

A woman wearing a purple wide-brimmed hat and a blue shirt is seen from the back, holding a large green leafy vegetable. She is feeding a giraffe that is leaning its head over a wooden railing. The scene is set outdoors at a zoo, with other giraffes and lush green trees in the background. The sky is blue with some clouds. The overall atmosphere is bright and sunny.

Living

Up close & *wild.*

Hands-On Learning with the Potawatomi Zoo

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GREENCROFT[®]
COMMUNITIES 

Building Community *together*

"Above all, love each other deeply." — 1 Peter 4:8

There is something special about community. It is more than simply living near one another. True community is built through shared experiences, caring relationships and a willingness to serve each other with kindness and compassion every day.

At Greencroft Communities, we see the power of community in countless ways. It is found in neighbors checking in on one another, team members who go above and beyond to brighten someone's day, residents who volunteer their time and talents, and families who place their trust in us. Community is built in the small moments just as much as the big ones.

Our mission is centered on celebrating vibrancy and building community together. That mission comes to life when we choose connection over isolation and service over convenience. Whether it is a conversation shared over coffee, a helping hand during a difficult season, or gathering for worship, wellness or fellowship, these moments strengthen the bonds that make our communities feel like home.

In 1 Peter, we are reminded to "love each other deeply." We are all called to love one another, to extend grace, and to embrace each other as God uniquely created us. In a world that can often feel divided or disconnected, community gives us the opportunity to listen, care for and walk alongside one another through every season of life.

What continues to inspire me most is the way our residents and team members support one another each day. We are not simply providing services or accommodations. Together, we are creating places where people are valued, encouraged and empowered to live meaningful lives.

As you read the stories in this edition of Living Magazine, I hope you see the many ways community shapes who we are. Thank you for being part of Greencroft Communities and for helping us continue to build places filled with purpose, faith, friendship and vibrancy.

Blessings,



Hugh Davis
President and CEO | Greencroft Communities

Blooms, Butterflies & beehives

Connecting Through Nature

The sounds of laughter, the hum of golf carts touring the campus, and melodies drifting across Juniper Pond could only mean one thing: Summerfest had returned to Greencroft Goshen.

On July 14, residents welcomed family and friends for an afternoon of discovery. Some set out on foot while others climbed aboard six-passenger golf carts for guided tours through the woods, gardens and scenic pathways that wind across campus.

Along the way, every stop offered something new to discover.

Walking paths wound through the woods while butterfly habitats and native plantings showcased the work of resident volunteers. Visitors paused at scenic overlooks, enjoyed pontoon rides across Juniper Pond and explored the campus at their own pace.

Near the gazebo, a familiar Summerfest tradition continued. Since Summerfest began, residents Jay Morris and Sam Troyer have welcomed guests with brief reflections on God's creation while Sam played his harmonica. This year, the campus chaplains helped continue the tradition, inviting visitors to pause, reflect and appreciate the beauty surrounding them.

Nearby, resident Karl Birky shared his passion for beekeeping. Educational exhibits also highlighted pollinators, native plants and conservation efforts taking place throughout the campus.

Another stop invited visitors to explore the largest resident gardens across all Greencroft Communities campuses, where gardeners shared stories, answered questions and welcomed guests to experience the gardens firsthand.

"This outdoor tour really showcases the creativity and beauty of Greencroft. My wife and I are impressed to see residents bringing lifelong experience in beekeeping, native grasses, trees, flowers and



landscaping, then sharing that so generously with the community,” said Whispering Pines resident Nelson Kraybill who attended Summerfest with his wife Ellen, just one week before moving into their new home.

What visitors experience during Summerfest began with a simple idea. Several years ago, residents Gene Yoder and Don Yoder realized many people living at Greencroft Goshen had never explored all the natural beauty surrounding them. The Greencroft Goshen Environmental Committee embraced the idea, and residents quickly volunteered their time, talents and expertise to bring Summerfest to life, creating an opportunity for residents to spend time together outdoors while enjoying the campus.

Today, that same spirit can be seen throughout the campus. Through the work of the Environmental Committee, resident volunteers and campus support, trails, gardens and natural spaces continue to flourish.



Resident volunteer Dale Way has watched that spirit grow year after year.

“This past year, we had 60 volunteers working on different things throughout the campus, making it beautiful so people have a place to come out, take a breath in the woods and enjoy it,” he said.

Many of these projects are supported by Greencroft Goshen residents who donate to the Environmental Fund, established through the Greencroft Communities Foundation. In 2026, resident donations to the fund provided the required match for an Elkhart County Community Foundation grant that funded three major trail enhancements in the Woodlands.

One of the biggest changes in recent years has been making Summerfest more accessible for residents in assisted living and healthcare. With support from team members, volunteers and family members, along

with ongoing accessibility improvements such as the newly enhanced Shoreline Trail, more residents using wheelchairs and scooters can experience the natural beauty of the campus during Summerfest and throughout the year.

