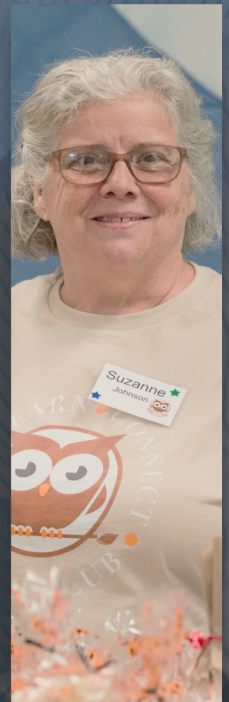
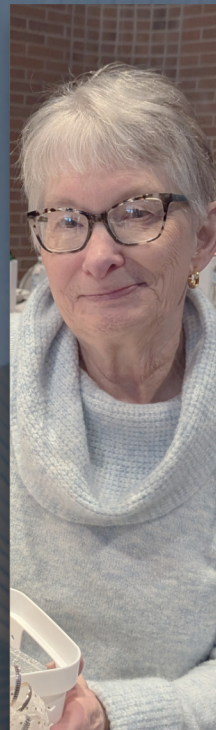
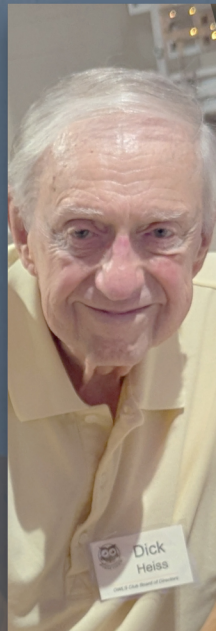




# ANNUAL REPORT 2025



# ABOUT OWLS CLUB

OWLS Club—Older, Wiser, Life-Loving Seniors—is an independent 501(c)(3) community organization serving active adults 55 and older. Founded in 2022 and opened in May 2023, the club provides a welcoming, inclusive community where older adults connect, learn, volunteer, and thrive. Membership grew to 1,761 by year-end—after welcoming 493 new members during 2025.

Members choose from a wide variety of classes, programs, and events each weekday, supported by a deep culture of seniors serving seniors. In 2025, volunteers contributed 8,047 hours of service, demonstrating exceptional ownership and commitment.

OWLS receives no state or federal funding. Its sustainability rests on volunteer energy, private philanthropy, and community partnerships. Trinity on Jackson provides underutilized weekday space under an occupancy agreement shaped by shared mission rather than commercial rent.







**1,761**

Members

**4,538**

Hours Of Programming

**8,047**

Volunteer Hours

**\$524k**

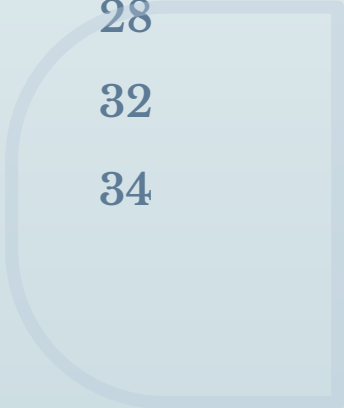
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# Chairman's Letter

## *A Community That Surfs the Silver Wave*

At OWLS we've learned that connection transforms individuals. We have a member who, until recently, had lived in Elkhart but spent most of her time elsewhere—working in South Bend, attending church in Mishawaka, and never really forming connections close to home. When she retired, she suddenly found herself rooted in a community she barely knew.

Joining OWLS in its early days changed that. She began as a participant, then stepped up as a volunteer host, and slowly her world in Elkhart opened up. Now she runs into friends not only at OWLS but throughout the community—at the grocery store, the library, and everywhere in between.

Her involvement has grown right along with the organization. She helps spread the word about OWLS by coordinating its presence at community fairs, and she has become one of the driving forces behind OWLS Connect. What began as a search for connection has turned into a meaningful role in building it for others.

Stories like hers are now woven into the fabric of OWLS. They remind us of a simple truth: the later chapters of life can be the most connected, purposeful, and generous. We have chosen to surf the silver wave and embrace the gift—decades of experience and goodwill that, when people have a place to belong, can enrich families, neighborhoods, and communities.

Across America, nearly 10,000 adults turn 65 each day. For some, this demographic reality inspires talk of strain and scarcity—a “silver tsunami” threatening budgets and systems. At OWLS, we see something entirely different. We are witnessing a rising tide of vitality, wisdom, and civic energy waiting to be tapped. What some call a silver wave, we see as a force to surf: predictable, powerful, and full of promise.

At OWLS, retirement is being redefined—not as withdrawal, but as reinvestment. Our members commit themselves to learning, to friendship, to volunteerism, and to the well-being of one another.



## **Our Real Wealth: Social Capital**

When we opened our doors, we thought primarily about creating a welcoming, light-filled space. It soon became clear that space was only the stage. The real story was the relationships that unfolded within it.

From that inert space grew the club's true asset: social capital—the invisible web of trust, reciprocity, and care that forms when people find meaning in one another's company.

Programs draw people in, but relationships bring them back. Each small act—offering a ride, checking on a friend, volunteering at the host desk—

strengthens our connective tissue. As these bonds deepen, participation grows; as participation grows, generosity follows.

## **Financial Sustainability: The Proof of Trust**

Strong mission breeds strong support. In 2024 and again in 2025, the Community Foundation of Elkhart County awarded OWLS \$100,000 matching grants—both fully subscribed. Members themselves contributed more than \$61,000 toward the 2025 match. This confidence enabled the Board to launch the \$200,000 “Keep the Momentum Going” challenge.



Lynn Pletcher

O-Older  
W-Wiser  
L-Lifeloving  
S-Seniors

OWL'S GUESSING GAME  
WIN A FREE OWL'S BAG  
GUESS THE NUMBER OF OWLS

2025 SA QUEEN  
MS THE OFFICIAL  
OWLS CLUB  
SASH

CLUB  
MEMBERSHIP  
FELLOWSHIP  
GAMES  
PICNIC  
PRIVATE CLASSES  
LINE DANCING

THE FOOT  
CLUB

CLUB  
MEMBERSHIP

As a result, OWLS now holds reserves approaching two full years of projected operating expenses, and the OWLS Nest endowment exceeds \$262,000—an extraordinary position for an organization still in its infancy.

