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State of Health in Northern Kentucky: How We Compare, Why it Matters to Business

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State of Health in Northern Kentucky
How We Compare
Why It Matters to Business

Michael E. Samuels, Dr.P.H.
Distinguished Scholar and Endowed Chair in Rural Health Policy

Elmer Whitler, M.A., M.P.A.
Director of Research

Office of Rural Health Research and Policy
Lexington, KY
June 17, 2008
Good Health

- Get lots of exercise, walking is good.
- Get lots of fresh air.
- Drink clean water.
- Don’t eat too much or too little.
- Avoid red meat.

-Above all avoid quarrelsome people for they induce stress and that is the worst thing for your health.
The Health of Kentucky: A County Assessment

Kentucky Institute of Medicine™
Purpose

• Provide Reliable County Based Health Data to:
  – Foster community based health planning
  – Identify key health problems
  – Identify solutions for health improvement
  – Provide measures for health improvement
  – Encourage and support public policy interventions

  – Example of data problem:
    • Smoking rates:
      – US 21%
      – KY 29%
      – KY County Range 20% - 36%
Report Format

- State Profile for each Measure
- County Profiles (Ranked 1-120) (Factors: Behavioral/Social, Demographic, Health Outcomes)
- Planning for Community-Initiated Interventions
- County Interventions
- Policy Intervention
Breckinridge County Health Synopsis

Breckinridge County ranks near the middle of Kentucky’s 120 counties. County strengths include a low number of deaths due to prostate cancer, a low incidence of obesity, a low number of motor vehicle deaths, and a rate of adults diagnosed with diabetes lower than the state level. A low number of years of life lost to premature death also numbers among the county’s positive outcomes. Along with these strengths, however, the county holds intermediate or poor rankings in several other categories due to high-risk personal behaviors and social conditions. Community leaders can improve the county’s health status by improving access to and utilization of child immunizations. Measures to increase the number of health screenings for breast and colorectal cancer should also be considered. High smoking rates can be counteracted by programs that discourage youths from smoking and encourage current smokers to cut back or to fully quit. These efforts will help reduce lung cancer and cardiovascular deaths and improve other health outcomes.
Balancing Responses

Proportional Contribution to Premature Death

- Genetic predisposition: 30%
- Social circumstances: 15%
- Environmental exposure: 5%
- Health care: 10%
- Behavioral patterns: 40%

Steven A. Schroeder, M.D., We Can Do Better — Improving the Health of the American People, Vol57:1221-1228 September 20, 2007 No. 12

US Preventable Deaths

# Years of Potential Life Lost (YPLL) Before Age 75

*1999 - 2005 Kentucky*

*All Races, Both Sexes*

*All Deaths*

<table>
<thead>
<tr>
<th>Cause of Death</th>
<th>YPLL</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Causes</td>
<td>2,382,219</td>
<td>100.0%</td>
</tr>
<tr>
<td>Malignant Neoplasms</td>
<td>536,863</td>
<td>22.5%</td>
</tr>
<tr>
<td>Heart Disease</td>
<td>441,223</td>
<td>18.5%</td>
</tr>
<tr>
<td><strong>Unintentional Injury</strong></td>
<td>424,980</td>
<td>17.8%</td>
</tr>
<tr>
<td>Suicide</td>
<td>113,447</td>
<td>4.8%</td>
</tr>
<tr>
<td>Perinatal Period</td>
<td>84,788</td>
<td>3.6%</td>
</tr>
<tr>
<td>Chronic Low. Respiratory Disease</td>
<td>72,538</td>
<td>3.0%</td>
</tr>
<tr>
<td>Cerebrovascular</td>
<td>60,316</td>
<td>2.5%</td>
</tr>
<tr>
<td><strong>Homicide</strong></td>
<td>58,464</td>
<td>2.5%</td>
</tr>
<tr>
<td>Diabetes Mellitus</td>
<td>57,470</td>
<td>2.4%</td>
</tr>
<tr>
<td>Congenital Anomalies</td>
<td>57,269</td>
<td>2.4%</td>
</tr>
<tr>
<td>All Others</td>
<td>474,861</td>
<td>19.9%</td>
</tr>
</tbody>
</table>
## Smoking’s Toll In Kentucky

