

# 2017 Service Area Report Card

HEALTH	Chesterfield (All)	Colonial Heights	Dinwiddie	Hopewell	Petersburg	Prince George	Sussex	State	National	Service Area Trend*
Robert Wood Johnson Fdn. County Health Outcomes Ranking (of 133)	2010: 17 2016: 27 <b>2017: 25</b>	2010: 64 2016: 63 <b>2017: 64</b>	2010: 86 2016: 74 <b>2017: 85</b>	2010: 117 2016: 118 <b>2017: 123</b>	2010: 130 2016: 133 <b>2017: 132</b>	2010: 23 2016: 42 <b>2017: 43</b>	2010: 107 2016: 119 <b>2017: 99</b>	N/A	N/A	•
Robert Wood Johnson Fdn. County Health Factors Ranking (of 133)	2010: 14 2016: 16 <b>2017: 18</b>	2010: 35 2016: 37 <b>2017: 46</b>	2010: 101 2016: 90 <b>2017: 90</b>	2010: 128 2016: 128 <b>2017: 129</b>	2010: 132 2016: 134 <b>2017: 133</b>	2010: 66 2016: 77 <b>2017: 75</b>	2010: 111 2016: 130 <b>2017: 126</b>	N/A	N/A	0
Infant Mortality Rate (per 1,000)	2003: 6.8 2014: 5.3 <b>2015: 4.7</b>	2003: 9.9 2014: 3.8 <b>2015: 10.0</b>	2003: N/A 2014: 1.1 <b>2015: 9.9</b>	2003: 11.8 2014: 8.2 <b>2015: 11.4</b>	2003: 14.7 2014: 8.7 <b>2015: 7.3</b>	2003: 2.6 2014: 11.1 <b>2015: 5.6</b>	2003: 8.8 N/A <b>2015: 11.1</b>	2003: 7.6 2014: 5.7 <b>2015: 5.9</b>	2003: 6.9 2014: 5.8 <b>2015: 5.9</b>	?
Teen Pregnancy Rate (per 1,000)	2003: 16.9 2014: 10.4 <b>2015: 9.5</b>	2003: 55.7 2014: 21.5 <b>2015: 22.2</b>	2003: 25.3 2014: 9.7 <b>2015: 11.9</b>	2003: 61.6 2014: 36.0 <b>2015: 30.9</b>	2003: 87.1 2014: 49.7 <b>2015: 46.7</b>	2003: 21.3 2014: 8.2 <b>2015: 7.4</b>	2003: 41.9 2014: 19.1 <b>2015: 20.5</b>	2003: 27.4 2014: 12.8 <b>2015: 12.0</b>	N/A	<b>()</b>
Suicide Rate (per 100,000)	2008: 10.2 2014: 14.4 <b>2015: 10.4</b>	2008: 22.5 2014: 22.6 <b>2015: 22.4</b>	2008: 7.7 2014: 14.4 <b>2015: 39.5</b>	2008: 4.3 2014: 18.0 <b>2015: 26.8</b>	2008: 18.2 2014: 15.3 <b>2015: 6.2</b>	2008: 19.4 2014: 18.8 <b>2015: 23.8</b>	2008: 8.2 2014: 8.5 <b>2015: 8.5</b>	2008: 12.1 2014: 13.2 <b>2015: 13.1</b>	2003: 10.9 2014: 13.4 <b>2015: 13.8</b>	<b>•</b>
EDUCATION	Chesterfield (All)	Colonial Heights	Dinwiddie	Hopewell	Petersburg	Prince George	Sussex	State	National	Service Area Trend
