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***“No African Americans take to the streets in protest to demand Whites to love us more. We demand a behavior change!”*** Rev. George C. Gilbert, Jr.

## December 2024 Newsletter

# How UnitedHealthcare became the face of a broken health care system



Pennsylvania, arrested Luigi Mangione in connection with last week's shooting death of UnitedHealthcare CEO Brian Thompson. When Mangione's identity became public, the online reaction around Thompson's death went into overdrive; unlike most shootings, this one has brought a stream of support for the suspected killer

rather than for the victim, and Mangione's capture has only intensified that sentiment.

Mangione, 26, has since been charged with second-degree murder in New York, among other crimes, and has been valorized as a folk hero in many corners of the internet, though the killing of Thompson, 50, has also been widely condemned. After Mangione was arrested and identified, his following on X went from a few dozen followers to more than 300,000 overnight. From a flood of supportive memes on Instagram and X to a shooter lookalike contest this weekend in Manhattan's Washington Square Park, making jokes about Thompson's death somehow came to be considered acceptable and appropriate.

The widespread interest in Mangione demonstrates just how much built-up hate there is toward insurance companies: Americans are infuriated about the costs and complications of health care coverage, and Thompson's death has brought that anger to the surface. To try to better grasp the reaction among Americans, Today, Explained reached out to journalist Bob Herman, who covers the business of health care at Stat News and has co-reported several investigations about UnitedHealthcare.

Today, Explained co-host Sean Rameswaram spoke with Herman about UnitedHealthcare's business practices, their place in the health care market, and why they have been a target of so much anger. An excerpt of his conversation with Herman, edited for length and clarity, is below. In the full podcast, we also get into who Mangione is and what we know about his motives, why it took police five days to find him, and how they eventually did, so listen to Today, Explained on Apple Podcasts, Spotify, or wherever you get podcasts.

Bob Herman

UnitedHealthcare is the largest health insurance company in America, and it is part of a bigger company called UnitedHealth Group. UnitedHealthcare covers older adults on Medicare Advantage, they cover the poor who are on Medicaid, they sell Obamacare plans, and they're also the plans that employers offer to their workers. We've had a whole series this year called Health Care's Colossus that has looked at this massive company and how it has its tentacles everywhere. A lot of people recognize it for UnitedHealthcare, the insurance company. It is not just a health insurance company — that's what it's most known for, that's why it's often reviled — but people don't recognize all the other components that it owns. It owns a ton of medical practices. It either employs or is affiliated with one out of every 10 doctors in the country. It is the largest claims processor. They are everywhere.

Sean Rameswaram

What was your reaction when you saw that Brian Thompson had been shot last week?

Bob Herman

I've never covered a homicide on my beat. Normally, this is a beat filled with white-collar crime, so this definitely has been outside of the norm. My colleague and I were watching UnitedHealth Group's Investor Day on Wednesday morning, just kind of a routine thing. It's a big meeting every year — all kinds of investors and shareholders get together and they talk about their earnings for the year — and it's a big cheerleading routine. Normally Brian Thompson appears pretty early on, as the head of the insurance division for United. And then about an hour in, that's when I first got a text of a New York Post story saying that Thompson had been shot and killed. So a little bit more than an hour into it, that's when Andrew Witty, the CEO of UnitedHealth Group, the parent company, came back out and canceled the rest of the conference. We had never seen anything like it.

Sean Rameswaram

Almost immediately, people were celebrating this homicide. What was your reaction to that?

Bob Herman

The reactions were pretty morbid. Pretty grim. The dancing on the death of somebody was pretty vile. But anyone who covers health care knows that people are fed up with the system. This is not new. This has been going on for decades. Even when the Affordable Care Act, or Obamacare, came into play 15 years ago, people still hated the system and it's persisted since then. So people's frustrations have been bubbling under the surface for so long. To say you were surprised by all the reactions, then I think maybe you had your head buried in the sand a little bit.

Sean Rameswaram

Before we talk about what this company does that might upset people, can you just tell us about the company generally?

Bob Herman

UnitedHealthcare is the largest health insurance company in America. They cover more people than anyone — [its coverage] includes Medicare Advantage, Medicaid, Obamacare, and all the different types of employer plans out there. And there's a lot.

Sean Rameswaram

Which I imagine makes them pretty powerful in this market.



