

RUTGERS, THE STATE UNIVERSITY OF NEW JERSEY

NEW BRUNSWICK

AN INTERVIEW WITH RITU CHOPRA

FOR THE

RUTGERS ORAL HISTORY ARCHIVES

INTERVIEW CONDUCTED BY

SHAUN ILLINGWORTH

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TRANSCRIPT BY

MOLLY A. GRAHAM

Shaun Illingworth: This begins the second oral history interview with Ritu Chopra, on August 1, 2022, with Shaun Illingworth. Thank you very much for sitting down with me again. I really appreciate it. In our first session, we talked about your early life in India, particularly working with your father and the influence that had on your life and education, coming to America, your life in the Midwest, finding a way to leave your situation there and come out to New Jersey and get into the IT [information technology] world, and support yourself and your family. Then, we came up to when you were getting more into life coaching, authoring, and moving towards founding your philanthropic organizations. We want to pick it up from there, but there may be some more material from earlier in your life that you want to talk about as well. One thing that struck me was you talked about this very revelatory meeting at a friend's house, where it ended with you and somebody who helped you later dancing in the rain. It sounds like moving from IT into working with social services and life coaching and that sort of thing was a big but momentous change in your life. Where would you like to start? Do you want to pick up from there and talk about your first book?

Ritu Chopra: Yes. [laughter] Thank you, Shaun. It was a good memory to talk about dancing in the rain. It happened to be that her voice, she was my first guest to be recorded, even when I was learning about the filming process still, because her diplomatic visa was going to be expired in one week in New York City with the United Nations. She was living in the United States. My editor for the film wanted me to find a clip out of her interview that I liked to end the film because he said that her voice is so calming and angelic. Over the years, we have become very close friends. That was such a good memory to go back to, as silly as it sounded that grown-up women are dancing and howling. [laughter] But we have to bring our inner child outside.

SI: It sounds cathartic.

RC: Each one was going through a tough period in their life. Anyway, to continue the process, as you had mentioned, when I moved to New Jersey, that was a very rocky road, a very rough passage, a lot of emotional upheavals that I needed to sort [out], financial challenges. At the same time, I had a very bad auto accident that left me [with] a lot of tissue damage, a lot of physical pain. So, parallel, going through the physical and emotional pain and making sense of everything, it was [an] extremely difficult journey. Going back, I find that when you are on a stage in an act, you are just acting [in] the moment. You are part of that action, and you don't think. It's when you get off stage, and then you have a moment to reflect. Now, in the moments of reflection, it was a journey that you have to make sense [of]. You have to make sense [of it] but not at that moment. At that moment, you are in action, and those actions were very difficult.

To add to the injuries, it happened to be the era of mergers and acquisitions. As I was trying to work at my highest capacity, I would find myself, within six months, nine months and a year, with this company as a new employee; the company's going through a merger, so there's a lot of restructuring and stuff. That journey of five, six years was very tough until the turn of the century, Y2K. I had started taking some IT training and found myself in [the] IT world. That began the journey into technology.

Everything when you look back and reflect, most of us would find the pros and cons and the goods and the bads of the situation, whether you like them or not. That's the same thing with me.

I liked what I was learning. I worked with Fortune 500 companies. I worked on key budgets, very highly visible with mid to senior management. I worked very hard. I was recognized for that hard work, but the compensation wasn't there as I was working. It was [a] tough challenge. But I look back and I see that the best of the best methodologies a business world can offer at the stage that I was, I had received that and utilized [it] to the fullest.

I got very much interested in--I was working with one major global bank, we had all kinds of opportunities [for] leadership training, in-person workshops and things, and I took everything. At the same time, because of my personal situation, I was very drawn to philosophy and the spirituality part of it and just was looking into people's behavior, observing that very much, because I was impacted by people's responses, being a divorced single woman and mother. In my social circle and the people around me, I began to start observing people's behavior. It was very common that you see at workplaces most people have a story like you, not exactly like you, but they're going through some personal circumstances. So, it was just kind of natural, as I got into philosophy, to understand people. My key message here is that as I am managing people and processes at work, on the other side, personally, I'm observing that behavior. It took me really very deep into understanding the philosophy side of it, practical philosophy, not going into Eastern/Western or anything.

