1950

Study of the ways and means in public high schools of Massachusetts to provide financial assistance to girls injured in school accidents

BOSTON UNIVERSITY

SCHOOL OF EDUCATION

Service Paper

STUDY OF THE WAYS AND MEANS IN PUBLIC HIGH SCHOOLS OF MASSACHUSETTS TO PROVIDE FINANCIAL ASSISTANCE TO GIRLS INJURED IN SCHOOL ACCIDENTS

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THE PROBLEM AND THE METHOD OF PROCEDURE

The teaching of athletic exercise, calisthenics, gymnastics, indoor and outdoor games is required by law in the state of Massachusetts.[1]

Section 1.

> Maintenance of public schools. Every town shall maintain, for at least one hundred and sixty days in each school year unless specifically exempted as to any one year by the department of education, in this chapter called the department, a sufficient number of schools for the instruction of all children who may legally attend a public school therein. Such schools shall be taught by teachers of competent ability and good morals, and shall give instruction and training in orthography, reading, history and constitution of the United States, the duties of citizenship, physiology and gygiene, good behavior, indoor and outdoor games, and athletic exercise. In connection with physiology and hygiene, instruction as to the effects of alcoholic drinks and of stimulants and narcotics on the human system, and as to tuberculosis and its prevention, shall be given to all pupils in all schools under public control except schools maintained solely for instruction in particular branches. Such other subjects as the school committee considers expedient may be taught in the public school.

Section 3.

> Military drill, gymnastics, etc. The exercises in the public schools may include calisthenics, gymnastics, and military drill; but no pupil shall be required to take part in any military exercise if his parent or guardian is of any religious denomin-

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[1] State of Massachusetts By-Laws, Chapter 71. Section 1 and Section 3, Page 661-663

Annotated Laws of Mass. Volume II

> tion conscientiously opposed to bearing arms, or is himself opposed, and the school committee is so notified in writing; or if a physician of good standing certifies in writing that in his opinion such exercises would be injurious to the pupil.

For those schools which do include classes in physical education, and intramural and interscholastic sports in the curriculum, the study proposes to show what they are doing, or not doing, in the way of financial assistance for injured girl pupils. No evidence seems to have been gathered to determine this.

Statement of the problem. The purpose of this survey is to gain information relative to what is being done by high schools to provide protection for girl participants in physical education programs and sports when injuries occur in the gymnasium classes, on the playing fields, or during the intramural or interscholastic activities. The survey was limited to high schools which have a population of one to one thousand, who had a gymnasium or an indoor playing area, and which do offer a program of physical and / or sports.

Importance of the study. Personal interviews with supervisors of the State Department of Secondary Education, Safety Education and Physical Education, regarding this problem disclosed little or no information about it. The persons to whom the investigator talked agreed that there was a definite need, but could offer nothing constructive about what was being done. Both the Supervisor of Secondary

Education, Mr. A. Russell Mack, and Mr. Daniel Kelly, Supervisor of Physical Education, allowed the recent surveys[1] which had been done in their departments to be reviewed, but this particular issue was not included. It was from these reports, however, that the names and enrolments of the schools to be surveyed were selected. Further information was sought from insurance companies. From this source it was learned what types of policies and benefits were available and could and were being used in schools. They could in some instances give figures of their clients, but this was not inclusive of all the schools in the survey.

Personal inquiries were made from several teachers of physical education. They were eager to have information as to what others were doing and to be offered some suggestions and helps in solving their own problems. The last facts indicated that there was a definite need, and so the study was begun.

The importance of the study will lie in the fact that here is

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[1]Commonwealth of Massachusetts High School Survey, Department of Secondary Education, 1948-1949
Massachusetts Department of Physical Education 1949

something which may or can be used by other schools in making their programs adaptable to all participants.

