



ST. JOHN'S UNIVERSITY

THE PETER J. TOBIN
COLLEGE OF BUSINESS

ALUMNI MAGAZINE • SPRING 2026



WHERE IN THE WORLD IS JOHNNY?

How a St. John's MBA graduate helped shape one of Europe's most significant economic transitions

FORMING INTELLIGENCE FOR HUMANITY

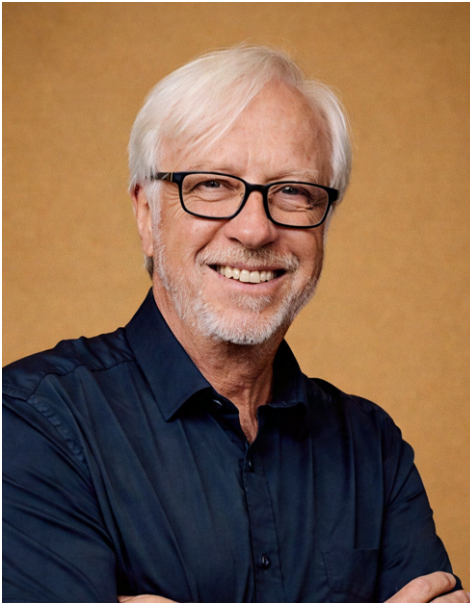
Ronald Weidner '81CBA on aligning artificial intelligence with human systems

INTRODUCING TOBIN'S 40 UNDER 40

Honoring 40 rising leaders shaping industries and strengthening communities



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40 Under 40

Honoring 40 rising leaders shaping industries and strengthening communities

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A Legacy in Motion

It is with great pride and gratitude that I welcome you to the newest edition of the Tobin College of Business Alumni Magazine. This year marks a series of meaningful milestones for our community, including the 25th anniversary of the Tobin College of Business and the 125th anniversary of The Maurice R. Greenberg School of Risk Management, Insurance and Actuarial Science (GSRM). As we celebrate these achievements, we also look ahead to the 100th anniversary of St. John's College of Business in 2027.

Together, these milestones reflect a legacy that spans more than a century, defined by innovation, resilience, and a commitment to preparing students for meaningful careers. That legacy continues through you. Your achievements and leadership across industries exemplify the very best of a Tobin education, and we deeply value your continued engagement and support.

At Tobin, we are committed not only to academic rigor, but to developing professionals who lead with purpose, adaptability, and integrity. This commitment is reflected in the launch of the Wirth Center for Professional Development and its Professional Engagement Program, a new initiative designed to further strengthen how our students prepare for the demands of today's business world.

The strength of our alumni network remains a powerful extension of this mission. Through mentorship, career opportunities, and ongoing engagement, you help shape the student experience and open doors for future generations of Johnnies.

In this issue, we explore one of the most transformative forces shaping the future of business: the integration of artificial intelligence into education and practice. These stories highlight how our students, faculty, and alumni are engaging with emerging technologies and leading in a rapidly evolving world.

As this publication continues to grow, I invite you to be part of its evolution. We welcome your stories and perspectives as we celebrate the collective impact of the Tobin community.

Thank you for your continued support. It is an honor to serve as your Dean, and I look forward to building on our legacy together.

The future of Tobin is bright.

Warm regards,

A handwritten signature in black ink, which appears to read "Maciek Nowak". The signature is fluid and cursive, written in a professional style.

Maciek Nowak, Ph.D.

Dean
Joseph H. and Maria C. Schwartz Distinguished Chair
The Peter J. Tobin College of Business
St. John's University

MOMENTS TO MOMENTUM

Student Wins and Happenings

ALEXANDRA CICALA '27TCB SECURES \$5,000 FOR UFINLIT



Alexandra Cicala '27TCB secured \$5,000 in new funding from Maspeth Federal Savings Bank to advance uFinLit, a financial literacy app she developed for college students.

What began as a passion project to address gaps in financial knowledge is quickly evolving into a scalable, digital platform centered on accessible, gamified learning. This latest investment marks Alexandra's second partnership with Maspeth and supports the app's continued growth and development.

uFinLit is now live and available to St. John's University students through STJ Connect at www.u-finlit.com.

WELCOMING FMA'S 2026 FINANCE LEADERS CONFERENCE



Tobin welcomed nearly 400 students and professionals from 54 universities across the U.S. to New York City for the 2026 Financial Management Association (FMA) Finance Leaders Conference, hosted at St. John's Manhattan campus and Cooper Union.

The two-day conference featured sessions on topics ranging from sports finance to emerging markets and policy, highlighted by a keynote from Tom Anderson '80CBA '86MBA, Chief Compliance Officer at Citi and a member of Tobin's Board of Advisors, along with perspectives from Tobin alumni including NYSE floor trader Mike Pistillo and St. John's Athletics Director Ed Kull.

A MOSAIC TRIBUTE TO COACH LOU CARNESECCA



One year after the passing of legendary Coach Lou Carnesecca, Tobin students gathered to create a 100-piece mosaic memorial in his honor.

Directed by Dan Napolitano, Assistant Dean, Student Services & Community Design and led by Julianna Taliercio '25TCB '26MBA, students each painted a tile forming Lou's iconic chevron sweater portrait. The finished mosaic stands as a tribute to humility, leadership, and Vincentian values.

INSIDE TOBIN'S INAUGURAL PRIVATE EQUITY PITCH COMPETITION



Tobin welcomed 17 universities to its Manhattan campus for the inaugural Private Equity Pitch Competition, challenging undergraduate students to present fully developed investment theses before a panel of leading private equity professionals.

Following a rigorous final round, the University of California, Berkeley claimed first place, with the University of Rochester and St. John's University finishing second and third. A total of \$10,000 in prizes was awarded to the top teams.

The inaugural competition was made possible through the generous support of Bob Adams '84CBA, '88MBA, Chief Operations Officer and Head of the Operations and Services

Group at Fidelity Investments, whose leadership and commitment to experiential learning continues to create meaningful opportunities for Tobin students. The College also extends its gratitude to competition sponsors ToltIQ and Brown Rudnick for their generous support.

LEADING THE "MARCH OF ICONS" WITH NWA



Graduate student Fiona Lakeram '25TCB '26MS, Tobin's Catalyst Committee, and Dan Napolitano, Assistant Dean, Student Services & Community Design, partnered with the National Women's History Alliance (NWA) to launch "March of Icons", a national initiative honoring 30 women advancing sustainability.

The campaign culminated in a 10-page feature takeover in NWA's 2026 publication and a Manhattan campus gallery and magazine release event. The student-led movement engaged colleges and K-12 schools nationwide through coordinated social media tributes.

The Catalyst Committee proudly hosted the NWA's annual magazine launch party along with its accompanying art exhibit on March 26th, 2026, at the St. John's University Manhattan Campus. The event featured keynote speakers Dr. Jill Kracov Zinckgraf, Interim Executive Director of NWA, and Siobhan Anderson '07TCB, '02MS, Head of Global Financial Planning, Analysis, and Investor Relations at Wella Company.

A RISING VOICE IN ADVERTISING: GABRIELLA MUÑOZ NAMED A 2026 MOST PROMISING STUDENT



Gabriella Muñoz '26TCB has been named a 2026 Most Promising Student by the American Advertising Federation, one of the industry's most competitive national honors. Selected as one of just 25 students from across the country, Muñoz was recognized for her academic achievement, leadership, and commitment to advancing diverse perspectives in advertising. The program connects top students with leading agencies, brands, and media companies through an immersive, career-building experience in New York City, positioning Muñoz among the next generation of talent shaping the future of the industry.

POINTS OF

PRIDE

Best Colleges 2026

U.S. News & World Report

Ranked **#11** nationally in Insurance

Ranked **#45** nationally in Finance

Ranked **#109** in Undergraduate Business Programs

Top 4 Undergraduate Business Programs in NYC

Top 12 Undergraduate Business Programs Among Catholic Universities in the Nation

St. John's University ranked **#151** among national universities

Best MBA Programs 2026

U.S. News & World Report

Ranked **#67** for Part-time MBA

Best Online Programs 2026


U.S. News & World Report

Ranked **#33** Master's in Business Program (Excludes MBA)

Ranked **#50** MBA Program

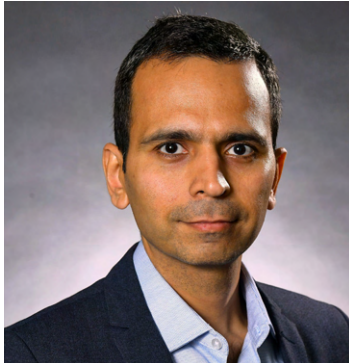
Ranked **#98** Undergraduate Business (First Time Ranked)

Out of **500+** colleges nationwide with student-managed funds, St. John's ranks **18th** in the country, according to The Center for Investment Research



RESEARCH ROUNDUP

At the Tobin College of Business, research is grounded in the real forces shaping today's economy. Across finance, public policy, entrepreneurship, and management, our faculty are advancing work that brings clarity to complex challenges, examining how decisions are made, how systems respond, and how outcomes can be improved. The research featured here reflects both the rigor of academic inquiry and its relevance beyond the classroom.



**Vaibhav Anand,
Ph.D., MBA**

Assistant Professor of Risk Management



**Rachel Atkins,
Ph.D., MPA**

Assistant Professor of Economics

American Economic Journal: Economic Policy: “Does Getting Forecasts Earlier Matter? Evidence from Winter Advisories and Vehicle Crashes” (November 2025).

Entrepreneurship Theory and Practice: “How Should We Study Heterogeneity in Entrepreneurship? Moving the Field to an Inclusive Approach” (October 2025). Co-authored research

Earlier Warnings

When winter storms approach, is it better to wait for a precise forecast or issue an early warning? This research shows that timing can be just as important as accuracy. By analyzing winter advisories, crash data, mobile location patterns, and snowplow activity across the United States, the study finds that earlier alerts significantly reduce vehicle accidents, even when forecasts are less precise.

Key Insights

- Lead time saves lives: each additional hour of advisory notice reduces crashes by nearly 0.75%.
- Earlier can outperform perfect: advisories issued sooner lower accident rates even when later forecasts are more accurate.
- Real economic impact: longer warning times translate to roughly \$190 million in avoided crash costs annually across the 11 states studied.
- Behavior plus infrastructure: fewer crashes result from both individual travel decisions and faster deployment of road maintenance crews.

Why it Matters

Governments continue to invest in advanced forecasting systems, often prioritizing precision. This research highlights a different strategy: issuing earlier advisories can deliver substantial safety and economic benefits, offering new guidance for policymakers balancing accuracy with speed.

Rethinking How We Study Entrepreneurs

Entrepreneurship research has traditionally focused on broad patterns among founders, often overlooking the diverse experiences that shape how individuals start and grow businesses. In this study, Dr. Atkins and her co-authors explore how scholars can better capture those differences. Drawing on optimal distinctiveness theory, the research examines how entrepreneurs navigate the balance between belonging and uniqueness, particularly among groups whose experiences have historically been underrepresented in entrepreneurship scholarship.

Key Insights

- Entrepreneurship is shaped by context: Cultural background, social environment, and structural barriers all influence how individuals pursue entrepreneurial opportunities.
- Belonging and uniqueness both matter: Entrepreneurs often navigate the tension between fitting into established business norms while also leveraging the perspectives that make them distinct.
- Research methods must evolve: Insights gathered from responses from 29 entrepreneurship scholars suggest that more inclusive approaches are needed to fully understand the diversity of entrepreneurial journeys.

Why it Matters

Entrepreneurs do not all follow the same path. By encouraging more inclusive research frameworks, this study helps scholars and policymakers better understand the wide range of experiences that shape entrepreneurial success, ultimately supporting a more accurate and representative view of innovation and business creation.



Mikael Bergbrant,
Ph.D., MBA, MSF, CFA
Charterholder

Professor of Finance



Rachel Atkins, Ph.D., MPA
Tracey Freiberg, Ph.D., MA

Assistant Professors of Economics



Journal of Financial Economics: “Expected Idiosyncratic Volatility” (May 2025). Co-authored research

Eastern Economic Journal: “Impact of State-Level Changes in Paid Family Leave Policies: Evidence from New Jersey” (December 2025). Co-authored research

Forming Asset Prices

Traditional asset-pricing theory argues that investors are rewarded only for broad risks affecting most companies, not for risks unique to individual firms. Yet recent studies have challenged that idea. This research revisits the debate by testing how firm-specific risk should actually be measured and whether, when measured correctly, it truly affects expected returns.

Key Insights

- Theory still holds when measured correctly: using improved forecasting models, firm-specific risk shows no meaningful link to returns.
- Better modeling matters: analyzing nearly 80 million daily stock returns across more than 19,000 firms, the study finds that a simple ARMA(1,1) model best predicts firm-specific variances, while the commonly used martingale model performs worst.
- Past contradictions may be overstated: earlier evidence connecting firm-specific risk to returns appears driven by a small number of extreme observations.

Why it Matters

Accurate asset pricing underpins trust in financial markets. When prices reflect available information, investors gain confidence that they will be fairly compensated for the risk they take on, and capital flows more efficiently to its most productive uses. By reaffirming core asset-pricing theory with stronger modeling, this research helps clarify how markets interpret risk and form prices.

Paid Leave and Business Outcomes

When New Jersey introduced paid family leave in 2009, many predicted it would strain employers and reduce jobs. This research revisits those assumptions by comparing business outcomes in New Jersey with similar counties in New York and Pennsylvania. The findings suggest a more nuanced story: rather than triggering widespread losses, the policy appears to support stability for many existing firms.