Table 1. Estimated Smoking-Attributable Years of Potential Life Lost (YPLL) By Cause of Death and Gender, Kentucky, 1996

<table>
<thead>
<tr>
<th>Cause of Death (ICD-9 Rubric)</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neoplasms</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>31,139</td>
<td>18,848</td>
<td>49,987</td>
</tr>
<tr>
<td>Cardiovascular Diseases</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>31,377</td>
<td>17,163</td>
<td>48,540</td>
</tr>
<tr>
<td>Respiratory Diseases</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>11,545</td>
<td>10,603</td>
<td>22,148</td>
</tr>
<tr>
<td>Perinatal Conditions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,102</td>
<td>812</td>
<td>1,914</td>
</tr>
<tr>
<td>Burn Deaths</td>
<td>857</td>
<td>704</td>
<td>1,561</td>
</tr>
<tr>
<td>Total</td>
<td>76,020</td>
<td>48,130</td>
<td>124,150</td>
</tr>
</tbody>
</table>
Obesity

% Adult Population

Boone  Campbell  Kenton  Pendleton  Owen  Grant  Gallatin  Bracken  Carroll  State  National

[Bar chart showing the percentage of adult population with obesity across different areas, with Bracken having the highest percentage.]
Occupational Fatalities

- Boone
- Campbell
- Kenton
- Pendleton
- Owen
- Grant
- Gallatin
- Bracken
- Carroll
- State
- National
High School Graduation Rate

The Less the Education, the Higher the Risk of Dying Early

<table>
<thead>
<tr>
<th>Sex</th>
<th>Education in Years</th>
<th>No. of Deaths</th>
<th>Rate</th>
<th>No. of Deaths</th>
<th>Rate</th>
<th>Annual %*</th>
<th>No. of Deaths</th>
<th>Rate</th>
<th>Annual %*</th>
<th>Rate Ratio, 95% CI (1-12 vs. 16+</th>
<th>P Value Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All</td>
<td>1963</td>
<td>107,085</td>
<td>471.5</td>
<td>198,726</td>
<td>41.49</td>
<td>-1.9%</td>
<td>40,922</td>
<td>109.3</td>
<td>696,66</td>
<td>807.8</td>
<td>-3.2%</td>
</tr>
<tr>
<td></td>
<td>2001</td>
<td>132,420</td>
<td>438.7</td>
<td>246,321</td>
<td>51.21</td>
<td>-2.3%</td>
<td>53,190</td>
<td>131.7</td>
<td>770,985</td>
<td>936.1</td>
<td>-3.2%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1.2</td>
<td></td>
<td>1.3</td>
<td></td>
<td>-2.3%</td>
<td>1.3</td>
<td></td>
<td>-2.3%</td>
<td>1.2</td>
<td>-2.3%</td>
</tr>
<tr>
<td></td>
<td>1963</td>
<td>34,067</td>
<td>174.6</td>
<td>60,037</td>
<td>101.2</td>
<td>-4.6%</td>
<td>18,983</td>
<td>47.1</td>
<td>87,307</td>
<td>133.2</td>
<td>-2.3%</td>
</tr>
<tr>
<td></td>
<td>2001</td>
<td>45,256</td>
<td>198.7</td>
<td>86,761</td>
<td>140.4</td>
<td>-4.6%</td>
<td>25,496</td>
<td>65.6</td>
<td>119,307</td>
<td>170.6</td>
<td>-2.3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1.3</td>
<td></td>
<td>1.3</td>
<td></td>
<td>-2.3%</td>
<td>1.3</td>
<td></td>
<td>-2.3%</td>
<td>1.2</td>
<td>-2.3%</td>
</tr>
</tbody>
</table>

Rates were age-standardized to the 2000 U.S. standard population.

