



## DIVERSITY COUNCIL MISSION STATEMENT

*There are over 330 million people in the United States of America and everyone is diverse in their own way. At Carisk, we celebrate everyone's uniqueness.*

*Carisk Partners will be leaders by continuing to embrace the differences of its team members to expand its competitive edge; while promoting a diverse and inclusive environment through our commitment to education both internally and externally. We will leverage our unique capacity as change agents to strengthen our relationships with our Carisk team members, and with the communities and business partners we all serve.*

*Carisk Partners is proud of the diversity of its company's members, irrespective of genetic information, race, color, religion, age, sex, range of abilities, gender identity and expression, sexual orientation, marital status, national origin, or veteran's status.*

*We will strive to do well by doing good.*



*"I have always loved meeting new people from different backgrounds. It was always intriguing to me to hear someone else's "story". It is my strong belief that people and organizations make better decisions when they have diversity of thoughts. Each of us bring our life experiences into all we do. Everyone's life experiences generally created a perspective, whether consciously or unconsciously. Having a diverse workplace only strengthens the paths we choose to take."*

*—Joseph Berardo, Jr., Chairman and CEO*

## ACKNOWLEDGMENTS

Welcome to Carisk Kaleidoscope's 2023 winter edition. The Council wishes every Carisk Family member and their loved ones a wonderful and safe holiday season with lots of laughter, great memories and amazing food.

Allen's "Exceptional Women Series" continues, featuring Bessie Coleman, the first African-American and Native-American pilot. We also have an update on Willie O'Ree featured in the first segment of Sports Corner, (March 2022) which is Allen's brainchild.

Bob presented "Welcome Alcove," "Celebrating Carisk's Diversity," "Noteworthy Days" and "News from HR" series.

David has organized our "Hope for the Holidays" campaign for the 7th year in a row, which will last until Monday, January 1 @ 5 PM. Once again, the Carisk Family has a great opportunity to make a difference in the lives of the vulnerable and less fortunate.

Diane delivered "International Day of Disability," and "Did You Know? She also contributed towards Trailblazers.

Thank you CK planning committee (Bob, Diane, Lori & Sunita), as well as all Council members for all of your collaborations which include our serious conversations, light hearted banter, and participation in our Council meetings. Great job by all. See you next year.



PHOTO: BUENA VISTA IMAGES / GETTY IMAGES

Anabel



## MEMBERS OF THE DIVERSITY COUNCIL



### LEADER OF THE DIVERSITY COUNCIL

**Anabel Rawlins, FOUNDER**

Provider Relations Specialist  
Miami, FL

"We all should know that diversity makes for a rich tapestry, and we must understand that all the threads of the tapestry are equal in value no matter what their color." – Maya Angelou



**Jen Andrews**

Executive Assistant  
Remote

"The beauty of the world lies in the diversity of its people." –Unknown



**Sally Balioni, FOUNDER**

VP of Sales, CiC  
Wall, NJ

"You cannot change what you are, only what you do."



**Brian DeNichilo**

System Administrator  
Florham Park, NJ

"No one is born hating another person because of the color of his skin, or his background, or his religion. People must learn to hate, and if they can learn to hate, they can be taught to love, for love comes more naturally to the human heart than its opposite." –Nelson Mandela



**Shannon Ehrola**

Director, Brand Creative  
Wall, NJ

"The beauty of the world lies in the diversity of its people." –Unknown



**Peter Halas**

Surgical Implant Management  
Wall, NJ

Diversity and inclusion were issues I never focused on because they were part of my every day life through sports and interactions with people of every race/religion/creed etc. Now, as the proud parent of a daughter with Down Syndrome diversity and inclusion are at the fore of everything we do trying to find places for everyone to be accepted and valued as they are.



**Lori Height, FOUNDER**

Executive Sales Assistant  
Wall, NJ

Promoting a community of acceptance and belonging



**Anne Lepre**

Sales Executive  
Wall, NJ

"In diversity there is beauty and there is strength" –Maya Angelou



**Sunita Mathur, FOUNDER**

Claim File Coordinator  
Florham Park, NJ

"Our ability to reach unity in diversity will be the beauty and the test of our civilization." –Mahatma Gandhi



**Diane Nicolo, FOUNDER**

Vice President of Administration  
Remote

"Every person is a new door to a different world"



**Robert Post, FOUNDER**

Senior Vice President of Strategic Initiatives, Human Resources and Training  
Florham Park, NJ

"We have become not a melting pot but a beautiful mosaic. Different people, different beliefs, different yearnings, different hopes, different dreams." –Jimmy Carter



**Michael Rydman, FOUNDER**

Senior Vice President, Sales  
Benicia, California

"All men are created equal" –Thomas Jefferson, 1776



**Allen Spokane, FOUNDER**

Chief Technology Officer  
Florham Park, NJ

"Nobody Wins Unless Everybody Wins" – Bruce Springsteen



**Michele St. Preux**

Senior Provider Relations Coordinator  
Florham Park, NJ

"Our diversity is our strength. What a dull and pointless life it would be if everyone was the same." –Angelina Jolie



**Michael Vialonga**

Sales Associate  
Wall, NJ

"We cannot change the world, until we change ourselves." – Anonymous



**David Vittoria, FOUNDER**

Chief Behavioral Health Officer  
Miami, FL

"Our diversity is the one thing we all have in common."



## WELCOME ALCOVE

Carisk Partners welcomes our four new team members who joined us in Q4-2023. We wish them the best of luck for a great and long-term working association, all the best in their new positions.

- **Jennifer Branham**, after many years as a Carisk Consultant, Jennifer is joining Carisk and will continue to serve as Senior Director of DCF, reporting to David Vittoria, Chief Behavioral Health Officer. Before joining Carisk, she served as a Therapist, Director of Community Services, and Director of Clinical Operations for Susan B. Anthony Recovery Center.
- **Valeria Castro**, is the newest member of the Call Center, reporting to Crystal Cottrill, Director of Customer Service. Valeria has held a number of Customer Service positions and is joining us after successfully completing her assignment as a temporary employee in our Call Center.
- **Regina Dennis**, is Carisk's newest Care Coordinator, reporting to Amanda Dennison, Manager of Clinical Operations. She is a Registered Nurse and Certified Case Manager who most recently worked as a Catastrophic Certified Nurse for Genex. She also worked in case management positions for United Healthcare and Aetna.
- **Dr. Andrew Egger**, is joining Carisk as a Physician on our Clinical team, reporting to Dr. Carrie Stewart, one of Carisk's Medical Directors. Dr. Eggar specializes in Physical Medicine and Rehabilitation and most recently worked in private practice. He is also a Diplomat of the American Board of Physical Medicine and Rehabilitation.

