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A Study of the Methods Used in Meeting the Cost of Interscholastic Athletic Injuries

Roscoe K. Staubus

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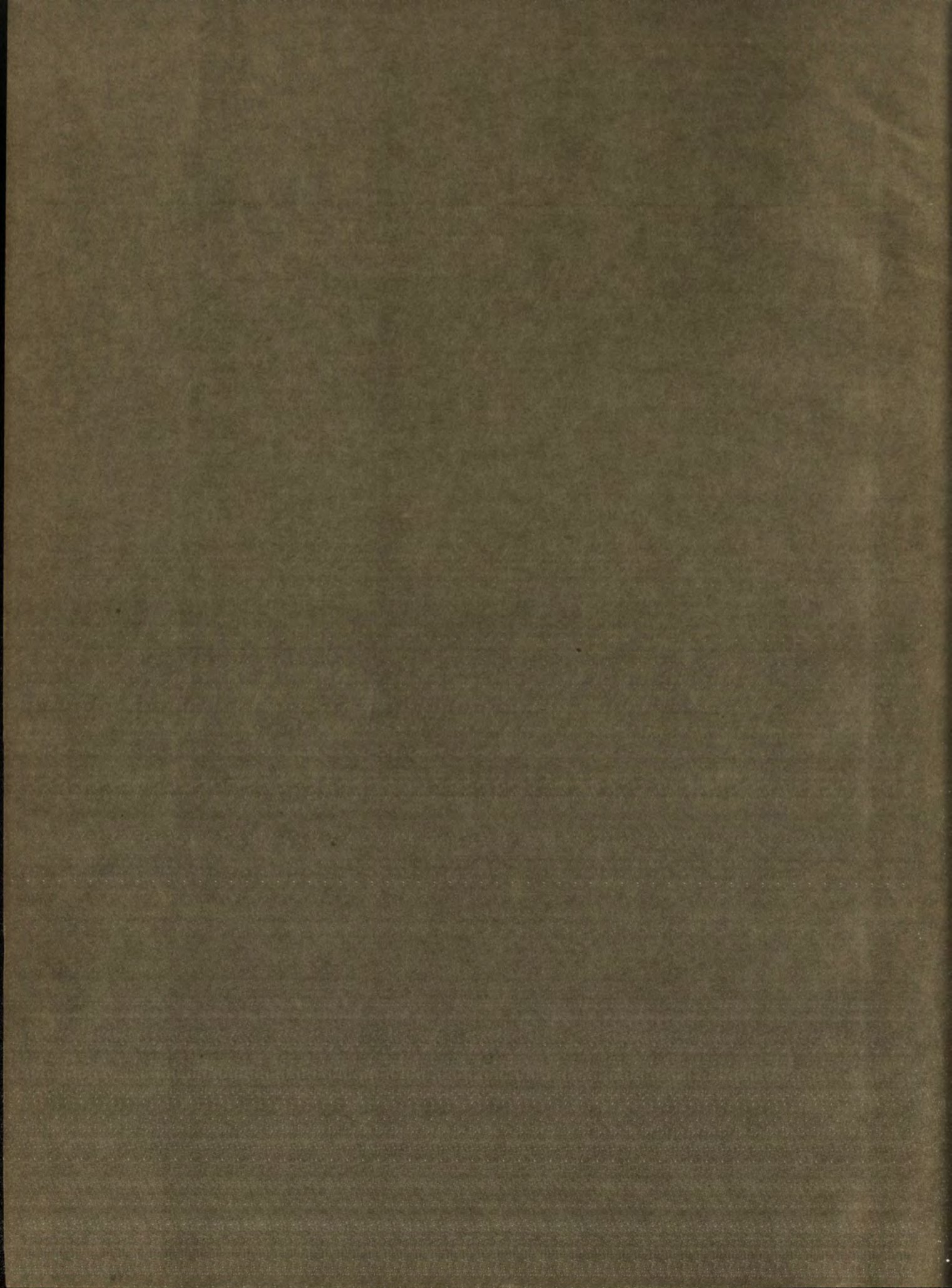
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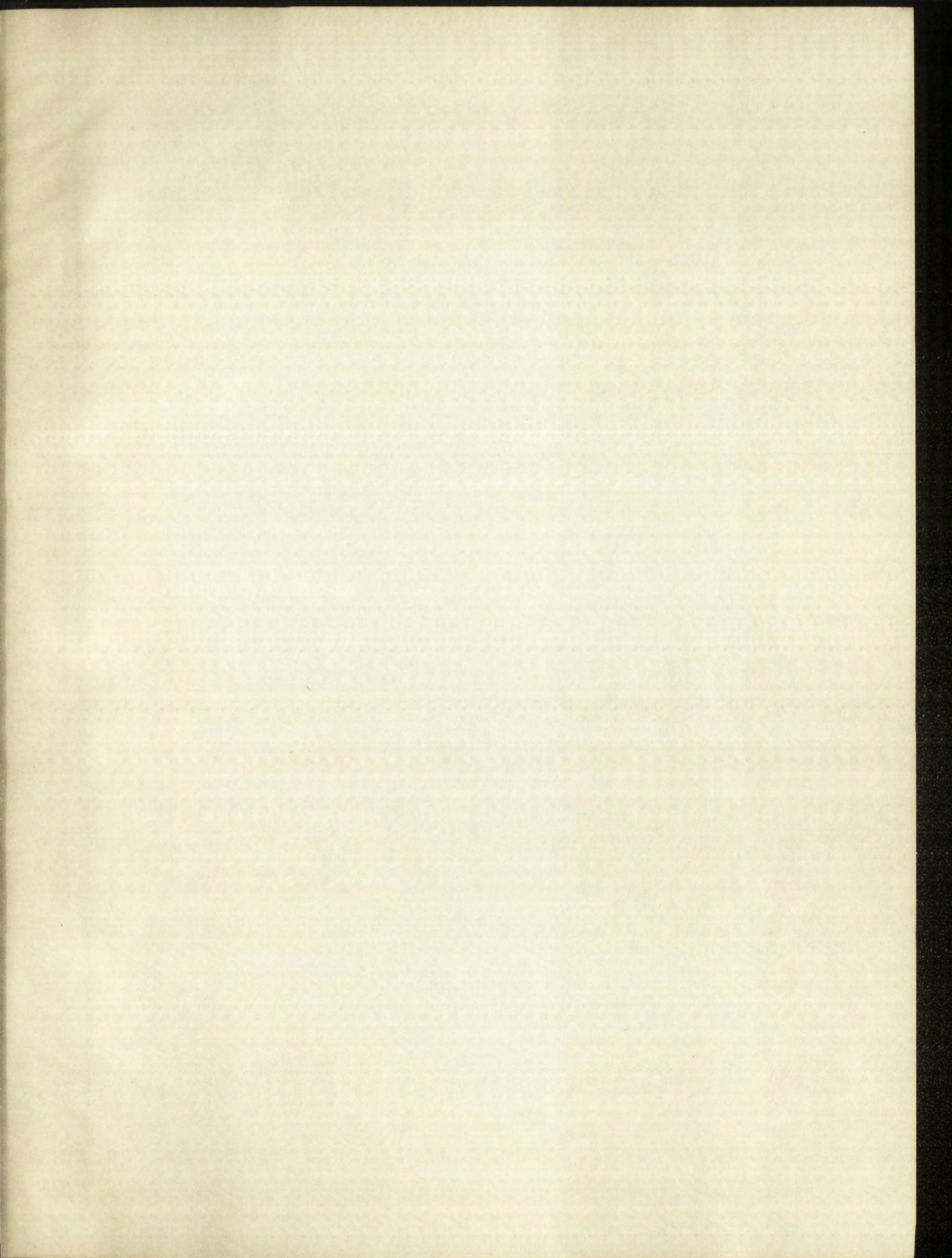
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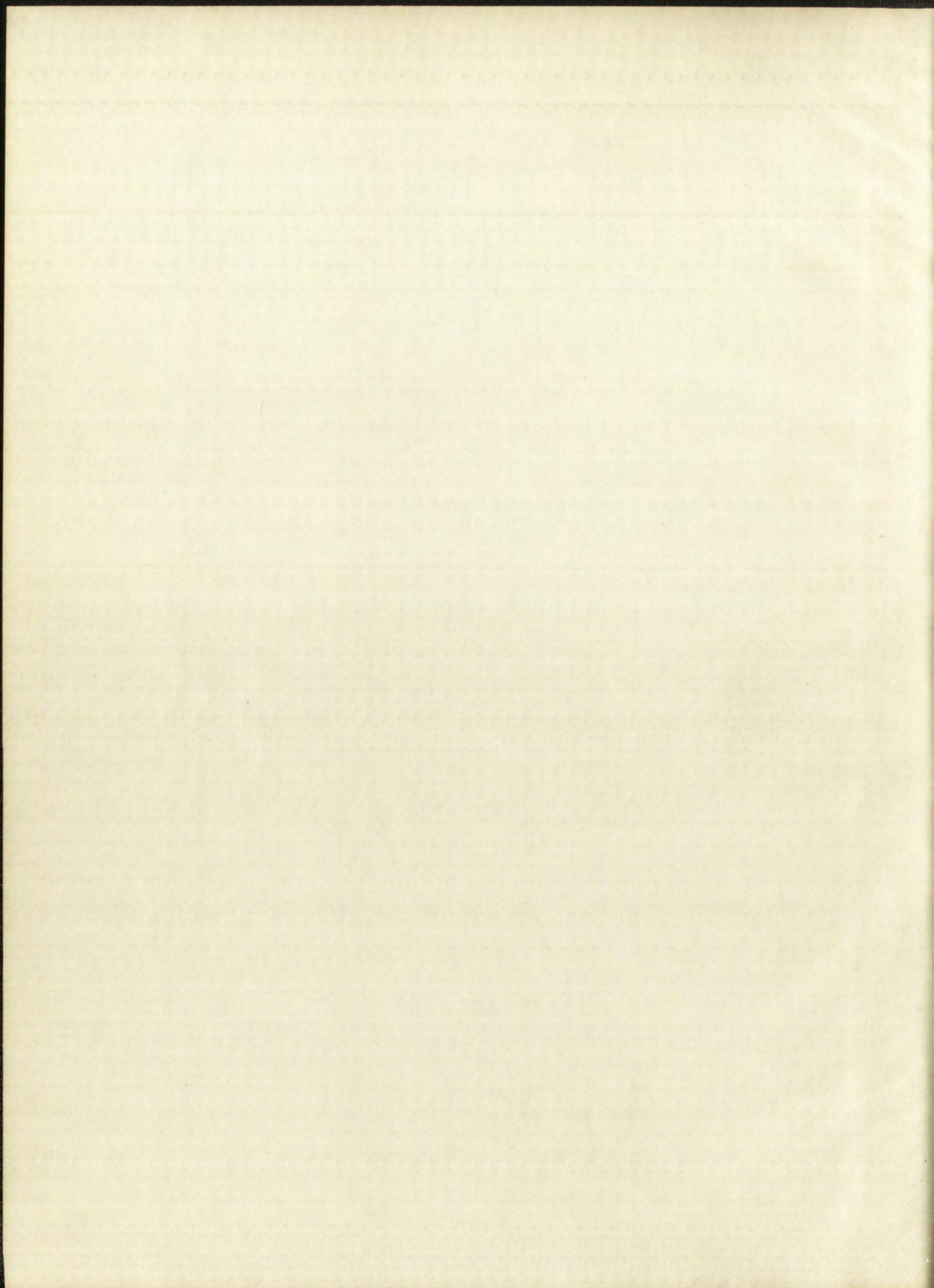
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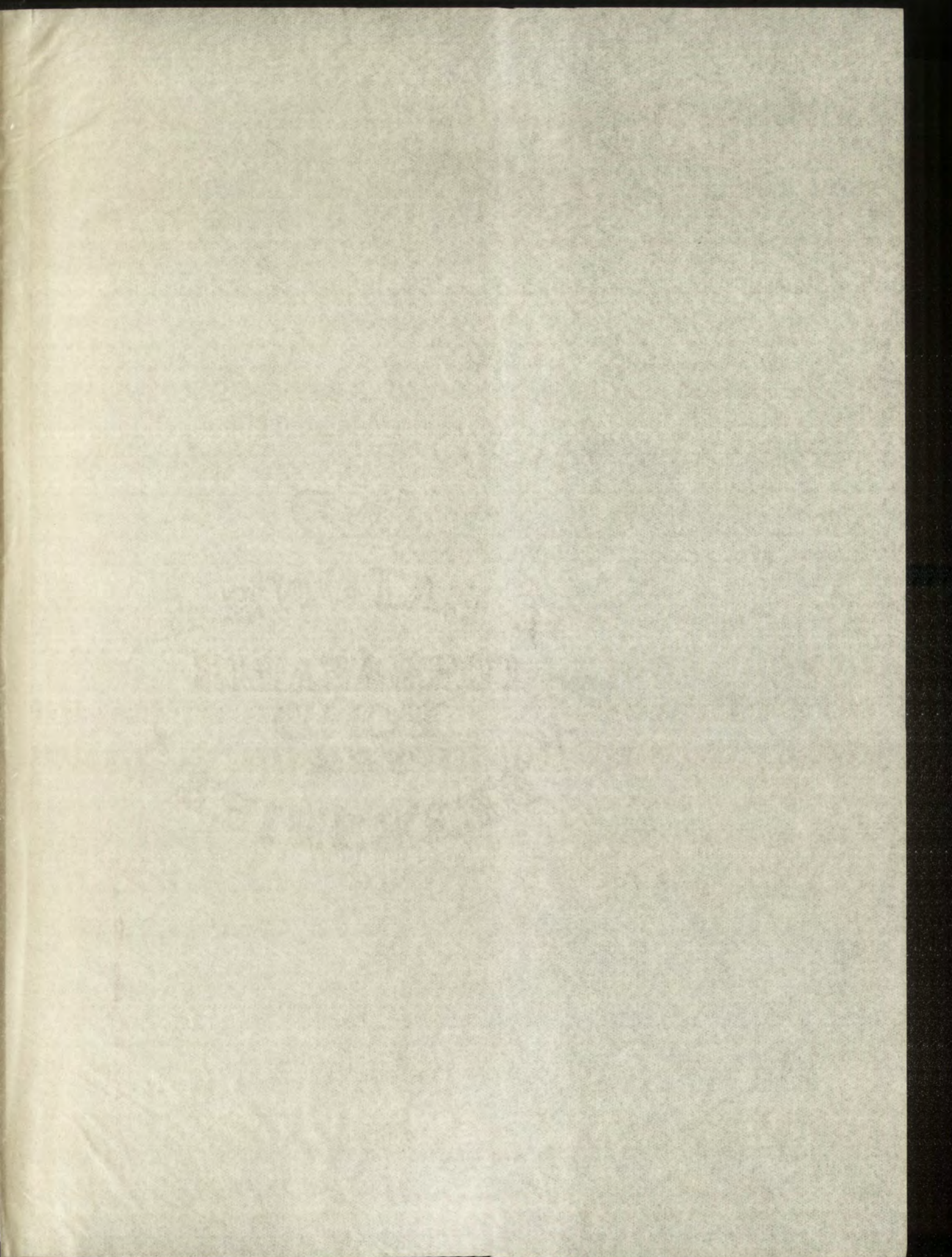
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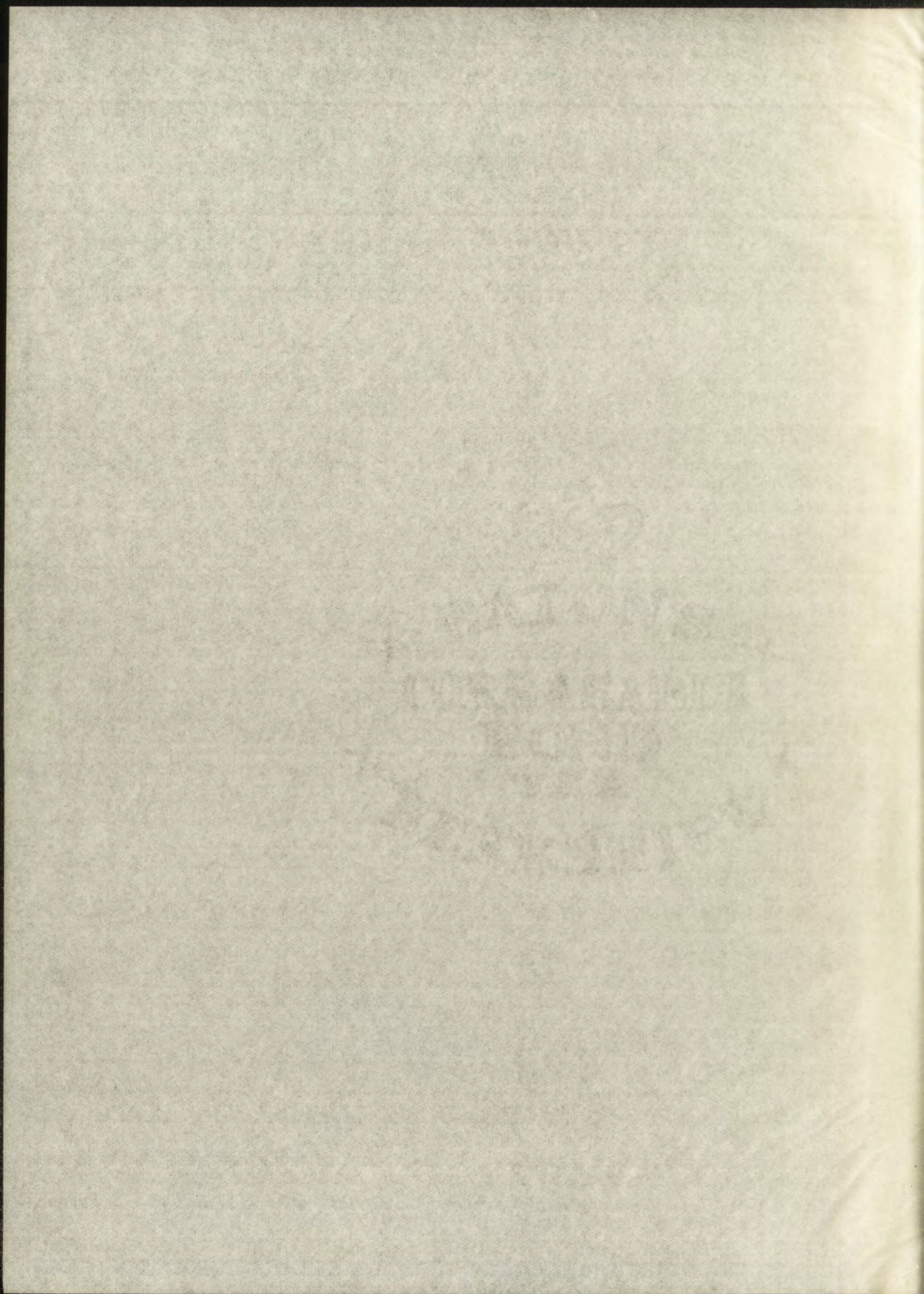
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A STUDY OF THE METHODS USED IN MEETING THE COST OF
INTERSCHOLASTIC ATHLETIC INJURIES

