



Board of Trustees

Lori Averso, joined the board of trustees in 2023. Ms. Averso is Global Vice President of Procurement at PVH Corp., the owner of Tommy Hilfiger, Calvin Klein, and other well-established brands. She joined that organization in 2016 to build a procurement infrastructure through process improvement, technology, and digital transformation to control cost efficiencies and manage spending. Ms. Averso has worked for publicly traded Fortune 500 corporations for 35 years, with a Bachelor of Science in Marketing from Stockton University. As an experienced leader, she uses her non-corporate time to support philanthropic work. Ms. Averso is a member of the Finance Board and the Stewardship Council for St. Elizabeth's Church in Wyckoff and has served as the director of Women's Cornerstone. Among other organizations, she is Co-Chair of Bryant University's Parent Leadership Council. Ms. Averso is also a member of Women United in Philanthropy, dedicated to promoting economic power to all women. The charitable group supports organizations in helping victims of domestic violence, substance dependency, homelessness, and unemployment. She is a mentor for young professionals in business, supply chain, and marketing. Ms. Averso has served as a judge in Bryant University's Innovation and Design Experience for All (IDEA) competition. She is a resident of Franklin Lakes, New Jersey, with her husband Jim and son Porter, a student at Bryant University.

John Belanus joined the board of trustees in 2025. He was Chief Operating Officer (COO) of United Subcontractors Inc., specializing in insulation, drywall and factory-built fireplaces. Mr. Belanus retired in 2006. After retirement, he served as COO of Eastern Christian School Association. He is a graduate of Eastern Christian High School and William Patterson University. His prior board experience include Eastern Christian School, Holland Christian Home (including as its Chair), the Holland Christian Home Foundation (also as its Chair), and the Insulation Contractors Association of America. Mr. Belanus is a member of Faith Community Christian Reformed Church in Wyckoff, and currently serves as an Elder. He and his wife Barbara reside in Franklin Lakes.

John V. DeSclafani became a member of the board of trustees in 2022. He is a senior vice president at Wells Fargo Commercial Bank and is responsible for managing commercial relationships between \$50 million and \$2 billion. Previously Mr. DeSclafani led a team of wholesale relationship managers and is tasked with building and maintaining a team, including relationship managers, credit analysts, associates, and business development officers. His skill set includes financing complex real estate transactions, treasury management, including deposit account control agreements, foreign bank and multicurrency accounts, and credit administration. Mr. DeSclafani currently serves on Christian Health's Finance and Investment Committees. He and his family are members of Cornerstone Christian Church in Wyckoff, as well as volunteers at Paterson Relief and Touch the World Ministries. Mr. DeSclafani participates in Christian Health's Golf Classic and enjoys gardening, hiking, and being outdoors with his family. He and his wife, Ashley, reside in Franklin Lakes with their two children.

Sandra De Young, Ed.D., has served on the Christian Health Foundation Board of trustees since 2018. She was previously the interim provost at William Paterson University, having returned from retirement to serve in that capacity. Prior to retirement, Dr. De Young was dean of the College of Science and Health at William Paterson University. In addition, she currently serves on the board of Christian Health. Previously she served on the boards of Western Theological Seminary in Holland, Michigan and Valley Home Care, Inc. A Wyckoff resident, Dr. De Young is a member of the Living Word Reformed Church in North Haledon.

Stephen Dumke, LNHA, FACHE is a trustee in his capacity as President and Chief Executive Officer of Christian Health. He is a visionary leader dedicated to advancing the organization's mission and driving strategic initiatives that enhance behavioral health and senior care in Northern New Jersey. Working closely with the Christian Health Board of Trustees and established senior leadership team, Mr. Dumke ensures the 114-year-old organization remains best positioned for future growth, innovation, and vitality.

Mr. Dumke joined Christian Health in January 2016 as Executive Vice President and Chief Operating Officer, overseeing a continuum of senior-life, short-term rehab, and behavioral health services and communities, including skilled nursing, assisted living, pre-assisted living, and independent-living residences. He was later promoted to President and Chief Operating Officer and has driven strategic growth while maintaining operational excellence throughout the organization. Before joining Christian Health, Mr. Dumke served as Vice President and Chief Operating Officer of Lutheran Homes Society, an Ohio-based nonprofit Christian ministry offering senior living, short-term rehab, long-term care, and youth mental health services.

Active in professional associations, Mr. Dumke serves on the New Jersey Hospital Association board and has served on multiple NJHA committees and councils. He also previously served as Chair of the LeadingAge New Jersey and Delaware board. He is a Licensed Nursing Home Administrator and a Fellow of the American College of Healthcare Executives. Mr. Dumke holds a Bachelor of Arts from Bowling Green State University and a Master of Business Administration from the University of Toledo. He also earned advanced healthcare leadership certificates from Seton Hall University and Cornell University.

Maryanne Elsaesser has been a member of the board of trustees since 2016 and currently serves as its Vice Chair. She is a broker associate affiliated with Compass Real Estate in Ridgewood Office. As a licensed realtor, Ms. Elsaesser is the recipient of numerous prestigious awards, such as NJ Monthly Magazine Customer Service 5 Star Award, Multi-Million Dollar Club, Circle of Excellence, International President's Elite Member, and President's Circle. She received a Bachelor of Science in accounting from Montclair State University. Ms. Elsaesser is very active in her community, having served the Boy Scouts, Wyckoff Recreation, and Center for Food Action and as a cheer coach. She continues to be a huge advocate for supporting local business and volunteers her time to help others. Ms. Elsaesser is a member of the Wyckoff Chamber of Commerce and resides in Wyckoff with her husband, John. They have three adult children and attend Cornerstone Christian Church in Wyckoff.