PALS-K Scores Below Readiness (Kindergarten - Fall)	2003: 19.7% 2015: 12.1% <b>2016: 13.0%</b>	2003: 26.0% 2015: 21.3% <b>2016: 17.0%</b>	2003: 25.1% 2015: 23.9% <b>2016: 19.0%</b>	2003: 31.1% 2015: 22.7% <b>2016: 27.0%</b>	2003: 33.9% 2015: 12.2% <b>2016: 14.0%</b>	2003: 23.9% 2015: 22.3% <b>2016: 25.0%</b>	2003: 30.6% 2015: 16.7% <b>2016: 21.0%</b>	2003: 21.4% 2015: 13.8% <b>2016: 14.6%</b>	N/A	0
3rd Grade Reading Proficiency	2013: 75.8% 2016: 81.9% <b>2017: 80.2%</b>	2013: 80.4% 2016: 75.3% <b>2017: 70.9%</b>	2013: 65.5% 2016: 76.8% 2017: 78.4%	2013: 62.8% 2016: 58.9% <b>2017: 67.6%</b>	2013: 55.6% 2016: 64.5% <b>2017: 63.8%</b>	2013: 80.6% 2016: 85.6% <b>2017: 84.8%</b>	2013: 67.8% 2016: 80.2% <b>2017: 76.8%</b>	2013: 72.0% 2016: 75.6% <b>2017: 74.6%</b>	N/A	<b>()</b>
H.S. On-Time Graduation Rates	2008: 84.7% 2016: 90.9% <b>2017: 90.2%</b>	2008: 72.7% 2016: 93.0% <b>2017: 96.0%</b>	2008: 68.4% 2016: 87.0% <b>2017: 89.3%</b>	2008: 58.3% 2016: 85.1% <b>2017: 85.2%</b>	2008: 58.2% 2016: 84.2% <b>2017: 80.4%</b>	2008: 78.0% 2016: 88.3% <b>2017: 91.7%</b>	2008: 73.2% 2016: 89.8% <b>2017: 89.8%</b>	2008: 82.1% 2016: 91.3% <b>2017: 91.1%</b>	N/A	<b>()</b>
Associate's Degree	2000: 6.6% 2015: 7.9% <b>2016: 8.1%</b>	2000: 6.1% 2015: 8.1% <b>2016: 8.9%</b>	2000: 4.1% 2015: 7.3% <b>2016: 7.3%</b>	2000: 4.1% 2015: 7.0% <b>2016: 7.7%</b>	2000: 4.6% 2015: 5.0% <b>2016: 5.4%</b>	2000: 7.1% 2015: 8.7% <b>2016: 9.0%</b>	2000: 3.5% 2015: 3.3% <b>2016: 3.4%</b>	2000: 5.6% 2015: 7.3% <b>2016: 7.4%</b>	2000: 6.3% 2015: 8.1% <b>2016: 8.2%</b>	0
Bachelor's Degree & Higher	2000: 32.6% 2015: 36.9% <b>2016: 37.7%</b>	2000: 18.9% 2015: 21.7% <b>2016: 21.9%</b>	2000: 11.0% 2015: 15.3% <b>2016: 16.9%</b>	2000: 10.2% 2015: 12.3% <b>2016: 14.4%</b>	2000: 14.8% 2015: 15.9% <b>2016: 16.6%</b>	2000: 18.4% 2015: 21.3% <b>2016: 22.1%</b>	2000: 10.0% 2015: 9.6% <b>2016: 11.3%</b>	2000: 29.5% 2015: 36.3% <b>2016: 36.9%</b>	2000: 24.4% 2015: 29.8% <b>2016: 30.3%</b>	<b>()</b>