## **Our Unconventional Pricing Philosophy**

OWLS does not charge membership fees. Most programs are free. When fees are charged, they are modest and designed to cover direct costs or pass payments through to instructors and performers. None of this income accrues to OWLS.

We view our members as owners, not customers. When members are not nickel-and-dimed for coffee or other modest refreshments, they feel respected rather than monetized. That trust accumulates quietly—and it shows up later in far more meaningful ways. Volunteering completes the cycle. Fair pricing invites participation; volunteering is the response.

In short, OWLS prices for trust, participation, and long-term sustainability. Our goal is simple: that members leave each activity thinking, “That was well worth it—and I want to help make this work.”

## **Engagement: Our True Bottom Line**

Because OWLS charges no membership fees, every visit is an unfiltered signal of relevance. Engagement—not membership—is the real measure of impact. Less than five years ago, OWLS was just an idea. Today, it is a thriving community with a model ready to share. If we can prove it in Elkhart, it can happen anywhere.

With gratitude and optimism,

*Frank Martin*

Frank K. Martin

Board Chair

# Purpose & Mission

OWLS exists not simply to serve older adults, but to activate their capacity to lead, connect, and contribute. Our mission, vision, and values express the conviction that older adults are not a population to be managed—they are a resource to be unleashed.

## *Our Mission*

OWLS Club is an inclusive community organization dedicated to enriching the lives of seniors in Elkhart County and surrounding areas. Our mission is to enhance the health and well-being of adults 55 and older by providing meaningful opportunities for social connection, lifelong learning, recreation, and service.

## *Our Vision*

Our vision is to be a vital community resource that empowers older adults to navigate and embrace every stage of aging with confidence and fulfillment. We envision a community where seniors 55 and older have access to engaging programs and services in a welcoming environment that fosters well-being, encourages connection, and promotes an active and purpose-filled life.



## We believe older adults are individuals who...

*...have ambition, experience, talent, wisdom, and creative capacity.*

*...are capable of continued growth and development.*

*...can be vital contributors to community life and to the lives of others.*

*...thrive when given opportunities to stay active, curious, and connected.*



# Board & Staff



**Maggie Okponobi**  
Executive Director



**Kristen Smith-Myers**  
Director of Volunteer Services



**Kristi Preyer**  
Director of Development



**Jay Pelc**  
Digital Marketing Specialist

## *Board of Directors*

**Frank Martin**  
Chair

**Connie Fulmer**  
Vice Chair

**Gary Gill**  
Treasurer

**Marsha Martin**  
Secretary

**Art Bowers**  
**Eve Finnessy**  
**Richard Heiss**  
**Karen Koelsch**  
**Tom McArthur**  
**Cyneatha Millsaps**  
**William Rieth**  
**Dave Rowley**  
**Susan Rowley**  
**Dave Tibbets**

# 2025 IN REVIEW

## *A Demographic Profile of Our Members*

### *Membership Growth*

OWLS opened its doors in April 2023 with its 248 inaugural members, and membership grew rapidly following a major open house in October of that year. These spikes reflect anticipated demand and intentional early outreach.

By contrast, 2025 reflects steady, organic growth—approximately one new member per day—as OWLS moved from launch mode to a more mature phase. This pattern is both expected and healthy, indicating sustained interest rather than episodic promotion.

### New Memberships

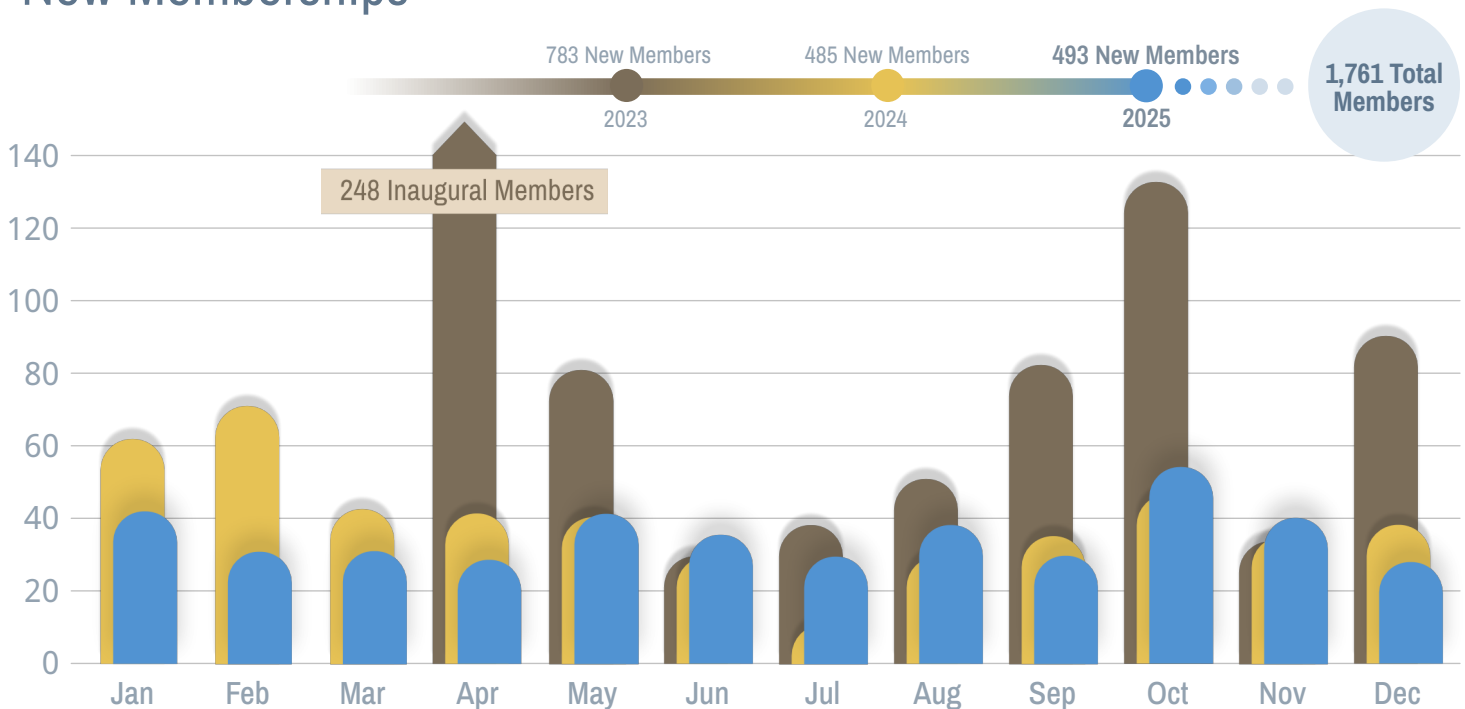


Figure 1: "OWLS Club Member Growth Per Year"

# Growth in Average Daily Participation

Engagement rose consistently across all program categories. Average daily attendance surpassed 2024 levels, and new-member participation improved through intentional onboarding efforts, tailored communication, and community-building opportunities such as newcomer gatherings and personalized name tags.