Key Insights

- No wave of closures: the study finds no evidence that paid family leave caused widespread business shutdowns.
- Greater stability for existing firms: fewer job cuts occurred in contracting establishments after the policy took effect.
- Mixed effects in metro areas: while business exits and layoffs declined, newly opened firms created slightly fewer jobs.
- Modest overall impact: paid family leave functions less as a heavy cost and more as a small stabilizing force for businesses.

Why it Matters

As conversations around a potential federal paid family leave program continue, policymakers and employers are closely watching state-level outcomes. This research suggests that such policies may expand worker benefits without the large-scale employment disruptions often predicted, offering new insight into how social policy and business performance can coexist.



Sven Horak, Ph.D.

Zizza Tobin Professor of Management



Nicos Scordis Ph.D., MBA

Professor of Risk Management, John R. Cox/ACE Limited Chair in Risk and Insurance

Journal of Management: “Corporate Scandals as Punctuating Events That Change Human Resource Role” (March 2025). Co-authored research

Journal of Business Ethics: “Transparency in Place of Fair Insurance Pricing” (February 2026).

Rethinking the Role of Human Resources

Corporate scandals often make headlines for reputational damage, but this research looks deeper, exploring how crises transform organizations from within. Drawing on multinational case studies, the study shows that scandals act as turning points that elevate human resources from a support function to a central driver of ethics, compliance, and cultural change.

Key Insights

- Scandals accelerate change: disruptive events break routine and create momentum for organizational transformation.
- HR moves to the center: teams take on expanded responsibility for ethics, compliance, and guiding employee behavior.
- Balancing profit and legitimacy: HR helps organizations navigate the tension between business performance and moral accountability.
- An event-systems lens: the timing, scale, and reach of a scandal determine how deeply HR roles evolve.
- Shifting internal priorities: HR responses are shaped less by outside pressure and more by changes inside the organization after a crisis.

Why it Matters

As public expectations around corporate responsibility continue to rise, scandals no longer affect only reputation, they reshape how companies operate. This research highlights HR’s growing role as a steward of trust, helping organizations rebuild credibility and emerge stronger, more transparent, and more accountable.

Rethinking Fairness in Insurance

What makes an insurance premium feel fair? This research explores the tension between shared responsibility and individualized risk, arguing that the mathematics of volatility and the economics of capital make it impossible to answer what a fair price for insurance is. Rather than chasing an elusive technical definition of fairness or continuing to argue what a diverse society considers fair, the study proposes a new path forward: enacting transparency. An interactive pricing simulator would allow consumers to see how behaviors, risk exposure, and community choices shape prices in real time, making complex, opaque pricing models intuitively understandable in the context of everyday life.

Key Insights

- Fairness pulls in two directions: shared solidarity versus individualized risk-based pricing.
- Pooling creates unavoidable complexity: overall volatility is not linear, and early vs. late participants can affect the pool differently.
- Consumer acceptance is value-based: prices feel fair when they align with social norms, expectations, and reference points, not just technical models.
- A proposed remedy: a real-time pricing simulator that shows, first-person, how behaviors and community risk choices influence premiums.

Why it Matters

As climate risks drive rising premiums and market exits, trust in insurance pricing is under pressure. Transparency is the key to helping consumers understand not just what they pay, but why. Professor Scordis is currently working on an argument that U.S. insurers have a moral obligation to mitigate climate risk.

A NEW STANDARD BEGINS

THE WIRTH CENTER FOR PROFESSIONAL DEVELOPMENT

How Tobin Is Redefining Career Readiness for the Next Generation of Business Leaders

The Peter J. Tobin College of Business is proud to announce the launch of the Wirth Center for Professional Development, a transformative initiative designed to ensure that every business student graduates not only with strong analytical expertise, but also with the professional mindset, presence, and integrity demanded by today's employers. Made possible through a generous gift from alumnus Paul Wirth '79CBA, the Center represents a defining step in Tobin's commitment to preparing students for meaningful and lasting careers.

"Throughout my career, I've seen that technical skills may open doors, but professionalism, character, attitude, and how you present yourself determine

how far you go," said Paul Wirth. "I wanted to support an initiative that gives every Tobin student the preparation and tools to succeed in any professional environment with confidence."

Driven by a vision to position Tobin as a national leader in developing career-ready graduates, the Wirth Center introduces a structured, developmental approach to professional growth. Through required milestones, experiential learning, and individualized coaching, students will build essential competencies over time, reinforcing behaviors that employers consistently identify as decisive factors in hiring, promotion, and long-term success. While traditional business education has long emphasized

analytical and strategic thinking, today's workplace demands a broader set of skills, including executive presence, communication mastery, adaptability, and professional judgment.

"The launch of the Wirth Center reflects our belief that professional excellence is not an add-on to a business education. It is foundational to it," said Dean Maciek Nowak, Ph.D. "We are embedding professionalism into the very fabric of the Tobin experience so that our graduates stand out not only for what they know, but for how they lead, communicate, and represent themselves in the world."

At the heart of the Center is the Professional Engagement Program (PEP), a multi-year initiative integrated

“Throughout my career, I’ve seen that technical skills may open doors, but *professionalism, character, attitude, and how you present yourself* determine how far you go.” ——— **PAUL WIRTH**

into every undergraduate business degree. Created in partnership with Career Services and designed to evolve alongside students’ academic journeys, PEP blends workshops, real-world simulations, mentorship, and assessment milestones to ensure consistent and measurable development. Rather than relying on optional programming, the Wirth Center establishes professionalism as a shared expectation and a defining element of the Tobin undergraduate experience.

“Our goal is to make professional development intentional, developmental, and accessible to every student,” said Elisa Zervos, Director of Career & Professional Development and ICF Professional Certified Coach, who will serve as Director of the Wirth Center for Professional Development.

“Professionalism is learned through practice and reflection. By creating structured opportunities for students to build confidence, refine their communication, and engage with mentors, we are helping them transition from students into professionals with clarity and purpose.”

The Center’s programming is grounded in several key pillars: professional etiquette and presence; confident communication and compelling presentations; purposeful leadership; synergistic connections and cultural fluency; and MentorPlace, a structured alumni mentorship initiative that connects students with experienced professionals across industries. Through MentorPlace, alumni will play an active role in shaping the next generation of business leaders, offering guidance, perspective, and real-world insight at

critical stages of students’ development. The initiative strengthens the lifelong connection between Tobin and its graduates while expanding networks and opportunities for current students.

The launch of the Wirth Center for Professional Development marks a new chapter for the Tobin College of Business, redefining what it means to be a Tobin graduate. As the Center evolves, its impact will extend far beyond campus, shaping boardrooms, startups, nonprofits, and communities through graduates who lead with confidence, integrity, and professional distinction. Through this initiative, Tobin affirms its enduring mission to prepare students not only for their first job, but for a lifetime of purposeful leadership. ■



Apply to Be a Mentor Today!



A PLACE TO PAUSE IN THE CITY.



ST. JOHN'S
UNIVERSITY

Need a quiet space between meetings or a moment to catch up on email? Tobin alumni are invited to access the Davis Library at our Manhattan campus at 101 Astor Place

AVAILABLE

Monday through Friday,
9AM - 5PM, with a
dedicated StormCard

LAUNCHING THIS FALL

Apply for
access today



100 Years of Business Leadership

Celebrating a century of innovation, academic excellence, and the alumni who have shaped the College of Business legacy.

For nearly 100 years, the Peter J. Tobin College of Business has shaped generations of leaders, innovators, and entrepreneurs through academic rigor, professional excellence, and a distinguished global alumni network. In 2027, St. John's University proudly celebrates the 100th anniversary of its College of Business, honoring the history, milestones, and community that have defined Tobin for a century.

Founded in 1927 at the University's Lewis Avenue campus in Brooklyn, the original School of Accounting, Commerce, and Finance marked the beginning of business education at St. John's. As the first business school at the institution, it offered coursework in business administration, accountancy, business law, and economics, laying the foundation for what would become one of the nation's most respected business schools.

Its early success helped drive growing enrollment across the University, leading to the opening of a second Brooklyn location in a newly erected building at 96

Schermerhorn Street in 1929. Housed in a million-dollar skyscraper that opened during the year of the Stock Market crash, the building became an enduring part of the College's legacy.

As St. John's expanded, so too did its business school. Renamed the School of Commerce in 1933 and later the College of Business Administration in 1961, the College evolved alongside the University's move to Queens. By 1972, the College had established its long-standing home on the Queens campus, where generations of students would prepare for careers in business, finance, and leadership.

"Our centennial is ultimately a celebration of our alumni," said Maciek Nowak, Dean of The Peter J. Tobin College of Business. "For a century, Tobin graduates have shaped industries, strengthened communities, and carried the values of St. John's into boardrooms, startups, financial institutions, and organizations around the world. Their success is the living legacy of this College."

A defining moment in the College's modern

history came in 2000, when it was renamed the Peter J. Tobin College of Business. The following year, the acquisition of the College of Insurance further strengthened Tobin's academic profile and expanded its reach into Manhattan, reinforcing its connection to the business capital of the world.

Today, through programs spanning finance, marketing, business analytics, risk management, and graduate business education, Tobin continues to prepare students for leadership in an increasingly global and dynamic economy.

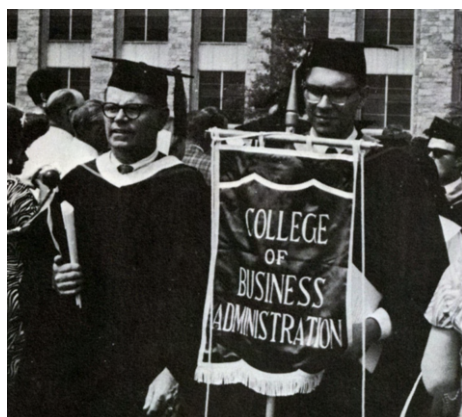
As the College approaches its centennial in 2027, its story is not only one of history, but of momentum. The achievements of its students, faculty, and alumni stand as a testament to the generations who built its legacy and to those who will shape its next century. ■

CELEBRATE WITH US

With this milestone on the horizon, the centennial celebration will continue throughout 2027 with seminars, alumni networking opportunities, signature events, and moments that honor the College's enduring legacy. We invite the entire Tobin community—alumni, students, faculty, and friends—to take part in this extraordinary anniversary. Be on the lookout for emails with event details and ways to participate, and follow us on LinkedIn and Instagram @stjohnstobin for updates.



A student reads a brochure titled, "Why a College of Business?", 1959.



College of Business students at commencement, 1967.



Entrance to 96 Schermerhorn Street.

125 YEARS OF RISK LEADERSHIP

Celebrating the enduring legacy of the Greenberg School of Risk Management, Insurance, and Actuarial Science

In an industry facing unprecedented uncertainty, the Maurice R. Greenberg School of Risk Management, Insurance, and Actuarial Science (GSRM) is capitalizing on its 125-year history of preparing future leaders to assess, price, and manage risk.

What began in 1901 as a professional society for insurance practitioners has grown into one of the most respected insurance and risk management programs in the world. Today, the Greenberg School stands as a global center for education, research, and engagement with one of the oldest and most resilient industries. Its undergraduate and graduate programs perpetuate the legacy of academic rigor and real-world relevance its founders set out to create.

As GSRM approaches its 125th anniversary, the milestone offers an opportunity to reflect on the school's influence on the industry it serves. It is also a moment to celebrate the role the Greenberg School

continues to play within the Peter J. Tobin College of Business, from industry partnerships and experiential learning opportunities to research that helps shape the future of risk management.

From Professional Society to Global Academic Leader

The origins of the Greenberg School date back to 1901, when insurance professionals Samuel P. Blagden and Robert P. Barbour founded the Insurance Society of New York (ISNY). At the time, the insurance industry was expanding rapidly and becoming increasingly complex. The founders envisioned a place where professionals could exchange ideas, access educational resources, and deepen their understanding of the field.

Early offerings consisted of lectures, discussions, and a reference library designed to help practitioners sharpen their expertise. As the industry evolved, so did the institution.

By the 1940s, formal courses were introduced to prepare professionals for credentialing and licensing exams. In 1946, recognition from the New York State Board of Regents allowed the organization to confer diplomas, marking an important step toward becoming a degree-granting institution.

That transformation culminated in 1962, when the organization formally became the College of Insurance, solidifying its role as a leading academic institution dedicated to risk and insurance education.

For decades, the College of Insurance educated industry leaders while maintaining close ties to practitioners who taught courses and mentored students. This integration of theory and real-world expertise remains a defining feature of the Greenberg School today.

A New Chapter at St. John's University

A pivotal moment arrived in 2001, when the College of Insurance joined St. John's University, becoming part of what is now the Peter J. Tobin College of Business.

"One of the most remarkable things about the Greenberg School is the sense of community that exists between students, faculty, and the industry," said Maureen Furlong Weber, Director of the Maurice R. Greenberg School of Risk Management, Insurance, and Actuarial Science, who has worked with the school for more than three decades. "Over the years, I've seen generations of students come through our programs and go on to become leaders across the insurance and risk management



Inside the classroom at the College of Insurance, 1960s.



Entrance to the School of Insurance, c. 1950.



Mid-1950s class at closing exercises after receiving certificates in life insurance, where women made up nearly half of the students.

profession. That connection between education and industry is what has always set this school apart.”

The merger brought together deep industry expertise with the global reach and academic resources of St. John’s. It also laid the foundation for interdisciplinary programs connecting risk management with finance, analytics, and business.

In 2020, the school was renamed the Maurice R. Greenberg School of Risk Management, Insurance, and Actuarial Science, honoring the influential industry leader whose support helped strengthen the program’s impact and visibility.

Today, GSRM remains a leader among a growing number of programs at U.S. colleges and universities focused on encouraging potential and current industry employees to embrace the opportunities an undergraduate or graduate degree that the Greenberg School provides.