<sup>\*</sup> Comparison between oldest year and most recent year available. A service area trend is identified as "better" if the majority (four of seven) of localities improved on that indicator. Created 02/18





## 2017 Service Area Report Card

SOCIOECONOMIC	Chesterfield (All)	Colonial Heights	Dinwiddie	Hopewell	Petersburg	Prince George	Sussex	State	National	Service Area Trend*
Per Capita Income	2010: \$31,711 2015: \$33,220 <b>2016: \$33,848</b>	2010: \$26,115 2015: \$27,572 <b>2016: 27,209</b>	2010: \$23,423 2015: \$23,395 <b>2016: \$24,001</b>	2010: \$19,148 2015: \$20,700 <b>2016: \$21,827</b>	2010: \$19,142 2015: \$19,149 <b>2016: \$20,464</b>	2010: \$25,769 2015: \$24,785 <b>2016: \$26,721</b>	2010: \$16,735 2015: \$15,143 <b>2016: \$16,653</b>	2010: \$33,958 2015: \$34,152 <b>2016: \$34,967</b>	2010: \$28,555 2015: \$28,930 <b>2016: \$29,829</b>	<b>()</b>
Median Household Income	2003: \$61,907 2015: \$75,107 <b>2016: \$76,260</b>	2003: \$43,765 2015: \$45,283 <b>2016: \$52,673</b>	2003: \$42,123 2015: \$52,694 <b>2016: \$54,805</b>	2003: \$32,845 2015: \$37,193 <b>2016: \$40,126</b>	2003: \$28,558 2015: \$31,645 <b>2016: \$34,238</b>	2003: \$49,503 2015: \$63,320 <b>2016: \$66,775</b>	2003: \$30,302 2015: \$39,900 <b>2016: \$41,790</b>	2003: \$50,028 2015: \$66,263 <b>2016: \$68,127</b>	2003: \$43,318 2015: \$55,775 <b>2016: \$57,617</b>	0
Percent Below Poverty Level	2003: 6.7% 2015: 6.9% <b>2016: 7.0%</b>	2003: 7.4% 2015: 10.6% <b>2016: 10.4%</b>	2003: 10.4% 2015: 12.4% <b>2016: 13.0%</b>	2003: 16.4% 2015: 20.6% <b>2016: 20.7%</b>	2003: 18.6% 2015: 28.4% <b>2016: 25.2%</b>	2003: 9.2% 2015: 9.9% <b>2016: 9.5%</b>	2003: 17.2% 2015: 22.1% <b>2016: 23.1%</b>	2003: 10.0% 2015: 11.2% <b>2016: 11.0%</b>	2003: 12.5% 2015: 14.7% <b>2016: 14.0%</b>	0
Percent of Children Below Poverty Level (under age 18)	2003: 8.8% 2015: 9.5% <b>2016: 9.3%</b>	2003: 11.0% 2015: 16.7% <b>2016: 17.0%</b>	2003: 15.1% 2015: 17.5% <b>2016: 18.4%</b>	2003: 26.0% 2015: 33.7% <b>2016: 31.0%</b>	2003: 28.3% 2015: 43.0% <b>2016: 36.7%</b>	2003: 11.5% 2015: 12.3% <b>2016: 11.6%</b>	2003: 22.6% 2015: 29.0% <b>2016: 30.2</b> %	2003: 13.6% 2015: 15.0% <b>2016: 14.3</b> %	2003: 17.6% 2015: 20.7% <b>2016: 19.5%</b>	•
Housing Cost Burden Rate	2009: 29.0% 2015: 28.7% <b>2016: 27.4%</b>	2009: 28.0% 2015: 31.7% <b>2016: 33.7%</b>	2009: 25.4% 2015: 26.2% <b>2016: 27.5%</b>	2009: 32.0% 2015: 35.4% <b>2016: 33.7%</b>	2009: 36.0% 2015: 43.6% <b>2016: 44.1%</b>	2009: 20.9% 2015: 29.6% <b>2016: 28.3%</b>	2009: 32.0% 2015: 27.1% <b>2016: 28.8%</b>	2009: 33.1% 2015: 32.0% <b>2016: 31.2</b> %	2009: 35.5% 2015: 33.9% <b>2016: 32.9%</b>	0
Unemployment Rate (not seasonally adjusted)	2003: 3.5% 2015: 4.3% <b>2016: 3.8%</b>	2003: 4.5% 2015: 4.7% <b>2016: 4.4%</b>	2003: 4.1% 2015: 5.4% <b>2016: 4.8%</b>	2003: 6.3% 2015: 7.6% <b>2016: 6.5%</b>	2003: 8.6% 2015: 9.2% <b>2016: 7.6%</b>	2003: 4.2% 2015: 5.4% <b>2016: 4.8%</b>	2003: 6.9% 2015: 6.8% <b>2016: 6.1%</b>	2003: 4.1% 2015: 4.5% <b>2016: 4.0%</b>	2003: 6.0% 2015: 5.3% <b>2016: 4.9%</b>	•







<sup>\*</sup> Comparison between oldest year and most recent year available. A service area trend is identified as "better" if the majority (four of seven) of localities improved on that indicator.

Created 02/18





# Annual Service Area Report Card Summary 2017

## **Introduction**

The Cameron Foundation strives to transform the Tri-Cities and surrounding counties into a healthy, vibrant and economically vital region by strategically leveraging resources for community impact. In keeping with this mission, the Foundation created the annual Service Area Report Card.

This report card keeps community conditions at the forefront, establishes a baseline for the region, and shows how the region compares to trends in both Virginia and the nation. The data is drawn solely from outside and objective independent sources and government agencies. The report card is revisited annually and tracks 16 indicators in three separate categories, including health, education and socio-economics. A definition of each indicator is included at the end of this summary.