I managed my situations at work very well. I was given very confidential projects because of my ability to deal with difficult situations and people, which was very common in IT at that time around the Y2K, post-Y2K. At 9/11, the other practices, IT compliance practices, came in play. There were a lot of regulations and others upcoming, so we had to understand. It was everything new, and the technology [was] growing. It was a very interesting world.

But somewhere deep down, the desire for me to express was there. Now, looking back, I call it healing. It wasn't something that I needed a substance or something to heal me or forget about it. It is something that I, being drawn into philosophy, the best healing I found was service to others, service [to] mankind. That's [what] the spiritual principle taught me.

That's where I wrote my first book. It happened to be on Monday, September 10th. On September 10th, I was supposed to take my manuscript to ship it to [the] Library of Congress because that became very important to me just to get that copyright statement and put it in the book and stuff. That was a big goal for me to come out of misery to be at a stage where I worked very hard to become a self-made person. I forgot it at my dining table.

The next morning, I took it with me, on Tuesday, September 11th, because the post office was right behind my office, so wanted to mail it in my lunch hour. But around nine AM, we saw the news of the towers being attacked. It shook me so much, like everybody else who saw [it]. Our building was next to the towers, our extended office. The experience of that event added to the insecurity and uncertainty of life. At that time, anthrax threats were there. I would call the Library of Congress, and I asked them--they said, "Eighteen months, period." I wanted to publish this. I wanted to publish it so bad because it was taking my agony to [get] closure and do something. There was no ego about it that I needed to be a published author, but it was something so important to me for that process. So, I drove to [the] Library of Congress with my kids. The gentleman who came [to] the lobby to receive my manuscript said, "Nobody ever

comes here. We don't have [a] reception to meet people." I said, "I just want to make sure that this is accepted and received." He gave me a cash register receipt type [of] something. In other words, you can see how important it became to me that, during that time, I drove to Washington DC, [to] the Library of Congress office. [laughter] That just shows my dedication to the commitments I have. [Editor's Note: Ms. Chopra is the author of *Art of Life: A Guide to Self-Evaluation, Self-Improvement and Self-Realization* (2001).]

SI: Can you tell me a little bit more about that book and the process of writing it? Were you working with anybody?

RC: I was working full time with two young kids, very small, and going through the pain left [from the] auto accident, all the doctor's visits and everything. The writing of it was avoiding the pain. I want to step back. I strongly believed that I have come across--I mentioned that I used to write wisdom nuggets into the diary, and there was one that I love to this day, [which] is that a teacher shall appear when [the] student is ready. Shaun, many teachers appeared out of nowhere. I did not know these people. The questions that I had, my thoughts were so sincere.

I remember attending an event that I had received [an invitation for] in the middle of the week, and this event was on a Saturday and was being held at a church in Essex County. I drove there, and there was a scientist-turned-philosopher who was talking about his book. I talked to him after his lecture. We were sitting at the steps of the podium for an hour and twenty minutes talking about stuff. Nothing was recorded. This was around 2000. I thought about it, but that conversation, the testimonial that I got from a scientist that I had hardly ever known and only [had] one interaction in person, is the best testimonial I ever received, the shortest and the best. I respect that anytime I talk about it and what he had said, "You say it, but you don't." That's it. That was so much acknowledgment to me. It helped me heal--I don't think heal--but avoid the pain.

I kept myself so positively engaged, but there were no living mentors around me who would guide [me]. There was so much to be done, responsibilities I had single-handedly. So, I took the best decisions that I could take to utilize my time at work and off work. Either there was my duty as a parent or my duty as an employee. That dedication led me from where I was to a launch pad. I was able to go [on] an extraordinary path in my situation and at my level that anybody could ever [go on] without any support of any kind. That's very important to me, because I didn't have people backing me. I didn't have people supporting me. I had my inner strength, and I had confidence. That raised my confidence more. I was [always] working with C-suite. I was working on very key projects, always surrounded by top-notch professionals, because those projects were key projects. In that collaborative atmosphere and being the only woman on the team and sometimes [the] only woman of color on the team, and nobody reports to you, you can gather the team spirit. I owe it to my philosophical teachings that I received [on] how to work with people and people's behavior. I always say [to] the people I mentor even today that you give the credit where it belongs. I did that from the very beginning. So, I did have some good souls around me that recognized it and would back you up in your absence. That's a very good feeling. That comes with the people who put their trust in you.

