

CRISTA SENIOR LIVING



Transparency and Disclosure Document

***IMPORTANT NOTE:** Due to the wide variety of living areas and care options available at CRISTA Senior Living, it is not possible to address every situation in a single document. This Transparency and Disclosure Document is intended to be used in conjunction with the Residency Agreement for the living area in which you are interested. Residency Agreements for all areas of CRISTA Senior Living are freely available upon request, and together with the information in this document they constitute the disclosure statement required by RCW 18.390.050.*

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CRISTA SENIOR LIVING

Dear Friends,

At CRISTA Senior Living we are committed to maintaining transparency and giving prospective residents the tools they need to make well-informed decisions about their residency options. This document is designed to answer important questions such as:

- How stable is CRISTA Senior Living financially?
- What fees and contract provisions are there at CRISTA Senior Living?
- How does a resident transfer to another level of care?
- What happens if my financial resources are depleted?
- How is governance and management structured at CRISTA and CRISTA Senior Living?
- How many residents are served and what are your recent occupancy trends?

CRISTA Senior Living has a 68 year legacy of serving seniors and a commitment to excellent care rooted in our Christian faith. As a Life Plan Community (also known as a Continuing Care Retirement Community or CCRC), we serve seniors in many capacities and life situations. Our mission is to cultivate community where seniors experience grace, encounter love, and discover renewed purpose.

Jeremiah 29:11 says, “I know the plans I have for you, declares the Lord, plans for welfare and not for calamity, to give you a future and a hope.” We look forward to bringing you a future and a hope here at CRISTA Senior Living.

Sincerely,

Billie M. Pendleton
Vice President, CRISTA Senior Living

History of CRISTA Senior Living

Senior Living has been part of King's Garden/CRISTA since its earliest days. In 1948, founder Mike Martin negotiated with the King County Board of Commissioners to lease the former Firlands Tuberculosis Sanatorium grounds for use in his ministry to teens from broken homes. As a condition of the lease, the county required King's Garden to establish a "rest home" in order to help support the ministry while meeting the county's need for senior housing.



Senior Ministries was formally established in 1950 when King's Garden was granted a license for 20 patient beds. One of the existing Firlands buildings became the first home for senior residents in what would grow to become CRISTA Senior Living. By 1956, the number of licensed beds had grown to 98, and Senior Living originated the concept of levels of care.



The Crest Apartments were completed in 1964, adding 24 living units for relatively independent residents. In 1965, a new convalescent care infirmary was constructed, later renamed Poplar Court. Construction of the Royal Apartments in 1968 added 24 more independent units.

The emergence of Medicare and Medicaid in the 1960s created rapid growth in the field of long term care. In 1969, Senior Living planned an expansion to accommodate 225 licensed nursing beds and seven distinct levels of health care. By 1974, three new buildings had been constructed, including a new Nursing Care Center. In 1975, the original "rest home" building was renovated into 30 studio apartments and renamed the Ambassador Building.

Cristwood Park opened in 1984 with 199 independent apartments. The Good Samaritan Fund, a benevolent fund which assists residents who have outlived their resources, was also established in 1984. Over the past thirty-two years, the Good Sam Fund has provided over \$2.5 million in confidential resident assistance.

In 1985 a former convalescent unit was renovated into 16 assisted living studios, transforming Senior Living into a true CCRC, offering three distinct levels of care: independent living, assisted living and skilled nursing care. Thirty more assisted living units were added in 1991 through the renovation of a former nursing wing. By 1992, Senior Living included 277 independent apartments, 46 assisted living units, and 176 skilled nursing beds. Thirty-five more assisted living apartments were added to the Shoreline campus in 1998 in the new Chestnut Court building.



CRISTA's first off-campus expansion of its ministry to seniors was initiated in 1992 when the Board approved the purchase of an 8.5 acre waterfront site in Silverdale, Washington. The new facility, named Crista Shores, was completed in 1994 and features 110 independent living apartments and 47 assisted living units. Ten of the independent living apartments have been designated as "flex units" which are suitable for independent living, assisted living, or a combination of both for couples at different stages of care.



Including both the Silverdale and Shoreline campuses, CRISTA Senior Living now serves over 680 residents: roughly 150 nursing and rehabilitation residents, 130 assisted living residents and 400 independent residents.

Of the more than 2,000 CCRCs in the United States, CRISTA Senior Living is among the top 150 largest communities.

