

平成 29 年度

## (義肢装具学科) 入学試験問題

### 教養 (英語)

試 験 時 間                      9 : 30 ~ 10 : 30

(注意)

- 1 係員の指示があるまで、問題用紙及び解答用紙に触れないで下さい。
- 2 問題は 2 頁～6 頁に印刷されています。
- 3 英語の解答番号は  ～  です。
- 4 解答用紙に氏名、受験番号及び受験科目名を記入して下さい。
- 5 解答方法は次のとおりです。  
例 [1] 埼玉県 of 県庁所在地として、正しいのはどれか。   
① 前橋市    ② 甲府市    ③ さいたま市    ④ 横浜市    ⑤ 千葉市  
[1] の正答は「③ さいたま市」ですから解答用紙の解答番号 1 の横に並んでいるマーク欄の中の「③」を鉛筆またはシャープペンシルで「●」のように塗りつぶして下さい。
- 6 机の上には鉛筆、シャープペンシル、消しゴム、時計 (計算機能のついていないものに限る)、受験票以外は置かないで下さい。
- 7 受験票は番号札の手前に置いて下さい。
- 8 マスクを着用している者は、試験官が本人を確認する間、マスクを外して下さい。
- 9 ハンカチ、ティッシュペーパーを使用する者は、静かに挙手をして、係員の指示に従って下さい。
- 10 試験中に気分が悪くなったり、トイレへ行きたくなった者は静かに挙手をして、係員の指示に従って下さい。
- 11 試験問題に関する質問は一切受け付けません。
- 12 途中で退室する者は、解答用紙を机の上に置き、静かに挙手をして、係員の指示に従って退出して下さい。ただし、試験開始後 30 分間及び試験終了前 10 分間の退出は認められません。
- 13 試験終了後、試験問題は持ち帰って結構です。

問 次の文章を読んで、以下の各問いに答えよ。(なお、本文中の\*印の語(句)は、(注)を参照すること)

What is finance? Banks, securities companies, and insurance companies are called financial institutions. Financing means to move money smoothly from one place to another. In other words, it means to transfer money fluidly from places that have (1)an abundance of money to places that are in need of it.

For example, banks collect savings from people or places with extra money on hand and loan it out to places that need money. Securities company collect money from those who have extra money and ( 2 ), and lend that money to companies needing capital. Insurance companies collect money from a variety of people and pay it out in times of sickness or accident, natural disaster, fire, and so on.

( 3 ) keep money circulating. It is easy to understand if you think ( 4 ) the human body: the economy as a whole is the body, people and corporations are the cells, money the blood, and the financial institutions the heart.

Among the financial institutions, the most important are the banks. You, I'm sure, have a bank account. Even if we have no dealings with securities companies or insurance companies, almost all of us have dealings with banks.

Instead of holding on to the money we have earned, we put it in a bank. That is not only much safer but much more convenient. It also has the merit of earning interest.

Taking this money, banks then lend it out to companies and individuals with interest, and make a profit from the difference in interest rates. Banks also carry out \*automatic deductions and transfers and ( 5 ).

It is the job of banks to move money smoothly from one place to another, as mentioned above. Another important role is supporting new promising companies by providing capital, even though they may have no money themselves.

( 6 )

Fundamentally, it is determined by law and by the interest rate set by the Bank of Japan, which is often referred to as the bank of banks. But there are other factors.

Let's say you lend some money to someone. If you are absolutely certain the money will be returned, you may not charge any interest. But if there is a possibility the money won't be returned, then you will most likely charge interest.

Banks are the same: risky loans have a higher interest rate. That's why the interest for home loans with remaining assets is low but the interest for credit card loans with no remaining assets is high.

When you deposit money in a bank, the interest varies according to the type of deposit. In general, there are three types: \*checking deposits, \*savings deposits, and \*time deposits. ( ア ) have no interest, and ( イ ) have higher interest than ( ウ ).

Checking deposits are used by companies to settle accounts, and are not much used by ordinary people. They serve the purpose of a wallet, and money is continually being deposited and withdrawn, and that is why there is no interest.

