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FALL-WINTER 2011

Northwest Indiana Business Quarterly

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Angela Hambling, principal of Rolling Prairie Elementary, set up an offsite activity center to meet the needs of a population of Latino youngsters.



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The CyberKnife Robotic Radiosurgery System at Munster-based Community Healthcare System.

Northwest Indiana
Business Quarterly
FALL-WINTER 2011

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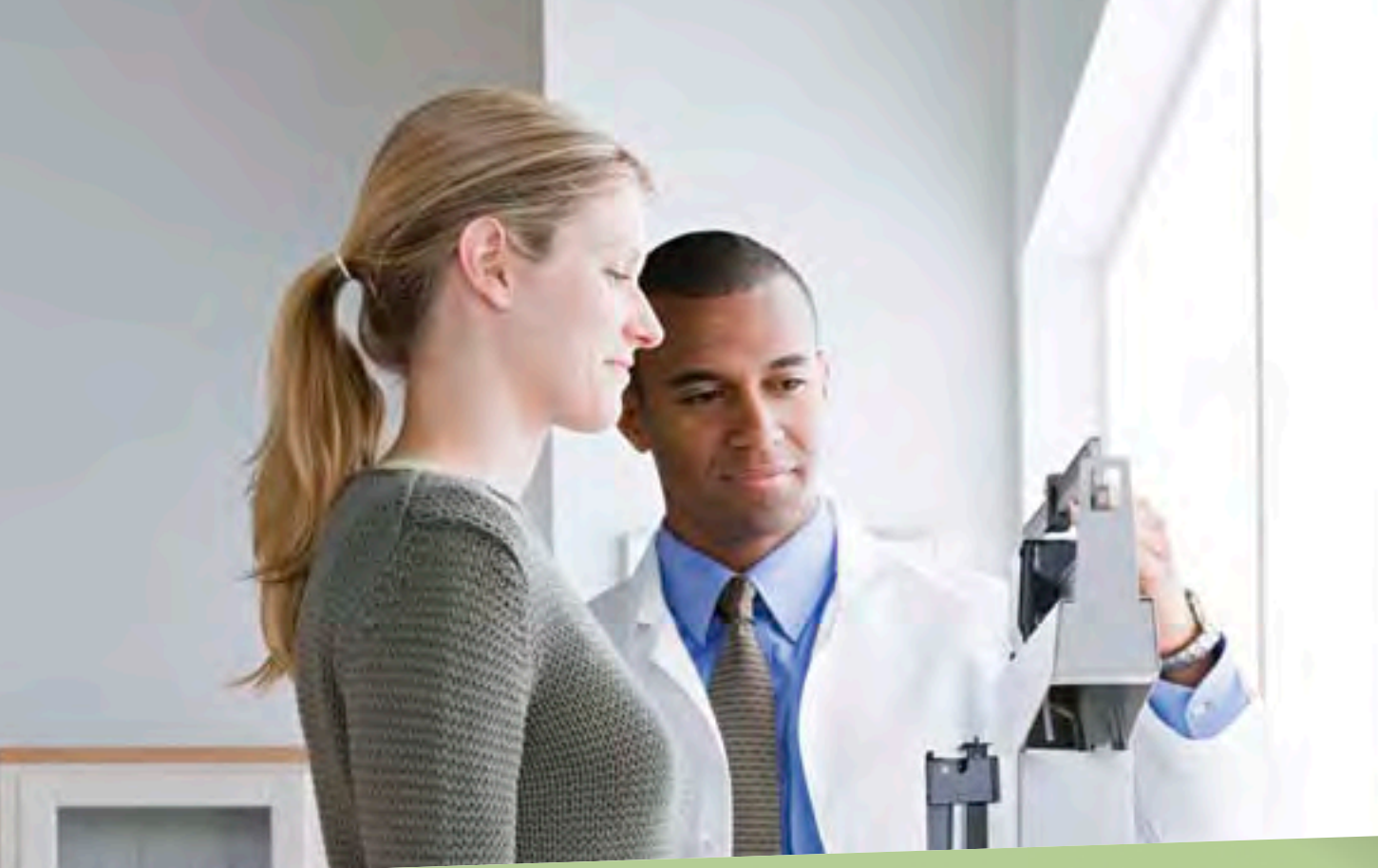
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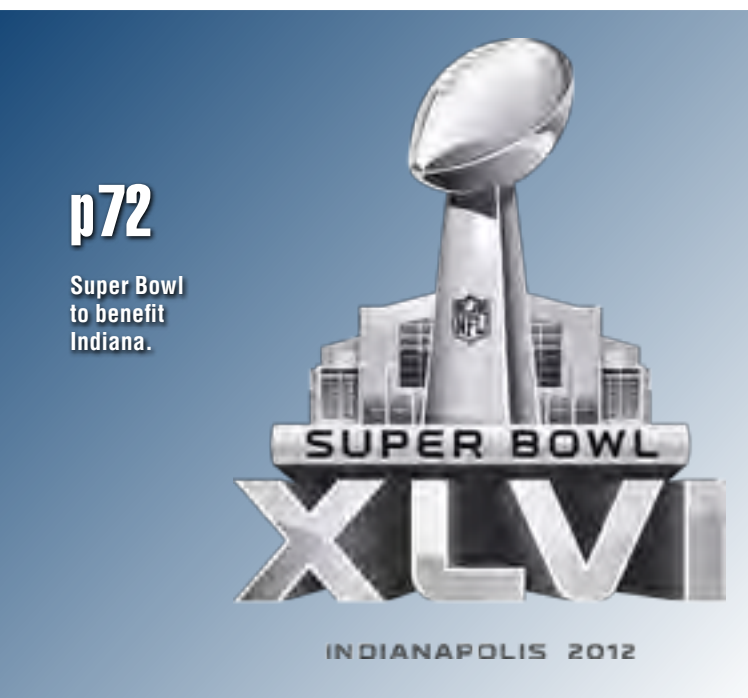
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Valparaiso CPA Tim Scannell (right) goes over retirement options with Shannon Sharp and Bob Immen.