## By the numbers...

- 180+** Unique Classes Offered
- 4.5k+** Scheduled Program Hours
- 16.5k+** Member Check-ins
- 1,761** Active Members
- 80%** Monthly Participation Rate

## Average Daily Member Check-ins

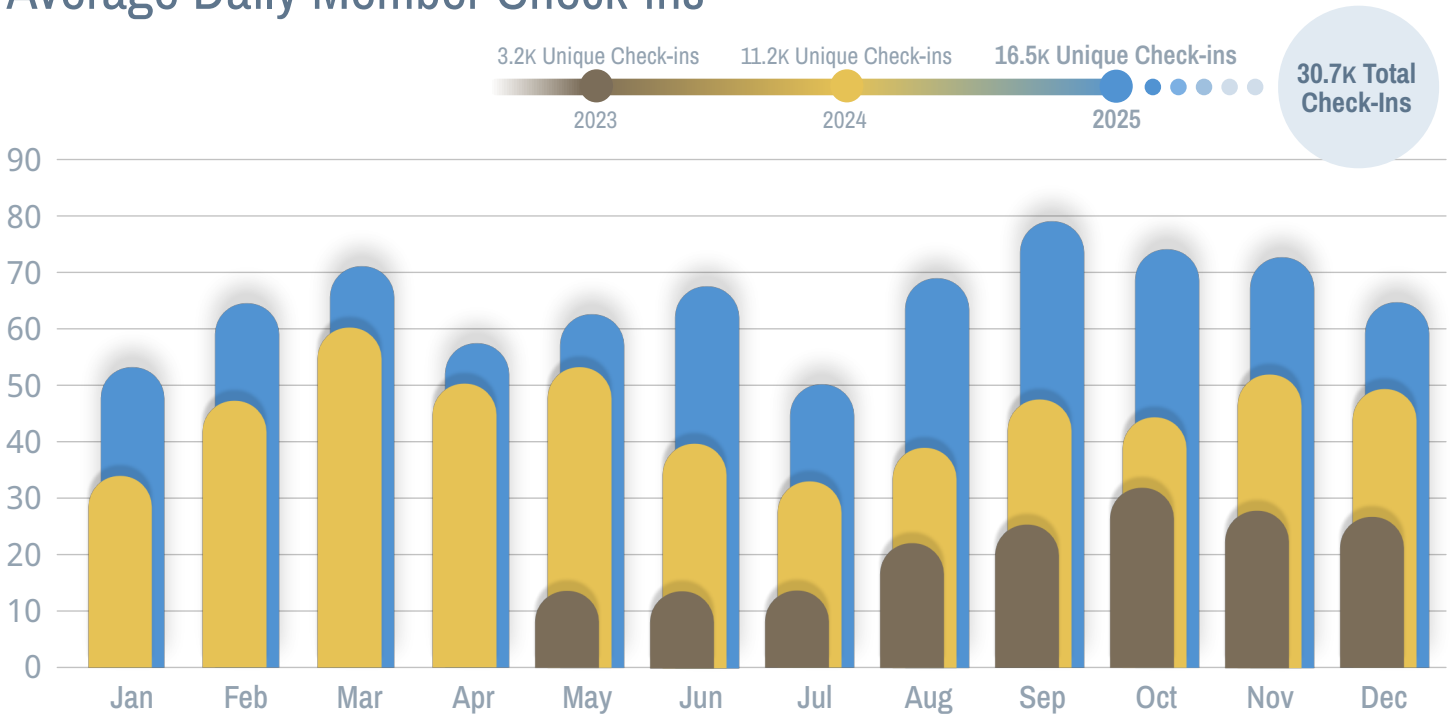


Figure 2: "OWLS Club Average Daily Check-ins"

# Digital Marketing

## Website

Website and social media engagement became an increasingly important extension of how members connect with the club beyond in-person programming. The website served more than 16,000 active users during the year, with the online calendar ranking as one of the most frequently visited tools, underscoring how members rely on it to plan their schedules and stay informed about classes and events.

Figure 1: "www.owlsclub.org - Unique Visits"

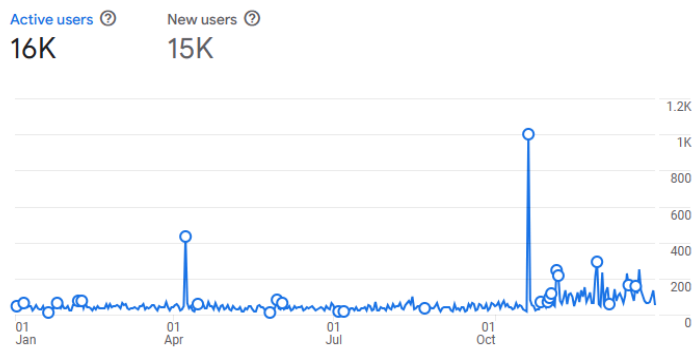


Figure 2: "www.owlsclub.org - Page Visits"

PAGE TITLE AND SCREEN ...	VIEWS
HOME - Owls Club	12K
CALENDAR - Owls Club	7.5K
Upcoming Classes - Owls Cl...	2K
MEMBERSHIP - Owls Club	1.9K
ABOUT - Owls Club	1.7K
Membership Form - Owls Club	1.7K

## Social Media

Our Facebook presence also continued to grow, surpassing 800 followers and generating more than 230,000 views. This sustained activity reflects not only strong interest in programs, but also the effectiveness of digital communication in reaching older adults throughout Elkhart and neighboring communities, helping maintain connection, visibility, and accessibility.