*Annual percent change based on rates that were age-adjusted to the 2000 U.S. standard population using regression analysis.

Rates are for the year 1963 and 2001, comparing death rates between 12 years of education or less vs. 16 years of education or more.
The Economic Burden of Chronic Disease on THE UNITED STATES

Current Toll on The United States TODAY

Over 162 million cases of seven common chronic diseases — cancers, diabetes, heart disease, hypertension, stroke, mental disorders, and pulmonary conditions — were reported in The United States in 2003. These conditions shorten lives, reduce quality of life, and create considerable burden for caregivers. The following map shows how states compare based on the prevalence of the seven common chronic diseases.

Reported Cases in The United States, 2003
(and as % of population*)

- Cancers: 10,555,000 (3.7%)
- Diabetes: 13,729,000 (4.9%)
- Heart Disease: 19,145,000 (6.8%)
- Hypertension: 36,761,000 (13.0%)
- Stroke: 2,425,000 (0.9%)
- Mental Disorders: 30,338,000 (10.7%)
- Pulmonary Conditions: 49,206,000 (17.4%)

* As % of non-institutionalized population. Number of treated cases based on patient self-reported data from 2003 MEPS. Excludes untreated and undiagnosed cases.
And while the human cost is enormous, the economic cost also is great. The cost of treating these conditions — without even taking into consideration the many secondary health problems they cause — totaled $277 billion in 2003. These conditions also reduce productivity at the workplace, as ill employees and their caregivers are often forced either to miss work days (absenteeism) or to show up but not perform well (presenteeism). The impact of lost workdays and lower employee productivity resulted in an annual economic loss in The United States of over $1 trillion in 2003.

Economic Impact in The United States 2003 (Annual Costs in Billions)
- Treatment Expenditures: $277
- Lost Productivity: $1,047
- Total Costs: $1,324

Figures may not sum due to rounding.

THE IMPACT OF POOR HEALTH ON BUSINESSES in Northern Kentucky
Not a Level Playing Field

The National Federation of Independent Business says, “Small businesses pay 18% more for health insurance premiums and spend a larger percentage of their payroll on health care than larger companies.
Primary Care vs. Emergency Care
Uninsured patients rarely receive preventive, primary or ongoing care for chronic conditions. Instead they receive episodic care, often delivered in the emergency room at roughly three times the cost.\(^\text{10}\) During these episodes, they see multiple physicians and other health care providers with little or no continuity, and as such are likely to receive duplicate lab work, X-rays and other tests. Without access to preventive care, conditions like hypertension and diabetes worsen and progress to complex disease states, which are more expensive to treat and often leave patients more debilitated and dependent. All of these factors add unnecessary cost to the health system, and, in the end, the patient receives lower quality care. Inappropriate utilization and high costs are both the symptoms and cause of our fractured health care system.

For example:
- In California, one in five recent emergency room visits were avoidable.\(^\text{11}\) One study found that more than 80 percent of all Medi-Cal and uninsured patient visits to the emergency department could have been treated in a non-emergency environment.\(^\text{12}\)

- Further, almost half of emergency room patients (46 percent) believed that their problem could have been handled by a primary care physician, had one been available.\(^\text{13}\)
Impact of Rising Health Care Costs on the Economy

EFFECTS ON LOCAL COMMUNITIES

• An increasing or high uninsured rate, and the attendant high public costs, may discourage employers from locating or continuing to operate in a given locale.

• Costs of treating patients with little or no health insurance are passed on to employers and taxpayers (Estimated $32 billion in uncompensated care was provided to uninsured patients in 2006).

• These costs are passed on to private sector patients in the form of higher hospital bills resulting ultimately in higher premiums for employers in the community with high uninsurance rates.

• A higher than average uninsured rate and the corresponding burden of uncompensated care on the local hospital(s) may threaten the survival of such institutions and reduce the viability of the economic base of the community.

