just unfortunate and would have to carry on as best they could. Now, with early recognition and education, both of parent and child, so that the child will learn to regulate his life and activity to suit his individual handicap, we can look forward to ultimate success in a fair percentage of cases. » «

Athletic Accident Benefit Plans

(*Continued from page 139*)

practically obviates the possibility of the coach getting himself into a situation of this kind.

Data and Extension of Plans to Other Activities.—State association benefit plans have made possible the securing of data which could not possibly have been gathered by commercial companies. As indicated above, rules and equipment changes have been the result of this information. All of these factors are bound to have an important effect on the high school athlete. Significant also is the trend to extend the provisions of the benefit plans to students enrolled in supervised physical education classes and to those taking part in intramural athletics, as well as those students who are members of interscholastic teams. Originally, those in the latter group were the only ones served. Recently, several states have added these other two divisions. Michigan is contemplating such an addition for the 1941-42 school year.

Experience of Cooperative Effort.—A most valuable lesson may result from a student having had the experience of being registered by a member school in its state association benefit plan. He should learn that, by cooperative effort, developments are possible which could not be carried on individually. Probably this is the general lesson of insurance, but nevertheless, the high school student is having an experience in a situation of this kind during his time in high school. Many schools require that a student pay at least part of the registration fee. In others, the athletic association or the board of education pays it all. Probably each of these arrangements has its merits. It does seem as though there is some justification, however, for impressing upon the student and his parents by the member school the fact that there is cooperative effort by all three of them in carrying on the athletic program. Let the students or parents pay part of the benefit plan registration fee. Participation in athletics is voluntary. Boards of education almost universally are not held to be liable for accidents received by students in athletic or physical education activities unless negligence on the part of the instructor or coach can be shown. Thus, the parent and the student can easily see the interest which the school is taking in them in attempting to aid in case an injury occurs. It does this by becoming a member of and participating in its state association athletic accident benefit protection plan.

Accident Benefit Plans are Real Contributions of State Athletic Associations

In these days of rapid change, it is dangerous to prophesy very far into the future. It may be reasonable to expect, however, that one of the worth-while contributions which state athletic associations are making to

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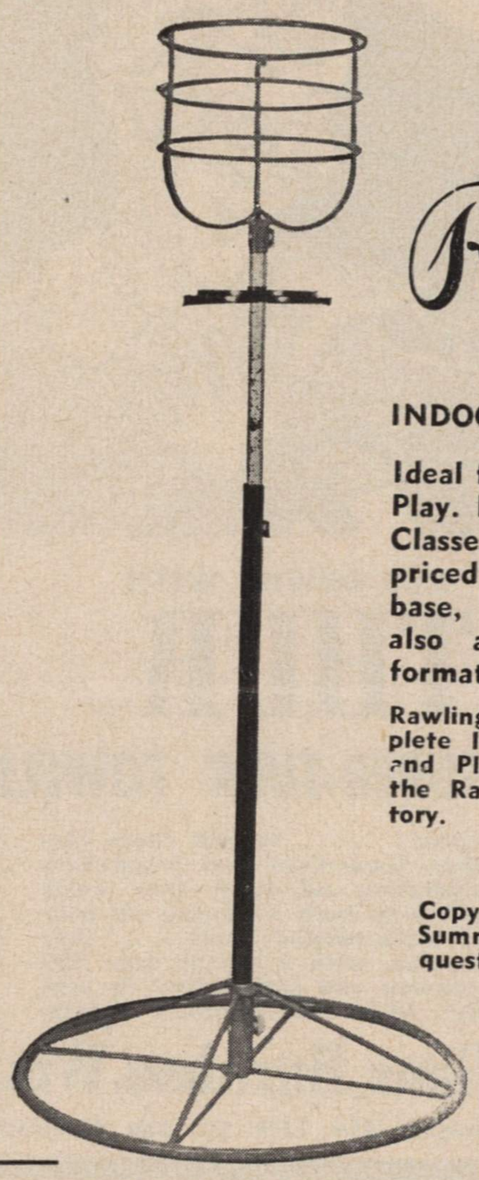

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