**Jennifer, Valeria, Regina and Dr. Egger best of luck to all of you and welcome to the Carisk Family!** 🤝

## THE TALK

Featuring Topics On Diversity, Equity And Inclusion  
Which Trigger Thought And Conversation



### Seeking to curb racial bias in medicine, Doris Duke Fund awards \$10 million to health groups

BY KAY DERVISHI OF THE CHRONICLE OF PHILANTHROPY

Published 1:24 PM EST, June 30, 2023

The Doris Duke Charitable Foundation is awarding more than \$10 million to five health organizations to reconsider the use of race in medical algorithms, which [research](#) shows can lead to [potentially dangerous results](#) for patients of color.

Physicians have used medical assessment tools and algorithms since the 1970s to help make decisions about patient care. These tools look at multiple factors including, unbeknownst to most patients, race. Recent [studies](#) have found that some algorithms that consider race lead to biased assessments and the denial of treatment options.

*FILE - An 8-year-old student blows into a spirometer held by a nurse outside an elementary school in Bel Nor, Mo., in May 2009. The Doris Duke Charitable Foundation is awarding more than \$10 million to five health organizations to reconsider the use of race in medical algorithms, which research shows can lead to potentially dangerous results for patients of color. (Christian Gooden/St. Louis Post-Dispatch via AP, File)*

For example, one [study](#) found that a kidney-function calculator adjusted measurements for Black patients in a way that made them more likely to be ineligible to get on a kidney transplant list. Another calculator used to determine whether it was healthy for pregnant women to deliver vaginally if they had ever had a C-section [underestimated](#) the odds for Black and Hispanic women.

The Doris Duke Foundation's grants come amid a reckoning within the medical profession about racial bias in clinical algorithms and a broader push in philanthropy to promote [equity](#) in medical research.

"The inequities of the pandemic and the murder of George Floyd really served as catalyst to change things," says Nwamaka Eneanya, a nephrologist and assistant professor at the University of Pennsylvania, who is not receiving funding from the foundation.

David Jones, a professor at Harvard Medical School, who also isn't a grantee, says that limited attention was paid to the algorithms until about 2016, when medical students [questioned](#) the use of race in clinical calculations. Students organized and advocated for hospitals to cease using some calculations. As a result, some hospitals such as Beth Israel Deaconess Medical Center and Zuckerberg San Francisco General stopped using calculators that include a patient's race.

Sindy Escobar Alvarez, program director for medical research at the Doris Duke Charitable Foundation, says the new effort came about because of that advocacy and because limited research has been done on the design and impact of "race-aware" algorithms.

Four national medical organizations and one New York City-based coalition will receive grants ranging from \$1.36 million to \$3.4 million to identify, update, and provide guidelines on medical algorithms that use race and to research how the tools work in hospitals.

- The American Academy of Pediatrics will test a revised algorithm for assessing the risk of urinary-tract infections among patients at a children's hospital. The academy will also gather experts to evaluate other algorithms and update its guidelines.
- The American Heart Association will bring together members to identify and prioritize algorithms that use race in

cardiovascular medicine and will award \$1.2 million toward research into those algorithms.

- The American Society of Hematology will explore how people of African or Middle Eastern ancestry are told incorrectly they have unhealthy levels of neutrophils, a type of white blood cell. The organization aims to work with at least 10 hospital systems to evaluate those cells more accurately and to research the impact of medications on people with low counts of neutrophils.
- The Coalition to End Racism in Clinical Algorithms, housed under New York City’s health department, will help local safety-net hospitals such as the Maimonides Medical Center and One Brooklyn Health implement plans to replace medical algorithms with alternatives that aren’t adjusted by race.
- The National Academies of Sciences, Engineering, and Medicine will bring together a group of experts to evaluate the use of race and ethnicity in biomedical research. It aims to publish a report in October 2024 with recommendations for using racial and ethnic categories in research.

Several grantees have already begun to change and update their guidelines. The American Academy of Pediatrics [removed](#) a calculation in 2021 that found Black children faced lower risks of urinary-tract infections than white children.

“Race is not a biologic proxy,” says Joseph Wright, the incoming chief health equity officer for the academy. “Race is a social construct and has no place being embedded in a clinical guideline like this.”

Changing current algorithms will not be without challenge. Some medical-society members oppose removing race in clinical equations, Eneanya says, and it can be difficult to get physicians and researchers to adopt alternatives. Just one-third of laboratories stopped using one equation for kidney disease following new recommendations, according to a [survey](#) released last year.

Some opposition comes from people who believe that including race in algorithms may improve care for patients of color, says Jones from Harvard Medical School, or who are reluctant to change algorithms without further research. But he says that race was included in many algorithms without research proving their efficacy in the first place and that better measures may exist.

“If you think race matters because of ancestry, then we should replace race with measures of ancestry,” he says. “If you think race matters because it’s a proxy for experiences of racism, then we should figure out a way to measure experiences of racism.”

Jones says philanthropy can play a major role in supporting efforts to find better alternatives to algorithms that include race.

Says Lauren Merz, a hematology fellow at the Dana-Farber Cancer Institute/Mass General Brigham: “Being able to have a grant will allow this to take off. I think we’re going to be able to do in two years what would normally take more like 10.”

This article was provided to The Associated Press by the Chronicle of Philanthropy. Kay Dervishi is a staff writer at the Chronicle. The AP and the Chronicle receive support from the Lilly Endowment for coverage of philanthropy and nonprofits. The AP and the Chronicle are solely responsible for this content. For all of AP’s philanthropy coverage, visit <https://apnews.com/hub/philanthropy>.



©2023 Carisk Partners. Confidential.

This document and the information within are provided in confidence, and solely for the use of the recipient. It may not be reproduced, circulated, or disclosed to any third party, in whole or in part, without Carisk Partners’ written consent.

## NEWS FROM HR

### Courts Weigh Protections for LGBTQ+ Workers Fired by Religious Employers

By [Leah Shepherd](#)

August 18, 2023



Religious employers are testing the application of anti-discrimination laws that protect LGBTQ+ workers in light of a recent Supreme Court decision that backed the religious freedom rights of business owners. Their federal court cases are attempting to shed light on some gray areas where an exception to the anti-discrimination laws may or may not apply.

In [303 Creative](#), the U.S. Supreme Court ruled on June 30 in favor of a Colorado website designer who refuses to make wedding websites for same-sex couples due to her Christian beliefs about marriage. The court found the website designer's free speech rights trumped the state's legal protections against discrimination.

Attorneys for religious institutions are relying on the *303 Creative* ruling to bolster their arguments for using the ministerial exception, which holds that federal anti-discrimination laws don't apply to certain ministerial positions, including clergy and teachers with religious duties. However, the nondiscrimination laws do protect employees at religious institutions who have nonreligious duties, such as janitors, financial administrators and food service workers. Where to draw the line may not be so clear for some other positions at religious schools or hospitals.

