



Living

Heart to *heart.*
A Love That Waited Its Turn

Read more on page 4

Volume 20, Issue 1 – Winter 2026

Living

FEATURES

Love & Life
Heart to Heart: A Love That Waited Its Turn 4

Resident Reflections
Big Hearts, Big Shoes: The Art of Spreading Joy..... 6

Living Vibrantly: Celebrating Orange
& Blue Together 8

Heart of the Team
Making a Difference: Maintenance Team Spotlight 10

Helping Hands
Working Together: Reaching Farther and Serving
with Purpose 12

LIVE WELL

Fit for Life
The Orchard Grows: New Clubhouse
and Pickleball Court 14

Spirit & Soul
Moments of Meaning: Nurtured by Chaplain Care 16

Nourish
Healthy Bites: Dining with Diabetes Cooking School... 18

LEARNING LOUNGE

Money Matters
Building Your Financial Team: How Collaboration
Can Strengthen Your Retirement Plan 20

Stay Connected
Forever Learning: Expanding Minds, Enriching Lives...22

Live Inspired
Living Longer, Living Fully: Life Lessons from
Greencroft Communities Centenarians 24



One team, One mission.



*“And now these three remain: faith, hope and love.
But the greatest of these is love.” — 1 Corinthians 13:13*

Dear Residents and Friends,

As I walk through our communities, I’m continually reminded that the most extraordinary part of Greencroft isn’t the buildings, the programs, or even the beauty of our campuses—it’s you. The stories that unfold each day within our walls are testaments to God’s love in action.

Whether it’s a neighbor stopping by with soup when someone isn’t feeling well, a team member offering a prayer before a difficult moment, or the laughter shared around a dining table—these are the moments that weave together the true fabric of our mission. It is through these simple, grace-filled acts that our communities become more than places to live; they become places of belonging.

Our residents remind us daily what it means to live as Christ’s children—showing compassion, offering forgiveness, and extending kindness without hesitation. Love is not just spoken here—it is lived here. Every smile, every shared story, and every prayer becomes part of a greater story of God’s enduring love for each of us.

As we continue forward together, may we keep reflecting the light of Christ in our words and actions. Let us never underestimate how our love, freely given, can be the greatest ministry of all.

With gratitude and love,

A handwritten signature in black ink that reads "Hugh Davis".

Hugh Davis
President and CEO | Greencroft Communities



Heart to heart

A Love That Waited Its Turn

Love takes many forms. Sometimes it arrives early and stays for a lifetime. Other times, it grows quietly—through shared meals, easy laughter, and the comfort of truly knowing one another. At Hamilton Grove, love is woven into everyday life, creating stories that warm the heart and remind us that connection is what truly makes a place feel like home.

Bob and Sherry Gray's love story began quietly, sparked by a mutual friend and sealed in a single meeting. Then, just as quickly, it paused. Bob became ill for several weeks, and without explanation, Sherry assumed the door had closed before the relationship had a chance to open. Life moved on—or so it seemed.

But love, as they would learn, has a patient rhythm.

When the timing was right, their story resumed—and this time, it stayed. On October 3, 1970, Bob and Sherry were married, beginning a partnership that has now spanned 55 years. What began with a missed moment became a lifetime of moments, layered with faith, resilience, and devotion.

A Love Rooted in Faith, Carried by Conversation

Long before their official introduction at a Youth for Christ rally in Pennsylvania—where Bob served on the board—they had already moved in similar circles of faith. Bob believes it was faith that drew them together. Sherry smiles and says it was love at first sight,

adding that she would have married him right then and there.

Their early years were marked by frequent moves due to Bob's work, each relocation requiring flexibility, patience, and trust. Eventually, Indiana claimed them for good. Both of their daughters married Indiana men, and just like that, Indiana became home.



Through every move and milestone, Bob and Sherry leaned on what has always sustained them: honest conversation. They believe in talking things through, listening carefully, and never letting problems linger. Communication, they say, has been the steady thread holding them together.

Travel has been their greatest shared joy. Where they went never mattered. Every trip became a favorite simply because they were together, creating memories near and

far that they still treasure.

Today, they are the proud parents of two daughters, grandparents to nine grandchildren, and great-grandparents to three great-grandchildren. They have called Hamilton Grove Villas home for 11 years and love the freedom it provides—traveling without worry, knowing home maintenance is taken care of, and finding peace of mind in knowing future support is available if needed.

Community is another part of what makes life here meaningful. Bob and Sherry enjoy campus activities, monthly restaurant outings with fellow villas residents, and staying involved in the men's and women's clubs at Chicago Trail Village.

Their advice to younger couples is simple and heartfelt: be kind to one another, and never go to bed angry.

Bob and Sherry Gray's story is a reminder that when love and faith walk side by side, even a lifetime of change can feel like home.



Big hearts, Big shoes

The Art of Spreading Joy

At Great Lakes Christian Homes, four longtime residents share a colorful bond—one marked by big shoes, red noses, and a love of laughter. Diane (“Tookels”), Mary (“Beepers”), Merrilee (“Bubbles”), and Judy (“Teezer”) spent decades as professional clowns, bringing joy to children, families, and communities. Now retired from

performing, they continue to brighten the lives of their neighbors with the same warmth, humor, and kindness that defined their clowning careers.