Figure 3: "www.owlsclub.org - Facebook Traffic"

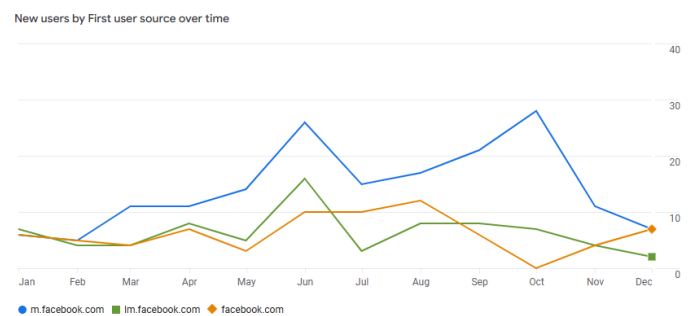
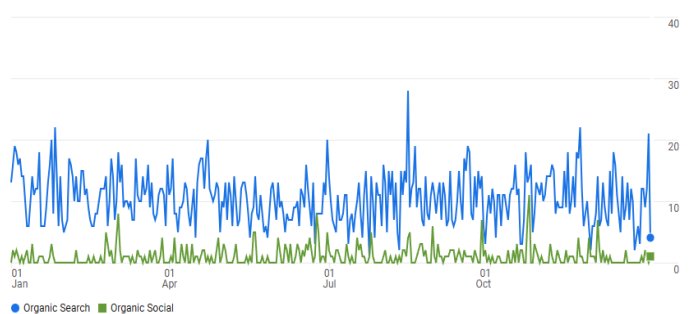


Figure 4: "www.owlsclub.org - Organic Search and Social"



# Program Highlights

OWLS measures success not in the number of programs offered, but in the number of lives touched, friendships formed, skills rediscovered, roles embraced, and service given freely to others.

Learning, wellness, creative arts, civic dialogue, special events, health partnerships, nonprofit collaborations, and member-led service and enrichment opportunities continued to demonstrate the power of older adults contributing to one another's lives and to the broader community.



## NeighborLink OWLS: Safety, Support, and Practical Help at Home

Launched in May 2025, NeighborLink OWLS connects older, wiser, life-loving senior members who need a helping hand with member volunteers eager to offer practical support at home. Many

older adults face everyday household risks—falls, poor lighting, loose carpeting, cluttered steps, hard-to-reach items, light maintenance—that can threaten both safety and independence. NeighborLink OWLS steps into that gap with simple, high-impact assistance.

Since launching, six volunteers have completed 42 projects for 25 members, ranging from cleaning gutters and clearing dryer vents to repairing faucets, installing grab bars, replacing smoke-detector batteries, trimming bushes, raking leaves, improving stair lighting, and removing hazards. Members sign a risk release waiver, cover material costs, and a small gas contribution. A Trinity Foundation grant ensures assistance for those with safety needs but limited resources.

In December, the program expanded to include OWLS Connect volunteers—providing meals, check-ins, errands, visits, or messages of encouragement to members recovering from illness or surgery.

NeighborLink OWLS reflects the heart of our mission: seniors serving seniors, strengthening safety, connection, and well-being, one home at a time.

## **Lunch and Learns: Community-Centered Learning and Health Partnerships**

The Lunch and Learn series remains one of OWLS' most impactful learning and wellness initiatives, intentionally designed to combine education, social connection, and trusted community partnerships. These programs invite members to gather for a sponsored lunch followed by expert-led presentations on topics essential to healthy aging, informed decision-making, and civic awareness.

During the past year, Lunch and Learns addressed timely subjects such as trauma care, men's health, nutrition, brain health and gratitude, advance care planning, and the current state of health care in Elkhart County. Presentations were led by physicians and highly experienced professionals, ensuring credibility and relevance. Beacon Health System—OWLS' largest health partner—demonstrated its long-term commitment by sponsoring one Lunch and Learn per month for an entire year, strengthening access to high-quality health education for our members. At the time of this writing, Beacon has committed for 2026 as well.

Additional nonprofit and community partners enriched the series with mission-driven content, including Hospice Explained presented by Dunes Hospice, and Seniors on the Move, presented by senior real estate specialist Lisa Collio, which explored housing transitions and aging well. Together, these partnerships reinforced OWLS' role as a trusted hub for lifelong learning, wellness education, and meaningful community dialogue.

## **Member-Led Enrichment: Teaching, Creativity, Travel, and Shared Leadership**

Member leadership is at the heart of OWLS' programming and a powerful example of older adults contributing their skills, experience, and time to one another. This past year, members contributed more than 3,300 volunteer hours to support classes, events, and enrichment opportunities, demonstrating both the depth of engagement and the strength of peer-to-peer learning.

Members served as activity leaders and instructors, contributing 1,351 hours of leading activities and 361 hours of direct teaching across wellness, creative arts, lifelong learning, and social programs.

An additional 1,000 volunteer hours were dedicated to off-campus preparation, ensuring programs were thoughtfully planned, accessible, and responsive to member interests. These efforts supported a wide range of experiences that fostered physical well-being, creativity, social connection, and intellectual growth.

Member leadership also extended to special projects and events. Volunteers contributed 572 hours supporting large special events, while a newly-formed Event Planning Committee logged 55 hours shaping and coordinating signature gatherings. These efforts brought members together through concerts, celebrations, seasonal events, and community traditions.

Creativity and collaboration were further highlighted through the member-created cookbook fundraiser. Members contributed treasured recipes, which were curated, organized, and professionally produced by a volunteer committee. The cookbook continues to strengthen community connection while supporting OWLS' mission.

Travel and off-campus enrichment opportunities, coordinated by a dedicated volunteer, expanded learning

beyond OWLS' walls. Thoughtfully planned day trips offered members shared experiences rooted in curiosity, adventure, and connection—reinforcing that learning and community do not stop at the classroom door.

Together, these member-led initiatives reflect the true spirit of OWLS: a community where older adults actively teach, lead, create, and inspire one another while enriching the broader community they call home.