CHAPTER II

REVIEW OF THE LITERATURE

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REVIEW OF THE LITERATURE

A review of research for a period of from nineteen thirty-nine through nineteen forty-nine, and a review of records in the State Department of Secondary Education, the State Department of Physical Education, and State Department of Safety, show that little information exists concerning the extent and nature of protection offered to girl students in the way of financial compensation when injured. In a survey[1] made by U. J. Beaumont, on the administration of athletics in secondary schools in Massachusetts, he speaks of the ethical obligation of schools concerning the payment of medical bills, as a major problem. He states: -

> "Sixty-one schools indicated that the parents had to foot the bill. On the other hand, in sixty-two schools the A. A. treasury was the source of payment. The New England Secondary School Principals Association plan of insurance was used by sixty schools."

Two hundred and forty-seven schools were covered in this survey, which included high schools, parochial schools and trade schools, but these figures included boys and girls.

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[1]Beaumont, U. J. Survey of the administration of High Schools Athletics in Massachusetts. 1948. P. 62.

The November issue, 1947, of "The Bulletin"[1], the official paper of the National Secondary School Principals, presented a paper on the progress made in the insurance field.

The purpose of this study is not to show a need. Teachers of physical education and coaches are stating that need constantly. The purpose of the study is to show what is being done by those who offer something, and to make these facts known to others in the hope that they may profit by it.

Since accidents do happen, and with the stepped up rules and regulations of girls' athletics, the greater number of participants, and the increased varieties of activities offered, with resultant increases in accidents, it is evident that some means must be provided to insure that the pupils will be able to receive proper medical care.

It would seem from the material, or lack of material which was found that limited study had been undertaken previously on this subject.

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[1] National Association of Secondary School Principals, The Bulletin, official organ. November 1947.

CHAPTER III

METHOD OF INVESTIGATION

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Preparation of the questionnaire. In view of the fact that a questionnaire must be constructed to fulfill the purpose of the study, it had to be based on the information sought. Hints as to the proper method to be used were taken from Koos, "Questionnaire in Education"[1] and from Russell's chapter on "Construction of Tests".[2]

The recommendations followed were:

1. To ascertain the state of practice in the field of activity selected.
2. Secure basic data.
3. Undertaken because it was needed.
4. No other way to obtain the information.
5. Secure opinions.

The steps used for the actual questionnaire were:

1. Planning the questionnaire.
2. Preparing the questionnaire.
3. Sending the questionnaire.
4. Tabulating the returns.

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[1]Koos, Leonard V. "Questionnaire in Education". The Macmillan Company, 1928. ;. 147.

[2]Russell, C. "Construction of Tests". Ginn H. Company 1931. p. 93.

Since no information was available, and the schools selected covered a wide geographical area, the best way to secure the data was by this questionnaire method. In the preparation and distribution of the paper, suggestions offered by the Departments of Secondary, Safety, and Physical Education and Dr. Irwin of the Boston University School of Education were followed. The first step taken was to plan the wording of the questionnaire. After a preliminary draft was made, six persons of varying teaching experiences met for discussion of the outline, namely a teacher in a liberal arts college, one from a junior college, a high school, a private school, all in the field of physical education or health, and a teacher of English. Acknowledgement is here made to those friends who aided in the construction of the questionnaire and for assistance later in the study.

Distribution of Questionnaires. Questionnaires were mailed to teachers of physical education within the systems selected. The names of the school and the personnel were taken from the surveys mentioned on page two in the footnotes.

A sample of the questionnaire and the covering letter are included in the appendix.

The name of the school or the teacher was not requested, as the survey was not to rate the school or the personnel, but to gather such information as was needed to ascertain what practices are being followed at the present time. It was felt that since the name of the school or the teacher did not appear, the percentage of returns would be higher. A school might feel the need of meeting the obligations but due to circum-

stances beyond their control could not fulfill that requirement, and therefore, not wishing to have this known, would not return the questionnaire. Also to raise the percentage of returns, a self-addressed stamped envelope was enclosed.

The first questionnaire was sent on March eleven, nineteen fifty, and the first return was received on March fourteen, nineteen fifty. No follow up letter was sent since sixty-seven questionnaires were returned.