A Different Path to Laughter

Each woman discovered clowning in her own way. Diane first stepped into the world of makeup and oversized shoes during a challenging time, enrolling in a Michigan State clown class to “be someone else”—and found

happiness that lasted 27 years. Mary started small, performing skits at the school where she worked, later joining a “clown alley” with her husband and honing her craft through formal training. Merrilee’s journey began at an RV resort in Brownsville, Texas, when a local clown class piqued her curiosity. Judy was inspired when her next-door neighbor became a clown. Seeing how much joy it brought him made her want to try it too—but it was the children’s laughter that kept her coming back.

Spreading Joy, One Smile at a Time

Their performances spanned communities near and far. Diane entertained preschool classes, children’s birthday parties, senior centers, and local festivals. Mary especially loved hospital visits and special events, including a prom for terminally ill children and the White House Easter Egg Roll. Merrilee delighted audiences at schools, parties, church programs, and neighborhood celebrations. Judy was a parade regular in Lansing and Detroit, spreading smiles through face painting, puppet antics, and playful jokes.

Moments That Last a Lifetime

What they loved most was simple: joy. Diane cherished the happiness she felt making others happy. Mary embraced becoming someone new while comforting others. Merrilee felt her heart lift with every smile. Judy adored the laughter, curiosity, and delight on children’s faces.

Their favorite memories capture the heart of clowning: Diane recalls a preschool class that sent 30 handwritten thank-you notes after she performed and gave each child a noisy toy chicken. Mary treasures a young girl from a terminally ill prom who returned to dance on her shoes the following year. Merrilee

fondly remembers running through church pews to introduce a new pastor in full clown regalia, and Judy smiles thinking back on waving to thousands of parade-goers.

The Spirit Lives On

Even in retirement, the joy continues. Diane and Mary share playful quips that turn serious conversations into laughter. Merrilee greets everyone warmly, offering peace and kindness. Judy spreads positivity through her smile, laughter, and presence. Costumes and makeup are gone, but the heart of clowning—compassion, joy, and connection—remains.

Joy in Every Day

Diane, Mary, Merrilee, and Judy reflect the heart of Great Lakes Christian Homes—a faith-based community dedicated to serving others with love. They spent decades bringing laughter and comfort to children, families, and those in need—and today, they continue to share that same encouragement with every neighbor they meet. Back then, they wore red noses and big shoes. Today, joy begins with a simple smile, carrying warmth and kindness to everyone around them. Proverbs 15:30 reminds us that a cheerful heart brings joy to those around us, and that’s exactly what they strive to do every day.



Beepers



Bubbles



Teezer



Tookels



Living
vibrantly

Celebrating Orange & Blue Together

At Greencroft Communities, we believe life is best lived vibrantly—surrounded by friends who feel like family, sharing traditions, and celebrating the moments that bring joy. At the Windsor of Savoy, residents embody this spirit through their deep connection to the University of Illinois and its beloved “Orange & Blue.”

A Legacy of Pride and Connection

Since 1867, the University of Illinois at Urbana-Champaign has been a cornerstone of the region. Just a few miles south of campus, Windsor of Savoy has become home to many retired faculty, staff, and alumni who treasure their lifelong ties to the University. For them, celebrating the Fighting Illini isn’t just about sports—it’s about honoring memories, friendships, and a shared identity that continues to thrive on our campus.

The Homecoming Parade: A Tradition of Spirit

Each fall, Windsor residents proudly join the University’s Homecoming Parade, bringing their enthusiasm and school spirit to the streets.



For the past two years, alumni and retirees have decorated the Windsor shuttle bus in bold orange and blue, adding personal touches like graduation years scrawled across the windows. As the bus rolls alongside cheerleaders, the marching band, and community floats, Windsor residents beam with pride.

One resident shared, “It makes my heart feel good to show my Illini pride.” Another alumna, Brad Bowen, reflected, “The best part was seeing all the people lining the streets to cheer—it felt like we were part of something bigger than ourselves.”

Watch Parties: Where Camaraderie Comes Alive

Back on campus, the Windsor Room transforms into a hub of excitement during football and basketball seasons. Residents gather in their orange and blue attire, swapping stories, cheering every touchdown and three-pointer, and reliving favorite moments from past games. These watch parties are more

than sporting events—they are opportunities to connect, laugh, and strengthen bonds.

Neighbors who once exchanged quick hallway hellos now linger over coffee, reminiscing about rivalries and debating next season’s lineup. The shared joy of Illini victories sparks conversations that blossom into lasting friendships.

Team Spirit as a Springboard for Community

At Windsor of Savoy, the Fighting Illini spirit is woven into daily life, but it’s only one example of how residents live vibrantly. Whether through sports, faith traditions, or simple acts of kindness, Windsor residents embody the Greencroft value of caring for one another. The excitement of a game today becomes the foundation for tomorrow’s friendships—proof that community spirit extends far beyond the scoreboard.

Making a *difference*

Maintenance Team Spotlight

When a new resident moved to Greencroft Middlebury from Illinois, she wasn't thrilled about leaving her home. But Jordan Hughes noticed something that could help – she loved lilacs. Knowing the usual planting rules wouldn't allow a bush in front of her window, Jordan worked with his supervisor to make an exception. He planted a lilac where she could see it from her favorite chair—and just like that, her frustration softened. “Thank you,” she said. “Now this feels a little bit more like home.”