I learned a lot in the corporate world, but my heart wasn't there. Something was yearning, something more I wanted to do than just kind of work for one department of one company. Around the 2007-'08 meltdown, another opportunity came. I was out of work from IT, and I was looking into doing something different where my interest [lay]. I took that as a business opportunity. I learned everything that I needed to technically, as well as business process. But in the United States, it had hit very hard, that 2008 meltdown. Without any funding, there wasn't much for me to get started. I took it offshore, where one supposed-to-be-mentor had advised that, as I said, this would be phase two, he said, "If I were you, I [would] make phase two as phase one because the research that you are presenting to me is much needed," and it was.

The long story short here is that I made all the attempts. Everything was going well. We got a lot of leads. In a business expo, we did our booth, got a lot of leads, and all kinds of business demos were taking place six months after this. I was making a lot of trips. A year and a half, two years, I worked extremely hard, where my family questioned me. They did not understand why I was doing it and what I'm doing. There was a lot of discouragement from that close network as well. But I worked very hard, fifteen, sixteen hours a day, every day, the time I would travel.

Finally, I came to the realization that I was hitting my head against a stone wall of the decision makers who didn't understand the concept or the technology, either. What they were listening [to] was way ahead of the game. The users of my programs and users of the technology understood, but the decision makers did not. The other part was that I am a woman who is coming here, traveling, and when she goes, who takes care of it? It was all online. It was unheard of for them at that time. It was a learning lesson, so that really was an eye-opener for me: how to position myself. So, I had to step back. But when you have some dreams, when you have some bigger goals in life, and you have [a] sincere desire to, those types of incidents don't shut you down. They did stop me from making efforts and making sense and re-strategizing, but they could never crush me. My spirit was always warm and giving.

In 2009, and then I wrote *Mastering Life*, a second book, which gave me another stepping stone. I learned so many lessons from these life events. I had no coaching, no guidance [about] writing books or making them the global bestseller or something, nothing like that. It was more of an intellectual expression. It was more of an expression that I needed to make sense [of] for me. That book actually had given me so much to explore within and outside that I have created a seminar series on them and a lot of processes that people can utilize. [Editor's Note: Ritu Chopra is the author of *Mastering Life: Exploring Your Untapped Potential to Reach New Heights*.]

I stayed in IT, particularly, obviously, for financial reasons. In 2019, I took another certification as an executive coach. The earlier [course] I took was back in 2005 or '06 because I wanted to leave IT. In 2019, I took another one, an extensive certification course. I was so excited to launch [in] 2020, [the] beginning of 2020, and here we found ourselves [in] this pandemic.

All these life events teach you something, and they are that life is uncertain. It's unpredictable. We as people need to adjust to the situations [over] which we have no control. We can only plan. That makes my resolve even bigger because it's just not me who went through certain circumstances; it's everyone that I came across, thousands of people over the years, that have

gone through certain circumstances, and there were worse than I had. I as that human being who had resolved to help others the ways I can, nothing has changed; it's just that external circumstances slow things down.

I want to step back. This was 2015, around 2014. I, as an empty nester, was going through a very interesting stage in life, a milestone, [a] celebratory milestone completed in life. The second child graduated, and then I was finding an empty nest. As an empty nester, there was more time now to look at myself that I never had before. In those moments, I found that I never allowed myself to heal. I did things. I kept doing things. [I kept] myself busy, but that was not healing.

It was just maybe a higher plan. That goes back to what you had started this session, dancing in the rain. That was the woman I came to meet. She's a very high-ranking woman from the United Nations women's org [organization]. She put the seed in me to be a voice of millions who need one, and I didn't know what that meant. Something had landed deep inside my psyche that, eight months later, I had learned everything to start [the] filming process. I am [a] techie. I do not have any background in filming. I did not even have the time to watch films. I would once in a while [watch] documentaries, some educational programs, and news and things, but not very long films. I can hardly recall a few films that I would look forward to watching. That doesn't mean I don't like them, but it's just that I didn't have the flexibility [or] luxury of time.