"Those who should be covered by the ministerial exception are those who serve an important religious function. This can be someone who, for instance, leads a religious organization, conducts worship services, or serves as a messenger or teacher of faith," said Mario Bordogna, an attorney with Clark Hill in Morgantown, W.Va. "The term is probably less important than application of the duties and responsibilities in the role."

The courts "routinely consider a variety of factors, including the formal title given to the employee by the church, the substance reflected in that title, and the employee's own use of that title. The most important factor in the evaluation of the ministerial exception is the religious functions performed by the employee for the religious organization," said DanaLynn Colao, an attorney with Saiber in Florham Park, N.J.

The Supreme Court "has clearly concluded more recently that religious institutions are also legally permitted to adhere to their own beliefs, and that the protected exercise of those rights may include making certain adverse employment actions involving LGBTQ+ employees which would otherwise be unlawful," Bordogna said.

Under Title VII of the federal Civil Rights Act, it's illegal for employers to make adverse employment decisions based on sexual orientation or gender identity, which fall within the protected class of sex, according to the Supreme Court's 2020 decision in [Bostock](#).

["Guidance the EEOC attempted to issue on this subject after these opinions was rejected as unlawful in federal court in Texas late last year, but the lack of having any presently in-effect guidance does not change the status of the law as reflected in the decisions from the Supreme Court,"](#) Bordogna said.

#### Drama Teacher Terminated

In 2017, a teacher [sued](#) Charlotte Catholic High School in North



©2023 Carisk Partners. Confidential.

This document and the information within are provided in confidence, and solely for the use of the recipient. It may not be reproduced, circulated, or disclosed to any third party, in whole or in part, without Carisk Partners' written consent.

Carolina for sex discrimination after he was fired because he announced on Facebook that he was engaged to marry a man.

The school's faculty handbook instructs employees to uphold the teachings and principles of the Catholic Church by serving as role models to students and not publicly engaging in conduct that contradicts Catholic teachings.

Catholic doctrine opposes same-sex marriage.

The teacher mostly taught drama and English classes. Secular teachers at the school do not have to undergo religious training, do not have to be Catholic and do not have to be Christian, according to court documents.

The school's lawyers argued in a brief that "religious organizations are exempt when they make employment decisions based on an individual's religious belief, observance, or practice," and that the federal Religious Freedom Restoration Act (RFRA) protects the Roman Catholic Diocese of Charlotte from the application of all federal laws that "substantially burden its religious exercise without satisfying strict scrutiny."

In September 2021, the U.S. District Court for the Western District of North Carolina ruled in favor of the teacher, and the school appealed. The 4th U.S. Circuit Court of Appeals delayed the case earlier this year in order to consider the impact the *303 Creative* ruling. Oral arguments are scheduled for September.

The majority opinion in *303 Creative* «was emphatic that it had no bearing on employment discrimination cases,» said Luke Largess, an attorney with Tin Fulton Walker & Owen in Charlotte, N.C., who represents the teacher. «The 4th Circuit has not asked for any additional briefing about the effect of *303 Creative*»

However, Luke Goodrich, an attorney with the Beckett Fund for Religious Liberty, who represents the school, disagreed: "If a for-profit business gets constitutional protection when deciding what services to sell to the general public, then of course a religious school gets constitutional protection when deciding who is religiously qualified to teach the faith to the next generation."

### Guidance Counselor Fired

In 2019, a guidance counselor sued a Catholic school in Indianapolis for sex discrimination after she was fired because of her same-sex marriage. Three months before she was fired, she signed a contract that stated guidance counselors were expected to communicate the Catholic faith to students; pray with students; celebrate Catholic traditions; and help students strengthen their social, emotional, intellectual and Christian development, according to court documents.

The guidance counselor argued that she didn't have religious duties in her job and that she advised students to talk to a priest, religion teacher or principal if they had in-depth religious questions. She said she was exempt from religious activities at certain staff gatherings.

However, the school argued that she should be included in the ministerial exception, and the 7th U.S. Circuit Court of Appeals [agreed](#) on July 13. The court concluded the guidance counselor qualified for the ministerial exception for two main reasons: She helped develop the criteria used to evaluate guidance counselors, which included religious components like assisting students in faith formation and attending church services, and she sat on the school's Administrative Council, which participated in some religious planning and discussion.

"A fact-specific inquiry remains necessary in cases where the ministerial exception is asserted as a defense to balance the enforcement of our laws against the protections of our Constitution," the court stated.

### LGBTQ+ Workers

About 30 percent LGBTQ+ employees reported being fired or not hired because of their sexual orientation or gender identity at some point in their lives, according to 2021 [research](#) from the UCLA School of Law in Los Angeles. Likewise, 9 percent of LGBTQ+ workers reported they were fired or not hired because of their sexual orientation or gender identity in the past year. Meanwhile, 57 percent of LGBTQ+ workers who experienced discrimination or harassment at work said their employer or co-workers did or said something to indicate the unfair treatment was motivated by religious beliefs. 

## EXCEPTIONAL WOMEN



Bessie Coleman was the first African-American and first Native-American woman pilot. She was also the first African-American to earn an international pilot's license. Because flying schools in the United States denied her entry, she taught herself French and moved to France, earning her license from France's well-known Caudron Brother's School of Aviation in just seven months. [Coleman](#) specialized in stunt flying and parachuting, earning a living barnstorming and performing aerial tricks. She remains a pioneer of women in the field of aviation.

The Bessie Coleman Quarter is the sixth coin issued in the [American Women Quarters™ Program](#). It was designed by Chris Costello of the U.S. Mint's Artistic Infusion Program and sculpted by Medallic Artist Eric David Custer. 



Tell them that as soon as I  
can walk I'm going to fly!

Bessie Coleman

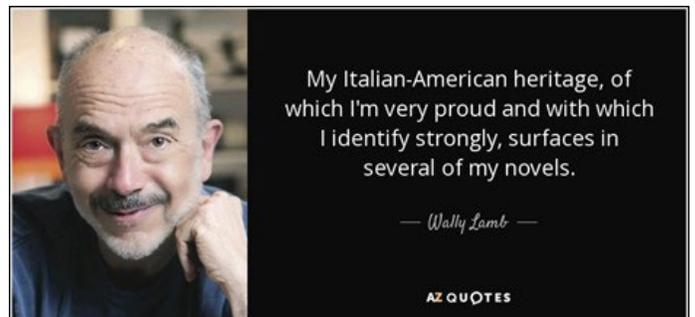
## A CELEBRATION OF ITALIAN-AMERICAN HERITAGE, CULTURE, AND HISTORY



Over 5 million Italians immigrated to the United States between 1820 and 2000. Currently, there are over 26 million Americans of Italian descent residing in the United States. This makes Italian-Americans the fifth largest ethnic group in our nation.