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The Inn at Aberdeen in Valparaiso is just one of many ideas listed in our Holiday Gift Guide



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Super Bowl to benefit Indiana.

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Bringing jobs and investment to Northwest Indiana.

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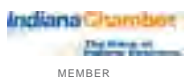
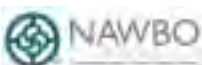
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MEMBER

PUBLISHER'S NOTE

Innovation and Reinvention

We need a healthy dose for a better future.



Glee Renick-May

The recent passing of Apple's co-founder, Steve Jobs, has left a profound legacy, with technological contributions that have transformed and forever changed our workplace.

Technology, innovation and creativity are the drivers for today's fearless entrepreneurs. Engaging and never-ending reinvention of products and services—that's the reality for today's businesses, trying to stay focused while economic reports of "doom and gloom" continue, along with high unemployment.


This downturn, which has come to be known as the "Great Recession," is still with us. Wall Street continues to be volatile, and Washington continues practicing politics as usual. Our country and economy need to find the solutions to permanent recovery and "transformation." I certainly am not the expert. But as an American citizen, I'm concerned about our future and what can be done to get us back on a permanent road to recovery.

Perhaps we need a visionary like Steve Jobs. Someone who can create and lead through example, cooperation and compromise. Someone

who is not self-serving but is acting more for the good of the country in this case, rather than the company.

Our cover story for this issue honors the 2011 Society of Innovators inductees. They are examples of those whose contributions are making an impact and transforming the way we do business. For example, we meet Robert E. Johnson III, president and CEO of Cimcor Inc., in Merrillville, who developed cutting-edge IT security software, and Mayor Jon Costas of Valparaiso, honored for creating "a culture of innovation" through the Central Park Plaza and downtown Valparaiso revitalization.

The regional recipients of the 2011 Companies To Watch are making an impact by contributing millions to the Indiana economy and, you guessed it, most are either manufacturing or technology-based enterprises. Steel manufacturing is doing well in Northwest Indiana compared to the rest of the country. Read more about what local economic experts predict inside these pages.

Enjoy our current issue! 

Glee Renick-May,
Publisher and CEO

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Greatness Across Northwest Indiana

Read on to learn about innovators, leaders and achievers.

The theme for this issue of *Northwest Indiana Business Quarterly* is "greatness."

First up, we feature the 2011 Fellows for the Society of Innovators for Northwest Indiana, and it's an impressive list—from a company doing cutting-edge research on eradicating cancer to the persistence of two politicians whose vision has withstood the test of time and who are transforming Northwest Indiana.

Greatness is also behind the profiles of the region's top business and community leaders. *Northwest Indiana Business Quarterly* asked readers last summer to submit nominations spotlighting the region's outstanding leaders.

This theme continues by writer Bob Kronemyer who looks at the increasing use of technology by

the region's hospitals. Northwest Indiana is home to some of the top medical facilities in the state. Through the latest imaging and diagnostic technology, the region's hospitals have built a reputation second to none.

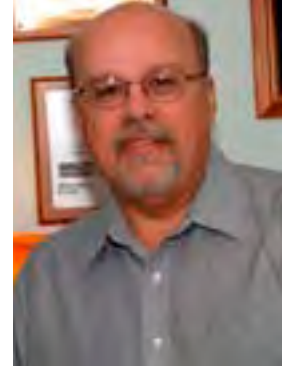
The banking industry has gone through incredible change in recent months and weathered complicated times without sacrificing customer service.