Questionnaires returns by schools. One hundred questionnaires were sent out; sixty-seven responded, a return of sixty-seven per cent.

Group A, which included schools with a population of one to five-hundred, numbered sixty-five, and from this classification forty-three returns were made, or sixty-six and one tenth percent. (66.1)

Group B, which included schools with a population of five hundred and one to one thousand, were sent thirty-five questionnaires; twenty-four were returned, a percentage of sixty-eight and five tenths. (68.5)

TABLE I

QUESTIONNAIRE RETURNS BY SCHOOLS

Group A sent	Group A returns	Group A % of returns	Group B sent	Group B returns	Group B % of returns
65	43	66.1	35	24	68.8

CHAPTER IV.

COMPILATION TO ANSWERS IN QUESTIONNAIRE

This chapter will deal with the presentation of facts as reported by sixty-seven per cent of the schools. Since more than two-thirds of the schools surveyed answered the questionnaire, the following information should present a good statistical picture.

1. School organization. Every school answered this question. Although the eight-four system led in group A the six-three-three system was a close second. In group B the figures showed the same numbers for the six-three-three and the eight four set-up.

TABLE II

TYPE OF SCHOOL ORGANIZATIONS

	Eight Four	Six Three Three	Six Two Four	Six Six	Seven Five	Nine Four
Group A	22	15	4	2	0	0
Group B	10	10	2	0	2	0

2. Type of town or city. One hundred per cent co-operation was received in the answering of this question, and the figures are presented below.

TABLE III

TYPE OF TOWN OR CITY

	Residential	Business	Residential Business
Group A	24	5	14
Group B	8	4	12

3. Gymnasiums. Some schools had no gymnasiums. The approximate areas of the floor spaces listed varied to such an extent that it was difficult to list them in a readable order. However, for interpretation of the question; in group A the smallest area given was thirty-seven feet by thirty-five feet, and the largest one one-hundred feet by sixty. In group B of the larger schools, the smallest floor space recorded was fifty-feet by thirty-feet, and the largest two-hundred feet by fifty feet. In all group A listed thirty gymnasiums, and group B, twenty-five.

4. Playing fields and their uses. All schools answered this question, and the reports quoted have significance which is

important. Many schools reported that they had a field but that it was necessary to share that playing surface with boys. Fields played upon by boys engaged in such sports as football, soccer, baseball, in which the wearing of cleated shoes is the general practice, and often time required as part of the equipment, presents a definite accident hazard. Girl athletes who must play on the same field in such sports as speedball, hockey, and soccer, where ordinary sneakers are worn, except in a few schools who can afford to equip their players with cleated sneakers, are at a great disadvantage. The girl cannot be constantly looking at the ground for holes and turf removals caused by the cleats of the boys and not replaced. For this reason, injured ankles are often time received, and falls result which lead to more serious accidents as fractures or head injuries. Yet many schools with this existent condition offered little or no protection for the participants, financially or otherwise. One of the policies offered clearly stated at the present time they did not pay for the treatment of abrasions, bruises, bursitis, contusions, hematomas, hernia, infections, sprain of back or synovitis. Some schools reported that when an insurance was used, there were no limitations on the type of injury or the compensation to be paid. Some stipulated no limitations on type but on amount of payment.

Table IV will clarify 4. and 5. as stated on the questionnaire.

TABLE IV

PLAYING FIELDS AND THEIR USES

	Have Field	No Field	Shared with boys	Used by Girls Only
Group A	32	12	28	4
Group B	16	8	11	5

6. and 7. Required or elective gymnasium classes. The greater number of schools reporting stated that the program of physical education was a required study and that no elective courses were offered. A few schools did list it as an elective in grades eleven and twelve, and one or two gave it as elective above the freshman year. The general time allotment was two periods per week, varying in length from twenty to sixty minutes per class. During the fall and spring, when weather permitted, and playing space was available, the classes were held out-of-doors, and during the winter months classes were conducted within the gymnasiums. Table V represents this.