*Italian-American Heritage Month* celebrated throughout the month of October since 1989 is seen as a time to appreciate and value the distinguished [contributions](#) of Italian-Americans to the history and culture of the United States.

There is so much else to consider when it comes to the role of Italian immigrants and Italian-Americans in building the US. Early Italian migrants contributed to building American cities and making the economy work with their hands and sweat. They bonded with other minorities, contributing to the creation of that incredibly rich, varied and unique mosaic that American culture is. They were there with the African-Americans of New Orleans playing blues, and in New York with the Irish building bridges. Their children grew up bilingual; they became artists and chefs, executives, musicians, scientists, doctors, priests and soldiers. Italian-Americans weaved themselves into America's social and cultural fabric, contributing with their ingenuity and hard work to the greatness of the country. 



Author of four New York Times best-selling novels

## NOVEMBER IS NATIONAL HUNGER AND HOMELESSNESS AWARENESS MONTH

### ‘Unconscionable’: American baby boomers are now becoming homeless at a rate ‘not seen since the Great Depression’ — here’s what’s fueling this terrible trend

AP Moneywise | Serah Louis | Sat, Nov 25, 2023

Many baby boomers across the country are now coming to terms with the hard reality that working for your entire adult life is no longer enough to guarantee you’ll have a roof over your head in your later years.

Thanks in part to a series of recessions, high housing costs and a shortage of affordable housing, older adults are now the fastest-growing segment of America’s homeless population, according to a report in the Wall Street Journal, based on data from the Department of Housing and Urban Development.

“The fact that we are seeing elderly homelessness is something that we have not seen since the Great Depression,” University of Pennsylvania social policy professor Dennis Culhane [told the Journal](#).

Here’s what has triggered what some experts are calling a “silver tsunami” — and what they say needs to change to reverse the tide.



#### Baby boomers are increasingly becoming homeless

The Cost-of-Living Adjustment (COLA) for social security will increase by 3.2% in 2024, matching the rate of inflation as of October. Despite this, the additional funds may not be enough to help the aging population.

Dr. Margot Kushel, a professor of medicine and director of the Center for Vulnerable Populations and Benioff Homelessness and Housing Initiative the University of California San Francisco (UCSF), has [observed](#) an escalating rate of homelessness among older Americans.

In a [2020 journal article](#) for the American Society on Aging, Kushel wrote that of all the homeless single adults in the early 1990s, 11% were aged 50 and older. By 2003, she says that percentage grew to 37%.

Now, the over-50 demographic represents half of the homeless single adults in the U.S. — with no sign of their numbers slowing, leaving baby boomers (those aged 57 to 75) particularly vulnerable.

“Elderly homelessness has been rare within the contemporary homeless problem. We’ve always had very few people over 60 who’ve been homeless historically,” Culhane from the University of Pennsylvania [told PBS NewsHour](#).

But in recent years, Culhane says that has changed. Older Americans, he says, are “now arguably the fastest rising group.”

#### Here’s what’s changed

After living through multiple recessions, leaving some of them with little savings, aging boomers are now also contending with insufficient affordable housing. And with everything from gas to groceries costing more these days, many aging Americans are struggling to make ends meet.

And if they need additional support at a certain point, finding a low assisted living center is becoming more challenging — as the field contends with labor shortages, inflation and reduced funding that puts the already limited number of facilities at risk of closing.

Even [rent is becoming increasingly out of reach](#) in certain areas, like Massachusetts, New York and Florida.

During the COVID-19 pandemic, Florida resident Judy Schroeder told the Journal the apartment building she was living in was sold to a new owner, raising her monthly rent by more than \$500. Schroeder lost her part-time job, leaving her [living off Social Security alone](#), and couch-surfing for months before she finally found a place in late August.

“I never thought, at 71 years old, that I would be in this position,” she said.

### What can be done?

Researchers at UCSF told the Journal that about half of the homeless older adults in places like Oakland, California and New York, became unhoused for the first time after their 50th birthday.

These individuals pointed to a major event, like the death of a spouse or [a medical emergency](#), as the trigger.

“It’s an entirely different population,” said Kushel. “These are people who worked their whole lives. They had typical lives, often working physically demanding jobs, and never made enough to put money away.”

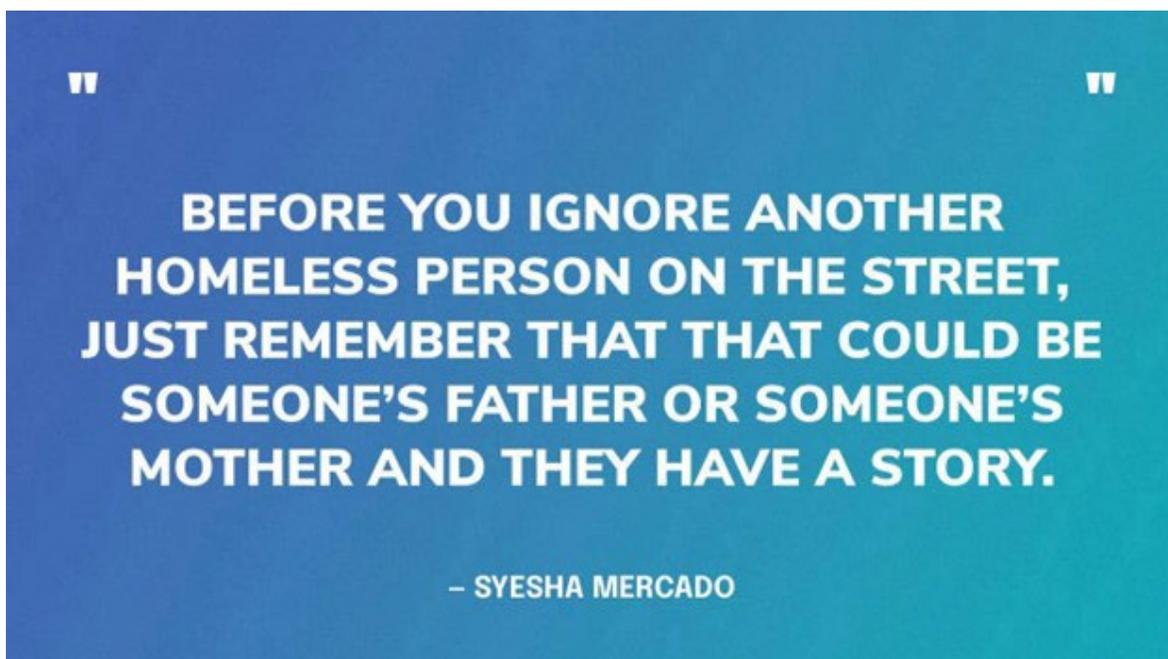
She [says](#) expanding the supply of affordable housing and availability of rental assistance programs, eviction protections and renters’ rights could be key to preventing homelessness.