Writer Michael Puente looks at a new generation of workers and explores their ideas of retirement. They expect a quality lifestyle 30 years down the road, but the kind of retirement they're planning is far different from the retirement of their parents and grandparents.

"Safety" is the theme for public utilities bordering Northwest Indiana, where nuclear reactors provide much of the energy. In the wake of the devastating earthquake and tsunami in Japan, maintaining the safety of nuclear plants in this country is drawing more scrutiny.

There's a whole lot more, too. In each case it has taken greatness in leadership—with a great idea, a great workforce and a belief that nothing less than "greatness" will do to achieve success. **BQ**

—Rick A. Richards, editor



Rick A. Richards

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Around the Region

Here is a bit of news on who's been promoted, what company has expanded and what changes have taken place in Northwest Indiana's business community the past three months.

BANKING/FINANCE

Daniel R. Yamtich has been named vice president and team leader for **Fifth Third Bank's** business banking line in Merrillville. Previously he was regional manager for senior commercial real estate for the bank. ... **Horizon Bancorp** of Michigan City has received \$12.5 million from the **U.S. Department of the Treasury** to provide loans through the department's **Small Business Lending Fund**. ... **Robin Clark**, vice president of commercial lending at **LaPorte Savings Bank**, has been honored by the bank for 25 years of service. ... **Pat Novitzki** has been named vice president and business banker at **1st Source Bank** in South Bend. He will be responsible for advising clients on credit needs. ... **Thomas R. Ackman** has been named a retirement planner and tax strategist for **SYM Financial** in South Bend. ... **Matt Stemm**, a financial advisor for **Edward Jones** in Osceola, has been ranked among the top 25 percent of the country among Edward Jones advisers for service excellence. ... **United Federal Credit Union** of St. Joseph, Mich., which has \$1.3 billion in assets, has acquired **Griffith Savings Bank**, which has \$88.5 million in assets. The Griffith bank will remain open and become a branch of United Federal Credit Union. ... **Paul Marsh** has been named president and CEO of **Teachers Credit Union** in South Bend. Marsh began at TCU in 1989 and is just the fifth president in the 80 years of TCU. ... **Consumer Credit Counseling Service of Northwest Indiana** has named **Martha Rashedi** as its

new chief executive officer. The agency works with some 2,000 clients a year. ... **David Bochnowski**, chairman and CEO of **NorthWest Indiana Bancorp**, has been named to the Advisory Committee on the Small and Emerging Companies for the **Securities and Exchange Commission**. NorthWest Indiana Bancorp is the parent company for Peoples Bank in Munster. ... **Dan Carroll** has been named executive vice president and chief credit officer for **LaPorte Savings Bank**. He has 15 years of experience in commercial lending.

COMMUNICATIONS/MEDIA

Lori Headley has been named an account executive with **Villing & Co. Inc.** in South Bend. She will be responsible for planning and executive business-to-business and consumer communication strategies. She previously was with **Juhl Marketing Communications** and **First Source Bank**. ... **Steven J. Funk** has been named vice president of development and marketing at **WNIT Public Television** in South Bend. ... **VIA Marketing** has received the 2011 Apex Award of Excellence for creative work for **Crossroad Regional Chamber of Commerce**. VIA Marketing of Merrillville provides online and offline marketing, research, website and graphic design and public relations.

CONSTRUCTION

Gariup Construction of Gary has received a \$1.2 million contract for site development and masonry work at the Aquatorium in **Marquette Park** in Gary. The work is part of a \$28 million overhaul of Marquette Park. ... **David Otte** has been named vice president of engineering and support services for the **Community Foundation of Northwest Indiana**. Otte has a degree in civil

engineering from **Purdue University** and is responsible for planning, organizing and managing existing and new projects for CFNI, the parent company for **Community Hospital** in Munster. ... **Mortar Net USA** in Burns Harbor has named **Gary R. Johnson** as president. He takes over for company founder **Tom Sourlis**, who will continue as chairman of the board.

DESIGN AND ENGINEERING

Mechanical Concepts Inc. in Gary has been certified as a **Women Owned Business Enterprise** by the **Indiana Department of Administration's Minority and Women's Business Enterprise Division**. **Melissa Neff**, president and CEO, said the certification allows her company to bid on state contracts. ... **Dawn Aneston** has been named a design showroom consultant by **Lee Supply Corp.** of South Bend.