I learned everything, and I got four major awards. I'll read those to you: Best Shorts; the International Independent Film Award; CICFF Outstanding Achievement Award and Golden Fox. [Editor's Note: Ritu Chopra won the CICFF Outstanding Achievement Award in 2017, the CICFF Golden Fox Award, and the Silver Winner 2017 of the International Independent Film Award for her documentary *The Secret Crimes: And the Silent Epidemic of Generations*. Ms. Chopra was awarded the Best Shorts Award by Best Shorts Competition in 2017 for her documentary *Lead My Way: A Global Perspective of Domestic Violence*.]

My mentors told me, "This is *Frontline* material. It's good material. You don't let it go to waste." I said, "What do I do? What do you mean?" They said, "Make it educational material." I never thought or planned on these things ever. "What does that mean?" "Set up a nonprofit?" I don't know anything about a nonprofit. [laughter]

One thing led to another. I am a doer. I found people; they guided me [on] how to set up nonprofits. Today, we have Lead My Way. That's my nonprofit. Lead My Way is very personal to me. When I was going through extremely toxic, difficult situations, I [would] cry for hours and pray and pray and cry. I would always say, "Lord, lead my way." When I was trying to set up my company and my nonprofit, it was going back into memory lane. It was all about the purpose. It was all about why I am putting this, the empty nest that took me to do this film, I never thought of all of these things ever before. I couldn't even dream of [it]. It was [a] trip into memory lane, and a lot of things that stood out were those moments that I would sit hiding behind the bedside and the wall and cry there for hours until my tears dried. Those were the moments that would come back, and I named my organization Lead My Way.

Our goals and missions are to help--it's gender neutral--men, women, children, education and awareness, it's more advocacy--we don't have shelters or things like that--but advocacy, education and awareness. It's no surprise that my partner in dancing in the rain became a very supportive resource to me and would design our long-term goals consistent to the sustainable goals, people, profit, planet, and gender equality. We have set up our foundation on the basis of equality [and] respect for humanity. I do annual summits during Domestic Violence Awareness Month. Every year, I host summits. During COVID, we were doing virtual, but before that, we were doing in-person live events. That's the charity side of it.

Now, I find that I have come to that stage where I don't have to--we can always question, but I don't fear anymore. Regardless of the situation I am in or anyone else is in, I have worked very hard to let the fears go of what would happen tomorrow, because we can only fear what we still don't know what will happen tomorrow. As my own life stories and experiences go, I have done things that I have never ever dreamed of. Things happened to me that I could never dream of, things that were going so well and turned in a complete different direction. That fear, letting go of that, gives me so much strength to go for the service to humanity. Of course, it has to make sense to you. It has to make sense what you want to do, what appeals to you, who you want to serve, and how. All of that is needed. You can't just be shooting in the dark, right? The two-plus decades in the corporate world taught me, as I said, the best of the best methodologies. So, to place myself strategically and to be [sensible] and do the things that you want to do and not fear how it will happen because I had teachers appear. When I was writing [the] book, I did not know a lot of people. I was in my own little cocoon, and they showed up. Repeat that, when I started doing film, I had experts, I had world-sought-out authorities that drove to New Jersey to be part of that because it was [such an] important topic to them and for their research, they wanted to be part of it. I did not know them before. My resolve and my belief became very strong.

COVID, as it was an equalizer for every culture and country on the planet, has even given us more to think about, that life is fragile, life is uncertain, life is beautiful. We want to live to the fullest, the best we can. We go through pain and suffering at many levels, but we as a human species have to rise above that. I find myself holding that as a messenger or a person who really wants to do it. How it will happen, I don't know. I really don't. I stop fearing that.

That's where I am right now as we speak on August 1st of 2022. Life has still to unfold. The most important lesson [for] anyone who would listen or future generations who will find out about my journey is that I have no regrets. Sometimes people ask if you were to relive your life, what would you do? Oh, my gosh, I could talk all day. I would do different things. [laughter] But there's some other things that were part of this whole experience that, when you look back years or decades ago, how things happened.

Something really interesting, that you would enjoy hearing about this, at the time, in 1983-'84, when I came here [to] the United States, I don't know a whole lot of details behind it, but we, as immigrants at that time, understood that there was a currency limit. It was a very small amount that was the only thing that you [would] get converted at the airport upon showing your visa status that you're allowed to take with you. Given the U.S. dollar rate to rupees at that time, we got eighteen dollars. I laugh sometimes [at] that eighteen dollars. [laughter] You start with

eighteen dollars [on] your journey as an immigrant to an unknown place. Life has turned out the way it has. I have no regrets. [laughter]

SI: Can you talk about feedback you've gotten particularly from Lead My Way? Do you have a sense of how it is helping people? Do you hear back from people who have reported how it has changed their life or helped them on their journey?