By

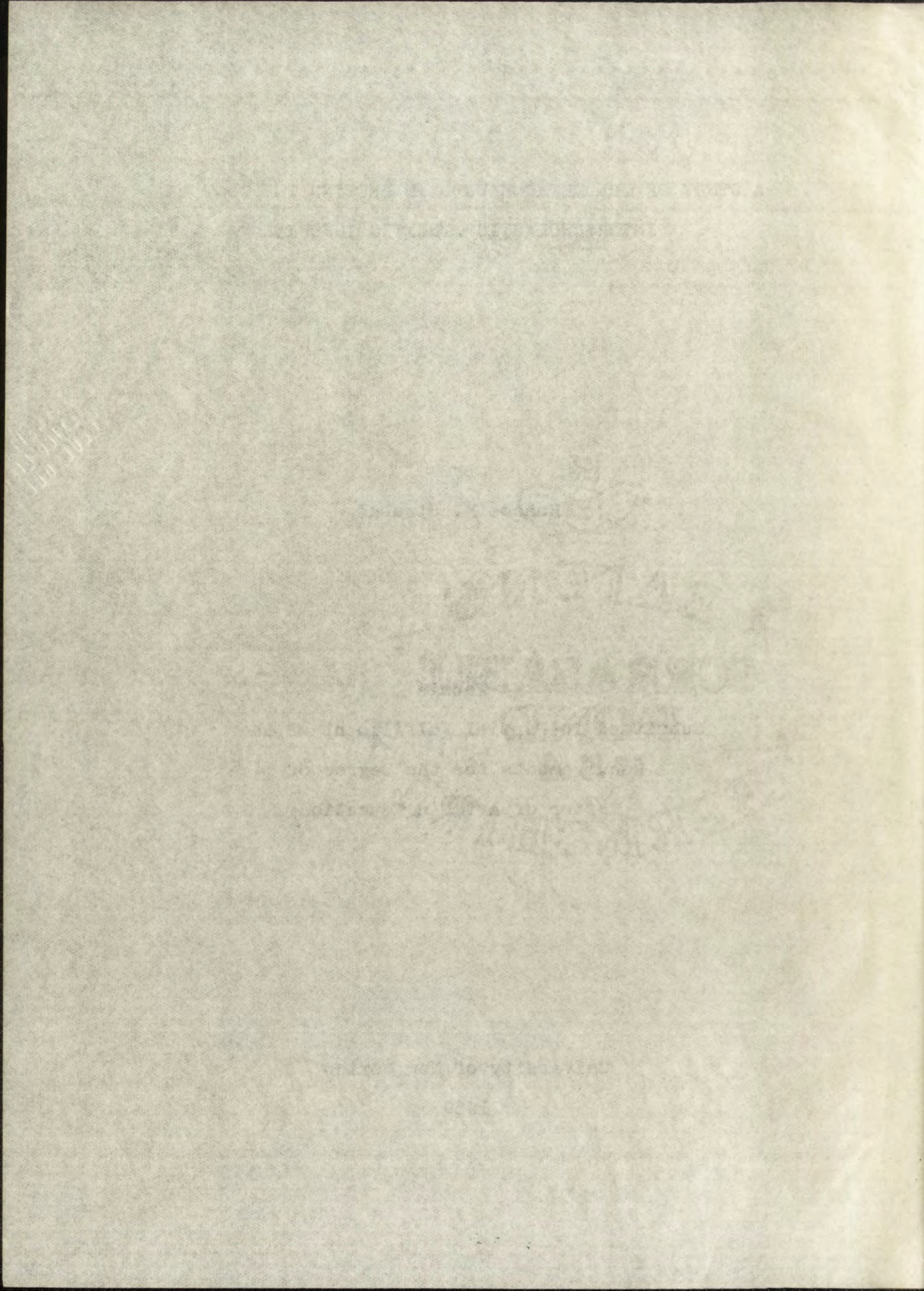
Roscoe K. Staubus

A Thesis

Submitted in Partial Fulfillment of the
Requirements for the Degree of
Master of Arts in Education

University of New Mexico

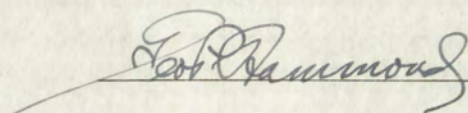
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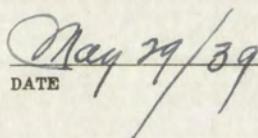


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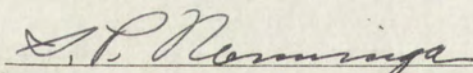
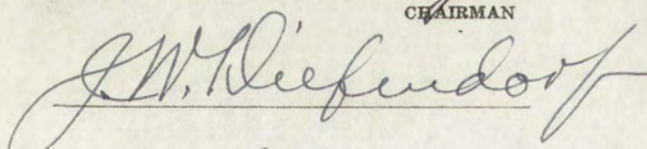
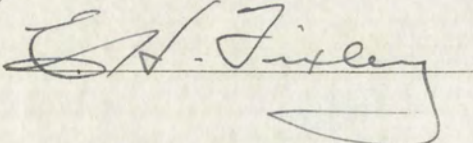
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MASTER OF ARTS


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This book, directed and prepared by the author, is a
reprint of a copy of the original manuscript of the
history of New Mexico in Spanish and English, as
written by the author.

MEXICO, D. F.

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CHAPTER I

INTRODUCTION

The question of injury to high school athletes in interscholastic contests is an important one to school officials and coaches of high school teams. Safety to boys competing in athletic contests is being increased by changing the rules for such contests and by the use of better equipment; yet injuries occur quite frequently. While the financial aspects of the injuries are not so important as the prevention, still they are matters of grave concern to those responsible for athletic contests.

THE PROBLEM

Statement of the problem. It is the purpose of this study to determine how and by whom the cost of medical attention, material, and hospitalization for athletic injuries among high school athletes is paid in the several states of the United States.

The study will be confined to injuries sustained in interscholastic contests and supervised practice periods for such contests.

Importance of the study. In the present day world a sound healthy body is of first importance if one is to get

the most out of life. Therefore any action that can be taken to help insure against boys being handicapped for life by an injury not considered serious enough at the time of injury to warrant medical attention or because there is no money to secure needed medical services should be of importance to the boy, the school, and the nation. Another factor that will demonstrate the importance of the study is the fact that many state athletic associations and the National Federation of State Athletic Associations is spending time and money on surveys and investigations of athletic injuries. The National Federation of State High School Athletic Associations is making a survey seeking data relative to the type of play in which the injury occurred and the age, height, and weight of the boy injured. The purpose of the survey is to insure greater safety by rule changes and recommendations as to the type of equipment to be used in athletic contests.

A recent survey in the State of Illinois¹ shows that 202 boys out of 1,323 participating in football were injured and that the cash outlay for 71 of these injuries amounted to \$711.50. Who is financially responsible for seeing that the injured have the necessary medical attention?

¹ The Illinois High School Athlete, 8:67-68, January-February, 1936.

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A recent survey in the State of Illinois shows that 608 boys out of 1,323 participating in football were injured and that the cash outlay for 71 of these injuries amounted to \$711.50. who is financially responsible for seeing that the injured have the necessary medical attention?

The Illinois High School Athletic Association, 507-55, January-February, 1935.

Sources of the data. The material used in the study was obtained from a questionnaire, year books and bulletins of several state athletic associations, letters from school administrators, insurance companies, periodicals and news articles, and related studies that have been made.

Method of procedure. A questionnaire was sent to the office of each of the state athletic associations in the United States seeking information as to the methods used in the several states. The plans of some of the states as indicated in the forty answers received have been studied in detail.

Review of related studies. The only study found which related in any way to this subject was "Frequency and Cause of High School Football Injuries and Procedure for Prevention"². This study treated injuries from the standpoint of cause and prevention in Iowa high schools but did not include financial responsibility of the injuries.

Statement of organization procedure. The remaining chapters are devoted to some injury studies that have been made, showing the number, types, and cost of injuries, and

² Wilbur Dalzell, "Frequency and Cause of Football Injuries and Procedure for Prevention," (unpublished Master's thesis, University of Michigan, 1924), p. 118

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² William G. Gail, "Prevalence and Cause of Football Injuries and Accidents for Prevention", unpublished Master's thesis, University of Wisconsin, 1934, p. 113.

who is liable according to law and the customary manner of meeting such expense. The insurance plan is reviewed in detail, outlining the extent of coverage and the cost for such protection. The remainder of the thesis is devoted to conclusions and recommendations for further procedure.

who is liable according to law and the customary manner of
meeting such expenses. The defendant must in return in
detail, covering the extent of coverage and the cost for
such protection. The remainder of the article is devoted to
conclusions and recommendations for further procedure.

CHAPTER II

STUDIES TO SHOW THE FINANCIAL ASPECTS OF ATHLETIC INJURIES

INTRODUCTION

The seriousness of the problem of injury to athletes in high school athletics can best be shown by a review of some studies that have been made. These studies show the type of the injury, the sport in which it was received, and in some cases the cost and who paid for medical treatment. If high school athletics is to continue to hold the place of interest and popular favor that it now holds in many communities, some definite and reliable method of financing the cost of injury to the participant must be devised.

Physical hazards to contestants. Almost without exception, the schools studied in making this study and those in which investigations concerning physical hazards were made require a medical examination of candidates for teams before they will be allowed to participate in interscholastic athletic contests. All the schools provide first-aid materials for squads. Although less than half of the schools arrange for physicians to be present at games, almost all say that physicians are "usually present". Few

STUDIES TO KNOW THE MEDICAL HISTORY

OF THE INJURED INDIVIDUAL

INTRODUCTION

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schools give the physician (the school physician or one patronized by the school) the power to remove players whom he believes are overtaxing their powers from the field of play. Many of the schools report, however, that the physician's judgment "would be respected". The investigator studied one school in which a wave of community resentment against a certain sport was quieted by formally giving the school physician this power of removal. In some of the schools the physician's services (other than the regularly employed school physician) are rendered free to the school or players; that is to say, materials must be paid for, but services are free. In some of the schools the players themselves bear the expense of injuries incurred during both practice and contests. The usual method by which the schools escape responsibility in this regard is to require that each player obtain his parents' signatures on a card specifying that the school will not be held responsible for any physical injuries received. In one school each pupil pays a medical fee of \$1.00. Out of these funds the expense of treating athletic injuries is paid. In another school the city health department takes care of such injuries. In another the city school system bears the expense. In one case the coach, because of a guarantee to parents, is obligated to pay for the treatment of injuries to players. In most cases, however, when the players are not called upon to

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gated to pay for the treatment of injuries to players. In
most cases, however, when the players are not called upon to

meet the expense of medical treatment of injuries, the athletic association within the school supplies the funds. In one school studied, the athletic association had paid out for treatment of injuries during the 1929-30 school year approximately \$1,000.

However, medical examination, first-aid supplies, and provisions for taking care of injuries do not prevent injuries. Some inquiry was made into the type of injuries received in football, basketball, baseball, and track and field during the 1929-30 school year. The findings are presented in Table I.

Although the number of schools included in Table I is not large, a clear indication is nevertheless given concerning which of the four sports considered is most hazardous so far as physical injury is concerned. Data regarding football were secured in person from 14 schools, basketball data from 12 schools, and baseball, and track and field data from 10 and 11 schools, respectively. Schools most frequently report no injuries in baseball and basketball. However, among the schools reporting injuries, basketball ranks highest in the average number of injuries reported. It is followed rather closely by football. The average number of injuries, however, is not so important as the nature of the injuries received.

When the nature of the injuries is considered, the

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Although the number of schools included in Table I is not large, a clear indication is nevertheless given concerning which of the four sports considered is most responsible so far as physical injury is concerned. In the 1929-30 school year, 10 schools reported injuries in football, 10 schools in basketball, 10 schools in baseball, and 10 schools in track and field. From 10 and 11 schools, respectively, reported most frequently report no injuries in basketball and baseball. However, among the schools reporting injuries, basketball ranks highest in the average number of injuries reported. It is followed closely by football. The average number of injuries, however, reported is reported as the nature of the injuries received. When the nature of the injuries is considered, the

case against basketball is less serious. All the schools reporting injuries in basketball report sprains. One school reports dislocation, another broken ankle, another knee injury, and another infection, as the type of injury received. All the injuries reported for baseball were injuries to the ankle. The number of schools reporting injuries of this sport, however, is small. Eight types of injuries for football present an interesting array in the table. As in the case of basketball, all schools reporting injuries at all report sprains. Whereas 5 types of injuries were reported for basketball, 1 for baseball, and 8 for track and field, 13 were reported for football. Outstanding among these 13 were sprains, dislocations, infections, broken collar bones, and "broken bones"¹. The number of schools reporting injuries in football, as compared with other sports, and the large variety of injuries received by participants in it, indicate that, of the four sports included in Table I, this sport is the most hazardous.

The Michigan Study. The material in this study is based on a report of injuries in the Michigan high schools to the State Athletic Association for the football season of

¹ Intramural and Interscholastic Athletics, Bulletin, 1932, No. 17, Monograph No. 27; United States Department of the Interior, Office of Education. p. 131

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1933². Table II to VIII give the details of the points summarized. A total of 301 schools, having 11,703 participants, reported that 5.1%, or 605 participants, received injuries and that the cost to parents was \$1,443.50 and the cost to the schools was \$2,618.47.

In summarizing the report several points should be noted.

1. There was an average of two injuries reported per school. (605 injuries, 301 schools.)
2. Approximately one boy out of nineteen was reported as receiving an injury necessitating medical or dental attention. (11,703 participating, 605 injuries.)
3. Injuries appear to be less frequent as the average size of the squad per school increases. (Class A average squad 77, per cent of boys injured 4.9; Class B average squad 49, per cent of boys injured 5; Class C average squad 27, per cent of boys injured 5.3; Class D average squad 17, per cent of boys injured 6.5.)
4. Average cost per school per boy for reported injuries: Class A--\$20.21; Class B--\$10.91; Class C--\$6.92; Class D--\$2.15. (These figures do not include annual fees paid physicians for physical examinations or other

² Michigan High School Athletic Association Bulletin, March, 1934.