Expanding the Frontiers of Risk Education

Over the past decade, GSRM has continued to evolve in response to a rapidly changing risk landscape.

Academic programs have expanded to

include areas such as enterprise risk management, risk analytics, and actuarial science, preparing students to address complex global challenges ranging from financial instability to cyber threats and climate risk. Building on this momentum, the school has introduced new coursework such as *The Impact of Artificial Intelligence on Insurance*—one of the first courses of its kind in the country—a deep dive into how AI is transforming underwriting, claims, distribution, risk modeling, and the broader insurance value chain.

Enrollment in the Bachelor of Science in Actuarial Science doubled in the early 2010s following the school’s designation as a Center for Actuarial Excellence by the Society of Actuaries.

The school also introduced the Quantitative Risk and Insurance (QRI) track, combining insurance education with data analytics to prepare students for increasingly data-driven roles in underwriting, brokerage, and claims analysis.

Graduate offerings have also grown. Programs now include master’s degrees in Enterprise Risk Management, Risk Management and Risk Analytics, and Actuarial Science, along with flexible online

options designed for working professionals. Complementing its academic programs, the Center for Excellence in Enterprise Risk Management and the Catastrophe Risk Institute serve as hubs for research and thought leadership on the risks shaping global markets.

Uniting experts across disciplines, they examine real-world challenges and generate evidence-based insights through conferences, seminars, and publications. Their work informs policy and practice while helping communities, businesses, and governments navigate risk with greater clarity and resilience.

A Campus in the Heart of the Industry

For much of its history, the school’s location placed students at the center of the insurance industry.

Prior to joining St. John’s, the College of Insurance operated from 101 Murray Street in Lower Manhattan, a building constructed in the early 1980s with industry support. The location offered students direct proximity to many of the firms shaping the global insurance marketplace.

In 2014, the school relocated to 101 Astor Place in the East Village, maintaining



Alumni reconnect to celebrate community, tradition, and shared legacy at the GSRM All-Class Reunion, 2025.

its Manhattan presence while providing modern academic facilities. Today, the campus continues to house key resources including the world-renowned Davis Library and the Ellen Thrower Center for Apprenticeship and Career Services.

Situated among leading institutions such as New York University and The Cooper Union, the Astor Place campus reinforces the Greenberg School's role within New York City's academic and financial services industry.

Preparing Students for the Future of Risk

Beyond academics, the Greenberg School has built a strong reputation for preparing students for careers in one of the most resilient sectors of the global economy.

The Ellen Thrower Center for Apprenticeship and Career Services, established in 2010, plays a central role in this mission. Named for former College of Insurance President and the School's first Executive Director, Ellen Thrower, the center connects students with internships, apprenticeships, and full-time opportunities across the insurance and risk

management sector.

Students across the Greenberg School are already putting this preparation into practice through internships, leadership opportunities, and industry engagement.

"I chose the Greenberg School because of its strong reputation in both the insurance industry and academia," said Anel Kurbanova '26MS, who studied Enterprise Risk Management. "The program blends strategy, risk management, and entrepreneurship in a way that creates a practical foundation. My internship in Starr Insurance's Enterprise Risk Management department feels like a natural extension of what I learned in the classroom."

"What stood out to me about the Greenberg School was how dedicated the faculty and staff are to preparing students for their careers," said Angelina Vereshchagina '28TCB, an Actuarial Science student and incoming President of the Gamma Iota Sigma Alpha Iota Chapter. "Because the program is accredited by the Society of Actuaries, some of my coursework counts toward professional exams, which helps balance academics with leadership and internship opportunities."

Industry partnerships remain essential to the school's model. Executives frequently serve as guest lecturers, mentors, and members on one of three advisory boards – Overseers, Alumni, and Executive – ensuring that curriculum and training remain closely aligned with industry needs.

Scholarships and financial aid also play a critical role in supporting the next generation of risk professionals. The annual Insurance Leader of the Year Award Dinner (ILOTY) remains one of the school's most important traditions. This year's event raised \$3.7 million for GSRM students, expanding scholarship opportunities and strengthening access to careers in the risk and insurance industry.

Looking Ahead

As risk management becomes an increasingly important skill set for organizations around the world, the Greenberg School will continue to provide students with the opportunity to seek meaningful roles in careers designed to mitigate risk while supporting growth.

As Hank Watkins, Executive Director and Associate Dean of GSRM, notes, "Assessing

125 YEARS OF RISK LEADERSHIP

and managing risk has never been more central to the successful operation of businesses and organizations. For 125 years, our administration, faculty and industry stakeholders have prepared students to embrace the challenges created by uncertainty and seek solutions that preserve enterprise value. Our commitment at the Greenberg School to convening academia and industry around successful student outcomes is as strong today as it was in 1901.”

From cyber threats and geopolitical conflict to climate change and global supply chain disruption, the challenges facing today’s leaders require professionals who can assess and mitigate risks that investors and other stakeholders expect to be managed.

For 125 years, the Greenberg School has helped define the risk profession. Now, it continues to shape what risk education can be, preparing the next generation of leaders for the uncertainties of tomorrow. ■



College of Insurance students working on a school newspaper, 1960s.

THE
GEORGE W. BART
ALCOVE

1901

The Insurance Society of New York (ISNY) is founded by Samuel P. Blagden and Robert P. Barbour to promote professional education and knowledge sharing in the insurance industry.

1946

ISNY receives recognition from the New York State Board of Regents, allowing it to confer diplomas and expand formal academic programming.

1962

The institution becomes the College of Insurance, establishing itself as the leading academic center dedicated to risk and insurance education.

2001

The College of Insurance joins St. John’s University, bringing its historic risk and insurance programs into what is now the Peter J. Tobin College of Business.

2010

The Ellen Thrower Center for Apprenticeship and Career Services is established, strengthening internship placement and career development for students.

2014

The school relocates to Astor Place in Manhattan, maintaining its presence in the heart of New York City’s business and financial ecosystem.

2020

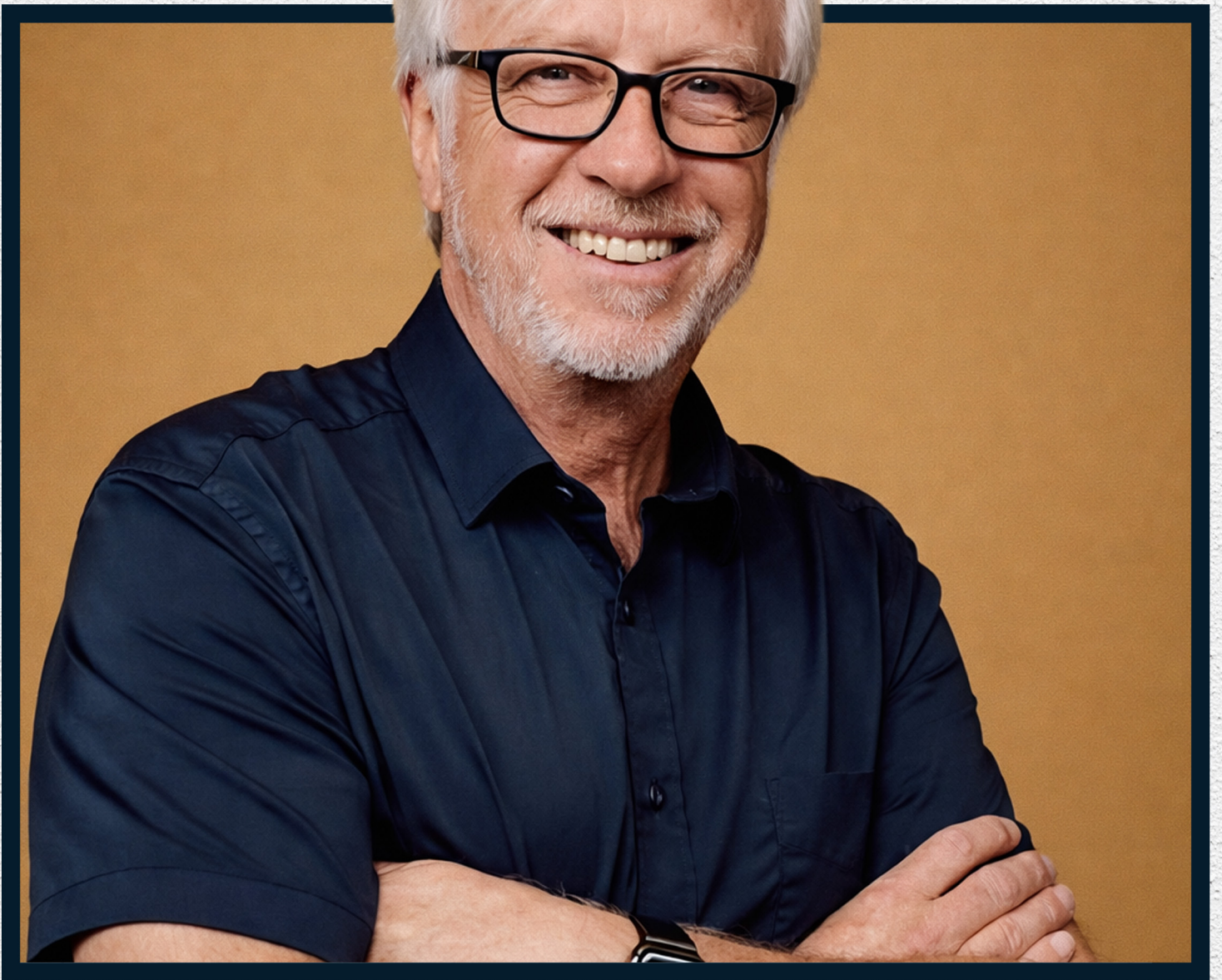
The school is renamed the Maurice R. Greenberg School of Risk Management, Insurance, and Actuarial Science (GSRM).

2026

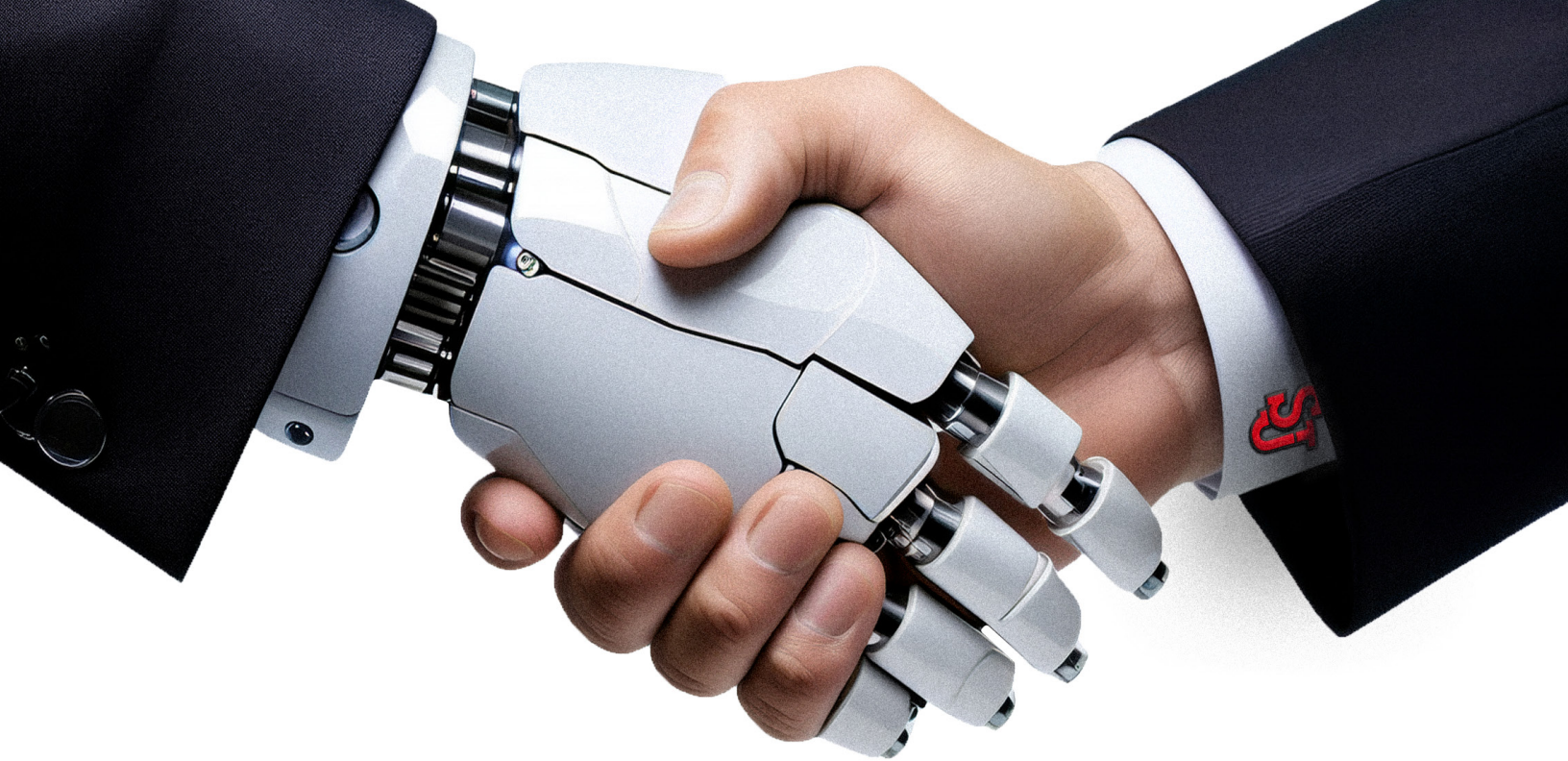
The Greenberg School celebrates 125 years of preparing leaders in risk, insurance, and actuarial science.