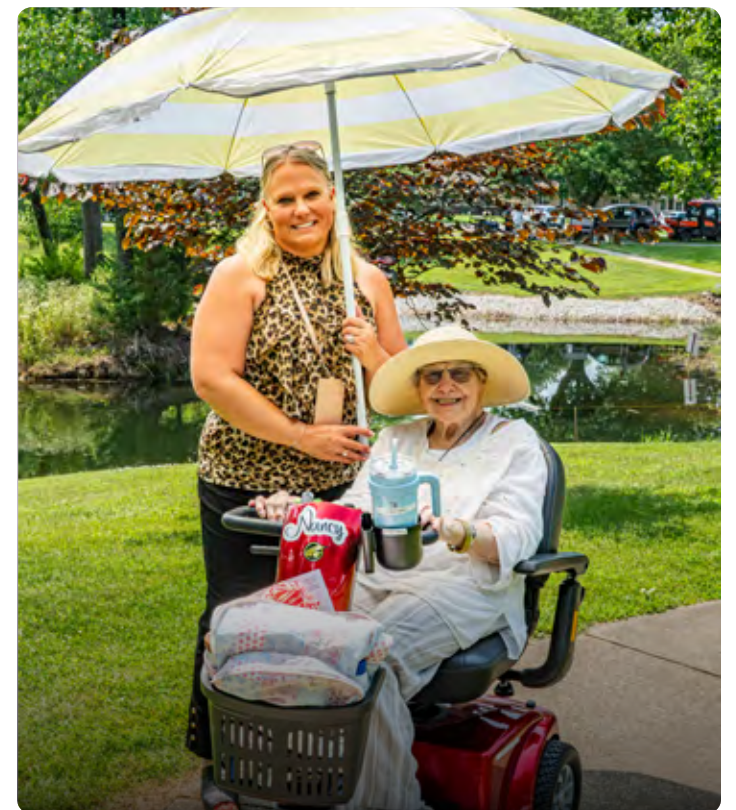
Whether exploring the campus for the first time or revisiting favorite places, Summerfest offered every resident an opportunity to experience the beauty of Greencroft Goshen.

For resident Gene Yoder, that’s what makes the event especially meaningful.

“When I see people enjoying the campus and enjoying what we’re providing, that’s what Summerfest is all about.”

As the afternoon came to a close, golf carts returned guests to their homes while conversations lingered around the pavilion. For many, Summerfest had been more than an afternoon outdoors. It was a chance to discover new places, spend time together and share in the beauty of God’s creation.

For resident Eileen Saner, who has helped shape Summerfest since its earliest days, the event represents something even larger.



“To me, it’s a story of renewal and hope,” she said. “There are so many things in this world we can’t control, but we can contribute to the repair of nature.”

Honoring History Along the Trail

Greencroft Goshen is proud to be home to one of three new Potawatomi-Miami Trail markers in Goshen. The marker commemorates a historic trade route used for generations by Indigenous peoples traveling between present-day Fort Wayne and Chicago. Installed in May through a community-led effort, the marker recognizes the enduring legacy of the Myaamia (Miami) and Bodéwadmí (Potawatomi) people and helps preserve an important chapter of local history for residents and visitors alike.



Photos provided by Dani Messick, The Goshen News



From the Navy to the Bass Boat: Ed Camblin's Remarkable Journey

If you asked residents at Oak Grove Christian Retirement Village about Ed Camblin, chances are the conversation would eventually turn to fishing.

Mention Willow Slough, and someone would probably smile before saying, "You should have heard Ed tell that story."

Whether he was recounting the one that got away, talking about his years as a bass guide, or reflecting on life with the quiet wisdom that comes from more than a century of living, Ed had a way of drawing people in. His stories were filled with humor, humility, and an appreciation for life's simple joys.

Ed passed away earlier this year at the age of 105, leaving behind a legacy defined not only by remarkable experiences, but by the way he shared them with everyone around him.

Long before the fishing stories and bass boat adventures, Ed was a young man growing up in Morocco, Indiana.

Born in 1920, he graduated from Morocco High School in 1939. Not long afterward, he enlisted in the United States Navy, where his military career began with a job he never forgot.

"Picking up orange peelings," Ed joked during an interview we were honored to share with him at Oak Grove.

Eventually, he qualified as a motor machinist's mate, responsible for keeping boat engines operating during World War II. Out of his training class, the top 50 recruits were selected for advanced schooling in Cleveland, Ohio. Ed proudly finished 37th before continuing his training in The Solomons on Chesapeake Bay and later in Norfolk, Virginia.

About a year into his service, Ed was granted a 10-day leave. He knew exactly what he wanted to do with it.

On May 21, 1943, he married the love of his life, Marcheta, in Hannibal, Missouri.

Like many young couples during the war, money was scarce. Ed laughed as he recalled borrowing his sister-in-law's wedding ring for the ceremony. With only ten dollars in his pocket, he handed it to the preacher. The next day, he borrowed twenty dollars from his father so he could buy Marcheta a ring of her own.

It was a humble beginning to a love story that would span 80 years.

Soon after their wedding, Ed returned to active duty, serving aboard ships and landing craft that supported major amphibious operations throughout Europe. His service took him to the battles of Salerno and Anzio and to the invasion of Southern France during Operation Dragoon.



One of the most memorable moments came when Ed and nine fellow servicemen found themselves stranded on the Island of Elba during Operation Brassard in June 1944—an experience he vividly remembered decades later.

Ed was awarded a Purple Heart before being honorably discharged in 1945.

After the war, the government offered returning servicemen a one-way train ticket anywhere in the country. Ed used his ticket to travel to Hollywood, California, where Marcheta was living with her parents.

Eventually, the couple returned to Morocco, where Ed farmed before spending many years as a rural mail carrier. Together they built a life centered on faith, family, and hard work.

Yet some of Ed's greatest adventures were still ahead of him.

After moving into town, he discovered Willow Slough Fish and Wildlife Area, where bass fishing became much more than a hobby.

It became a passion.

Ed helped develop Willow Slough in its early years and was among the first anglers to fish its waters. Before long, he earned a reputation as one of the area's premier bass fishermen.

His love for the sport eventually followed him south when he and Marcheta moved to Florida in 1982.

For the next 25 years, Ed worked as a bass fishing guide on Lake Kissimmee, introducing countless visitors to the thrill of catching largemouth bass.