TABLE V

GYMNASIUM CLASSES

	Required Classes	Elective Classes	No Classes
Group A			
Freshmen	38	4	1
Sophomore	38	4	1
Junior	38	4	1
Senior	26	9	9
Group B			
Freshmen	16	5	3
Sophomore	17	4	3
Junior	17	4	3
Senior	16	5	3

8. Medical examinations. Chapter 71, Section 57, Page 866 of the By-Laws of the State of Massachusetts of the General Court states:[1]

"The school committee shall cause every child in the public schools to be separately and carefully examined at least once in every

[1]State of Massachusetts By-Laws, Chapter 71, Section 57, Page 866.
----- Chapter 71, Section 47, Page 864

school year to ascertain defects in sight and hearing, and other physical defects tending to prevent his receiving the full benefit of his school work, or requiring a modification of the same in order to prevent injury to the child or to secure the best educational results, and shall require a physical record of each child to be kept in such form as the department may prescribe. The test of sight and hearing shall be made to the teacher, directions for which shall be prescribed by the department of public health."

Chapter 71. Section 47, Page 864, relative to supervision and control of athletics.

"The committee shall supervise and control all athletic events..... composed of public school pupils and bearing the school name or organized in connection therewith. It may directly or through an authorized representative determine under what conditions the same may compete with similar organizations in the schools....."

Although the state law in regard to medical examinations is clearly stated above, it was surprising to find that some schools do not give any form of physical or medical examination. As one school stated: "We have no physical education program and no medical examination. I know both are compulsory but somehow they get away with it." Only fifty-three per cent of the schools in the survey follow the state requirement of a medical examination. Some schools do have an examination if the participant is engaged in interscholastic competition. Emaninations should not be restricted to this classification, when often time intramural programs furnish a high degree of competition with resultant reaching of physical heights. There is much to do in planning so that any and all pupils participating in a program of physical education or sports will be protected.

TABLE VI

MEDICAL EXAMINATIONS

	Yes	No	Every Second Year	Every Third Year	Required "Gym" classes or elective	Intramural program	Inter-scholastic program	Yearly
Group A	38	5	5	4		2	9	18
Group B	20	4	6	1		2	2	9

9. Sports offered and their classification. The schools in general offer a wide variety of sports within their programs. In group A, in the required classes, softball listed highest; intramurally basketball was first and again first interscholastically. In group B, volley ball was first in the required classes, softball tops in the intramural program, and basketball first in the interscholastic program. Table VII presents the accurate figures as given on the returns.

TABLE VII

REQUIRED--INTRAMURAL--INTERSCHOLASTIC SPORTS

	Required class sports		Intra-mural sports		Inter-scholastic sports	
	A.	B.	A.	B.	A.	B.
a. Archery	4	3	3	4	0	0
b. Badminton	11	8	18	6	0	2
c. Basketball	26	14	18	6	27	10
d. Field Hockey	18	9	3	9	14	8
e. Riding	1	0	0	0	1	0
f. Soccer	17	6	4	1	0	0
g. Speedball	9	7	1	3	0	0
h. Swimming	0	3	1	3	0	0
i. Tennis	10	4	4	4	3	6
j. Golf	1	3	0	2	0	2
k. Volley ball	28	18	12	9	5	0
l. Softball	32	14	12	13	11	6
m. Table tennis	1	1	0	1	1	0
n. Bowling	0	0	0	1	0	0

10. Courses offered in accident prevention. All schools answered this question but there was a great variance in the answers. Courses were offered in health education under such titles as health, hygiene, physiology, child care, home nursing, first-aid, etc. Driver education that is classroom instruction, was offered in many schools alone, and in others it was supplemented by driver training, actual on-the-road driving. Due to the fine program carried on by the Massachusetts Registry of Motor Vehicles, Department of Driver Education and Training, driver safety has improved greatly. Two hundred and thirty-seven schools in Massachusetts now offer driver education and sixty schools offer driver education and driver training.[1]

TABLE VIII

COURSES IN SCHOOL ACCIDENT PREVENTION

	First Aid	Health Instruction	Home Nursing	Pre-Driver Education	Driver Education
Group A	10	20	12	18	13
Group B	9	15	10	13	10

[1] Massachusetts Department of Motor Vehicles. "The Spotlight." December 1950.