# 2025 Class Offerings

## **Lunch & Learns / Meals**

Beacon Health Lunch & Learn: Nutrition and Wellness

Beacon Health Lunch & Learn: Trauma Surgeon

Books & Bites: The Owls Club Lunchtime Book Club

Beacon Health Lunch & Learn: Your Brain on Gratitude

Lunch & Learn: Fall Prevention

Beacon Health Lunch & Learn: Healthcare in Elkhart County

Lunch & Learn: Hospice Explained

Beacon Health Lunch & Learn: Men's Health Cancer Awareness

Lunch & Learn: Seniors on the Move

Beacon Health Lunch & Learn: Advance Care Planning

Lunch Bunch with John & Ann

## **Physical Fitness**

Advanced Beginner to Intermediate Line Dancing

Archery 101: Learn, Aim, and Shoot

Ballroom Dancing 101

Basketball Basics & Beyond

Beginning Line Dancing

Beginner Pickleball Instruction

Bike Ride Outing: Pedal & Explore

Bird Talk & Guided Walk at Wellfield

Cardio Drumming

Chair Cardio and Strength Training

Chair Yoga with Kristen

Exercise Snacks: Bite-Sized Movement

Fit for Life

Gentle Pickleball: Play at Your Own Pace

Health RHYTHMS Drumming

Inside Walk at Owls Club

Light Strength Training for All Abilities

Nature Tour & Hike at Woodlawn

Open Play Pickleball

Physical Activity Across the Life Span

Pilates Evening Class

Pilates Morning Class

Staying Active in the Winter

Volleyball – Drop In & Play

Walk at Beacon with Owls Club

Walk at Wellfield Botanical Gardens

## **Health Classes & Screenings**

Alzheimer's Awareness

Cancer Resources: Support & Awareness

Caring for Loved Ones with Memory Loss: Tools & Info

CPR First Aid and AED (Morning & Afternoon)

Decoding Diabetes: A 3-Part Education Series

Eating to Age Well: Nutrition for a Healthy Life

Eye Health: Vision Care and Wellness for Seniors

Fall Prevention: Enhancing Safety and Independence

From Legacy to Peace: A Roadmap for End-of-Life Planning

Heart Health: A Wellness Class for Seniors

Heart Healthy Nutrition

Living with Hearing Loss

Living with Low Vision

Matter of Balance 2025

Matter of Balance with Real Services

Medical ID Bracelets

Medication Safety: Empowering for Safe Management

Memory Screening: MoCA Testing

Mental Health Awareness: Promoting Well-Being

Pain Management for Chronic Conditions

Unstoppable Adults: Aging in Place

## **Creative Arts**

Build a Wood Keepsake Box

Card Making

Clip Photo Frames: Design Your Own Memory Board

Crafting Candy Bouquet & Valentine's Day History

Crafting Valentine's Grapevine Hearts

Create Your Own Wooden Cell Phone Holder

Create a Personalized Keepsake Box

Creative Spring Crafts & Surprises

Crochet for Beginners

Diamond Art 101

Dried Flower Candle Holders

Fall Bulbs for Winter Blooms

Festive Napkin Folding Fun

Floral Fun with Joy Blooms

Glass Bead Suncatchers

Knitting & Crochet: Off-Campus

Knitting: A Class for All Skill Levels

Make Your Own Wood Letter Holder & Key Rack

Open Paint: Morning Creativity Session

Raised Bed Container Gardening

Sticky Note Covers

Tiny Gardens: Create Your Own

Wine Bottle Art

Writing for Self-Discovery: Stories Within

Writing for Wellness: Release, Reflect, Renew

## **Lifelong Learning**

*A Life Worth Living* – Author Talk

Acts: The Early Church Story

Aging with Worth & Value

Armchair Traveler 2

Armchair Traveler: Greatest Hits

Behind the Scenes at Cobb Funeral Home: Carpool

Cooking with an Air Fryer  
Cyber Security Awareness  
Democracy and Its Alternatives  
DISC Behavior and Communication Style Class  
Driven by Eternity  
E-Bike vs. Regular Bike  
Gospel of John – Study & Discussion  
Helpful Hacks for Everyday Life  
History of the Supreme Court  
Invasive Species: Learn & Serve  
Ken Burns Documentary on the Revolution  
Owls League of Lifelong Learners  
Pen to Paper: A Writers Community  
Pen to Paper: Building a Writers Community  
Photography 101  
Photography Club  
Preparing for Your Camino Pilgrimage (Pt. 2)  
Preserving Memories: Digitize Your Photos & Tapes  
Preserving Memories: Hands-On Follow-Up  
Protecting Yourself from Fraud  
Reviving Greek History: The Nemean Games  
Safeguarding Seniors: Fraud Prevention  
Smartphone and Tablet Basics  
Staged Play Reading: The Minutes  
Study of the Book: *Knowing God*  
Tech Help Drop-In Session  
The Book of James  
The Complete Guide to the Bible  
The Evolution of American Federalism  
Theater Night: Buried Child  
What Is the Camino de Santiago Pilgrimage

### **Special Events**

Chili Cook-Off: 2nd Annual  
Downton Abbey Movie Outing

Holiday Party: Gift Wrapping & Hot Chocolate  
Michael Carluccio Live in Concert  
Mystery on the Menu: 1950s Diner Mystery Fundraiser  
Picnic and Car Show: 2nd Annual  
Single Mingle Wine Tasting  
Smash Burgers & Backyard Bash  
Thanksgiving Potluck  
Trivia Night  
Trivia Takeover  
Wine Tasting: Mix & Mingle

### **Trips Off Campus**

Baseball Game: South Bend Cubs  
Ruthmere Holiday Tour: Toys Through Time  
Trip: A Taste of Shipshewana  
Trip: Kokomo  
Trip: Lunch and a Show  
Trip: Saugatuck Adventure

### **Social & Recreational**

American Mahjong for Beginners  
American Mahjong: Playing Group  
Beginner Mahjong Small Group  
Bingo  
Bingo with Dunes Hospice  
Bridge: Just Play  
Coffee & Conversation (All formats)  
Cornhole  
Cornhole Tournament  
Euchre Club  
Evening Euchre Club  
Film Fanatics  
Games! (On & Off Campus)  
Juggling  
Pamper and Personality  
Pampering for the Lady Active Agers  
Ping Pong & Pool Friday Fun  
Puzzle Time  
Refresh, Renew, and Relax