His success on the water brought unexpected recognition. Ed appeared on three television fishing programs and was featured in *Outdoor Life* magazine in an article titled, *How to Catch 20,000 Bass*.

Still, fishing was never just about catching fish.

Some of Ed's favorite memories came after the boats were unloaded and the lines were put away—sharing fish fries with family and friends, swapping stories, and enjoying the fellowship that naturally followed a day on the water.

That same gift for storytelling made him a beloved friend at Oak Grove.

Whether he was reminiscing about Navy life, telling stories from Morocco, or reliving another day at Willow Slough, Ed loved good conversation. He had witnessed more than a century of American history, yet he remained remarkably humble and grateful for the life he had lived.

When asked the secret to reaching 105 years of age, Ed didn't hesitate.

"Get up in the morning, go to work, and do something you like to do."

It was simple advice from a man who had lived an extraordinary life.

From serving his country during World War II to guiding fishermen on Florida lakes, from building a family with the love of his life to becoming one of Oak Grove's most treasured storytellers, Ed's life reminds us that the richest journeys aren't measured by the miles we travel or the fish we catch, but by the people we love, the stories we share, and the legacy we leave behind.

It Runs in the family

A Legacy of Caring

At Windsor of Savoy, it's not unusual for one generation to open the door for the next.

A mother recommends the job. A son follows in his father's footsteps. A daughter picks up weekend shifts while attending school. Before long, conversations around the dinner table aren't just about work—they're about residents, friendships and the people who make the Windsor of Savoy feel like home.

For Leasing Director Christine Klindworth, the story began long before she joined the team.

Her mother, Ruth Schankin, was the Windsor's first administrator and helped lead the development of the community. After retiring, she later chose to make Windsor her home.

Today, Christine welcomes prospective residents and their families, continuing a family tradition that spans decades.

"I am very proud of it. I love my job. I love what I do," Christine said. "There is just a spirit here that I've never encountered elsewhere. And when people walk in, they pick up on it."

That same spirit has drawn other generations through Windsor's doors.

As Culinary Front of House Manager, Mike Hazelbaker has spent years getting to know the residents who call the Windsor home. After hearing his father's stories about the Windsor, Mike's son, Zach, eventually joined the maintenance department.

For Mike, watching his son build relationships with residents has become one of the most rewarding parts of coming to work.

"The experience has been a great one," Mike said. "I'm able to see my son and to watch him help the residents and to experience firsthand the things that I have told him."

Ask Mike why he has stayed at the Windsor, and his answer comes quickly.

"I'm still employed here because of the residents," he said. "I've turned down jobs that paid a lot more because of them."

He describes the Windsor as "a place of history and knowledge," where residents generously share their life experiences, wisdom and encouragement.

For Deb Tyler, a member of the Windsor's dining services team, the path to Windsor also began around the family dinner table.

Her daughter-in-law joined the team first. Later, both her son and daughter worked at the Windsor. Hearing them talk about the residents and the friendships they had built eventually inspired Deb to apply herself.

"I've never had a job that I looked forward to going to," Deb said. "I love this job."

Each morning, familiar faces greet her in the dining room.

"The appreciation they show for what we do every day makes us want to be here," she said.

Today, Deb laughs that she's the only member of her family still working at the Windsor.

"None of them do but me," she said. "So, I'm holding up the line."

But she hopes the family's story isn't over.

One day, she'd love to see her grandchildren begin their own careers at the Windsor.

"It would be a good place for them to start."

While each family's story is unique, they all point to the same thing: the relationships built at the Windsor of Savoy extend far beyond the workplace.

For some, those relationships inspire children to follow in their parents' footsteps. For others, they create a place where employees choose to build lifelong careers. And for many, they become the kind of experience worth passing on to the next generation.





Generosity *in action*

Neighbors Helping Neighbors

Each week, familiar faces gather for exercise classes at Chicago Trail Village.

As instructor Pat Waldo leads residents through stretches and strength-building exercises, the room is filled with encouragement, laughter and conversation. Long after class ends, many stay to visit.

Over the years, those conversations grew into friendships. They also revealed a need.

Residents shared how rising grocery prices, utility bills, insurance costs and prescription expenses were stretching fixed incomes further than ever before.

“They’re making choices nobody should have to make,” Pat said. “Nobody in America should be making the choice of, ‘Am I going to buy my prescription, or am I going to buy this?’”

For Pat and her husband, Stephen Mott, helping others has always been a way of life.

After spending years leading the New Carlisle Food Pantry, the couple retired from that role last fall. But they weren’t ready to stop serving. When Amazon announced grant funding for new nonprofit initiatives in St. Joseph County in 2024, Pat recognized an opportunity to respond to the need she had come to know through her friendships at Chicago Trail Village.

She had never written a grant before.

With encouragement from others, she submitted a proposal focused on providing fresh produce, protein and other nutritious foods for older adults. The idea was selected for a \$10,000 grant.

Before purchasing a single grocery item, Pat and Stephen asked residents what would be most helpful. They surveyed the community about favorite foods, eating habits and whether home delivery would be beneficial.

The response surprised them.

Ninety-three of Chicago Trail Village’s 102 apartments signed up.

“We went, oh, my goodness,” Pat recalled.

Drawing on their years of pantry experience, Pat and Stephen focused on offering fresh fruits, vegetables, dairy products and protein—foods that are often the hardest to fit into a monthly grocery budget.

Pat laughingly describes Stephen as “the numbers guy.” He’s constantly looking for ways to stretch every dollar while handling much of the heavy lifting behind the scenes.

Working with organizations such as Cultivate Food Rescue, they were able to fill boxes with healthy foods that might otherwise go to waste.