The report card shows three years of data for each indicator. Since The Cameron Foundation was founded in 2003, data from that year is used as a baseline for comparison whenever possible. Some indicators do not have data available from 2003, such as the Robert Wood Johnson Foundation (RWJF) County Health Rankings, which did not begin until 2010. The second and third years of data shown are the two most recent years for which data is available for each indicator. This can vary due to lag times in available data from public sources.

## **Noteworthy Trends by Category**

Multiple years of data are included on the report card to allow the user to see trends within the service area. Trends for each indicator can be identified in multiple ways, such as by comparing data across years within a locality, across multiple localities, or by comparing localities to the state or national data. Below are noteworthy trends within each category of indicators.

#### Health

- In 2017, Sussex rose 20 spots in the RWJF County Health Outcomes Ranking as compared to 2016 and improved its Health Factors Ranking as well. Overall, the majority of the service area continued to have lower rankings compared to 2010 for both of these indicators. Petersburg still holds the lowest Health Factors Ranking in the state and the second lowest Health Outcomes Ranking.
- Infant mortality rates were lower in Chesterfield, Hopewell, and Petersburg in 2015 as compared to 2003. In 2015, the infant mortality rates in Chesterfield and Prince George were lower than the state and national rates, while the rates in Hopewell and Sussex were nearly double the state and national rates.

- Teen pregnancy rate data indicates that all seven localities have improved compared to their 2003 rates. Colonial Heights, Dinwiddie and Sussex saw an uptick in teen pregnancy in 2015 compared to 2014. The Chesterfield, Dinwiddie and Prince George rates were lower in 2015 than the state rate in the same year.
- Suicide rates were higher in Chesterfield, Dinwiddie, Hopewell, Prince George and Sussex in 2015 as compared to 2003. In 2015, Dinwiddie had the highest suicide rate, while the rates in Chesterfield, Petersburg and Sussex were lower than the state and national rates.

#### **Education**

- According to kindergarten readiness scores, fewer children were ready for kindergarten in 2016
  as compared to 2015 in Chesterfield, Hopewell, Petersburg, Prince George and Sussex.
  However, scores were better across the majority of the service area as compared to 2003.
- Third grade reading proficiency declined in five of the seven localities as compared to 2016. The reading proficiency rates in both Dinwiddie and Hopewell improved compared to their 2016 and 2013 rates. Chesterfield, Dinwiddie, Prince George and Sussex each had higher reading proficiency rates than the state in 2017.
- On-time graduation rates improved in Colonial Heights, Dinwiddie, Hopewell and Prince George between 2016 and 2017. The Petersburg rate declined from 84.2% to 80.4%. The rates in Colonial Heights and Prince George were also higher than that of the state in 2017.
- The percent of adults with an associate's degree has increased for most of the service area when compared to both the years 2000 and 2015. For 2016, Chesterfield, Colonial Heights, Hopewell and Prince George each had a higher percentage of adults with an associate's degree than the state of Virginia. Colonial Heights (8.9%) and Prince George (9.0%) had a higher percentage of adults with an associate's degree than the nation (8.2%) in 2016.
- While improved over both the years 2000 and 2015, the percentage of individuals with a bachelor's degree and higher continues to be significantly below that of the state and nation in all localities except Chesterfield. For example, Virginia's percentage of individuals with a bachelor's degree and higher (36.9%) is more than triple the percentage in Sussex (11.3%).

#### Socioeconomic

- During 2016, per capita income dropped in Colonial Heights while it increased in all other localities. Only Chesterfield had a per capita income higher than the national level in 2016.
   Most localities in the service area trail significantly behind the state and national income levels for per capita and median household income levels, with Sussex and Petersburg having the lowest for each indicator in 2016.
- The percent of people in poverty and the percent of children in poverty continue to be higher than 2003 across the service area. Percentages for both indicators improved in Petersburg and Prince George in 2016. Chesterfield and Hopewell saw a decrease in the percentage of children in poverty in 2016. The percent of children in poverty in Hopewell, Petersburg and Sussex each remains more than double that of the state. Chesterfield and Prince George continue to have lower rates than Virginia and the United States for both poverty indicators.