CRISTA SENIOR LIVING

The CRISTA Senior Living Brand

CRISTA's ministry to seniors has updated its brand several times over the years. In 2014 the nomenclature and logos were updated throughout our ministry, creating the following structure:

CRISTA Senior Living refers to CRISTA's ministry to seniors on both the Shoreline and Silverdale campuses, as well as any future expansion. The CRISTA Senior Living Administration headquarters is located at 500 North 190th Street, Shoreline, WA 98133.

Cristwood Retirement Community refers to Senior Living's operations on the Shoreline campus. The primary market area includes North Seattle/King County and South Snohomish County. Cristwood Retirement Community is located at 19303 Fremont Ave N, Shoreline, WA 98133. Cristwood Retirement Community includes the following components:

- Cristwood Park: 196 independent living apartments on the lower portion of the campus
- Cristwood Garden: 77 independent living apartments on the upper campus
- The Courtyard at Cristwood: 80 assisted living units in three connected buildings, including 33 dedicated memory care units
- Cristwood Nursing and Rehabilitation Center: a 153-bed skilled nursing and rehabilitation facility.

Crista Shores Retirement Community refers to Senior Living's operations on the Silverdale campus. The primary market area includes Kitsap County and an extended military outreach. Crista Shores is located at 1600 NW Crista Shores Lane, Silverdale, WA 98383. Crista Shores includes the following components:

- 100 independent apartments with views of Dyes Inlet
- The Courtyard at Crista Shores: 47 assisted living studios and ten "flex units" offering independent or assisted living services



CRISTA's mission is to love God by serving people—meeting practical and spiritual needs—so that those we serve will be built up in love, united in faith and maturing in Christ. CRISTA Ministries is comprised of seven distinct ministries, including CRISTA Senior Living.

In the sphere of Christian ministry, CRISTA is unique in the breadth, depth, and range of influence and assistance it provides every day, everywhere. Through Christ-centered radio stations, senior care, schools, camps and international relief organizations, the impact of CRISTA extends from the home to the neighborhood, from the inner city to the world. In the years to come, by God's grace, CRISTA will touch more lives than ever with compassion, inspiration and the very best care.



King's Schools is located in Shoreline on the main CRISTA Ministries campus and serves students and families from pre-Kindergarten through 12th grade. King's School is built on four pillars: academic excellence, Christian commitment, a caring community, and a rich heritage.

King's Schools strives to prepare students for college and for lives committed to excellence for Christ. Rigorous academic curriculum, a broad range of elective choices, student involvement in community service projects and extracurricular activities are all designed as part of achieving that goal.



Seattle Urban Academy helps youth at risk to find hope through developing academic, social and spiritual maturity, to graduate from high school and onto higher education and sustained employment.

Seattle Urban Academy (SUA) offers a safe, positive educational community to young people who are hurting. SUA is part of a nationwide commitment to increase the high school graduation rate of at-risk youth.

Extending the grace of Christ, SUA embraces and builds up teens who face high risks and have histories of academic failure. SUA provides student-centered, academic-intensive care. Through relationships built on trust, personal growth, academic rigor, and visions of purposeful futures, SUA students are successfully transitioning to higher education and careers. SUA graduates are living evidence of the vision of a purposeful future: alumni who are actively contributing to the health of our communities, living out the hope and love of transformed lives.

CRISTA[®] Media

CRISTA Media sends a message of hope through four radio stations: SPIRIT 105.3, PRAISE 106.5, AM 630 KCIS, and SPIRIT 105.9. SPIRIT 105.3 FM is fun, contemporary and music-intensive, consistently ranking in the top five of all Seattle area radio stations. AM 630 KCIS inspires and encourages through talk, teaching and classic Christian music. PRAISE 106.5 FM impacts north Puget Sound and the greater Vancouver, BC area with contemporary worship music along with in-depth teaching about walking with Jesus Christ. SPIRIT 105.9, the newest addition to CRISTA Media, is based in Austin, Texas.



The focus of Christian Veterinary Mission (CVM) is to challenge and empower veterinarians and veterinary students in over 30 countries to be instruments of Christ's love and to express that love through their skill in veterinary medicine.

To this end, CVM gives veterinary professionals the chance to take part in short-term or long-term missions, contributing essential help to people in developing nations who rely on animals for their livelihood. They also offer spiritual help, telling people about the redemption and salvation available in Jesus Christ. Additionally, veterinary-practice owners, professionals and veterinary students that are part of CVM in North America live out their faith at work and in their communities.