Once each month, volunteers packed nearly 100 grocery boxes. Members of the Delta Beta Phi sorority joined the effort, while the New Carlisle Fire Department delivered the boxes directly to residents’ doors.

During the program’s first nine months, volunteers delivered 795 food boxes containing more than 9,600 pounds of food.

As the months passed, another idea emerged.

Residents appreciated the monthly boxes, but many wanted the freedom to choose the foods they would use most.



So, the Nourishing Seniors pantry was born.

Today, volunteers stock the pantry several times each week with fresh produce, meat, dairy products and pantry staples. Residents stop in when it’s convenient, selecting only what they need while visiting with neighbors along the way.

For residents who are unable to make the walk to the pantry, Chicago Trail Village Director Liz West identifies those needing extra assistance, and volunteers prepare grocery boxes just for them.

The pantry has also brought an unexpected blessing.

Residents who rarely left their apartments began making regular trips to the pantry—not only for groceries, but for the opportunity to see neighbors and reconnect with the community.

One resident especially touched Pat’s heart.

After changing banks, the resident’s Social Security payments were delayed for two months.

“She says, ‘Oh, my goodness, I haven’t had eggs, and tomatoes in months,’” Pat recalled.

Moments like that remind Pat and Stephen why they continue serving.

“We’re not doing this for fame and fortune,” Pat said. “We’re doing it because it’s the right thing to do.”

Today, the pantry continues through the support of volunteers, local businesses, community partners and generous donors. Pat and Stephen established Nourishing Seniors as its own nonprofit organization, helping ensure the ministry can continue serving older adults for years to come.

When asked why so many people have stepped forward to help, Pat’s answer comes without hesitation.

“People want to help,” she said, “when they know it matters.”

What began as conversations after a chair yoga class has grown into something much bigger—a community of neighbors caring for one another with compassion, dignity and generosity.



Trails, tales & travels

A Lifetime of Adventure

Some couples collect souvenirs.

Helen and Allen Holcomb collected sunsets over mountain peaks, winding roads through towering forests, and family memories stretching across America's most treasured national parks.

Now residents at Great Lakes Christian Homes, the Holcombs often find themselves swapping travel stories with neighbors who share the same spirit of adventure. Their conversations are a reminder that while their traveling days have slowed, the memories—and the friendships they inspire—continue to grow.

“Our neighbors have some wonderful travel stories too,” Helen said. “One couple has visited every state capital except one in Alaska. We enjoy sharing those experiences with each other.”

For the Holcombs, the journey began more than seventy years ago.

On their honeymoon in 1954, the newlyweds packed up the car and headed west to the Grand Canyon and Yellowstone National Park. What started as a

honeymoon adventure soon became a family tradition that would shape the next seven decades of their lives.

“After that,” Allen recalled, “We just wanted to see the country.”

Long before GPS and smartphones, planning each vacation was an adventure in itself. Maps covered the kitchen table as they traced routes, marked attractions, and dreamed about places they had yet to discover.

Together they eventually visited 33 national parks, each one offering something entirely different.

Some welcomed them with waterfalls tumbling through evergreen forests. Others revealed towering mountain ranges, colorful canyons, massive rock formations, or reminders of America's rich history.

Yet one destination kept calling them back.

“We’ve gone to Glacier National Park three times,” Helen said. “The scenery, the layout, the big rocks, the big mountains—they just take your breath away.”

Standing among those mountains also strengthened their faith.

“I like the Smokies,” Helen said, “but you haven’t seen

mountains until you’ve seen the Rockies. When you stand beside those mountains, you realize God is so big, and I am so small.”

Even after dozens of parks, one memory still stands above the rest.

During that very first honeymoon trip, Helen and Allen rode mules deep into the Grand Canyon.

By the time they reached the bottom and climbed back out, they were exhausted, dusty, and trying to clean themselves up before visiting museums later that evening.

“We were all dirty afterward,” Helen laughed. “But that trip has stayed with us our whole lives.”

As their family grew, so did their adventures.

The Holcombs raised three daughters, and many family vacations revolved around road trips to national parks. They packed the family vehicle, stayed in modest roadside motels, and discovered that some of life's best memories happened somewhere between the destination and the drive.

“When the girls were little, you could get a hotel room for twenty dollars,” Helen said. “It was tiring and exhausting sometimes, but it was good fun.”

Eventually, they traded motel rooms for camping, first with a small travel trailer and later with fifth wheels that gave the family even greater freedom.

“With a trailer, you can deviate from the plan if you need to,” Helen explained. “You have the freedom to take a longer route and maybe see something amazing you otherwise would’ve missed.”

Allen often preferred the scenic route.

“We took U.S. Route 2 all the way to Washington—no major expressways,” he remembered. “Then we crossed into Canada and even rode the bobsled at the Olympic training center.”

Not every adventure went exactly as planned.

During one visit to Glacier National Park, rangers closed a road after a bear wandered too close to visitors, forcing everyone to change their route.

“There is only so much you can control with nature,” Helen said with a smile.

Their travels created more than memories—they created traditions. Their family has grown to include eleven grandchildren and fourteen great-grandchildren. Today, many of those younger generations are discovering the

very parks where the Holcombs’ love of adventure first took root.

“We saw a lot of these places first,” Helen said. “Then we went back with our kids. Now they’re going back with their kids.”

Traveling through the national parks also gave the Holcombs a deeper appreciation for protecting the beauty of the natural world.

“That’s the biggest point right there,” Allen said.

“We have to preserve these places,” Helen added. “We’re thankful these parks are national parks so people for many generations can enjoy their beauty.”

Although Glacier National Park remains their favorite, the Grand Canyon still holds a special place in their hearts because it marked the beginning of everything.