ECONOMIC DEVELOPMENT

The **Jasper County Economic Development Organization** has elected officers and board members for 2011-12. **Craig Wagner**, plant manager at **Stark Truss Co.** in Rensselaer, is chairman; **Jon Schwab**, founder of **Presidio Group** in Remington, is vice chairman; **William Del Principe**, president of **Del Principe & Allie, CPAs** in Rensselaer, is treasurer; and secretary is **Dirk Eggleston**, controller at **T&M Limited Partnership** in DeMotte. Board members are **John Dyke**, town manager for **DeMotte**; **Kenny Haun**, building commissioner for **Rensselaer**; **JoAnn McElfresh**, principal broker with **Jenkins Realtors** in Rensselaer; **Jon Schwab**; **Dr. Stephen Spicer**, **Clinic of Family Medicine** in Rensselaer; **Rodney Urbano**, vice president of **Town & Country Paving** in DeMotte; **Craig Wagner**; **Bryan Washburn**, CEO of



Lori Headley



Bobbie Atzhorn



Harvey Abramowitz



Bin Chen



Binpin Pai

Jasper County REMC in Rensselaer; and **Tim Schreeg**, president and CEO of **Jasper County Hospital** in Rensselaer. ... **Rex Richards**, president and CEO of the **Greater Valparaiso Chamber of Commerce**, has been named to the board of the **Indiana Chamber Executives Association**. ... **Tim Gropp**, executive director of the **Greater LaPorte Economic Development Corp.**, has left that position to take a similar position in Fishers, a suburb of Indianapolis. ... Four Northwest Indiana universities have joined together to support the **Northwest Indiana Small Business Development Center**. **Indiana University Northwest**, **Ivy Tech Community College**, **Purdue University Calumet** and **Purdue University North Central** all will offer assistance to the NWI SBDC. ... **Bill Gregory** has been named a business advisor at the **Northwest Indiana Small Business Development Center** in Crown Point. Gregory will concentrate on Lake County. He has 30 years of business experience and was recently executive director of the Center for Management Development at **Indiana University Northwest** in Gary. ... The **LaPorte County Economic Development Corp.** has received a \$1.3 million grant from **U.S. Rep. Joe Donnelly** to development of the U.S. 421 and Interstate 94 interchange at the south edge of Michigan City.

EDUCATION

The **University of St. Francis-Crown Point** has named **Bobbie Atzhorn** as student adviser/mentor. She will provide academic support to undeclared students and coordinate tutoring. ... The **University of St. Francis-Crown Point** has named

Robert Corbin to its board of trustees. He is northern Indiana regional legal counsel for **Franciscan Alliance** and has practiced law since 1976. ... **Thomas Coley** has been named chancellor of **Ivy Tech Community College North Central** in South Bend. Coley received his undergraduate degree from **Moorhead State** in Minnesota, his master's degree from the **University of Minnesota**, and his doctorate from the **University of Wisconsin**. ... **Purdue University North Central** has received accreditation from the **Higher Learning Commission of the North Central Association of Colleges and Schools**. ... Four professors at **Purdue University Calumet** have been honored with Outstanding Faculty Awards. **Harvey Abramowitz**, professor of mechanical engineering, received the Outstanding Teacher Award; **Bin Chen**, assistant professor of electrical/computing engineering, received the Outstanding Scholar Award; **Binpin Pai**, professor of mechanical engineering/honor program director, received the Outstanding Service Award; and **Thomas Pavkov**, professor of psychology, received the Outstanding Sponsored Research Award. ... **Mark Heckler**, president of **Valparaiso University**, has signed a six-year contract with the university that will extend his leadership through June 30, 2017. ... **Purdue North Central** Chancellor **James Dworkin** has received a Lifetime Achievement Award from the **Indian Medi-**

cal Association of Northwest Indiana for his work to better the quality of life in the region. ... **Purdue University Calumet** in Hammond has announced enrollment of 9,786 for the fall semester, down by 21 students from one year ago. ... **Purdue North Central** has announced record enrollment of 5,279 for the fall semester, up by 14 percent from last year. ... **Valparaiso University's Graduate Clinical Mental Health Counseling** program has received national recognition for its commitment to promoting the thorough education and effective preparation of licensed clinical mental health counselors. The council for **Accreditation of Counseling and Related Educational Programs** has accredited VU's program. ... **P. Christopher Earley** has been named dean of the **Purdue University's Krannert School of Management**. Most recently he had been dean of the **University of Connecticut School of Business** since 2008. ... **Purdue University North Central** in Westville is now offering a graduate certificate program in economic development. The certificate meets the needs of area economic development professionals and others who are interested in participating in economic development activities. ... **Ei-ichi Negishi**,



Thomas Pavkov



James Dworkin



Ei-ichi Negishi

NOTEWORTHY NEWS BITS

the Herbert C. Brown Distinguished Professor of Chemistry at **Purdue University**, has been honored by the state for winning the 2010 Nobel Prize in chemistry. **State Sen. Brandt Hershman** presented Negishi with a proclamation commemorating the Nobel Prize. ... **Rakesh Agrawal**, a professor of chemical engineering at **Purdue University**, has received the

National Medal of Technology and Innovation from **President Barack Obama**.