Some cities, like San Diego, have even piloted programs to provide rental subsidies for a limited time to older, low-income adults to help them find their feet.

There’s also the matter of income, as advocates point out that the federal minimum wage of \$7.25 has failed to keep up with inflation. And while most states supplement federal programs like Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI), Kushel believes increasing SSI or state supplements could make the difference for older adults and those with disabilities struggling to afford housing.

“In a country as wealthy as the United States, homelessness for anyone — but particularly older adults — is unconscionable,” Kushel wrote in 2020.

“We have the means to end homelessness in older adults. By increasing affordable housing for older adults, engaging in targeted prevention efforts, and building off the success of permanent supportive housing, we can make homelessness for older adults rare and brief.” 



## NOVEMBER IS MEN'S HEALTH AWARENESS MONTH



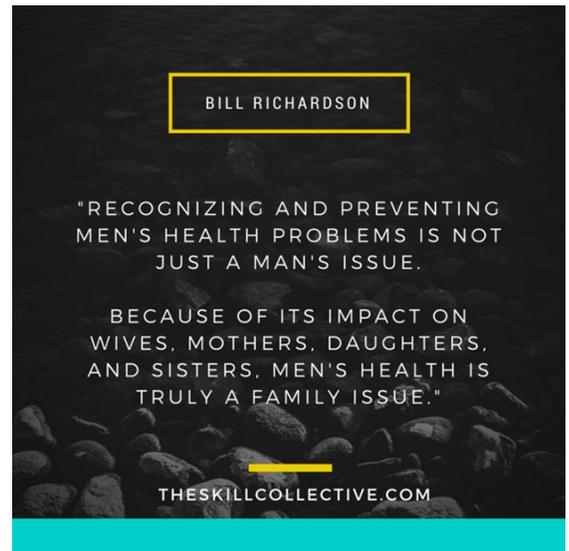
In November, communities come together to observe [Men's Health Month](#). It's a time dedicated to raise awareness about men's health issues and encourage men to take charge of their well-being. Men are encouraged to schedule appointments with our healthcare providers for routine health assessments, blood pressure checks, cholesterol screenings, and cancer screenings, such as prostate exams and testicular self-exams.

Men's Health Month also recognizes the importance of mental health awareness among men. It encourages open conversations about mental

health challenges, including depression, anxiety, and stress. Men are encouraged to look for support and talk about their feelings, breaking the stigma surrounding mental health issues.

Healthy lifestyles, including regular exercise, balanced nutrition, and stress management techniques are also integrated in overall well-being. Men are encouraged to engage in regular exercise routines and make nutritious food choices to maintain a healthy weight, reduce the risk of chronic diseases, and enhance overall vitality.

By raising awareness, encouraging preventive care, addressing mental health concerns, and promoting healthy lifestyles, this observance empowers men to prioritize their health and lead fulfilling lives not just for the month of November, but throughout the year. 🔄



## INTERNATIONAL DAY OF PEOPLE WITH DISABILITIES

**The day is about promoting the rights and well-being of persons with disabilities at every level of society and development, and to raise awareness of the situation of persons with disabilities in all aspects of political, social, economic, and cultural life.**

### Tennessee high school students build robotic hand for classmate

Students at a Tennessee high school have built a robotic hand for a classmate missing part of his, an act of friendship that he has called life-changing.

At the center of perhaps one of the most heartwarming news stories to come out of the US so far this year is Sergio Peralta, who initially arrived at Hendersonville high school near Nashville this past fall while trying to cover up that his right hand was not fully formed, [CBS News](#) reported on Wednesday.

“As I was growing up, like during my first years of school, I had a lot of people asked me what’s wrong with ... my hand, lots of people, and I used to just say even in kindergarten, ‘I was born like that,’” the 15-year-old Sergio recalled to the local CBS affiliate WVTF.

Sergio added to CBS: “In the first days of school [at Hendersonville], I honestly felt like hiding my hand – like nobody would ever find out.”

But an engineering teacher at Sergio’s school, Jeff Wilkins, eventually learned of the boy’s right hand and reportedly promised him that his classmates might be able to do him a favor.



Those classmates then spent four weeks designing, 3D printing and sizing a prosthetic hand for Sergio, who also helped. One of the first things for which Sergio used his new prosthetic when it was ready was to catch a ball with his right hand.

Despite growing up without a fully formed right hand, Sergio said he was able to do “almost everything”. But it wasn’t until he got his prosthetic that he could play catch with his right hand, he said.

Hendersonville student Leslie Jaramillio told the local CBS affiliate WVTF that the project embodied the spirit of their school’s engineering class.



Tennessee high school student Sergio Peralta’s classmates built him a prosthetic hand for his right hand. Photograph: CBS News

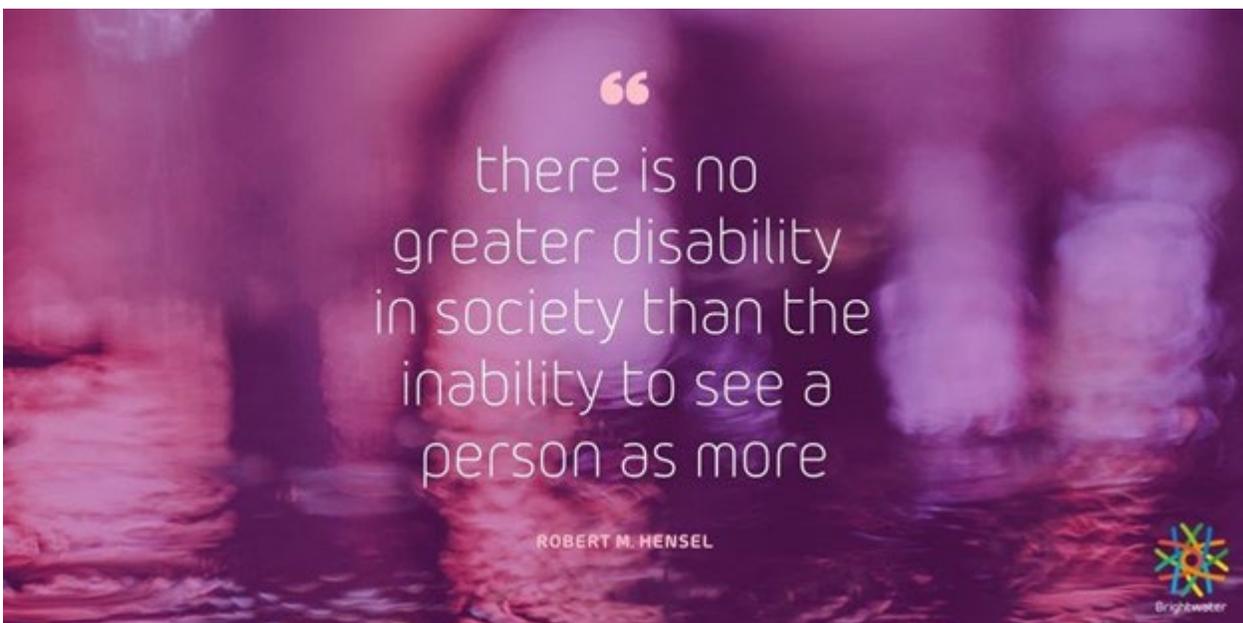
“You’re supposed to be engineering, coming up with new ideas, solving issues,” Jaramillio said.