FORMING INTELLIGENCE FOR

HUMANITY



HOW TOBIN ALUM RONALD WEIDNER '81CBA APPLIES A SYSTEMS
LENS TO THE FUTURE OF ARTIFICIAL INTELLIGENCE



Ronald Weidner '81CBA has spent much of his career working inside complex systems. From early roles at Commerzbank and large-scale urban redevelopment projects to founding the global sustainability platform Greenprint and advising initiatives such as Google X's Anori, his work has focused on a single question: what happens when intelligence scales faster than the systems designed to guide it?

Today, as artificial intelligence moves from experimentation into everyday decision-making, Weidner approaches the technology through a lens shaped by decades of experience across industries. He does not begin with algorithms or computing power. He begins with systems.

A housing model optimized for cost efficiency, he explains, may lower construction and energy expenses. On paper, the model succeeds. But if it fails to account for indoor air quality, residents experience higher rates of asthma and chronic illness. Healthcare costs rise. Productivity declines. The

savings generated in one column quietly reappear, amplified in another. "The algorithm didn't fail," Weidner says. "It did exactly what it was trained to do. The problem is that the system became more fragile."

That observation captures how Weidner approaches AI and explains why his work has drawn attention across finance, technology, and sustainability circles. Rather than treating artificial intelligence as a standalone technology, he views it as a force that scales whatever logic already exists inside the systems it touches. AI, he argues, does not simply automate decisions. It accelerates them, often without visibility into their downstream consequences.

For Weidner, this is not a theoretical concern. It reflects how he has spent much of his career thinking about risk,

incentives, and alignment long before AI entered the mainstream conversation.

A Tobin Foundation Built Around "Go, Go, Go"

Weidner's systems mindset began long before artificial intelligence entered the conversation, during a St. John's experience defined less by campus life and more by momentum. His days followed a rigid rhythm. Classes started at 8 a.m., coursework was completed in the library by early afternoon, and a 4 p.m. shift at Lufthansa awaited at John F. Kennedy International Airport, where he worked as a baggage handler while finishing his degree.

"I didn't have the typical university life," he says. "My day was just go, go, go."

He had started working at Lufthansa at 16 years old, commuting to the airport after

"The algorithm didn't fail. It did exactly what it was trained to do. The problem is that the system became more fragile."

SYSTEMS TIMELINE

A Career at the Center of Complex Systems

Rather than moving across industries, Ronald Weidner's career has consistently placed him inside systems where decisions scale—and consequences compound. Each phase sharpened the lens he now brings to artificial intelligence.

1980s–1990s | Global Financial Systems

Commerzbank – Worked in senior credit and regional leadership roles, deploying capital across multiple economic cycles and regulatory environments. Developed a firsthand understanding of how incentives, risk, and scale shape system behavior.

1990s | Urban Systems in Transition

Post-Reunification Berlin – Helped finance large-scale redevelopment projects at the intersection of capital, public policy, and social transformation, revealing how built environments influence economic and human outcomes.

2000s | Capital Markets & Scale

Structured Finance & Institutional Investment – Partnered with global firms, including Goldman Sachs, on early commercial real estate securitization, expanding access to capital while navigating systemic risk.

2010s | Environmental & Health Systems

Founder & Chairman, Greenprint – Built a global platform integrating sustainability, health, and financial performance data across trillions of dollars in institutional real estate assets, shifting sustainability from aspiration to market standard.

2020s | Intelligent Systems

Senior Advisor, Google X (Anori) – Applied artificial intelligence to understand system-level interactions between housing, climate risk, population health, and economic outcomes, testing how intelligence trained across systems can reduce risk rather than amplify it.

years old, commuting to the airport after high school, and continued balancing work with his studies in accounting while taking extensive finance courses at Tobin. The pace left little room for downtime, but it cultivated habits that would shape his career. Curiosity, discipline, and an instinct to learn by doing became constants.

“Once I figured something out, it was always: what else can I do?” Weidner says.

That mindset formed an early foundation for the systems thinking that would later guide his work across finance, sustainability, and artificial intelligence.

A Career That Trained the Lens

Weidner's professional life has unfolded inside complex, high-stakes environments where decisions compound over time. He has deployed capital through multiple financial cycles, helped finance large-scale urban redevelopment during periods of economic and political transition, and worked to integrate climate and health considerations into long-duration investment strategies.

Across those experiences, a consistent pattern emerged. Systems rarely fail because people lack intelligence. They fail because incentives drift out of alignment.

“You see it in finance, in cities, in infrastructure,” Weidner says. “What looks efficient in isolation often becomes unstable at scale.”

That sensibility deepened when he moved into banking in the early 1980s during a highly competitive hiring environment shaped by recession. An interview arranged through a Lufthansa connection led to an unexpected turning point when Weidner was offered a role at Commerzbank on the spot. The position placed him close to leadership and inside a training environment where risk was never viewed in isolation.

“Banking is the system,” Weidner says. “You can't look at certain risk in isolation and not see how it impacts other things.”

He believes that principle has weakened across industries as complexity increased and organizations moved into silos, outsourcing holistic judgment to narrower specializations.

Greenprint and the Case for Making Risk Visible

That systems-first thinking became operational through Greenprint, the global sustainability platform Weidner founded and now leads as Founder and Chairman. Greenprint integrated environmental, health, and financial performance data across trillions of dollars in institutional real estate assets. The platform helped investors understand how buildings affected not only energy use and emissions, but also human health and long-term value creation.

By reframing sustainability through measurable risk and performance metrics, Greenprint influenced how capital was deployed across portfolios. Systems change, Weidner argues, when intelligence is trained on better data and aligned incentives.

“Carbon is the new asbestos,” he says. Once carbon risk becomes embedded in valuation and regulation, it reshapes how assets are priced and managed.

Why AI Is Different

That background explains why Weidner sees artificial intelligence as fundamentally different from prior waves of technology.

Earlier innovations extended human capability. Machines amplified physical labor. Computers accelerated calculation. Software automated processes. AI operates at a deeper layer. It learns from experience, identifies patterns, and increasingly influences decisions once governed by human judgment.

“When intelligence starts operating across systems instead of within silos, the consequences change,” Weidner explains. “You're no longer optimizing a task. You're shaping outcomes.”



Angaangaq, Kalaallit shaman and convener of the gathering, chants into the sacred drum, to open the ceremony acknowledging the return of the sacred fire to the top of the world.

“AI will scale whatever logic we embed within it. The question is whether we embed **wisdom or impulse.**”

Housing, finance, healthcare, climate, infrastructure, and education are deeply interconnected. AI systems trained to optimize narrow objectives such as speed, engagement, or cost reduction can unintentionally magnify risk elsewhere. Efficiency in one domain may erode resilience in another.

“The danger isn’t that AI will malfunction,” Weidner says. “The danger is that it will succeed inside systems that were never aligned to begin with.”

What makes this moment different, he adds, is not only technological capability but moral pressure. Modern markets reward speed and measurable growth, and AI amplifies those incentives. The real challenge is not whether systems can optimize, but what leaders choose to optimize.

“AI will scale whatever logic we embed within it,” he says. “The question is whether we embed wisdom or impulse.”

From Risk Management to Formation

Much of today’s AI debate centers on control. Regulation, guardrails, oversight,

and technical safety mechanisms aim to limit misuse. Weidner views these efforts as necessary, but incomplete.

Control assumes intelligence can be constrained after deployment. Formation addresses what intelligence is trained to value before it scales.

“With AI, the real leverage point is upstream, how intelligence is trained before it ever touches the real world,” he says.

Training data, reward structures, governance models, and deployment context shape how intelligence behaves. If those inputs prioritize narrow or short-term objectives, AI will optimize accordingly regardless of broader system effects.

This, Weidner argues, is not a technical failure. It is a design and leadership failure.

AI for Humanity

These ideas underpin AI for Humanity, Weidner’s research framework for thinking about how artificial intelligence

should be trained, governed, and deployed in real-world systems. For him, it is not a slogan. It is a design discipline that asks intelligence to see consequences across systems rather than optimize in isolation.

A distinctive element of the framework is its use of Indigenous knowledge systems as a governance model rather than ethical symbolism. Indigenous frameworks have long managed complex, interconnected systems by emphasizing relational responsibility to people, land, and future generations simultaneously. Weidner applies these principles directly to AI formation, arguing that they offer practical ways to train intelligence to recognize system-wide consequences rather than optimize narrow objectives in isolation.

“These systems already know how to manage complexity,” Weidner says. “They’re built around responsibility and relationship, not extraction. That’s exactly what AI lacks and exactly what it needs.”

In practice, the framework encourages models that evaluate how decisions in one area affect others. A housing decision, for example, can influence public health outcomes, climate risk exposure, educational stability, and long-term economic mobility. For Weidner, that systems awareness reflects the future of responsible intelligence.

From Framework to Practice

Weidner's work in AI is not confined to theory. As a senior advisor to Google X's Anori initiative, he has helped apply artificial intelligence to understand how housing, climate risk, population health, and economic outcomes interact in real-world systems.

Housing sits at the center of many of these interactions. The built environment shapes emissions, resource use, health outcomes, and financial resilience. What appears efficient in one metric often reappears elsewhere as risk or cost.

"If you look at housing, it creates communities," he says. "You have to look at the whole system."

Unlike traditional software development, AI requires specifying objectives, selecting data, and shaping how intelligence learns. In many ways, Weidner compares it to mentoring a new collaborator rather than programming a machine.

"In a way, you're training it," he says. "It becomes a collaborator. A superpower."

What AI Should Serve

As AI becomes embedded in organizational and societal decision-making, Weidner believes traditional performance metrics are no longer sufficient. Accuracy, efficiency, and speed remain important, but they are incomplete measures of success.

AI systems that optimize the wrong objective can destabilize the systems they operate within. Models designed to maximize engagement may erode trust. Systems focused narrowly on cost reduction may shift risk onto populations least equipped to absorb it.

"As intelligence scales," Weidner says, "purpose becomes as important as capability."

That reframes artificial intelligence not simply as a technology challenge, but as a leadership challenge. Leaders must decide what intelligence is allowed to optimize and what outcomes matter over the long term.

An Alum's Perspective

Weidner traces much of his systems-oriented thinking to his education at St. John's University, where he learned to operate under constraint while continuing to push forward.

"In a way you're training it. It becomes a collaborator. A superpower."



Maori Co-Authors for AI and Humanity.

For him, AI represents a continuation of the same question that has shaped his career: how to design systems that align intelligence with long-term human wellbeing.

“Your degree gives you competence,” he says. “Your values determine your impact.”

In the Vincentian tradition of service, dignity, and opportunity, leadership is measured not only by performance but by who benefits and who bears the risk. In an era when artificial intelligence can amplify both wisdom and error at scale, character is not a soft skill. It is a strategic advantage.

“This is not ultimately a technology problem,” Weidner says. “It’s a leadership problem. The systems we design today will shape how intelligence behaves long after we’re no longer in the room.”

As artificial intelligence accelerates, that perspective places Weidner—and the work he is doing—squarely at the intersection of innovation, responsibility, and leadership. It is also why his thinking resonates beyond the world of AI itself, offering a framework for how intelligence, once unleashed at scale, might serve humanity rather than undermine it. ■



Dr. Jane Goodall with Ron Weidner in Greenland, July 2009, bringing together Indigenous leaders to share how climate change is reshaping life on the front lines.

“This is not ultimately a technology problem, it’s a leadership problem. The systems we design today will shape how intelligence behaves **long after we’re no longer in the room.**”

RONALD WEIDNER'S KEY TAKEAWAYS ON AI

1 AI scales systems, not just tasks. Artificial intelligence amplifies whatever incentives and objectives already exist—often with unintended consequences across interconnected systems.

2 Formation matters more than control. Governance cannot be an afterthought; how AI is trained determines how it behaves once deployed.

3 Optimization can create fragility. Systems optimized for efficiency in isolation may undermine resilience elsewhere.

4 Metrics shape behavior. Experience in sustainability and finance shows that what organizations measure—and reward—determines outcomes.

5 AI is ultimately a leadership challenge. The most important decisions about AI are not technical, but strategic and ethical.

UP NEXT

AI IN THE CLASSROOM

If artificial intelligence is redefining modern business, it is also reshaping how business is taught. As students prepare to enter an AI-driven global economy marked by rapid technological change and new ethical questions, the Peter J. Tobin College of Business is ensuring that innovation begins in the classroom.

Through dedicated grants supporting AI research and curricular development, faculty across marketing, finance, accounting, and economics are integrating artificial intelligence into their teaching and scholarship. The goal extends beyond technical fluency. It is about cultivating the judgment, curiosity, and ethical awareness required to use these tools responsibly.

Here, Tobin professors share how they are incorporating AI into their classrooms and research, and why preparing students for this new era requires both confidence and care.





Alexander J. Buoye, Ph.D., MA
Associate Professor, Marketing

“AI is at the forefront of almost everything in business. Business as usual is not an option.”

Modeling Marketing in the Age of AI

For Professor Alex Buoye, the question is no longer whether to use AI, but when—and how much.

In his Direct Marketing Models course, Buoye has redesigned the curriculum to reflect a marketing landscape increasingly driven by automated optimization. Students learn the fundamentals of predictive modeling using real campaign data before examining how those same principles power modern advertising platforms.

Today, much of that modeling happens automatically inside systems like Meta’s ad platform. But Buoye emphasizes that marketers still need to understand the strategy and data behind those algorithms rather than treating platforms as black boxes that magically produce results.

“AI is at the forefront of almost everything in business,” he says. “Business as usual is not an option.”

In Digital Marketing, Buoye also explores how AI is reshaping the industry—from shifts in search engines toward AI-generated summaries to evolving ad-targeting algorithms. The goal is to help students understand that AI is influencing marketing on multiple levels, from creative content to the data-driven systems that decide which messages reach which audiences.