It's moments like these that show what makes Jordan and his maintenance partner, Tom Bebout so special. Behind every well-kept lawn, every cleared sidewalk, and every smoothly running system at Greencroft Middlebury is a team whose dedication makes residents feel cared for and at home.

Jordan has spent nearly 16 years at Greencroft, first tending the Goshen campus grounds and now serving full-time at Middlebury. His

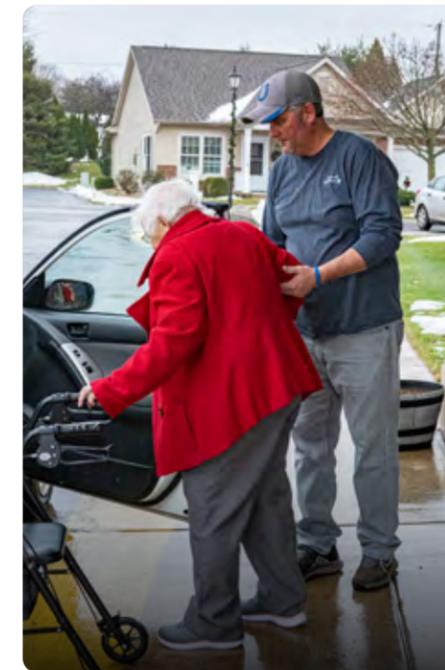
mother, who worked for more than 25 years in healthcare at Greencroft Goshen, encouraged him to apply for seasonal work while he was in college. That encouragement introduced him to a career he would love—one filled with purpose and daily opportunities to serve seniors.

Tom's journey began with a part-time maintenance job at a senior living facility during college. “I just fell in love with it,” he says. Eleven years later, including two at Middlebury, he remains committed to making a difference every day.

Prepared for Whatever the Day Brings

No two days are alike. Jordan's work flows with the seasons—trimming and mowing in warmer months, preparing for snow and ice in winter. Tom begins each day checking work orders, mechanical systems, and resident emails to plan a schedule that prioritizes safety and comfort.

This time of year, that care is especially noticeable. Neatly plowed roads and cleared driveways and sidewalks ensure every step is safe, letting residents



enjoy the crisp winter air without worry. Resident Nancy Heathman notices the difference. “The grounds are always well taken care of,” she says. “The team is always willing to help with any job, big or small. I know that I will be taken care of.”

Heart for Service

What sets Jordan and Tom apart is their genuine care. Hanging a picture, changing a lightbulb, or helping a new resident feel at home—these acts show a dedication that goes beyond skill. They don't just maintain a campus; they nurture a home.

Guided by the spirit of Colossians 3:23, “Whatever you do, work heartily, as for the Lord and not for men”—Jordan and Tom live out their mission in the small, meaningful ways that make campus life safe, welcoming, and comfortable. Resident Esther Riegsecker has experienced that care firsthand. “I am so thankful to live here,” she says. “I feel comfortable and worry-free.”





Working Together: Reaching Farther and Serving with Purpose

At Oak Grove Christian Retirement Village, we believe God designed us to live in community, connected to one another, rooted in purpose, and called to bless our neighbors. Our campus would not exist without the love, support, and involvement of the DeMotte community, and we see every partnership, event, and outreach effort as an opportunity to live out our Christian mission: to serve others with compassion, dignity, and Christ-like love.

We encourage our residents to stay engaged, stay curious, and stay connected to the wider world. Philippians 2:4 reminds us, “Let each of you look not



only to his own interests, but also to the interests of others.” In fact, that spirit of outward-looking care is woven through everything we do at Oak Grove.

Living Out Our Mission in the Community

Almost two years ago, Oak Grove began deepening its presence in the wider community through events that bring joy, service, fellowship, and shared purpose. Participation in the Touch of Dutch Parade provided an opportunity for residents, families, and neighbors to come together in celebration. Sponsoring DeMotte’s Boo Bash and winning the Best Family Costume gave everyone a chance to celebrate families, connection, and the joy that comes from simply being together.

“Our events are successful because our team and residents all jump in to help and celebrate together—teamwork at its best!” notes Oak Grove Marketing Associate La-Zann Yana.

These experiences remind us that every generation has a cherished place in community life, and that older adults continue to be vital contributors to the culture and heart of our town.

Serving Others as Christ Served Us

Service opportunities like donation drives for Toys for Tots and the Good Neighbor Food Pantry have become beautiful expressions of generosity from Oak Grove residents and team members—and giving baskets always overflow. Events like Breakfast with Santa and See You at the Pole encourage neighbors to join in, creating meaningful opportunities for fellowship and shared faith.

Community partnerships with local organizations, such as the DeMotte Chamber of Commerce, Jasper County Community Services, and the American Legion Auxiliary, reflect Oak Grove’s ongoing commitment to walking alongside neighbors in service. Through veterans’ pinning ceremonies, Wreaths Across America, and other acts of honor and remembrance, Oak Grove residents and team members embody John 15:12: “My command is this: Love each other as I have loved you.”

Supporting the Health and Well-Being of Older Adults

Programs for Senior Aging Week—including a Senior Health Expo and First Annual Senior Health Walk—encourage older adults, residents and neighbors alike, to commit to wellness. Monthly Hot Topic Wednesdays and Caregiver Support Group create spaces for learning, healing, and nurturing.

