

臺灣中小企業銀行 102 年新進人員招募甄選筆試測驗

測驗類別：海外儲備人員

普通科目：英文

請填入場證編號：\_\_\_\_\_

※ 注意：考生請在「答案卷」上依序標明題號作答，不必抄題。

- I. Read the passage and write an essay of about 200 words to describe the writer's main points, and explain what you have learned from this passage. (50 分)

The *shinkansen* or "bullet train" speeds across the rural areas of Japan giving a quick view of cluster after cluster of farmhouses surrounded by rice paddies. This particular pattern did not develop purely by chance, but as a consequence of the technology peculiar to the growing of rice, the staple of the Japanese diet. The growing of rice requires the construction and maintenance of an irrigation system, something that takes many hands to build. More importantly, the planting and the harvesting of rice can only be done efficiently with the cooperation of twenty or more people. The "bottom line" is that a single family working alone cannot produce enough rice to survive, but a dozen families working together can produce a surplus. Thus the Japanese have had to develop the capacity to work together in harmony, no matter what the forces of disagreement or social disintegration, in order to survive.

Japan is a nation built entirely on the tips of giant, suboceanic volcanoes. Little of the land is flat and suitable for agriculture. Terraced hillsides make use of every available square foot of arable land. Small homes built very close together further conserve the land. Japan also suffers from natural disasters such as earthquakes and hurricanes. Traditionally homes are made of light construction materials, so a house falling down during a disaster will not crush its occupants and also can be quickly and inexpensively rebuilt.

Taken all together, this characteristic style of living paints the picture of a nation of people who are homogeneous with respect to race, history, language, religion, and culture. For centuries and generations these people have lived in the same village next door to the same neighbors. Living in close proximity and in dwellings which gave very little privacy, the Japanese survived through their capacity to work together in harmony. In this situation, it was inevitable that the one most central social value which emerged, the one value without which the society could not continue, was that an individual does not matter.

To the Western soul this is a chilling picture of society. Subordinating individual tastes to the harmony of the group and knowing that individual needs can never take precedence over the interests of all is repellent to the Western citizen. But a frequent theme of Western philosophers and sociologists is that individual freedom exists only when people willingly subordinate their self-interests to the social interest. A society composed entirely of self-interested individuals is a society in which each person is at war with the other, a society which has no freedom. This issue, constantly at the heart of understanding society, comes up in every century, and in every society, whether the writer be Plato, Hobbes, or B. F. Skinner. The question of understanding which contemporary institutions lie at the heart of the conflict between automatism and totalitarianism remains. In some ages, the kinship group, the central social institution, mediated between these opposing forces to preserve the balance in which freedom was realized; in other times the church or the government was most critical. Perhaps our present age puts the work organization as the central institution.

In order to complete the comparison of Japanese and American living situations, consider flight over the United States. Looking out of the window high over the state of Kansas, we see a pattern of a single farmhouse surrounded by fields, followed by another single homestead surrounded by fields. In the early 1800s in the state of Kansas there were no automobiles. Your nearest neighbor was perhaps two miles distant; the winters were long, and the snow was deep. Inevitably, the central social values were self-reliance and independence. Those were the realities of that place and age that children had to learn to value.

The key to the industrial revolution was discovering that non-human forms of energy substituted for human forms could increase the wealth of a nation beyond anyone's wildest dreams. But there was a catch. To realize this great wealth, non-human energy needed huge complexes called factories with hundreds, even thousands of workers collected into one factory. Moreover, several factories in one central place made the generation of energy more efficient. Almost overnight, the Western world was transformed from a rural and agricultural country to an urban and industrial state. Our technological advance seems to no longer fit our social structure: in a sense, the Japanese can better cope with modern industrialism. While Americans still busily protect our rather extreme form of individualism, the Japanese hold their individualism in check and emphasize cooperation.

- II. "Business opportunities are like buses; there's always another one coming." Do you agree or not? Write an essay of 150 words to explain your position. Support your argument with evidence from your experience or opinion. (30 分)
- III. Translate the following Chinese passages into English. (20 分)
- A. 多項長期調查顯示，台灣經常上網人數已經逼近 1100 萬，約一到兩成的學生上網成癮，排名僅次於南韓，高居全球第二。(10 分)
- B. 政府施政經費主要來自稅收，台灣的稅收自 1990 年達 GDP 的 20% 後就一直下滑到 2011 年的 12%。國家債台高築，但稅收還持續減少，問題當然嚴重。(10 分)