“We’re biased toward the Grand Canyon,” Helen admitted with a smile. “It was our honeymoon trip, and every time you go back, you’re amazed all over again.”

Looking back, the Holcombs realize the national parks gave them much more than beautiful photographs or memorable vacations.

They provided opportunities to slow down, strengthen their faith, raise adventurous children, and spend decades discovering God’s creation together.

Now, at Great Lakes Christian Homes, those stories continue to bring people together. Whether reminiscing with neighbors or watching younger generations create adventures of their own, Helen and Allen know the greatest journey wasn’t simply crossing the country—it was traveling through life together.

“We felt God’s presence in the mountains,” Helen reflected. “What a wonderful world He created for all of us to enjoy.”



God's *gifts* in Wood

The Art and Heart of Bill Jennings

Walk into Bill Jennings' basement workshop at Walnut Hills, and you will quickly notice two things: stacks of carefully organized exotic wood and the quiet patience required to turn hundreds of tiny wooden pieces into finished works of art.

But for Bill, woodworking has never really been about the finished piece alone.

"It all is because of the Creator," Bill said. "He made all this stuff. He made everything. And it glorifies Him."

That belief shapes nearly every part of Bill's work.

At Walnut Hills, Bill has become known for his intricate intarsia wood art — detailed scenes and images created from individually cut pieces of natural wood fitted together like a puzzle. Different wood species and natural grain patterns create depth, shading, and a nearly three-dimensional effect.

Some of Bill's creations feature bald eagles, lighthouses, wildlife, landscapes, and ocean scenes. Others recreate beloved pets, meaningful Bible imagery, or custom requests from residents, family members, and friends.

Each piece begins long before the first cut is made.

Bill starts with a pattern designed by a professional artist, then carefully selects wood based on its natural color and grain.

"You use the natural color of the wood. No stains," Bill explained.

Each individual piece is cut using a scroll saw, sanded multiple times, shaped for depth, sprayed with finish, and eventually assembled onto a backboard like an intricate puzzle. Some projects contain more than 1,500 individual pieces and take months to complete.

The large piece Bill is currently working on is especially detailed, with some of the pieces so small he must handle them with tweezers.

"It's very difficult," Bill admitted. "But I keep thinking of what it will look like when it is done. And I have no idea who wants it. It's bigger than you can put in the normal house. But I think God knows, or He wouldn't have had me working on this thing right now."

Bill first became interested in woodworking more than 40 years ago after attending a wood art show in Pennsylvania and purchasing a scroll saw in 1982. He still owns the saw today.

"I wouldn't know this except for a date on the first saw I bought," Bill said, when asked about how long he had been interested in wood art.

Though he didn't begin seriously pursuing his hobby until later in life, woodworking slowly became part of a much larger journey rooted in faith, family, and service.

A self-described "city boy farmer," Bill spent summers visiting family in Goshen, Indiana, while growing up. Those experiences sparked his dream of becoming a farmer, even though his father was a university professor.

"My father was a university professor, so those two didn't go very well together," Bill shared.

Later, while attending Wooster College in Ohio, he met the woman who would become his wife — who happened to be a farmer's daughter from rural Ohio.

"God ordained. I wanted to be a farmer, and He provided a way to do it," Bill said.

Together, the couple built a life around farming, family, faith, and service. The Jennings family farmed grain for 50 seasons while raising their children and staying active in church and community life.

Years later, after their children were grown and more involved in the farming operation, Bill and his oldest son started a small custom home-building business.

Working with carpentry and wood construction helped shape many of the skills he would later use in his woodworking.

In fact, Bill has never charged for a single piece of his work. Nearly every creation has been donated to charitable auctions, gifted to family members, displayed in churches, or shared with residents and friends at Walnut Hills.

Bill said he hopes his hobby serves the Lord “in some small way.”

Walnut Hills’ annual art show has also led to many requests over the years.

“I am humbled to have people make a request,” Bill said.

Many of those requests have become deeply personal. Bill has created replicas of beloved dogs for Walnut Hills residents using photographs and custom patterns. He has also created detailed Bible scenes, including Leonardo da Vinci’s The Last Supper and Jesus knocking at the door.

Probably the image Bill has created most often is the bald eagle, frequently paired with scripture from Isaiah 40:31: “But those who hope in the LORD will renew their strength. They will soar on wings like eagles; they will run and not grow weary; they will walk and not be faint.”

He also created seven different eagle pieces for an Amish Mennonite boys camp near Walnut Hills, each featuring a different form of an eagle in flight for the camp’s dining room.

When residents or community members request a piece, Bill carefully adds their names to a waiting list that continues to grow longer each year.

“As I’m getting older, that list doesn’t evaporate very fast,” he said. “It takes me longer and longer and longer.”

One memory that still stands out to him involved a woman who asked for one of his eagle pieces during an art show. Bill unintentionally forgot about the request until one of her friends reminded him months later.

When he finally completed the piece and delivered it to her, her emotional reaction surprised him.

“Now, I don’t know what that meant. That reminded her of something in her life, that eagle ... But, you know, that’s the motivation to continue the work.”

At Walnut Hills, Bill and his wife Liz have continued the



spirit of volunteering and service that shaped much of their 69 years of marriage. Though his woodworking receives attention, Bill says the greater part of their lives has always centered around serving people directly through church, community involvement, and volunteering.

“We have been blessed,” he said. “We have been blessed with good health. We have been blessed with income that would let us have a hobby ... We are very appreciative and we know from whom our blessings come.”

When Bill and Liz moved to Walnut Hills, one of his hopes was to continue woodworking. Before their home was even built, he asked whether it would be possible to include a dedicated wood shop space in the basement.