Bob Herman

Yeah. Now, a lot of health care dynamics are local. The fights that often occur between health insurers and providers, like hospitals and doctors, are all about who has market share in a specific area. United might not always have the biggest market share in a given area, but nationally they are very powerful, they are very profitable. There's no way of getting around them in pretty much any market. They exist almost everywhere in some capacity.

Sean Rameswaram

And what do they do with that power? How do they throw it around?

Bob Herman

If you have a UnitedHealthcare plan, you want them to negotiate better rates for you. That's their primary function. And so they use some of that to try and drive better deals with hospitals and doctors and other types of facilities. They're also an insurance company and they happen to deny or delay claims as well. As an insurance company, the easiest way to make money is to make sure you're paying out fewer dollars. Now, there are laws in place, especially a federal law that says you have to spend a certain amount of your premium dollars on care for people. You just have to do it. But insurers have an incentive to stay as close to those thresholds as possible. They don't want to have to pay out more than they absolutely have to.



Sean Rameswaram

You just, of course, used two of the operative words in this story because as we found out, the shooter had inscribed

three words on his bullets: deny, delay, and depose. Is this company known for its denials?

Bob Herman

Every health insurance company out there is known for their denials, to some degree. Specific rates of denials are tough to come by, but insurers — especially the for-profit ones that [trade] on the stock market — have an incentive to deny care. There have been so many issues with denials over the years. My colleague Casey Ross and I reported on a big one within Medicare Advantage, the program for older adults. UnitedHealthcare is the biggest [provider] in Medicare Advantage, and over the past several years, they've been using algorithmic prediction, predictive tools, and artificial intelligence to basically ramp up denials specifically in post-acute care, the care that somebody gets when they leave the hospital. So especially on that side of the coin, post-acute care denials have been a very big issue for United.

Sean Rameswaram

What exactly does that mean, that they're using algorithms and AI to deny Medicare Advantage [claims]? How do they do that?

Bob Herman

So let's say someone goes to the hospital and then the hospital says, okay, you know, you're ready for physical therapy, occupational therapy, speech therapy; let's send you to a rehab facility or a nursing home. So a person will go there and they'll start their physical therapy, and behind the scenes, UnitedHealthcare has used a tool called NaviHealth. There's an algorithm within the company that looks at the patient's demographics — how sick they are, their history — and tries to come up with some kind of prediction of how much time they'll need in that nursing home. Let's say it's 16 days. That's what the algorithm says — after 16 days, you should be good. Now, if it's used as a guide, that's fine. But in many cases, we found documents that said that United told their case managers, "You have to stick to the algorithm."

And that's where it becomes a problem, because if you're saying this algorithm spits out 16 days for somebody and they're not ready to go home on the 16th day, if they can't even go to the bathroom themselves, if they still can't walk around but the algorithm says it's time to ship them out, that's where it's a problem. And that's what's happened.

Then families are left with the decision of, do I pay out of pocket to stay at this nursing home to get the care that my mom or dad or grandparent needs? Or do I take them home with me and then risk having them fall or get hurt again and have to go back to the hospital or worse? So that's how the algorithms play in those types of situations.

Sean Rameswaram

And people know this is happening and they're mad about it?

Bob Herman

On the Medicare Advantage side, most people actually don't. They're not aware as much about this because the algorithm happens behind the scenes. It's not like families are getting a sheet of paper saying, "Hey, our algorithm says you have this much time here." They really don't find out about this until the nursing home says, "Hey, your insurance is up and we have to kick you out now."

The denials are very front and center in other insurance plans where they say, "I know I need this back surgery or I need this prescription," and then United will come along with maybe a prior authorization which says, "Hey, doctor, fill out more paperwork to make sure that this person needs this procedure or needs this drug." And then maybe they'll come back with a denial that says, "We're not going to cover this procedure or this prescription drug." That's where it's most front and center for people, that's where a lot of the outrage comes from: those widespread delays and denials.

Sean Rameswaram

We're talking about our eldest citizens who are often on the receiving end of these algorithms or AI initiatives that tell them they've run out of care.

Bob Herman

At least in our reporting it is — for the Medicare Advantage — it is the oldest, it's the frail, often the poor, the oldest people in this country who often have no idea that this is going on. Once they find out, they can appeal; anyone can appeal any denial. But it is such an arduous process. If you're sick or injured, that's not something you want to be

doing, and you might not have family to help you out either. So it is very clearly a problem.