GOVERNMENT

Valparaiso has announced that the naming rights for its new **Central Park Plaza** amphitheater have been purchased by **Porter Health Systems** for \$67,500. The one-year

agreement has an option for two additional years. ... **Gov. Mitch Daniels** joined with Ohio **Gov. John Kasich** and Wisconsin **Gov. Scott Walker** in drafting a letter to New York **Gov. Andrew Cuomo** asking him to not implement rules that would hinder Great Lakes shipping. Last year New York passed legislation that created tougher shipping standards than exist anywhere else in the world, and if implemented could keep oceangoing ships from using the St. Lawrence Seaway and the Great Lakes. ... The **U.S. Postal Service** has announced that it may consolidate some of its operations as a way of erasing a deficit that was caused by a 25 percent reduction in mail volume over the past five years. The consolidation could mean the closing of mail processing centers in Gary and South Bend. ... Michigan City **Mayor Chuck Oberlie** has received the Paul H. Douglas Memorial Award from **Save the Dunes** for his work in preserving natural resources in the city.

HEALTH CARE

Porter-Starke Services has received a three-year accreditation through the **Commission on the Accreditation of Rehabilitation Facilities**. Porter-Starke is a not-for-profit community mental health center. ... **Karen Peters** has joined **Memorial LaPorte Medical Group** specializing in cardiovascular health and cardiac rehabilitation. ... **Andrew Losiniecki** has joined **Memorial North Central Neurosurgery** and maintains practices in South Bend and LaPorte. ... **Linda Mansfield** has joined **Memorial Sports Medicine** as director of sports medicine. ... **Shakil Aslam** has been certified in endovascular medicine by the **American Board of Vascular Medicine**. He is a member of Memorial's **Advanced Cardiovascular Institute**. ... **Meddie Nazifi** has been named director of pharmacy at **Memorial Hospital and Health System**. ... **Brian Huber** has been named to the faculty at **St. Joseph Regional Medical Center's Family**

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Medicine Residency Program in Mishawaka. ... **Edward Battjes** is the associate director/ambulatory care at **St. Joseph Regional Medical Center** in Mishawaka. ... **St. Catherine Hospital** will open an outpatient clinic in the Hessville area of Hammond. The 6,600-square-foot **Hessville Family Care Center** will be in the **Briar East Shopping Center** on 169th Street. ... **Jeff Dougherty** has been named director of major gifts at **Memorial Health Foundation** in South Bend. He will be responsible for corporate and individual gifts. ... **Methodist Hospitals** in Gary and Merrillville has received the Get with the Guidelines Heart Failure Bronze Quality Achievement Award from the **American Heart Association**. The recognition shows that Methodist has reached a goal of treating heart failure patients for at least 90 days with 85 percent compliance to national standards. ... **Methodist Hospitals** in Gary and Merrillville have been ranked No. 35 in the Chicago Metro Area by **U.S. News and World Report's** 2011-12 Best Hospitals. The ranking looked at 5,000 hospitals nationwide and showcased 720 of them. In the same ranking, **Community Hospital** of Munster and **St. Catherine Hospital** in East Chicago were ranked No. 23. ... **Indiana University Health LaPorte Hospital** has opened a 38,000-square-foot medical office building in Michigan City. **LifeWorks Business Park** is owned and managed by **Holladay Properties**. Future development for the business park includes retailers, a care and pharmaceutical services. ... **IU Health Occupational Services**, an affiliate of Indiana University Health LaPorte Hospital, has named **Saligrama Ranganath** as staff physician. He will be based in the recently opened office in Valparaiso. ... **Valparaiso University** has announced it is acquiring the **Porter Hospital** campus. The hospital will move out of Valparaiso when its new 255-bed hospital just south of the city is completed. ... **Nabil Abdo** has joined **Indi-**


ana University Health LaPorte Physicians in Knox. Abdo is a specialist in internal medicine and completed his residency at **Rosalind Franklin University, Chicago Medical School**. ... **Franciscan St. Anthony Health-Michigan City's Duneland Health and Fitness Institute** and **Franciscan St. Margaret Health's Omni 41 Health**

and Fitness Connection are the first facilities of their kind to achieve **International Organization of Standardization 9001:2008** certification. ... **Ayman Ibrahim** has joined **Indiana University Health LaPorte Physicians** in LaPorte. A neurologist, Ibrahim is a graduate of **New York College of Osteopathic Medicine** and **Alexandria Univer-**

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Fran Taylor

Ayman Ibrahim

Byron Holm

Doug Fozo

Melanie Wroblewski

city in Egypt. ... **Fran Taylor** has been named to the board of directors at **Methodist Hospitals** in Gary. Taylor has been affiliated with the hospital for 35 years, including vice president of human resources and nursing. ... **Franciscan St. Anthony Health-Crown Point** is installing Oasis, an open magnetic resonance imaging system manufactured by Hitachi. The unit is being installed at **Franciscan Point**, near the Interstate 65 and U.S. 231 interchange in Crown Point. ... **Porter Hospital** has received the Gold Seal Approval from The Joint Commission as a Primary Stroke Center.