1933. Table II is the summary of the results of the examination. A total of 211 persons, 107 males and 104 females, reported that they had been injured and that the cost to the schools was \$1,184. In summary, the report was as follows:

1. There was an average of 1.1 injuries per school.
2. Approximately one-fifth of the total cost was for receiving an injury.
3. Injuries appear to be more common in the lower grades of the school per school.
4. Average cost per school was \$5.61.

regular services.)

5. Average cost to parents of boys reported injured (estimating one participant per family); Class A--\$1.96; Class B--\$3.19; Class C--\$2.13; Class D--\$1.91.
6. One boy out of forty-nine received a bone fracture (11,703 participants, 239 bone fractures). One out of two hundred five received a dental injury (11,703 participants, 57 dental injuries). One out of eighty-six received a face or head injury (11,703 participants, 135 face or head injuries). One out of sixty-two received some other type of body injuries (11,703 participants, 172 other body injuries). One out of thirty-eight was reported as receiving a sprain, wrench, or bruise.
7. Of the number of injuries reported (605) those of the the greatest frequency are as follows:

Collar bone fractures.....	61 or 10.8%
Arm fractures, including elbows, wrists, hands.....	59 or 9.7%
Leg fractures, including knees, ankles, feet.....	39 or 6.4%
Rib fractures.....	33 or 5.4%
Nose fractures.....	31 or 5.1%
Dislocations.....	25 or 4.1%

8. Of the total number of boys participating (11,703) the above injuries represent the following percentages:

Collar bone fractures received
by approximately.....1/2 of 1%

foreign service.

2. Average cost to patient of body reported injured (dollars)

Class H-45.10; Class G-52.13; Class A-51.15;

Class H-45.10; Class G-52.13; Class A-51.15.

3. One boy out of forty-nine received a bone fracture

(11,703 participants, 250 bone fractures). One out of

two hundred five received a dental injury (11,703 par-

ticipants, 57 dental injuries). One out of eight-hundred

received a face or head injury (11,703 participants, 135

face or head injuries). One out of sixty-two received

some other type of body injury (11,703 participants,

173 other body injuries). One out of thirty-eight was

reported as receiving a sprain, strain, or bruise.

4. Of the number of injuries reported (500) those of the

the greatest frequency are as follows:

Collar bone fractures.....51 or 10.2%

Arm fractures, including

elbows, wrists, hands.....39 or 7.8%

Leg fractures, including

knees, ankles, feet.....39 or 7.8%

Rip fractures.....34 or 6.8%

Nose fractures.....31 or 6.2%

Dislocations.....25 or 5.0%

5. Of the total number of body participation (11,703) the

above injuries represent the following percentages:

Collar bone fractures received

by approximately.....11% or 11%

Arm fractures received by
approximately.....1/2 of 1%

Leg fractures received by
approximately.....1/3 of 1%

Rib fractures received by
approximately.....1/4 of 1%

Nose fractures received by
approximately.....1/4 of 1%

Dislocations received by
approximately.....1/5 of 1%

9. Estimating that a boy spends ten hours per week at football during practice and games, the 11,703 boys who participated last season would have participated in 117,030 playing hours per week while engaged in the sport. Again estimating that the average season of practice and play lasts for ten weeks (two weeks' practice and eight games) there would be a total of 1,170,300 playing hours. Dividing this number of playing hours (1,170,300) by the number of reported injuries (605) shows that one injury of consequence was reported for each one thousand nine hundred thirty-four (1,934) playing hours. If the number of sprains, wrenches, bruises, etc. (301) which was reported is added to the reported injuries (605) the total is 906. If the estimated total of playing hours (1,170,300) is divided by this number (906) it develops that there was one ailment of any type reported for each one thousand two hundred ninety-one (1,291) playing hours.

9. Estimated that a boy spends ten hours per week at foot-
 ball during practice and games, the 11,703 boys who
 participated last season would have participated in
 117,030 playing hours per week while engaged in the
 sport. Again estimating that the average season of
 practice and play lasts for ten weeks, two weeks' prac-
 tice and eight games, there would be a total of
 1,170,300 playing hours. Division of this number of play-
 ing hours (1,170,300) by the number of reported injuries
 (603) shows that the injury of consequence was reported
 for each one thousand nine hundred thirty-four (1,734)
 playing hours. If the number of serious, wrenching,
 bruises, etc. (501) which was reported is added to the
 reported injuries (603) the total is 904. If the esti-
 mated total of playing hours (1,170,300) is divided by
 this number (904) it develops that there was one illness
 of any type reported for each one thousand two hundred
 ninety-one (1,291) playing hours.
10. Estimated that a boy spends ten hours per week at foot-
 ball during practice and games, the 11,703 boys who
 participated last season would have participated in
 117,030 playing hours per week while engaged in the
 sport. Again estimating that the average season of
 practice and play lasts for ten weeks, two weeks' prac-
 tice and eight games, there would be a total of
 1,170,300 playing hours. Division of this number of play-
 ing hours (1,170,300) by the number of reported injuries
 (603) shows that the injury of consequence was reported
 for each one thousand nine hundred thirty-four (1,734)
 playing hours. If the number of serious, wrenching,
 bruises, etc. (501) which was reported is added to the
 reported injuries (603) the total is 904. If the esti-
 mated total of playing hours (1,170,300) is divided by
 this number (904) it develops that there was one illness
 of any type reported for each one thousand two hundred
 ninety-one (1,291) playing hours.

10. There were three hundred one (301) cases of sprains wrenches, bruises, and other minor injuries not included in the 605 reported injuries.

10. There were three hundred one (301) cases of sprains, wrenches, bruises, and other minor injuries not included in the 608 reported injuries.

TABLE II
OCCURRENCE OF INJURIES IN EACH OF
FOUR MAJOR SPORTS

Number of Schools or Players and Type of Injury	Football	Basket- ball	Base- ball	Track & Field
Number of schools reporting injuries	12	5	2	6
Number of schools reporting no injuries	2	7	8	5
Average number of players on squad	45.6	27.1	28.8	37.3
Average number of injuries	12.6	16.6	1.5	4.5

TABLE II

OCURRENCE OF INJURIES IN EACH OF
FOUR MAJOR SPORTS

Number of schools or players and type of injury	Football	Basket- ball	Base- ball	Track & field
Number of schools reporting injuries	12	8	3	8
Number of schools reporting no injuries	2	7	8	2
Average number of players on squad	45.0	27.1	22.5	24.2
Average number of injuries	12.8	18.6	1.8	2.8

TABLE III
TYPES AND NUMBER OF INJURIES

	Football	Basket- ball	Base- ball	Track & Field
Sprain	12	5		
Dislocation	7	1		1
Broken arm	2			1
Broken collar bone	5			
Broken ankle	1	1	1	1
Broken nose	1			
"Broken bones"	4			1
Knee injury	1	1		
Shin splint				1
Neck gland injury	1			
Slight concussion	1			
Pulled tendon				1
Infection	6	1		
Bruise	1			
"Charley Horse"	1			1
Strawberry				1

TABLE IV

FOOTBALL INJURIES IN 301 MICHIGAN HIGH SCHOOLS
(1933 SEASON)

	Class A (over 700 students)	Class B (300-699 students)	Class C (100-299 students)	Class D (under 100 students)	Total
Number of schools reporting	46	69	154	32	301
Number of boys participating	3,547	3,418	4,185	553	11,703
Average number of boys participating per school	77	49	27	17	38
Number of schools reporting no injuries	3	4	27	8	42
Cost of injury to school	\$929.72	\$753.00	\$1,066.75	\$69.00	\$2,818.47
Cost of injury to parents	\$343.50	\$543.50	\$478.50	\$78.00	\$1,443.50
Number of school days lost on acc't of injuries	373	360	554	121	1,408
Number of bone fractures	62	65	98	14	239
Number of dental injuries	20	16	16	5	57

VI. LIST OF STUDENTS (Name and Address)

1930	C. Davis	O. Davis	E. Davis	A. Davis
	201-10000	202-10001	203-10002	204-10003
	(Address)	(Address)	(Address)	(Address)
101	20	201	20	204
102	202	202	203	205
103	203	203	204	206
104	204	204	205	207
105	205	205	206	208
106	206	206	207	209
107	207	207	208	210
108	208	208	209	211
109	209	209	210	212
110	210	210	211	213
111	211	211	212	214
112	212	212	213	215
113	213	213	214	216
114	214	214	215	217
115	215	215	216	218
116	216	216	217	219
117	217	217	218	220
118	218	218	219	221
119	219	219	220	222
120	220	220	221	223

TABLE IV (continued)
FOOTBALL INJURIES IN 301 MICHIGAN HIGH SCHOOLS
(1933 SEASON)

	Class A (over 700 students)	Class B (300-699 students)	Class C (100-299 students)	Class D (under 100 students)	Total
Number of face & head injuries	47	39	41	8	135
Number of other body injuries, dislocations & other injuries	45	50	66	9	172
Number of trans- portation injuries	1		1		2
Total number of injuries	175	170	224	36	605
Per cent of boys participating who received injuries	4.9%	5%	5.3%	6.5%	5.1%

TABLE V
TRACK AND FIELD*

TYPE OF INJURY	NUMBER	EXPENSE
1. Sprain	15	\$ 15.00
2. Torn Tendon	2	2.50
3. Bruise	2	....
4. Laceration	1	2.00
5. Broken Arm	2	20.00
6. Hernia	2	65.00
7. Infection	3	5.00
8. Broken Bone in Foot	3	....
9. Spike Injury	2	....
10. Eye Injury	1	....
TOTAL	33	\$129.00

(Reports tabulated--42; "No Injury Reports"--21;
Boys Participating--1,514.)

*The information given here was secured from the reports made by the Indiana high school principals covering injuries in football, basketball and track, in practices, and games for the school year 1931-1932. There were 100 schools playing football and 100 schools reported on injuries. There were 160 schools participating in track and field work and 64 schools reported.

TABLE V
INJURY AND LOSS

TYPE OF INJURY		
1. Sprain	15	\$ 17.00
2. Torn Tendon	2	2.50
3. Bruise	2	....
4. Laceration	1	2.00
5. Broken Arm	2	250.00
6. Burns	2	50.00
7. Infection	2	2.00
8. Broken Bone in Foot	2	....
9. Spine Injury	2	....
10. Eye Injury	1	....
TOTAL	33	\$183.00

(Reporters tabulated--42; "No Injury Reported"--21)

Have Participating--1,314.)

"The information given here was secured from the reports made by the Indiana high school principals covering injuries in football, basketball and track, in previous years for the school year 1931-1932. There were 100 schools giving football and 100 schools reporting on basketball. There were 180 schools participating in track and field and 84 schools reported.

TABLE VI

FOOTBALL

TYPE OF INJURY	NUMBER	EXPENSE
1. Tooth	46	\$ 417.50
2. Finger	27	185.00
3. Nose	29	241.00
4. Rib	48	166.00
5. Bone in Foot	15	89.50
6. Ankle	17	187.50
7. Wrist	17	102.50
8. Collar Bone	49	756.00
9. Arm	17	433.00
10. Leg	9	385.00
11. Skull	3	72.00
12. Sprain	319	771.22
13. Hernia	7	327.00
14. Tendon	65	199.00
15. Dislocation	36	128.50
16. Knee (water on)	27	142.00
17. Infection	107	523.90
18. Ruptured Blood Vessel	18	67.75
19. Ruptured Kidney	5	10.50
20. Eye	19	76.00
21. Ear	9	34.00
22. Injury Resulting in Death	2	820.00 plus
23. Hand	5	17.00
24. Lip	6	17.00
25. Charley Horse	4	22.75
26. Knee (injury)	9	67.00
27. Bruise	21	123.75
28. Shoulder	8	62.50
29. Elbow	2	11.50
30. Chest	1	10.00
31. Ruptured Intestine	1	444.00
32. Spine	4	65.00
33. Concussion	4	80.00
34. Broken Neck	1	(See No. 22)
35. Laceration	2	10.00
36. Hip	2	32.50
37. Broken Jaw	2	12.00
Total	963	\$7,110.37

(Total number of boys participating or playing in Indiana high schools--5,091)

TABLE VI

FOOTBALL

TYPE OF INJURY		NUMBER OF PLAYERS		TOTAL NUMBER OF DAYS PARTICIPATING OR PLAYING IN INDIANA HIGH SCHOOLS--1921	
1.	Head	25	417.50	Total	
2.	Finger	23	125.50		
3.	Wrist	22	221.00		
4.	Arm	18	228.00		
5.	Shin	18	187.50		
6.	Back	17	102.50		
7.	Neck	17	782.00		
8.	Stomach	17	417.50		
9.	Leg	17	228.00		
10.	Toe	17	228.00		
11.	Skull	17	228.00		
12.	Spine	17	228.00		
13.	Heart	17	228.00		
14.	Throat	17	228.00		
15.	Diaphragm	17	228.00		
16.	Knee (upper or)	17	228.00		
17.	Inflection	17	228.00		
18.	Rotated Blood Vessel	17	228.00		
19.	Rotated Nerve	17	228.00		
20.	Eye	17	228.00		
21.	Ear	17	228.00		
22.	Injury Resulting in Death	17	228.00		
23.	Hand	17	228.00		
24.	Lip	17	228.00		
25.	Shinny Horse	17	228.00		
26.	Face (Injury)	17	228.00		
27.	Wrist	17	228.00		
28.	Shoulder	17	228.00		
29.	Wrist	17	228.00		
30.	Chest	17	228.00		
31.	Rotated Intestine	17	228.00		
32.	Spine	17	228.00		
33.	Concussion	17	228.00		
34.	Broken Neck	17	228.00		
35.	Fracture	17	228.00		
36.	Wrist	17	228.00		
37.	Broken Jaw	17	228.00		
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		17	228.00		
		17	228.00		

TABLE VII
BASKETBALL

TYPE OF INJURY	NUMBER	EXPENSE
1. Tooth	27	\$189.50
2. Finger	6	12.25
3. Nose	12	32.50
4. Rib	8	24.00
5. Bone in Foot	7	28.50
6. Ankle	4	20.00
7. Wrist	4	26.00
8. Collar Bone	4	13.50
9. Arm	5	196.50
10. Leg	2	17.00
11. Skull	1	.....
12. Sprain	232	221.50
13. Hernia	3	149.00
14. Torn Tendon	28	58.50
15. Dislocation	21	128.00
16. Water on Knee	4	21.00
17. Infection	139	206.25
18. Ruptured Blood Vessel	5	6.00
19. Ruptured Kidney	...	7.50
20. Eye Injury	39	86.50
21. Ear Injury	0	.....
22. Injury Resulting in Death	0	.....
23. Floor Burns	2	.....
24. Concussion	1	7.50
25. Injured Heart	1	20.00
26. Athletes Foot	15	38.00
27. Bruise	10	23.00
28. Cracked Cartilage	1	3.00
29. Blister	2	.....
30. Hip Injury	1	10.00
31. Back Injury	1	2.00
32. Charley Horse	5	12.50
33. Cut	1	1.75
34. Laceration	2	6.00
35. Knee Injury	1	3.75
TOTAL	594	\$1,571.50

(Reports tabulated--190; "No Injury" Reports--21; Boys participating in Indiana high schools--5,137)

TABLE VIII
NUMBER OF INJURIES*

KIND	PRACTICE	GAMES
1. Broken tooth	60	68
2. Broken finger	22	26
3. Broken nose	42	44
4. Broken rib	31	35
5. Broken bone in foot	15	13
6. Broken ankle	16	7
7. Broken wrist	18	9
8. Broken collar bone	58	49
9. Broken arm	15	9
10. Broken leg	13	8
11. Broken skull	2	1
12. Sprain	261	214
13. Hernia	1	2
14. Torn Tendon	55	85
15. Dislocation	46	61
16. Water on knee	36	24
17. Water on elbow	1	0
18. Infection	73	33
19. Ruptured blood vessel	7	5
20. Ruptured kidney	1	3
21. Eye injury	15	17
22. Ear injury	6	4

(This material was obtained from the Ohio High School Athletic Association Bulletin, February 1, 1932)

*Three hundred and ten schools of the 464 which were maintaining football in 1932 replied to the Ohio Football Injury Questionnaire sent out the second week in December. The schools reporting had about 10,000 of the 15,500 boys who played football this year. Many did not report because no record was taken of the injuries, while others reported the injuries and made no report on their finances, which may have been caused by an inadequate system of bookkeeping.