Herman M. Jeffer, Esq., is Chair Emeritus and is retired from the law firm Jeffer, Hopkinson & Vogel, having practiced for many years in the areas of trusts and estates, probate, wills, and business and corporate law. Mr. Jeffer was born in New Jersey and attended Calvin College for his undergraduate studies. He then attended Duke University and New York University where he received his Bachelor of Laws (LL.B.) degree. Mr. Jeffer has served as counsel for the Township of Wyckoff's Zoning Board of Adjustment, the boroughs of Prospect Park and Midland Park, Eastern Christian School Association and Christian Health. He was a member and liaison with the National Institute of Municipal Law Officers Committee and a member of the American Bar Association. Mr. Jeffer's prior practice admitted him to all state courts in New Jersey, Florida, and New York, along with the United States Tax Court and the Supreme Court of the United States.

John Plum has been a member of Christian Health Foundation Board since 2017. Mr. Plum has more than 35 years of professional expertise in the financial services industry. He is the founding partner of Emery, Kim Global Advisors, LLC, a firm specializing in investment advisory, corporate finance, and money management services. Previously, Mr. Plum was the president and CEO and managing director for Citigroup Asset Management in Japan. Prior to Citigroup, he was employed by Chase Manhattan in corporate finance, Shearson Loeb Rhoades in electric utility finance, and Blyth Eastman Dillon in health care and public finance. Mr. Plum lived in Japan for eight years and has extensive business experience throughout Asia. He was a founding board member of the nonprofit Chartered Financial Analyst (CFA) Institute of Japan and a board member and treasurer of the American School in Japan. He was a board member and treasurer of Doctors Without Borders in New York City. Mr. Plum was actively involved with his alma mater, Massachusetts Institute of Technology and as a board member of MIT's Alumni Fund, Alumni Association, Alumni Association of Northern New Jersey, and MIT Alumni Association of Japan. He and his wife, Mimi, reside in Saddle River.

Carl Rizzo, Esq., joined the Christian Health Foundation Board in 2018 and currently serves as Secretary. He is an attorney at Cole Schotz P.C. in Hackensack, is Co-Chair of the firm's Real Estate Property Tax Appeal sub practice group, and is a member of the firm's Commercial Litigation Department. Mr. Rizzo's broad and diverse practice includes concentrations in commercial litigation matters and chancery practice. He also concentrates his practice in tax court ad valorem proceedings, where he has successfully negotiated and litigated numerous matters involving millions of dollars in tax reductions for his commercial property- owner clients. Mr. Rizzo earned a bachelor's degree with distinction from George Washington University and his Juris Doctorate degree from George Washington University's National Law Center. He is active in numerous industry organizations, including the American Bar Association, New Jersey State Bar Association, and Bergen County Bar Association. Mr. Rizzo and his wife, Ann, reside in Wyckoff.

David J. Ruitenberg, Esq., has been a board member of Christian Health Foundation since 2016. He is an attorney at Murphy McKeon, PC, in Riverdale, NJ. Mr. Ruitenberg represents and advises the firm's public and private clients in matters concerning local government and authority law, public contracting, construction and redevelopment law, environmental law and zoning, and land use. In addition to serving as general or special counsel to utility authorities and boards of education, he is also panel counsel to several joint insurance funds and regularly provides litigation representation to municipalities and local boards. Throughout his career, Mr. Ruitenberg has represented counties, municipalities, school boards, utility authorities, planning boards, redevelopment agencies, and both midsize and major corporations throughout the state of New Jersey. Prior to attending law school, he was a managing editor at Bantam Doubleday Dell Publishing Group. Mr. Ruitenberg is a graduate of Calvin College and Brooklyn Law School and was admitted to the NJ State Bar in 1991. He and his wife, Sally, attend Faith Community Church of Wyckoff with their sons and reside in Wayne.

James Stanley joined Christian Health Foundation Board in 2023. He is the head of client services and reseller partnerships at The Weather Channel, an IBM Business. Mr. Stanley has been with IBM for the past seven years and has over 20 years of experience in marketing and digital advertising, spanning companies like Twitter, Yahoo!, and MEC Interaction. Over his tenure at these companies, Mr. Stanley has served in various leadership roles across sales, account management, and business development. He is a graduate of Lehigh University, where he earned a bachelor's degree in marketing. James and his family have a passion for the mission and services provided by Christian Health. Mr. Stanley and his wife, Katie, reside in Franklin Lakes with their two children. They are members of and attend services at Cornerstone Christian Church and St. Elizabeth's Church in Wyckoff.

Michael Westra joined the Christian Health board in 2024 and is a member of the board's Finance and Trustee Relations Committees. He received a Bachelor of Science in Accounting from Calvin University in 1987, became licensed as a Certified Public Accountant, and began his career as an auditor for Ernst & Young. Mr. Westra is currently the president of Wayne Tile Company. Prior board experience includes Holland Christian Home and Holland Christian Home Foundation, New City Kids, and Atlantic Stewardship Bank. He and his wife Sandra reside in North Haledon and attend Restore Christian Reformed Church.

Ellsworth P. Whiteman has been a member of the board since 2019 and is currently serving as its Chair. He is the managing principal of Dew Advisors, LLC, providing consulting services for the insurance industry. Mr. Whiteman is retired from AON Reinsurance, where he served as the executive managing director and global practice leader. He is a member of the American Special Risk Association, Professional Liability Underwriters Society, and Christian Health's Insurance Committee. Mr. Whiteman served his community as a coach and board member of Ramsey Baseball and Softball Association. He is a graduate of Lafayette College and received his MBA from Rutgers University. Mr. Whiteman and his wife, Diana, reside in Ramsey.