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https://www.100test.com/kao_ti2020/114/2021_2022__E9_98_85_E 8_AF_BB_E7_90_86_E8_c77_114111.htm German Chancellor (首 相) Otto Von Bismarck may be most famous for his military and diplomatic talent, but his legacy (遗产) includes many of todays social insurance programs. During the middle of the 19th century, Germany, along with other European nations, experienced an unprecedented rash of workplace deaths and accidents as a result of growing industrialization. Motivated in part by Christian compassion (怜悯) for the helpless as well as a practical political impulse to undercut the support of the socialist labor movement, Chancellor Bismarck created the worlds first worker s compensation law in 1884. By 1908, the United States was the only industrial nation in the world that lacked workers compensation insurance. Americas injured workers could sue for damages in a court of law, but they still faced a number of tough legal barriers. For example, employees had to prove that their injuries directly resulted from employer negligence and that they themselves were ignorant about potential hazards in the workplace. The first state workers compensation law in this country passed in 1911, and the program soon spread throughout the nation.来源:www.examda.com After World War II, benefit payments to American workers did not keep up with the cost of living. In fact, real benefit levels were lower in the 1970s than they were in the 1940s, and in most states the maximum benefit was below the poverty level for a family of four. In 1970, President

Richard Nixon set up a national commission to study the problems of workers compensation. Two years later, the commission issued 19 key recommendations, including one that called for increasing compensation benefit levels to 100 percent of the states average weekly wages. In fact, the average compensation benefit in America has climbed from 55 percent of the states average weekly wages in 1972 to 97 percent today. But, as most studies show, every 10 percent increase in compensation benefits results in a 5 percent increase in the numbers of workers who file for claims. And with so much more money floating in the workers compensation system, its not surprising that doctors, and lawyers have helped themselves to a large slice of the growing pie.1. The worlds first workers compensation law was introduced by Bismarck .A. for fear of losing the support of the socialist labor movementB. out of religious and political considerationsC. to speed up the pace of industrializationD. to make industrial production safer2. We learn from the passage that the process of industrialization in Europe .A. met growing resistance from laborers working at machinesB. resulted in the development of popular social insurance programsC. was accompanied by an increased number of workshop accidentsD. required workers to be aware of the potential dangers at the workplace3. One of the problems the American injured workers faced in getting compensation in the early 19th century was that .A. they had to produce evidence that their employers were responsible for the accidentB. Americas average compensation benefit was much lower than the cost of livingC. different states in the U.S. had totally

different compensation programsD. they had to have the courage to sue for damages in a court of law4. After 1972, workers compensation insurance in the U. S. became more favorable toworkers so that .A. the poverty level for a family of four went up drasticallyB. more money was allocated to their compensation systemC. there were fewer legal barriers when they filed for claimsD. the number of workers suing for damages increased5. The author ends the passage with the implication that .A. compensation benefits in America are soaring to new heightsB. people from all walks of life can benefit from the compensations systemC. the workers are not the only ones to benefit from the compensation systemD. money floating in the compensation system is a huge drain on the U. S. economy 100Test 下载频道开通,各类考试题目直接下载。详细请访问 www.100test.com