



Carisk Kaleidoscope

May 18, 2026 | V06 . Q01

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., Executive Chairman

ACKNOWLEDGMENTS

Welcome to Carisk Kaleidoscope's 2026 spring/summer edition. The Council wishes fun filled seasons for the Carisk Team and their loved ones.

We gladly welcomed our newest member, Kevin McCleave.

Diane delivered, Best States for Women, Tidbit of the Day, Diversity in Sports, as well as Hello, Words to Live By and Postivity Posters. She also contributed towards International Women's Day and Resources.

Lori H, contributed towards International Women's Day.

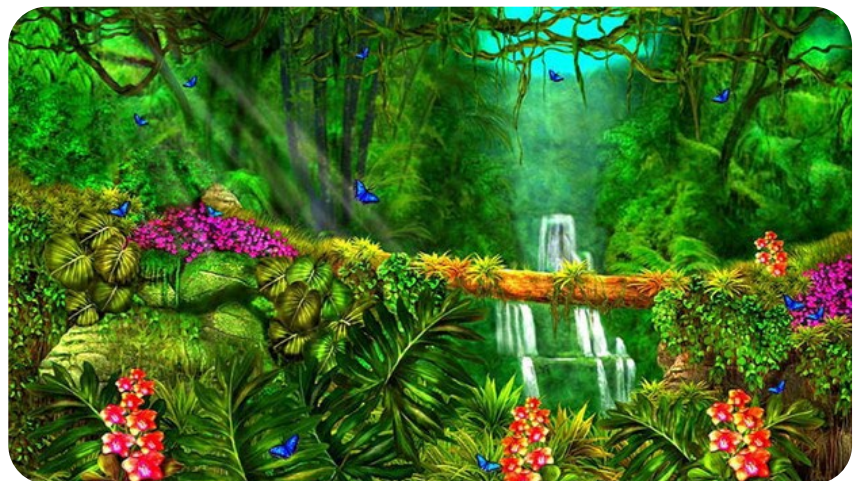
Michael and Shannon presented Sheros of Invention and contributed towards Resources.

Sally and Sunita prompted the discussion on Widowhood, and contributed towards Resources.

Please visit our Resources page for additional information.

Thank you CK planning committee (Ali, Diane, Lori H., & 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 in August.

Anabel 



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THE RHYTHM OF US: CELEBRATING THE STRENGTH OF DIVERSITY

Being different or having dissimilar elements
 Different types of people, different types of testaments
 Different groups, different cores, different races
 Different cultures and different bases
 We don’t look alike, but we are so much alike
 We don’t speak the same tongue, but we understand just the same
 We don’t walk or talk identically, but we move in the same lane

 You and I are intertwined in a lifelong shuffle
 Life gives us lemons and we make lemonade
 From our original cultures, we have not strayed
 Developing bonds and creating traditions
 Meeting different people and making new additions
 Additions to our existence
 Additions to our consistence

By Renee Hegens, Administrative Officer, Office of Regulatory Policy 

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



Nubia Aparicio
Human Resources Executive Administrator
Remote

"Diversity is being invited to the party. Inclusion is being asked to dance." – Verna Myers



Sally Balioni, FOUNDER
Senior Vice President of Sales, Amplified Intelligence
Wall, NJ

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



Natasha Charleston
Director of Behavioral Health Services
Miami, FL

"Darkness cannot drive out darkness, only light can do that. Hate cannot drive out hate, only love can do that."

– The Reverend Dr. Martin Luther King Jr.



Stephanie Collins
HR Systems Administrator
Miami, FL

"Blessed are the weird people: poets, misfits, writers, mystics, painters, troubadours...for they teach us to see the world through different eyes" – Jacob Nordby



Emillie De Castro
Executive Assistant
Miami, FL

"Diversity is not about how we differ. Diversity is about embracing one another's uniqueness." – Ola Joseph



Brian DeNichilo
Junior Data Scientist
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



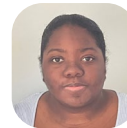
Alisha Gandhi
Vice President, People and Culture
Miami, FL

"We are all more effective, productive and innovative when we honor and value our own uniqueness while at the same time valuing and respecting the differences of others." – Leonora Billings-Harris



Peter Halas
Director of Operations
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."



Nikia Harris
Arbitration Coordinator
Florham Park, NJ

"Power without love is reckless and abusive, and love without power is sentimental and anemic. Power at its best is love implementing the demands of justice, and justice at its best is power correcting everything that stands against love." – Martin Luther King Jr.



Lori Height, FOUNDER
Senior Executive Assistant, Sales and Finance
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



Kevin McCleave
People Operations Coordinator
Miami, FL

"I can do things you cannot, you can do things I cannot; together we can do great things." – Mother Teresa



Diane Nicolo, FOUNDER
Vice President of Administration
Remote

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



Michael Rydman, FOUNDER
Senior Vice President, Sales
Benicia, California

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



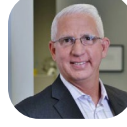
Allen Spokane, FOUNDER
Chief Technology Officer/Chief Information Security Officer
Florham Park, NJ

"Nobody Wins Unless Everybody Wins" – Bruce Springsteen



Lori Terraciano
Staff Accountant
Florham Park, NJ

"We all live with the objective of being happy; our lives are all different and yet the same." – Anne Frank



David Vittoria, FOUNDER
Chief Behavioral Health Officer
Miami, FL

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

Welcome TO THE TEAM

WELCOME ALCOVE

We welcome our fifteen new team members who've joined us in Q1, 2026. We wish each of you a successful journey.

- **Roly Espinosa Alvarez**, Software Engineer
- **William Good**, Director of Compliance & Regulatory Affairs
- **Racene Henry**, Staffing Associate/Staffing Coordinator
- **Amy Hicks**, Non-Dental Care Coordinator
- **Eric Kravitz**, Provider Services Specialist
- **Kevin McCleave**, People Operations Coordinator
- **Seneca Murner**, Staffing Associate/Staffing Coordinator
- **Jennifer Naranjo**, Production Coordinator
- **Lisvan Porro-Pimienta**, Software Engineer
- **Shane Reilly**, CIC Sales Executive
- **Fabiola Robles-Cardona**, Staffing Associate/Staffing Coordinator
- **Trisha Sowers**, Data and Systems Support Analyst
- **Amy Soyfer**, Clinical Quality Nurse
- **Jalissa Spain**, Non-Dental Care Coordinator
- **Jessica Stuart**, WC Care Coordinator

Congratulations, Roly, William, Racene, Amy, Eric, Kevin, Seneca, Jennifer, Lisvan, Shane, Fabiola, Trisha, Amy, Jalissa, and Jessica. Once again, WELCOME ABOARD from the entire Carisk Team. 🎉



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THE TALK

Featuring topics on Diversity, Equality and Inclusion which trigger thought and conversation

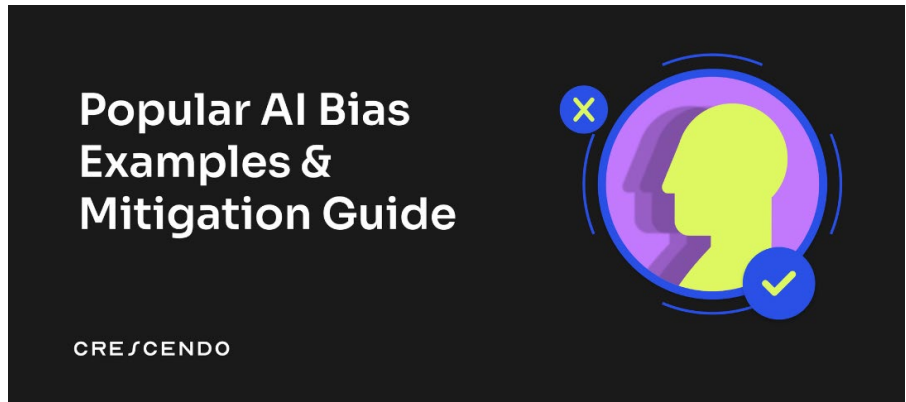
Medha Mehta | January 8, 2026

WHAT EXACTLY IS AI BIAS?