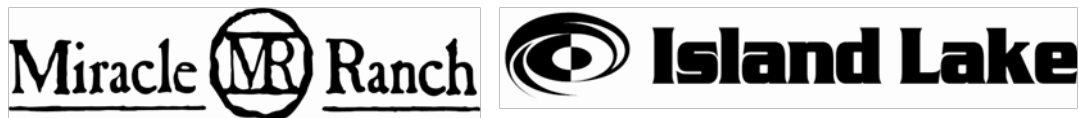
Through meeting physical needs, CVM introduces people to Jesus Christ, the only One who can meet all needs. CVM sends over 200 short-term volunteers to over 15 countries each year, and over 60,000 people hear the gospel through CVM fieldworkers each year.



World Concern works intimately with communities in some of the most neglected regions of the world, striving to abolish the core causes of poverty, emphasizing livelihood training, literacy and education. World Concern establishes beacons of hope in these communities: clean water, food, education and disaster assistance.

World Concern’s staff of devoted professionals spans the globe and is dedicated to supporting the community they live in until the people can support themselves. Their special area of expertise is strengthening impoverished peoples. When the poor are given opportunities through education, small business and agricultural training programs and microloans to start small businesses, their families flourish and the entire community regains hope and stability.

World Concern is determined to do more than help with food and shelter. They want to give people the tools and skills to sustain their lives—and to do it all with the compassion and love of Jesus.



CRISTA Camps mean adventure, fun and relationships with each other and with Christ. Camps provide fun, Christ-centered programs and retreat facilities to youth groups. Although Camps’ main focus is serving young people, Island Lake and Miracle Ranch also provide a perfect setting for group rentals and retreats.

Set in the stunning forests on the west side of Puget Sound, Miracle Ranch and Island Lake are a camper’s paradise. Activities include boating, swimming, archery, marksmanship, paintball, horses, dirt bikes, high ropes and a skate park. Also, the counselor-in-training program gives youth hands-on leadership experience.

But even more than adventure, when young men and women come to Miracle Ranch or Island Lake, they get a chance to grow closer to Jesus Christ than they ever have before, or to meet Him for the first time. CRISTA Camps also serve over 200 inner-city kids each year, whom donors support through scholarships.

INFORMATION ABOUT CRISTA SENIOR LIVING

Governance & Management

CRISTA Senior Living, which operates a retirement campus in Shoreline as well as the Crista Shores campus in Silverdale, serves a total of approximately 680 residents. Both campuses operate as Continuing Care Retirement Communities under the regulatory authority of Washington State RCW 18.390.

The Courtyard at Cristwood and The Courtyard at Crista Shores operate Assisted Living communities under Washington State licensure laws. The Cristwood Nursing & Rehabilitation Center is a licensed skilled nursing facility under state and federal licensure laws. Current DSHS surveys for Skilled Nursing and Assisted Living facilities are posted in each location and are available upon request.

Crista Senior Living is owned and operated by CRISTA Ministries, a Washington State not-for-profit organization that is legally responsible for its management and operation. CRISTA Senior Living has no legal affiliations with other operating entities that would affect the direction of the organization's affairs.

Members of the CRISTA Board of Trustees serve three year terms and must rotate off the board for at least one year after serving two consecutive terms. The board has a membership committee that nominates new members to the full board. Current members of the board are listed online at www.crista.org/about/crista-leadership, in the CRISTA Ministries Annual Report (available upon request) and at the end of this document.

Resident Access to Management

Residents may access management through Resident Council meetings, which convene to communicate changes and information, and provide residents with the opportunity to ask questions. The Administrators attend Resident Council meetings and respond to questions from Council members and guests.

The Resident Handbook describes avenues for resident input including discussion with Resident Council committees, contact with the relevant department head(s), dialogue with the Administrator(s), and access to a formal grievance process if the resident is not satisfied.

Residents from all areas of Senior Living have access to the Senior Living Governing Body and the Senior Living Advisory Board to communicate praises or concerns. The Governing Body consists of the CRISTA Compliance Officer, the Vice President of CRISTA Senior Living, and the Senior Living Quality Compliance Manager. The members of the Advisory Board, including those who serve on the CRISTA Board of Trustees, are listed in this Transparency and Disclosure document, and are also available on request or on the Senior Living website at www.cristaseniorliving.org. Residents are welcome to provide written input to the Governing Body or the Advisory Board via the Senior Living Administrative Office (see address above); residents can request the opportunity to speak with a Governing Body or Advisory Board member by calling the Senior Living Administrative Office at 206-546-7208.

In addition to periodic communications from CRISTA Ministries and CRISTA Senior Living, residents receive regular newsletters written by staff covering current topics of interest, which are distributed with the activity calendar. The intent of these newsletters is to keep residents well-informed and to deepen the sense of community.