11. Facilities offered. Some of the answers received to this question were indefinite. In both groups a large per cent of the schools had a nurse either full or part time, and in most of the schools at least one teacher who was trained to administer first-aid when needed. Many had the services of a Doctor on call. Surprisingly few listed an equipped clinic. The word "equipped" might have been incorrectly interpreted.

TABLE IX

FACILITIES AVAILABLE FOR TREATMENT OF ACCIDENTS

	Nurse full time	Nurse part time	Equipped clinic	Doctor on call	Teacher trained in first-aid
Group A	25	15	6	26	38
Group B	15	9	12	15	16

12. Accident reports. In general the schools were required to make out an accident report, and in some schools where it was not required the policy was followed. In the schools requiring a report, the written form was used by most. The popular places for sending the reports were to the principals and the office of the school superintendent and in many cases both. It was surprising that so few reports were sent to parents, particularly in view of the fact that most parents had to pay any bills incurred as a result of the accident. Reports were filed

in more than one place. The principal's office, and the nurse's office, and with the office of the superintendent of schools were the most frequently mentioned.

TABLE X

REPORT OF ACCIDENTS

SENT

	Yes	No	Verbal	Written	Prin.	Supt.	Nurse	Parent	Supt. Prin.	Phy. Educ. Dept.
Group A	36	7	7	29	18	12	5	2	18	6
Group B	15	9	5	10	9	8	3	2	12	5

FILED

	Prin.	Supt.	Supt. Prin.	Phy. Ed. Dept.	Nurse	Dept of Safety	M. D.	Parent	Prin. Supt. Phy. Ed.
Group A	15	14	5	2	1	0	2	0	2
Group B	6	8	4	1	1	2	2	1	2

13. Insurance offered and by whom paid. Group A reported that forty-four and six tenths per cent of the schools offered some form of insurance and that twenty-one and five tenths per cent offered none. Group B recorded that forty-five and four tenths per cent taking advantage of some type of insurance and that forty-five and five tenths

per cent submitted no policy to the pupils. Table XI will make this understandable.

TABLE XI

INSURANCE OFFERED AND METHOD OF PAYMENT

	Yes	No	Paid by Pupil	Paid by School	Part Pupil Part School	Others	% Covered
Group A	29	14	10	6	2	1	44.6
Group B	10	14	2	5	1	0	45.4

14. Place of accident coverage. For those reporting that some form of insurance was offered to the pupils, the highest percentage was under the heading, for any and all activities conducted under or supervised by the department of physical education. One school presented an unusual but excellent plan. Paid by the pupil, the cost of about twelve cents per week, included year round coverage, from September one to September one, in and out of school. There was no limitations in number of type of accidents, including dental. The recipient is allowed up to five hundred dollars per accident.

TABLE XII

INSURANCE COVERAGE

	Required Classes only	Elective Classes only	Intramural Sports only	Inter-scholastic Sports only	Any and all	Year Round
Group A	6	0	0	5	27	1
Group B	2	0	0	4	4	0

COST

	$ .50 to $2.00	$2.00 to $50.00	$50.00 to $100.00	$100.00 to $300.00	$300.00 to $500.00	over $500.00
Group A	17	10	1	3	2	5
Group B	5	0	2	2	2	0

BENEFITS

	Up to $75.00	$ 75.00 to $150.00	$150.00 to $300.00	$300.00 to $500.00	Varies	Unlimited
Group A	6	6	2	3	7	5
Group B	1	1	1	0	5	2