AI bias refers to systematic and unfair discrimination in the outputs of an artificial intelligence system due to biased data, algorithms, or assumptions.

In simple terms, if an AI is trained on data that reflects human or societal prejudices (like racism, sexism, etc.), it can learn and reproduce those same biases in its decisions or predictions.

“Bias is a human problem. When we talk about ‘bias in AI,’ we must remember that computers learn from us.”
- [Michael Choma](#).



15 AI BIAS EXAMPLES IN REAL LIFE

Yes, AI bias is very real, and it's not just a small group of individuals who experience its effects; even large corporations have encountered bias in their AI systems and have made significant efforts to identify and eliminate it. Here are some examples of AI bias cases that disrupted the AI industry.

Example 1: Systemic Bias Against Older Women When AI Writes Resumes

A major study published in [Nature](#) and reported by Stanford University in October 2025 found that large language models (LLMs) like ChatGPT carry deep-seated biases against older women in the workplace.

When researchers asked AI to generate resumes for hypothetical female candidates, the AI consistently portrayed them as younger and less experienced than their male counterparts.

When the same AI was then asked to rate those resumes, it gave higher scores to older men than to older women, even when their qualifications were identical. This suggests that AI tools used for recruitment may systematically disadvantage older female job seekers.

Example 2: AI-Bias in Skin Cancer Diagnosis for Diverse Skin Tones

A [research study](#) (published on April 22, 2025) in the journal *Dermis* highlighted significant disparities in how artificial intelligence identifies malignant lesions across different demographics.

When tested on diverse datasets, leading AI models showed significant drops in accuracy for darker skin (Fitzpatrick types IV–VI). Research indicates these models are more likely to misclassify cancerous lesions as benign in darker-skinned individuals, potentially delaying vital treatment for a disease where early detection carries a 99% five-year survival rate.

These “blind spots” underscore a critical need for inclusive AI development. Without diverse datasets that account for different skin tones and cancer presentations, AI tools risk exacerbating health inequities and providing suboptimal care for underrepresented ethnic groups.

Example 3: Study Reveals Gender Bias in AI Systems for Social Care Decisions

A report in [BMC Medical Informatics and Decision Making](#) (August 11, 2025) mentions how LSE researchers tested

AI-generated summaries of 617 real social care case notes and found gender-related AI bias. They altered only the gender, and ran these case notes through multiple large language models (LLMs), producing 29,616 comparison pairs. Google's AI tool Gemma described men's health issues with terms like "disabled," "unable," and "complex" significantly more often than women's, who were often framed as more independent despite similar needs, an alarming gender bias trend.

The lead researcher, Dr Sam Rickman, warned that this bias could lead councils to under-allocate care for women. He urged urgent safeguards: transparency, rigorous bias testing, and legal oversight of AI systems used in public services.

Example 4: AI Penalizes Black Women's Natural Hairstyles as Less Professional

A [recent test](#) (published on August 10, 2025) using major AI tools revealed that when evaluating images, braids and natural Black hairstyles were more likely to receive lower "intelligence" and "professionalism" scores, biases rarely seen with white women's hair.

These findings suggest that even seemingly neutral AI assessments can encode and perpetuate harmful cultural stereotypes, unfairly penalizing Black women in social and employment contexts.

The study underscores pressing concerns about algorithmic fairness and the need for robust bias audits, design reform, and accountability in AI systems, especially those used in hiring and professional settings.

Example 5: Workday Sued Over AI Hiring Bias: Age, Race, and Disability Discrimination Alleged

Derek Mobley, a Black job seeker over age 40 with a disability, [filed a lawsuit](#) in February 2023 alleging that Workday's AI-based applicant screening system discriminated against him, and potentially hundreds of thousands of others, based on age, race, and disability.

On May 16, 2025, Judge Rita Lin [denied Workday's motion](#) to dismiss and granted preliminary collective-action certification for Mobley's age discrimination claim under the ADEA, allowing the case to proceed on behalf of applicants 40 and older denied recommendations since September 2020.

The case has entered the discovery phase, with courts compelling Workday to furnish data including employer lists and technical details about its AI screening processes, key information that could shape how future litigation and regulation approach algorithmic bias in hiring.

Workday rejects the allegations, stating the court's order is procedural and based on allegations, not evidence, and maintains the lawsuit is "without merit."

Legal analysts warn this landmark case could become a blueprint for AI hiring bias litigation, as employers and HR tech vendors face rising scrutiny, especially with new regulations emerging in jurisdictions like New York City, California, and Colorado.

Example 6: Racial Bias in AI-Generated Psychiatric Treatment Plans

A new [Cedars-Sinai-led study](#), published on June 20, 2025, found that leading large language models (including Claude, ChatGPT, Gemini, and NewMes-15) tend to generate less effective treatment recommendations when a patient's race, whether implied or explicitly stated, is African American.

While diagnostic decisions showed little evidence of racial bias, treatment regimens revealed clear disparities, with NewMes-15 exhibiting the most pronounced bias and Gemini the least.

These results raise significant concerns about the use of AI in psychiatric care and underscore the urgent need for rigorous bias evaluation and oversight in medical decision-support tools.

Example 7: How AI Reinforced Racial Inequality in Justice System

The COMPAS algorithm, developed by Northpointe (now Equivant), is used to predict recidivism risk in U.S. courts. A 2016 [ProPublica analysis](#) found that Black defendants were almost twice as likely to be incorrectly classified

as high-risk (45%) compared to white defendants (23%). Conversely, white defendants were more likely to be mislabeled as low-risk, despite reoffending. These findings exposed significant racial bias in the algorithm, raising concerns about the fairness and transparency of AI tools used in the criminal justice system.

Example 8: Apple's Gender-Biased AI for Credit Cards

Apple's credit card algorithm (managed by Goldman Sachs) [faced scrutiny](#) after it reportedly offered significantly lower credit limits to women compared to their male spouses, even when women had higher credit scores and incomes.

Tech entrepreneur David Heinemeier Hansson [highlighted](#) that he received a credit limit 20 times higher than his wife's, despite her higher credit score and shared financial accounts.

Similarly, Apple co-founder Steve Wozniak [reported](#) receiving a credit limit ten times greater than his wife's, even though they had joint assets and accounts.

Example 9: LinkedIn's AI-Bias Algorithm in Job Searches

LinkedIn's AI-driven job recommendation systems faced allegations of perpetuating gender biases. [A 2022 study](#) introduced a fairness metric to detect algorithmic bias, revealing that LinkedIn's algorithms favored male candidates over equally qualified female counterparts, leading to unequal job recommendations.

Additionally, a 2016 [investigation](#) uncovered that LinkedIn's search algorithm suggested male alternatives when users searched for common female names, such as prompting "Stephen Williams" when searching for "Stephanie Williams." These instances highlight the challenges in ensuring AI systems do not reinforce existing societal biases.

The LinkedIn team built a new [AI algorithm](#) to deal with this issue.

Example 10: Facebook's Age-Related AI Bias

[ProPublica](#) revealed significant age bias in Facebook's targeted job advertising. Employers were able to exclude older workers from viewing job listings by restricting ad visibility to younger age groups, primarily individuals under 40.

This targeting prevented older adults from accessing opportunities, violating anti-discrimination laws like the Age Discrimination in Employment Act (ADEA).

Companies such as Verizon and Amazon faced legal scrutiny for using this feature.