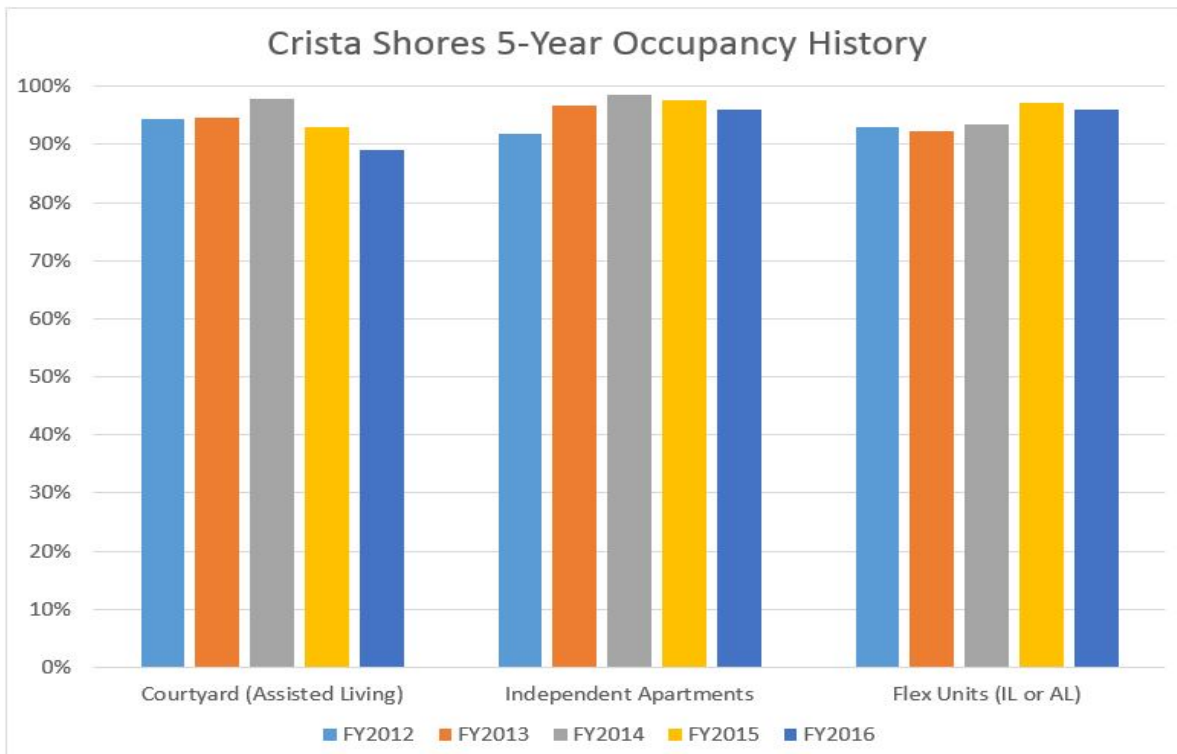
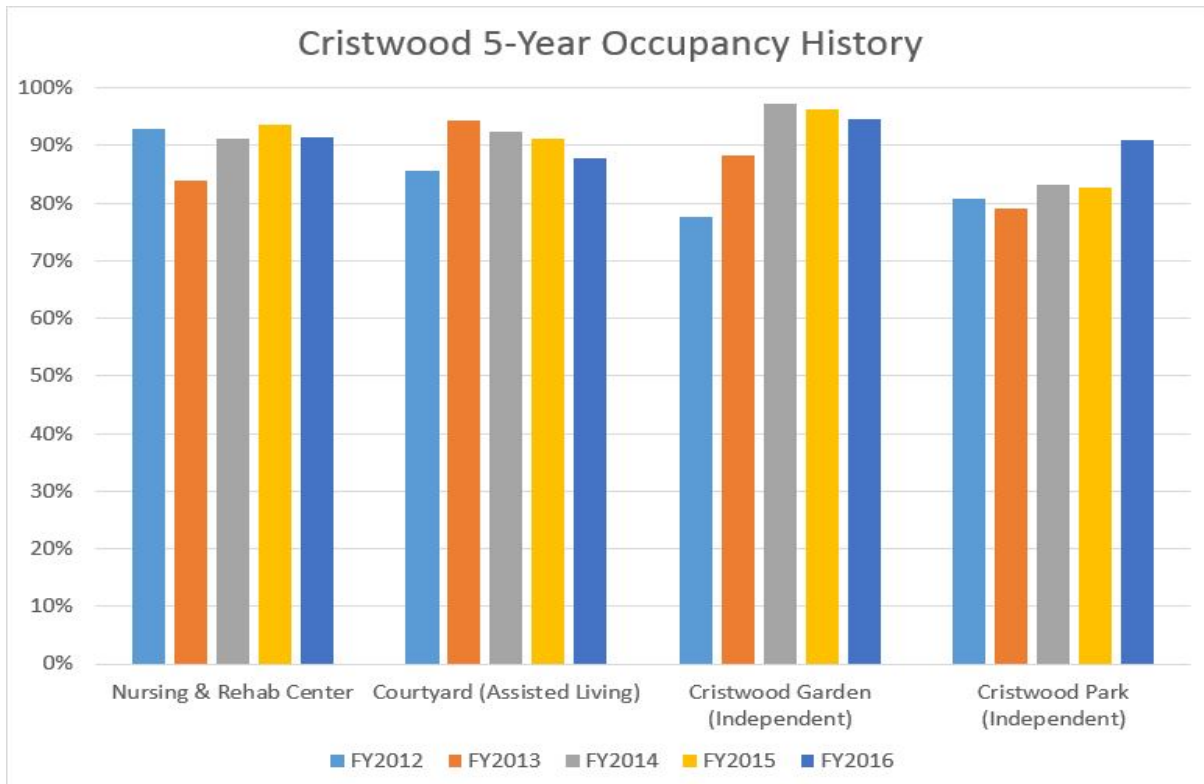
CRISTA Senior Living supports an open door policy and residents are encouraged to bring ideas, suggestions, concerns or complaints to the Administrators or any member of the management team. All resident input will be treated respectfully and (when appropriate) confidentially.

