a five-thousand compensation award _____ (22) a customer to avoid a court case. The bank was being sued for damages based _____ (23) excessive overdraft charges imposed over a six-year period. AmBank was accused _____ (24) charging illegal and unenforceable fees, which has made them a suspect in a profit scheme.

25~29 refer to the following information:

I am sure you have seen on TV that massage therapy is a growing field. More _____ (25) one in five adults surveyed (21 percent) received a massage within the past twelve months, which was a three-point jump _____ (26) the year before.

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22 percent of those aged 55 through 64 have had a massage within the last 12 months, compared _____ (27) 13 percent last year. According _____ (28) American Hospital Association's annual survey of hospitals, massages therapy offered _____ (29) 45 percent of these hospitals was the most requested service.

30~35 refer to the following article:

Living on Taiwan, a subtropical island, trees are so abundant _____ (30) the extreme importance of trees to the islanders is often ignored. They are like air. Since air is abundant and free, people don't pay any attention to its existence _____ (31) they are deprived _____ (32) it. Trees are not only the source of lumber, an important building material, but they are also of tremendous environmental significance. Trees provide the planet Earth _____ (33) oxygen, so we can all breathe clean air. Moreover, they protect our property by preventing mudslides. In addition, many trees produce delicious fruits for human consumption. Perhaps less known _____ (34) the medical qualities that some trees have. Some parts of these trees, _____ (35) leaves, twigs, bark, or roots can be used to heal human maladies.

Q36~Q40 refer to the following article adapted from BBC news:

2 January 2013

A deal on the so-called "fiscal cliff" has been reached. A 31 December deadline focused the minds of politicians, but it came down to the wire. The US only managed to pass legislation to impose higher taxes on the wealthiest Americans and postpone the start of big spending cuts on 1 January. Failure to reach a deal would probably have sent the US economy back into recession.

What was the fiscal cliff?

The roots of the current crisis date back to 2001, when President George W Bush managed to pass a programme of tax cuts worth \$1.7bn. The measures were pushed

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through under a provision that the tax cuts would expire at the start of 2011. In 2010, a deal was struck with the Republican-controlled Congress to extend the deadline for two years. Republicans also agreed to a payroll tax cut for citizens. Separately, in 2011, President Barack Obama's administration tried to raise the US government's borrowing limit - the "debt ceiling", which is set by statute - as part of a budget deal to tackle the ballooning US deficit. But disagreements with Republicans over the government's borrowing levels led to a compromise that meant the debt ceiling was extended to 31 December 2012 - the same day as when the Bush tax cuts expired. Therefore, automatic tax increases of about \$536bn and spending cuts of \$109bn from domestic and military programme would be triggered if no broader deal on the budget was reached on 31 December.

What is the deal?

Firstly, taxes rise for families making more than \$450,000 and individuals above \$400,000 a year. The rest stay at what they are now. What this in fact means is that the Bush tax cuts from 2001 have now become permanent for everyone but the richest 2% of Americans. There is a one-year extension for unemployment benefit,. The so-called Alternative Minimum Tax will be permanently changed to link it to inflation, meaning that many middle-class earners will now not be taxed. The measure was designed to tax the wealthiest. There are also increases in inheritance taxes. And - crucially - \$110bn worth of military and government spending cuts are postponed until March, pending further discussions on the budget. Republicans oppose cuts to the military.

What happens next?

No matter what happens, the US will have to raise the debt ceiling again in the coming months. Many observers had said the combination of spending cuts and tax rises would have amounted to a 4-5% cut in the country's output, wiping trillions off the value of an already fragile economy. The IMF had calculated that the immediate neighbours of the US, such as Canada and Mexico, stood to lose the most from the fiscal cliff. Also, China and several advanced countries would also suffer up to one

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quarter of the hit taken by US growth. It also predicted a drop in commodity prices - of 6-12% for energy and 3-6% for non-energy such as food prices - would affect exporters of these goods.

36. Which of the following is not correct?

- A) The politicians had postponed the start of the big spending cut from January 1.
- B) One of the roots of “fiscal cliff” dated back to President Bush’s programme of tax cuts.
- C) The US Congress has reached consensus on cut of US debt ceiling.
- D) “Fiscal cliff” includes both tax cuts and government borrowing issues.

37. The word “tackle” is not similar to which of the following?

- A) undertake
- B) deal with
- C) handle
- D) dissipate

38. Which of the following is not correct about the deal reached by the Congress?

- A) Taxes for income above 400,000 will be raised.
- B) The Bush tax cuts from 2001 have now become permanent for everyone but the richest 2% of Americans.
- C) While there are increases in inheritance taxes, there is a one-year extension for unemployment benefit.
- D) Most middle-class earners should be prepared to be taxed higher.

39. Which of the following is true?

- A) China will suffer the most if the “fiscal cliff” does happen.
- B) Fiscal cliff would likely result to about 4-5% hike in the country's output.
- C) Energy prices would likely drop by fiscal cliff, although at a less extent than non-energy prices would change.
- D) Debt ceiling issue is the first priority to be discussed in the coming months.

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40. What would be the best title for this article?

A) 31 December, the Deadline of Fiscal Cliff

B) The Programme of Tax Cut Raised by President George W. Bush.

C) The Impact of Fiscal Cliff to Developed Countries.

D) Q&A: the Fiscal Cliff