Facebook subsequently [changed its ad policies](#) and settled multiple lawsuits, committing to prevent age-based discrimination, but highlighting ongoing concerns about transparency and fairness in algorithmic advertising.

Example 11: Algorithmic Age Bias in Post-Acute Healthcare Coverage

A notable case of age-related AI bias involved UnitedHealth's subsidiary NaviHealth, which used an algorithm called nH Predict to determine post-acute care duration.

After 91-year-old Gene Lokken fractured his leg, the [algorithm prematurely recommended ending coverage](#) for his nursing home rehabilitation, forcing his family to cover over \$12,000 monthly. Critics argued the AI overlooked elderly patients' complex medical needs, disproportionately affecting seniors.

Regulatory agencies, including CMS, emphasized that care decisions must rely on individual assessments, not solely on algorithms.

This incident highlights the necessity for transparency, equitable AI design, and human oversight to prevent bias against older adults in healthcare decisions.

Example 12: Racism + Gender AI Bias in Commercial Facial Recognition Systems

Joy Buolamwini's [Gender Shades project](#) revealed AI biases in the accuracy of commercial facial recognition

systems, developed by companies like IBM, Microsoft, and Face. The study found that while error rates for light-skinned males were as low as 0.8%, they soared to 34.7% for dark-skinned females.

Overall, the systems misclassified gender in 1% of white men, but in up to 35% of black women, exposing the heavy bias in datasets used to train these models. Buolamwini's work not only underscored the ethical risks of deploying AI without representative data but also pressured major tech companies to reevaluate and improve their facial recognition technologies.

Example 13: Amazon's AI-Biased Recruitment

[Amazon had to scrap](#) an AI-biased recruiting tool after discovering it was downgrading resumes that included the word "women's," like "women's chess club." It also penalized graduates of all-women's colleges.

It performed worse for female candidates because it was trained on historical hiring data that favored men.

Example 14: Racial Disparities in AI-Driven Healthcare Risk Prediction

The study, published in [Science](#), revealed that bias reduced the number of Black patients identified for care by more than 50%. They discovered that a widely used healthcare algorithm, affecting over 200 million patients in U.S. hospitals, significantly favored white patients over Black patients when predicting who needed extra medical care. The AI algorithm used healthcare spending as a proxy for need, but because Black patients historically had less access to care and spent less, they were wrongly flagged as lower risk. This led to Black patients receiving less support, despite having equal or greater health needs.

Example 15: Race-related Bias in Twitter's AI Image Editor

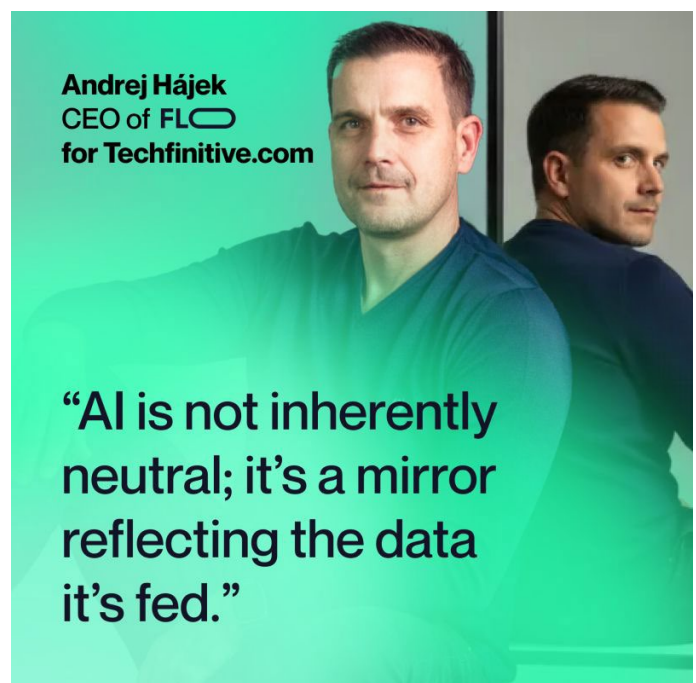
[Twitter's image-cropping algorithm](#) was found to favor white faces over Black faces when automatically generating image previews. In 2020, users began experimenting with side-by-side photos of people of different races, such as [Barack Obama and Mitch McConnell](#), and consistently observed that the algorithm selected the white face for the thumbnail, even when the Black face was more prominent. These experiments went viral, sparking widespread criticism and concern about AI bias in Twitter's machine-learning models. Twitter eventually acknowledged the issue, stating that its cropping algorithm had been trained to prioritize "salient" image features, but those training choices led to unintended biased outcomes. In response, the company scrapped the automated cropping tool in favor of full-image previews to avoid reinforcing visual discrimination.

To read the entire article please visit:

[AI Bias Examples and Mitigation Guide](#)

Please visit the link below for a video about a grandmother jailed for 2 months due to an AI facial recognition error

<https://www.youtube.com/watch?v=FHouMqy1gVI>





Helping Others Shine



Won't Dim Your Own Flame.

SPOTLIGHT

Victor Glover is the First Black Astronaut To Fly To The Moon

Black Enterprise
Nahlah Abdur-Rahman
April 12, 2026

NASA has plans to diversify space. The agency selected the first Black astronaut to voyage to the moon.

The inaugural astronaut, Victor Glover, lifted off in a new mission called Artemis II. The trip continued on the journey established by its predecessor, Artemis I. Following the successful completion of Artemis I, this latest launch brings NASA one step closer to landing on Mars.

The launch marked a historic repeat for NASA, returning to the moon for the first time in 50 years. However, the astronaut will not actually land on the celestial body. Instead, Glover completed a flyby around its perimeter.

Glover previously spoke about the Artemis program and how it inspires others to reach beyond the stars. He follows in the footsteps of fellow astronaut Mae Jemison, the first Black woman to fly to space.


“The benefits of the Artemis program are technological, but they’re also cultural,” explained Glover in a 2024 NASA video. “What really means something to me is the inspiration that will come from it, inspiring future generations to reach for the moon, literally to reach for the moon.”

The mission showcased NASA’s research efforts and still-blossoming potential. Danielle Wood, a professor in the astronautics department at the Massachusetts Institute of Technology, also emphasized how the space program expanded requirements that bolstered the recruitment of [diverse recruits to go above the skies](#). While excited about this feat, more work is needed to expand diversity in space.

“It is still the case that there are many firsts, many glass ceilings, that need to be broken by Black women and Black men and women in general — that’s still real,” shared Wood to CNBC.

Supporters remain cautiously optimistic about the future of space travel. Artemis II is also a gesture of international goodwill between countries across the East and West. Participating countries have opted to share research regarding how these astronauts will experience space travel and the planetary findings.

It’s marking a new era of leaving low Earth orbit, which we haven’t done since 1972.” “It’s still a significant step because at the end of the day, we’re still going to gain some information that can be applied to whatever the next step is.”

“It’s about human history. It’s the story of humanity — not Black history, not women’s history — but that it becomes human history.” Victor Glover 



A TRIP DOWN MEMORY LANE

Ziggy Stardust and Hacky Sack: What life was like the last time we went to the moon

NPR | Rachel Treisman

April 2, 2026 | 12:41 PM ET

The [Artemis II rocket launched](#) on Wednesday, April 1; carrying astronauts to the moon for the first time in over half a century.

The four-person crew headed on a 10-day, 230,000-mile journey around the moon and back — a pivotal test of the Orion spacecraft that NASA hopes will bring future astronauts to the lunar surface [as soon as 2028](#) and Mars after that.

The last time humans went to the moon was the [Apollo 17 mission](#) in December 1972.

The final Apollo mission involved three astronauts: Command module pilot Ronald Evans orbited above as Eugene Cernan and Harrison “Jack” Schmitt — a professional geologist, in a notable first — touched down on the moon’s Taurus-Littrow valley.