These events serve as reminders that aging is not a withdrawal from life, but a new chapter filled with discipleship, wisdom-sharing, and fellowship.



Why Community Matters

The connections formed through these efforts do more than fill calendars: they nurture belonging, purpose, and joy. When residents greet neighbors at a parade, pack food pantry bags, pray together at a flagpole, or walk alongside veterans, they are living into God’s calling for each of us to love, serve, and build one another up.

The DeMotte community also gives back to Oak Grove in countless ways—through partnership, participation, hospitality, and prayer. Together, we form a circle of support that strengthens all involved.

A Community Rooted in Christ’s Love

We are grateful for every relationship, every shared event, and every opportunity to serve with our neighbors. Oak Grove remains committed to shining Christ’s light through active engagement, heartfelt service, and a welcoming spirit that invites all generations to walk this journey together.

At Oak Grove, connection is not just an activity—it is a ministry and way of life that is a living expression of faith allowing us to honor God, who calls us into community with Him and with one another.



The Orchard Grows: A New Clubhouse and Pickleball Court

Excitement is in the air at The Orchard, Golden Years' newest independent living community. Plans are underway for The Orchard clubhouse and pickleball court, spaces where neighbors will gather, play, and enjoy life together.

"This is such an exciting step for our community," says Shauna Shafer, Executive Director of Golden Years Homestead. "The clubhouse is more than a building—it's a place designed to support health and happiness, friendships, and an active lifestyle."

The vision for the space is expansive. Residents will have a fitness center to support their wellness routines, a cozy library and craft room for quiet reflection or creative projects, and a fully equipped kitchen perfect for shared meals, cooking demonstrations, and celebrations. The centerpiece? A pickleball court, ready for friendly matches and spirited competition—a sport that's social, accessible, and fun for everyone.

Listening to the Community

"The decision to add these amenities came from listening to our residents," Shauna explains. "We surveyed our community, looked at trends in active living, and carefully considered what people value most today. Each feature was chosen to bring people together and enrich daily life."

And the response from residents has been enthusiastic. Mona Jantz, Orchard resident laughs as she shares, "I've never played pickleball, but I will try! I'm also looking forward to playing cards, gathering for coffee, working on my quilts in the craft room, and simply spending time with

neighbors and friends from church." Orchard resident Pat Tighe adds, "I'm looking forward to using the fitness room and starting a quilting group."

These spaces aren't just about activity—they're about community. Comfortable gathering areas inside and out will host celebrations, workshops, and quiet moments that bring neighbors together. For Mona, that makes all the difference: "We're being taken care of, and that makes being part of The Orchard feel even more special."

Bringing the Vision to Life

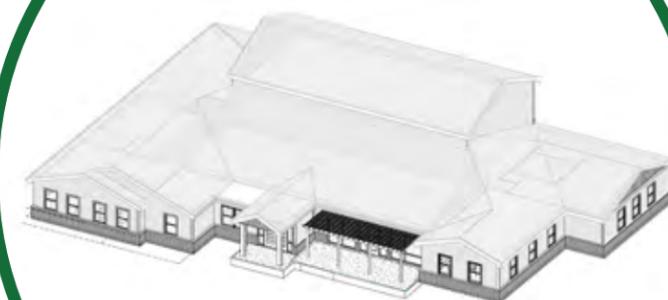
Right now, plans are in full swing. Designers and architects are finalizing layouts, choosing color palettes, and bringing the vision to life. Shauna shares her excitement, "This phase is where it all starts to feel real. Seeing the vision come together, knowing the space will support health, creativity, and connection—it's inspiring."

Board President Cyndy Elick adds, "We believe residents choosing The Orchard will find this to be a delightful place to live."

The Orchard's new clubhouse and pickleball court will give residents places to gather, create, move, and share everyday moments together. Each addition helps the community grow stronger, more vibrant, and full of life.

Mona feels the excitement of what's ahead at The Orchard. "It's pretty awesome. The energy is very special here and the growth potential is there," she says.

At Golden Years Homestead, the best days are built from little moments—moments of joy, togetherness, and life fully lived. And soon, those moments will grow and flourish at The Orchard.





Moments of Meaning: Nurtured by Chaplain Care

“And He walks with me, and He talks with me, and He tells me I am His own,” go the lines of the beloved hymn “I Come to the Garden Alone”. Its message reminds us we are never alone—that God’s sacred presence surrounds us in every moment. That sense of comfort and reassurance comes to life each day at Greencroft Goshen through the compassionate care of our chaplains, who bring spiritual guidance, listening hearts, and personal connection to residents throughout the campus.

Meet the Chaplains

Chaplain Greg Grotbeck has served at Greencroft Goshen for three and a half years, bringing his guitar

and gentle guidance to residents’ daily lives. Chaplain Laura Moshier has been part of the community since childhood and has formally served as chaplain for four years, sharing her violin to bring music and comfort to residents. Chaplain Neil Amstutz joined two years ago after serving as a hospice chaplain, bringing extensive experience in supporting people through both life’s joys and challenges.

Each chaplain feels called by the Holy Spirit, inspired by the relationships they build and the opportunity to help residents grow in their connection with God. Greg explains, “Our hope is that residents are able to deepen their relationship

with the divine and find peace, purpose, and comfort in their daily lives.”

