

Mr. C.I. Henry read the report of the committee to investigate the feasibility of adopting some plan of mutual benefit insurance to be operated by the association, and moved its adoption. Mr. Champion of Lancaster seconded the motion and it was passed. The plan is as follows:

We, the committee, appointed by President O'Donnell of our organization, to investigate the feasibility of adopting some plan of mutual benefit insurance to be operated by the association, desire to report the findings and recommendations of this committee.

Our plan of study, for several months, has been along three separate lines, and we are presenting our judgment as a result of findings in each branch of our study.

In the first place, we undertook to ascertain whether commercial companies, now in operation, were selling group insurance to athletes in the high school field. From a large group of inquiries sent out, we were able to locate no insurance company in the United States which, at the present time, is selling this class of coverage.

In the second place, we investigated plans of operation, which are now in effect in the United States. Through the cooperation of Mr. C.W. Whitten, Secretary of the National Federation of State High School Athletic Associations, we found that only two members of the National Federation are, at the present time, carrying on a group plan of insurance. The state of Illinois, for the past year, operated, what they called a mutual assistance plan, in which twenty-nine schools, having football, cooperated. The Wisconsin Inter-Scholastic Athletic Association initiated a plan of accident insurance during the school year 1928-29, and has continued to operate since that time. The committee found the data furnished by the Wisconsin Association to be very valuable for comparison with the estimated cost of such a plan in Kentucky.

In the third place, a questionnaire, regarding types of injuries, average cost of injuries, and total expense, was sent to each member of the Kentucky Association. The committee received fifty replies from schools having football teams for the present year. The data submitted was compiled and we have what we believe is a rather accurate estimate of athletic injuries for the ninety schools, which participated in football during the present school year.

From a careful study of data from all sources, we desire to make the following recommendations:

- (1) That the Kentucky High School Athletic Association operate a plan of mutual benefit insurance for the football season of 1932.
- (2) That the plan be financed by charging a coverage fee to each school included in the plan, the amount of such fee to be determined by the size of the football squad. A schedule of fees is incorporated in another part of this report.
- (3) That the plan be elective, and that schools be permitted to submit application for participation in the plan up to and including September 30, 1932.
- (4) That the Board of Control be empowered to determine the desirability of continuing a similar plan through the basketball season of 1933, with such modifications as experience seems to dictate.
- (5) That the plan be administered by the Secretary of the Kentucky High School Athletic Association.
- (6) That the organization is to operate as a subsidiary of the Kentucky High School Athletic Association and that the latter organization shall assume no financial obligation in the matter of benefits to injured athletes, but shall be responsible for the printing, postage and supplies, incidental to the carrying out of the plan.
- (7) That the Secretary shall not allow claims for injuries until the close of the football season and until each school participating has filed its claim.
- (8) That no claims for benefits shall be allowed until all data and forms are filed with the Secretary, properly filled out and certified.
- (9) That, in the event the coverage fees paid by the participating schools are insufficient to satisfy all claims which are allowed, all available funds be pro-rated to the participating schools.
- (10) That this mutual benefit plan is an experiment and that its continuation after the school year 1932-33 be determined at the annual meeting of the association in 1933, upon submission by the Secretary of a complete financial report for the first year of operation.
- (11) That the benefits of this plan shall be limited to actual expense involved in medical service and that in no case shall it exceed the limit fixed in the table attached.
- (12) That all benefits be restricted to members of a squad for whom data is filed with the Secretary at the opening of the athletic season.

SURVEY OF INJURY COSTS

Name of Injury	Number Injuries	Total Expense 1931	Average Cost 1931	Limit
<b>I. Broken Bones</b>				
Arms	11	\$165.00	\$15.00	20
Legs	13	135.59	10.43	30
Collar Bones	22	193.38	8.79	10
Ribs	18	41.40	2.30	5
Hands	9	22.50	2.50	5
Feet	11	110.00	10.00	10
<b>II. Bruises, Cuts and Infections</b>				
	172	713.80	4.15	10
<b>III. Sprains and Dislocations</b>				
	146	569.40	3.90	5
<b>IV. Other Injuries</b>				
Teeth	31	376.03	12.13	25
Head	13	57.59	4.43	10
Internal	7	25.97	3.71	5
Knee	36	133.56	3.71	5
Eye	5	2.50	.50	10
<b>Totals</b>	<b>494</b>	<b>\$2546.72</b>		

Schedule of Cover ChargeWith Distribution of Football Squads

Size of Squad	Coverage Charge	No. Schools
20 or under	\$20.00	14
21 to 30	30.00	52
31 to 40	40.00	20
41 to 50	50.00	6
51 or over	60.00	6

Note: The application of this cover charge for ninety-eight schools would yield \$3300.00

Chas. I. Henry, Chairman  
Madisonville  
Everett Howton,  
Princeton  
Paul Garrett,  
Versailles  
Committee

The following changes recommended by the Board of Control were adopted:

CONSTITUTION

Article VIII - Section 3 of Article VIII was repealed and Sections 4 and 5 renumbered 3 and 4 respectively.