... **Indiana University Health LaPorte Hospital** has received the Gold Seal of Accreditation in magnetic resonance imaging after a review by the **American College of Radiology**. ... **Michiana Health Information Network** in South Bend has received full accreditation with the **Health Information Exchange Accreditation Program** from the **Electronic Healthcare Network Accreditation Commission**. ... The **Center for Hospice Care** in South Bend has announced its board of directors. Officers are **Terry Rodino** of Elkhart, chairman; **Corey Cressy**, chairman-elect;

Amy Kuhar Mauro, treasurer; and **Susie Mahler**, secretary. Board members are **Jim Brotherson**, **Wendell Walsh**, **Catherine Hiler**, **Bilal Ansari**, **Dennis Beville**, **Julie Englert**, **Sara Miller**, **Lori Price**, **Rita Strefling** and **Ida Watson**. ... **Kenya Martinez** has joined the **Memorial Medical Group Lakeville** as a family practitioner. She is a graduate of **Indiana University School of Medicine** and completed her residency at **Memorial Hospital** in South Bend. ... Primary care physician **Byron Holm** has joined **Indiana University Health Physicians** at its offices in Plymouth



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and Walkerton. ... **Dr. Shaheen Parvez** has opened **Urgent Care** at 1640 45th St., Munster. An emergency room physician for 10 years, Parvez wants to provide a place for patients to get urgent care without the long waits they sometimes experience in the emergency room. ... **Michiana Resources** of Michigan City, an independent living and resource provider for people with disabilities, has received **CARF International** accreditation for the next three years. The accreditation was for its Community Assistive Technology, Employment Assistive Technology, Community Integration, Community Job Development, Community Job Supports, Community Job Site Training, Employment Transition Services and Organizational Employment programs.

INSURANCE

Lisa A. Witt of **Braman Insurance Services** in Merrillville has been named Indiana's Outstanding CSR of the Year by the **National Alliance for Insurance Education & Research**. She was selected for outstanding service and professionalism. ... **Sarah Aldape** has been named senior service specialist in the business and private client group at **Gibson Insurance Group** in South Bend. She is responsible for personal insurance accounts focusing on auto, homeowners, personal umbrella liability, recreational motorcraft and collectibles. ... **Jenny Wenger** has been promoted to sales specialist in the business and private client group at **Gibson Insurance Group** in South Bend. She will help clients identify business, personal, strategic and hazard risk exposure. ... **Nicole Bicknell** of **Gibson Insurance Group** of South Bend has received the Associate in Fidelity & Surety Bonding designation from **The Institutes**. She is a senior client manager for the Surety Bonding team.

LEGAL

Trent A. McCain, a Merrillville lawyer, has been named to the **Indi-**

ana Supreme Court Disciplinary Commission. McCain's practice focuses on personal injury, medical negligence and civil rights. He is a graduate of **Valparaiso University Law School**. ... **David C. Jensen**, managing partner of **Eichhorn & Eichhorn LLP** in Hammond has been selected for the 2012 edition of *The Best Lawyers in America*. He has

been included in the publication for 25 years.

MANUFACTURING

Melanie Wroblewski has been named senior staff accountant for **Schafer Gear Works Inc.** in South Bend. She is responsible for corporate consolidations, general accounting and financial analysis. ... A 1

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NOTEWORTHY NEWS BITS

million pound boiler for **Arcelor-Mittal's** Indiana Harbor plant was shipped across the Great Lakes to the **Port of Indiana**. The boiler is part of a \$32 million industrial efficiency project at ArcelorMittal. The 550-ton boiler is the largest piece of equipment ever shipped to the Port of Indiana. ... **Emcor Hyre Electric** of Norwalk, Conn., has received

a contract to upgrade the electrical system at **ArcelorMittal's** 84-inch hot strip mill at its **Indiana Harbor** plant in East Chicago. ... **Sullair Corp.** will move its global headquarters to Michigan City, investing \$12.7 million in the move to add new equipment and make upgrades to its 410,000-square-foot manufacturing plant. The move will create 113 new