A Day in the Life of Care and Presence

Chaplains at Greencroft Goshen live by the principle of “One Team, One Mission,” partnering with residents and team members to provide emotional and spiritual support. A typical day may include rounding through the halls, answering calls from residents seeking conversation, or sitting quietly to listen. It might mean helping a resident process years of memories, guiding them through grief, or offering a moment of prayer or music.

The work is never one-size-fits-all. Greg, Laura, and Neil assess each resident’s needs individually, providing what is needed in the moment—whether listening, singing a favorite hymn, praying together, or simply being present. “They may not always remember what we say,” Neil explains, “but they know we are here with them—and that presence is everything.”

Compassion in Life’s Challenges and Joy

During life’s difficult seasons, the chaplains serve as a steady, compassionate presence. They guide residents and families through times of loss or anxiety, offering validation, hope, and spiritual guidance rooted in scripture. Handmade quilt ceremonies honor residents who have passed, bringing together family, friends, and team members to share memories, read Psalm 23, and close in prayer. Recently, the hand chime choir dedicated a song to a former bell choir member, honoring their legacy and offering a moment of comfort and reflection for everyone involved.

Celebrating life’s joyful milestones is just as meaningful. Chaplains often



assist with birthdays, anniversaries, and other special occasions, and they host outdoor services of healing and wholeness, complete with anointing and prayer. Through these gatherings, chaplains help residents embrace life’s transitions with gratitude, joy, and connection.

Fostering Connection and Community

Beyond individual support, chaplains help residents engage with one another, building a community of mutual care and ministry. Through organized services, team meetings, and encouragement to minister to each other, residents discover opportunities to give and receive support. Chaplains help break down barriers—social, cultural, or economic—reminding everyone that each person has a role in the life of the community.

A Vital Part of Life at Greencroft Goshen

Chaplains bring depth, guidance, and holistic care to the campus. They help residents explore life’s most profound questions,

understand their purpose, and find peace in both daily routines and life transitions. Through song, prayer, conversation, and attentive presence, Greg, Laura, and Neil ensure that each resident feels seen, valued, and spiritually nourished.

At Greencroft Goshen, moments of meaning are everywhere—quiet chats in the hall, shared prayers, music that lifts the spirit, and ceremonies that honor life. Through chaplain care, residents are reminded they are never alone, and that connection, compassion, and faith infuse everyday life.





Healthy bites

Dining with Diabetes Cooking School

This past fall, Walnut Hills hosted a Dining with Diabetes Cooking School, a hands-on program designed for people managing diabetes and those who support them. Led by experts from Pomerene Hospital and Ohio State University Extension, the series offered residents and neighbors a chance to explore practical nutrition tips and delicious, balanced meals.

Over four sessions, participants enjoyed live cooking demonstrations. Instructors prepared a full meal—main dish, side, and dessert—right before their eyes, sharing tips for healthy variations and flavor-forward cooking. Participants also took home handouts and a cookbook with 50 recipes, including a full holiday meal, so the lessons could continue in their own kitchens.

“One of the best things about the program is being able to answer people’s questions—and put all the pieces together,” said Kate Shumaker, Extension Educator.



“Participants often say no one has ever explained diabetes and meal planning so clearly before.”

Wellness in Action at Walnut Hills

Small class sizes in the cozy Troyer House created a relaxed atmosphere where participants felt comfortable asking questions, sharing experiences, and learning from each other. “It’s not a doctor’s appointment,” Kate said. “People feel comfortable opening up, and learning in a way that actually makes sense for their everyday life.”

At Walnut Hills, caring for the body is part of a larger calling to nurture the whole person—body, mind, and spirit. Programs like Dining with Diabetes show that wellness is more than a habit—it’s a celebration of life. Every meal prepared, every tip tried at home, and every shared conversation is a step toward honoring God’s gift of health and enjoying it together as a community.

Recipe Highlight: Broccoli and Mandarin Orange Salad

Participants explored a variety of healthy, flavorful dishes during the series. One example of a simple, balanced recipe you can enjoy at home is a crisp salad of broccoli florets and sweet mandarin oranges, tossed with a light dressing.

Why it works for diabetes:

- **Non-starchy vegetables:** Broccoli adds fiber and nutrients without spiking blood sugar.
- **Fruit in balance:** Mandarin oranges bring natural sweetness with controlled carbs.
- **Flavor & texture:** Crunchy meets juicy for a satisfying, vibrant dish.
- **Quick & easy:** Ready in minutes for everyday meals.

Recipe provided by the American Diabetes Association.

½ med	Grapefruit, juiced
1 small	Shallot, small diced
¼ cup	Olive oil
1 tbsp	Champagne vinegar
2 tsp	Honey
¼ tsp	Salt
⅛ tsp	Pepper
4 cups	Broccoli, chopped
15 oz can	NSA Mandarin Oranges, drained
¼ cup	Toasted pecans, chopped

1. In a large bowl, whisk together the grapefruit juice, shallot, olive oil, vinegar, honey, salt, and pepper.
2. Add broccoli and mandarin oranges, stir gently so as to not break up the oranges. Sprinkle with pecans.