TABLE IX

A LIST OF INJURIES SUPPLEMENTARY TO
THOSE INCLUDED IN THE ORIGINAL TEST

Cracked rib	9
Cracked elbow	1
Crushed lung	1
Spread pelvic bone	1
Concussion of brain	3
Spine injury	2
Bruised shoulder	1
Cut hand	2
Cut lip	4
Hip injury	9
Chipped shoulder	1
Shin injury	1
Fractured vertebrae	3
Charlie horse	9
Fractured leg	3
Cracked foot	3
Twisted knee	6
Neck injury	3
Heart injury	1
Bruised knee	5
Internal injuries	1
Chipped coccyx	1
Muscle bruises	10
Scalp wound	4

25 schools reported no injuries at all
 28 schools reported one injury
 53 schools reported two injuries
 7 schools reported ten injuries
 6 schools reported 11 injuries
 8 schools reported 12 injuries
 5 schools reported 13 injuries
 6 schools reported 14 injuries
 1 school reported 15 injuries
 1 school reported 17 injuries
 2 schools reported 18 injuries
 1 school reported 22 injuries
 4 schools reported 23 injuries
 1 school reported 27 injuries
 1 school reported 28 injuries
 1 school reported 31 injuries
 1 school reported 32 injuries

A LIST OF INJURIES REPORTED TO THE
THINK TANKS IN THE UNITED STATES

Cracked rib

Cracked elbow

Cracked jaw

Spinal injury

Concussion of brain

Spinal injury

Spinal injury

But head

But lip

But injury

Clipped shoulder

Spinal injury

Fractured vertebrae

Charlie horn

Fractured leg

Cracked foot

Printed knee

Heel injury

Heel injury

Heel knee

Internal fracture

Cracked elbow

Cracked elbow

Cracked elbow

22 schools reported no injuries

22 schools reported no injuries

22 schools reported no injuries

7 schools reported no injuries

6 schools reported no injuries

6 schools reported no injuries

6 schools reported no injuries

6 schools reported no injuries

1 school reported no injuries

1 school reported no injuries

2 schools reported no injuries

1 school reported no injuries

4 schools reported no injuries

1 school reported no injuries

1 school reported no injuries

1 school reported no injuries

1 school reported no injuries

Summary. I. The reports show that more injuries occur in practices than in games and is probably due to the following facts: (1) more players take part in practices than in games and there are more practices than games; (2) players in practices generally have less training than players in games; (3) players in practices are not so well equipped as players in games; (4) the competition is not so fair in practices as in games, due to the fact that the second and third team players compete with the first team players in practices. Immaturity, lack of skill, lack of knowledge, lack of training, lack of coaching, is matched with more maturity, more skill, more knowledge, more training, and more coaching.

II. The schools paid about three-fourths of the expenses, the parents paid about one-fourth of the expenses.

III. The expenses were low, due to work done gratis or at reduced rates by physicians.

These injuries were taken care of in various ways. In most localities the physicians donate their services, especially when members of local boards of education. When the high school athletic associations have the funds the physicians are paid from said funds. They attend all the games and render medical assistance when necessary. In many instances the parents themselves pay for the medical attention. A few schools have an injury fund which is created by

Summary. I. The reports show that most injuries occur in practice than in games and is probably due to the following factors: (1) more players take part in practice than in games and there are more practices than games; (2) players in practice are more enthusiastic and have less fatigue; (3) players in practice are not as well equipped as players in games; (4) the competition is not so keen in practice as in games, and so the fact that the second and third team players compete with the first team players in practice. Lack of skill, lack of knowledge, lack of training, lack of coaching, is replaced with more maturity, more skill, more knowledge, more training, and more coaching.

II. The schools paid about three-fourths of the expenses, the parents paid about one-fourth of the expenses.

III. The expenses were low, due to very few visits or at reduced rates of physicians.

These injuries were taken care of in various ways. In most localities the physicians donate their services, especially when members of local boards of education. Then the high school athletic associations have the funds to pay the bills for the injured players. They attend all the cases and render medical assistance when necessary. In many instances the parents themselves pay for the medical attention. The schools have an injury fund which is created by

paid assemblies, benefit plays, benefit games, and contributions from Parent-Teacher Associations. One school sets aside 5% of the gross receipts of all of its games for this purpose. In one school the coach himself paid for the medical services. In other schools the expenses were taken care of by a clinic, Kiwanis Club, Exchange Club, college physician, athletic council, accident insurance, newspapers, lettermen's association, or charity.

Non-liability of athletic associations and school boards. In most states the school is not liable for athletic injuries if reasonable precautions for their prevention are taken. Many school systems realize they are not liable and refuse to assume such responsibility. Some schools will not allow the athletic association to spend money for injuries. But these are the exceptions, as most schools do pay for the treatment of those injured.

In most cases that come to court, the following common law rule is widely applied:

"The school is a branch or agent of the state, engaged in the execution of the governmental function of furnishing education to the public, a duty involuntarily imposed on it by the state, and, in the absence of a statute to the contrary, protected to the same extent as is the sovereign state from responsibility of its own torts or those of its servants resulting from misfeasance or non-misfeasance in the execution of its public duty."³

³ Fredrick Weltzin, "Legal Authority of the American Public School", University of North Dakota, Educational Bulletin No. 7, July, 1930, p. 239

paid association, benefit drive, benefit society, and similar business from financial support. The school acts as of the most possible of all of the means for this purpose. The school has been present with the medical services. In other schools the expenses were taken care of by a clinic, dispensary, or similar service. Physicians, athletic coaches, resident insurance, newspaper, and other services are provided.

Non-liability of athletic associations and schools. In most states the school is not liable for the injury inflicted by responsible associations for their protection are taken. Any school system realizes they are not liable and refuse to assume such responsibility. Some schools will not allow the athletic association to spend money for injuries. But there are the exceptions, as most schools do pay for the treatment of those injured. In most cases that come to court, the following non-law rule is widely applied:

"The school is a branch or agent of the state, engaged in the execution of the governmental function of furnishing education to the public, a duty indisputably imposed on it by the state, and, in the absence of a statute to the contrary, protected to the same extent as the state against state from responsibility of its own acts or those of its servants resulting from negligence or non-negligence in the execution of its public duty."

3
"Public School", University of North Carolina, Journal of Education, Vol. 100, 1922, p. 222

Frederick Weltzin in his article, "The New Tendency in Tort Liability of School Districts"⁴ shows a slight swing in the other direction. His conclusions show that the history of suits in law brought against school districts in an attempt to recover damages for injuries of various kinds seems quite clearly to indicate a rather definite way for recovery in at least a limited degree. But this tendency is only in its beginnings. Compared with the number of states which are not liable in tort, those states in which recovery is allowed in any degree are so few as to constitute exceptions. Even where statutes have been enacted, the courts are loath to construe such a law to that effect. Such is largely the case in Minnesota and Oregon. In Washington the writ of such a suit is allowed, but only in a limited degree. The broadest degree of recovery against school corporations is in the State of California, which places the school in this regard practically on the same plane as a private corporation or private individual. Only in one instance has there been a definite break with the old common law rule of liability without aid of statute. This is in the State of New York, where the principle of allowing suits against school districts for tort of corporation is so

⁴ Fredrick Weltzin, "The New Tendency in Tort Liability of School Districts," American School Board Journal, 84:39-40, June 1932.

Frederick Pollock in his article, "The New Tendency
 in Tort Liability of School Districts," shows a slight
 swing in the other direction. His conclusion is that the
 history of tort in law is not in general a record of
 an attempt to remove damages for injuries of various kinds
 from public entities to individuals or from individuals
 to individuals. It is rather a record of a tendency
 to recover in at least a limited degree, but with limitations
 only in the beginning. Compared with the growth of
 damages which are not liable in tort, those stated in Illinois
 recovery is allowed in any degree and so far as to common-
 law exceptions. There were statutes have been enacted, the
 courts are loath to construe such a law to that effect.
 Such is largely the case in Minnesota and Oregon. In Wash-
 ington the writ of such a writ is allowed, but only in a
 limited degree. The present status of recovery against
 school corporations is in the state of California, where
 places the school in this regard practically on the same
 plane as a private corporation or private individual. Only
 in one instance has there been a definite step in the old
 common law rule of liability without aid of statute. This
 is in the state of New York, where the principle of allowing
 suits against school districts for tort of corporations has

* Frederick Pollock, "The New Tendency in Tort Liability of School Districts," American School Law Journal, 1912-13, 1913-14, 1914-15.

firmly entrenched as to warrant it being termed a rule, the New York Rule. With the exception of a single case in Michigan, in no other state have schools been held liable for tort, since cases rising from neglect of the school board cannot really be termed tort cases.

Some decisions handed down in these cases have been published in various school magazines. P. J. Smith in "Recent Court Decisions"⁵ states that the school board is not liable for an accident to spectators attending football games on the athletic field owned by the board. In the case of Juntils vs. Everett, School District No. 24, on September 30, 1933, the student attended a football game at Bagshaw Field. A guard rail on the back of a seat broke and as a result Juntils fell to the ground and was injured. The court ruled the district had the power to acquire a site for recreation and for exercise for the children attending its schools and it had incidental power to do things to make the site suitable for these purposes. The construction of bleacher seats was incident to proper and reasonable use of Bagshaw Field. The respondent, in construction as indicated, was acting within the power necessarily implied.

In the "School Law" department of the School Board

⁵ Patrick J. Smith, "Recent School Decisions," American School Board Journal, 90:49-50, March 1935

firmly understood as to what it is and is being done, the
 New York State. With the exception of a single case in
 Michigan, in no other state have schools been held liable
 for tort, since cases arising from neglect of the school
 board cannot really be treated as tort cases.
 Some decisions handed down in these cases are based
 published in various school magazines. In 1917, in
 "Recent Court Decisions," states that the school board is
 not liable for an accident to a student attending football
 games on the athletic field owned by the school. In the case
 of *Leahy vs. Everett School District No. 24*, an appeal
 per 30, 1933, the court stated a football game at
 field. A guard fell on the back of a seat where he was
 possible liability fell to the group and was refused. The
 court ruled the district had the power to require a fall
 rescheduled and for exercise for the children attending the
 schools and it had incidental power to do things to make the
 also subject for these purposes. The connection of
 district acts was limited to proper and reasonable use of
 Bessie Field. The respondent, in connection as indicated,
 was acting within the power necessarily implied.
 In the "School Law" department of the General Laws

Journal of November, 1924, the following was published:

The attorney general of Ohio has recently ruled that boards of education are without authority to recognize any pay damages, or doctor or hospital bills, for pupils injured in playing high school football games as either a legal or moral obligation. He further ruled that "where a child attending the public schools is injured during its attendance at school, under the circumstances which would render the board of education liable in damages for such injury, were it not protected by the rule of non-liability in tort which exists in favor of governmental agencies acting in governmental capacity, the board of education, in its discretion, lawfully may recognize as a moral obligation, a claim for damages growing out of said injury and pay the same or any part of the same from public funds.

High school athletic association not liable.⁶

Richard Potenza of Columbus, Ohio, filed suit against the Columbus Board of Education for damages occasioned by the collapse of the Central High School bleachers during a night football game. The court held that the board of education was not liable, whereon he sued the members of the Central High School Athletic Association for \$11,378.00 for injuries.

The court showed that the athletic association was made up of teachers appointed by the principal, who in turn was appointed by the board of education. An analogy was presented to make plain that, being agents for the board, they were, like agents for a corporation, not liable, but that the responsibility was placed upon the corporation.

⁶ Ohio High School Athletic Association Bulletin, December 1, 1932.

Journal of November, 1934, the following was published:

The attorney general of Ohio has recently ruled that boards of education are without authority to recognize any person, or persons, as a member of a school board or in giving it a school football game as either a legal or moral obligation. He further ruled that where a school board is injured by a public school is injured during the attendance at school, under the circumstances which would render the board of education liable in damages for such injury, where it is not requested by the state of non-liability in such cases exists in favor of governmental agencies acting in governmentally capacity, the board of education, in its function, actually recognizes as a moral obligation, a similar obligation growing out of said injury and out of some or any part of the same from public funds.

High school athletic association not liable.

Richard T. Evans of Columbus, Ohio, filed suit against the Columbus Board of Education for damages occasioned by the collapse of the Central High School bleachers during a football game. The court held that the board of education was not liable, whereupon he sued the members of the Central High School Athletic Association for \$11,375.00 for injuries. The court showed that the athletic association was made up of teachers employed by the principal, who in turn was appointed by the board of education. An inquiry was sent to make plain that, being agents for the board, they were, like agents for a corporation, not liable, but that the responsibility was placed upon the corporation.

Ohio High School Athletic Association Bulletin,
December 1, 1934.

Therefore, the Court finds that the defendants were not acting in any individual capacity in the creation and maintenance of this athletic committee made up of teachers, when they were members merely by virtue of their employment as teachers in the high school of Columbus, Ohio; that they were not acting in their individual capacity; they were not owners; they were not possessors; they were not financially interested; they were doing it for the Central High School, and through the Central High School for the Board of Education. Their only control was by reason of the fact that they were teachers, employed by the Board of Education as teachers, and by authority of the principal, Mr. Townsend, of this school; and the teachers were appointed to this particular activity, to wit, the athletic committee, and therefore not acting in their individual capacities whatever, and could not be held liable.

The Court therefore grants the motion of the defendants and directs the jury to return a verdict for the defendants. The Court takes full responsibility for this, and if there is any error in it the Court is responsible and not the jury. To all of which the plaintiff may have an exception."

Most schools throughout the country require a permit, signed by the parents, to participate in high school athletics. This is in many cases a waiver of responsibility for injuries by the school and places it upon the parents. Tabulations show that in half the states this permit is required by the state athletic associations, the balance left to local discretion.

A physical examination is also required but the examination varies in some cases from merely testing the heart to a complete, minute examination.

The most complete waiver presented is used at the Jefferson Iowa, High School.⁷

⁷ Appendix

Method of handling the cost of treatment of athletic injuries. Every coach of an athletic team has experienced the leaden feeling in the pit of his stomach when an official waves him to the field from his position on the bench. A serious injury means, besides discomfort for the boys, bills for the injury. The payment of these bills is a real problem that every school must face. The parents of many boys are unable financially to take this responsibility. Athletic associations have been hit hard in this period of reduced gate receipts. What do schools do about this grave problem?

Who pays for injuries? The statistics published in a research by the Office of Education⁸ showed that the parents of the boys paid most of the bills for the injury, but in one case the coach, because of his guarantee to parents, is obligated to pay for treatment of the injured players.

This survey shows that in ninety per cent of the returns the responsibility of payment for the treatment of athletic injuries rests with the parents of boys participating. If parents are unable or unwilling to pay, as is true in some cases, the athletic treasuries have had to assume this obligation. In one school the athletic

⁸ The Illinois High School Athlete, 8:67-68, January-February, 1936.

Methods of handling the cost of treatment of athletic

injuries. Every coach of an athletic team has experienced the leader leaning to the left of the responsibility and still wanting him to the right from his position on the bench. A serious injury means, besides discomfort for the boy, bills for the injury. The payment of these bills is a real problem that every school must face. The parents of many boys are unable financially to take this responsibility. Athletic associations have been hit hard in this matter of reduced gate receipts. What do schools do when this grave problem?

Who pays for injuries? The statistics published in

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turns the responsibility of payment for the treatment of athletic injuries rests with the parents of boys (seventy-nine). If parents are unable or unwilling to pay, as is true in some cases, the athletic association may have to assume this obligation. In one school the athletic

⁶ The Illinois High School Athletic Association, January-February, 1925.

association paid out during the 1929-1930 school year approximately \$1,000 for the treatment of injuries.

The Indiana Study⁹ reports that three-fourths of the expenses for injuries were paid by the school, one-fourth by the parents.

Other schools report that physicians donate their services. Many schools have school doctors paid by the board of education. Waite High School, Toledo, Ohio, paid a school doctor \$500.00 per year for this service. The rural schools are looked after by the county health physician.¹⁰ A few schools have an injury fund created by paid assemblies, benefit plays, benefit games, and contributions from parent-teacher associations. One school sets aside five per cent of the gross receipts of all of its games for this purpose. In other schools this was taken care of by a clinic, Kiwanis Club, Exchange Club, Athletic Council, accident insurance, newspapers, lettermen's association, and charity.¹¹

A plan unique in the field of plans by individual schools was received by the writer from Mr. H. A. Swoffield.¹²

⁹ Indiana High School Athletic Association Bulletin No. 1, Vol. 29, 1932.

¹⁰ From Questionnaire, Table No. I.

¹¹ Ohio High School Athletic Association Bulletin, February 1, 1932.

¹² Results of questionnaire.

association paid out during the 1922-1923 school year approximately \$1,000 for the treatment of injuries. The Indiana state reports that three-fourths of the expenses for injuries were paid by the school, one-fourth by the parents.