Their principal, Bob Cotter, echoed Leslie’s sentiment in an interview with the BBC. He said Wilkins and his students challenge themselves to turn abstract concepts “into reality”. And, Cotter added, Sergio’s robotic hand “is a testament to the students ... who care about each other and the program that Jeff Wilkins has built”.

Sergio told CBS that he never would have expected his classmates’ kindness and creativity “in a million years”.

“I didn’t know them, so I actually got introduced to them by the teacher,” Peralta said to WVTF of the peers who helped him with his prosthetic. “And then that’s what I started working on, and I got to be friends with them.

“Living without a hand for 15 years and they actually offered me two is [something] actually pretty cool. No one has ever offered me this stuff – [it] changed my life.”



## POSITIVITY POSTER

*Imagine all the people  
Living life in peace...*

*John Lennon*



## NOTEWORTHY DAYS

**November 13—January 1—Hope for the Holidays Campaign** gives us an opportunity to share our good fortune with those experiencing challenges during this holiday season. Our donations will support these wonderful organizations provide much needed assistance to the individuals they strive to help throughout 2024.



BENEFITING



Proud to be a Carisk Partner



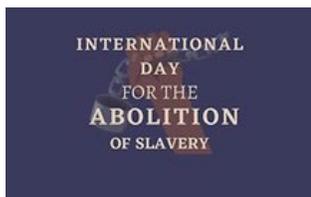
**October 10—World Mental Health Day**—This day seeks to raise awareness about mental illness. This day aims to educate the population and mobilize efforts in support of mental health. Mental health includes a person’s emotional, psychological, and social well-being. It has become increasingly important in recent decades as an estimated 350 million people worldwide suffer from depression.



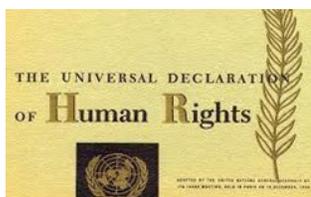
**November 16—International Day for Tolerance**—The International Day of Tolerance seeks to promote tolerance, respect, appreciation and cooperation amongst the world’s different cultures. Tolerance refers to the recognition and acceptance of looks, opinions, beliefs and practices that differ from one’s own. Tolerance is considered the backbone of human rights and fundamental freedoms as people are naturally different. Tolerance allows mixed communities to thrive and ensures that all humans are equally important.



**November 25—International Day for the Elimination of Violence Against Women** This day seeks to raise awareness about violence against women. It aims to eliminate violence by removing stigma and encouraging women to speak out against abusers. This day defines violence against women as any act of gender-based violence that results in, or is likely to result in, physical, sexual, or psychological harm to women. The goal of this day is to achieve equality, development, and peace. It aims toward the fulfillment of women and girls’ human rights.



**December 2—International Day for the Abolition of Slavery**—The International Day for the Abolition of Slavery aims to end slavery in the world. Contemporary forms of slavery include sexual exploitation, forced marriage, trafficking of persons and recruitment of children for armed conflict. The International Labor Organization estimates that there are 21 million people enslaved in the world, a business that generates around 150 billion US dollars in illegal profits every year.



**December 10—Human Rights Day**—Human Rights Day commemorates the day on which the United Nations issued the Universal Declaration of Human Rights (UDHR) in 1948. This document serves as an outline of the fundamental human rights that are to be universally protected. It was drafted by representatives from all regions of the world.



## CELEBRATING CARISK'S DIVERSITY



### Diwali—Sunday, November 12, 2023

Diwali is an ancient Hindu festival of lights, which represents the eternal triumph of light over darkness or the victory of good over evil. Diwali, which literally means row of lights in Hindi, is primarily celebrated in India. This celebration of light is India's most important holiday and marks the start of the New Year. Like many Indian festivals, Diwali celebrates different traditions and stories. One of the most popular stories celebrated by Diwali is the return of Lord Rama who had been exiled for 14 years. Diyas (lamps) are lit to guide and illuminate Lord Rama's path back to his Kingdom. Diwali also celebrates the Goddess Lakshmi: Hindu goddess of prosperity and wealth. Throughout the festival, daily and nightly rituals differ. Diwali night is a festive occasion where celebrants adorn in jewelry and new clothing to light Diya's and fireworks.



### Chanukah—Thursday, December 7-Friday, December 15, 2023

Chanukah is an eight day Jewish festival, also known as the festival of lights. On each day, a Menorah (an eight branched candelabra) is lit with an ascending number of candles to match the day. The reason for Chanukah is based on the story of the Maccabees battle with the Greeks. It is told that one pure bottle of olive oil lasted for eight days in the Holy Temple. It should have lasted only for the first day.



### Christmas—Monday, December 25, 2023

Christmas celebrates the birth of Jesus Christ. For modern Christians it also starts a 12-day Christmas season that begins on December 25th and ends on January 5th. Churches celebrate Christmas with services on Christmas Eve and often midnight masses. While the holiday is religious in origin, many cultures, even those without Christian ideologies, celebrate this holiday. This celebration often centers around Santa Claus, a mythical figure dressed in a red suit, based on Saint Nicholas. Tradition has it that on Christmas morning, Santa brings gifts for children who have been good and coal for those who have been naughty.



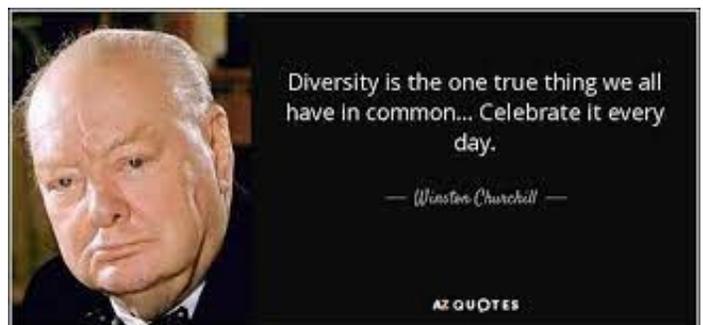
### Kwanzaa—Tuesday, December 26, 2023-Monday, January 1, 2024

Kwanzaa is an African-American and Pan-African celebration of family, community, and culture. It is a week-long cultural festival from December 26th to January 1st. Kwanzaa was initially established to unite African-Americans with their African roots and heritage. Nguzo Saba is a collection of seven principles that guide the holiday. They are central to Kwanzaa as a different principle is emphasized each day during the celebration. Celebrants often dress in traditional Pan-African clothing and decorate their homes with African artwork.