Sean Rameswaram

Is this a UnitedHealthcare-specific problem or is this a systemic problem? It feels like a systemic problem.

Bob Herman

This is systemic. This is not isolated to just UnitedHealthcare. UnitedHealthcare gets the most criticism and heat for this because they are the largest and they're a very common provider for any workplace plan. But there are other large insurers: Cigna, Aetna, all the Blue Cross Blue Shield plans, Humana. This is just how US health insurance works. This is a systemic issue, especially for the insurance companies that are on the stock market. They have a duty to make money for shareholders. And one of the ways that they do that is by making sure that they pay out fewer claims. The most-watched number on every earnings call for an insurer is what's called the "medical loss ratio." That's a number that says how much money from our premiums we spend on medical care, and lower is better. If it's higher than expected, Wall Street freaks out. I think that kind of tells you a lot.

Sean Rameswaram

This has been an insane week for this industry. But do you think anything changes now, other than executives are going to have more security?

Bob Herman

Could this be a galvanizing event to broader health care reform? It's certainly possible, because the American public has made their voices very clear here. But this is completely dependent on a new administration, a new Congress. This is a federal policy issue. And if Congress doesn't act, then you're just going to continue to see more of this — unless companies start to make changes on their own. But if they do, it'll be around the edges. It'll be tinkering.

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# **The Evangelical Right, Trump, King David, and What's to Come**



**By EJ Brock**

The Evangelical right has convinced itself that Trump was God's choice by comparing him to King David. Their point is that God chose King David even though he did something terrible. I want to point out the flaw in their comparison.

God chose David to be King when he was a guiltless and innocent shepherd boy, while their choice had broken pretty much all of the Ten Commandments before they picked him! In addition, they have cherry-picked certain verses in 2nd Samuel, chapters 11 and 12, to fit their agenda. So, here's the whole story:

Instead of being on the battlefield, King David elected to stay home. Restless, he decided to walk out on his balcony. He first noticed a Gilonite woman named Bathsheba performing her monthly purification bath. No doubt, she felt comfortable bathing in the open because it was the season for war, and the men were in the field.

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**What is the point? King David fervently repented, and God forgave him. But He did not let the King's evil deeds go unpunished.**

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Filled with lust, King David inquired about her. His servant told him that she was the daughter of Eliam,

the Gilonite, and the wife of one of Israel's Hittite soldiers, Uriah. After being informed of who she was, the King instructed his servant to bring her to him. The scripture says the servant brought her to King David, and he slept with her.

Remember that he was the King, and she was his subordinate. Furthermore, this was during a time when women virtually had no voice or bodily autonomy. Anyway, she eventually sent word to the King that she was pregnant. Because her husband was still fighting in the war, they knew it was King David's child.

The King panicked and tried to cover up his sin because he knew the law that said, "If a man is found sleeping with another man's wife, both the man who slept with her and the woman must die. You must purge the evil from Israel." (~Deuteronomy 22:22). His first move was to call her husband off the battlefield and instruct him to go home, hoping he would make love to his wife.

Uriah refused and slept outside the palace. Although a Canaanite Hittite, he was devoted to God, Israel, and King David. When that didn't work, King David decided that Uriah had to die. So, he had his nephew Joab send Uriah to the frontline of the battle against the Ammonites. As expected, the enemies of God and Israel killed Uriah.

Arrogantly thinking he'd gotten away with it, King David moved Bathsheba into the palace with him and his other eight wives. Once the baby was born, God sent Nathan, the prophet, to King David with a message of indictment and subsequent punishments. The King immediately repented, but he still had to endure the consequences of his sin. One of the punishments was, "You took Uriah's wife in secret, but someone in your house will openly sleep with one of your wives in broad daylight, in front of all of Israel."

The King had a Gilonite counselor named Ahithophel, who happened to be Bathsheba's grandfather. No doubt angry over what King David did to his granddaughter, Ahithophel told the King's son, Absalom, to sleep with one of King David's wives. And to do so in broad daylight, on the palace's roof, so that all of Israel could bear witness. As God had forewarned what would happen, Absalom did just that.

