

PREFACE

I met Bertha Bontrager in 1972. It was early in my career as a certified public accountant, or CPA, and a member of the team assigned to perform the annual audit of Jayco, Inc., a newly formed manufacturer of recreational vehicles based in Middlebury, Indiana. In 1968, Lloyd and Bertha Bontrager founded Jayco, a company producing fold-down camping trailers in a few buildings on the couple's family farm. While the Bontragers were not unlike other couples who pursued their dream to start their own business, I recall how it struck me early on, and then again through the years, that this couple was different than many other business entrepreneurs. Rather than starting a business in the pursuit of financial gain, it was clear from observing their interactions with others that their primary objective in starting Jayco was to provide a better built, high value camper which would allow families to enjoy time together while also appreciating the beauty and tranquility of the outdoors. Even as the company continued to grow, they always focused on "taking care of our Jayco family," including employees, independent dealers, and customers, often at personal inconvenience.

It was following the tragic death of Lloyd and their youngest child, Wendall, in 1985 that I saw Bertha's incredibly strong faith in God and her admirable perseverance. In addition to dealing with the sudden loss of her husband and child, now the eyes of the Jayco family were clearly focused on her for guidance. While she and Lloyd had surrounded themselves with capable associates, she was now the Bontrager family matriarch owning the majority interest in the now sizable and growing company. My responsibilities had progressed to the point where I was the lead advisor of the CPA

firm to the Jayco Board of Directors and Jayco management, as well as the Bontrager family.

It was a pleasure and an honor to be sought out by Bertha and her family for advice and counsel during this period of transition. After many discussions and consideration of multiple options, the family felt that Lloyd would have wanted them to carry on with Jayco, maintaining their majority ownership and their active roles in the management while two of their sons, Wilbur and Derald, were developing as potential future leaders.

Lloyd and Bertha had developed a strong foundation and set of guiding principles that were at the core of Jayco's formation, growth and operation. The primary motto of behavior, which was not only verbally expressed but actively practiced, was to do things the right way and carry out the Golden Rule. Those principles have continued to be instrumental in guiding Jayco into a highly respected company which grew to be the country's largest privately-owned recreational vehicle company until its sale in 2016.

I have the greatest admiration and affection for Bertha and her family. Our friendship has flourished over 40 years, and I continue to be amazed with their humility, generosity, compassion, and positive attitude. As you will read, Bertha has experienced much throughout her life, many joys and sorrows, yet her strong, unwavering faith in God and high moral standards and ethics make her an inspiration to all those who know her.

This book portrays her life journey and I trust you, the reader, will find the same love, respect, and admiration for my dear friend, Bertha Bontrager Rhodes.

By John Wolf

Executive Vice President and Chief Financial Officer, Jayco, Inc.

INTRODUCTION

“Lloyd, why not build campers? You know suppliers, you know dealers, you’ve developed and patented a crank-up lifter system and built fold-down campers for Starcraft. You have set up production and hired employees, something you enjoy and have experience at. Why not?” These were my words of encouragement to my 35-year-old husband. “Why not?”

With that Lloyd agreed and we set out to make our dream a reality. We had spent some years searching our hearts, seeking God’s will for our lives. We immediately believed this was God’s plan for us. We could provide a clean, wholesome workplace for friends, family, and community. We could build a well-built camping trailer for families to enjoy, believing camping together helps keep families together. With trust in God and trust in our fellow man, and with incorporating the Golden Rule—doing unto others as you would have them do to you—and lots of hard work, we would be successful.

So with that, in early 1968, Jayco was born in a converted barn and two chicken houses on our family farm on County Road 35, Middlebury, Indiana. The journey began. What joy, what fun working together with our growing family involved in many different ways. We were now at peace. This was our calling! As we all know life’s journeys are never all mountaintop experiences. There are also valleys to cross, but we serve a risen and living Savior who provides strength and grace for each day when we seek him. How we needed him many times throughout our journey in the twists and turns of our lives. I love the promise in 1 Corinthians 12:9: *My grace is sufficient for you, for my power is made perfect in your weakness.*

We enjoyed our family. We watched our company grow. We loved what we were doing. Then tragedy struck. Lloyd, my dear husband of 32 years, and our precious youngest son, Wendall, were called home to heaven on Easter Sunday, April 7, 1985. Grief for our family? Yes, overwhelming grief. Peace for our family? Yes, in spite of our loss, we knew our loved ones were now safe in their heavenly home.

Courage for our family? Yes, God promised to walk with us and not forsake us. Isaiah 43: 1-3. So the journey continues today. Although, there have been more valleys to cross, there have also been many joys. My prayer is that as you read more about my journey that you will join me in praising Him for his abundant and abounding grace that he so graciously gave us, giving us strength when we were weak.