David Bowie debuted his Ziggy Stardust persona and released *The Rise and Fall of Ziggy Stardust and the Spiders from Mars* in 1972 — the last year humans went to the moon. *Evening Standard/Getty Images/Hulton Archive*



NASA astronaut Eugene Cernan, commander of the Apollo 17 lunar mission, is welcomed back to Earth after splashing down in the Pacific Ocean on Dec. 19, 1972. *NASA/Getty Images/Hulton Archive*



Herbie, the anthropomorphic Volkswagen Beetle featured in the 1969 Disney film *The Love Bug*, terrorizes a young woman at a car show in Berlin in June 1972. *Keystone/Getty Images/Hulton Archive*

The pair spent just over three days on the lunar surface, collecting some 250 pounds of moon rock and soil samples. They set multiple records, including the longest stay on the moon (75 hours), the most lunar samples collected and the longest mission duration at 12 days, 14 hours.

The crew knew they would be the last to visit the moon at least for the foreseeable future, as NASA had [decided two years earlier](#) to cancel the remaining Apollo missions, [primarily due to budget cuts](#).

Cernan became the last human to walk on the moon on Dec. 14, 1972. He acknowledged the significance of the moment [out loud](#) as he stepped off the lunar surface, seemingly nodding to Neil Armstrong’s infamous words from the 1969 moon landing.

“As we leave the moon and Taurus-Littrow, we leave as we came — and God willing as we shall return: with peace, and in hope, for all mankind,” said Cernan, who [died in 2017](#).

A lot has changed in the 53 years since. Here’s what life was like the last time astronauts launched to the moon.

The Volkswagen Beetle officially surpassed the Ford Model T as the [most popular](#) — and most-produced — car in the world. And a gallon of regular gasoline cost 36 cents, or the equivalent of \$2.53 a gallon today, [according to the AARP](#).

1972 was also a major year for still-beloved cultural creations. It marked the debut of David Bowie’s alter ego [Ziggy Stardust](#), the [formation of ABBA](#), the opening of *Grease on Broadway*. The [top-selling album](#) of the year was Neil Young’s *Harvest*, and the biggest box office hit was *The Godfather*, which came out in March.

Fashion was dominated by [bold colors and patterns](#), bell-bottoms, shawls, platform shoes and synthetic fabrics, as part of “the [Polyester Decade](#).” Style [icons included](#) Bianca Jagger, Jane Birkin and Diana Ross.

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There was a lot of news, but fewer ways to consume it. Some 95 percent of U.S. households owned televisions, according to [Census data](#), and just three commercial broadcast networks [dominated the airwaves](#): ABC, CBS and NBC. Total print [newspaper circulation](#) reached a record 62.5 million, before it [began to drop](#).

And of course, it was a time of innovation — and not just in space. The [digital watch](#) made its debut. Atari published «Pong,» the first [commercially successful](#) arcade video game. Other key inventions from that year include the [floppy disk](#), the first [handheld scientific calculator](#) (the HP-35) and the [Hacky Sack](#). McDonald's Egg McMuffin entered [test markets](#), and [Shrinky Dinks](#) were on the brink of creation.



Mick Jagger and Bianca Jagger, pictured in 1972, were among the style icons of the era. Central Press/Getty Images/Hulton Archive



According to [Merriam Webster](#), some of the words recorded in print for the first time in 1972 include: animatronic, beer pong, bird flu, habanero, garage band, glam rock, lowrider, page-turner, sound bite, spaghetti strap, veggie burger, women's studies and yard sale. Far out! 🌀



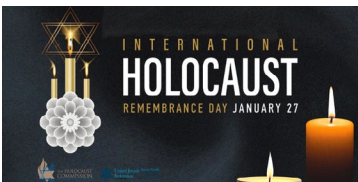
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DIVERSITY IN THE CARISK COMMUNITY



January 19—Martin Luther King Jr. Day, celebrates the life and legacy of a man who brought hope and healing to America. We commemorate the timeless values he taught us through his example — courage, truth, justice, compassion, dignity, humility, and service that so radiantly defined Dr. King’s character and empowered his leadership. This holiday commemorates the universal, unconditional love, forgiveness, and nonviolence that empowered his revolutionary spirit.



January 27—International Holocaust Remembrance Day, commemorates the systematic extermination of 6 million Jews, representing two-thirds of Europe’s Jewish population, alongside the deaths of millions of others perpetrated by the Nazi regime and its collaborators.



February 1–February 28—Black History Month, celebrated annually honors the triumphs and struggles of African Americans throughout United States history. Initiated in 1926 by Dr. Carter G. Woodson as «Negro History Week,» it was expanded to a month in 1976 to ensure the integral role of Black history is recognized and celebrated in education, culture, and society.



February 27–March 19—Ramadan, is the holiest month in the Islamic calendar. During the month of Ramadan, Muslims abstain from eating and drinking from sunrise to sunset. It is said God decreed this entire month holy for Muslims so that they can increase their remembrance of life after death. Muslims also abstain from all bad deeds and habits, like smoking, swearing, backbiting, and disrespectfulness. Muslims reflect upon themselves, their religion, and the characteristics of God. Fasting is one of the five pillars of Islam and as such, it is obligatory for Muslims. Fasting and abstaining from bad habits allow Muslims to learn self-control, humility, and generosity. Unlike the fast of Ashurah, the fasts of Ramadan are declared mandatory by God because like salah (praying towards Mecca), fasting helps Muslims maintain spiritual and physical health.



March 1–March 31—Irish-American Heritage Month, celebrated annually in March, honors the immense contributions of Irish immigrants and their descendants to American history and culture. Designated by Congress in 1991, this observance aligns with St. Patrick’s Day to highlight the lasting impact of Irish Americans on the nation’s founding, innovation, and society.



March 4—Holi, is the ancient Hindu Festival of Love and also known as the Festival of Colors. The origins of Holi lie in ancient Hindu traditions where Holi was celebrated to mark the arrival of spring. Holi is also related to the legend of Holika, the evil sister of demon king Hiranyakashipu, who tried to burn Hiranyakashipu’s son Prahlada. Prahlada had maintained faith in god (Vishnu), while Hiranyakashipu contended that he was god. Wearing a cloak that guarded her from fire, Holika lured Prahlada into a fire but the cloak that was guarding Holika flew and protected Prahlada instead. Because of this Holi also celebrates the triumph of good over evil, knowledge over ignorance, and love over hate.



March 17—St. Patrick's Day, is a cultural and religious holiday observed by both Irish and non-Irish communities. It is traditionally a commemoration of Saint Patrick and the arrival of Christianity in Ireland. Furthermore, it is also a celebration of the heritage and culture of the Irish. The holiday has cultural and religious significance, displaying Irish symbols such as the shamrock and the color green. The celebration of Saint Patrick's Day in the United States goes back to the 18th century. Today, it serves as a time for Americans of all backgrounds to celebrate Irish culture by wearing green, eating Irish meals, participating in parades, and engaging in celebrations across the country.



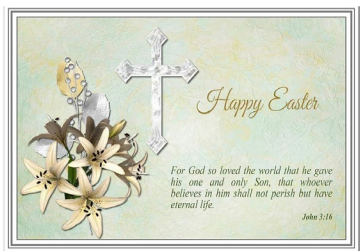
April 1–April 30—is annually recognized as Celebrate Diversity Month, a celebration that was initiated in 2004 to recognize and honor the diversity surrounding us all. By celebrating differences and similarities during this month, organizers hope that people will gain a deeper understanding of each other.