Another punishment was that the baby conceived from King David's sinful act would surely die. However, God allowed the baby to live long enough for King David to love him. In doing so, He forced the King to feel the pain of losing someone he loved, just

as Bathsheba felt the loss of her husband, Uriah.

I also believe God was angry because not only had King David commissioned the murder, but he used the hands of God's enemies, the Ammonites, to carry it out. So, He decreed a perpetual punishment on King David: "The Sword will never depart from your house." (~2 Samuel 12:9-10).

What did that entail? Here are a few examples. The King raped Bathsheba. In turn, King David's son, Amnon, by one wife, raped his daughter, Tamar, by another wife. Two years later, Tamar's whole brother, Absalom, had Amnon killed for raping his sister. Later, Absalom tried to overthrow his father, King David's throne. Joab, the same nephew who sent Uriah to his death, killed Absalom even though King David told him not to.

What is the point? King David fervently repented, and God forgave him. But He did not let King's evil deeds go unpunished. He dropped a perpetual hammer on The King's house. God is a changeless God; therefore, He is sure to do the same to Trump for his unrepented evil.

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# With a keen eye on DEIA The Biden Harris Team Did the following for the Black Community:

- Appointed the first Black female to the Supreme Court
- Added the first Black female Vice President to his ticket
- Appointed 44 Black judges to the bench out of 145, compared to Trump’s 5 out of 153
- He also appointed more non-white Judges than Trump (22), Obama (42), and George Bush (28), combined with 96 for them vs. 94 for them
- Implemented student loan forgiveness totaling \$167 billion for 4.75 million people in spite of opposition from the Republican House members
- Invested over \$16B in HBCUs, which includes:
  - \$3.6 billion for HBCUs through the American Rescue Plan and other COVID relief.
  - \$1.6 billion in capital finance debt relief for 45 public and private HBCUs.
  - \$1.7 billion in grant funding to expand academic capacity and provide support for low-income students.
- A combined \$900 increase to Pell Grants—the largest increase in a decade—bringing the maximum

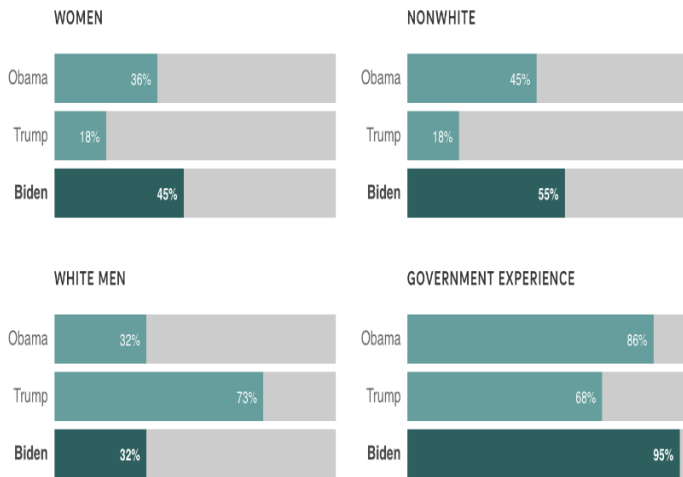
award to \$7,395, which is critical to the approximately 75 percent of HBCU students who rely on Pell Grants to afford college

- A new \$50 million grant program focused on supporting research and development infrastructure and capacity for HBCUs, Tribal Colleges and Universities (TCUs), and MSIs;
- A \$758 million investment for HBCU institutional development; and
- First-time grants for the Augustus Hawkins Centers of Excellence to strengthen and diversify the teaching profession to help close opportunity gaps, including \$1.56 million going to an HBCU.
- Achieved the lowest Black unemployment rate
- Promoted Diversity, Equity, and Inclusion initiatives throughout the federal government
- Took on the Drug Industry resulting in \$35 per month for insulin

**So far, Biden's federal judicial appointees are much more racially and ethnically diverse than those of other recent presidents**

*Federal judges appointed through the first 1,019 days of each president's tenure, by race/ethnicity*