• High health insurance premiums resulting in a greater number of uninsured people in the community financially affect health care providers and hospitals.
EFFECTS ON LOCAL COMMUNITIES

• Communities with relatively high numbers of uninsured people may experience economic difficulties when uninsurance places new financial demands on local health care providers who make significant contributions to the local economy.

• Unreimbursed expenditures for health services delivered to uninsured persons are borne by private and public payers, employers, and by federal taxpayers as well as state and local residents.

• Providing affordable health insurance to all Americans would alleviate substantial financial demands on communities, especially those local areas disproportionately affected by high uninsurance rates.

• To address the issues of uncompensated care and uninsurance affecting communities, we need comprehensive health care reform where all Americans have health insurance which includes equitable health insurance financing in order to reduce cost shifting from payer to payer and patient to patient.

Notes
## MEPS Kentucky Data on Health Insurance Coverage by Firm Size, 2002

<table>
<thead>
<tr>
<th></th>
<th>More than 50 employees</th>
<th>50 or fewer employees</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of Total</td>
<td>Percent of Total</td>
</tr>
<tr>
<td>Total Employees</td>
<td>1,060,663</td>
<td>382,235</td>
</tr>
<tr>
<td>Employees in firms that offer health insurance</td>
<td>1,046,874 (98.7%)</td>
<td>248,453 (65.0%)</td>
</tr>
<tr>
<td>Employees in offering firms who are eligible</td>
<td>843,781 (80.6%)</td>
<td>200,253 (80.6%)</td>
</tr>
<tr>
<td>Eligible employees who are enrolled</td>
<td>725,651 (86.0%)</td>
<td>158,600 (79.2%)</td>
</tr>
<tr>
<td>Total employees who are not enrolled</td>
<td>335,012 (31.6%)</td>
<td>223,635 (58.5%)</td>
</tr>
</tbody>
</table>

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends, 2002 Medical Expenditure Panel Survey-Insurance Component
### Size of Small Kentucky Employers and Percent Offering Health Insurance

<table>
<thead>
<tr>
<th>Number of Employees</th>
<th>Percent of Businesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 3</td>
<td>55%</td>
</tr>
<tr>
<td>4 to 7</td>
<td>21%</td>
</tr>
<tr>
<td>8 to 25</td>
<td>20%</td>
</tr>
<tr>
<td>26 to 47</td>
<td>4%</td>
</tr>
</tbody>
</table>

- **Employers who offer health benefits**: 43%
- **Employers who do not offer health benefits**: 57%

Source: UK Center for Rural Health, Kentucky Long-Term Policy Research Center, and UK Survey Research Center
Cost an Obstacle to Treatment in Past Year!

<table>
<thead>
<tr>
<th>Reason</th>
<th>Uninsured</th>
<th>Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sick but did not seek care</td>
<td>70%</td>
<td>22%</td>
</tr>
<tr>
<td>Skipped a test</td>
<td>54%</td>
<td>21%</td>
</tr>
<tr>
<td>Did not fill a prescription</td>
<td>53%</td>
<td>26%</td>
</tr>
<tr>
<td>Did not see a specialist</td>
<td>42%</td>
<td>15%</td>
</tr>
</tbody>
</table>

Source: UK Center for Rural Health, Kentucky Long-Term Policy Research Center, and UK Survey Research Center
• Poor health means lower productivity and higher health insurance costs.

• Research shows the dramatic impact of chronic, preventable illnesses have on business' bottom line.