April 1–April 9—Passover, is a seven-day Jewish festival that celebrates the Israelites fleeing from Egypt about 3,300 years ago. Passover is called such because the Israelites marked their door frames with a sign. It is believed that because of this sign, God passed over their houses during the plague of the firstborn. The Israelites were servants from the days of Jacob until Moses. They lived through famine in most of Mesopotamia, including Israel. The Israelites built store cities for grain in Egypt (possibly, the pyramids). After 210 years of servitude in Egypt, the Israelites had become servant-minded and did not believe that they could flee. They eventually fled via the Wilderness of Sinai, where they resided for forty years.



April 3—Good Friday, commemorates the day that Jesus was crucified. Following Jesus' arrest, he was found guilty of proclaiming himself to be the King of Jews. He was sentenced to crucifixion. This day is celebrated a number of ways. These include taking down the cross in the Orthodox faith to recounting the story of Jesus' last days, which is called the Passion of Christ.



April 5—Easter, is a significant religious holiday observed by Christians worldwide to commemorate the resurrection of Jesus Christ from the dead, as described in the New Testament. The significance of the Observance translates into deep religious reverence, and this is often expressed through church services, fasting, praying, and acts of penitence. There is also a joyful undertone to the Observance as Easter symbolizes victory over death, promising eternal life to believers. The holiday resonates deeply with Christian faith and spirituality, while also encompassing a broad spectrum of cultural expressions and traditions.



May 1–May 31—Asian and Pacific Islander Heritage Month. Throughout our history, the United States has been strengthened by the contributions of citizens from every background, united in the shared pursuit of the American Dream. As we recognize Asian American and Pacific Islander Heritage Month, we celebrate the deep and enduring impact that Asian Americans and Pacific Islanders have had on our Nation. Forged by hardship and trial, they have never wavered in their contributions toward the advancement of our common destiny.



May 1–May 31—Jewish-American Heritage Month, is celebrated every May, and recognizes the over 350-year history, culture, and contributions of Jewish Americans to the United States. Formally proclaimed by President George W. Bush in 2006, the month features educational events, museum exhibits, and resources highlighting Jewish Americans' impact on science, arts, government, and society.

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INTERNATIONAL WOMEN'S DAY

International Women's Day (IWD), celebrated annually on **March 8**, is a global day recognizing women's social, economic, cultural, and political and scientific achievements while calling for accelerated action toward gender equality. It marks a rallying point for building support for women's rights, celebrating progress, and advocating for change.

CHEERS TO OUR FELLOW HONOREES



Fiorenza de Bernardi, [First Female Airline Pilot in Italy](#)



Cherie DeVaux, [First Woman to Prep the Winner of the Kentucky Derby](#)



Gita Gopinath, [First Indian-American Deputy Managing Director of IMF](#)



Christina Koch, [First Woman to Orbit the Moon](#)



Wangari Maathai, [First African Woman to Win the Nobel Peace Prize](#)



Mary Eliza Mahoney, [First African-American Licensed Nurse](#)



Mary McAleese, [Eighth President of Ireland](#)



Sylvia Rivera, [Pioneering Transgender Activist](#)

INTERNATIONAL WOMEN'S DAY CONT.



Agnes Yewande Savage, [First Nigerian Female Doctor](#)



Sara Schenirer, [Revolutionary Jewish Educator](#)



Hanna Suchocka, [First Female Prime Minister of Poland](#)



Sanae Takaichi, [First Female Prime Minister of Japan](#)



NY FALLS IN BEST STATES FOR WOMEN RANKINGS: HERE'S WHY

Several Northeast states are among the best places in the country for women, according to a new study.

MAHOPAC | Chris Spiker | 3/8/2026

WalletHub released its 2026 list of [Best & Worst States for Women](#) on Monday, March 3. The list was released ahead of International Women's Day, which falls on Sunday, March 8.

The personal finance website compared all 50 states and Washington, DC, across 25 measures tied to economic opportunity, health care, and safety for women.

"Despite improvements the US has made over the years, women still lag behind men when it comes to economic prospects, executive positions, and political representation," said WalletHub analyst Milvionne Chery Copeland. "On top of tackling these important issues, the best states for women also ensure that they have access to high-quality health care, receive the same educational opportunities as men, and live in safe communities."

Massachusetts retained its No. 1 ranking from 2025, thanks to strong performance in both major categories: women's economic and social well-being, and women's health care and safety. The Bay State had the lowest percentage of uninsured women in the country and ranked near the top for hospitals providing women's health care.

Women in Massachusetts also have the second-highest life expectancy nationwide, and the state has many family-friendly policies.



“Massachusetts is a great state for women who plan to have children,” Copeland wrote. “It ranks as the best state to have a baby in and the best state for working moms.”

Washington, DC, moved up a spot from 2025 to second place. The nation’s capital was driven by the highest median earnings for women when adjusted for cost of living.

The district also had one of the lowest uninsured rates for women and the highest share of women who voted in the 2024 presidential election.

“In addition to higher-than-average earnings, women in the District of Columbia enjoy the best job security in the country, which means they’re less susceptible to layoffs than women in other states,” said Copeland. “Many women even work for themselves, as the district has the ninth-highest share of women-owned businesses in the country.”

Maryland repeated as No. 5 in the country, posting high marks for economic well-being and health care. The Old Line State ranked near the top nationally for women-owned businesses and voter participation, along with the fifth-lowest percentage of women living in poverty.

Connecticut climbed eight spots to seventh place overall, excelling in the health care and safety ranking. The Constitution State has one of the lowest female unemployment rates and one of the best women’s life expectancies.


New York slipped five spots to No. 9 in the country. While the Empire State has the second-best health care and safety ranking, it was just outside the top 10 for women’s economic and social well-being.

New Jersey fell 12 places to No. 20 overall. While it finished fourth in health care and safety, along with fifth in high school graduation rates, the Garden State was in the bottom half for economic and social well-being.

Pennsylvania gained three spots, moving up to 21st place. The Keystone State has the lowest female homicide rate in the nation, but finished toward the middle for the two main rankings.

Virginia dropped three spots to No. 25. The state has the highest percentage of women-owned businesses and ranks third for median earnings for female workers, but it lags in economic and social well-being.

WalletHub also underscored the wage gap, with women making up nearly 51% of the US population but accounting for more than two-thirds of minimum-wage workers.

You can [click here](#) to see WalletHub’s 2026 list of Best & Worst States for Women. 



SHEROES OF INVENTION

A tribute to the Sheroes who made our lives easier



Caller ID: Invented by Dr. Shirley Ann Jackson, a theoretical physicist who also contributed to solar cells and fiber optic cables.

Central Heating: In 1919, Alice Parker invented a system of gas-powered central heating. It inspired the future central heating systems for homes.

Dishwasher: Josephine Cochrane developed in 1887 the first commercially successful dishwasher, together with mechanic George Butters.

