



Foundation Board of Trustees

Andrew Aran is a partner at Regency Wealth Management in Ramsey. Mr. Aran has a wealth of experience from various investment firms, spending 18 years at Alliance Bernstein's Fixed Income Division, in addition to time at LPL Financial, PaineWebber, Citibank, and Standard & Poors. He has been published, authored case studies, and interviewed multiple times on Bloomberg and CNBC. Mr. Aran earned a Bachelor of Arts from Rutgers University and a Master's in business administration from Fordham's Graduate School of Business. He is a chartered financial analyst. Mr. Aran is active in the Bergen County Chapter of the New Canaan Society, serves on the advisory board of Street 2 Street, and chairs the trustee board of Star of Hope Ministries. He lives in Wyckoff with his wife, Cindy, and three children. They attend Grace Church in Ridgewood.

Lori Averso, Global Vice President of Procurement at PVH Corp., joined the board of trustees in 2023. Lori joined PVH Corp., which owns Tommy Hilfiger, Calvin Klein, and other well-established brands, in 2016 to build a procurement infrastructure through process improvement, technology, and digital transformation to control cost efficiencies and manage spending.

Lori 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, Lori uses her noncorporate time to support philanthropic work. She 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, Lori is cochair of Bryant University's Parent Leadership Council. She 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. Lori is a mentor for young professionals in business, supply chain, and marketing. She has served as a judge in Bryant University's Innovation and Design Experience for All (IDEA) competition.

Lori is a resident of Franklin Lakes, New Jersey, with her husband Jim and son Porter, a junior at Bryant University.

John V. DeSclafani is a senior vice president in the Wells Fargo Commercial Bank and is responsible for managing commercial relationships between \$50 million and \$2 billion. Previously he 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. John currently serves on Christian Health's Finance and Investment Committees and has expressed interest to deepen his involvement and support at Christian Health. John and his family are members of Cornerstone Christian Church in Wyckoff, as well as volunteers at Paterson Relief and Touch the World Ministries. John participates in Christian Health's Golf Classic and enjoys gardening, hiking, and being outdoors with his family. John and his wife, Ashley, live in Franklin Lakes with their two children.

Sandra De Young, Ed.D., joined the Board in 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 boards of Christian Health and Western Theological Seminary in Holland, Michigan; previously she served on the board of Valley Home Care, Inc. A Wyckoff resident, Dr. De Young is a member of the Living Word Reformed Church in North Haledon.

Maryanne Elsaesser is a broker associate affiliated with Compass Real Estate in Ridgewood Office. As a licensed realtor, she 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. Ms. Elsaesser received a Bachelor of Science in accounting from Montclair State University. She was very active in her community serving the Boy Scouts, Wyckoff Recreation, and Center for Food Action and as a cheer coach. Ms. Elsaesser continues to be a huge advocate for supporting local business and volunteers her time to help others. She is a member of the Wyckoff Chamber of Commerce. Ms. Elsaesser lives in Wyckoff with her husband, John. They have three adult children and attend Cornerstone Christian Church in Wyckoff.

Herman M. Jeffer, Esq., 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 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. Mr. Plum was a board member and treasurer of Doctors Without Borders in New York City. He 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. Mr. Plum and his wife, Mimi, reside in Saddle River.

Carl Rizzo, Esq., joined the board in 2018 and currently serves as secretary. He is an attorney at Cole Schotz in Hackensack. He is cochairman of Cole Schotz's Real Estate Property Tax Appeal subpractice group and 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, live in Wyckoff.

David J. Ruitenber, Esq., is an attorney at Murphy McKeon, PC, in Riverdale, NJ. He 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, Mr. Ruitenber is also panel counsel to several joint insurance funds and regularly provides litigation representation to

municipalities and local boards. Throughout his career, he 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, Mr. Ruitenberg was a managing editor at Bantam Doubleday Dell Publishing Group. He is a graduate of Calvin College and Brooklyn Law School and was admitted to the NJ State Bar in 1991. Mr. Ruitenberg, his wife, Sally and their sons attend Faith Community Church of Wyckoff and reside in Wayne.

Nancy Schuring is the owner of Devon Fine Jewelry in Wyckoff, establishing the business in her basement while she was a teacher in Haledon. She has been a supporter of Christian Health with a deep appreciation, connection, and dedication to our mission for many years. Ms. Schuring founded The Devon Foundation 10 years ago, providing gem-cutting scholarships to dozens of students in Africa. The Foundation also provides a school lunch for 450 Masai children in Tanzania. She is married to Joe Portale, DMD, and they reside in Mahwah.

Kevin A. Stagg, CPA, is the executive vice president and chief financial officer of Christian Health. He ensures the overall financial viability of the organization, oversees the revenue-cycle processes by monitoring existing systems while developing efficiencies, and investigates expense-saving opportunities. In addition to overseeing the Finance Department, he is responsible for Health Information Management, Information Services, Materials Management, and Contract Services.

Prior to joining Christian Health in 1997, Mr. Stagg was the vice president of finance and chief financial executive at Monmouth Medical Center in Long Branch and senior manager with Ernst & Young LLP in Iselin. Mr. Stagg holds a Bachelor of Business Administration from Iona College in New Rochelle, New York, and is a member of the Healthcare Financial Management Association, American Institute of Certified Public Accountants,

and New Jersey Society of Certified Public Accountants. Mr. Stagg currently serves as chair of the Health Care Association of New Jersey Executive Committee.

James Stanley 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. Mr. Stanley 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. James and his wife, Katie, live in Franklin Lakes with their two children. They are members of and attend services at Cornerstone Christian Church and St. Elizabeth's Church.

Douglas A. Struyk, CPA, LNHA, is chief executive officer of Christian Health. He is responsible for ensuring that the organization fulfills its ministry of service on a daily basis throughout our full continuum of senior life, mental health, and short-term rehab services and our communities and hospital. He also oversees efforts to plan for future needs and opportunities to fulfill Christian Health's strategic plan in accordance with our mission. Prior to the promotion of Stephen Dumke in January 2023, Mr. Struyk served as president and CEO of Christian Health. Mr. Struyk regularly reports on the fulfillment of Christian Health's mission and vision to the board of trustees and its supporting Christian Health Foundation board of trustees. He also serves as an ambassador to the community to maintain an understanding of the community's needs and to encourage its support of Christian Health.

Mr. Struyk joined Christian Health in 1990 as vice president of finance and chief financial officer and became president and CEO in July 1994. He also joined the Christian Health Foundation board of trustees as a charter member in 1999.

Mr. Struyk holds a Bachelor of Business Administration in accounting and a Master of Business Administration, both from Pace University in New York. He is a certified public accountant and a licensed nursing home administrator. He recently completed a term as chair of the New Jersey Hospital Association.

Ellsworth P. Whiteman is the current chair of Christian Health Foundation's board of trustees. 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 and have an adult daughter.