LIMITATIONS

	Yes	No
Group A	16	13
Group B	8	2

15.-18. Names of companies, cost, numbers covered, and limitations. All the schools did not give the name of the company or associations under which they were covered. The cost varied from fifty cents to six dollars and fifty cents for one person, and from one hundred and fifty dollars to three thousand ninety-seven dollars when a group or blanket coverage was used. The limitations varied from no restrictions to limitations on types of accidents, kind of sport in which the accident occured, supervised or unsupervised, amount of money to be paid, length of time allowed, and number of accidents allowed under the existing policy in force. The New England Secondary School Principals' Association plan of insurance was used by more schools than any other plan. Under this plan the schools either paid all or part, and when in part the pupil was required to pay the difference. In 1947, an act was passed which made it legal for towns and cities to spend tax money for the purpose of insuring athletes. The act was written as follows:

ACTS 1947

Section 5 of Chapter 40 of the General Laws as amended is hereby further amended by inserting after clause 40 of chapter 185 of the Acts of 1937, the following clause:

(40a) For the payment, by providing reasonable coverage or otherwise, of the expenses incurred by or in behalf of any student in any of its public schools by reason of injuries sustained by him or her while participating, or practicing or training for participation, in any game, meet or contest conducted as a part of or in connection with the physical education or athletic training program of its school department.

Money so appropriated shall be expended under the direction of the school committee.

While this sort of payment is not obligatory, unless negligence is proved, few schools seem to follow this practice. Lack of funds may be the reason.

Some of the companies and associations used in the survey are listed below.

Council of New England Secondary School Principals Association - Athletes Accident Benefit Fund. (22)

Employers Liability Company, Boston, Mass. (7)

John C. Paige Company, Boston, Mass. (1)

Continental Casualty Company, Boston, Mass. (3)

American Casualty Company, Reading, Pa. (4)

Hingham, Neilson, & Whittredge & Read, Inc., Waltham, Mass. (1)

Committee of Athletics Accident Fund, Portsmouth, N. H. (1)

CHAPTER V

SUMMARY AND CONCLUSIONS

The purpose of this study was to secure information relative to what the high schools in Massachusetts were doing in aiding girl pupils financially, in case of need following accidents. By means of a questionnaire sent to teachers and supervisors of physical education in the selected towns and cities, the schools were most co-operative in supplying the needed data. Of the one-hundred questionnaires mailed out, sixty-seven were returned. It was possible to conclude from these reports that although many schools recognized a need for such a procedure, a small percentage have actually in effect a sufficient system of meeting needs when they arise. The largest number reported both in group A and group B, that the cost is paid by the pupil wholly or in part, it being the responsibility of the family to take care of their dependents. Of the thirty-nine schools in group A and group B reporting insurance carried, twenty-two (22) were covered by the Athletes Accident Benefit Fund, of the New England Secondary School Principals Association, a step in the right direction, but at the present time, there are so many limitations to this policy, that remuneration is low. Better methods are being sought for a more liberal coverage. Those schools insured under the individual plan, at a slightly higher rate of payment, are offered more liberal compensations and with fewer restrictions.

Many schools do provide medical attention in the way of first-aid at the time of the accident, and do provide when needed, transportation to the home, the doctor's office or to the hospital.

As noted by remarks included on the returned questionnaires, some schools are working toward acceptance of a plan in which their students will be covered.

It seems to be the coming trend to make insurance within the school compulsory, and the State Department states that they are interested in this procedure.

It is evident by the facts reported in the survey, that the schools are moving in the proper direction and that eventually all schools will provide financial assistance to their pupils as the result of accidents, occurring in programs sponsored by the school committee.

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APPENDIX

APPENDIX

1. QUESTIONNAIRE
2. LETTER COVERAGE

Marblehead, Massachusetts
March 10, 1950

Dear Colleague:

I am making a study on the financial assistance being offered by Massachusetts high schools to girls injured within the gymnasium classes, in the intramural, or in the interscholastic sports program.