Resident Access to Financial Information

CRISTA Ministries is a single not-for-profit corporation which prepares a single consolidated annual financial report. The audited CRISTA financial reports contain financial information about CRISTA Senior Living, which comprises both Cristwood Retirement Community in Shoreline and Crista Shores Retirement Community in Silverdale. CRISTA Senior Living residents may receive a copy of the audited CRISTA financial statement upon request. The audited CRISTA financial report is also available online at www.crista.org.

CRISTA Ministries prepares an annual report after the close of each fiscal year which describes the activities of the various ministries and also includes summary financial data and information about members of the Board and senior management. The most recent annual report is available at www.crista.org/about/accountability.

CRISTA Senior Living Occupancy Trends



CRISTA Senior Living
Consolidated Revenue/Expense Analysis
Fiscal Year Ending 06/30/2016

	Actual	Budget	Variance
Senior Living Administration			
Revenue from Operations	5,734	6,000	(266)
Cost of Operations	5,734	6,012	(278)
Income/(Loss) from Operations	(0)	(12)	12
Cristwood Nursing & Rehab Center			
Revenue from Operations	16,919,632	17,893,862	(974,230)
Cost of Operations	17,217,896	17,629,302	(411,406)
Income/(Loss) from Operations	(298,264)	264,560	(562,824)
Cristwood Courtyard			
Revenue from Operations	4,419,435	4,862,136	(442,701)
Cost of Operations	4,132,453	4,338,208	(205,755)
Income/(Loss) from Operations	286,982	523,928	(236,946)
Cristwood Garden			
Revenue from Operations	1,279,763	1,213,008	66,755
Cost of Operations	1,063,495	1,105,237	(41,742)
Income/(Loss) from Operations	216,268	107,771	108,497
Cristwood Park			
Revenue from Operations	7,055,141	6,138,001	917,140
Cost of Operations	5,574,196	5,668,417	(94,221)
Income/(Loss) from Operations	1,480,945	469,584	1,011,361
Crista Shores			
Revenue from Operations	6,931,407	7,161,733	(230,326)
Cost of Operations	6,350,723	6,468,510	(117,787)
Income/(Loss) from Operations	580,684	693,223	(112,539)
Total Senior Living			
Revenue from Operations	36,611,112	37,274,740	(663,628)
Cost of Operations	34,344,497	35,215,686	(871,189)
Income/(Loss) from Operations	2,266,615	2,059,054	207,561
Net Other Revenue	43,921	103,008	(59,087)
Net Income/(Loss)	2,310,536	2,162,062	148,474

Fees and Financial Policies

Fees for each living area and/or level of care are detailed in the published rate sheets. Terms governing potential refunds of fees, including refund schedules for various entrance fee options, are included in the respective Residency Agreements. Fees are typically adjusted annually on July 1 at the beginning of CRISTA's fiscal year; residents are provided with 30 days written notice prior to any adjustment in basic monthly fees.