• The right decision is to promote health education, physical activity and preventive benefits in the workplace.
It Is About Creating More Value

The True Cost of Health to Business

Percent Estimated Cost

Disability, 3.50%

Health Care, 41.40%

Presenteeism, 37.40%

Absenteeism, 1 7.70%

http://www.window.state.tx.us/specialrpt/obesitycost/18appendix1.html
HEALTH, PRODUCTIVITY & ABSENCE MANAGEMENT

Impact of Health Risk Behaviors, Stress and Work/Life Imbalance on Overall Productivity Loss

Alberto Colombi MD MPH
Zorianna Hyworon, CEO InfoTech Inc


http://www.ibiweb.org/publications/download/644
Chronic conditions

Allergies
Arthritis
Asthma
Back Problems
Bronchitis/Empysema
Depression - known
Diabetes
Heart Disease
Migraines/Headaches
Stomach/Intestinal

Productivity Loss & Chronic Conditions
Absenteeism & Presenteeism (WLQ)

Presenteeism - as measured by the Work Limitations Questionnaire (WLQ)
Absenteeism - Time Loss reported with WLQ
Financial correlates for Productivity Loss

per individual

per 1,000 employees

Based on average annual salary of $50,000
With chronic conditions, we observe the greatest effect of the interplay of prevalence X per capita productivity loss.

Obesity and Diabetes predictors are associated with the highest productivity loss impact of this category.

Stress is the risk factor with most impact on population based productivity loss.

Stress at home is as relevant as stress at work hinting at the need of Work-Life imbalances studies.

Severe depression has the highest individual burden of productivity loss, but, due to prevalence, it is the mild cases that have most population impact.

http://www.ajmc.com/Article.cfm?Menu=1&ID=3303
Innovative employers are providing their employees with a variety of work-site-based health promotion and disease prevention programs.

These programs have been shown to improve employee health, increase productivity and yield a significant return on investment for the employer.
Wellness Programs

- Reduce absenteeism
- Reduce medical costs
- Decrease presenteeism
- Increased productivity
- Reduced Worker's Comp/Disability
- Reduced Injuries
- Increased Morale and Loyalty
TOP REASONS EMPLOYERS GAVE FOR INSTITUTING HEALTH PROMOTION PROGRAMS

• Improve employee morale (77 percent)
• Retain good workers (75 percent)
• Attract good employees (67 percent)
• Improve productivity (64 percent).
COSTS

Presenteeism/ Absenteeism/Health and Disability Benefits

• Presenteeism - Productivity losses (up to 80% of employers total health care costs).

• 20 – 40 % of total health care costs are loss of productivity.

• Most expensive conditions for employer:
  High blood pressure ($392. per employee per year)
  Heart disease ($368. per employee per year)
  Mental health problems ($348. per employee per year)
  Arthritis ($327. per employee per year)
  Allergies ($271. per employee per year)

Journal of Occupational and Environmental Health, April 2004
• An economic analysis found that a health plan's annual costs for covering treatments to help people quit smoking ranged from 89 cents to $4.92 per smoker, while the annual costs of treating smoking-related illness ranged from $6 to $33 per smoker.

• Obesity-related health problems cost U.S. businesses an estimated $13 billion in 1994, including about $8 billion in health insurance costs, $2.4 billion for sick leave, $1.8 billion for life insurance and nearly $1 billion for disability insurance.
COSTS

• Average health care expenditures for people with diabetes run about $13,243 per person, compared with $2,650 per person for people without diabetes.

• Even after the differences in age, sex, race and ethnicity are taken into account, people with diabetes had medical expenditures that were 2.4 times higher than comparable people without diabetes.
• Health care costs among former smokers increase relative to continuing smokers in the year after cessation but fall to a level that is statistically indistinguishable in the second year post quit.

• Net increase in costs among former smokers relative to continuing smokers appears compensated for within two years post-quit and is maintained for at least six years after cessation.”
“Moderately or extremely obese workers (BMI > or =35) experienced the greatest health-related work limitations, specifically regarding time needed to complete tasks and ability to perform physical job demands.