RC: Could you stop recording? I'm going to pull something that's important.

[RECORDING PAUSED]

SI: We were talking a little bit about Lead My Way and other work you have been doing. Tell me a little bit about some of the feedback you have gotten, including from the state legislature here in New Jersey.

RC: I will start with the film. The films have been used by universities, campuses, social workers and any kind of nonprofit coalitions or other agencies that do provide direct service, so service provider agencies and coalitions had seen the films during their annual conventions or some sort of training events, which led into creating training programs around this film. It's gender neutral; it's a very good training tool for first responders and service providers or anyone who comes in contact with victims of domestic violence or sexual assault, even though our focus is mostly on domestic violence. Men, women, children, they all are victims in a way. Our focus in the film is not on sexual violence. Sexual violence could be inside the family, from outside people, or at work. So, that's not the purpose.

Coming back to domestic violence, I focused a whole lot on the intersectionalities and health issues, medical costs, PTSD and mental health that do come up, and I will briefly talk about it. Mental health, when it comes to these days, post-pandemic, it has become a common word. It was taboo. Now, HR [human resources] at many places are talking about it. They're offering support because COVID did give us that equal opportunity to express it, that this is too much. Set aside that, before, when people are under stressful conditions, paranoia, anxiety [and] depression are very common due to DV [domestic violence]. It doesn't have to be the recipient of the abuse. It could be the perpetrator also, regardless of gender. Either one or all of them could go through that. That is something that we talk about and that I talk about in the documentary, the intersectionalities.

I am very proud to say that my focus on this documentary as an awareness piece was very gender neutral. I have given a great deal of focus on positive male role models. Assumptions are that mostly men are perpetrators. We see that as a gender-based issue, but those men who are perpetrators, sometimes they were victims, or they were not given that loving care as a little child. A lot of those patterns do come up. I'm not [a] psychologist. I do not have any medical credentials. I can't speak to that. But it is what I understood and I see and hear, that most of the perpetrators had gone through a very difficult time in their childhood. That does lead us to believe we all can be victims, so it has nothing to do with gender. I took that really seriously.



I also gave a great deal of emphasis on the long-lasting health effects coming out of domestic violence and the cost in the United States, where the data is kept--some other countries also have, but maybe not as consistent data [was] available, at least at the time I was filming--about the health cost due to domestic violence, either physical injuries or mental health issues or related, or even for children, psychological effects on children. It's a lot of moving parts. It's not easy to compile data, where we anticipate with this conversation; it would be enormous.

That's what the film's about. To date, [the] film has been screened at many locations. I have received feedback from people of all backgrounds, humanitarians, anthropologists, to college students, to many other people who have seen the film. The response often that I hear, what they share is, "I did not know a lot of it." That is a very common response that I have received, and a lot of times, people are speechless when they see [it] and it's very difficult for them just to put a few sentences down. But, when they do share, very commonly, I hear, "I didn't know so much." Always victim blaming, "Why don't you leave?" etcetera.

Anyway, those were the key outcomes out of this documentary, which I find it as successful. I think my mentor suggesting me to set up a nonprofit, somewhere they saw the value in it. Putting together a nonprofit is not an easy feat. I had to learn a lot and devoted my time without any sort of compensation to set this all together. The outcomes have been [that] we got good press each time I did an annual event during National Domestic Violence Awareness Month. I have hosted symposiums and summits. Post-pandemic, I have done online. We are planning again this year. That's a global event. In our events--now it's online--we had presenters [and] panelists from Alberta, Canada, to Perth, Australia, and in the middle.

It's creating the momentum, creating that collaboration with other agencies, that they're recognizing us, our presence. They send us articles to be published on our website. If it's relevant, we do that. Our goal is to provide educational material or refer them to the resources. That's so far where we are. We are not federally or state funded. It's mostly private donations that help us to put [in] the efforts that we are putting in. Something, Shaun, I would like to share is that in our last event, Senator [Linda] Greenstein issued a resolution in the effort that we are making, and I want to share this. [Editor's Note: Linda R. Greenstein has served as a member of the New Jersey Senate representing the 14th legislative district since 2010. She previously served in the General Assembly from 2000 to 2010.]