### **Volunteer Appreciation, Opportunities & Service**

Annual Volunteer Lunch Celebration  
City Parks Improvement Workshop  
Fall Volunteer Event  
Give Glasses: Learn the Impact  
Habitat for Humanity  
Knitting & Crochet: Stitching for a Cause  
LoveWay  
Mini Horses Big Impact: Discover LoveWay  
Owls in Action: Habitat Volunteer Day Project 216  
Spread Kindness: Senior Outreach Project  
Volunteer Opportunity: Habitat for Humanity  
Volunteer Appreciation: Ice Cream Social  
Volunteer Appreciation: Wellfield  
Volunteer with Joy Blooms: Sharing Beauty

### **Community Partnerships & Nonprofits**

Helping Hands: Community Connections  
Helping Hands: Practical Home Skills  
Intro to NeighborLink at Owls Club

### **Support Groups**

Being Mortal: Circle of Trust  
Caregivers' Support Community  
Comfort and Connection Group  
Essential Tremors Support: Embracing Resilience  
Their Story – A Grief Healing Process

### **Member Engagement & Leadership**

Member Advisory Meetings  
New Member Orientation and Welcome  
Owls Club Open House  
Teacher University Committee



# OUR REPORT TO INVESTORS

OWLS is intentionally designed to be a low-cost, high-touch, and highly scalable model for strengthening community life. Our financial results in 2025 demonstrate that when the mission is clear and engagement is authentic, trust and generosity follow.

OWLS' lean cost structure—supported by volunteer energy, shared space, and efficient staffing—keeps financial resources focused directly on mission delivery. Direct program costs remain under \$50 per member annually, and administrative costs are roughly \$100 per member, far below national norms.

Volunteer capital remains the cornerstone of OWLS' sustainability. In 2025, members contributed 8,047 hours of service, valued at an average of \$20 per hour, totaling \$160,940—more than our entire payroll. OWLS is not staff-driven—it is member-powered: by comparison, our staff logged approximately 5,000 hours.

OWLS' real-estate-light strategy continues to reduce financial risk and support replicability. Technology tools, including My Senior Center (MSC) and AI-enabled communication and scheduling systems, serve as force multipliers, freeing staff and volunteers to focus on connection rather than administration.

## *Why We Think of Donors as Investors*

At OWLS, we don't think of our supporters as donors but as investors. Donors give to meet today's needs; investors commit to building something that endures. Investor support creates lasting social capital—connections, purpose, and healthier, more vibrant lives for older adults. Although the return on capital can't be expressed in dollars, our low-cost operating model suggests we manage OWLS as if it were a for-profit corporation.

# Statement of Activity & Net Assets

	2025	2024	2023	2022
<b>Revenues</b>				
Corporate & Foundation <sup>1</sup>	\$123,675	\$119,000		
Founder Donations	\$200,000	\$80,000	\$171,180	\$29,480
Individual Donations	\$167,372	\$227,130	\$8,280	
In-Kind Donation of Facilities <sup>2</sup>	\$29,965	\$29,965	\$41,224	
In-Kind Donation of Materials	\$3,202			
<b>Total Donations</b>	<b>\$524,214</b>	<b>\$456,095</b>	<b>\$220,684</b>	<b>\$29,480</b>
Interest Income	\$8,795	\$861		
Other Revenue <sup>3</sup>	\$20,846	\$12,032	\$2,054	
<b>Total Revenue</b>	<b>\$553,855</b>	<b>\$468,988</b>	<b>\$222,738</b>	<b>\$29,480</b>
<b>Expenses</b>				
<b>Operating Expenses</b>				
Exec Director Salary & Benefits <sup>4</sup>	\$86,646	\$89,372	\$60,315	
Building & Facilities <sup>5</sup>	\$54,965	\$54,965	\$41,224	
Program Support <sup>6</sup>	\$78,382	\$61,835	\$19,415	
Other Admin & Gen Exp <sup>7</sup>	\$61,837	\$20,889	\$17,405	
<b>Total Operating Expense</b>	<b>\$281,830</b>	<b>\$227,061</b>	<b>\$138,359</b>	
<b>Other Expenses - Start Up Costs</b>			<b>\$38,965</b>	<b>\$39,935</b>
<b>Total Expenses</b>	<b>\$281,830</b>	<b>\$227,061</b>	<b>\$177,324</b>	<b>\$39,935</b>
<b>Net Revenue</b>	<b>\$272,025</b>	<b>\$241,927</b>	<b>\$45,414</b>	<b>-\$10,455</b>
<b>Net Assets</b>				
Beginning Net Assets	\$276,886	\$34,959	-\$10,455	
Net Revenue	\$272,025	\$241,927	\$45,414	-\$10,455
<b>Ending Net Assets</b>	<b>\$548,911</b>	<b>\$276,886</b>	<b>\$34,959</b>	<b>-\$10,455</b>

1. Includes CFEC matching grant of \$100K.
2. Fair rental value of Trinity-contributed OWLS' campus minus occupancy expense.
3. Member prepayments for special events and OWLS' merchandise sales.
4. Expenses are directed toward providing programs, fundraising and administrative support.
5. Includes \$25K payment to Trinity in 2024.
6. Includes internal and external member communications, program expenses, special events, and volunteer appreciation program.
7. Includes strategic planning, office expenses, insurance, printing and donor support.

**1,761**  
Members

**\$524k**  
Total Donations

**\$281k**  
Total Expenses

**\$272k**  
Net Revenue

# OUR INVESTORS

*Every contribution strengthens not just OWLS,  
but every community that may one day follow its lead.*

## **Up to \$500**

Mary Adams  
Aging Connections\*\*  
Martin and Nancy Alig  
Randall and Karen Aupperle  
Brenda Bachmann  
Sharon Ball  
Valentina Barbee  
Paul and Heidemarie Becher  
Arloa Ann Bell  
Ruth Ann Berger  
Mary Ann Bloomingdale  
Michelle Blough  
Dave Borneman  
Chuck Bower and Karen Kehr  
Art and Ann Bowers  
Ronald Bowman  
Judith Briganti  
Susan Broaddus  
Susan Burns  
Kecia Burpulis  
Thomas Canarecci