“The question is no longer whether to use AI, but when to use it—and how much.”

For future marketers, success will depend not just on using AI tools, but on understanding when to trust automation and when human judgment should lead.



Ansel Schiavone, Ph.D.
Assistant Professor, Economics

“Better tools mean higher expectations. Thinking fast isn’t thinking hard.”

Designing AI to Augment, Not Replace

In Professor Ansel Schiavone’s Microeconomics courses, he has developed AI-powered tools designed to strengthen the mathematical foundations of economic analysis. His Derivative Tutor Bot interprets handwritten calculus problems and guides students through step-by-step solutions, helping them master concepts essential to understanding economic models.

He is also building tools that generate individualized datasets based on student interests, from sports to financial markets, allowing students to explore econometrics with data that feels personally meaningful.

Schiavone approaches these technologies through an economic lens: technology is valuable when it augments human effort, but harmful when it replaces it.

His philosophy is clear. AI should deepen learning, not shortcut it.

“Better tools mean higher expectations,” he says. “Thinking fast isn’t thinking hard. Long live the bluebook exam.”

In Schiavone’s classroom, students are encouraged to experiment with new technologies while developing the analytical discipline and reasoning skills that no algorithm can replace.

Safeguarding Judgment in the Age of AI

In a profession that has always evolved alongside technology, Professor Joe Trainor sees AI as the next inflection point in fraud examination.

With AI tools rapidly adopted by auditors, regulators, forensic accountants, and even fraudsters themselves, Trainor integrates AI into AIS 660 and AIS 4360 as a structured investigative tool. Students analyze datasets for fraud indicators, generate investigative leads, and simulate real-world fraud cases tied to course material.

His central question: How can AI enhance detection without weakening professional skepticism?

Equally important is reflection. Students assess how AI helped, what it missed, and why investigators must question AI outputs rather than accept them at face value.

“We’re teaching students to think with AI,” he says, “not to let AI think for them.”

In the future of fraud detection, the differentiator will not be access to tools, but the ability to interpret, challenge, and clearly explain their results.



Joseph Trainor, Ph.D., MBA
Associate Professor, Accounting

“We’re teaching students to think with AI, not to let AI think for them.”

Guiding AI with Structure and Strategy

Recognizing that students were already using generative AI regardless of policy, Professor Yun Zhu made a deliberate pivot from prohibition to guidance.

“Adaptability to AI is no longer optional,” he says. “Avoidance is not a strategy.”

In his undergraduate Fintech course, Zhu integrates AI as both a subject of study and a practical tool. Students examine how organizational capital—from governance structures and managerial style to human capital and collaborative networks—shapes a firm’s ability to generate and sustain AI-driven innovation.

His research challenges the long-held view of AI initiatives as purely high-risk investments. Instead, it explores how intangible organizational design can become a measurable driver of innovation and performance.

In the classroom, AI helps streamline tasks such as data gathering and literature searches, allowing students to spend more time interpreting results, forming evidence-based conclusions, and making strategic financial decisions.

The goal is not passive use, but disciplined inquiry—preparing graduates to think critically and strategically in an AI-driven financial system.



Yun Zhu, Ph.D.
Associate Professor, Finance

“Adaptability to AI is no longer optional. Avoidance is not a strategy.”

WHERE IN THE WORLD IS JOHNNY?

FROM TOBIN TO
TRANSFORMING
POLAND

LESZEK BALCEROWICZ



How a St. John's MBA Graduate Helped Shape One of Europe's Most Significant Economic Transitions

When Leszek Balcerowicz arrived in New York as a graduate student, he could not have anticipated the role he would later play in reshaping the economic future of an entire nation. Decades

later, Balcerowicz would become closely associated with Poland's transition from a centrally planned economy to a market-based system—one of the most consequential economic transformations in post-Cold War Europe.

Today, Balcerowicz is internationally recognized as an economist, reformer, and public servant. He served as Deputy Prime Minister and Minister of Finance in Poland's first non-communist government from 1989 to 1991, returned to those roles between 1997 and 2000, and later served as President of the National Bank of Poland from 2001 to 2007. Beyond government, he has



Warsaw, September 1989. Leszek Balcerowicz is appointed Deputy Prime Minister and Minister of Finance in Poland's first non-communist government since the Second World War. Also pictured: Tadeusz Mazowiecki, Prime Minister of Poland at the time. Photo: PAP

remained deeply engaged in academic and public discourse as a professor at the Warsaw School of Economics and as founder of the Civil Development Forum, a leading economic think tank in Poland.

Yet before his public career placed him at the center of national reform, Balcerowicz was a graduate student at St. John's University, pursuing an MBA at what is now the Peter J. Tobin College of Business.

A Johnny in New York

Balcerowicz's path to St. John's was

shaped less by personal choice than by opportunity. His enrollment was a condition of an academic scholarship, but one he recalls as both formative and intellectually meaningful. Studying in New York during a period of global economic tension, he encountered not only rigorous coursework but also daily exposure to a functioning market economy.

The substance of the academic program proved enduring. Balcerowicz has said that courses in econometrics and non-Keynesian schools of economic thought were particularly influential, reinforcing

an analytical approach grounded in data, logic, and systemic comparison rather than reliance on interventionist frameworks. These courses, he noted, provided more than technical tools; they offered a framework for understanding how economic systems operate in practice.

Equally influential was the broader environment. Living and studying in New York allowed Balcerowicz to observe American institutions, enterprises, and markets firsthand. Although he was never a proponent of socialist economics, his time at St.

John's strengthened his conviction that market-based systems offered greater efficiency, adaptability, and long-term growth. Observing capitalism in practice complemented his earlier academic interests and deepened his understanding beyond theory.

Reforming a Nation

Balcerowicz's interest in economic reform predated his entry into public office. Through sustained academic analysis of Poland's economic conditions under communism, he became increasingly convinced that deep, pro-market reforms were both necessary and unavoidable. Until 1989, however, he did not envision a political role for himself, focusing instead on expert analysis and influencing public opinion.

That changed with Poland's democratic breakthrough in 1989. As Deputy Prime Minister and Minister of Finance in the country's first non-communist government, Balcerowicz confronted a convergence of severe crises: hyperinflation, massive foreign debt,

and the structural inefficiencies of a centrally planned economy. The scale and urgency of these challenges left little room for gradualism.

The reform program introduced between 1989 and 1991 was rapid, comprehensive, and, to many observers, unexpected. While policymakers in the West often anticipated a slower transition, Poland's leadership moved decisively, convinced that swift and coherent action was essential to stabilize the economy and establish the foundations for sustainable growth. Balcerowicz has attributed the success of these reforms to rigorous analysis, the ability to make difficult and unpopular decisions, and the strength of the team assembled to implement them.

Balancing economic theory with political reality proved to be an ongoing challenge. Balcerowicz has consistently emphasized that meaningful reform inevitably encounters resistance and that leadership requires resilience in the face of criticism. Necessary decisions, in

his view, cannot be dictated by short-term public sentiment if long-term national interests are to be served.

His approach to reform was informed by years of comparative analysis of economic systems and a disciplined emphasis on logical reasoning. Balcerowicz has argued that reforms cannot rest on intuition alone; they must result from consistent and meticulous analysis. This analytical foundation helped him structure arguments, evaluate trade-offs, and avoid internal contradictions in policy design during periods of intense pressure.

Drawing on economic history, Balcerowicz has also cautioned business and policy leaders against overreliance on budget deficits and increased public spending as tools for sustainable growth. Such approaches, he has noted, often lead to long-term instability rather than durable prosperity.

The impact of these reforms reshaped Poland's economic trajectory and influenced transition strategies across Central and Eastern Europe. Over time, Balcerowicz's leadership earned international recognition, including Poland's highest honor, the Order of the White Eagle, as well as prestigious economic awards named for Milton Friedman, Ludwig Erhard, and Friedrich von Hayek.

Looking Ahead

Now focused on teaching, research, and public discourse, Balcerowicz remains actively engaged with global economic trends. He has identified artificial intelligence as one of the most consequential forces shaping the coming decade, with significant implications for productivity and labor markets—while cautioning that, as with any new technology, not all current projections will prove accurate.



Leszek Balcerowicz returned to campus as the featured speaker for the Spring 2024 Henry George Lecture, becoming the first alumnus known to headline the series.

At the same time, he has expressed concern about the global resurgence of protectionism and policies that restrict free trade or weaken international cooperation. Such shifts, he argues, pose long-term risks to economic growth. Regionally, he has pointed to Latin America as an area with underappreciated potential, provided that populist economic policies can be durably reversed.

When asked what advice he would offer the next generation of business and policy leaders, Balcerowicz returns to a principle that has defined his

career: people matter most. Selecting competent, honest collaborators committed to a shared mission, he believes, is the single most important determinant of lasting success.

From Queens to Warsaw, from the classroom to the cabinet table, Balcerowicz's journey reflects the global reach of a Tobin education—and the enduring impact one Johnny can have on the world. ■



New York, 1973. Leszek Balcerowicz during his studies in the United States. In 1972, he received a scholarship to study in the U.S., and two years later earned an MBA degree from St. John's University in New York. Photo: Private archive.

PROFESSOR BALCEROWICZ'S ADVICE TO FUTURE LEADERS

Q: What advice do you have for students entering business today?

A: Develop strong analytical skills and base your decisions on evidence and clear reasoning rather than on fashionable slogans or short-term trends.

Q: What characteristics will define the next generation of leaders?

A: The leaders of the future will be defined by intellectual independence, resilience under pressure, and the ability to make difficult decisions with integrity.

Q: How should young business professionals think about global responsibility and ethical leadership?

A: Ethical leadership means defending open markets, the rule of law, and individual freedom while resisting populism and short-termism in favor of long-term prosperity.

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Investing in Research: How Dr. Anna Martin Is Shaping the Future of Finance Education

One professor's commitment to research, students,
and lasting academic impact

At St. John's University, the Hearts on Fire campaign reflects a shared commitment to expanding opportunity, strengthening academic excellence, and investing in the future of students. Through a generous philanthropic gift, Dr. Anna D. Martin, Professor of Finance, Alois J. Theis Endowed Chair in Global Finance, and Executive Director of the Applied Finance Institute, established the Anna and Roque Martin Professorship in Finance, creating a lasting investment in faculty research and student success at The Peter J. Tobin College of Business. For Dr. Martin, the professorship represents a natural extension of her lifelong dedication to education and impact.

Recognized across the Tobin College of Business for her teaching, research, and service, Dr. Martin believes that the most effective classrooms are led by professors who remain active contributors to their fields. "The students in the Tobin College of Business deserve professors who are credible thought leaders," she says. "Faculty who engage in meaningful research bring depth, relevance, and real insight into the classroom."

The Anna and Roque Martin Professorship in Finance supports faculty pursuing rigorous research while continuing to teach and mentor students. By investing in teacher-scholars, the gift ensures that Tobin classrooms stay connected to evolving

industry questions and emerging financial trends. For Dr. Martin, the goal was simple: strengthen the link between research and teaching.

"The Anna and Roque Martin Professorship reflects the kind of forward-thinking leadership that defines and strengthens Tobin's future," says Dean Maciek Nowak, Ph.D. "Dr. Martin's generosity advances faculty scholarship while elevating the College's global impact and academic excellence."

Her perspective comes from firsthand experience. "Whenever I would bring my research expertise into the classroom, I found my students to be more engaged," she explains. "They recognize when their professor is extending textbook material with authority and depth of knowledge."

Students exposed to faculty scholarship gain insight into how financial theory evolves and how academic research influences real-world decision making, preparing them to think critically about the future of the profession.

Faculty research also strengthens Tobin's global reputation. When professors present work at leading conferences and publish in respected journals, they signal that the College is committed to rigorous scholarship and innovative thought. The professorship helps make this work



Dr. Anna Martin and her husband Roque Martin

“The students in the Tobin College of Business deserve professors who are credible thought leaders.”

possible by supporting essential elements of research, including academic travel and collaboration.

Beyond its academic purpose, the professorship reflects Dr. Martin's personal philosophy on leadership, education, and giving back. She credits three foundational pillars that have guided both her career and her philanthropy: the power of a strong education, a commitment to her Catholic faith and service, and a steadfast belief in opportunity shaped by competition and individual freedom supported by capitalism.

Through the Anna and Roque Martin Professorship in Finance, Dr. Martin's legacy will continue to shape the experiences of Tobin students for years to come. By empowering faculty to pursue meaningful research and bring new ideas into the classroom, the professorship strengthens a culture where learning is dynamic, relevant, and grounded in real-world impact. As the Hearts on Fire campaign continues to unite the University community, her gift stands as a reminder that investing in faculty scholarship is ultimately an investment in students and their future. ■

CONNECTIONS THAT SHAPE CAREERS

Inside Tobin's MentorPlace program, alumni and industry leaders are helping students turn ambition into opportunity.

About MentorPlace

MentorPlace is a cornerstone of Tobin's Professional Engagement Program, connecting every Tobin student with an industry mentor during their time at the College. Embedded within the core marketing curriculum, the program ensures students gain early access to professional guidance, meeting with mentors at least twice each semester. For many participants, those initial conversations grow into lasting relationships that shape career paths long after graduation.

The Power of One Conversation



How mentorship helped transform preparation into professional opportunity

When Steven Jacovetti '97SVC joined MentorPlace, he saw it as a way to share his professional experience with students eager to enter the workforce. A St. John's alumnus and Managing Director, Deputy General Auditor at The Depository Trust & Clearing Corporation (DTCC), Steven understood how daunting the transition from student to professional can feel. What he discovered through mentoring was the profound impact that thoughtful guidance and honest dialogue can have on a student's confidence and trajectory.