PRESIDENT	TOTAL JUDGES	RACE/ETHNICITY					TOTAL NON-WHITE	% NON-WHITE
		WHITE	BLACK	HISPANIC	ASIAN	OTHER		
Joe Biden	145	49	44	22	17	13	96	66%
Donald Trump	153	131	5	6	10	1	22	14
Barack Obama	115	73	22	12	7	1	42	37
George W. Bush	167	139	13	14	1	0	28	17
Bill Clinton	164	117	33	11	2	1	47	29
George H.W. Bush	111	100	7	4	0	0	11	10
Ronald Reagan	112	106	1	4	1	0	6	5
Jimmy Carter	175	145	21	7	1	1	30	17
Gerald Ford	62	56	3	1	2	0	6	10
Richard Nixon	135	130	3	1	1	0	5	4
Lyndon B. Johnson	82	78	4	0	0	0	4	5
John F. Kennedy	123	119	3	1	0	0	4	3
Dwight D. Eisenhower	73	73	0	0	0	0	0	0



# Trump's Nominees and the Conflicts They Carry

By Danielle Caputo & Maha Quadri

Each new administration has the power to nominate policymakers and leaders who will help the president execute the goals the American people elected them to put forth. No matter their political allegiance, these appointees are public servants who should be beholden to the highest ethical standards that ensure they will work to advance the public

interest.

## Key appointees in Trump's new admin



- Susie Wiles as chief of staff:** Trump's trusted adviser, previously a key figure in his disciplined campaign.
- Tom Homan as 'Border Czar':** Homan to lead a large-scale deportation operation, a key focus of his immigration policy.
- Stephen Miller as deputy chief for policy:** Hardliner focusing on deportation and national security policies.
- Pete Hegseth as secretary of defence:** Known for his media presence but lacking senior military experience, Hegseth faces global security issues including the Russia-Ukraine war and Middle East conflicts.
- William McGinley as Trump's White House counsel:** McGinley brings legal expertise from his prior roles in Trump's administration and the RNC, focusing on election integrity.
- Steven Witkoff as special envoy to Middle East:** Witkoff, a close Trump associate, is positioned to pursue diplomatic stability in the region.
- Elon Musk, Vivek Ramaswamy to lead department of government efficiency:** They have been tasked with cutting bureaucracy, reducing waste, and restructuring federal agencies by July 4, 2026, marking America's 250th Independence anniversary.
- Mike Waltz named national security adviser:** Trump placed him at the centre of global security issues including Ukraine, China, and Middle East conflicts.
- Elise Stefanik for UN ambassador:** Trump's vocal ally and GOP leader with strong stance on antisemitism.
- Lee Zeldin heads EPA:** Pledges energy independence while maintaining clean air and water access.
- Kristi Noem named secretary of homeland security:** Noem is tasked with leading on immigration and national security. Her conservative policies have made her a notable figure within GOP.
- John Ratcliffe appointed as CIA director:** Ratcliffe previously led national intelligence under Trump and is a vocal advocate for American constitutional rights.
- Mike Huckabee as Ambassador to Israel:** Huckabee's appointment aligns with Trump's commitment to supporting Israeli interests amidst ongoing regional conflicts.



This was not the case for the first Trump administration. Campaign Legal Center worked tirelessly to hold the president and members of his administration accountable amid the numerous conflicts of interest and violations of ethics policies that defined his term.

As the president-elect begins to fill his second administration, it is critical to keep a close eye on potential conflicts of interest between nominees and the positions they may assume.

Trump's nominees so far

Following his exit from office, Trump has further consolidated his political allies to a close-knit group of politicians and lawmakers that have sworn fealty to him. His promise to be a "dictator on day one" and efforts to exile members of his political party who he personally disagrees with is an alarming sign of what's to come: Some of the most important leadership positions in the federal government will be appointed because of loyalty rather than a demonstrated ability to lead.

As these appointments are announced, CLC is carefully monitoring for potential conflicts of interest that may play out in

the next four years. We will be keeping a close eye on any existing financial disclosure reports (if a member of Congress is nominated, for example), former employers, financial portfolios, and other high-stakes holdings by nominees or their families.

So far, CLC has identified the following possible conflicts of interest:

Elon Musk, Department of Government Efficiency (DOGE): The world's richest man and fervent Trump surrogate has plenty to gain in a position of power. Trump's statement about establishing DOGE suggests that it will be comprised of advisors from "outside of government," which means that Musk and co-chair Vivek Ramaswamy will not be subject to government conflict of interest laws. Musk's businesses receive billion-dollar government contracts and crucial subsidies that have allowed his satellites and vehicles to dominate their respective industries. This new position may give him unprecedented power to shape regulations, contracts and budgets to advance his personal business goals and disadvantage competitors.