Flavorful Lessons: Simple Tips

Managing diabetes starts with a balanced plate: fill half your plate with non-starchy vegetables and split the other half between lean protein and whole grains. These simple, flavor-forward ideas offer easy ways to nourish your body while enjoying every bite:



Mashed Potatoes

Steam or roast cauliflower until tender, then blend it with cooked potatoes for a creamy mash with added nutrients. Frozen riced cauliflower makes it even easier to stir into favorite potato dishes.



Spices

A simple chicken breast becomes Jamaican chicken with a little cayenne, cinnamon, and allspice or Moroccan chicken with some ginger and coriander.



Herbs

Chop fresh herbs like basil, cilantro, rosemary, or thyme and mix with a little oil to flavor veggies or meats. Freeze extras in ice cube trays for easy, ready-to-use seasoning year-round.



Building your Financial Team: How collaboration can strengthen your retirement plan.

At Everence, we help individuals build personalized financial plans for retirement that align with their faith and values. While we focus on providing you with investment strategies, income planning, and long-term financial well-being, we've found that retirement success is best achieved when you have a team of professionals helping you along the way.

Retirement planning is more than choosing investments or estimating future expenses – rather, it often includes tax strategy, legal protections, estate planning, and risk management. At Everence, we strongly encourage our clients to partner with experts such as an accountant and an attorney, alongside your financial advisor. When all three work together, they create a well-rounded plan that's stronger than any one perspective alone. This collaborative approach ensures you make confident, informed decisions for your future.

Here's how a collaborative approach can help you plan for retirement:

1. Tax-efficient investment planning

Financial advisors, like those at Everence, design investment portfolios with your retirement goals and personal values in mind. But without tax insight, even the best portfolio can lead to unintended tax consequences. An accountant can help evaluate your investments – including capital gains, dividends, and retirement account distributions – to ensure your strategy is tax-efficient. They can also help you understand how different types of accounts (such as Roth IRAs, traditional IRAs, and taxable brokerage accounts) impact your overall tax situation. Together, your financial advisor and accountant can help you make the most of your tax allowances, avoid unnecessary liabilities, and plan for future tax scenarios. This collaboration can be especially valuable during your retirement years.

2. Smarter retirement withdrawals

Your financial advisor helps you determine when and how to draw from your retirement accounts – including how to make the most of your Required Minimum Distributions (RMDs) through charitable giving. An accountant can also advise on the tax benefits of those withdrawals, helping reduce taxable income during retirement. They may suggest strategies such as Roth conversions, timing withdrawals to avoid higher tax brackets, or coordinating withdrawals with Social Security benefits. These insights can help preserve your retirement savings and reduce the risk of unexpected tax bills. Working together, your advisor and accountant can help you create a withdrawal plan that supports both your financial goals and your generosity.

3. Estate and legacy planning

Our goal at Everence is to help you map out an estate plan that reflects your faith and values, cares for your loved ones, and provides you peace of mind. In addition, we can also work with your accountant to ensure your plan is structured to minimize taxes for your heirs – including any charitable organization you designate as a beneficiary. Your accountant can help assess the tax implications of gifting strategies, inherited assets, and estate taxes, ensuring your legacy is passed on as efficiently as possible. As you're making end-of-life plans, you'll also need to include an attorney. They'll be responsible for drafting legal documents – such as wills, trusts, and powers of attorney – to ensure your wishes are carried out. Together, this team of professionals can help you build a comprehensive plan that honors your values, protects your loved ones and increases your impact.

Advisory services and securities may be offered through a third-party registered investment advisor or registered broker-dealer that is not affiliated with Everence Trust Company. Investments and other investment-related and/or securities products are not NCUA or otherwise federally insured, may involve loss of principal and have no credit union guarantee.



How Everence Helps

At Everence, your financial consultant will actively support collaboration with your accountant and attorney. With your permission, we:

- Share relevant financial data to support their work.
- Coordinate on timing for important financial moves.
- Adjust your financial plan based on their insights.

Help you ask the right questions at the right time to make informed decisions.

Open communication among your advisors leads to better outcomes. When everyone is aligned, your retirement strategy becomes more efficient and aligned with your faith and values.

Remember, a strong retirement plan isn't built alone. Everence is committed to helping you build a strong financial future. When you pair our expertise with the insights of skilled accountants and attorneys, you gain a powerful advantage that allows you to increase your financial well-being – both now and in the future.

**Let's build your financial dream team today.
Call 574-537-8773 or visit [Everence.com/](https://www.everence.com/)
Michiana.**

Forever Learning

Expanding Minds, Enriching Lives

A wise man once said that for-profit businesses compete, but not-for-profit organizations collaborate. At Southfield Village, that spirit of collaboration is more than an idea—it's a way of life. And nowhere is that collaboration more evident than in our partnership with the Forever Learning Institute—Northern Indiana's largest and most beloved senior-education nonprofit, founded by former Notre Dame professor Fr. Louis J. Putz, C.S.C.

Learning Just Steps Away

For more than 50 years, Forever Learning Institute has been a beacon for adults who want to keep exploring the world. Today, its satellite campus at Southfield Village brings that spirit of curiosity and discovery directly into our community—making lifelong learning as accessible as walking down the hall. Residents can choose from a wide range of engaging classes designed purely for the joy of learning, with no tests or homework, just meaningful conversation and shared experiences.