jobs within three years. ... **Modern Forge Corp.** is moving from Blue Island, Ill., to a 150,000 square foot building in Merrillville. The company will invest \$17 million and add 250 jobs by the end of 2012. ... **Vanair Manufacturing** in Michigan City plans to invest \$1 million and expand its two-year-old building by 30,000 square feet. Expansion of the specialty utility truck manufacturer is expected to increase employment by 20 workers. ... **Reagent Chemical and Research Inc.** in Knox will invest \$1 million in a rail car facility. The company retrofits rail cars with rubber linings. ... **Doug Fozo** has been named operations manager for **South Bend Gear**, a new joint venture of **Schafer Gear Works** and **Somaschini S.p.A.** of Italy. South Bend Gear will produce gears for heavy duty truck engines in North America. ... **Quintel Inc.** of Schererville will build an 8,400-square-foot addition to its plant. Quintel specializes in reconditioning, repairing and remanufacturing heat exchangers. ... **AM General** has received a \$195 million contract from the **U.S. Army** to provide 808 Humvees and 744 armored troop enclosures for use in Afghanistan. ... **MonoSol** has received halal, or permissible, designation for its MonoDose films from the **Islamic Food and Nutrition Council of America**. Halal products are considered "permissible" for consumption by Muslims. ... **Olympic Steel** of Cleveland has purchased a building at **U.S. Steel's Gary Works**, where it will operate a temper mill and a cut-to-length line. ... Lowell native **Eric Foss** is stepping down as head of North America for **Pepsico**. He took over the soft-drink giant's top spot last year. The 53-year-old Foss is a graduate of Ball State University and started his career with Pepsi at the Munster bottling plant ... **Sabre Manufacturing LLC** in Knox is investing \$640,000 to add 15,000 square feet to its plant. The project will increase employment by 25 from the current level of 145. The company manufactures temporary fluid storage tanks for the envi-

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ronmental, gas and oil industries. ... **Mechanical Concepts Inc.** of Gary has received the 2011 Safety Excellence Award from the **Sheet Metal and Air Conditioning Contractors National Association**. Mechanical Concepts specializes in design, engineering, installation, service and maintenance for the heating, ventilation and air conditioning and plumbing and piping industries. ... The **City of South Bend** has renamed a street to Schafer Gear Drive in honor of **Schafer Gear Works** which recently opened a 50,000-square-foot plant on the street. Schafer Gear has opened the new **South Bend Gear** as a joint operation with **Somaschini S.p.A.** of Italy to manufacture gears for heavy-duty truck engines. ... **AM General** in Mishawaka has begun producing vehicles for people with disabilities. The MV-1 costs \$40,000 and features a ramp for wheelchairs, a 36-inch wide door that's 56 inches high and space for a person in a wheelchair to sit in the front. ... **Fas-Pak**, which fills product containers for other companies, has acquired the 28-acre site of the former **Jaymar-Ruby** plant in Michigan City for \$2 million. Fas-Pak has plants in Michigan City and LaPorte and plans to extend its operations into the 300,000-square-foot facility. ... **AM General** has announced it will lay off 350 workers this fall because of the decline in orders from the **Defense Department** for Humvees. The company currently employs more than 2,000 workers in Mishawaka. ... **Munster Steel Co.** has announced a move from Munster to a new location in Hammond. The company will invest \$5.5 million to acquire property and build a 123,000 square-foot building that will be home to 40 employees. The company, founded in 1957, plans to complete its move by the end of 2013.

PROFESSIONAL SERVICES

Vickey Kelter is a new franchise partner with **Seniors Helping Seniors** for LaPorte and Porter counties. The in-home services company provides non-medical companion-

ship, transportation, meal preparation, light housekeeping, overnight stays, yard work and home maintenance service by seniors. **Seniors Helping Seniors** has 150 franchises in 35 states.

REAL ESTATE

Real Estate Management Corp. in South Bend has received a top rating

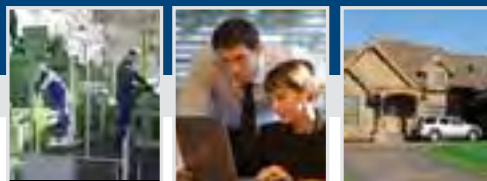
for five properties it manages by the **Real Estate Assessment Center**, part of the **U.S. Department of Housing and Urban Development**. Of 600 properties in Indiana, only seven received a perfect score and five of those were managed by REMC. ... **Kyle Chamberlin** has been named a contract

continued on page 68

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“WE ALL LIVE LITERALLY ON THE SHORE OF ONE OF THE GREATEST NATURAL RESOURCES IN THE WORLD,” says U.S. Rep. Pete Visclosky, honored as the Gerald I. Lamkin Fellow for Innovation and Service.

Honoring Innovators

Making a difference by pursuing new ideas.

BY RICK A. RICHARDS

Innovation starts as a spark of inspiration. And once the fire is lit, there is no putting it out.

The idea that you can create something new or do something in a different way motivates innovators. It may take years before an idea blooms, but what matters to innovators is exploring their idea as fully as possible.

It's that spark of inspiration that binds seven business, government and political leaders together as the 2011 Fellows of the Society of Innovators of Northwest Indiana.

The society was created in 2005 by Ivy Tech Community College Northwest to honor the individuals who have created products, processes or services that make a difference in the lives of others, not only in Northwest Indiana, but across the nation and around the world, says Managing Director John Davies.