Why am I writing my story? It was 32 years ago that I became a widow at age 50. It must be 30 years ago that a friend serving on the Wycliffe Associates Board with me encouraged me to write my story, and eventually I promised. As that promise kept coming up in my thoughts, I finally had to believe the spirit was nudging me. I also know I want to leave my story as a legacy for my children and grandchildren. With many emotional and vulnerable feelings I'm trying my best to bring something of substance that may be an encouragement to you in your journey, and to remind us to keep our eyes on Jesus, our refuge and strength.

Bertha Bontrager Rhodes

1.

MOVING STONES

“There was a little girl who had a little curl right in the middle of her forehead. When she was good she was very, very good. When she was bad she was horrid.”



I heard this children's rhyme many times from my four older sisters. Being a little towhead, and usually with a curl right in the middle of my forehead, I hope that sometimes I was very, very good, but I'm sure sometimes I was horrid. They were my big sisters and sometimes said this rhyme to tease me, but along with other sayings I hold dear, that rhyme echoes a spirit familiar to me. Like that curl, sometimes in the middle

of my forehead because I put it there and other times because it just is, my sense of self and purpose in this life have remained in very good times and in bad.

I was born in 1934, after the Great Depression. My parents had moved from the great state of Kansas to Middlebury, Indiana, in

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1930 along with my three oldest sisters. My dad had an adventurous spirit. My mother less so. Leaving family and friends behind and venturing out with three small girls was a sad time for her. Family and other friends had already moved to Indiana, and so it soon became home to the young family. Between 1927 and 1934 my parents, Ervin J. and Barbara Ann (Eash) Yoder, were blessed with five girls, Sylvia, Edna, Lydian, Barbara and Bertha, me being the youngest. Later, my parents had two sons, Wilbur born in 1937 and Perry in 1939.

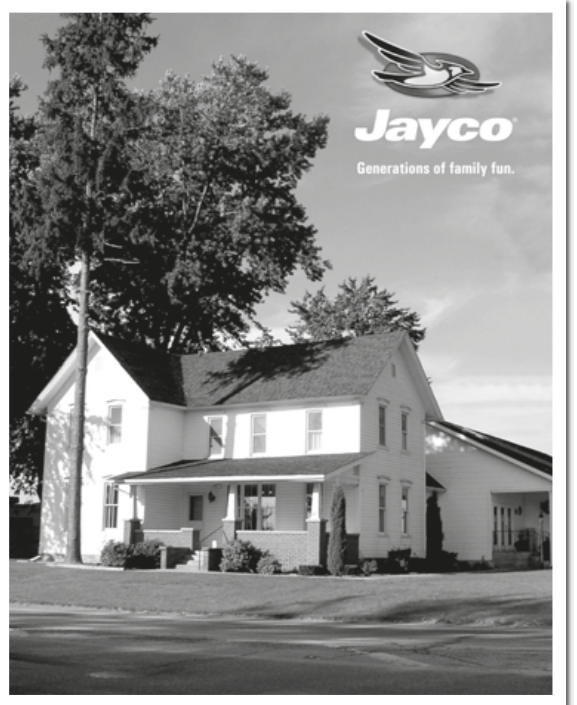


A large trial for my dad was discovering after buying the farm that, as he would always say, “This is the stoniest farm in Elkhart County.” Where my parents came from, a farm near Yoder, Kansas, stones and rocks didn’t pepper the ground. Some of my earliest memories are of the whole family picking rocks off the fields in the spring so crops could be planted. The fields were good, but the stones were horrid.

Moving Stones

Dad would hitch a team of horses or tractor to the farm wagon, or to a type of sled to drag through the fields, and we'd pick up rocks and create large rock piles in the field's corners. The job never ended. Every year there were more rocks. Little did I know that some thirty years later, my husband Lloyd and I, would own the land next to my childhood home and move our own company, Jayco Inc., into newly erected buildings. Even now, nearly seventy years later, we still have to move rocks when we build on Jayco land.

At the time my dad bought the farm, the land across the field belonged to the Graber family, and when I was old enough I spent many happy hours playing with their two daughters, Esther and Ruby. My dad built staircase-type steps over the fence where the two fields met so that we could more easily get to each other's homes. On that property, even back then, the use of ingenuity to foster long-lasting relationships and the joys of outdoor adventure were in the air. What fun we had playing dolls, eating summer sausage with crackers, which the Grabers made in their kitchen, and watching the few cars that would go by on State Road 13. Sometimes we'd have a nickel and walk to the corner gas station across the intersection for a piece of candy. Today that former



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Graber property is full of Jayco buildings and RVs (recreational vehicles). Hundreds of trucks go by each day, and the old farmhouse remains. The updated and expanded farmhouse is now the Jayco Visitor Center displaying Jayco history.