Tulsi Gabbard, nominee for Director of National Intelligence (DNI): Gabbard has been accused of parroting propaganda by several lawmakers after reposting Russian claims about U.S. funding in Ukraine. During her 2020 presidential campaign, Gabbard was also found to be portrayed favorably by Russian media outlets over her other nominees, raising questions about her ties to the state. The extent of her connections is unknown; as DNI, Gabbard would be the principal adviser on intelligence matters.

Matt Gaetz, nominee for U.S. Attorney General: Rep. Gaetz is currently under investigation by the House Ethics Committee for allegations of sexual misconduct and illicit drug use (although the status of the investigation is in question following his resignation from the House). The Department of Justice – which he would head as attorney general – concluded an investigation last year into Gaetz over allegations of sex trafficking and obstruction of justice. Gaetz was not charged.

The legacy of Trump's first term presidential cabinet

Whether cabinet members with potential conflicts of interest will engage in

corrupt behavior is not an unknown concern – Trump's first presidential cabinet was defined by repeat instances of misuse of taxpayer funds, insufficient financial reporting, and personal political favors, with at least eight cabinet officials embroiled in ethics scandals during the four years of that term. Those included:

Department of Transportation Secretary Elaine Chao, who repeatedly used her office staff to help family members who ran a shipping business strongly affiliated with China. A formal investigation by the Department's inspector general detailed over a dozen instances of her office handling business with her father and using office funds for personal matters.

Department of Veterans Affairs Secretary David Shulkin, who broke ethics guidelines by accepting high-value gifts and directing office staff to carry out personal affairs. Additionally, his chief of staff forged an email from the Danish government to get taxpayers to cover travel expenses for a 10-day trip to Europe for his wife.

Department of Interior Secretary Ryan Zinke, who failed on multiple

occurrences to properly disclose private plane flights paid for by taxpayers. Zinke also failed to disclose his personal affiliation with a development project taking place on land owned by his foundation in Montana. Zinke has since returned to the House of Representatives.

These instances do not even begin to cover the breadth of ethics violations that defined the first Trump administration. Whether it was top lobbyists altering internal ethics review processes or repeated financial reporting violations that went unpunished, Trump clearly will not hold his allies accountable.

Public trust in our institutions requires that our federal officeholders avoid conflicts of interest and the appearance of ethics violations. We are prepared to bring the highest level of transparency and accountability to the incoming administration and will continue to monitor incoming nominees.

When instances of ethics violations become clear in the next four years, CLC will work with its partners to demand internal investigations and accountability measures.

To keep up with potential conflicts of interest as President-elect Trump continues to make his nominations

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## **Sign Up for Black Church Mental Health Learning Hub**

Our communities are experiencing pressing mental health challenges, and as leaders, we are called to guide our congregations toward healing and wholeness. The Progressive National Baptist Convention (PNBC), in partnership with the Huntsman Institute and the National Ad Council, has created a groundbreaking free resource to equip you with the knowledge, tools, and strategies to address these urgent needs.

### Introducing the Faith & Mental Health: **Black Faith Community Hub**

This comprehensive training platform is designed specifically for clergy and congregational leaders in the Black faith community. Inside, you'll find:

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**Inspirational Insights:** Wisdom from Dr. Barbara Williams Skinner, who shares actionable advice on breaking down barriers to mental health support and fostering a culture of care.

**Culturally Relevant Training:** Resources tailored to the unique experiences and challenges of the Black faith community, helping you champion mental wellness within your church and beyond.

**Practical Solutions:** Learn to recognize mental health issues, reduce stigma, and build effective support structures for those in need of hope, healing, and help.

By joining this initiative, you're not just signing up for a training—you're joining a movement, a collective effort to uplift, restore, and empower God's people. Let's ensure our faith communities are places of refuge and understanding, where seeking help is a sign of strength rather than weakness.

Register now by clicking the link below and begin transforming the way we nurture mind, body, and spirit:

[Faith & Mental Health:](#)

## **Black Faith Community**

Let's stand together as leaders who truly lead—equipped, compassionate, and ready to make a lasting difference.

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# Conference on the State of the Black Church

# Church and Pastor Engagement



# Thanksgiving in the Community