Mary Lou Cassel  
Centier Bank\*\*  
Regina Chew  
Geoffrey Church  
Eric Cinnamond  
Kim and Patty Coates  
Danny and Bonnie Cocanower  
Leah Cohen  
Mary Conner  
Michael Cooper  
Debra Couturier  
Estella Cox  
Gary and Patricia Daniels\*  
Dennis and Martha Delio  
Deborah DeSchepper  
Beth Dooley  
Sharon Eldridge  
The Tom and Sara Elkin Family NE Fund\*  
Dennis Eller\*  
Roscoe and Donna Enfield  
Raymond L. Enfield

Walter Engberg  
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Sandra Young

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### **\$100,000+**

Community Foundation of  
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Connie Fulmer  
Frank and Marsha Martin

\* Non-Members

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# Our Impact

The impact of OWLS cannot be captured by numbers alone. It lives in the shifts we witness every day—when someone walks in alone and leaves with a friend; when purpose returns after a season of loss; **when service lifts both the giver and the recipient.** These are the true returns on investment.

## *Member Testimonials*

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“Being somewhat introverted I've always been comfortable spending time alone at home but thanks to OWLS Club I've been getting out of my comfort zone to attend classes and even make new friends! I enjoy the variety of things going on there very much!” —*Leslie Michael*

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"I facilitate a class where participants write about different topics, discover important truths about themselves, and trust each other enough to share their revelations. In this class, and honestly, in every encounter I've had with other OWLS, I've

been touched by how compassionate and kind everyone is.

We are fortunate to have such a rich resource in our area where we can make new friends, explore new ideas with each other, and engage in our favorite activities or learn new ones. There's something reassuring about being with one's peers as we face aging together: the challenges and losses, as well as the gratitude and joy.” —*Kirsten (Kiki) Klassen*

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"I joined the OWLS Club and then found a place to connect with others through participation in various activities. I was introduced to Pickleball, Pilates, Chair Yoga, and a variety of crafts and learning activities. I always say that the OWLS

Club saved me and made my retirement life more meaningful. Thank you OWLS founders and staff!” —*Nell Cobb*

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“Being a member of OWLS Club has introduced me to a wonderful group of people who enjoy spending time together and sharing meaningful activities. As a volunteer, I've found a deeper sense of purpose by offering my talents and energy in support of our mission and goals. Everyone I've met at OWLS feels like a friend. Together with the staff, we've built a true community that enriches so many lives—and I know I'm a better person because of it.” —*Chuck Bower*

# Volunteers

OWLS runs on a powerful idea: volunteers are not an add-on to the OWLS model; they are the model. This philosophy is reflected in the Club's daily rhythm. In 2025, members contributed 8,047 volunteer hours serving as hosts, instructors, administrative helpers, planners, and organizers.

But more important than the number is what those hours represent: ownership, leadership, fellowship, and generosity. The act of volunteering is not a task to be filled, but a gateway to belonging, personal growth, and renewed purpose; a vote cast for the kind of community we want to build.

At OWLS, volunteerism is the lifeblood of the organization and a defining feature of its culture. Unlike traditional active aging centers that emphasize programs and services, OWLS places human connection at its core. OWLS is that rare safe space where the dominant theme is “everyone knows your name.”

Less than five years ago, OWLS was just an idea. Today, it is a thriving community with a model ready to share. If we can prove it in Elkhart, it can happen anywhere.





“The best way to find yourself is to lose yourself in the service of others.”

–Mahatma Gandhi

# WE JUST CAN'T THANK YOU ENOUGH

## ***1 TO 25 HOURS***

Ron Allard  
Alex Anderson  
Chuck Bower  
Arthur Bowers  
Gale Burtch  
Randy Burtch  
Kris Carpenter  
Joanne Clauss  
Leah Cohen  
Steve Crawford  
Karen Cripe  
Jean Davis  
Scott Doberenz  
Amy Doenges  
David Doenges  
Beth Dooley  
Carrie Drews  
Karen Erlacher  
Margaret Farr  
Eve Finnessy  
Mary Ellen Florea  
Sandra Floyd  
Kathleen Foust  
Lynett Fuentes  
Constance Fulmer  
Karla Gapinski  
Karen Gerver

Rick Gerver  
Bob Girard  
Violet Goodsene  
Janis Grindel  
Sue Hampel  
Terry Michele Hanlon  
Galen Harley  
Rita Harley  
Deb Harris  
Jantha Havens  
Barbara Heeter  
Richard Lee Heiss  
Bob Homan  
Carolyn Hornor  
Mary Jester  
Donna Johnson  
Teresa Joyner  
Terry Kaser  
David Kelly  
Ross Kistler  
Suzanne Kistler  
Bobi Knox  
Karen Koelsch  
Terri Krause  
Elizabeth Krom  
Greg Lantz  
Kathe Larson  
Scott Lickteig  
Toni Lisi

Cheryl Martin  
Deb McArthur  
Sue McDonald  
Leslie Michael  
Cyneatha Millsaps  
Cindy Moore  
Ronald Neher  
Phil Nelson  
Jill Newcomer  
Eldon Nifong  
Maggie Okponobi  
Suzanne Petrimoulx  
Carol Reidsma  
Linda Reiniche  
William (Bill) Rieth  
David Rowley  
Cathy Rush  
Michael Schrock  
Scott Seel  
Cathy Stair  
Harry Steffen  
Larry Stineman  
Nancy Stoelting  
Kay Swett  
Paula Ternet  
Thomas Ternet  
Mary Titus  
Michael Titus  
Sandra Trimboli

# *This couldn't be done without you!*

Dick Trowbridge  
Paula Turk  
Sue Wilkins  
Natalie Williams  
Laura Yeoman  
Monica Yoder  
Queen Yoder

## **26-50 HOURS**

Donna Anderson  
Ann Bowers  
Susan Broaddus  
Diane Carroll  
Nell Cobb  
Jacqueline Cusack  
Kelly Daugherty  
Karin Frey  
Janet Gilbert  
Donna Horner  
Gary Mann  
Tom McArthur  
Sue Neat  
Jean Nelson  
Barb Nifong  
Kristi Preyer  
Bill (William) Reader  
Ann Rick  
Susan Rowley

Sharon Stauffer  
Rebecca Steffen  
Wallace Stoelting  
Gilbert Streeter  
Donna Temple  
Pam Weinland