(The Japanese Economy: The Hard Made Easy: Michael Brase, 深山真)

(注)

automatic deductions : 自動引き落とし      checking deposits : 当座預金  
savings deposits : 普通預金      time deposits : 定期預金

問1 下線部(1)に最も近い意味の語句を①～④から1つ選び、記号で答えよ。

1

- ① a smooth steady movement
- ② a large quantity
- ③ a very great degree
- ④ an incessant change

問2 空所 ( 2 ) に入る適切な語句を①～④から1つ選び、記号で答えよ。

2

- ① will file a final return
- ② can borrow money
- ③ may put it in a bank
- ④ would like to invest it

問3 空所 ( 3 ) に入る適切な語句を①～④から1つ選び、記号で答えよ。

3

- ① This is how financial institutions
- ② This is when financial institutions
- ③ The system of financial institutions
- ④ This is how applying for a loan

問4 空所 ( 4 ) に入る適切な語句を①～④から1つ選び、記号で答えよ。

4

- ① on account of
- ② due to
- ③ because of
- ④ in terms of

問5 空所（ 5 ）に入る適切な語句を①～④から1つ選び、記号で答えよ。

5

- ① make a margin out of the deductions
- ② make a profit from the handling fees
- ③ make a choice from the interest rates
- ④ make a difference between the profit and extra money

問6 空所（ 6 ）には、次の①～④の文を正しく並び替えたものが入る。正しく並び替えたとき、2番目に入る文を選び、記号で答えよ。

6

- ① On the other hand, when you borrow money and interest accumulates, you have to pay back more than you borrowed.
- ② Well then, how is interest actually decided?
- ③ When you put money in the bank, interest accumulates and the total amount grows.
- ④ Interest is the price you must pay for shortening the time between deciding to buy something and actually buying it.

問7 空所（ ア ）（ イ ）（ ウ ）に入る語句の組合せとして正しいものを①～④から1つ選び、記号で答えよ。

7

- |   | ア                 | イ                 | ウ                 |
|---|-------------------|-------------------|-------------------|
| ① | checking deposits | savings deposits  | time deposits     |
| ② | savings deposits  | checking deposits | time deposits     |
| ③ | time deposits     | savings deposits  | checking deposits |
| ④ | checking deposits | time deposits     | savings deposits  |

問8 本文の内容に合うように、次の英文 A~D の空所に最も適切なものをそれぞれ①~④の中から1つ選び、記号で答えよ。  ~

A According to this passage, financing means (  ).

- ① to transfer money smoothly from one place to another place in need of it
- ② to let money flow from one place in need of money to another place
- ③ to give money without hesitation to the place which are in need of it
- ④ to borrow money from the places having an abundance of it as soon as possible

B According to this passage, money circulation is similar to (  ).

- ① the human body which is responsible for the economy
- ② that the financial institution is to money what the body is to the blood
- ③ what is called the cells of the human body
- ④ the human body, that is, the economy is the body, money the blood and the like

C According to this passage, we put money in a bank (  ).

- ① because it is very easy to have the merit rather than to hold on it
- ② because it is much more convenient as well as much safer
- ③ because it is convenient to keep money with earning interest
- ④ because we might be involved in natural disaster

D According to this passage, if you are sure that the money will be returned and (  ).

- ① you don't need to charge any interest, which is true to the Bank system
- ② you don't need your warrant
- ③ you may have a higher interest rate
- ④ you will have to draw out your deposit

義肢装具学科 教養（英語・国語） 正答

問題番号			正答	問題番号			正答
英語				国語			
問 1	1		2	問 1 (ア)	12		4
問 2	2		4	(イ)	13		3
問 3	3		1	(ウ)	14		1
問 4	4		4	問 2 I	15		4
問 5	5		2	II	16		2
問 6	6		1	問 3	17		2
問 7	7		4	問 4	18		1
問 8 A	8		1	問 5	19		5
B	9		4	問 6	20		2
C	10		2	問 7	21		3
D	11		1	問 8	22		3