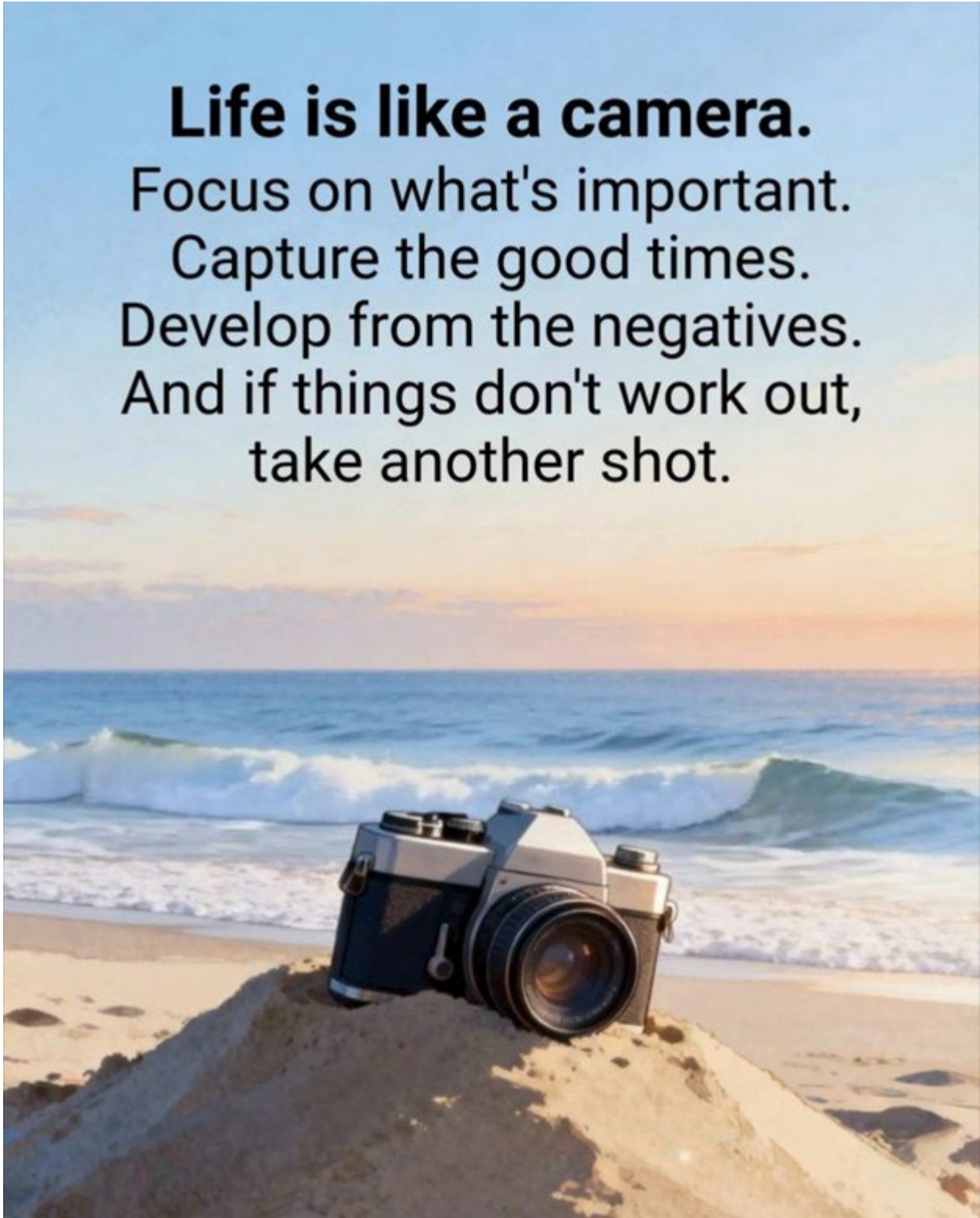
ImageNet: Invented by Computer Scientist, Fei-Fei Li is a foundational large-scale dataset for key developments in deep learning and AI.

Solar Powered Water Heater: Xóchitl Guadalupe Cruz López, built a solar water from recycled materials, in her town of San Cristobal de las Casas.

Wi-Fi, Bluetooth, & GPS: Developed by actress Hedy Lamar in 1941 to prevent torpedo jamming, this technology paved the way for modern wireless communication.

Windshield Wiper: Mary Anderson is credited for inventing the first functional windshield wiper in 1903.





Life is like a camera.
Focus on what's important.
Capture the good times.
Develop from the negatives.
And if things don't work out,
take another shot.

WHAT INFLUENCES LONGEVITY THE MOST? YOUR ZIP CODE



By Jean Accius, President and CEO

The [New York Times](#) recently ran an article exploring what matters most for longevity. The article compared two factors—a healthy vs. unhealthy lifestyle, which accounted for roughly 75% of longevity and genetics, which made up the remaining 25%. But the article missed a significant factor that can overshadow both: where you live. When it comes to life expectancy, research shows that 80% is actually determined by your zip code.

In many parts of the United States, just two miles between zip codes can mean decades of difference in life expectancy, driven by drastically higher rates of diabetes, heart disease, and other chronic conditions. That's because two people living only a few miles apart can have vastly different access to quality healthcare, safe recreational spaces, clean air, nutritious food, and stable employment.

As I shared in a recent [U.S. News & World Report](#) article, in [New York City](#), those who live in midtown Manhattan have 10 more years of life expectancy than average residents of the Bronx. In Baltimore, life expectancy in one affluent area is 84 years, while living in a less affluent neighborhood nearby away subtracts 14 years from the average resident's life.

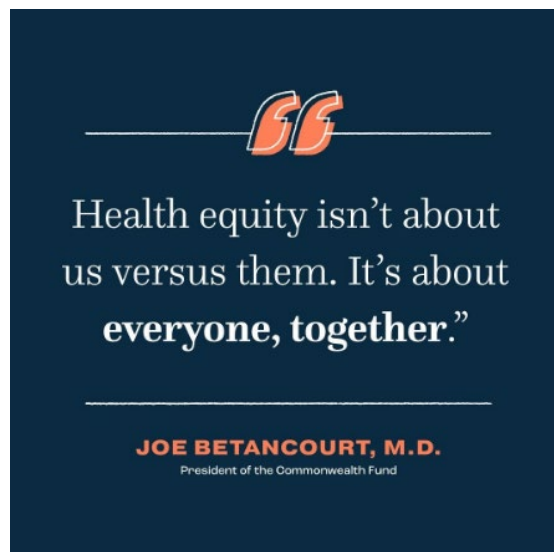
Beyond the moral imperative, the business case for addressing community health is compelling: a 2022 study by Deloitte found that health disparities currently contribute to about \$320 billion in annual health care spending. If left unaddressed, this figure could rise to \$1 trillion or more by 2040. Further, [estimates from the Kellogg Foundation](#) show, if everyone had access to opportunity and health care, the federal government would receive an additional \$450 billion in tax revenue yearly while states and localities would see an increase of nearly \$100 billion in annual tax revenue.

At [CHC: Creating Healthier Communities](#), we are committed to narrowing these gaps and improving health outcomes by focusing on community-driven solutions. Our approach empowers local leaders to identify the unique challenges in their areas and work collaboratively to address them. Whether it's expanding access to healthcare, improving public spaces, or ensuring that every family has access to nutritious food, we focus on sustainable, scalable solutions that directly benefit those who need them most.

I have seen firsthand how transformative this kind of community-led work can be. By engaging with residents, community organizations, and policymakers, we can implement targeted interventions that address the root causes of health disparities. We work to ensure that every community, regardless of their zip code, has the resources and support they need to thrive.

In my work, I am focused not just on why we should do this, but how we do it. And I have seen a simple formula that works—leaders make meaningful change in community health when they focus on identifying and addressing specific disparities, and when they embrace the solutions at the community level.

The business case is clear. The policy case is clear. And the moral case is clear.