Other schools report that physicians donate their services. Many schools have school doctors paid by the board of education. Grace High School, Toledo, Ohio, paid a school doctor \$200.00 per year for this service. The rural schools are looked after by the county health officer. A few schools have an injury fund created by paid assemblies, benefit plays, benefit games, and contributions from parent-teacher associations. One school sets aside five per cent of the gross receipts of all of its games for this purpose. In other schools this was taken care of by clubs, Kiwanis Club, Exchange Club, Athletic Council, etc. Student magazines, newspapers, teachers' associations, and charity.

A plan unique in the field of plans by individual schools was received by the writer from Mr. J. A. Smith.

9 Indiana High School Athletic Association Bulletin
No. 1, Vol. 25, 1928.

10 Kron Questionnaire, Toledo No. 1.

11 High School Athletic Association Bulletin
February 1, 1928.

12 Survey of questionnaires.

principal of the Roger Ludlowe High School, Fairfield, Connecticut. The Father's Club of this school appropriates a certain amount each year for the payment of the costs of injuries, and a definite schedule stating the type of injury and the maximum to be paid for each was set up.¹³

A study of 54 schools in Iowa by Wilbur Dalzell¹⁴ shows how schools have handled this problem:

Payment of Bills for Injuries: The payment for necessary treatment for injuries is taken care of in various ways. These vary from the high school athletic association to work done from of charge by the doctors. Table X shows methods used.

TABLE X
METHODS FOR HANDLING THE COSTS OF THE TREATMENT OF
INJURED FOOTBALL PLAYERS

payment by	number of schools
High School Athletic Association	16
Special Injury Fund	2
School Board	2
Accident Insurance	4
Parents	28
Doctor's Gratis	23
Part Parents and Part School	4
All Other Methods	5

The totals in this table would of course add up to more than 54. In several cases there are different methods used in each school, e.g., certain doctors do work gratis even though there is an understanding that the parents are

¹³ See Chart in the Appendix referring to this Club.

¹⁴ Wilbur Dalzell, "Frequency and Cause of Football Injuries and Procedure for Prevention," (unpublished Master's thesis, University of Michigan, 1924), p. 118

principal of the Roger Ludlow High School, Danvers, Connecticut. The father's side of this school approximates a certain amount each year for the payment of the costs of injuries, and a definite schedule stating the type of injury and the amount to be paid for each was set up. A study of 24 schools in Iowa by Alfred Daniels shows how schools have handled this problem:

Payment of Bills for Injuries: The payment for necessary treatment for injuries is taken care of in various ways. These vary from the high school athletic association to work done from charges by the doctors. Table A shows methods used.

TABLE A

METHODS FOR HANDLING THE COSTS OF THE TREATMENT OF INJURED FOOTBALL PLAYERS

Method	Number of schools
All Other Methods	5
Part Parents and Part School	4
Doctor's Office	23
Parents	20
Accident Insurance	4
School Board	2
Special Injury Fund	3
High School Athletic Association	15

The totals in this table would of course add up to more than 54. In several cases there are different methods used in each school, e.g., certain doctors do work gratis even though there is an understanding that the parents pay.

See Chart in the appendix referring to this table.

Alfred Daniels, "Prevention and Care of Football Injuries and Procedures for Treatment," (unpublished Master's thesis, University of Michigan, 1924), p. 118.

to pay for such services. In many of the 16 cases where the athletic association pays for the treatments the work is done by one doctor who is hired by the year on a flat guarantee basis with the school furnishing tape, gauze, and other first aid material. Many of these men are young doctors trying to build up a practice.

Doctors on the Board of Education, or with a son on the football team are often glad to do this work without charge. In some of the towns the feeling to do this work free has existed for years even after the doctors are no longer on the Board or their sons playing football.

In many cases both boys and parents are made to realize that the school is not liable for injuries, in which case parents will have to pay all doctor bills. Fort Dodge uses a slip upon which the school promises to prevent all accidents possible but assumes no responsibility. This slip must be signed by the parents of the boy and also must tell which doctor the boy would be sent in case of accident.

Washington High, Cedar Rapids, and the Des Moines schools have blanks which are to be signed by the parents, who agree to pay for all professional attention given their sons, aside from that rendered by school officials. Jefferson uses a waiver which releases the school from all responsibility. Various other methods are used where the school does not assume any responsibility.

Anamose provides a free physical examination paid for by the board of education. Charles City, while assuming no responsibility, usually helps by giving a benefit game, banquet, play or the like to raise money for this purpose. Two schools of this group have contracts with a local physician, the bills being taken care of by the school board.

Iowa City asks every boy to give one dollar to a fund which is turned over to a physician and he takes care of all injuries. This was done after they had previously tried the insurance plan and found it lacking.

Dubuque tried a mutual protective idea. They asked each boy to give one dollar for which he received medical care free up to fifteen dollars for any one injury. The boys were required to use the doctor specified by the school. Free medical examinations were given the boys at the school and the bill paid from the mutual company. However, this was stopped by the local board of education which maintained the organization was under their jurisdiction and the money could

not be used for that purpose.

Des Moines schools have free help from the Still College of Osteopathy. A student is present at each practice in order to gain experience.

Perry pays for all bills out of their gate receipts. Clinton has a group of doctors who donate their services and the school pays for all needed X-rays. Lyons, a neighboring town, has the same arrangement with doctors but the parents are required to meet the X-ray and hospital expenses. Grant High School of Cedar Rapids does just the opposite. They pay all X-ray and hospital expenses but the parents must pay the doctor.

The opinions of the school executives on these problems of providing physical examinations and paying for athletic injuries were asked. Thirty-eight school men thought that physical examinations should be provided and paid for by the school. Seventeen believed that the school should be liable for athletic injuries, even though they realized this was not legally true. Thirty of the men believe they owe the boy protection morally and twenty-six socially. Twenty-six schools thought that the policy of caring for injuries was an inducement to boys to come out for football, while eight thought just the opposite.

State athletic association insurance. Five states at this time have state athletic association insurance plans; namely, Wisconsin, New York, Georgia, North Dakota, and Kentucky. Mississippi and Oregon are studying methods for inaugurating a plan. In 1932 the Illinois High School Athletic Association¹⁵ sponsored a mutual plan for the payment of athletic injuries. In 1932-33 only twenty-six schools participated and the claims of \$643 paid out was more

¹⁵ The Illinois High School Athlete, 5:47, September, November, 1932.

not be used for that purpose.

For instance, schools have been kept from the full benefits of compulsory. A student is present at each practice in order to gain experience.

Perry pays for all bills out of their own pockets. Clinton has a group of doctors who have been advised and the school pays for all needed X-rays. When a student is injured, has the same arrangement with doctors and the school are required to meet the X-ray and hospital expenses. Clinton High School of Cedar Rapids does just the opposite. They pay all X-ray and hospital expenses but the parents must pay the doctor.

The opinion of the school executives on these problems of providing physical examinations and X-rays for athletic injuries were asked. Thirty-eight schools were present and physical examinations should be provided and paid for by the school. Seventeen believe that the school should be liable for athletic injuries, even though they contain this was not legally true. Thirty of the men believe that one who boy protection morally and twenty-six believe that twenty schools thought that the policy of caring for injured was an inducement to have to come out for football, while others thought just the opposite.

State athletic association insurance. Five states

at this time have state athletic association insurance plans, namely, Wisconsin, New York, Georgia, North Carolina, and Kentucky. Mississippi and Oregon are studying plans for insuring a plan. In 1933 the Illinois Athletic Association sponsored a similar plan for the protection of athletic injuries. In 1935-36 only twenty-six schools participated and the claim of \$64,000 paid out was more

than was received. The plan was sponsored again in 1933. This time only thirty schools participated, and a majority of these withdrew when they found the small number that would try it. As a result, the whole plan was discontinued.

The regulations and statistics of several state athletic associations will be found in Chapter II of this study.

Commercial insurance. Schools in fourteen states buy athletic injury insurance from commercial companies. The greatest number are found in Ohio, where the Central Assurance Company has taken over the plan originally sponsored by the state athletic association.

In Chart I of the Appendix is shown a comparison of benefits of three commercial insurance companies and three outstanding state athletic association insurance plans. Benefits not listed may be investigated by inspection of sample policies in the appendix.

The comparison of the cost of the plans listed is tabulated in Chart II. The extreme range of cost for this type of coverage can be learned from this table and a news item from the American School Board Journal:

Insurance for Athletes in Public High Schools. Some schools, notably in California, have a cooperative plan whereby parents in cooperation with school authorities may insure their children who are engaged in competitive athletics. The plan provides compensation up to \$250 for each pupil insured and allows for medical and surgical service up to \$250 for each pupil insured and allows for service of a qualified physician to be chosen by the insured.

plan was received. The plan was approved in 1935. This time only thirty schools participated, and a majority of these withdrew when they found the plan was disadvantageous. As a result, the whole plan was discontinued. The regulations and statistics of several state athletic associations will be found in Chapter II of this study.

Commercial Insurance. Benefit is fourteen times the athletic injury insurance from commercial companies. The greatest number are found in Ohio, where the 0-10 plan is used. Some groups have taken over the plan originally sponsored by the state athletic associations.

In Chart I of the appendix is shown a comparison of benefits of these commercial insurance companies and those outstanding state athletic association insurance plans. Benefits not listed may be investigated by inspection of sample policies in the appendix.

The subscription of the cost of the plans listed is tabulated in Chart II. The extreme range of cost for this type of coverage can be learned from this table and a note

Item from the American School Health Journal:

Insurance for athletes in public high schools. Some schools, notably in California, have a cooperative plan where by parents in cooperation with school authorities pay for their children who are engaged in competitive athletics. The plan provides compensation up to \$250 for each year insured and allows for medical and surgical services up to \$500 for each year insured and allows for services of a qualified physician to be chosen by the insured.

The accident policy covers all competitive sports, both within and without school, which may be engaged in during the current school year, provided sports are under competent supervision. The cost is \$5.00 per person except for football players, \$9.00.

The school authorities act as agents in making the arrangements, but are not responsible for injuries.¹⁶

¹⁶ "Insurance for Athletes", American School Board Journal, 76:46, November, 1924.

The school policy covers all non-graduate students, both within and without school, which may be engaged in activities during current school year, provided against the school's responsibility. The cost is \$5.00 per person except for foot-ball players, \$9.00.

The school authorities act as agents in making the arrangements, but are not responsible for injuries.

CHAPTER III

RULES AND REGULATIONS GOVERNING INSURANCE PLANS

Introductory statement. Of the various methods used to pay for treatment of athletic injuries, the plan that seems the most satisfactory is the state high school athletic association insurance plan. The insurance plan is being used in some states now, and the three plans that seem the most outstanding will be reviewed in detail in this chapter.

Wisconsin Interscholastic Athletic Association.¹

This plan was initiated by the Wisconsin Interscholastic Athletic Association in September, 1930. The plan was financed from the Association's cash surplus the first year. Since that time a plan to assess the member schools yearly dues according to enrollment and to assess individual participants according to the sports in which they participate has been adopted.

A summary of the rules under which the plan operates follows:

Requirements for Participation:

1. Member of the W. I. A. A. in good standing.

¹ Wisconsin Interscholastic Athletic Association, Twelfth Year Book, 1935.

CHAPTER III

THE WISCONSIN INTERSCHOOL ATHLETIC ASSOCIATION

Inter-scholastic movement. At the present time, there is a general movement to pay for treatment of athletic injuries, the plan being to have the most satisfactory in the state high school athletic association insurance plan. The insurance plan is being used in some states now, and the same plan that now the most satisfactory will be reviewed in detail in this chapter.

Wisconsin interscholastic athletic association.

This plan was initiated by the Wisconsin Inter-Scholastic Athletic Association in September, 1930. The plan was initiated from the association's own sources the first year. Since that time a plan to have the member schools jointly dues according to enrollment and to assess individual participants according to the sport in which they participate has been adopted.

A summary of the plan under which the plan operates follows:

Requirements for participation:

1. Member of the . . . in good standing.

Twelfth Year Book, 1933.
1. Wisconsin interscholastic athletic association.

2. Dues for current year must be paid in accordance with regulations.

3. No boy will be protected until his examination and Permit Card and Registration Fee are in the office of the secretary of the W. I. A. A. Examination and Permit Cards may be secured from the secretary before the close of school in the spring.

Note an important change in procedure. No "preliminary list" will be accepted in place of Examination and Permit Cards. Candidates must be examined before they take any chances of injuries.

No boy should be allowed to participate in athletics unless the principal has satisfied himself that the Examination and Permit Card is in the office of the secretary of the W. I. A. A.

The only exception to the above will be in cases of registered mail when the date and hour of mailing the Examination and Permit Cards will be accepted as actual beginning of effective protection.

4. In addition to the regular Examination and Permit Cards, each principal MUST send TWO lists containing the names on the individual cards. After checking these lists with the cards, the secretary will sign one list and return it to the principal so that the latter may know exactly which cards have been received by the secretary and may keep this information for future reference. The time of receipt of cards will also be indicated on the duplicate returned. The W. I. A. A. will provide a special blank, shown as the W. I. A. A. Examination and Permit Summary and Registration Sheet, for this purpose. THIS IS IMPORTANT. It is the only check that the principal has as to actual cards received by the W. I. A. A.

5. The approved Examination and Permit Card of the W. I. A. A. must be used.

6. The boys will be protected only when injury occurs in sports approved by the W. I. A. A. and found printed and checked on the Examination and Permit Card. Protection will be effective for competition--interclass, intramural, and interscholastic--as well as for actual directed practice in approved sports. Protection will also be given boys participating in gym classes under the direction of instructors in sports approved by the W. I. A. A. provided that the

3. Once for current year must be paid in accordance with regulations.

4. No boy will be promoted until his examination and Permit Card and Registration Fee are in the office of the Secretary of the I. A. A. Examination and Permit Card may be returned from the Secretary before the date of school in the spring.

5. No on inspection change in procedure. No "first" will be accepted in place of examination. Permit Card. Candidates must be examined before they take any measure of injuries.

6. No boy should be allowed to participate in activities unless the principal has notified himself that the examination and Permit Card is in the office of the Secretary of the I. A. A.

7. The only exception to the above will be in cases of registered mail when the date and hour of taking the examination and Permit Card will be accepted as actual evidence of effective protection.

8. In addition to the regular Examination and Permit Card, each principal must send two lists containing the names of the individual cards. After checking these lists with the cards, the secretary will send one list and return it to the principal as that the latter may have access to the cards have been received by the secretary and may keep this information for future reference. The date of receipt of cards will also be indicated on the duplicate returned. The I. A. A. will provide a special blank, known as the I. A. A. Examination and Permit Card, and Registration Sheet, for this purpose. This is known as the only check that the principal has as to actual cards received by the I. A. A.

9. The approved Examination and Permit Card of the I. A. A. must be used.

10. The boys will be promoted only when injury occurs in sports approved by the I. A. A. and found written and checked on the Examination and Permit Card. Protection will be effective for competition--injuries, intentional, and interventional--as well as for actual direct injuries in approved sports. Protection will also be given for injuries in games in the classes under the direction of the principal in sports approved by the I. A. A. provided that the

Registration Fees have been paid and the regular Examination and Permit Cards have been received.

7. Boys will be covered only in those sports checked on the Examination and Permit Cards which have been approved by physician, dentist and parent or guardian.

8. In order to be eligible for Athletic Accident Benefits a boy must be regularly enrolled in Grades 9 to 12 in a public high school.

9. No boy will be eligible for more than one benefit of \$20.00 or more during one sport's season unless a re-examination report by a physician approving participating after recovery is on file in the office of the secretary before a second injury occurs.

10. In case of more than one injury only those properly reported on the Preliminary Report Card will be considered for benefit.

11. The Board of Control reserves the right to ask for additional evidence beyond that originally submitted should the Medical or Dental Advisor or the Board of Control deem such additional evidence desirable or necessary to establish the validity of a request.

12. All checks will be made payable jointly to the principal as the agent of the boy and the physician or dentist rendering the service. This is done so as to enable the principal to establish the fact that the account for which the check was issued is paid.

13. The W. I. A. A. will not pay a benefit unless the Preliminary Report of accident is received in the office of the secretary within ten days immediately following the day of injury. Preliminary Report Cards supplied by the W. I. A. A. should be used. Failure to have report of injury in the office of the secretary within ten days of accident eliminates the benefit. A few Preliminary Report Cards will be mailed with each supply of Examination and Permit Cards.

14. The injury for which benefit is requested must occur in a regular practice of a regularly scheduled contest or in a gymnasium contest or class exercise in an approved sport conducted by the regular gymnasium instructor.

15. Requests not completed within sixty days from

Registration fees have been paid and the regular examination and Permit Cards have been received.