To his surprise, Walnut Hills said yes. That space has allowed Bill to continue creating pieces that now hang in homes, churches, camps, and throughout the Walnut Creek community.

For Bill, woodworking is not about recognition or personal achievement. It is simply one more way to use the gifts he believes God has given him.

“If there is talent here and if somebody benefits from this hobby of mine, it’s not about me,” Bill said. “It’s about the power that’s been given to me.”

Through his work, Bill continues to encourage others while quietly reflecting the faith and gratitude that have shaped his life for decades.

If there is one message Bill hopes people take away from his carvings, it is a simple one: “God is love and He made everything.”





Apple *inspirations*

Cooking, Memories, and Community

As summer begins to fade and the first signs of fall arrive, certain recipes have a way of bringing warmth into the kitchen long before the weather changes outside.

For Chris Hartman of Golden Years Homestead, apple crisp is one of those recipes.

“It reminds me of my mother’s rhubarb crisp,” Chris said. “But with a different fruit.”

For decades, the simple dessert has connected Chris to family memories, changing seasons, and the comfort that comes from sharing homemade food with others.

The recipe itself has an unexpected beginning.

More than 50 years ago, when microwave ovens were still new in many homes, Chris and her husband attended a cooking demonstration hosted through Indiana & Michigan Electric Company. Families gathered to learn how to use the new microwave, sample recipes, and take recipe booklets home.

One of those recipes eventually became Chris’s apple crisp.

“That one was probably about 54 years old,” she said of the original cookbook.

Over the years, Chris adjusted the recipe here and there, making it her own. The recipe starts with oats, brown sugar, cinnamon, and butter, mixed together into a crumbly topping layered over apples.

“You get your hands in there,” Chris said with a smile.

Apples have long been part of life for the Hartman family. Chris’s brother-in-law owns Hartman Orchard on Flutter Road near Fort Wayne, where the family grows a wide variety of apples along with fresh apple cider and caramel apples during the fall season.

Because of that connection, Chris has learned that choosing the right apple can make all the difference.

She recommends paying close attention to the type of apples used for baking, noting that some varieties hold their texture and sweetness better than others once they are cooked.

Yellow Delicious and Jonathan apples are among her favorites for baking apple crisp, while other varieties hold up better for pies or sweeter desserts.

Like many favorite recipes, apple crisp carries memories beyond the kitchen itself. Though Chris remembers

her mother’s rhubarb crisp fondly, much of her cooking experience came from helping her aunt after she broke her leg years ago.

Today, sharing food remains one of the ways Chris cares for people around her. She recently made apple crisps for women in the community whose husbands had passed away, using apples she already had on hand to create something comforting during a difficult season.

For Chris, recipes are meant to be shared. She describes apple crisp as “a really nice one to share,” both because it is simple to make and because people enjoy it.

When asked whether there were any secret ingredients she preferred to keep to herself, she laughed and said, “No, they can have it.”

That spirit of generosity feels especially fitting in a community where orchards, seasonal recipes, and gathering around food remain part of everyday life. For Chris, apple crisp is more than a dessert recipe passed down and shared over the years. It is a reminder of family, kindness, and the simple joy of making something for someone else.

And sometimes, all it takes is the smell of apples and cinnamon baking in the oven to bring those memories back.



Apple Crisp Recipe

Makes 6 to 8 servings

INGREDIENTS

- 6 cups sliced, peeled apples
- $\frac{3}{4}$ cup brown sugar (packed)
- $\frac{1}{2}$ cup unsifted all-purpose flour
- $\frac{1}{3}$ cup brown sugar (packed)
- $\frac{1}{3}$ cup quick cooking oats
- $\frac{1}{4}$ cup butter
- $\frac{1}{2}$ teaspoon cinnamon

INSTRUCTIONS

- In 8-in. square dish, mix apples and brown sugar.
- With pastry blender, mix flour, brown sugar, oats, butter, and cinnamon until crumbly. Sprinkle over top of apples.
- Bake in oven at 350° for 50 minutes.





Stay Alert, Stay Safe: Awareness is the First Line of Defense

In today's connected world, discerning between genuine communication and potential threats to your financial security can be challenging. The rise of text notifications, emails and social media messages overwhelms us with information, both legitimate and fraudulent. And while mail and identity theft remain concerning trends, fraudsters are leveraging technology to find new ways to scam individuals.

Unfortunately, no matter your age, gender or income level, scammers can and will find ways to try to defraud you, which is why it's so important to understand how to identify scams before it's too late.

Parts of a scam

Scams tend to follow the same structure. When you're able to recognize where you are in the process, you can be better prepared to get out without any losses.

Most scams first begin with a hook – something that catches your attention. This might be a pop-up window on your computer that says you've been hacked, a phone call from someone posing to be your credit union, or a letter from a government agency, claiming you're in serious legal trouble.

These hooks pique your interest – and prime you for what comes next.

Then, a story follows. Whatever the story may be, it's going to involve a request for your personal information or money. If you ever encounter someone asking for your personal data – bank accounts, social security number, etc. – you should be on alert. It's most likely a scam.

Most often, scammers pose as someone you'd trust, whether that's your bank, a government agency or a loved one. Scammers will use

real agency names, professional language or personal details to explain why they need you to act.

The fraudsters bank on you believing their story – no matter how outlandish it sounds – because you trust whoever they're posing as.

But remember – when someone contacts you first, you can't be certain they're telling the truth, even if they might seem to be someone you trust. You don't truly know who's contacting you. Email addresses, caller ID and letterheads can be faked.

Urgency is a key aspect of scams, as it often sends folks into a panic – making them ready and willing to do whatever it takes to solve the problem at hand.