For MaryKate Chiara, that guidance came at a pivotal moment.

"Before my mentorship with Steven, my nerves and inexperience held me back from attending networking events and applying for opportunities," she recalled.

From their earliest conversations, Steven focused on helping MaryKate refine her professional presence, strengthen her interview skills, and approach opportunities with clarity and intention. Rather than offering generic advice, he worked with her to build the self-assurance needed to succeed in a competitive environment.

"Technical skills are important," Steven shared, "but confidence and the ability to present yourself well often determine how far you go."

That mentorship soon translated into tangible results. Encouraged by Steven, MaryKate applied for an internship at DTCC. When she secured an interview, his guidance helped her approach the opportunity with greater confidence. She ultimately accepted the position and quickly distinguished herself through her professionalism and readiness to learn.

For Steven, seeing her growth reinforced the value of investing time in mentorship and demonstrated how a few intentional conversations can open doors. The relationship also highlights how programs like MentorPlace create meaningful bridges between academia and industry. Although

Steven did not graduate from the Tobin College of Business, his involvement reflects the broader St. John's network, where professionals across disciplines come together to support student success.

"Mentorship benefits everyone involved," he explained. "Students gain insight and confidence, and organizations get to connect with future talent in a meaningful way."

For MaryKate, the experience continues to shape how she approaches professional opportunities.

"The confidence that Steven helped instill in me has gone far beyond our weekly meetings. After mastering things like introductions and elevator pitches, I walked into my internship feeling prepared. I now approach leadership and networking opportunities with a much more open and accepting perspective," she shared.

Through MentorPlace, what began as a simple introduction evolved into a professional partnership that continues to shape MaryKate's career path and Steven's own perspective on leadership and impact.

Paying It Forward



How alumni mentorship strengthens the Tobin community and inspires the next generation

For Akua Frempong '07TCB, '08MS, mentorship is more than a professional responsibility. It is a deeply personal commitment rooted in gratitude for the guidance she received during her time at Tobin. A graduate of the College's Bachelor of Science in Accounting and Master of Science in Taxation programs, Akua now serves as a Tax Partner at EY and a member of the Tobin College of Business Advisory Board, remaining closely connected to the institution that helped shape her professional and personal journey.

Reflecting on her undergraduate experience, she credits professors, alumni, and hands-on learning opportunities with helping her discover her path in accounting and tax while building the confidence to pursue it.

"My time at Tobin laid the foundation for everything I've achieved professionally," she said, noting that mentorship played

a pivotal role in shaping her perspective and career direction. Today, through MentorPlace, she aims to provide the same clarity and encouragement to students who are navigating their own journeys.

Akua mentors several students across disciplines, from accounting to marketing and management, each at a different stage of exploration. Her approach focuses on creating a supportive space where mentees feel comfortable discussing uncertainty, setting goals, and expanding their sense of possibility.

"Our conversations evolve based on what they need most," she explained. "Sometimes it's very tactical, like preparing for internships, and other times it's about helping them navigate uncertainty and build confidence."

Through monthly check-ins and ongoing communication, she has watched her mentees become more intentional and self-assured, approaching challenges with a clearer sense of direction.

"Akua has had an incredibly meaningful impact on my experience at St. John's and on how I approach my career," said Nicole Jurski '28TCB, an accounting student at Tobin. "She helped me think through networking opportunities,

internship applications, and what it really takes to become a CPA. Having someone with industry experience to guide those conversations gave me the confidence to build a clear plan for my future."

The experience has also shaped her own leadership style, encouraging her to lead with empathy, patience, and reflection.

Staying connected to Tobin remains a source of pride and purpose for Akua. Mentoring allows her to remain rooted in the community that helped shape her professional identity while contributing to a stronger, more interconnected alumni network.

"MentorPlace has enriched my journey by giving me the opportunity to support emerging talent while continuing to grow as a mentor myself," Akua shared.

Her story reflects the enduring impact of alumni engagement. By sharing their experiences and investing in students, mentors like Akua help sustain a culture of collaboration and mentorship that extends far beyond graduation.

A Network Built on Connection

Together, these stories illustrate the many ways MentorPlace strengthens the Tobin community. Whether through industry partnerships that open doors to internships or alumni relationships that foster growth and self-discovery, mentorship remains one of the most powerful ways to shape student success.

For alumni and professionals considering becoming mentors, the message is simple: meaningful impact often begins with a single conversation.

Want to Make an Impact?

MentorPlace connects alumni and professionals with students seeking guidance, insight, and support.

Learn more about becoming a mentor at: <https://tinyurl.com/tobinmentor>



40

UNDER 40

The “40 Under 40” recognition celebrates 40 young leaders under the age of 40 who have demonstrated exceptional achievement, innovation, and community impact in their fields. This annual spotlight honors professionals who are driving change, contributing to the economic and cultural vitality of their communities, and shaping the future of industries ranging from business and design to nonprofit and public service. Being featured in 40 Under 40 is a prestigious acknowledgment of leadership, dedication, and promise, highlighting the next generation of influential figures from the St. John’s region and beyond.



Hanya Abdalla '22TCB, '23MS

Hanya Abdalla is a dedicated community leader committed to service, collaboration, and sustainable neighborhood growth. As **Project Manager at the Staten Island Economic Development Corporation**, she leverages her finance background to facilitate grants, support Business Improvement Districts and Neighborhood Associations, and deliver impactful initiatives that drive foot traffic and consumer engagement across Staten Island. Her work helps small businesses increase visibility, attract new customers, and generate sustained growth. Working closely with business leaders, community organizations, and elected officials, Hanya remains committed to strengthening neighborhoods and creating meaningful local impact. She also serves as Co-Chair of the GOLD alumni association.

Joseph Addona '14TCB

Joseph Addona is a **Regional Manager at Teads**, where he has built his career in New York City's fast-paced media and marketing landscape. He came to St. John's on an athletic scholarship to play lacrosse, an experience that helped shape his discipline and leadership. Joseph credits St. John's with teaching him the importance of accountability, honesty, and believing that anything is possible. Being selected for the inaugural Tobin 40 Under 40 is a meaningful honor and a reflection of a journey that, as he notes, began in his twenties on campus.



Thomas Berman '12MBA

Thomas Berman is a seasoned sports marketing executive currently serving as **Director, North America Marketing at Bally's Sportsbook & Casino**, where he leads strategic growth initiatives across the Sportsbook business. He began his career at St. John's as a Sports Marketing Graduate Assistant in Athletics while earning his MBA, an experience that laid the foundation for his leadership in integrated marketing and revenue generation. He later held progressive roles with the New York Jets, the National Hockey League, and the New York Racing Association. Thomas credits his time at St. John's as instrumental in shaping his leadership approach and continued success in the sports industry.

Kevin Brennan '14TCB

Kevin Brennan serves as **Deputy Director for Market Analysis for the New York State Office of Cannabis Management**, where he is helping architect the regulatory operating system for the state's emerging market. His career has been defined by transforming complex data into actionable strategy, previously leading high-impact analytics teams at Capital One and KPMG US. Throughout his work, Kevin has pioneered analytical frameworks and automation initiatives that have generated significant value and improved operational efficiency. He remains committed to leveraging data to drive social equity and institutional transparency within the public sector while helping shape one of New York's most closely watched emerging industries.

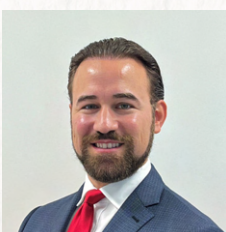


Luke Cortina '19TCB

Luke Cortina is a **Financial Advisor and Certified Financial Planner with Morgan Stanley**. He began his career with the firm as an intern during his junior year at St. John's University and later returned in 2021 after spending two years at Protiviti. Luke works closely with individuals, families, corporations, and nonprofit organizations, providing holistic wealth management planning and advice. What he enjoys most about his role is building genuine, long-lasting relationships with clients across the country and helping them achieve their specific financial goals. His career reflects a strong commitment to trust, service, and long-term financial guidance.

Chris Dare '14TCB

Chris Dare is a **New York-based illusionist, mentalist, and entrepreneur** whose career reflects the creativity and leadership celebrated by the Tobin College of Business. Through his Dare to Believe™ brand, he has transformed traditional magic into a sophisticated tool for corporate innovation and global connection, with performances for numerous Fortune 500 companies. His work also reflects St. John's Vincentian mission through Magic with a Mission, an initiative that has supported more than 50 charitable organizations. Beyond performance, Chris manages a diverse business portfolio that includes nine companies and commercial real estate investments, exemplifying the entrepreneurial spirit of a Tobin graduate.



John DeMarinis '10TCB

John DeMarinis is a **financial advisor with Blue Ocean Wealth Solutions**, a MassMutual firm, where he leads a successful advisory practice based in East Hills, NY. Over more than 16 years in the financial industry, he has built lifelong client relationships through personalized guidance, best-interest recommendations, and ongoing service. As his practice has grown, he has developed a strong support team dedicated to delivering exceptional client care. His commitment to the profession has earned him numerous industry designations, Million Dollar Round Table recognition, multiple Leader's Conference Qualifications, and Long Island Business News' 2025 Business Leaders and Finance Award.

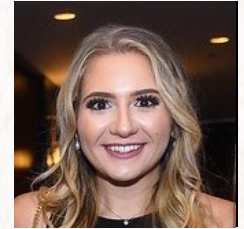


Christina Demos '10TCB, '11MS

Christina Demos is a **Senior Vice President at Blackstone**, where she leads tax compliance for the firm's private equity investment funds and affiliated entities. Her role includes coordinating tax information from portfolio companies, overseeing U.S. tax filings with external advisors, and reporting to investors. In addition to compliance oversight, Christina is actively involved in tax planning, research, and diligence matters. Before joining Blackstone in 2015, she was a Tax Senior at KPMG, providing tax services to private equity and hedge fund clients.

Francesca DiMura '14TCB, '15MBA

Francesca DiMura is a **Senior Manager at PwC** specializing in accounting and auditing for clients in the wealth and asset management sector. With more than a decade of experience, she has led complex financial engagements, streamlined valuation and reporting processes, and managed high-performing audit teams. She also serves on PwC's internal faculty, supporting training and recruiting initiatives across career stages. Francesca remains deeply connected to St. John's as an EIRP alumna, Tobin Alumni Association member, and former GOLD membership committee chair. Her commitment to service extends to leadership roles in community organizations and longstanding volunteer work with major national events.

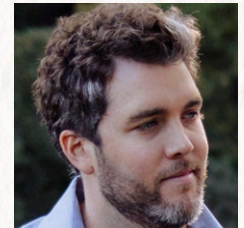


Kristoffer O'niel Duncan '11CCPS, '14MBA

Kristoffer O'niel Duncan is a **senior technical program management leader at Meta**, where he drives initiatives across AI hardware infrastructure, augmented and virtual reality platforms, and machine learning developer tools. He currently leads efforts to integrate AI into Meta's internal software development stack. Over the past decade, he has advanced within the company after transitioning from earlier roles in data analytics across the health insurance and video game industries. Kristoffer began his career by founding a real estate startup and credits his time in campus recreation at St. John's for shaping the human-centered leadership style he brings to his work and mentorship.

Tyler Eyre '13TCB

Tyler Eyre is an **Executive Producer at CBS News**, where he directs editorial strategy across several hours of programming. Previously, he led broadcast operations in live television at CNBC and was part of the creative team that developed original programming. Tyler has built a career at the intersection of journalism, storytelling, and production leadership, shaping news coverage and audience engagement on a national scale. A graduate of St. John's University with a degree in economics, he also holds a master's degree in journalism from NYU. He lives in California with his wife and daughter.



Akua Frempong '07TCB, '08MS

Akua Frempong is a **Tax Partner in EY's Tax practice**, where she serves as a strategic advisor to clients across a wide range of industries. She provides expertise in financial statement tax reporting and guides organizations through complex transformational events, including acquisitions, divestitures, restructurings, and IPOs. Akua began her career at EY and became one of the youngest professionals admitted to the firm's Tax Partner group at age 34. She is deeply committed to mentoring future leaders through St. John's and EY professional networks and also serves on both the Board of Governors and Board of Advisors for the Tobin College of Business.

Katherine Galbo '15TCB

Katherine Galbo is a **creative director and marketing strategist** who builds brands at the intersection of culture and impact. After launching award-winning campaigns for some of the world's most recognizable entertainment brands at Paramount and Viacom, she now leads global creative and brand strategy at Global Citizen, the world's largest movement dedicated to ending extreme poverty. Her work has helped drive global broadcasts, large-scale campaigns, and partnerships that mobilize millions of people and billions in commitments toward social change. Katherine credits programs like EIRP and the National Student Advertising Competition with laying the foundation for her purpose-driven career.



Pedro Gomez '09TCB, '11MBA

Pedro Gomez is the **founder and principal designer of Studio Pedro Rafael**, a Seattle-based interior design firm recognized for its refined, architecturally grounded residential work. Before establishing his practice, Pedro spent nearly a decade in the advertising industry leading impactful campaigns for major brands including Adidas, Barnes & Noble, and Liberty Mutual, experience that continues to shape his strategic, narrative-driven approach to design. As a student, he was deeply involved in campus life and remains engaged as a member of the McCallen Society. He lives in Seattle with his husband, John Kelly, '09TCB, '11MBA.



Maria Gonzalez Bullon '18CCPS, '20MBA

Maria Gonzalez Bullon serves as **Associate Director of Development for the Tobin College of Business at St. John's University**, where she identifies, cultivates, and solicits donors while building meaningful relationships that keep alumni and supporters engaged with the University. Maria began her fundraising career as a Graduate Assistant in Athletic Development before transitioning into a full-time role following graduation. A proud alumna and former member of the St. John's Women's Soccer team, she brings a global perspective shaped by her roots in Salamanca, Spain, and a deep personal commitment to advancing student success and institutional growth.