The enclosed questionnaire asks information which would be of value in ascertaining the necessary data. Your cooperation is solicited in supplying this; for your convenience a self-addressed envelope is enclosed.

Thanking you, I remain,

Sincerely yours,

Edith N. Dixey

QUESTIONNAIRE

Directions:
Check or fill in appropriate answers after each item.

1. What type of school organization do you have?

   8-4 _____
   6-3-3 _____
   Other _____

2. What is the type of your town or city?

   Residential _____
   Business _____
   Residential-business _____

3. What is the approximate size of the school gymnasium floor? _____

4. Does the school have at least one playing field? Yes___ No___

5. How is the field used?

   By the girls exclusively _____
   Shared with the boys _____

6. Approximately, how many periods is each girl <u>required</u> to spend during the school year in the gymnasium classes and on the playing field?

   a. In the gymnasium: _____
      Freshman year _____
      Sophomore year _____
      Junior year _____
      Senior year _____

   b. On the playing field:
      Freshman year _____
      Sophomore year _____
      Junior year _____
      Senior year _____

7. Approximately, how much time is each girl allowed to spend in the gymnasium classes and on the playing field if on an elective basis?

a. In the gymnasium:

Freshman year	_____
Sophomore year	_____
Junior year	_____
Senior year	_____

b. On the playing field:

Freshman year	_____
Sophomore year	_____
Junior year	_____
Senior year	_____

8. Are the pupils given a medical examination? Yes___ No___

If the answer is YES, check one.

a. Yearly for participation in the required classes in physical education. _____
b. Yearly for the participation in the elective gymnasium classes. _____
c. One every second year. _____
d. One every third year. _____
e. For participation in intramural competition only. _____
f. For participation in interscholastic competition only. _____
g. Other. (Please specify) _____

9. Which of these sports are carried on within your school? Please check whether in required physical education classes, in an intramural program, or on an interscholastic basis.

	Required Phy. Educ. Classes	Intramural	Interscholastic
a. Archery			
b. Badminton			
c. Basketball			
d. Field Hockey			
e. Riding			
f. Soccer			
g. Speedball			
h. Swimming			
i. Tennis			
j. Golf			
k. Volley ball			
l. Softball			
m. Other			

10. Are any of these courses in accident prevention offered within your school? Please check.

a. First aid. _____
b. Health instruction. _____
c. Home nursing. _____
d. Pre-driver education. _____
e. Driver education. (On the road training.) _____
f. Other. _____

11. Are these facilities for first aid treatment of accidents available within your school? Please check.

a. A teacher trained to administer first aid. _____
b. A nurse on duty. _____
c. An equipped clinic. _____
d. A school doctor on call. _____
e. Other facilities. _____

12. Are you required to file a report of an accident Yes___ No___
If the above answer is YES, please check.

a. Verbal. _____
b. If written, a required form _____
c. To whom is the report sent. _____
d. Where are the records of accidents kept on file. _____

13. Is some type of insurance offered to the girl pupils? Yes___ No___
If the above answer is YES, please check.

a. Paid by pupil. _____
b. Paid by school. _____
c. Part by pupil; part by school. _____
d. Other plan. (Please specify.) _____

14. Does the insurance cover accidents occuring as listed below? Please check.

a. During the required physical education classes only. _____
b. During the elective physical education classes only. _____
c. During the intramural sports program only. _____
d. During the interscholastic sports program only. _____

e. During intramural and or interscholastic sports program. _____

f. During any and all programs in the gymnasium or on the playing field under supervision of the school. _____

g. Year Round. _____

15. What is the cost? Please check.

a. Paid by pupil. _____

b. Paid by school. _____

c. Part by pupil; part by school. _____

d. Other plan. _____

16. How much benefit is allowed per accident? _____

17. Is there a limit to the number of accidents allowed per pupil, per year, under the plan checked in question #13? Yes____ No____

If the answer is YES, how many? _____

18. What types of insurance are offered to the pupils? (Please insert information on the one your school uses.)

Name of Company	Cost for	Number Covered	Limitations