SI: That's very good. What is the date?

RC: This was October of 2020. We do have New Jersey/Princeton media, they [were] present during that online summit. We have been able to get some momentum out there. I think the recognition has not just come from New Jersey but outside New Jersey and outside the United States. I have been contacted by Nepal University, Gulf University and other sociology departments of other universities. I think even those are small steps, but that's going in a good direction.

SI: What do you see for the future of Lead My Way and yourself?

RC: It's a good question. I think, as I [make the] transitions from IT and go out as an entrepreneur, I would have the flexibility that I need to put [in the] time and effort, which is limited at the moment, for Lead My Way. The future of Lead My Way is bigger collaborations. Of course, it's all dependent on funding and the resources that we have. To date, I have built very strong connections with key partners that can play a role. Right now, we're restricted with bandwidth, time and funding to get the grants, (words?) [inaudible], to be present, have a staff, have an office. That all requires funding and time. I see that this will be taking shape in [the] near future because the work that we are taking, a lot of agencies who provide services to the communities, there are some goals that they have for awareness, but their focus always is on immediate services to their residents or to people who have come and sought their services.

Education awareness is not for the victims or perpetrators; it's for everyone in society. I found that during my filming, after every resource that I met, I admired their knowledge and experience in the industry, that we all need to be aware of, that first responders need to be aware of, and service providers need to be aware of. Something has become common in the last few years only, trauma-based communication, because it was taboo, and it has opened up. I see that as a very positive sign. People hold on to that trauma that only translates to physical disease, physical ailments, and symptoms [of] emotional [distress] or sometimes both. Talking about it and seeking help and doing something about it, conventionally or nonconventional methods, whatever, allows people to heal, either their religious spiritual practice or something outside of it. It's up to the individual to choose. But opening up that platform to people, it's okay to express. It's nobody's fault what we are put through. I say that it's nobody's fault because even if we fault someone, it doesn't give us any outcome. It only angers, or there's resentment. It doesn't present [a] solution. So, accept the things you can accept and then find help and allow yourself to heal. Life can be better. I have found so much to be grateful and thankful for. I have found a platform for myself, that I am welcome. That was because I didn't give up. I didn't succumb to the pain, and I am able to be that voice that can give the voice to [those] who need one, and I began to believe it.

SI: I agree one hundred percent. It's a very important story to get out there, your story and the story you're trying to get through with your Lead My Way foundation. Is there anything else you want to add to the record?

RC: I would like to add, for the record, for future generations, that the interesting part is that we don't know what our future is. When we are born, it's all about growing up, experience, and this and that. We come to a stage in life [when] it becomes so important to know your roots. You find your roots. Where did your journey begin? You see ancestors, [how] they lived, what they did. As a parent, what is important to me, [for] my great-great grandparents as parents, [what] was important to do for the children was [the] same thing. There's no change. The circumstances were different. The cultural mindset was different, but the love and care every parent wants to give their kids [is the same]. I would say give love because you do not know what else the external environment throws at them [that] you're not aware of. As humans, we are shaped [by] not just what we learn at home, but we spend most of our time outside [the] home, active time outside [the] home, that shapes us, too. It's become even more important in the digital age that we're going through--the children born at this age of artificial intelligence--to have those family ties.

SI: All right. Thank you very much. I really appreciate it. Maybe five or ten years down the road, after you've retired from IT and you've had more time with the charity, we can come back and see how things are going. I'm sure you'll have a lot of other stories. For now, I really appreciate all your time. It's really been a fascinating story. I'm glad you shared it with us.

RC: Shaun, thank you so much. I feel blessed to be able to share my story, a story for many people, not just my future generations but anyone else who sees that I sometimes laugh about my journey from only eighteen dollars to where I am. [laughter] You start with that sum of money that you now can hardly buy a lunch, to making your life, which you don't know what it's going to be. We all have dreams. We at least dream about something [we'd] like to be. To really have it shaped, it's all experience, and just be happy with it. Be content with it, and just know that you do your best.

SI: Well, thank you very much. I'm going to end the recording here.

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Reviewed by Molly A. Graham 11/20/2022

Reviewed by Kathryn Tracy Rizzi 11/28/2022

Reviewed by Ritu Chopra 2/20/2023