BY-LAWS

Rule V - In order to make the first paragraph of this rule applicable to students in the grades, the first paragraph of Rule V was amended to read as follows:

"A student to be eligible during any semester must have been in attendance at school at least three school months of the preceding semester of the school and must have passed for that semester in at least three full-credit high school studies, or in three-fourths of the graded school studies if the student is enrolled in the grades, or have made up any deficiencies in that amount of work in accordance with the established custom of the school within two weeks after the beginning of the next term."

The fifth note under the first paragraph of Rule V will be omitted when the new By-Laws are printed.

## Tournament Rules

Rule 4. As a temporary measure pending the return of prosperity, Rule 4 was changed to provide that schools holding district, regional and state tournaments in 1933 will not be required to provide free entertainment for visiting teams after they have been eliminated and the profit, if any, from the State Tournament, shall be turned over to the Kentucky High School Athletic Association.

Rule 7. The division of the state into 64 districts has practically nullified this rule. Therefore, Rule 7 was repealed and Rules 8 to 15 were renumbered.

John Head presented a plan to organize the officials of the state. J.O. Lewis of Fulton then made the following motion: That a committee of three be appointed by the president to confer with a committee to be selected from the three or more organized officials' associations to discuss the feasibility of organizing a State Officials' Association, and that a report be rendered at the 1933 meeting of the association. This motion was seconded and passed.

J.T. Miracle of Catlettsburg moved to amend the first sentence of Rule X of the By-Laws as follows: Strike out "graduated from" and insert "earned 16 units". This motion was lost for want of a second.

J.O. Lewis moved to amend By-Law XI by striking out the words "including the present semester", and that the heading of the last column of the eligibility list be made to agree with this phrase. This would mean that the number placed in this column would represent years of actual participation as defined in By-Law I, up to and not including the current semester. Fred Shultz seconded this motion. C.I. Henry offered an amendment to Mr. Lewis' motion, to replace the word "including" in the last column of the eligibility list by the word "excluding". Mr. Shultz seconded Mr. Henry's amendment. The amendment and motion were passed unanimously.

Bede Thomason moved to amend Rule I of the Rules and Regulations Governing Basket Ball Tournaments by striking out "both" - "and a girls'" in the fourth line as shown on page 22 of the booklet. E.C. Davis seconded this motion. The motion carried, 70 to 45. This means that there will be no girls' district, regional, or state tournaments next year. It does not prevent schools from scheduling and playing girls' basket ball games, or participating in invitational girls' tournaments, under the regulations and eligibility rules of the association.

The president asked whether any one desired to question the right to vote of any one who had voted. No one so desired; the meeting proceeded.

Blanton Collier made the following motion: That the new center line time limit rule and three second pivot rule be disregarded in Kentucky High School basket ball. This motion was lost. The rule referred to was explained in detail by Coach Rupp of the University of Kentucky.

At this point one of the delegates wished to reconsider the vote on Bede Thompson's motion concerning girls' basket ball on the ground that some who voted may not have been qualified voters. President O'Donnell ruled that the request was out of order since the opportunity to question the vote had been given when the vote was taken; and the matter was closed.

W.F. O'Donnell was then nominated as president for the ensuing year. Nominations were closed, and Mr. O'Donnell was unanimously elected for the ensuing year.

J.S. Brown and J.D. Williams were nominated for Vice President for the ensuing year. A standing vote was taken and Mr. Williams was elected. L.C. Curry, Paul Garrett, and R.E. Hill were nominated for Secretary-Treasurer. A standing vote was taken and Mr. Hill was elected.

W.J. Foster then moved that the Secretary-Treasurer's ensuing term be for three years. Seconded and passed.

The meeting adjourned at 10:45 upon motion of Fred Shultz.

*Ralph Estice*

Secretary-Treasurer.