- Housing cost burden rates in the service area remain higher compared to 2009 for five localities in the service area. In 2016, the rates in Chesterfield, Dinwiddie, Prince George and Sussex were lower than that of both the nation and the state. Petersburg's housing cost burden rate (44.1%) remains the highest in the service area.
- Unemployment has decreased in every locality since 2015, but remains higher than the 2003 levels in Chesterfield, Dinwiddie, Hopewell and Prince George. While only Chesterfield had an unemployment rate below the state rate, the rates in Chesterfield, Colonial Heights, Dinwiddie and Prince George were either lower or equal to the national rate.

### **Additional Notes**

- The 2017 report card was created 2/6/18. Data collection can have lag times leading to variations in the timeliness of data available from public sources. Some indicators do not change significantly from year-to-year, or even in a three- to five-year range because interventions can take time to have an impact on data.
- RWJF health rankings included 134 localities in 2016 and 133 localities in 2017. A rank of 1 is considered the "healthiest" in the state. RWJF health rankings are only available by county/city. Comparable state and national data is not available.
- National Public High School Graduation rates are reported by the National Center for Education Statistic using the Adjusted Cohort Graduation Rate measurement which is not comparable to the Virginia Department of Education's Virginia Cohort Reports. Therefore, the national rate will no longer be included on the Service Area Report Card. Comparable national data also was not available for the teen pregnancy rate and third-grade reading proficiency.
- Per capita income and median household income data are adjusted for inflation.
- Unemployment data for prior years reflects adjustments made by the Bureau of Labor Statistics (BLS) after the end of each year. The annually adjusted estimates are based on updated population data from the U.S. Census Bureau, any revisions in the other data sources, and model re-estimation. See the BLS Technical Note for more details.

## **Indicators and Source Information**

## **Health**

• Robert Wood Johnson Foundation (RWJF) County Health Outcomes Ranking: Health outcomes in the RWJF County Health Rankings represent how healthy a locality is. Two types of health outcomes are measured, including how long people live (length of life) and how healthy people feel while alive (quality of life). The County Health Rankings measure the health of nearly all localities in the nation and rank them within states. Within Virginia, 133 counties and cities are ranked in 2017. A rank of 1 is considered the "healthiest", while a rank of 133 is the "unhealthiest." The data was retrieved from <a href="http://www.countyhealthrankings.org/">http://www.countyhealthrankings.org/</a>.

- Robert Wood Johnson Foundation (RWJF) County Health Factors Ranking: Health factors in the RWJF County Health Rankings represent what influences the health of a locality. It measures four types of health factors: health behaviors, clinical care, social and economic, and physical environment factors. The healthy behaviors factor includes alcohol and drug use, diet and exercise, sexual activity and tobacco use. The clinical care factor includes access to care and quality of care. The social and economic factors include community safety, education, employment, family and social support, and income. The physical environment factor includes air and water quality and housing and transit. The County Health Rankings measure the health of nearly all localities in the nation and rank them within states. Within Virginia, 133 counties and cities are ranked in 2017. A rank of 1 is considered the "healthiest," while a rank of 133 is the "unhealthiest." The data was retrieved from <a href="http://www.countyhealthrankings.org/">http://www.countyhealthrankings.org/</a>.
- Infant Mortality Rate: Infant mortality is defined as death of a child between birth and one year of age. The statistics are presented as a rate of deaths per 1,000 live births. The infant mortality rates reported are based on a small number of infant deaths and therefore rates can fluctuate widely from year to year. These rates are considered statistically unstable and should be viewed with caution. Infant mortality rates were obtained from the <a href="Virginia Division of Health Statistics">Virginia Division of Health Statistics</a> for 2003. The data for 2014 and 2015 was provided by the Virginia Department of Health Office of Information Management and Health Statistics. The national rates were obtained from the <a href="National Center for Health Statistics">National Center for Health Statistics</a>.
- **Teen Pregnancy Rate:** Teen pregnancy is defined as the teenage pregnancies per 1,000 women aged 15-19 years. Data was obtained from the <u>Virginia Division of Health Statistics</u> for 2003 and 2015. Data for 2014 was provided by the Virginia Department of Health Office of Information Management and Health Statistics.
- Suicide Rate: The suicide rate is defined as the number of deaths by suicide per 100,000. The suicide rates reported are based on a small number of suicides and therefore rates can fluctuate widely from year to year. These rates are considered statistically unstable and should be viewed with caution. State and local data was obtained from the Virginia Division of Health Statistics for 2008. The data for 2014 and 2015 was provided by the Virginia Department of Health Office of Information Management and Health Statistics. The national rates were obtained from the CDC's web-based Injury Statistics Query and Reporting System's Fatal Injury Reports.