Scammers will tell you to move quickly – or else. By providing a false deadline, like threats of immediate arrest or someone in imminent danger, fraudsters force action. They might tell you not to close your browser or hang up the phone.

Scammers focus on making you believe their story just long enough to send or invest the money. They will continue as long as you're a willing participant. Scammers know how to heighten our emotions and get us to skip over those key questions – like "Are you sure?" and "Does this make sense?" This is one reason why it's always important to pause and reflect on the facts of the situation at hand.

And finally, you'll be told to make a payment or move your cash. This final step might include a request for cryptocurrency, gift cards, wire transfers – methods that are nearly impossible to recover.



How Everence can help you avoid scams

If you aren't sure about the legitimacy of a call, email or letter, don't be afraid to ask for help. Let a family member, loved one or trusted professional (like your local Everence representative) know about the situation.

At Everence, we are committed to helping businesses, organizations, and individuals protect their financial security. Fraud can impact anyone, but learning how to identify warning signs, taking proactive steps to prevent fraud, and reporting suspicious activity, can help you safeguard your assets.

Everence Federal Credit Union staff are trained to help prevent losses to fraud for our members and are ready to assist if you accidentally disclose sensitive financial information. In 2025 alone, EFCU recorded 145 attempts of fraud, saving members from losing just shy of \$1.1 million.

Our staff are prepared to intervene when asked to make immediate, large transfers. They're trained to ask where the money is being sent and why. The hope is that this provides members with an opportunity to pause and think, which often provides potential fraud victims with a chance to think clearly, without emotion clouding their judgment.

Together, we can make informed decisions and stay safe from scams.

Up Close & wild

Hands-On Learning with the Potawatomi Zoo

Some of life's greatest moments of discovery never lose their magic.

Whether you're five or ninety-five, there is something captivating about coming face-to-face with a colorful bird, an unusual reptile, or a curious creature you've never seen before. At Southfield Village, those moments of wonder arrive every month when the Potawatomi Zoo brings the animal kingdom directly to residents through its popular "Zoo to You" program.

Long before the first animal makes its appearance, the room is already buzzing with anticipation.

Will it be a bird? A reptile? A furry mammal? No one knows until the zoo educators walk through the door with their special guests, and that surprise

has become part of the experience residents eagerly anticipate.

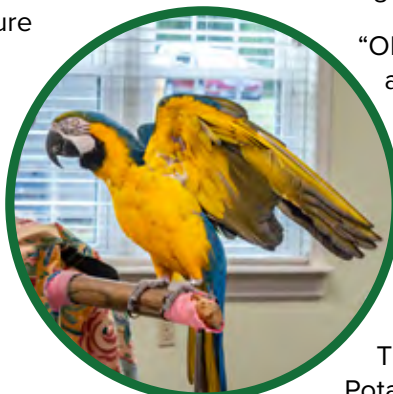
For resident Carol Shide, the programs have become something she looks forward to each month.

"Oh, I enjoy looking forward to them coming and seeing who they are going to bring," she said.

One of her favorites is a blue-and-gold macaw named Katie.

"She's a lovely bird," Carol said. "Probably the prettiest one."

The "Zoo to You" program is part of Potawatomi Zoo's broader educational mission to connect people with wildlife and conservation. Zoo educators travel to schools, libraries, retirement



communities, and other organizations to present programs across the region.

"Not everybody has the opportunity to come to the zoo," explained Zoo Educator Emily Binns. "By bringing the zoo into the community, we're able to help people learn about different animals and conservation while seeing these amazing animals up close."

Rather than simply presenting facts, each program encourages residents to actively engage with the animals and the stories behind them.

"Residents get that hands-on opportunity," Emily said. "They see the animals while learning about them, and they're able to make those connections in a much more meaningful way."

That interactive approach is exactly what Carol enjoys most.

"You can actually see them up close," she said. "Sometimes you even get to touch them."

Each animal selected for the program is an ambassador animal—comfortable around people, responsive to training, and able to travel safely. Because the animals rotate throughout the year, every visit offers something new and keeps residents wondering what might arrive next.

The experience doesn't end when the animals leave.

"Some of the residents I've talked to want to know what animals they brought," Carol said. "I think it really sparks conversation."

She especially enjoys discovering facts she never knew before. One that stuck with her was learning that macaws can live to be nearly 80 years old.

For Emily, it's the residents' enthusiasm that makes Southfield Village one of her favorite places to visit.

"One of the things I enjoy most is how engaged the residents are," she said. "They ask a lot of questions. They really want to learn."

That curiosity helps shape each presentation. Zoo educators often adapt the program based on residents' questions, creating conversations that are just as memorable as the animals themselves.

Some of the best moments, however, are completely unexpected.