Resident Resources

Choosing to move to a Life Plan Community has significant financial implications. By entering into the Residency Agreement, a prospective resident of CRISTA Senior Living warrants that in the resident's judgment, the resident's income and assets are adequate to meet the resident's financial obligations to the community and to cover the resident's personal and incidental expenses during the period of residency. The community may, in its discretion, terminate the agreement if the resident fails to pay the monthly fee or any other charges under the agreement. For more information, please refer to the Residency Agreement.

When a resident's resources run low and there is concern about meeting their financial obligations, the Administrator of the resident's living area will be happy to review their financial options. The Administrator can work with the resident to find solutions to help conserve resources, such as downsizing, etc.

If the resident has done all he or she can to conserve resources and still needs financial assistance, he or she may make application to the Good Samaritan Fund, our in-house benevolent fund. A resident who paid an entry fee to CRISTA Senior Living will be eligible for consideration under this policy from the date of admission, provided he/she meets all the conditions described in the application and provided that funds in the Good Samaritan Fund are currently available. Availability of financial assistance is not guaranteed. A resident who chose the month-to-month rental option and did not pay an entry fee will not be eligible for consideration under this policy during the first five years of residency. A resident on the month-to-month rental option may be eligible for consideration under this policy during years six through nine of residency if the resident is able and willing to cover at least 50% of the amount the Good Samaritan Fund would normally cover. A resident on the month-to-month rental option who has resided at CRISTA Senior Living for at least ten years will be eligible for consideration under this policy under the same terms as a resident who paid an entry fee.

Resident Access to Health Care

Residents of CRISTA Senior Living have priority access to the licensed health care facilities operated by CRISTA. Residents pay the current published rates for care in those facilities unless the resident has previously paid an entrance fee and entered into a Residency Agreement that includes a Health Benefit (see Residency Agreements for details regarding the Health Benefit). If the Health Benefit is provided at an outside facility arranged for by CRISTA, the following limits will apply:

- For skilled nursing care, each Health Care Day is based on semi-private occupancy and shall not exceed the highest average daily rate at the Cristwood Nursing & Rehabilitation Center.
- For assisted living care, each Health Care Day shall not exceed the highest room rate at The Courtyard at Cristwood, or the base tier when rates are based on tiered services.

In the past three years, only one CRISTA Senior Living resident has been placed off-site for the Health Benefit due to lack of available capacity at the continuing care retirement community.

Changes in Levels of Care

Specific language related to changes in levels of care is contained in the Residency Agreement for the resident's living area. Current Residency Agreement terms for residents in the Independent Apartment areas of CRISTA Senior Living include the following:

CRISTA operates and has arrangements with licensed assisted living and skilled nursing facilities, as appropriate and available. Residents of the Community have priority access over nonresidents to the facilities operated by CRISTA.

Except as provided in the Health Benefit (if applicable), the fees for care at the Community's assisted living and skilled nursing facilities are separate and in addition to the Monthly Fee.

Care in the Community's facilities shall be subject to the rules and regulations then applicable for those facilities, including but not limited to Christian Principles for End-of-Life Care which is available upon request.

If, at any time, you are unable to meet the Community's requirements of residency (see Resident Handbook for more information on residency requirements), despite reasonable accommodations, CRISTA reserves the right to transfer you to the Community's assisted living or skilled nursing facility or to another setting that provides the services you need, if the

alternate setting is available and you meet the setting's admission requirements. CRISTA will notify you, your family and your attending physician, of any changes in your mental or physical condition that require additional services or different types of services, which Community does not provide. CRISTA will discuss the transfer with you, your family, your physician and CRISTA's Medical Director, and other relevant persons, as deemed appropriate by Community. The purpose of joint discussion of the transfer is to make the best decision for you under the circumstances. In the event of a dispute regarding necessity of your transfer or whether a transfer is temporary or permanent, CRISTA shall make the final determination.

You may need to leave the Community for hospitalization or other health-related services, if CRISTA determines that: (1) CRISTA does not have adequate facilities or staff to provide the services, medical care, or other care required by you, (2) you require services which CRISTA does not provide or is not licensed to provide or (3) your continued occupancy of your Residence presents a danger or health hazard to you or others or is detrimental to the peace or security of other residents.

In the event of any move under this Section, you shall be responsible for all relocation expenses. If you use CRISTA personnel to move to the new facility or apartment, you will be charged the then-current hourly rate for additional maintenance services.