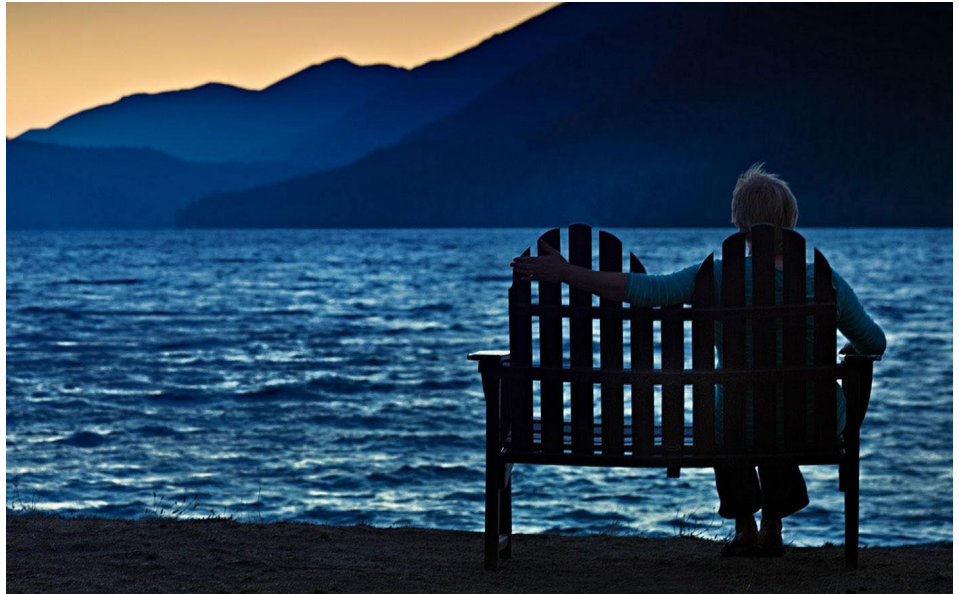
WIDOWHOOD: WHY WOMEN NEED TO TALK ABOUT THIS ISSUE

WISER BLOG

Widowhood is one of life's tragedies that most families hope to avoid. However, for most married women, it is inevitable. It's a life situation that can affect even those who appear to be safe.

The average age of widowhood is younger than many people expect.

For many people, the term "widow" evokes a woman later in life – but that picture isn't fully accurate. While it's true more than half of all women over age 75 are widowed, the U.S. Census also reports that the average age of widowhood for women is only 59 years old – an age when many couples are still working and drawing an income from an employer. As Jackie points out, many widows are caught off-guard from the death of a spouse, and often find themselves financially unprepared to suddenly have lost half the family income or access to a spouse's pension or Social Security benefits.



The impact and responsibilities of widowhood are far-reaching

Upon the death of a spouse, widows are often in a vulnerable state, balancing their own personal grief against the unfamiliar world of collecting life insurance benefits, planning a funeral or arranging a memorial service. But while these final arrangements are the immediate priority, they're not the only concerns: Bills still need to be paid, the home still needs to be maintained – and all the tasks associated with daily life now fall on the surviving spouse. Jackie notes, "We know in our lives as couples, we divide and conquer activities of daily living. When the entirety of those responsibilities falls solely and suddenly on a surviving spouse, that can lead to an incredible amount of stress, making an already difficult time that much harder."

It happened to Katie Couric, former "Today Show" co-anchor. When Katie became a widow at the age of 41, she also became part of those dreaded statistics; a third of women who become widowed are younger than age 60, and half of all women who will become widowed become so by age 65. Fortunately for Katie Couric, her heartbreak did not include the harsh financial challenges that generally follow for the average American widow. Barring large sums in life insurance or other assets, the economics of widowhood usually include a sharp drop in income.

After the death of a spouse, household income generally declines by about 40% due to changes in Social Security benefits, spouse's retirement income, and earnings. For many women, the road to poverty begins after their spouse dies.

As women age, they become more vulnerable to poverty. The poverty rate for women age 65 and older is roughly 12%, just over 1 in 10 live in poverty. But for widowed women age 65 and older, the poverty rate is much higher with approximately 51% living on less than \$22,000 a year.

Younger Widows

For someone who was Katie's age with young children under age 18, the Social Security system kicks in as an important safety net by providing a form of "social life insurance" for survivors. When someone dies who has worked and paid into the Social Security system, part of the taxes go towards survivor's insurance. Survivor's benefits can be paid to certain family members that include widows, children and dependent parents. Although

most working people view the Social Security system as a retirement program, it in fact pays more benefits to children than any other federal program.

Special Rule

After the earner's death, family members are determined eligible if they meet certain factors – nobody will need more than 40 credits or 10 years of work. But the number of work credits you need depends on your age when you die—the younger a person is, the fewer work credits are needed to be eligible for a survivor benefit.

The amount of the benefit is based on the earnings of the person who died. For example, a monthly family survivor's benefit for a spouse and two children would be paid until the children reach age 18. At that time, the widow's benefits stop, but they will begin again when the survivor reaches age 60, the eligible age for a reduced survivor benefit. If she can afford to wait until full retirement age – now age 66, then she will receive a full benefit. If she is disabled, she is eligible at age 50.

Survivor Benefit Amount

Social Security bases the benefit amount on the earnings of the person who died. The more the worker paid into Social Security, the larger the benefit amount. Social Security uses the deceased worker's basic benefit amount to calculate the percentage survivors can receive. The percentage depends on the survivor's age and relationship to the worker. For example, a widow or widower, at full retirement age (now age 66) or older, generally receives 100 percent of the worker's basic benefit. For a widow or widower, any age, with a child younger than age 16, will receive 75% of the worker's benefit amount. When the child turns 18 the survivor benefit will stop until the widow or widower reaches retirement age. There is a limit to the benefits that a spouse and other family members are paid each month. The limit varies between 150 and 180% of the deceased worker's benefit amount.

For additional information on survivor benefits for widows and dependents, contact the Social Security Administration, www.ssa.gov.

Older Widows

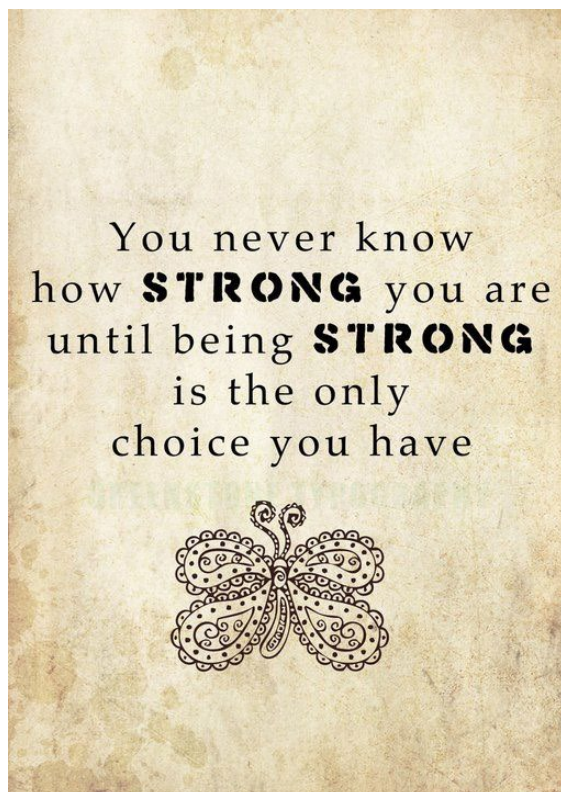
Older widows – women who become widowed after age 60 – are usually in a more precarious financial situation unless they have substantial savings, pensions or life insurance due to choices made long before they become widowed.

At retirement age, the woman can choose to collect as the spouse of the worker (half of her spouse's benefit) or on her own work record.

The problem is that when her spouse dies, most often the household income declines by one-third if a couple's Social Security benefits are based on one person's work history, and by 50% if based on both. Official income projections assume that a single older woman needs 100% of their original income to achieve the same standard of living that the couple had. This can be the widow's first step into the spiral of poverty.

Living Longer Means You Will Need More Income

Women's precarious financial situation is made even more worrisome due to the fact that women tend to live longer than men by about three years. Women are four times more likely than men to outlive their spouses and many women spend 15+ years as widows. This means they need more retirement income saved to cover those extra years.



WORDS TO LIVE BY



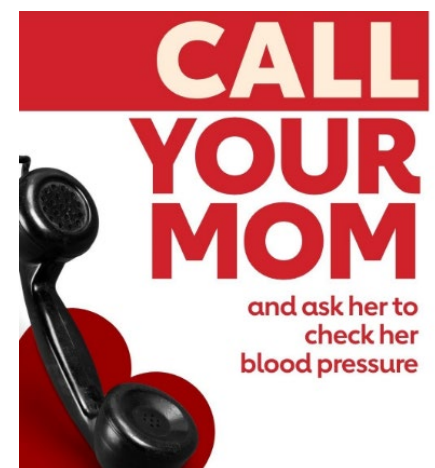
Mindset is everything. The difference between a good day and a bad day is your attitude. Your mind is a powerful thing. When you fill it with positive thoughts, your life will start to change. Consciousness is the state of being aware of and responsive to one's surroundings. To shift your life, you must first shift your mindset. Believe you can and you're halfway there.