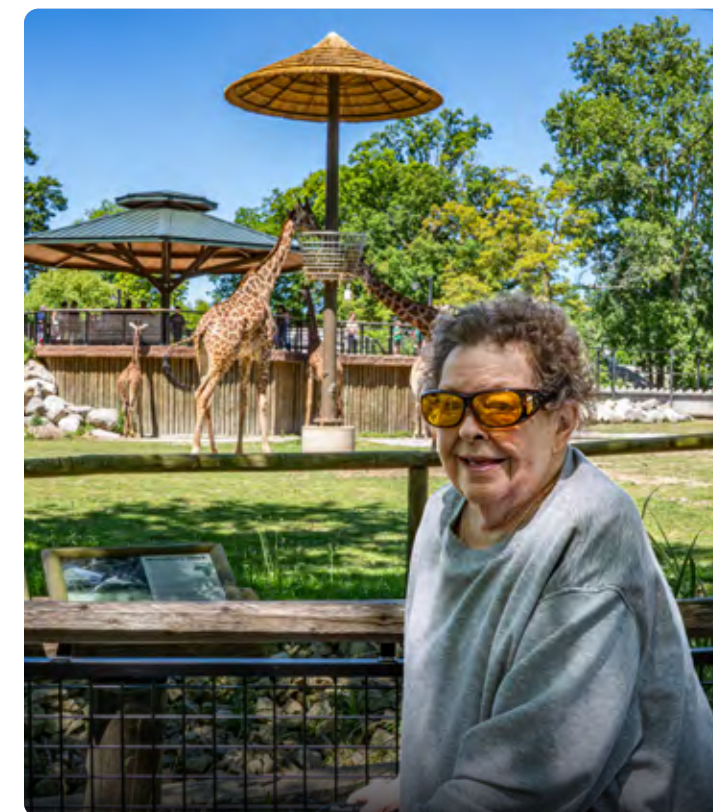
Carol still laughs when she remembers an armadillo that was allowed to explore the room.

"He ran around, chased her, and then he'd kind of fall over so she could rub his belly," Carol recalled. "That was really cool. They need to bring him back."

For the Potawatomi Zoo, partnerships like the one with Southfield Village help fulfill its mission of education and conservation. For Southfield Village residents, however, the monthly visits have become something even more meaningful.

They create opportunities to gather with neighbors, learn something new, share a laugh, and experience the joy of discovery together. Residents also enjoy regular group outings to the Potawatomi Zoo for even more wildlife adventures.

After all, curiosity doesn't have an age limit—and every month, the Potawatomi Zoo reminds residents that there is always something new to explore.





Timeless talent

Dick Fugman's Grandfather Clock Project

For nearly 50 years, Dick Fugman wanted to build a grandfather clock.

The cherry wood for the project had been waiting almost as long. Dick purchased the wood decades ago while living in Illinois, long before he and his wife became residents at Greencroft Middlebury. For years, the idea stayed tucked away in the back of his mind — something he hoped to do “someday.”

Now, inside the Greencroft Middlebury woodshop, that long-awaited project is finally taking shape.

“I had wanted to make one of these 50 years ago, and I never got around to it,” Dick said. “Then one of the guys here said, ‘Why don’t you make something for yourself?’”

That simple conversation gave Dick the push he needed.

By then, he had already started reconnecting with woodworking through projects in the shop and felt ready

to tackle something more ambitious. The timing finally felt right.

“So I decided to go ahead and use my skills,” he said.

Building the clock has been far more involved than simply cutting wood and assembling pieces together. Dick modeled the project after an original clock design by Aaron Willard, a well-known clock maker from the late 1700s. Using original plans from the Willard Museum, Dick carefully recreated the design using modern technology and decades of machining experience.

First, he created detailed CAD drawings on the computer, carefully planning every component before beginning construction.

“I had to interpret the plans and put everything into CAD,” Dick explained. “That probably was 100 hours right there.”

From there, the project became a mix of hand craftsmanship and modern technology. Some pieces were shaped by hand. Others were created using the shop’s CNC router, which Dick helped bring into regular

use after realizing no one knew how to operate it.

“It’s something I carried over from my past life as a tool and die maker machinist,” he said.

That background has proven especially valuable throughout the project. Dick’s experience working with precision machining and design software allowed him to create detailed CAD drawings and confidently use the CNC router to produce custom components for the clock.

That attention to detail carries through every stage of the build, from custom moldings to carefully fitted doors and intricate inlay work along the base.

And like many craftsmen, Dick admits perfectionism sometimes gets the better of him.

“The legs I did make twice,” he said with a laugh. “I just didn’t like the way they looked.”

One of his favorite details on the clock is deeply personal. Some of the wood being used came from Dana Snyder, a former Greencroft Middlebury resident who helped establish the campus woodshop before passing away last year.

“I’m using some of Dana’s cherry wood for the door as a tribute to him,” Dick shared. “I thought that was kind of neat.”

That sense of community is part of what Dick enjoys most about spending time in the woodshop. Residents share ideas, encourage one another, and teach each other new skills. Dick often helps newer woodworkers learn techniques and safely use equipment, while also learning from others in return.

One friendship in particular has stood out to him.

“David is a retired pastor,” Dick said. “He wanted to learn woodworking, so I teach him. And he’s doing pretty good.”

For Dick, woodworking has become about much more than building a clock. It is also an opportunity to express creativity, patience, and faith.

“I try to do everything to glorify my Savior,” he said. “It’s not about me, it’s about Him. He gave me the ability to do what I do.”

That perspective shapes the way Dick approaches both his work and his relationships with others in the shop. Whether helping another resident learn a new

skill or carefully refining a piece of the clock, he sees craftsmanship as a way to use the gifts he has been given.

The project has also become a way to honor the past while creating something future generations can treasure. Dick hopes the grandfather clock will eventually become a family heirloom passed down through the years.

Inside the clock, he included a laser-etched portrait of himself and his wife—a hidden keepsake for his grandchildren to discover someday.

“If my grandkids have it, they can take a look at Grandma and Grandpa,” he said with a smile.

Though the project is still underway, Dick already knows what completing the clock will mean to him personally.

“I guess I’m fulfilling a lifelong desire to build one,” he said.

After waiting half a century to begin, the grandfather clock has become far more than a woodworking project for Dick. It represents years of skill, persistence, and a desire to keep learning and creating.

And at Greencroft Middlebury, Dick’s grandfather clock is becoming more than a long-awaited woodworking project. It’s a reminder that some dreams are worth holding onto until the time is finally right.





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