Resident Expectations

Under the terms of Washington State RCW 18.390, a resident considering entering into a continuing care retirement community is entitled to the following expectations:

- (a) Transparency regarding the financial stability of the provider operating the facility;
- (b) Timely notifications of developments affecting the facility, including ownership changes of the provider operating the facility, a change in the financial condition of the provider operating the facility, and construction and renovation at the facility. The management of the continuing care retirement community may deem certain information to be confidential if it is of a sensitive nature such that disclosure of the information would materially harm the position of the continuing care retirement community;
- (c) Reasonable accommodations for persons with disabilities;
- (d) The opportunity to participate freely in the operation of independent resident organizations and associations;
- (e) The opportunity to seek independent counsel review of all contracts, including residency agreements, prior to executing the residency agreement; and

(f) The assurance that all requests for donations, contributions, and gifts, when made by residents to the continuing care retirement community, are voluntary and may not be used as a condition of residency.

Independent residents have the right, as an affected party, to file a complaint with the attorney general for violations of RCW 18.390 that may constitute a violation of the consumer protection act. Concerns or complaints related to the consumer protection act may be submitted online at www.ftc.gov/complaint.

CRISTA Senior Living Leadership Team



Billie Pendleton, CRISTA Senior Living Vice President

Washington State Licensed Assisted Living Administrator
Certified in Healthcare Compliance
RN, B.S.N. degree, Old Dominion University, Norfolk, Virginia
Over 25 years in healthcare with 10 of those in the Senior Industry
With CRISTA since March 2007

Annika DiNovi, Director of Operations

B.A. in Psychology, Trinity Western University, BC, Canada
M.A. in Counseling Psychology, Northwest University,
Kirkland, WA
LeadingAge Washington, Leadership Institute Fellow
With CRISTA since 2007



Glen Melin, Director of Finance & Business Management

Washington State Licensed Nursing Home Administrator
Washington State Licensed Assisted Living Administrator
B.A. degrees in Physics and Germanic Languages & Literature,
Washington University in St. Louis
With CRISTA since July 1988

Shelly Parks, Director of Sales

B.A. degree in History, Evergreen State College
More than 10 years experience in the
field of senior living care and services
With CRISTA since 2014





**Jefferson Henson, Cristwood Nursing & Rehabilitation
Center Administrator**

Washington State Licensed Nursing Home Administrator
Nursing Home Administrator license in Idaho and California
B.A degree in Human Relations, Golden Gate University, California
M.B.A Health Services Management, Golden Gate University, California
With CRISTA since 2015

**Debra Webster, Administrator of Courtyard and
Garden Apartments**

Washington State licensed Assisted Living Administrator
LeadingAge Washington, Certificate in Assisted Living
Leadership & Management
B.A. Organizational & Ministry Leadership, Northwest
University (pending)
With CRISTA since 2010



Tim Graves, Administrator of Crista Shores

Attended University of Illinois, College of Engineering
Associate Degree Computer Systems & Networking Technologies,
Vatterott College, Sunset Hills, MO
LeadingAge Washington, Leadership Institute Fellow
With CRISTA since 2010

CRISTA Senior Living Board of Advisors

Each year several members of CRISTA's Board of Trustees are appointed by the CRISTA Board chair to serve as the Board of Advisors for CRISTA Senior Living for a term of 1-2 years. The Advisory Board meetings are held three times a year. The 2016-17 Advisory Board Members are:

Jennifer Graves, Chair

Jennifer is a registered nurse and has served in numerous roles in prominent Northwest healthcare organizations. Her positions have included Chief Executive at Swedish Edmonds, where she was actively engaged in leading all aspects of medical center operations, and Chief Executive and Nurse Executive of Swedish Ballard, where she successfully revitalized the campus through deliberate quality, safety, operational and facilities enhancements.

Steven Grey

Steve is the former Principal of Stephen Grey & Associates, a premier property management company in Seattle. He has over 40 years of experience in property management, including multifamily and commercial projects and leasing.

Mike Skinner

Mike is the Principal of Advisory Group, a strategic consulting company. Prior to his current role, he served as the President of Coinstar responsible for all aspects of the Coinstar worldwide business.

Randy Trettevik

Randy is the founder of Senior Services of America and previously served as an executive officer of Alterra Healthcare Corporation. His experience with senior housing encompasses over 30 years in marketing and operations, acquisition, development and finance of senior housing and care service alternatives for the elderly.



CRISTA Ministries Board of Trustees

Tim Jenkins, Chair

Tim is the Co-Founder of Point B, providing leadership and strategic execution through a broad portfolio of management consulting services. He is a member of the University of Washington Economics Visiting Committee and Western Washington Regional Board of Young Life.

Craig Campbell, Vice Chair

Craig has worked over 20 years at Campbell Nelson Volkswagen-Nissan as an owner, and serves as a board member for the Puget Sound Auto Dealers Association. He is a King's Schools alumnus having attended from kindergarten through 12th grade.