### Three Kings Day—Friday, January 6, 2024

For many Christians in Spain and Latin America, the holiday season officially ends on January 6, which is the 12th day of Christmas known as the Feast of the Epiphany, or Three Kings' Day. The holiday celebrates the biblical tale in which the Three Kings, or Three Wise Men, visit baby Jesus. The gifts the Three Kings gave Jesus were meant to be symbolic. Gold was associated with the belief that Jesus was the King of Jews. Frankincense, which is often burned in churches today, was meant to represent the divine nature of Jesus and the fact that people would come to worship him as the Son of God. And myrrh, a perfume sometimes used to embalm dead bodies, represented the fact that Jesus would eventually suffer and die. Each gift represented a distinct part of the baby's destiny. 🌍



## DID YOU KNOW?

### Iconic pen used by the military is made by blind people in North Carolina

By Janet Shamli, Alicia Haste |  
November 2, 2023 | 8:18 PM EDT/  
CBS News

Greensboro, North Carolina —  
More than four million pens roll  
off the assembly line at a Skilcraft  
North Carolina manufacturing  
plant every year.

But the people who make them  
have never seen them and don't  
use them.

"I think that this place saved me,"  
Stefani Sellars told CBS News. "It  
brought me back."

Sellars, like most here, is blind, and  
working for the nonprofit National  
Industries for the Blind, which  
inked a deal to produce Skilcraft  
pens for the government 55 years ago. It has been doing so ever since.

"Coming here, you see what people are capable of," said Richard Oliver, a 27-year employee. "And I saw that the world was open to me."

The work has given Oliver, and hundreds of others over the past five decades, the ability to provide for their families, buy a house, put children through college. That's critical. because the unemployment rate for the blind and visually impaired hovers near 70%, according to the nonprofit group World Services for the Blind.

"They wouldn't be working," responded Oliver, when asked where his fellow employees would be without their positions at Skilcraft. "They would be at home."

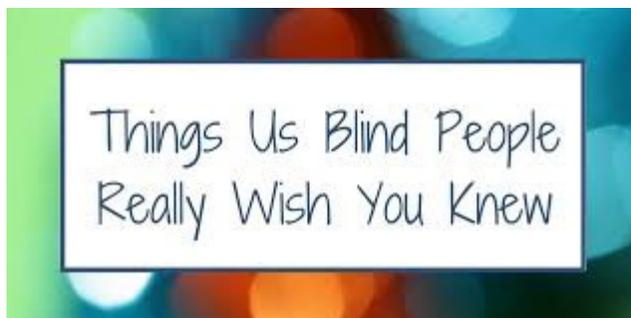
"There's a lot of us that are blind or impaired," Sellars added. "We got a reason to get up. We got a job, and we have fun doing it."

It's work that's changing lives. Even the pen, used everywhere from post offices to combat front lines, has not changed. It's perfectly designed to fit in military uniform pockets, is often used to measure distance on maps, even standing in for a two-inch electrical fuse, and coming in handy during emergency tracheotomies.

"So you think that people who are blind or have other disabilities can't produce, and they can't perform at the same levels of other people," Oliver said. "And we're proving that wrong every single day." 🗣️



*In this Monday, April 16, 2018, photo, employee Christopher Alexander makes his way through the SKILCRAFT pen assembly area at the Industries of the Blind in Greensboro, N.C. where pens are manufactured for the U.S. Government. Anyone who's served in the military, worked for the federal government or addressed a package at the post office is familiar with the handiwork. But they might not have realized that all the ubiquitous SKILCRAFT U.S. Government pens were made by the visually impaired. (AP Photo/Gerry Broome)*



## DIVERSITY POSTER

“I hope that people will finally come to realize that **there is only one ‘race’-  
the human race**-and that we are all members of it.”

-Margaret Atwood, Canadian poet and novelist



©2023 Carisk Partners. Confidential.

This document and the information within are provided in confidence, and solely for the use of the recipient. It may not be reproduced, circulated, or disclosed to any third party, in whole or in part, without Carisk Partners' written consent.

## A STANDING OVATION FOR OUR TRAILBLAZERS



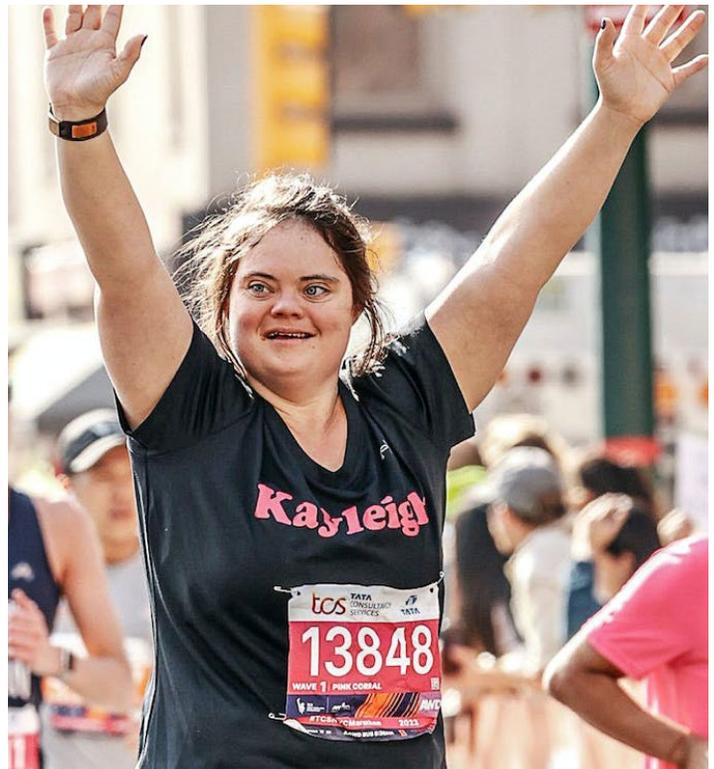
**Dr. Adriana D. Kugler**, First Latin and first Jewish [woman](#) confirmed as the World Bank Group Executive Director for the US.



**Dalip Singh Saund**, First [Indian-American](#) elected to the US Congress.



**Africa Wallace, MD**-First [Black woman](#) to lead surgical society.



**Kayleigh Williamson**, First woman with [Down syndrome](#) to finish the NYC Marathon. 🙌

## SPORTS CORNER

“It’s hard to believe I have my own stamp. I couldn’t imagine when I first started playing that any of these things were possible. I just wanted to be the best hockey player I could be,” O’Ree wrote in a Canada Post Magazine blog article. “Look at where that took me.”