Course offerings span fitness and wellness, creative arts, literature, foreign languages, technology, spirituality, and personal enrichment. Popular classes include pickleball, cardio drumming, American Sign Language, Forever Fit, and choral music. Through spring and fall semesters, as well as shorter summer and winter sessions, residents have ongoing opportunities to stretch their minds, try something new, and connect with others who share their interests.

Exploring New Horizons

For assisted living resident Margaret Jasiewicz, Forever Learning is both an intellectual and social lifeline. "I always want to keep learning something new," she says. "It's a chance to explore topics I've never thought of exploring before. They teach so many different subjects." Over the years, Margaret has taken classes ranging from crafting and Sherlock Holmes to a comparative study of *The Scarlet Letter*. "We read the original version and then a more modern take and compared the two," she recalls. "It was really fascinating."

Some lessons extended beyond the classroom. Through a Forever Learning course, Margaret picked up sewing, and she now creates small handmade items for the Busy Hands program to brighten the days of nursing home residents. "What you learn in the classes is beneficial," she says, "but it's also a social thing. You get to know people, and sometimes you take more than one class together. You build relationships."

A Journey of Curiosity

Independent living resident Pat Frazier, and Southfield Village's former chaplain who officially retired last fall, found her way to Forever Learning through volunteer work, helping individuals learn English. "I thought, if these people can work hard and learn a new language, I could too," she says. Drawn by the variety of class offerings, Pat enrolled in Spanish, ancestry research, and a course on living with hearing loss. "Each class taught me something valuable," she notes.

One class, in particular, broadened Pat's perspective. "The Spanish class really expanded my point of view," she says. "We have people in our community who are refugees from Central America, and this helped me connect with them in a deeper way." For Pat, Forever Learning is both practical and enriching. "It never hurts to try," she adds. "You could miss out on something that's truly mind-expanding."

Learning That Enriches Life

At its heart, Forever Learning reflects a shared belief between the Institute and Southfield Village: continued learning fosters intellectual stimulation, social interaction, and a deeper sense of purpose at every stage of life. These programs support Southfield Village's mission to create a dynamic, faith-based living community that embraces the creativity, contributions, and challenges of aging—grounded in service excellence, compassionate care, and Christ-like values.

Together, Southfield Village, Forever Learning, and the residents who participate all benefit from this meaningful collaboration. It's a reminder that curiosity doesn't retire—and that the opportunity to grow, connect, and discover remains vibrant at any age.



Living longer, *living fully*



Life Lessons from Greencroft Communities' Centenarians

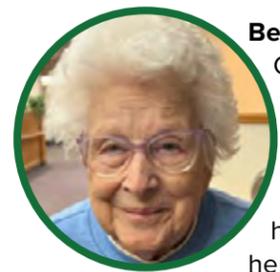
Imagine what it's like to have lived 100 years—or more! Our centenarians have stories that can make you laugh, inspire you, and even teach a thing or two about faith, family, and living fully.

Their stories are not about secrets or formulas. They speak with humility, humor, and clarity about faith, family, hard work, kindness, and gratitude. Together, these residents remind us that a full life isn't built all at once—it's shaped slowly, faithfully, and with intention.

Faith and Gratitude: A Steady Foundation

Again and again, residents point to faith as the anchor that carried them through a century of living.

For **Violet Kaufman** (Greencroft Goshen, age 100), who has lived at the campus for 25 years, turning 100 feels much like any other day. "You have to be reminded," she says. Her secret to happiness is simple: being a Christian, taking life one day at a time, and trusting God through it all.



Beulah Pottenger (Greencroft Goshen, age 100) shares that same steady rhythm of faith. "Always go to church on Sunday to prepare for a good week ahead," she says—a practice that has guided her life and grounded her days.

Virginia Sapp (Oak Grove, age 101) puts it plainly. Each morning begins the same way: "I get up every morning and thank God for another day." That daily gratitude, she says, is what has helped her live such a long and full life.



Erma Coplen (Golden Years, age 101) echoes that sentiment. "Just celebrate it and be thankful for each day," she says. Today, she is especially grateful that she is still in her right mind and able to care for herself—something she never takes for granted.

For these residents, faith isn't something abstract. It is lived quietly, daily, and with deep appreciation for each new morning.

Family, Relationships, and Community

When asked about their happiest memories, nearly every centenarian points to family.

Lucy Bontrager (Greencroft Goshen, age 101) has lived at the campus for 16 years. Her happiest memories are of raising her children. Her advice for others is simply to try to live a good life—and she is thankful every day for a good place to live and the care she receives.

Leonard Garber

(Greencroft Goshen, age 101) speaks fondly of being blessed with a loving wife and four daughters. His wisdom is gentle but firm: "It is more important to be kind than to be right." That belief carries into his everyday life, where he remains active in the pool room he helped establish, playing several times a week with friends.





Mabel Clemens (Windsor of Savoy, age 100) highlights how life's most meaningful connections can start with a single small decision. On a summer evening in 1944, she stepped in for her cousin's blind date—an encounter that led her to meet Bill, the love of her life, and they were married for 71 and a half years.

Lillian Yoder (Greencroft Goshen, age 101) believes lasting relationships come down to honesty and communication. "Enjoy life while you have it," she says. "Don't let little things get to you." She is grateful for being able to walk, visit, and enjoy time with friends and family.

Dorothy Yoder (Greencroft Goshen, age 100), shares a similar philosophy. Her advice is simple and enduring: "Be honest, open, and fair."