Warren Van Genderen, Treasurer

Warren is a Corporate Director and Private Investor. He is currently Chairman of the Board of Industrial Alliance America Life Insurance Company and Chairman of the Board of IA Investment Management Company. He is on the boards of A Christian Ministry in the National Parks and Max De Pree Leadership Institute at Fuller Seminary.

Steve Grey, Secretary

Steve is the former Principal of Stephen Grey & Associates, a premier property management company in Seattle. He has over 40 years of experience in property

Judge Anita Crawford-Willis

Anita has been a respected member of the legal community in King County for over twenty-three years. Currently she is the Assistant Deputy Chief Judge for the Offsite of Administrative Hearings in the Seattle Office and she serves as a Pro Tem Judge for Seattle Municipal Court.

Brad Decker

Brad is the General Partner of Decker Properties LP developing Real Estate in the greater Seattle area since 1985. They focus on commercial Real Estate providing long term ownership, excellent locations, quality buildings and outstanding customer service of retail customers in the greater Seattle area.

Dorothy Echodu

Dorothy is the CEO of a non-profit organization, Pilgrim Africa, which serves people in Africa in the areas of public health and education to create a sustainable prosperity and health.

David Ederer

Dave is the Chairman of Ederer Investment Company, the management entity for a diverse group of mostly family-owned businesses and investments. First elected to the CRISTA Board of Trustees in 1973, he served as Board Chairman and Treasurer, as well as the Finance and Schools committees.

Jill Going

Jill brings over 20 years of broad business consulting experience from start-ups to mergers and integrations. She has proven success in helping businesses work within their organizations to optimize performance and accomplish their most strategic initiatives.

Jennifer Graves

Jennifer is a registered nurse and has served in numerous roles in prominent Northwest healthcare organizations. Her positions have included Chief Executive at Swedish Edmonds, where she was actively engaged in leading all aspects of medical center operations, and Chief Executive and Nurse Executive of Swedish Ballard, where she successfully revitalized the campus through deliberate quality, safety, operational and facilities enhancements.

Dennis Guhlke

Dennis is Co-Owner and Director of Salmenes Aysen S.A., a seafood company headquartered in Santiago, Chile with primary operation in the production of salmon for sale to Asian and European markets. Prior to his current role, he served as the President and CEO of Icicle Seafoods, Inc. Dennis is a King's School graduate.

Kent Halvorson

During his more than thirty years in construction, Kent has been involved in all phases of commercial, institutional and retail projects in both private and public sectors. He currently serves as the President of Halvorson Construction Group.

Lori Isbell

Lori serves as the President of Burkhart Dental supply, a privately owned family business in Washington State since 1888. She is the 5th generation of family leadership for Burkhart and grew up in the company. She worked in sales and customer service areas before she took her current role as President in 2006.

Dorothy Kim

Dorothy is a creative strategic executive with a successful track record of leading diverse business and delivering exceptional results. Most recently she served as Vice President of Finance & Planning and interim COO at CRISTA Ministries. Prior to that she served as EVP of Global Strategy at Starbucks Coffee Company.

Bob Lonac

Bob has served as President & CEO of CRISTA Ministries since 2006. He previously served as COO of International Justice Mission and in various leadership capacities in Young Life.

Matt McGregor

Matt is the Executive Vice President of Colliers International, a leading global commercial and residential real estate service organization. He specializes in representing industrial tenants across the United States and abroad.

Curt Nichols

Curt has 30 years of successful experience including marketing, operations and venture capital. Most recently he has been the Vice President and Managing Director of Intel's Digital Home Fund.

George Petrie

George is the President and CEO of Goodman Real Estate. Over the past 20 years he has been involved with acquisitions, renovation, and disposition of more than two billion dollars' worth of commercial real estate in four countries.

Dr. Bill Rishel

Bill is a Doctor of Veterinary Medicine and has practiced at Glenwood Veterinary Clinic in Nebraska for over 30 years as an owner. He has served more than 18 short term mission trips through CRISTA to Nepal, India, Bolivia and taken multiple trips to the Navajo, Apache, and Lakota Sioux Reservations.

Mike Skinner

Mike is the Principal of Advisory Group, a strategic consulting company. Prior to his current role, he served as the President of Coinstar responsible for all aspects of the Coinstar worldwide business.

Jun Young

Jun is the Principal of ZUM Communications. He is a communications strategist with more than 20 years of experience in corporate communications. Prior to launching ZUM, Jun served as Director of Communications at Microsoft where he launched several flagship products, including Windows.