7. Boys will be covered only in those sports checked on the examination and Permit Cards which have been approved by physician, dentist and parent or guardian.

8. In order to be eligible for Athletic Association benefits a boy must be regularly enrolled in Grades 7 to 12 in a public high school.

9. No boy will be eligible for more than one benefit of \$20.00 or more during one school year unless a re-examination report by a physician approving participation after recovery is on file in the office of the secretary before a second injury occurs.

10. In case of more than one injury only those properly reported on the Preliminary Report Card will be considered for benefit.

11. The Board of Control reserves the right to ask for additional evidence beyond that originally submitted should the Medical or Dental Advisor or the Board of Control deem such additional evidence desirable or necessary to establish the validity of a request.

12. All checks will be made payable jointly to the principal as the agent of the boy and the physician or dentist rendering the service. This is done so as to enable the principal to establish the fact that the account for which the check was issued is paid.

13. The W. I. A. will not pay a benefit unless the Preliminary Report of accident is received in the office of the secretary within ten days immediately following the day of injury. Preliminary Report Cards supplied by the W. I. A. should be used. Failure to have report of injury in the office of the secretary within ten days of accident eliminates the benefit. A few Preliminary Report Cards will be mailed with each supply of Examination and Permit Cards.

14. The injury for which benefit is requested must occur in a regular practice of a regularly scheduled contest or in a systematic contest or class exercise in an approved sport conducted by the regular systematic instructor.

15. Requests not completed within sixty days from

date of receipt of proof blanks by the principal will be considered withdrawn and will not be allowed.

16. Examination and Permit Cards must contain the original signature of parent or guardian, physician and dentist.

17. Examination and Permit Cards must be filed yearly.

18. Benefits will be paid only if injury is sustained as in Rule 6 above and in games played under the playing rules approved by the W. I. A. A. If games are played in states where rules other than those approved by the W. I. A. A. are in use, boys will be eligible for benefit provided the rules used have been adopted by the State Association within whose jurisdiction the contest takes place.

19. A case once settled by payment of a request will not be reopened if check sent has been presented for payment.

DUES:

The dues for 1935-36 will be as follows:

Class A--Schools of more than 1,000	\$50.00
Class B--Schools of from 600 to 1,000	40.00
Class C--Schools of from 250 to 600	20.00
Class D--Schools of from 100 to 250	15.00
Class E--Schools of less than 100	7.50

With the approval of the State Insurance Commission a Registration Fee will be charged for 1935-36. The fee will be forty (40) cents per boy, except for schools not participating in Basketball Tournaments. The fees for these schools will be 50¢ per boy. This fee, while small, is nevertheless essential to the continuance of the plan. The fee should be paid by the boy. A boy will be covered for the year when his Examination and Permit Card and Registration Fee have been received by the W. I. A. A.

The following qualifying regulations have been adopted by the Board of Control:

1. Benefits on green stick fractures will be limited to half the amount listed on the schedule.

2. A radiograph will be required on all injuries scheduled at \$20.00 or more. If a radiograph is requested on other scheduled injuries, an allowance of \$2.00 for each

date of receipt of order blanks by the principal will be
 considered withdrawn and will not be allowed.

16. Examination and Final Exam must be held within the
 original schedule of payment or payment, principal and
 interest.

17. Examination and Final Exam must be held within the

18. Interest will be paid only if injury is sustained
 as in Rule 6 above and in cases where injury is sustained
 rules approved by the I. A. A. If cases are stayed in
 cases where rules other than those approved by the I. A. A.
 are in use, they will be eligible for payment provided the
 rules have been adopted by the local association within
 whose jurisdiction the contract takes place.

19. A case once settled by payment of a request will
 not be reopened if check has been paid for payment.

QUEST:

The fees for 1935-36 will be as follows:	
Class A--Schools of more than 1,000	150.00
Class B--Schools of from 500 to 1,000	100.00
Class C--Schools of from 250 to 500	50.00
Class D--Schools of from 100 to 250	25.00
Class E--Schools of less than 100	12.50

With the approval of the State Insurance Commission a
 regulation fee will be charged for 1935-36. The fee will
 be forty (40) cents per boy, except for schools and parties
 taking in Basketball Tournament. The fee for these
 schools will be 50¢ per boy. This fee, which shall be
 nevertheless assessed to the commission of the State. The
 fee should be paid by the boy. A boy will be covered for
 the year when his Examination and Final Exam and registra-
 tion fee have been received by the I. A. A.

The following qualifying regulations have been adopted

by the Board of Control:

1. Benefits on loans with interest will be limited to
 half the amount listed on the schedule.
2. A radiograph will be required on all injuries sched-
 uled at \$50.00 or more. If a radiograph is requested on
 other scheduled injuries, an allowance of \$2.00 for each

picture will be made in addition to the scheduled benefit.

3. If dental radiographs are requested, an allowance of \$2.00 is made in addition to the scheduled benefit.

4. The amount actually allowed will not exceed the itemized statement filed by the physician or dentist which must accompany every request for benefit. The listed amount is the maximum in each case.

5. In dental injuries where the Dental Advisor of the W. I. A. A. states that a less expensive type of filling would have been practical and would have given good service, adjustment will be made accordingly.

6. Dental work must be completed before an adjustment will be made.

7. No payments will be made for dental injuries unless the dental card has been filed with the secretary showing previous dental examination.

New York State Public High School Athletic Benefit Regulations.² The Athletic Protection Fund is a plan to protect boys and girls engaged in athletics against the cost of injuries sustained in games and practices. The plan has been in operation for three years and in that time has paid all legitimate claims made against it in full. However, the ASSOCIATION DOES NOT GUARANTEE the payment of any benefits. They have paid claims in full and expect to continue to do so; but they contend that they cannot distribute more money for injuries than is paid in by the schools in fees. If the sum total of the fees paid in by the schools is insufficient

² New York State Public High School Athletic Association Year Book, 1935-1936.

picture will be made in which the subject is shown.

2. If possible, a photograph should be taken of the subject in a position in which the subject is shown.

3. The subject should be shown in a position in which the subject is shown. The subject should be shown in a position in which the subject is shown.

4. In general, the subject should be shown in a position in which the subject is shown. The subject should be shown in a position in which the subject is shown.

5. The subject should be shown in a position in which the subject is shown. The subject should be shown in a position in which the subject is shown.

6. The subject should be shown in a position in which the subject is shown. The subject should be shown in a position in which the subject is shown.

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10. The subject should be shown in a position in which the subject is shown. The subject should be shown in a position in which the subject is shown.

11. The subject should be shown in a position in which the subject is shown. The subject should be shown in a position in which the subject is shown.

12. The subject should be shown in a position in which the subject is shown. The subject should be shown in a position in which the subject is shown.

13. The subject should be shown in a position in which the subject is shown. The subject should be shown in a position in which the subject is shown.

14. The subject should be shown in a position in which the subject is shown. The subject should be shown in a position in which the subject is shown.

15. The subject should be shown in a position in which the subject is shown. The subject should be shown in a position in which the subject is shown.

in any sport to pay the claims made at the end of the playing season, the valid claims will be allocated according to the amount of money available.

Schools have in the past been delinquent in carrying out the simple directions pertaining to the operation of the plan. Hereafter if a school does not report an injury within 48 hours after it occurs or does not make a final report upon the date set for the sport, the claim will suffer one-quarter valuation in its payment.

The schedule of benefits has been increased in many instances and consequently the fees have also been increased. Sprains have been listed for the first time in this schedule. Minor sprains will not be considered just claims. Only those sprains which NECESSITATE more than one doctor's visit and which would be clearly classified as SEVERE will be considered just claims. Experience has shown that one out of every twenty-one boys playing football will receive during the foot-ball season an injury serious enough to warrant a claim of \$13 upon the Protection Fund.

The Athletic Protection Plan is a service for schools in the State Athletic Association. In order to share its benefits schools must follow the following directions carefully:

1. Your high school must be a member of the New York State Public High School Athletic Association and ready and willing to co-operate in the Association activities.

in any event to say the same thing at the end of the year
the season, the year's earnings will be allocated according to
the amount of money available.

There have been no changes in the
out the same situation as in the case of the
plan. Therefore if a school does not report in time
it will be held after it occurs or does not occur a time
report upon the date and for the year, the date will be
one-quarter valuation in its power.

The schedule of payments has been increased in many
instances and consequently the time has also been increased.
Spokane have been listed for the first time in this category.
Minor expenses will not be considered just claims. Only those
expenses which are necessary to the school's work and
which would be clearly classified as such will be consid-
ered just claims. Expenses have shown that one of every
twenty-one boys playing football will receive an injury
foot-ball season in injury season enough to warrant a claim
of \$15 upon the protection fund.

The Athletic Protection Fund is a service for schools
in the State Athletic Association. In order to receive the
benefits schools must follow the following conditions:

1. Every high school must be a member of the Washington
State Public High School Athletic Association and ready and
willing to co-operate in the association's activities.

2. After the receipt of the membership fee and AT YOUR REQUEST the secretary will mail you a registration blank upon which the members of the squad to be covered should be arranged alphabetically and the information asked for filled out in each case. In addition, there will be furnished to each school a physical examination card which must be filled out by the physician at the time of the physical examination and on the back of it will be found a permission blank which must bear the signature of the parent or guardian granting permission to compete in this sport. This card is to be retained in the files of the school and when a boy is injured must be attached to the final claim. When the registration blank is completely filled out with the names of the squad members, it should be returned to the secretary with a check covering the entire fees necessary to protect the boys.

3. Twelve hours after the receipt of the registration blank in the office of the secretary the squad is protected.

4. In case of injury a preliminary report card signed by the principal giving the date, place and kind of injury should be mailed to the secretary. This must be mailed within 48 hours after the injury occurs. In case of emergency it may be signed by the physical director or coach.

5. The secretary will then mail to the principal proof blanks to be filled out by the principal, the attending physician and the boy injured, which after being properly filled out should be returned to the secretary.

6. No claims will be paid until the end of the playing season of the sports in which the injury occurs.

7. Fees for each sport are payable on the following basis:

Football.....	75¢ per pupil
Basketball.....	50¢ per pupil
Baseball.....	50¢ per pupil
Track.....	35¢ per pupil

Conclusions drawn from 1935 football season.³ There

³ New York State Public High School Athletic Association, Bulletin, January 25, 1935.

8. After the receipt of the membership list and \$5.00 per year, the secretary will mail a registration blank to each school. The blank should be filled out by the principal giving the date, place and kind of injury, and should be mailed to the secretary. This must be mailed within 48 hours after the injury occurs. In case of death, it may be signed by the physical director or doctor.

9. The secretary will then mail to the principal a blank to be filled out by the principal, the attorney, the injured and the boy injured, which after being properly filled out should be returned to the secretary.

10. No claim will be paid until the end of the playing season of the sports in which the injury occurs.

11. Fees for each sport are payable on the following basis:

Football.....	75¢ per year
Basketball.....	50¢ per year
Baseball.....	50¢ per year
Tennis.....	30¢ per year

Conclusions drawn from 1935 football season. There

New York State Public High School Athletic Association, Buffalo, January 25, 1936.

were many difficulties experienced in New York in trying to operate the insurance plan. The first difficulty was with the school authorities themselves. As several principals did not follow the simple directions given for filing the claims for accidents, the payments were necessarily slow. To eliminate as much as possible the lack of cooperation on the part of the school principals, they are adopting a time limit for claims and a penalty for not conforming to the rules as adopted.

The individual fee of 50¢ per boy is not enough to pay for the protection of a football player. Some principals and coaches took advantage of the situation and rushed boys with minor injuries to hospitals in ambulances and thereby incurred unnecessary expense and expected the insurance plan to stand the cost. The maximum benefit allowed for an injury was the minimum asked for by school officials in making claims for benefits and the fee charged was insufficient to cover such costs.

The New York plan seems to have experienced difficulties because a standard amount as benefits for injuries and medical attention was not set up. It was reported that X-ray costs ranged from \$5.00 to \$20.00 and that doctors fees for the same service ranged from \$1.00 to \$5.00. There was much demand for the schedule of benefits to include sprains and, since sprains must be included, and since the

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The individual fee of 50¢ per boy is not enough to pay for the protection of a football player. Some principals and coaches took advantage of the situation and caused boys with minor injuries to hospitals in ambulances and thereby incurred unnecessary expense and expected the insurance plan to stand the cost. The maximum benefit allowed for an injury was the minimum asked for by school officials in making claims for benefits and the fee charged was insufficient to cover such costs.

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Association had a deficit, it was necessary to raise the individual assessment to 75¢ per boy in football.

Certain accidents will receive a greater allowance and the amount paid for X-rays will also be increased. The operation of the plan has entailed a tremendous amount of work. Each particular case has been studied carefully and it is believed a fair judgment has been reached for each. A great many letters asking for further information were sent to the principals and to the doctors. The stenography has been done voluntarily by students of the Roslyn High School. The secretary of the state association has been working in cooperation with the secretaries of other state associations which carry on the same or a similar plan of athletic protection. It is interesting to note that the statistics developed through their experience are almost exactly duplicated by the experience in other states. An analysis of the 213 injuries indicates that 46 or nearly half of them were teeth injuries for which a total of \$395 was paid. There were 26 cases of broken noses, 21 cases of broken collar bones, and 23 cases of arm injuries of which 13 were broken arms. There were 32 cases of leg injuries, with 13 fractures. Other injuries are discussed below.

It is interesting to note that no particular age group suffered injuries out of proportion to the number in the age group participating in the game of football.

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It is interesting to note that no particular age group suffered injuries out of proportion to the number in the age group participating in the game of football.

In fact, there was almost an exact correlation between the number of injuries in any age group and the number of boys playing the game in that age group.

A detailed study is being made of the exact conditions prevailing when the greatest number of boys were hurt. It has already been determined that most injuries occur at least 5 or 10 yards from the starting point of the play. One of the plays resulting in the greatest number of injuries is the kick-off. Of the 4,167 boys covered, 195 boys were injured severely enough to receive assistance from the protection fund. The amount paid to these claims was \$2,480.50 or an average of \$13 per boy. In other words, the boy injured received \$13 for the \$.50 that was paid in for him. The biggest single injury was a compound fracture of the leg above and below the knee, for which \$175 was paid.

One out of every 21 boys who play the game of football may expect, during a normal season, to receive an injury serious enough to involve an average doctor's bill of \$13. The Athletic Protective Fund must charge fees that will produce this amount, as its only object is the protection of the individual boy.

The Georgia High School Athletic Accident Benefit Plan. (from the Georgia answer to Questionnaire) The Athletic Accident Plan is being developed by the G. H. S. A.

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A detailed study is being made of the exact conditions prevailing when the greatest number of boys were hurt. It has already been determined that most injuries occur at least 5 or 10 yards from the starting point of the play. One of the plays resulting in the greatest number of injuries is the kick-off. Of the 4,167 boys covered, 125 boys were injured severely enough to receive assistance from the protection fund. The amount paid to these boys was \$3,480.50 or an average of \$15 per boy. In other words, the boy injured received \$15 for the \$3.50 that was paid in for him. The highest single injury was a compound fracture of the leg above and below the knee, for which \$175 was paid.

One out of every 21 boys who play the game of football may expect, during a normal season, to receive an injury serious enough to involve an average doctor's bill of \$15. The Athletic Protective Fund must charge fees that will provide this amount, as its only object is the protection of the individual boy.

The Georgia High School Athletic Association Report

Plan. (From the Georgia answer to questionnaire) The Athletic Association plan is being developed by the G. H. S. A.

for the benefit of boys injured in high school athletics. The State Insurance Commissioner has cooperated to the fullest extent by giving the benefit of his experience and knowledge. The plan is not offered as something perfect, but it is a beginning and some good results should be obtained from it.

The plan is entirely voluntary and mutual and applies only to regular students of Georgia High School Association members. According to tables of experiences that have been studied, the plan will function adequately and the G. H. S. A. expects to pay each claim that is allowed as fast as funds become available.

In order to assure high school boys that the benefits indicated under the schedule will be paid, it is recommended that the principal, coach, boy, parent, physician, dentist, and G. H. S. A. cooperate. The responsibility of each and the schedule of income and benefits is given in the following summary.

SCHEDULE OF INCOME

Class "A" School, more than 800 . . .	\$15.00
Class "B" School, 125 to 800	10.00
Class "C" School, 125 or under	5.00

In addition to the above, each boy who desires to participate in the plan will pay a registration fee of one dollar for the year.

for the benefit of boys injured in high school accidents.
The State Insurance Commissioner has cooperated in this
further extent by giving the benefit of his experience and
knowledge. The plan is not offered as something perfect,
but it is a beginning and some good results should be ob-
tained from it.