CALL YOUR MOM

Your mom might not have time to think of her heart health. But if you're reading this, you do.

Call your mom today. Tell her you love her and ask her to check her blood pressure. Dangerously high blood pressure is often called the "Silent Killer" because it may show no symptoms.

Cardiovascular disease is the No. 1 killer of women. We can't afford to wait. Care for the hearts of moms everywhere.



TIDBIT OF THE DAY

Story by Robert English

Our lives can get cluttered, so finding the right storage solutions can help you save space and save a headache later trying to locate what you need. Instead of dropping money on expensive storage boxes or bottles, you may have the perfect solution already in your home, as one TikToker points out.

The Scoop

One [TikToker](#) (@justalibramama) [shared their hack](#) to reuse old medicine bottles. “Have Rx bottles left from your mental health being in shambles?” the video text reads. “Repurpose them for your craft needles and buttons! Hope this helps!”

In the video, the TikToker shows off two medicine bottles with the labels switched to craft supplies labels.

“Low key great cause it’s child proof and my children can’t get into everything,” the caption says.

While the TikToker uses her old antidepressant bottles, any medication bottle would work for storing your loose items.

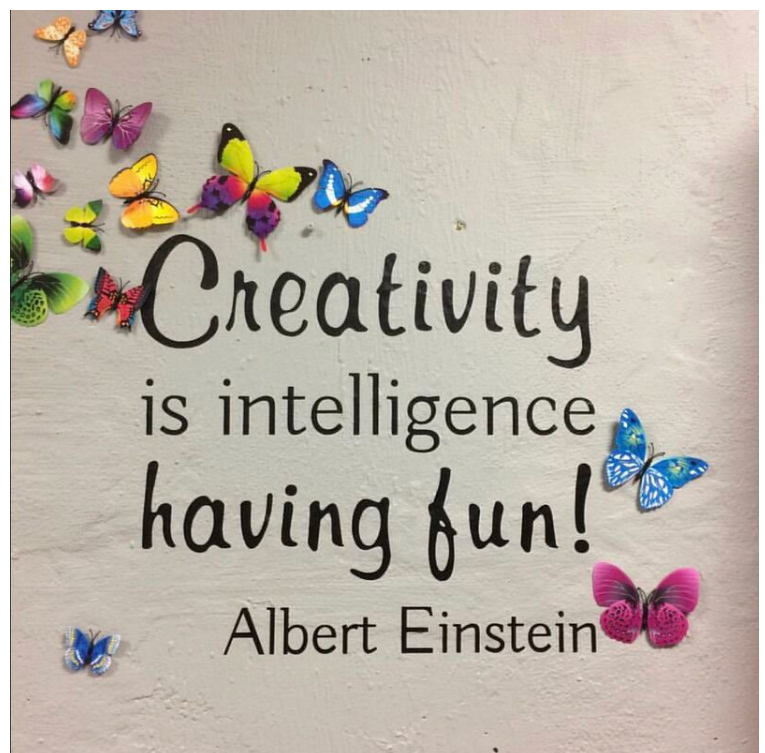
How it’s helping

According to [Cabinet](#), about 194 billion plastic medicine bottles are produced each year.

The production of plastic requires a lot of materials and results in approximately [5% of global carbon dioxide emissions](#). And much plastic ends up back in landfills, which contribute to water and soil pollution as well as the release of [methane](#), which is [80 times stronger than carbon dioxide](#) in trapping heat in the atmosphere. The United Nations estimates that [2,000 garbage trucks](#) of plastic are dumped into water sources every day.

By [recycling](#) or repurposing old plastic items, like your old medicine bottles, you can help keep plastic out of landfills and contribute to not polluting our water and earth, as well as [save money](#) on buying storage items.

Many people have found great uses for their old medicine bottles beyond storing craft supplies. One homeowner uses pill bottles to [store paint](#) so she can touch up her walls when needed. Another woman uses them in her car to [store loose change](#). Pill bottles can also be great in gardening by helping [propagate plants](#) and letting roots grow before moving them to soil. From [storing lotion](#) to tool bench items like [screws](#), medicine bottles can be repurposed for just about anything.



DIVERSITY IN SPORTS

John Matthew Shippen, Jr

John Matthew Shippen, Jr. was not only the first American-born golf professional but also the first African American to play in the [U.S. Open Golf Tournament](#) in 1896. At a time when segregation and racial barriers were deeply entrenched in society, Shippen courageously competed in the sport, paving the way for future generations of diverse golfers. His participation in the U.S. Open—where he finished tied for fifth—was a significant moment in sports history, breaking racial barriers long before the Civil Rights Movement.



John Matthew Shippen became the first African-American to play in a U.S. Open in 1896, and would compete in the championship six times. (USGA Archives)

Please Visit This Link to Read His Story:

[John Shippen's Legacy](#)

“When you’re the first to do anything it’s so much pressure. Especially a man of color.”

Lee Elder, First Black golfer to play the Masters



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FUN FACTS



It's impossible to hum while holding your nose.

Africa is the only continent in all four hemispheres.

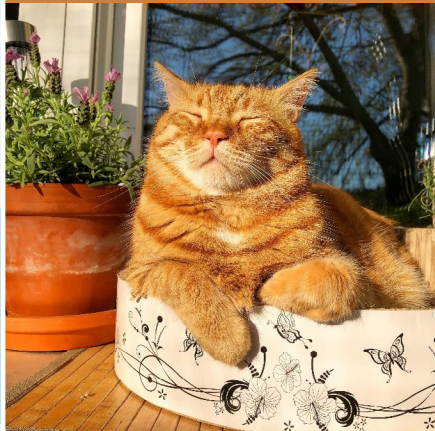


New car smell' is a mix of over 200 chemicals. These include the sickly-sweet, toxic hydrocarbons benzene and toluene.

Dogs tilt their heads when you speak to them to better pinpoint familiar words. Your dog is tilting its head when you speak to it to pinpoint where noises are coming from more quickly. This is done to listen out more accurately for familiar words such as 'walkies' and helps them to better understand the tone of your voice. If a dog doesn't tilt its head that often (as those with shorter muzzles might), it's because it relies less on sound and more on sight.



Most ginger cats are male. There are roughly three ginger male cats to one ginger female. This is because the ginger gene is found on the X chromosome, meaning female cats would require two copies of the gene to become ginger whilst males only need one.



Central Park in New York City is larger than the entire country of Monaco.

Lemons float and limes sink in water.



Q

The letter "Q" doesn't appear in any American state's name.



Pine trees can tell if it's about to rain. Next time you see a pine cone, take a close look. If it's closed, that's because the air is humid, which can indicate rain is on its way.

Apollo 14 commander Alan Shepard famously played golf on the Moon on February 6, 1971. He attached a Wilson six-iron club head to a lunar sampling tool, brought two golf balls, and took one-handed swings, claiming they went "miles and miles" in the low gravity.



Abraham Lincoln was a licensed bartender.





HAVE A GREAT SUMMER EVERYONE !!!



RESOURCES



[First Wheelchair User Flies to Space](#)

[Inventions and Discoveries by Women](#)

[John Shippen's Legacy](#)

[Rural Americans Don't Live as Long as City Dwellers](#)

[She Just Wanted Renew Her License](#)

[The Story of Elder Lee](#)

[Young and Widowed](#)