### Linn’s Stamp News

By Molly Goad

The National Hockey League’s first [Black](#) player is honored on a new stamp from Canada Post. The Willie O’Ree commemorative stamp issued Oct. 30 represents the history made when O’Ree played his first NHL game in 1958. Since then, he has dedicated his life to promoting diversity and inclusion in the sport.

When O’Ree took the ice on Saturday, Jan. 18, 1958, as a Boston Bruin ready to take on the Montreal Canadiens, he was so captivated by reaching the big leagues and playing amongst his heroes in front of family and friends, that he didn’t fully grasp what he had achieved.

“It wasn’t until the following day, when I opened up the newspaper and read that I had become the first Black player to play in the NHL, that the weight of the moment hit me. ‘Oh my,’ I thought, ‘this is something else,’” O’Ree wrote.

O’Ree played 45 games for the Bruins: two during the 1958 season and 43 during the 1960-61 season. He played professionally for more than two decades in various leagues including the Western Hockey League (WHL).

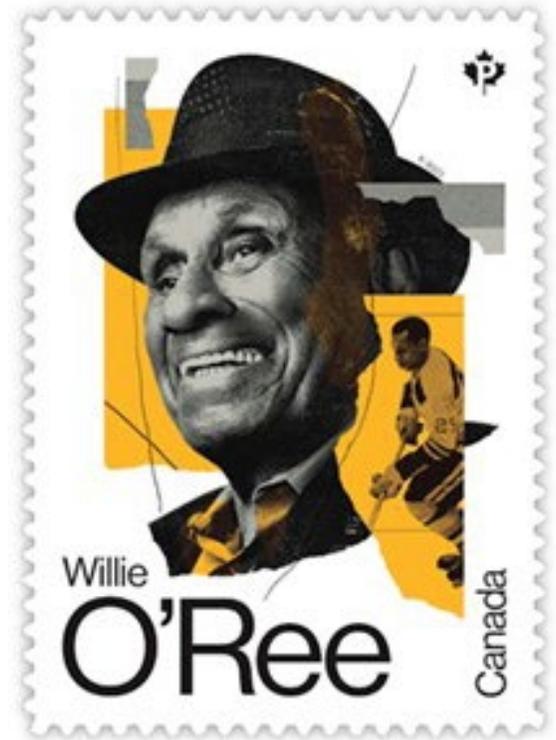
But the athlete said his most rewarding work came after he hung up the skates, when he began encouraging young people to chase their dreams no matter what barriers they face.

“The work I do with young people is one of the most valuable experiences I’ve had. I receive countless letters — not just from athletes — thanking me for inspiring them to overcome obstacles and believe in themselves,” he said.

In 2018, O’Ree was inducted into the Hockey Hall of Fame for his work on and off the ice, and the NHL has since created the Willie O’Ree Community Hero award in his honor.

The design of the Willie O’Ree stamp was unveiled at an event Oct. 28 in Edmonton, Alberta, Canada, as part of the 2023 Tim Hortons NHL Heritage Classic.

The stamp features a recent photo taken by Philip Cheung of O’Ree wearing his signature fedora cap. The inset image is an action shot from 1960, and the black and yellow colors used are a nod to the Boston Bruins. 



# THOSE WERE THE DAYS

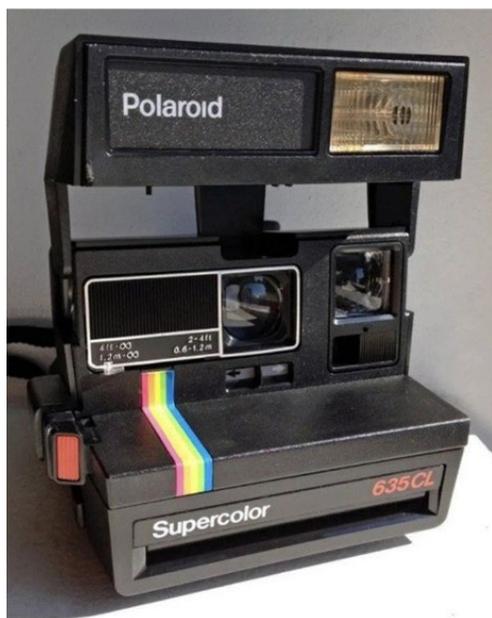
## Who Remembers the First Search Engine?

Back in the day, if you needed to write a report, there was no researching it online. You had to go down to the library, and find books...either with the librarian's help or using the Dewey Decimal System (a complicated system to find books seen below that all kids were taught in school). If it sounds painful, it was!



## The Movies

Going to the movies in the '80s was VERY different than it is today. First, you couldn't just look up showtimes online, so you either found them in the newspaper or called the theater to hear a pre-recorded message that seemed to take FOREVER, especially when your movie was at the end of the call. But —worse yet! — you couldn't buy a ticket or pick your seat online either! You had to drive to the theater — with no guarantee the movie wouldn't be sold out — and wait in line to buy your ticket. If you managed to snag a ticket, you then had to hustle to the screening room and grab a decent seat so you didn't get stuck in the first two rows because seats were first come, first serve.



## Take a Picture

Young people today have thousands of photos and videos of their lives on their phone, but '80s kids had way, WAY fewer photos of their lives. Why? Because getting a photo was a hassle. Film was expensive, you had to get someone to drive you to the photo development booth so they could process and print the photos (which cost MORE money), and then you had to come back later to pick up your photos... most of which were blurry or poorly framed!

## It was the place to be seen

The mall was the place to be in the '80s. Once there you could browse new toys and fashions, listen to music at record stores, talk to friends...it was basically the internet of its time!



## CARISK CAFÉ



### Holiday Dinner

A pie or two  
A pot of spiced tea  
A slice of cake  
More chocolates here  
A bowl of trifle  
Crackers, some cheese,  
More beef sandwiches if you please

More holiday cake,  
Some wine; some beer,  
Another Bailey over here  
Uncle wants a whiskey too,  
I'll have one; how about you?  
Auntie's had too much already,  
She's spent an hour talking to a teddy.

More cheese and crackers  
Eggnog galore  
Now I can't fit through the door  
And now we're all full of [cheer](#)  
Let's do it all again next year

A.E.K.G Navrilith 

©2023 Carisk Partners. Confidential.

This document and the information within are provided in confidence, and solely for the use of the recipient. It may not be reproduced, circulated, or disclosed to any third party, in whole or in part, without Carisk Partners' written consent.

## RESOURCES

*“Reading is to the mind what exercise is to the body.” –Joseph Addison, English Essayist*



[Hunger in America](#)

[Importance of Men's Health](#)

[National Italian-American Heritage Month](#)

[Racial Biases in Medical Algorithms](#)

[Seniors and Homelessness](#)

[The Adventures of Bessie Coleman](#)