Janaki Haddad '12TCB, '13MS

Janaki Haddad is a **Vice President at Evercore on the Real Estate investment banking team**. Prior to joining Evercore, Janaki worked at Credit Suisse in their Real Estate investment banking team. Janaki has advised on a variety of large M&A transactions in the Real Estate and Hospitality sectors. Janaki received two degrees from the Tobin College of Business: her bachelor's degree in Accounting in 2012 and her master's degree in taxation in 2013. Janaki received her MBA from Columbia Business School in 2019.



Jorge Jorge '10TCB, '13MS

Jorge L. Jorge is a **real estate executive** with more than 20 years of experience in property management and multifamily housing operations. He currently oversees property operations across the management brands of Gilbane Development Company, supporting a national portfolio that includes mixed-income multifamily communities, assisted living facilities, and student housing. Throughout his career, Jorge has held leadership roles at Lisa Management and RiseBoro Community Partnership, where he led large residential portfolios and compliance initiatives. He is also the founder of Leather Street Realty. His career reflects a strong commitment to operational excellence, housing access, and community focused leadership.

John Kelly '09TCB, '11MBA

John Kelly has held executive roles at leading global brands and currently serves as **Vice President of Loyalty and Partnerships at T-Mobile**. He previously spent seven years at Nike, most recently as Head of Global Membership, following several product leadership roles at American Express in New York City. As a student, John was a highly engaged campus leader, serving in Student Government, RedZone, and the Student Programming Board. As an alumnus, he remains a frequent guest speaker and mentor to current students. He lives in Seattle with his husband, Pedro Gomez, '09TCB, '11MBA, founder of Studio Pedro Rafael.



John Kenny '13TCB

John Kenny is a **Vice President in Citizenship at Barclays**, where he leads initiatives focused on driving social impact across the Americas. He manages key nonprofit partnerships and oversees volunteer programs that leverage colleagues' skills to support communities. Prior to joining the Citizenship team, John worked in Finance at Barclays. He also serves on the Board of Directors of the Developmental Disabilities Institute, contributing to both communications and fundraising efforts. A dedicated advocate for service, he has completed a seven-day, 130-mile fundraising walk from Brooklyn to Montauk three times. John and his wife, Ellen McBurney, are proudly raising two future Johnnies, Lily and Maevie.

Christopher T. M. Khan '18TCB

Christopher T. M. Khan is the **Chief Compliance Officer at Universal Casualty RRG**, where he has built a distinguished career in the private insurance sector. With more than a decade of experience, he was recognized as a 2025 RISE "35 Under 35" award recipient and holds both the NAMIC Mutual Insurance Director designation and the ICCIE Certificate in Captive Insurance. Christopher remains actively engaged with St. John's through volunteer service on the GOLD Committee and as a men's basketball season ticket holder. He continues to pursue additional professional credentials and brings a global perspective shaped by travel to 25 countries.



Lubna Lundy '10GSRM

Lubna Lundy is **Director of Investment Product at Fidelity Investments**, where she helps develop and deliver investment solutions that empower professionals and everyday investors alike. With more than 15 years of experience in financial services, Lubna has built a career at the intersection of product innovation and purpose. She is especially passionate about financial literacy, using creative storytelling and social media to introduce emerging and underrepresented communities to the power of investing. Throughout her career, Lubna has remained committed to demystifying markets and helping individuals build wealth, retire with dignity, and achieve their long-term financial goals.



Sanya Makhani '10TCB, '12MBA

Sanya Makhani is a **Marketing Technology executive at Google**, where she leads global product strategy and engineering teams to transform customer experiences and drive revenue growth. Prior to Google, she spent a decade at American Express, redefining card member experiences across international markets and strategic partnerships. Known for bridging enterprise strategy with agile execution, Sanya is a data-driven leader passionate about eliminating operational silos to elevate the user journey. Outside the boardroom, she enjoys fitness, traveling with her husband and two sons, and giving back to her alma mater as a recently appointed adjunct professor at St. John's.

Jeremain Malcolm '14TCB, '14MS

Born in Brooklyn, New York, Jeremain is a first-generation Jamaican college graduate whose journey has been defined by resilience, ambition, and hard work. While at St. John's, he worked three jobs across three boroughs in a single day, an experience that strengthened his discipline and drive. He earned both his bachelor's and master's degrees in just five years, reflecting his commitment to growth and achievement. Today, Jeremain serves as a **Managing Director at Gen II Fund Services** in the private equity space, where he brings expertise in corporate products and operations and a strong track record of delivering cross-functional impact.

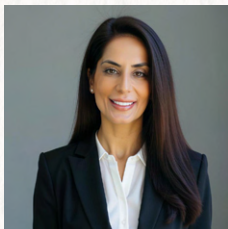


Marco Marchitelli '10MBA

Marco Marchitelli is an **Associate Director in Protiviti's Risk & Compliance** practice, where he leads complex, regulatory-driven transformations for global financial institutions. With more than 15 years of experience across asset management, banking, and capital markets, he has spearheaded high-impact initiatives spanning benchmark reform, collateral optimization, finance transformation, and operating model redesign. Marco's work modernizes infrastructure, strengthens controls, and drives measurable operational efficiency. His background spans both sell-side and buy-side environments, bringing a rare blend of front-office perspective and risk discipline to highly regulated and fast-moving financial sectors.

Carla Marian-Davis '14TCB, '15MS

Carla Marian-Davis is an **Executive Director at Morgan Stanley**, where she serves as Head of Transactional Deposit Products within the firm's Wealth Management division. In this role, she helps build next-generation cash management solutions that enhance how clients manage and access liquidity. Carla began her career at Morgan Stanley more than a decade ago as a Summer Analyst and has since held roles across Internal Audit, Corporate Treasury, and leadership positions within the firm's U.S. Banks Marketing organization. A native of Queens, she lives in Sunnyside with her husband and daughter.



Elin Minasi O'Brien '10TCB, '14L

Elin Minasi O'Brien is **Executive Director and Co-Head of the Investment Structuring Team for the Unified Global Alternatives business at UBS**. She oversees the structuring, due diligence, and deal negotiations of hedge fund and private credit portfolios and investments. Elin also leads volunteer efforts within her business unit, including hands-on service projects and fundraising initiatives that reflect the Vincentian values she embraced at St. John's. She first attended St. John's as a finance student and member of the Student-Managed Investment Fund before earning her law degree while working full time in the University's Office of Advancement and Office of the President.

Mike Moretoni '14TCB

Mike Moretoni is **Vice President of Consumer Marketing at Mastercard**, where he leads U.S. campaigns that bring the brand's iconic Priceless platform to life across music, sports, and culture. His work spans major partnerships including the TCS New York City Marathon, the McLaren Formula 1 Team, and the The Recording Academy's GRAMMY Awards. Mike previously helped launch McCann New York's Entertainment practice and has led integrated campaigns for brands including Cigna and Chick-fil-A. Today, his work sits at the intersection of culture and commerce, and he remains committed to mentoring St. John's students as they launch careers of their own.



Tim Parker '14TCB

Tim Parker is a **professional soccer player and defender for the New York Red Bulls**. His career has spanned Major League Soccer and the United States Men's National Team. After graduating from St. John's, where he served as captain of the men's soccer team, Tim was drafted by the Vancouver Whitecaps FC and went on to play for the Houston Dynamo FC, St. Louis City SC, and New England Revolution before returning to New York in 2025. He also represented the U.S. Men's National Team from 2016 to 2019 and recently earned his MBA from Indiana University Kelley School of Business.



Leah Renga '19TCB, '20MBA

Leah Renga is **Assistant Vice President and Wealth Management Associate with the Sheehan Lorenzo Grein Group at Merrill**, a wealth management team with a strong regional footprint and a disciplined client service model. A graduate of St. John's accelerated BS/MBA program, Leah launched her career at Merrill and quickly emerged as a leader known for strategic thinking and talent development. As Market Coach for Western Long Island, she represents peers across Nassau County and Queens on a national stage. She also contributes to a Tobin task force focused on expanding pathways for future women leaders in finance and business.

Michael Richards '14TCB

Michael Richards is **Vice President and Senior Financial Advisor at Merrill Lynch**, where he has built a distinguished career over the past 12 years, beginning as an intern during his senior year at St. John's. As a professional certified financial planner, Michael works closely with clients to assess their financial situations, develop tailored strategies, and provide ongoing plan reviews aligned with long-term goals. He also advises corporate clients on retirement plan oversight, drawing on his Certified Plan Fiduciary Advisor® designation to help ensure fiduciary standards and effective investment management.

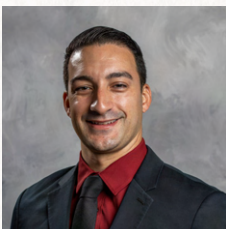


Adom Robinson '17CCPS, '19MBA

Adom Robinson is the **Founder and CEO of Take One Sportswear**, a global custom athletic apparel and equipment brand serving youth, collegiate, and professional sports programs worldwide. Since launching the company, he has built Take One into a platform that empowers athletes through storytelling, innovation, and access, delivering custom team uniforms and apparel with industry-leading turnaround times. Adom has collaborated with multiple NBA and NFL athletes, expanding the brand's reach and cultural impact. His work sits at the intersection of entrepreneurship, sports, culture, and community, with a strong commitment to mentorship and purpose-driven leadership.

Christopher Scaglione '11TCB

Christopher Scaglione is a **Reinsurance Broking Director and corporate strategy leader at Aon**, specializing in casualty facultative lines with experience across direct and reinsurance markets. Over more than 13 years in the industry, he has supported the rebuild of Aon's U.S. Casualty Facultative team, helped develop an internal regional reinsurer division, and co-developed the industry's first reinsurance index fund, Marilla. His background spans global client leadership, insurance consulting, and strategic growth initiatives. Chris is also recognized for mentoring colleagues at Aon and students through St. John's University's mentorship program.

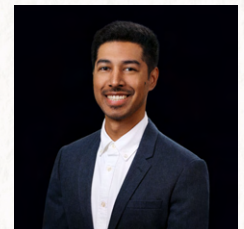


Joseph Scribani '13CCPS, '16MBA

Joseph Scribani is **Senior Manager of Product Marketing and Promotions for the New Jersey Devils**, where he leads campaigns and initiatives that enhance the fan experience while driving meaningful revenue for the organization. Prior to joining the Devils, he oversaw marketing strategy for St. John's University Athletics and Iona University Athletics, increasing attendance and strengthening brand visibility. Joseph's connection to St. John's began as a student working in Athletics, later serving as a Graduate Assistant in Athletic Marketing. He remains actively involved with the university as a season ticket holder and frequent guest speaker.

Leland Semien '14GSRM

Leland Semien is a **Property Broker at Lockton in San Francisco**, bringing a decade of commercial Property and Casualty insurance experience across middle market and large property segments. After graduating from Tobin, he launched his career at Zurich Insurance Group, where early mentorship and underwriting training shaped his passion for risk assessment and analytical problem-solving. Leland now manages a diverse book of business spanning technology, real estate, private equity, manufacturing, and healthcare. His career reflects a strong commitment to technical expertise, client impact, and continued professional growth.



Lenore Shimon '18MBA

Lenore Shimon is **Vice President, Head of Account Based Marketing for Aladdin at BlackRock**, where she leads global strategies and multi-channel programs that drive new business growth and deepen engagement with strategic clients. She previously led Sales Enablement for Aladdin, supporting go-to-market initiatives across the sales lifecycle. Before joining BlackRock, Lenore held roles at Broadridge Financial Solutions and in the sports industry with the New York Giants and Carolina Panthers. Her career reflects a strong foundation in marketing, client operations, and brand engagement, with a focus on strategic growth and relationship building.



Sophia Terzulli '16GSRM

Sophia Terzulli is an **Assistant Vice President at Mosaic Insurance**, where she was a founding member of the Environmental Casualty team. Since joining in 2024, she has played a key role in launching the company's combined GL and PLL product, now a core driver of growth for the platform. Sophia began her career at AIG in the Environmental Casualty division before joining Liberty Mutual's Ironshore, where she helped expand the combined GL and PLL portfolio and mentored junior underwriters. Today, she partners with brokers nationwide to structure complex environmental casualty and excess solutions.

Nick Thomas-Cárcamo '15TCB

Nick Thomas-Cárcamo is a **Global Strategy Lead at WPP Media**, where he leads global media strategy, thought leadership, and innovation for Electronic Arts. Since graduating from Tobin, Nick has built a career helping some of the world's most recognizable brands sharpen their marketing strategies. His recent accomplishments include being selected for Google's 2025 Masters of Leadership Summit, serving as a juror for the Festival of Media Global Awards, and crafting a winning strategy assignment for a new business pitch, reflecting his continued impact as a strategic leader in the industry. He remains an active alumnus and mentor to current students.

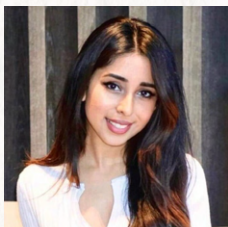


Chike Ubu '14TCB

Chike Ubu is a **Business Development Leader at TEKsystems Global Services**, where he drives enterprise growth across Financial Crimes, Risk, and Compliance. Since graduating from St. John's, he has risen through multiple promotions, earning a reputation for building and scaling high-impact business lines. Chike played a foundational role in launching a new division that has grown into a multimillion-dollar revenue engine and has personally led complex engagements with top financial institutions. Known for pairing strategic vision with execution, he develops high-performing teams and delivers scalable managed services solutions across highly regulated industries.

