

'Stay a While in Culver' – Second in a series (*The Culver Citizen*, Oct. 29, 2015)

Black Horse Bed & Breakfast: Indiana Countryside Paradise

By: Anna Campbell, Correspondent

The Black Horse Bed & Breakfast, located at 16412 State Road 10, is owned and operated by Ann & Lee Zumbaugh, who purchased the 40 acre property 19 years ago.

Pulling into the long winding drive and greeted with a small orchard, mature woods and rolling green pastures, one gets the sense of entering a secret oasis. The grounds are picturesque, a setting as suited to the English countryside as the Midwest. A rustic wood and stone home -- a portion of which dates back to at least the 1910's and has since been added onto over the years -- emerges from the natural landscape.

When the Zumbaughs, who retired from teaching after 40 years of service (Lee was also a basketball coach and Vietnam Veteran), purchased the house, it was a private residence.

Operating a Bed & Breakfast was a concept the couple had talked about years before.

"The seed had been planted and then life just moved on," Ann explains.

When Lee saw the property come on the market, he was immediately interested. The house was so large that the idea of running a bed and breakfast resurfaced. Pam Baker, local real estate broker, sold them the property.

"Pam really helped me at the beginning," expresses Ann. "At the time, Pam was selling her bed and breakfast and we bought some of her things."

In May of 1996, they closed on the property, spending that summer staying at various bed and breakfasts in Indiana and Michigan doing research. That October, they opened. The name "Black Horse Bed & Breakfast" was inspired by the neighboring pasture, owned by Culver Academies. The property has a magnificent view of the famous black horse troop roaming the meadow.

The majority of guests have a connection to Culver Academies.

"You get attached," says Ann. "We would have parents of students come year after year then those students come back for weddings and stay with us."

A family of a freshman would stay through that student's senior year, then if they had siblings, they would return and stay through that child's time at the Academy.

"As a hostess, we have known what they want and stalk up on what they need. For example, a lot people of drink soda for breakfast, so we will have that on hand."

The couple's busiest time of year is between April and October.

"We do have a lot of hockey families (children who play and attend Culver Academies) that come in the winter," notes Ann. "As far as Parent's weekend and graduation weekend are booked five years out."

In addition to a consistent stream of guests from Culver Academies, the B&B has many honeymooners and couples celebrating anniversaries.

“Some of our guests tease us that we are running Disney World because the creatures will come out and get so close to the house,” says Ann. “Our quiet setting in nature offers a relaxing experience.”

The Black Horse B&B has two large rooms with their own bathrooms and refrigerators. There is an additional bedroom with two twin-sized beds for overflow. Ann believes that a major factor in having a successful bed and breakfast is for the rooms to have their own bathroom. Hand-made wooden furniture, fabricated by an Amish family from Rentown, Indiana, adds to the rich rustic charm of the interior.

“We don’t feel pressure in running this Bed and Breakfast to make a big profit,” explains Ann. “I just love the people we meet.”

A common misconception is that they are in competition with other local over-night stay destinations.

“If we have something going on, I will refer them to Inn by the Lake or Main Street Manor,” Ann says. “It really is wonderful that we are able to help each other.”

The future of the Black Horse Bed and Breakfast includes Lee’s plans to live a more self-sufficient lifestyle that involves planting more trees to expand the orchard.

The Black Horse Bed & Breakfast may be reached by phone 574-842-8928.