These workers experienced a 4.2% health-related loss in productivity, 1.18% more than all other employees, which equates to an additional $506 annually in lost productivity per worker”

“Overweight and obesity-attributable costs range from dollar 175 per year for overweight male employees to dollar 2485 per year for grade-II obese female employees. The costs of obesity (excluding overweight) at a firm with 1000 employees are estimated to be dollar 285,000 per year”
The mean total productivity (absenteeism + presenteeism) losses per employee per year were:

• $593 Allergic rhinitis
• $518 High stress
• $277 Migraine
• $273 Depression
• $269 Arthritis/rheumatism
• $248 Anxiety disorder
• $181 Respiratory infections
• $105 Hypertension or high blood pressure
• $95 Diabetes
• $85 Asthma
• $40 Coronary heart disease.
EXAMPLES

• Caterpillar offers a Healthy Balance Program aimed at motivating workers to make positive changes to reduce their health risks and improve their long-term health. The company projects long-term savings for this effort totaling $700 million by 2015.

• Motorola offers wellness and work/life programs that reach 45,000 employees, family members, and retirees across the country. The efforts include disease management programs, flu immunizations, cancer screenings, and other health screenings, smoking-cessation programs, and a 24-hour nurse telephone line. The company reports saving almost $4 for every $1 it invests in its wellness benefits.

• Northeast Utilities offers a WellAware program to employees and their families to reduce lifestyle-related health risks. The program includes a health-risk assessment and targeted follow-up efforts, such as smoking-cessation counseling and rebates for purchasing sand behavior choices by $1.4 million. making-cessation aids. During its first 24 months, the program reduced claims related to lifestyle
## Return on Investment Per Dollar for Lifestyle Programs

<table>
<thead>
<tr>
<th>Company</th>
<th>ROI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coors</td>
<td>$6.15</td>
</tr>
<tr>
<td>Kennecott</td>
<td>5.78</td>
</tr>
<tr>
<td>Equitable Life</td>
<td>5.52</td>
</tr>
<tr>
<td>Citibank</td>
<td>4.56</td>
</tr>
<tr>
<td>General Mills</td>
<td>3.90</td>
</tr>
<tr>
<td>Travelers</td>
<td>3.40</td>
</tr>
<tr>
<td>Motorola</td>
<td>3.15</td>
</tr>
<tr>
<td>PepsiCo</td>
<td>3.00</td>
</tr>
<tr>
<td>Unum Life</td>
<td>1.81</td>
</tr>
</tbody>
</table>

• Internal Management of Costs
  • Nurse Case Managers
  • Healthy Mother/Baby
  • Disease Management
  • Wellness Programs
  • Pharmacy Review
  • Medical Director

“20% OF HEALTH INSURANCE ENROLLEES ACCOUNT FOR 80% OF COST”
Population Health Management…
As Practiced with Today’s Employers

Workplace Wellness: Small Business Options

Communications and Promotion
• Send out a regular “wellness” newsletter in hard copy or online. Or send out a simple message such as the weekly Healthy U Hot Tip.
• Use promotions that are already designed such as Healthy Workplace Week.

Active Living and Healthy Eating
• Encourage staff to sign up for the Stairway to Health stair climbing competition.
• Get pedometers for employees and track their steps.
• Rent a nearby school or community gym and offer exercise classes.
• Hire a local fitness instructor to give classes or lead stretch breaks. Costs can be shared with employees.
• Install secure bike parking.
• Serve healthy alternatives at company meetings and lunches.

Policy and Organizational Initiatives
• Hire an ergonomics specialist to assess workstations.
• Develop policies to support work-life balance (for example, mandatory vacations, flextime, limits to work and e-mail on personal time).
• Provide a wellness subsidy for a variety of health and leadership activities and courses.
• Offer financial incentives to be healthy.
• Offer wellness incentives as rewards and recognition for a job well done.
• Conduct an organizational health audit (NQI Healthy Workplace Week).
• Become a partner with the community (for example, daycare, gyms, festivals, parks, restaurants).
• Spread the workload. Set up a wellness committee.
NORTHERN KENTUCKY PRIORITIES?

Smoking Cessation
Obesity
Lack of Physical Activity
Oral Health
High School Graduation
QUESTIONS / COMMENTS?