The plan is entirely voluntary and informal and applies
only to regular students of Georgia high schools. It does not
include students who transfer to Georgia from other states
or who are in Georgia for a short time. The plan will function
effectively and the plan will function effectively and the
G. H. S. A. expects to pay soon after that is all that
is left as funds become available.

In order to secure that school boys that the benefits
indicated under the schedule will be paid, it is recommended
that the principal, coach, boy, parent, physician, dentist,
and G. H. S. A. cooperate. The responsibility of each and
the schedule of losses and benefits is given in the fol-
lowing summary.

SCHEDULE OF LOSSES

Class "A" School, more than \$500	\$15.00
Class "B" School, \$250 to \$500	10.00
Class "C" School, \$150 or under	5.00

In addition to the above, each boy and school to
participate in the plan will pay a contribution of 50
cents for the year.

The following qualifying regulations have been adopted by the Board of Advisors:

1. Benefits on green stick fractures will be limited to half the amount listed on the schedule.
2. A radiograph may be required on all injuries scheduled at \$25.00 or more. If radiograph is required on other scheduled injuries, an allowance of \$2.00 will be made in addition to the scheduled benefits.
3. If dental radiographs are requested, an allowance of \$2.00 will be made in addition to the scheduled benefit.
4. The amount actually allowed will not exceed the itemized bill filed by the physician or dentist, which must accompany every request for benefit. The listed amount is the maximum in each case.
5. In dental injuries where the dental advisor of the G. H. S. A. states that a less expensive type of filling would have been practical and would have given good service, adjustment will be made accordingly.
6. Dental work must be completed before an adjustment will be made.

The responsibility of each party to the plan is hereby indicated:

PRINCIPAL

1. File names of all boys desiring to take part in athletics with the G. H. S. A. on the Preliminary participation Blank.
2. Instruct coach or athletic director not to issue equipment before Examination and Permit Card, properly signed by both parent and physician is filed.
3. Collect one dollar from each boy to be covered for the year in indicated sports.
4. Notify parents that the boy is covered for the year in indicated sports.

The following qualifying requirements have been

adopted by the Board of Directors:

1. Benefits on green stick fractures will be limited to half the amount listed on the schedule.
2. A radiograph may be required on all injuries excepted at \$25.00 or more. If radiograph is required on other scheduled injuries, an allowance of \$2.00 will be made in addition to the scheduled benefits.
3. If dental radiographs are requested, an allowance of \$2.00 will be made in addition to the scheduled benefit.
4. The amount actually allowed will not exceed the itemized bill filed by the physician or dentist, which must accompany every request for benefit. The listed amount is the maximum in each case.
5. In dental injuries where the dental advisor of the G. H. S. A. states that a less expensive type of filling would have been practical and would have given good service, adjustment will be made accordingly.
6. Dental work must be completed before an adjustment will be made.

The responsibility of each party to the plan is hereby

indicated:

PRINCIPAL

1. File names of all boys desiring to take part in athletics with the G. H. S. A. on the preliminary participation Blank.
2. Instruct coach or athletic director not to issue equipment before Examination and Permit Card, properly signed by both parent and physician is filed.
3. Collect one dollar from each boy to be covered for the year in indicated sports.
4. Notify parents that the boy is covered for the year in indicated sports.

5. Mail an Examination and Permit Card, together with Registration Fee, for each boy in time to be received in the office of the Secretary before the expiration of the 20 days allowed by the Preliminary Participation Blank.

6. Pay annual dues of his school to the G. H. S. A. before October 1.

7. Mail a Preliminary Report of injury in time to be received in the office of the secretary within the 10 days immediately following the day of an accident.

8. Complete and file with the G. H. S. A. proof of injury on blanks submitted by the G. H. S. A. together with physician or dentist's bill, within sixty days of receipt of proof blanks.

9. See that physician or dentist is paid immediately upon receipt of check.

COACH

1. Issue no equipment to any boy until his Examination and Permit Card is filed with the principal. Exception may be made during the football season providing a Preliminary Participation Blank is on file with the secretary of the Insurance, G. H. S. A.

2. Report all injuries to the principal immediately.

BOY

1. Report to coach or principal desire to compete in athletics.

2. Secure Examination and Permit Card from principal.

3. Have permit properly signed by parent or guardian.

4. Provide parent or guardian with copy of Athletic Accident Benefit pamphlet.

5. Have physical examination made by physician.

6. Return Examination and Permit Card, properly completed, to principal, together with Registration Fee of \$1.00.

3. Mail an Examination and Report Card, mailed with Registration Fee, for each year in care to be received in the office of the Secretary before the expiration of the 30 days allowed by the Primary Registration Fund.

4. Pay annual dues of his school to the A. H. A. before October 1.

5. Mail a Registration Report at least 15 days before the expiration of the 30 days of the primary fund, within the 15 days immediately following the date of completion.

6. Complete and file with the A. H. A. a report of injury on forms submitted by the A. H. A. Registrar with physician or dentist bill, within sixty days of receipt of proof of bills.

7. See that payment of annual fee is paid immediately upon receipt of check.

COACH

1. Issue no equipment to any boy until his Registration and Permit Card is filed with the principal. Equipment may be made during the football season providing a satisfactory Permitted Blank is on file with the Secretary of the Insurance, A. H. A.

2. Report all injuries to the principal immediately.

WOMAN

1. Report to coach or principal before to complete in athletic.

2. Secure Examination and Permit Card from principal.

3. Have permit properly signed by parent or guardian.

4. Provide parent or guardian with copy of Athletic Accident Permit blank.

5. Have physical examination made by physician.

6. Return Examination and Permit Card, properly completed, to principal, together with Registration Fee of \$1.00.

7. Notify coach and principal of injury immediately after occurrence.
8. Fill out proof blank received from principal and return to him promptly.
9. See that principal forwards all proof blanks to the G. H. S. A.
10. See that amount received is turned over to the physician or dentist.

PARENT

1. Inform yourself on plan.
2. Sign Examination and Permit Card indicating sports permitted.
3. See that Registration Fee of \$1.00 is paid.
4. See that physical examination is made.
5. In case of injury, check up with principal and see that proper report is made.

PHYSICIAN

1. Examine boys who desire to participate in athletics.
2. Sign Examination and Permit Card.
3. Notify principal of injury immediately.
4. Fill out proof blank received from principal and return to him promptly.
5. Send bill for services in case of injury to principal to be forwarded to Insurance Department, G. H. S. A., with proof blank.
6. Furnish a radiograph or additional evidence of injury if requested.

DENTIST

1. Notify principal of injury immediately.

7. Notify police and medical authorities immediately after occurrence.
8. Will not report unless advised by physician to return to his property.
9. See that physician's report is filed in the file.
10. See that person's name is entered in the list of patients.

1. Inform yourself on case.
2. Give examination and report to physician.
3. See that registration is made in the file.
4. See that physical examination is made.
5. In case of injury, check up on the case and that proper report is made.

1. Examine boy and see that he is properly treated.
2. Give examination and report to physician.
3. Notify physician of injury immediately.
4. Will not report unless advised by physician to return to his property.
5. Send bill for services in case of injury to be forwarded to insurance company.
6. Furnish a receipt for any money received if requested.

1. Notify physician of injury immediately.

2. Fill out proof blank received from principal and return to him promptly.
3. Send bill for services to principal to be forwarded to Insurance Department, G. H. S. A., with proof blanks.
4. Furnish a radiograph or additional evidence of injury if requested.

G. H. S. A.

1. Furnish Preliminary Participation Blanks to principals.
2. Furnish Examination and Permit Cards.
3. Furnish G. H. S. A. Examination and Permit Summary and Registration Sheets.
4. Furnish information pamphlet for each boy.
5. Furnish Preliminary Report Blanks for reporting injuries.
6. Forward proof blanks to principals immediately upon receipt of Preliminary Report Blank.
7. Forward check according to scheduled benefits and participation requirements as soon as possible after receipt of final proof.
8. Advise fully on disposition of claim if not allowed.
9. Return one copy of G. H. S. A. Examination and Permit Summary and Registration Sheet, properly signed and dated, to the principal.
10. Do not allow claims for benefit unless the injury was sustained during a regular practice or in a scheduled interscholastic contest.

The question of the feasibility of athletic association insurance in the respective states was answered in many ways. Many officials of state athletic associations

8. Will our group blank received from principal and return to him promptly.

9. Same will be service to principal to be turned to Lawrence Department, U. S. A. and principal.

10. Furnish a photograph or similar evidence of injury if requested.

O. H. S. A.

1. Furnish preliminary participation blank to principal.

2. Furnish examination and permit cards.

3. Furnish U. S. A. examination and permit blank and registration sheet.

4. Furnish information pamphlet for each boy.

5. Furnish preliminary report blank for reporting injury.

6. Forward proof blank to principal immediately upon receipt of preliminary report blank.

7. Forward check regarding to immediate benefits and participation requirements as soon as possible after receipt of final proof.

8. Advise fully on disposition of claim if not allowed.

9. Return one copy of U. S. A. examination and permit blank and registration sheet, properly signed and dated, to the principal.

10. Do not allow claims for benefits unless the injury was sustained while a regular practice or in a scheduled intercollegiate contest.

The question of the feasibility of athletic association

action insurance in the respective states was answered in

many ways. Many officials of state athletic associations

believe that the method payment for injuries was not feasible in their states under any circumstances, while others doubted the feasibility. The majority of smaller states, due to the few schools, believed it could not be financed, while some large states thought that the great number of schools would make the cost of administration and maintenance too high.

Charles H. Kauffman⁴, Executive Secretary of the Virginia High School League, expresses the opinion voiced by smaller states:

I am in thorough sympathy with state athletic insurance and believe that it is highly advisable for any state wishing to adopt such a plan. However, I object to it for our state on the following counts: first, the number of injuries are so few and of a minor character that the plan now in operation whereby it is generally understood that the school athletic association gladly takes care of any major injury--not that it is required to, but simply as a gesture of good faith, and it is generally understood that minor injuries are best taken care of by the boy himself or his parents. Under this system, to my knowledge, there have been few abuses, as well as the demoralizing effect of the student or his parent trying to get all he can for nothing. The recent abuses which caused the rates of automobile insurance to a point where they are now gives one some idea of what we might expect under a State plan of athletic insurance.

Commissioner Townsend of the Ohio Athletic Association believes that with 1,150 schools in his organization the cost of administration would be excessive and that, on information from the State Superintendent of Insurance,

⁴ From questionnaire received on this study.

believe that the method payment for injuries was not feasible in their states under any circumstances, while others doubted the feasibility. The majority of earlier states, due to the few schools, believed it could not be financed, while some large states thought that the great number of schools would make the cost of administration and maintenance too high.

Charles H. Kauffman, Executive Secretary of the Virginia High School League, expresses the opinion voiced by earlier states:

I am in thorough sympathy with state athletic insurance and believe that it is highly advisable for any state wishing to adopt such a plan. However, I object to it for one reason on the following account: First, the number of injuries are so few and of a minor character that the plan now in operation whereby it is generally understood that the school athletic association gladly takes care of any injury, not that it is reported to, but simply as a matter of good faith, and it is generally understood that minor injuries are best taken care of by the boy himself or his parents. Under this system, to my knowledge, there have been few abuses, as well as the demoralizing effect of the student or his parent trying to get all he can for nothing. The recent abuses which caused the rates of automobile insurance to a point where they are now given one year's insurance of what we might expect under a State plan of athletic insurance.

Commissioner Townsend of the Ohio Athletic Association believes that with 1,150 schools in his organization the cost of administration would be excessive and that, on information from the State Superintendent of Insurance,

from questionnaire received on this study.

special legislation would have to be enacted for state association sponsorship. An interesting note on the Ohio situation is that the protection now offered by the Central Assurance Company⁵ of Columbus, Ohio was originally sponsored by the Ohio State Athletic Association and is still under this supervision.

Others believe that insurance business is not a business belonging to high schools but to well regulated insurance companies doing business under the laws of several states. Yet states in which association plans are functioning seem to be highly enthusiastic.

⁵ See Chapter VI

Special legislation would have to be enacted by the state

to authorize such a corporation. The investment made on the part of

the state is that the corporation not otherwise be established

by the state. The corporation, Ohio has previously sponsored

by the Ohio State Athletic Association and is still under

this supervision.

Others believe that insurance business is not a

business requiring to high capital and to be regulated

insurance companies to be business under the laws of several

states. Yet states in which insurance lines are restricted

ing need to be highly restrictive.

CHAPTER VI

CONCLUSIONS AND RECOMMENDATIONS

I. CONCLUSIONS

The general conclusions reached as a result of this study are that:

(1) Boards of education, high school athletic associations, coaches of various sports, as employees of boards of education, are not liable for athletic injuries to participants. This is based on the common law clause that they are agencies of the government not liable in tort. The tendency has been lessened in recent years and in some states suits may be pressed if it can be shown that boards are negligent in the upkeep of equipment.

(2) The majority of state high school athletic associations and most individual schools require parental consent and a physical examination before a boy can participate in athletics. States having athletic association insurance require that after a boy is injured he must submit to a re-examination by the assigned physician and cannot again participate until declared physically fit by said physician.

(3) Five of the forty states from which answers to the questionnaire were received, Wisconsin, New York, Georgia, North Dakota, and Kentucky, have well regulated state athletic

CHAPTER VI

CONCLUSIONS AND RECOMMENDATIONS

I. CONCLUSIONS

The general conclusions reached as a result of this

study are that:

- (1) Sports of education, high school athletic associations, coaches of various sports, as well as of various of education, are not liable for athletic injuries to participants. This is based on the common law principle that they are agents of the government and liable in tort. The liability has been asserted in recent years and in some states suits may be brought if it can be shown that coaches are negligent in the conduct of their sport.
- (2) The majority of state high school athletic associations and most individual schools require parental consent and a physical examination before a boy can participate in athletics. Such a physical examination is necessary because the injury that a boy is injured by must first be examined by the medical physician and coach again. Participants will be required physically fit by the association.
- (3) Five of the forty states from which reports to the questionnaire were received, Wisconsin, New York, Pennsylvania, North Dakota, and Kentucky, have well formulated state statutes

association assurance plans. Several states are planning to adopt some plan. The Wisconsin plan has been the basis of other state insurance plans.

(4) Insurance plans, sponsored by state athletic associations in small states are not feasible because the cost of maintenance of administration is too great for the small number of schools and the small attendance of individual schools.

(5) Some schools hire school physicians to look after injured athletes. In many small communities injuries are taken care of by public spirited doctors, who serve free of charge, although most of them ask some payment for materials used in treatment.

(6) The responsibility of payment for athletic injuries rests largely with parents. Many athletic associations feel a moral responsibility to pay for injuries as far as they are able to do so.

(7) Local service clubs, benefit games, fathers clubs, parent-teacher associations, part of the gate receipts of athletic contests, and in one case the coach himself, contribute to injury funds.

(8) A number of schools buy athletic injury insurance from commercial insurance companies. The benefits paid by these companies are nearly identical to those paid by state high school athletic associations.

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(5) Some schools hire school physicians to look after injured athletes. In many small communities athletes are taken care of by public spirited doctors, who receive fees of charge, although most of them ask some payment for materials used in treatment.

(6) The responsibility of payment for athletes injuries rests largely with parents. Many athletic associations feel a moral responsibility to pay for injuries as far as they are able to do so.

(7) Local service clubs, benefit games, athletic clubs, parent-teacher associations, part of the state revenue of athletic contests, and in one case the state itself, contribute to injury funds.

(8) A number of schools buy athletic injury insurance from commercial insurance companies. The benefits paid by these companies are nearly identical to those paid by state high school athletic associations.

(9) The cost of athletic insurance per boy for all sports in commercial companies ranges from \$2.25 to \$9.00.

(10) The cost of athletic insurance by state athletic association insurance per boy in all sports ranges from ninety cents to \$2.10.

(11) State associations are investigating athletic injuries. The National Federation of State Athletic Associations' survey of football injuries, when completed, should do much to make the game safer for participants.

The contention regarding the high cost of administration per participant in states having a small population, is that the administrative cost for many people is very little more than the cost for a few people. The success of any insurance plan depends on a large number of subscribers and a national plan would furnish enough subscribers to insure the operation of the law of expectancy on which insurance plans are based.

II. RECOMMENDATIONS

As a result of much thought on the findings of this study the author has decided to make two recommendations:

The first recommendation is that all states should require a re-examination of all injured athletes and an affidavit from the examining physician before the boy is allowed to engage in athletic competition. In small schools

(9) The cost of athletic equipment for the all-
sports in commercial equipment ranges from \$2.50 to \$5.00.
(10) The cost of athletic equipment for state officials
association members for the all-sports ranges from
slightly more to \$5.00.