Nicole Valente '13TCB

Nicole Valente is **Special Counsel at Milbank LLP**, where she practices in the firm's Litigation & Arbitration group. She represents clients in federal and state court across a range of complex commercial litigation matters, including high-profile cases involving federal preemption and financial regulation. Nicole also maintains an active pro bono practice, currently representing the NAACP New York State Conference in efforts to reform racially biased vehicle search policies. Outside of work, she enjoys spending time with her two children, attending sporting events, and reading books with happily-ever-after endings.



Nikki Varanasi '18TCB

Nikki Varanasi is the **Founder and CEO of Parrot Finance**, a wealth and asset management technology platform that enables individuals to access institutional-grade portfolio strategies traditionally reserved for high-net-worth investors. Prior to founding Parrot, Nikki worked across finance and investing at firms including KKR and McKinsey & Company's hedge fund, where she recognized the gap between retail investors and professional portfolio management. Her work is focused on expanding access to sophisticated investment solutions and reshaping how individuals build long-term wealth through innovation and financial inclusion.

**HELP US RECOGNIZE THE NEXT GENERATION OF STANDOUT ALUMNI.
NOMINATE A TOBIN ALUM FOR THE NEXT 40 UNDER 40.**





Support Today's Students. Shape Tomorrow's Leaders.

The Tobin Alumni Association Scholarship Fund provides critical financial support to current Tobin students—helping them pursue their education, leadership opportunities, and career aspirations.

Your gift directly supports students who exemplify the values of the Tobin College of Business and ensures that financial need is never a barrier to success.

Join fellow Tobin alumni in investing in the next generation.
Every contribution—of any size—makes a meaningful difference.

Give Today



UPCOMING ALUMNI EVENTS

Visit stjohns.edu/alumni-events for more information on all our events.

JUNE

06/13 Class of 2021 Five Year Reunion, Manhattan, NY

06/18 School of Law 100th Anniversary Gala, Manhattan, NY

06/27 Long Island Brewery Tour, Northport, NY

06/30 Annual Summer Concert and BBQ on the Great Lawn, Queens, NY

JULY - NO EVENTS

AUGUST

Date TBD: US Open - Queens, NY

08/04 The Saratoga Men's Basketball Golf Outing, Saratoga, NY

08/22 Spring Lake BBQ, Spring Lake, NJ

SEPTEMBER

Date TBD: Tobin Alumni Association (TAA) Networking Event

Date TBD: Sunday Supper with St. John's Men's Basketball

09/29 Sebonic Golf Outing, Sebonic, NY

OCTOBER

Date TBD: StormFest (Alumni Homecoming), Queens, NY

Date TBD: AIV (Alumni Insider's View), Washington, D.C.

10/29 29th Annual President's Dinner, Manhattan, NY

10/29 GOLD (Graduates of the Last Decade) Drinks After Dark, Manhattan, NY

NOVEMBER

Date TBD: AIV (Alumni Insider's View) Wall Street, Manhattan, NY

DECEMBER

Date TBD: Winter Carnival, Queens, NY

Scenes from the Alumni Community





Professor John P. “Jack” Clarke, “Mr. St. John’s,” Addresses the Class of 2026

Few individuals embody the spirit of St. John’s University as fully as Professor John P. “Jack” Clarke, Esq. ’55CBA, ’57L, ’24HON. A longtime professor, beloved figure across generations of students and alumni, and Chair and Professor of the Law Department at the Peter J. Tobin College of Business, Professor Clarke continues to shape the University’s legacy in meaningful ways.

In May 2026, Professor Clarke returns to the spotlight as the commencement speaker for St. John’s University School of Law’s graduating class, a fitting honor as the Law School celebrates its 100th anniversary. His selection reflects not only a lifetime of professional achievement, but a deep and enduring commitment to the values that define St. John’s: integrity, service, and excellence.

Known affectionately by many as “Mr. St. John’s,” Professor Clarke’s impact extends far beyond the classroom. His leadership, mentorship, and philanthropy have helped expand opportunities for students, particularly in public interest law, strengthening the School of Law’s mission to advance justice and access. Through decades of involvement, his influence is woven into the fabric of the institution.

Professor Clarke’s distinguished service to the public, the legal profession, and the University has earned him numerous accolades. Yet it is perhaps his personal connection to students and his unwavering belief in the power of education that define his legacy most clearly.

As he prepares to address the Class of 2026, Professor Clarke represents more than a

commencement speaker. He stands as a living testament to what it means to lead with purpose, give back with intention, and remain deeply connected to the community that helped shape one’s journey.



A Legacy Honored: The Munson Lecture Hall Dedication

St. John’s University recently honored the legacy of William L. Munson ’68TCI with the dedication of the William L. Munson Lecture Hall at The Peter J. Tobin College of Business, alongside the announcement of The William L. Munson Endowed Chair in Risk Management/(Re)Insurance.

A distinguished leader in insurance and reinsurance, Mr. Munson built a career defined by integrity, service, and a deep commitment to mentoring others. A graduate of The College of Insurance—now the Maurice R. Greenberg School of Risk Management, Insurance and Actuarial Science (GSRM)—he remained closely engaged with the University for decades, helping shape the future of one of the nation’s leading insurance programs.

“Bill Munson exemplified the kind of leadership and commitment to community that defines St. John’s at its best,” said Dean Maciek Nowak, Ph.D. “His guidance during a pivotal moment in the shared history of St. John’s and the Maurice R. Greenberg School of Risk Management, Insurance and Actuarial Science (GSRM) helped strengthen our insurance program and position it for long-term success. This naming honors not only his legacy, but also the lasting bridge between our Queens and Manhattan campuses.”

The ceremony brought together family, alumni, and industry leaders to reflect on a life rooted in purpose. Mr. Munson’s widow, Marian B. Munson, shared his guiding principles: service to others and a dedication to mentoring the next generation—values that closely align with the University’s Vincentian mission.

With the naming of the lecture hall and endowed chair, Mr. Munson’s legacy will continue to inspire students for years to come, serving as a reminder that true leadership is measured by the impact one leaves behind.



CLASS NOTES

1960s

John P. Owens '64CBA, '76MBA

I was inducted into the Holy Cross High School, Flushing, NY, Hall of Fame in November 2024. Other inductees included Rev. Kevin G. Creagh, C.M., Ed.D. '91SVC, '04PD, a Vincentian and a member of the Board of Trustees for St. John's University.

Salvatore M. Ferro '65CBA

I graduated from St. John's in 1965 and was a member of Pi Sigma Epsilon fraternity while there. I then graduated from Infantry Officers Candidate School at Fort Benning, GA, in March 1967 and then on to the Military Intelligence branch of the US Army.

During my first tour in Vietnam in 1968, as the first Lieutenant, I worked for the CIA as the first Phoenix Program (since declassified) adviser to the Vietnamese in the II Corps region of Vietnam. My second tour in Vietnam in 1974 consisted of intelligence collection for the Defense Intelligence Agency (DIA) in Saigon.

Served for the next 40 years in various assignments for the DIA. Early in my assignment with the DIA, they paid for my earning an M.B.A. from American University in Washington, DC. The last 15 years with DIA, I served as the Congressional Liaison to the Senate Select Committee on Intelligence in the US Congress.

During this 40-year time frame, I ran four marathons, as well as participated in Civil War reenactments. Upon retiring in 2007, my wife and I relocated to Charlottesville, VA, where I grow grapes and make wine for our friends.

Pedro Aldahondo '69C, '93MBA

I am retired after 43 years managing production operations, quality assurance, and regulatory affairs for a pharmaceutical company on Long Island. I am married with three daughters and five grandchildren. I now live in Massachusetts.

1980s



Greg H. Poplarski '80CBA

Greg recently joined ISC Group, Inc., as Senior Vice President, Retirement Services. He brings 30 years of retirement plan experience and a

passion for serving those in service to others. In his new role, he helps clients deliver impactful retirement plan solutions to their employees.

Nilda Estrada '85CBA

Can't believe it's been 40 years since I graduated from St. John's! I'm now retired from the New York City Housing Authority for almost three years. Worked there for 27 years as a Staff Analyst and worked at several insurance companies before that. I've been married since 1992. I have two grown boys, 31 and 28 years old, and two grandsons, ages two years and six months. Enjoying our retirement by traveling, cruising, and babysitting. Always keeping busy!



Dorothy J. Ilijic '87CBA, '90MBA

In the summer of 2022, Nicholas and I moved to Seabrook Independent Living in Tinton Falls, NJ. After his passing on

July 4, 2024, I was inspired to join the Choir of St. Anselm Catholic Church in Wayside, NJ. I have been recently asked to serve on their Financial Council as well.



Nicholas Vero '88MBA

On October 1, 2001, I was activated to active duty in

the US Air Force. I served three years, Title 10, in both the US and overseas. While on active duty, I was promoted to Lieutenant Colonel and headed the Crisis Action Team at Andrews Air Force Base. After active duty was completed, I returned to my civilian occupation. I was also able to attend Iona College using the GI Bill. I earned a Master of Science degree in Family Therapy and Marriage Counseling and worked with returning veterans. I am currently retired and a snowbird in Florida for the winter. I am happy to say that most of my success was due to the knowledge I received from St. John's University.

1990s

Raziel G. Fuentesbella Arcega '90SVC, '93MBA

It has been 35 years since my undergraduate years and I am blessed to own my own company, LNR Promotions. I am celebrating 20 years running it and loving every day.

Paul Dowaschinski '91CBA

I have had a colorful life living in Los Angeles, China, and various other places. It has been fun. Thanks, St. John's University, Staten Island, NY.

2010s

Joseph Pascullo '10TCB, '12MA, '14MLS

I obtained three degrees from St. John's, with my most recent one being an M.L.S. in 2014. Shortly thereafter, I started my career at the New York Public Library (NYPL) and just completed my 11th year there.

I've been afforded many opportunities to work directly with manga and its English language publishers, which has been a dream come true. I cofounded the NYPL's Best Comics Committee, and have chaired other committees for Pop Culture Classroom and the American Library Association's Graphic Novels and Comics Round Table. I've been able to review manga directly for the School Library Journal and have been a panelist at many conventions across the country.

The highlight of my career came last year when manga publisher Kodansha USA ran a pop-up in lower Manhattan called the Kodansha House. The pop-up featured a multitude of events, and I not only got to facilitate two of their book clubs, but also moderate three of their question-and-answer sessions with prominent Japanese mangaka (Makoto Yukimura, Tsubasa Yamaguchi, and Kamome Shirahama). For this year's edition, I have also been asked by the production folks to moderate their three scheduled question-and-answer sessions, and I consider it an absolute privilege! Wouldn't be here without the NYPL, and thus, my St. John's degree.

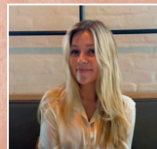
A Walk Down Memory Lane... Who Was Your Favorite Professor?



Marco Marchitelli '10TCB

"Professor Larry Boone from the EIRP program had the greatest impact on me

during my MBA experience. Entering the program directly from undergrad in 2008 with limited full-time work experience, I was fortunate to be inducted into EIRP and learn under his guidance. Professor Boone challenged the way I thought and pushed me to focus on real-world business problems and the practical solutions organizations implement every day. His emphasis on execution and applied thinking shaped how I approach challenges in my career today."



Cassidy Cisz '24TCB, '25MS

"Professor Carroll - Tobin, Marketing Intelligence. His

teaching style and mentorship through the Marketing program in Tobin has shaped the way I think, learn, and apply the discipline post-graduation, both professionally and beyond."

Valerie Watkins '09TCB

"Dr. Dobbins because even through cancer he was funny and the things I learned in his class are still working in Marketing."



Joseph Gencarelli '24TCB

"My favorite professor is Panayiotis

Andreou. I took both of his accounting classes a few years ago but his classes will always stick out in my head. He made accounting enjoyable, even at 7:30 am. As well as easy to understand and is just a very nice person."



Joseph Baffuto, '25TCB

"Victor Flores- always connected what we were learning with real examples from his vast experiences in

the finance industry. Super smart and down-to-earth guy who was always willing to help out even outside of the classroom."

Jacqueline Grande '24MS

"PROFESSOR DAVID CHAN. TOP 1. The greatest audit professor - super motivational + never had a boring class."

Jenelle Castillo '26TCB

"Natalie Dixon. She truly cares about the student's education and always starts off the day by motivating us with a quote."

SHARE YOUR STORIES

Tell us about your recent accomplishments and let your fellow alumni know what you are up to! Submit your class notes, celebrations, and accomplishments at the link below. (Submissions may be edited for length and clarity.)

www.stjohns.edu/tobinnn





HELP SHAPE THE FUTURE OF TOBIN

Join the Tobin Alumni Association (TAA) Board and play a direct role in advancing student success, industry partnerships, and alumni engagement.

The **Tobin Alumni Association** is evolving into a strategic platform connecting students, alumni, and industry leaders.

This is not a ceremonial role. It is an opportunity to help shape how Tobin shows up in the market and delivers value to its community.

AS A TAA BOARD MEMBER, YOU WILL:

- Support student career pathways through mentorship and access
- Strengthen corporate partnerships and hiring pipelines
- Contribute to high-impact alumni programming and thought leadership
- Serve as an ambassador for Tobin within your industry

INTERESTED IN JOINING?

SCAN THE QR CODE!





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HEARTS ON FIRE

THE CAMPAIGN FOR ST. JOHN'S UNIVERSITY

Hearts On Fire Campaign – a bold initiative that will strengthen and expand the transformative student experience that defines a St. John's education. Grounded in our Vincentian values, Catholic tradition, and unwavering commitment to academic excellence and service, the campaign will help ensure that current and future generations of students have the resources, support, and opportunities they need to thrive.

Join us as we ignite hearts and fuel the future of St. John's University.