#### **Education**

- PALS-K Below Readiness Rate: Virginia's Phonological Awareness Literacy Screening for Kindergarten (PALS-K) below readiness rate is defined as the percent of kindergarteners whose scores for the PALS-K were below kindergarten readiness levels. The test is a measure of children's knowledge of several important literacy fundamentals. The PALS-K rate is unique to the Commonwealth and therefore comparable national figures are not available. The rates were obtained from the Kids Count Data Center.
- Third Grade Reading Proficiency: Third-grade reading proficiency is determined by the percentage of passing scores on the Standards of Learning (SOL) examination. Third-grade reading proficiency scores are shown from 2013, when the Virginia Department of Education implemented a more rigorous SOL test. This data was obtained from the Virginia Department of Education's customized assessment data tool.

- High School On-Time Graduation Rates: Using a cohort design, the data provides the
  percentage of students who complete the graduation requirements set forth by Virginia's
  Department of Education (DOE) within four years of entering high school for the first time.
  Percentages are based on longitudinal student-level data and account for student mobility and
  retention and promotion patterns. Rates were obtained from the Virginia Department of
  Education's Virginia Cohort Reports.
- Associate's Degree: This indicator is defined as the percentage of the population 25 years and
  over that has obtained an associate's degree. Data was obtained from the 2000 U.S. Census and
  5-Year American Community Surveys as reported by the U.S. Census Bureau's <a href="American FactFinder">American FactFinder</a>.
- **Bachelor's Degree & Higher:** Higher educational attainment is defined as achieving at least a bachelor's degree for those over 25 years of age. Data was obtained from the 2000 U.S. Census and 5-Year American Community Surveys as reported by the U.S. Census Bureau's <a href="American FactFinder">American FactFinder</a>.

#### Socioeconomic

- Per Capita Income: Per capita income is calculated by the total income of all people 15 years
  old and over divided by the total population of a given area. It only includes amounts reported
  separately for wage or salary before taxes or other deductions. Data was obtained from the 5Year American Community Surveys as reported by the U.S. Census Bureau's <a href="American FactFinder">American FactFinder</a>.
- Median Household Income: Median income is the amount which divides the income
  distribution into two equal groups, half having income above that amount, and half having
  income below that amount. This measure accounts for multiple incomes in a household. This
  data was obtained from the U.S. Census Bureau's <a href="Small Area Income and Poverty Estimates">Small Area Income and Poverty Estimates</a>
  (SAIPE).
- **Percent (of Population) Below Poverty Level:** This indicator measures the percentage of the population below the poverty threshold. Poverty status is determined by comparing pre-tax cash income against an official threshold that is set at three times the cost of a minimum food diet in 1963, updated annually for inflation using the Consumer Price Index, and adjusted for family size, composition and age of householder. The percent of the population below the poverty line was ascertained from the U.S. Census Bureau's <a href="Small Area Income and Poverty Estimates">Small Area Income and Poverty Estimates</a> (SAIPE).
- **Percent of Children in Poverty:** This indicator is defined as the percent of children under age 18 living in poverty. This data was obtained from the U.S. Census Bureau's <u>Small Area Income and Poverty Estimates</u> (SAIPE).
- **Housing Cost Burden Rate:** The housing cost burden rate is defined as the percent of households with a housing cost burden. A household is considered cost burdened if it is paying more than 30% of its household income for housing. Per federal guidelines, for housing to be affordable, a household should not have to spend more than 30% of its annual income on

shelter. Data was obtained from the 5-Year American Community Surveys as reported by the U.S. Census Bureau's American FactFinder.

• **Unemployment Rate:** The unemployment rate is defined as the percent of the civilian labor force, age 16 and older, that is unemployed but actively seeking work. The data was obtained from the U.S. Bureau of Labor Statistics Database.

A more detailed description of the indicators is available on the 2014 Report Card.

If you think the information in this report is incorrect or incomplete, we hope you will point us to the right information at an independent and verifiable source on the web. Comments and suggestions are always welcome. Please send your ideas to Program Officer <u>Brandy Cramer</u>.