Across campuses, one truth is clear: a long life is made richer through connection—with family, neighbors, and community.

Work, Purpose, and Perseverance

Many centenarians credit hard work and purpose with shaping their lives.

"Work hard," says **Lester Hooley** (Greencroft Goshen, age 101). **Donnabelle Anderson** (Greencroft Goshen, age 100) adds her own perspective: "Make everything fun, no matter what!"



Eleanor Simpson (Great Lakes Christian Homes, age 100), who has lived at the campus for nine years, reflects on growing up on a farm. She believes that physical work, fresh air, and responsibility played a major role in her longevity. "People just have to keep going," she says. "Decide

what you like doing and be happy in what you're doing."

For **Gordon Cunningham** (Greencroft Goshen, age 101), celebrating more than a century of life feels simply "GREAT!" He credits good health and a caring family—and encourages others to make the most of every day as it comes.

Purpose doesn't retire, these residents remind us. It simply takes new forms.

Kindness, Attitude, and Choosing Joy

If there is one theme that rises above all others, it may be attitude.



Jean Cashman (Hamilton Grove, age 102) speaks with calm confidence about the importance of moderation, prayer, and trust in God. "Believe in something. Live without anger. Choose happiness whenever you can—life is what you make it."

Rosie Long (Greencroft Middlebury, age 100), a longtime resident and former board member, credits her long life to happiness and connection. "I try to be happy and be with other people," she says. On relationships, Rosie advises patience and thoughtfulness: "Go slowly and make decisions after you think—it helps in marriage and in life."

Faith Little (Oak Grove, age 100) keeps her wisdom brief but powerful: "Practice more humility." She adds simply, "Kindness."



Virginia Sapp (Oak Grove, age 101) offers similar advice: "Have compassion, tolerate other people, and give them a chance."

Life isn't without its trials, but these residents show that responding with patience, grace, and kindness can carry you through.

A World Changed—Values That Endure

Having lived through electricity becoming commonplace, world wars, and the rise of computers and smartphones, these residents have witnessed extraordinary change.

For **Lelia Masten** (Southfield Village, age 100), who grew up on a farm with 14 siblings, the rise of modern technology is one of the most striking changes she has seen. With a smile, she jokes that younger generations should "put those darn phones away!"



Mary Grace Miller (Walnut Hills, age 100) reflects on how people once treated one another with more care and connection. Her hope is simple: "Respect people, be kind and helpful. People will remember you if you show kindness."

Even as the world around them has transformed through technology, culture, and new ways of living, the values they hold dear remain constant, guiding how they engage with others.

Living Fully, One Day at a Time

After a century of living, Greencroft Communities' centenarians don't claim to have all the answers. They don't point to a single secret or perfect path. Instead, they speak of faith, family, hard work, gratitude, and choosing kindness—again and again.

They remind us that living fully isn't about the number of years behind us, but how we show up each day. And perhaps the greatest lesson they offer is this: a meaningful life is not lived in grand moments alone, but in ordinary days filled with purpose, love, and gratitude.

The Century Circle

Recognizing the remarkable lives of current residents across Greencroft Communities who have reached 100 years of age and beyond.

Golden Years

Cleola Temple, 104
Erma Coplen, 101
Mary Kiefer, 100
Virginia Smith Voelker, 100

Great Lakes
Eleanor Simpson, 100

Greencroft Goshen
Marie Work, 106
Jan Andre, 101
Lucy Bontrager, 101
Gordon Cunningham, 101
Leonard Garber, 101
Lester Hooley, 101
Lillian Yoder, 101
Donnabelle Anderson, 100
Violet Kaufman, 100
Beulah Pottenger, 100
Dorothy Yoder, 100

Greencroft Middlebury

Rosie Long, 100

Hamilton Grove

Jean Cashman, 102

Oak Grove

Virginia Sapp, 101
Faith Little, 100

Southfield Village

Florence Rafalski, 102
Lelia Masten, 100
Betty Wirtz, 100

Walnut Hills

Mary Grace Miller, 100

Windsor of Savoy

Marilyn Shimkus, 103
David Anderson, 100
Mabel Clemens, 100
Beverly Pyatt, 100

Our *mission*

Greencroft Communities creates dynamic living communities that embrace the creativity, contributions and challenges of aging for all, grounded in service excellence, compassionate care, and Mennonite values.

Greencroft Communities Affiliates:

Golden Years Homestead

Ft. Wayne, IN
(260) 749-9655

Great Lakes

Christian Homes

Holt, MI
(517) 694-3700

Greencroft Goshen

Goshen, IN
(574) 537-4000

Greencroft Middlebury

Middlebury, IN
(574) 825-6785

Hamilton Grove

New Carlisle, IN
(574) 654-2200

Oak Grove Christian Retirement Village

DeMotte, IN
(219) 987-7005

Southfield Village

South Bend, IN
(574) 231-1000

Walnut Hills

Walnut Creek, OH
(330) 893-3200

Windsor of Savoy

Savoy, IL
(217) 351-1437

Suggestions? Requests? On/off the mailing list?
Email us at Info01@GreencroftCommunities.org

Visit our website at: Greencroft.org

Volume 20, Issue 1 – Winter 2026

Living is published by the Marketing Team for the friends of
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