(11) State associations are investigating athletic
injuries. The National Federation of State Athletic Assoc-
iations' survey of football injuries, when completed, should
do much to make the game safer for participants.
The contention regarding the high cost of athletic
equipment participation in states having a small population,
is that the administrative cost for many people in very little
more than the cost for a few people. The question of any in-
crease plan depends on a large number of considerations and a
national plan would require much cooperation to insure the
operation of the 14 of emergency on which insurance plans
are based.

II. RECOMMENDATIONS

As a result of such studies on the findings of this
study the author has decided to make two recommendations:
The first recommendation is that all states should
provide a representative of all injured athletes and an
effort to find the athletic physician before the day of
allowed to compete in athletic competition. In small schools

having small squads in the respective sports, an injury to an important team member may seriously affect the team play and coaches are tempted to put the boy into the game before he is fully recovered, thereby greatly increasing the chances for injury.

The second recommendation has to do with insurance and finance. Since many state athletic association officials in the several states in the United States feel that their particular state is not suited in one way or another to a state insurance plan, the author recommends that the successful state plans of athletic insurance now in operation be enlarged in scope to a national plan sponsored by the National Federation of State High School Associations. Such a plan would eliminate the two most serious objections to the state plans.

having small amounts in the respective amounts, so injury to
an important body of work may be done. The same plan
and measures are taken, so that the only thing that is done
he is fully recovered, thereby greatly increasing the
chances for injury.

The second recommendation is to do this in a
and financial. Since many state statistics are not
in the several states in the United States that their
particular state is not listed in one way or another to a
state insurance plan, the author recommends that the state
central state plan of statistical information, as is
be referred to as a national plan, and that the
National Federation of State High School Associations, which
a plan could eliminate the two most serious obstacles to
the state plan.

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APPENDIX

APPENDIX

COMPARISON OF BENEFITS OF ATHLETIC ASSOCIATION INSURANCE
AND COMMERCIAL COMPANIES

CHART I

Type of Injury	Wisconsin Intersch. Ath. Ass'n	New York High School Ath. Ass'n	Georgia Athletic Association	Ill. Mutual Casualty Company	Central Assurance Company	Income Guarantee Company
Broken knee cap				25.00		25.00
Breaking one or more ribs, fingers or toes		5.00		5.00	10.00	
Broken vertebrae				50.00		50.00
Complete disloc.--knee				25.00		20.00
Complete disloc.--						20.00
Shoulder				20.00		20.00
Complete disloc.--hip						20.00
Complete disloc.--						20.00
Green stick fractures	1/2 Price	1/2 Price		5.00	1/2 Price	20.00
X-ray				5.00		
Suture (per stitch)				2.00		
Sprained ankle or knee						
Injury to kidneys,						
Liver, stomach, lungs						25.00
Hernia						
Torn ligament		15.00		5.00		
Serious external punct.						
Dental injuries:						
Chipped tooth	2.00	2.00	2.00	2.00	2.00	2.00
Broken facing	3.00		3.00	3.00		
Replaced fillings	3.00		2.00			
Broken tooth	10.00	20.00	10.00	10.00	10.00	10.00
Maximum dental	20.00	20.00	20.00	20.00	20.00	10.00
Loss of life	200.00	200.00		200.00	250.00	250.00
Loss of eyesight				100.00	200.00	250.00
Both arms broken					150.00	80.00
above elbow						
Both legs broken	150.00	100.00	125.00		150.00	80.00
above knee						
Both bones either leg,	150.00	150.00	125.00		150.00	80.00
between ankle and knee						
Both bones either arm,	75.00	75.00	75.00	45.00	100.00	60.00
between wrist and elbow						
Either leg above knee	60.00	50.00	50.00	45.00	75.00	40.00
In cast						
Either arm broken above	50.00		50.00		75.00	50.00
elbow						
Either bone of either	40.00	50.00	40.00	45.00	50.00	30.00
leg between ankle and						
knee						
Either bone of either	30.00	40.00	35.00	25.00	40.00	30.00
arm between wrist and						
elbow	25.00	35.00	30.00	25.00	35.00	25.00
Broken collar bone						
Broken jaw	20.00	25.00	25.00	25.00	25.00	15.00
Both bones in hand or						
foot	7.50	7.50	7.50	10.00	10.00	10.00
Broken nose	10.00	10.00	10.00	10.00	10.00	
Broken hip	80.00	100.00	125.00	80.00		
Pelvis						

CHART II

COMPARISON OF COST OF INSURANCE BY STATE ASSOCIATIONS AND COMMERCIAL COMPANIES COST PER BOY

	STATE ASSOCIATION				COMMERCIAL COMPANY			
	A S	A S	A S	F B	A S	F B	A S	
Schools over 1000	.90	1.15	2.10	.75	4.50	3.00	11.25	
Schools 600-1000	.80	1.15	2.10	.75	4.50	3.00	11.25	
Schools 250-600	.60	1.10	2.10	.75	4.50	3.00	11.25	
Schools 100-250	.55	1.10	2.10	.75	4.50	3.00	11.25	
Schools under 100	.48	1.05	2.10	.75	4.50	3.00	11.25	

Key: F B--Football; A S--All Sports; C C

The cost of insurance in the Wisconsin Athletic Associations is based on (1) dues, (2) a fee of 40¢ per boy in all groups. The association dues from classes one to five on the above schedule are as follows: 1. 50.00; 2. 40.00; 3. 20.00; 4. 15.00; 5. 7.50.

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FOR THE RECORDS OF THE ARMY

11 1910

CHART II (continued)

COMPARISON OF COST OF INSURANCE BY STATE
ASSOCIATIONS AND COMMERCIAL COMPANYS
COST PER BOY

The cost per boy is figured on a basis of 100 boys participating. In schools of over 1000, with dues at \$50.00, one hundred boys at 40 cents, a total of 100 boys can be insured for 90 cents per participant. With more boys participating, the cost per boy would be proportionally less.

CHART III

FIRST FIVE YEARS OF THE WISCONSIN ATHLETIC BENEFIT PLAN

	1930-31	1931-32	1932-33	1933-34	1934-35
Schools participating	411	408	406	401	413
Schools not participating	24	24	26	28	26
Schools not Eligible	3	6	10	14	7
Boys covered	18,120	22,560	21,102	16,582	17,427
COVERAGE ACCORDING TO SPORT					
Football	12,741	14,989	12,954	14,782	15,164
Basketball	16,136	18,434	16,598	15,936	16,227
Track	11,314	12,663	14,054	14,376	14,336
Baseball	11,109	12,336	11,445	13,281	14,238
Golf	5,382	6,155	7,344	10,640	11,775
Skating	5,721	6,895	7,914	11,016	12,990
Swimming	6,253	7,575	8,818	12,931	13,884
Tennis	5,608	7,576	8,086	12,572	12,603
Hockey		5,757	7,625	10,893	9,975
Wrestling		3,847	6,941	9,784	9,273
Volleyball					6,782
Kittenball					6,980
TOTAL	74,264	95,568	101,779	126,211	144,227

CHART IV
INJURIES PER SPORT IN WISCONSIN

	1930-31	1931-32	1932-33	1933-34	1934-35
Football	106	308	464	521	634
Basketball	17	190	246	283	307
Other Sports	0	28	54	54	63
TOTAL	123	526	764	858	1,004

CHART V

TOTAL COST OF PLAN TO W. I. A. A.

	1930-31	1931-32	1932-33	1933-34	1934-35
Benefits	\$5,330.00	\$7,988.00	\$8,688.40	\$8,638.10	\$10,349.00
Postage	61.25	90.00	80.00	95.00	155.00
Clerical	260.00	349.50	372.00	394.00	497.50
Printing	319.00	232.05	163.50	272.25	286.25
Supplies and Equipment	319.40	16.35	38.76	37.40	35.00
Medical and Dental Advisor	25.00	50.00	60.00	70.00	70.00
Miscellaneous		20.00			
TOTAL	\$6,314.65	\$8,745.90	\$9,602.66	\$9,506.75	\$11,392.75
Additional Receipts to Offset Cost of Plan:					
Extra Dues		5,521.00	5,240.00	5,292.50	5,219.00
Cards	303.73	255.84	1,015.80		
Registration Fees				4,145.50	4,339.25
TOTAL	303.73	3,786.84	6,255.80	9,438.00	9,557.25
Yearly Loss to W. I. A. A.	\$6,010.92	\$4,959.06	\$3,346.86	\$68.75	\$1,835.50

QUESTIONNAIRE

A STUDY OF METHODS OF PAYING FOR ATHLETIC INJURIES

Secretary of State Athletic Association

Dear Sir:

I am making a study of the methods in use in the different states of meeting the expense of athletic injuries.

We, in New Mexico, have no state wide plan, and I am seeking information on which to base recommendations.

Your cooperation is earnestly solicited.

Yours truly,

1. Is the Board of Education or officials of the school liable, in your State for athletic injuries?

2. Do you require a physical examination and a permit from Parents for a boy to participate in high school athletics?

3. Does your State have an insurance plan, such as the Wisconsin Plan for athletic insurance?

4. If no plan is in effect, who pays for such injuries, Board of Education____, Parents____, Athletic Treasury____?

If more than one method is used give approximate per cent of each.

5. Do you know of any city or school in your State which has a good local plan? Give name and location.

THE SECRETARY OF THE BOARD OF EDUCATION

DEAR SIR:

I am writing to you in regard to the matter of the different kinds of schools in the city. It is my duty to see that the schools are properly maintained and that the children receive a good education. I am sure that you will understand the importance of this matter.

It is the duty of the Board of Education to see that the schools are properly maintained and that the children receive a good education. I am sure that you will understand the importance of this matter. I am writing to you in regard to the matter of the different kinds of schools in the city.

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I am writing to you in regard to the matter of the different kinds of schools in the city. It is my duty to see that the schools are properly maintained and that the children receive a good education. I am sure that you will understand the importance of this matter.

6. Do any schools buy athletic insurance from commercial companies?

7. Do you know of any insurance companies in your State which write such risks? Give name and location.

8. Has your State conducted a recent survey on High School athletic injuries?

9. In your opinion, is a state athletic association insurance plan feasible?

largest
number
schools
trained

listed
for the
year
and their
below.

Committee
of the
inter-
billed
bills.

parents
resulting

paid at
of \$10.00
supervisors

1. The first of the following is a list of the names of the persons who have been appointed to the various committees of the Board of Education.

Committees

2. The second of the following is a list of the names of the persons who have been appointed to the various committees of the Board of Education.

which will be found in the list of names of the persons who have been appointed to the various committees of the Board of Education.

3. The third of the following is a list of the names of the persons who have been appointed to the various committees of the Board of Education.

School children in the

4. The fourth of the following is a list of the names of the persons who have been appointed to the various committees of the Board of Education.

Instruction in the

SCHEDULE OF BENEFITS BY THE FATHERS' CLUB
OF ROGER LUDLOWE HIGH SCHOOL
FAIRFIELD, CONNECTICUT

It is recommended by the Insurance Committee of the Fathers' Club that the Fathers' Club of the High School set up a schedule of benefits to assist the boys and girls of the High School in paying for injuries sustained in the following contact sports:

BOYS

Football
Basketball
Baseball
Track

GIRLS

Soccer
Field Hockey
Basketball

It is further recommended that--

1. This assistance by the Fathers' Club will be extended only to those boys and girls who sustain injuries in regularly organized and supervised practices and regularly scheduled games and that it does not include injuries sustained during regular Physical Education classes.

2. The coach or the supervisor of any of the above listed contact sports may recommend to the Athletic Council for its approval, cases to be considered by the Insurance Committee of the Fathers' Club for partial payment of medical and dental bills conforming with schedule of benefits listed below.

3. All bills should be presented to the Insurance Committee by the pupil, parent or guardian with a recommendation from the coach and the Athletic Council. This is to be interpreted to mean that the Fathers' Club shall not be billed direct as it is not responsible for the payment of any bills.

4. The Fathers' Club is not in any way liable to the parents of injured boys and girls for the payment of bills resulting from injuries sustained.

Medical expenses incurred for minor injuries will be paid at a rate not to exceed \$2.00 per treatment with a limit of \$10.00 for any one accident, upon authorization of the supervisor of the sport.

SCHEDULE OF MEDICAL BENEFITS

Broken bone in foot	\$ 7.00
Broken bone in hand	7.00
Broken nose	10.00
Broken collar bone	25.00
Either bone of either arm broken between wrist and elbow	30.00
Either bone of either leg broken between ankle and knee	35.00
Either arm broken above the elbow	40.00
Either leg broken above knee and in cast	50.00
Either ankle or knee sprained and in cast	35.00

Exception: the payment of bills incurred on account of hernia shall be excluded.

When authorized by competent medical authority, X-ray expenses will be paid upon the following schedule (fees allowed to cover only necessary areas);

	One view	Two views
Foot, ankle, hand, wrist	\$3.50	\$5.00
Toes, finger (single digits)	2.00	3.00
Knee elbow, leg, arm	5.00	6.50
Skull, shoulder, spine, ribs, pelvis, chest, hip joints	6.00	7.50

(Additional views beyond two of same area at one sitting, \$1.00 per view Stereoscopic examinations are to be charged for at the rate of \$1.50 added to the fee for one film.)

SCHEDULE OF DENTAL BENEFITS

Extraction with local anaesthetic--one tooth	\$ 1.50
Extraction with general anaesthetic one tooth	2.00
Extraction (each additional tooth \$1.00 up to \$15.00 maximum)	
X-ray--single films	2.00
(For each additional film, \$1.00 extra)	
Plastic fillings	\$2.00 to 4.00
Bridge work, maximum of	25.00

It is understood by the Insurance Committee of the Fathers' Club and agreed to on the part of the school authorities of the Roger Ludlowe High School that in the event of accident first aid treatment will be administered

without delay by an experienced person.

It is hereby understood and agreed that the authorities of the Roger Ludlowe High School shall make every effort to have a physician in attendance at all home football games.

It is recommended that the above Assurance Benefits shall be available to all boys and girls of the Roger Ludlowe High School, who are bona fide members of the Athletic Association of the school.

It is hereby understood and agreed that the Fathers' Club of the Roger Ludlowe High School may withdraw the above suggested financial assistance at any time that the Club may so desire for any reason whatsoever.

The limit of payment of any one student during the school year shall be fifty dollars (\$50.00).

(Provision will be made against overlapping benefits.)

without being in a legal position

It is hereby declared that the
policy of the United States is to
afford to every citizen the right to
education.

It is further declared that the
policy of the United States is to
afford to every citizen the right to
education.

It is further declared that the
policy of the United States is to
afford to every citizen the right to
education.

The limits of the right to
education shall be determined by the
school board.

Provision shall be made for the
education of every child.

10-10-10

10-10-10

WAIVER

For purpose of obtaining permission for _____
 _____ to take part in athletic sports and contests
 participated in by the Jefferson High School, we each hereby
 waive and relinquish any and all claims of every character
 now existing or that may hereafter arise, or could hereafter
 be made by use against the independent school district of
 Jefferson, Iowa, the Board of Directors thereof, or any
 member of said Board, or any of the teachers or employees
 of said district, on account of any injuries, loss of time
 or services, expense, sickness, disability or any other
 damage of any kind or character by or in any manner result-
 ing from his participation in such sports or contests, or
 incurred while traveling to or from the same; and we do
 hereby assume all risk and responsibility for loss, injury
 and damage in connection therewith.

Dated at Jefferson, Iowa,day of 193...

.....pupil

.....

.....

Parents of above named
 pupil

WAIVER

For purpose of obtaining permission for

to take part in athletic sports and contests

participated in by the Jefferson High School, we each hereby

waive and relinquish any and all claims of every character

now existing or that may hereafter arise, or could hereafter

be made by me against the independent school district of

Jefferson, Iowa, the Board of Directors thereof, or any

member of said Board, or any of the teachers or employees

of said district, on account of any injuries, loss of time

or services, expense, sickness, disability or any other

damage of any kind or character by or in any manner resulting

from his participation in such sports or contests, or

injured while traveling to or from the same; and we do

hereby assume all risk and responsibility for loss, injury

and damage in connection therewith.

Dated at Jefferson, Iowa, day of 193...

.....pupil

.....

.....

Parents of above named

pupil

PROTECT

WISCONSIN INTERSCHOLASTIC

ATHLETIC ASSOCIATION

BLANKS

Athletes

WISCONSIN INTERNATIONAL ASSOCIATION

ATHLETIC ASSOCIATION

BRANCH

COMMERCIAL INSURANCE

COMPANY BLANKS

IMPORTANT!

Special care should be taken to prevent loss or damage of this volume. If lost or damaged, it must be paid for at the current rate of typing.

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