## **51-100 HOURS**

Dale Baldrige  
Steve (Steven) Bowers  
Tom Canarecci  
Regina Chew  
Estella Cox  
Steven Cripe  
Pat Denlinger  
Don Florea  
Robert Joyner  
Kirsten Klassen  
Jane Kopp  
Kathy Lantz  
Cynthia Lewis  
Roger Pletcher  
Karleen Richter  
Dawn Singleton  
Robert Streeter  
Karen Terlap  
Dave Tibbets

## **101-250 HOURS**

Mary Ann Bloomingdale  
Mary Lou Cassel  
Deborah DeSchepper  
David Geyer  
Edna Homan  
Rick Johnson  
John Krom  
Marsha Martin  
John Nymeyer  
Lynn Pletcher  
Pat Rezutko  
Susan Rowe  
Karen Shantz  
Deb Smallwood  
Wade Wenger  
Deborah Zimmerman

## **251-500 HOURS**

Mary Carpenter  
Gary Gill  
Suzanne Johnson  
Frank Martin  
Stacy McColly

# Our 2026 Goals

## *Deepening Our Model, Strengthening Our Future*

As OWLS prepares for its third full year of operation, our goals for 2026 reflect what we have learned from our members, volunteers, partners, and one another. They are designed to sharpen our focus, strengthen our model, and prepare us for the possibility—and responsibility—of replication across Indiana.

### **1. Listen to Our Members With Intention and Follow-Through**

Members remain our most valuable source of insight. In 2026, we will improve how we gather feedback through MSC data, conversations, and surveys—and, even more importantly, how we act on what we hear.

Strengthening this feedback-to-action loop will help us refine programs, improve communication, and increase engagement. Rising participation is the clearest indicator that OWLS is delivering what members value most.

### **2. Test Our Assumptions Through Continuous Introspection**

OWLS is built on several core hypotheses: inclusion without fees, volunteer-led programs, real-estate-light operations, lean staffing, and technology enabling high-touch relationships.

In 2026, we will evaluate these assumptions more deliberately. What is working as expected? What requires adjustment? What new insights are emerging? Honest introspection keeps us nimble, mission-centered, and guided by evidence rather than habit.





### 3. Build the Infrastructure for Scalable Growth

For OWLS to grow responsibly—and for other communities to adopt our model—we must complete the systems that make our work repeatable and teachable.

Our priorities include finalizing Standard Operating Procedures (SOP), strengthening our understanding and use of the Microsoft 365 systems, clarifying staff roles, and formalizing governance. This unglamorous work is the bedrock of sustainability and scalability.

### 4. Share the OWLS Model Responsibly and Generously

The success of OWLS in Elkhart has revealed a need far beyond our walls. In 2026, we will begin preparing for thoughtful replication by developing guides, defining intellectual property, and identifying the structure of a statewide support entity.

Our goal is not expansion for its own sake, but stewardship: when a model reliably reduces isolation and strengthens community life, sharing it becomes part of the mission.

## *A Bridge Between the Present and the Possible*

Together, these goals move OWLS from early experimentation toward a more refined, teachable model. They reflect our belief that older adults are an extraordinary asset, that relationships are our real wealth, and that OWLS has something important to offer communities across Indiana.

# Community Partnerships & Support

OWLS continues to thrive because of the strong, meaningful partnerships we share with organizations throughout our community. Some of these partners have been with us since our earliest days, while others are newer connections—but each one plays an important role in enriching the experiences of our members and strengthening the fabric of our community.

Through these collaborations, our members gain access to a wide variety of educational programs, wellness opportunities, social experiences, and service projects. Just as importantly, these partnerships help shine a light on the many resources available right here in our community.

We are proud to continue our work with Real Services, Purdue Extension, and Trinity on Jackson, whose ongoing support has been instrumental to our success. Real Services brings valuable expertise and education, Purdue Extension enhances our programming with research-based learning, and Trinity on Jackson provides both space and staff support that make our mission possible.

Our partnerships extend beyond the walls of OWLS. Community organizations teach classes on campus, open their doors to our members for tours and special programs,

collaborate with us at locations such as Elkhart Parks, Wellfield Gardens, Joy Blooms, Ruthmere Museum, and other community spaces, and offer volunteer and service opportunities that allow our members to give back. Many of these partners also help spread the word about OWLS, connecting new members to our growing community.

As we move forward, we are excited to continue expanding and deepening these relationships. In 2025, we are grateful to work alongside the following community partners who have helped make this year impactful and memorable. These partnerships are essential in strengthening our community and ensuring that our members have access to the resources they need to thrive.



Aaron Stults: Medtronic  
Acruity  
Acting Ensemble  
ADEC  
Aging Connections of Michiana Inc.  
Alzheimer's & Dementia Services of Northern Indiana  
American Heart Association  
Beacon Health System  
Brentwood at Elkhart Independent Living  
Cancer Resources of Elkhart County  
Center for Hospice Care  
City of Elkhart Parks and Recreation  
Charles Schwab & Co., Inc.  
Cobb Funeral Home  
Community Foundation of Elkhart County  
Dunes Hospice  
Elkhart County Genealogical Society  
Elkhart County Parks  
Elkhart County Health Department  
Elkhart City Council  
Elkhart Mayor's Office: Mayor Rod Roberson  
Elkhart Police Department  
Habitat for Humanity  
Jeffrey Rosen  
Jill Becker Insurance for Seniors  
Joy Blooms  
Keys for Caregivers  
Lisa Collio with REMAX Results  
LoveWay  
Mary Kay  
Michael Carluccio  
Michiana Juggling Club  
Michiana Mustangs  
NeighborLink  
Project 216  
Purdue Extension  
Real Services  
Rehabilitation Hospital of Northern Indiana  
Ruthmere Museum  
Seifert Drug  
Senior Talk Michiana  
South Bend Cubs  
The League for the Blind and Disabled  
Trinity on Jackson  
Wellfield Botanic Gardens



“It is not the years in  
your life that count. It  
is the life in your years.”

—Abraham Lincoln





**CONTACT US**

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Elkhart IN, 46516

**FIND US ONLINE**

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**AND ON FACEBOOK**

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**YOU CAN ALSO FIND US ON:**

MyActiveCenter

NeighborLink