Like those fields, seasoned by tilling and moving stones, most of my life has been very good, but parts have been rocky. Near a pond, tucked away in trees at the end of a landing strip that stretches about a half mile behind the house where I now live, we've made benches out of rocks moved from Jayco fields. Understandably, at times my life feels inseparable from Jayco's. In good times and bad, I've walked to these benches. It is a place for me to commune with God, to reflect on the twists and turns of my life, and to give thanks for God's abounding grace. In peaceful and rocky times, my life has been and remains a joy.

2.

DOWN THE ROAD

As small children, my brothers and I spent many happy hours playing outdoors in the sand, creating roads and imaginary homes with sticks and stones. We loved our tricycles when we were small, but later my parents bought us a bicycle. I always enjoyed telling Perry that I drove over him when I was learning to ride the bike. I started wobbling in the sand on the road as my mom and sister watched from the porch. Perry came running out and of course, I crashed and landed on him. Oh, the joys of childhood!

We had parents who loved us and taught us God's ways, always taking us to church, memorizing Bible verses, and encouraging us to read through a large *Bible Story* book. My parents bought us each one of our own, once we read through the book. I still have mine! They were firm in teaching us not to lie or cheat and not to use bad language. They taught us to get up and get



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along with each other which, of course, wasn't always easy with our little spats and sibling rivalries.

My older sisters and mother would help us build playhouses, sometimes in the corner of the shed and sometimes in the orchard. We would take ropes and create rooms by wrapping them around the trees from one tree to the next. Our imaginations would run wild, creating furniture with old crates, boards, or tree stumps, gathering all kinds of grass and weeds, and making pretend meals. Of course, we had mud pies. Sometimes after we begged, my mother would give us a cracked egg to add to the pies.

My parents encouraged us to be creative and enjoyed joining us in our playful activities. Dad especially relished building snow forts with us when we had enough snow. Some of my fondest memories as a small child were when my cousins would come for an evening. We'd run through the paths of Mom's gardens and catch fireflies. Of course, we usually ended the evening with our dads making a freezer of homemade ice cream. We would take turns sitting on top of the ice cream freezer to weigh it down while our dads took turns churning. In preparation for these fun-filled evenings,



My parents Ervin and Barbara Ann Yoder

my mother and sisters were busy in the kitchen cooking and

preparing other food they would enjoy with us when we ate the ice cream. I cherish the memories of these nights when we enjoyed fun times with uncles, aunts, and cousins.

I was a small child when my mother started driving a car. One day to us kids' horror, she announced she was going out in the field to practice backing up and reversing into a parking space she had marked out. We climbed onto our board fence and watched. There was a gully back there, and in my little mind I was sure she would back into it and I would be without a mother. My mother loved to tease and laugh, and she thought it was pretty cool that we worried about her. I'm sure she practiced because she wanted to be able to do it well when she went to town. I've always admired my mother's commitment to preparedness and the joyful spirit and self-confidence she modeled for us.

Even when times were rough, my parents managed to lift us up. One cold, wintry, and snowy day my dad and older sister trekked through the snow-packed field, found a small pine tree, and brought it home for Christmas. Mother was tending my little brothers, myself, and my sister Barbara in a warm, darkened room where we were staying because all four of us had measles. I remember the tree vividly, because even with the measles, it was my best Christmas as a child. The tree cheered us, as we helped make garlands with paper and popcorn. I'm sure that was some of the best medicine for us and helped us forget our misery and pain. We learned early in life to share and care for each other.

Even with happy good times, there are times in life when the "best medicine" is hard to find. Memories of World War II remind me of some of my early fears. I remember a group of Air Force planes flying overhead and I was sure they were going to bomb us. We were ordered to a blackout, no lights showing at night. I was

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frightened because my sister Lydian just pulled down the shades and left the light on so she could read. It was scary to hear of the bombing of Pearl Harbor on December 11, 1941, and to fear for what might come next. Rationing books for each person had stamps for only so much sugar and shoes per person. We wore our shoes until the soles flopped and the shoes wore out. Sugar was hard to get, and so were rubber tires, but the war ended and brighter days were ahead.

Looking back on childhood experiences, I realize that from a very early age my parents impressed upon me that we have a loving



Perry, Wilbur and Bertha

God who cares for us and one that we can trust. We don't ever really know how many times we might have been in danger as small children, but there are a few other times that I recall vividly. My cousins from Kansas were visiting and we were jumping in the hayloft straw when I got too close to the edge where I would have dropped to the floor below. My feet were sliding, and I was losing grip on the wooden beam. My cousin Al grabbed me and pulled me back just in time. Another time I took hold of a break in an extension cord I was sent to unplug. My little brother Wilbur was with me. I was barefoot on damp cement and was being shocked so hard I couldn't let loose. I was seven years old and Wilbur four. He grabbed me and pulled me away. The cord unplugged and we