The Society of Innovators is helped by principal sponsors ArcelorMittal, Bukva Imaging, Horseshoe Casino, Krieg DeVault, NIPSCO, *Northwest Indiana Business Quarterly* and the Times Media Co.

Innovative ideas from Lake, Porter, LaPorte, Jasper, Pulaski, Starke and Newton counties are examined each year and individual fellows are selected along with a Chanute Prize winner that recognizes team innovation.

Chanute Prize Winner

IVDIAGNOSTICS AT ENTECH Valparaiso

Presented for launching a new diagnostic tool to fight cancer that provides identification of rare

circulating tumor cells "in vivo" that is non-toxic and eliminates the problem of current methods that suffer from high false positives and negatives.

Early detection of cancer is the Holy Grail of treatment. Catch the disease early enough and it's easier to eradicate. It's a solution Frank Szczepanski, cofounder and CEO of IVDiagnostics in Valparaiso, has addressed as a personal mission since his wife was diagnosed with cancer.

"This is personal for me. Right now, oncologists can't tell patients if their cancer really is in remission. What we're doing could change that."

Szczepanski and his team at IVDiagnostics have developed a device that could improve early cancer detection and virtually eliminate false positives that result from current diagnostic tools. But to bring it online, the company needs \$5 million to cover the cost of clinical trials and additional research and development.

In comparing what IVDiagnostics has developed with the invention of the automobile, Szczepanski says, "The analogy is that we have the car, which is the device called the IVDxTx platform. We have the method of fueling the car. All we have to do is get approval to get on the highway so we can go to the medical centers so they can start ordering tests."

The concept used by IVDiagnostics was invented by Dr. Wei He. In it, the body is used to analyze blood, creating a non-invasive way to diagnose cancer. The concept is to use

circulating tumor cells in vivo as biomarkers to track cancer.

Those cells come from a primary tumor, which produce between 1 and 4 million cells that circulate in the bloodstream. The IVDiagnostics procedure can monitor a liter of blood at a time, allowing doctors to either isolate or eradicate the cells without doing anything invasive.

The device is the size of a small projector, but ultimately, Szczepanski hopes to create a handheld device similar to what diabetics use to monitor their blood sugar. Once perfected, the process could save money. The IVDiagnostics test costs \$400 while a CAT scan that does the same thing is \$8,000.

"When I learned the company was nominated for this honor, I thought it was well deserved. It is self-satisfying, but also for our whole team," says Szczepanski. "I've always believed you can't do anything alone. I think this is a launching pad for a much bigger impact beyond Northwest Indiana. What this shows is that Northwest Indiana is more than steel mills. The people who work here are motivated and passionate. There is no reason this area can't be a center for biomedical research and engineering."

Gerald I. Lamkin Fellow for Innovation and Service

PETE VISCLOSKY
U.S. Representative
Merrillville

Presented for launching the Marquette Project in 1985 with the goal of reclaiming at least 75 percent of the lakeshore for public use. Today,

through investments by local communities and the Regional Development Authority, it continues to transform our lakeshore.

Sometimes an innovative idea takes time. Just ask U.S. Rep. Pete Visclosky. After he took office in 1985, he unveiled his Marquette Plan, a proposal to reclaim the Lake Michigan shoreline for public use.

In a speech to region political leaders then, Visclosky said: "Nearly 50 percent of our lakeshore is locked away from public usage by industrial sites. Decades of poor planning have filled in floodplains and stressed our natural drainage systems. Careless, and at times criminal, misuse of our resources has poisoned land, air and water. A radical physical change is

needed to again put us in an advantageous position for economic development and growth."

Reaction was not good, says Visclosky. The reason was because Visclosky erred in thinking public officials were onboard. "I thought I was going to effectively convince these public officials that this was the future of Northwest Indiana. And I found to my horror within a day that several public officials walked out and said bad things about it. They were absolutely right. I didn't call them, I wasn't a mayor, I didn't own the property."

It wasn't until 2003 that five cities embraced the plan, and since then, it has taken off. The goal is to recapture 75 percent of the lakeshore for public use.

When the Regional Development Authority was created by Gov. Mitch Daniels in 2005, it helped direct federal funds toward the effort. It was a classic instance of bipartisan support for an effort to benefit an entire region.

"The plan started on a napkin in a conversation with an architect I had never met in a restaurant in Hammond that no longer exists. I have it somewhere in my files," says Visclosky. "I tell people they will have to beat people off with a stick to keep them away from moving to those cities along the lakeshore if you do the lake right." One example is the Portage Lakefront Pavilion, built on a former waste site at National Steel that was cleaned up and opened for public access.

"I must tell you that as time has passed, and recognizing this will be an intergenerational effort, I see it as my responsibility to encourage good decision-making habits," says Visclosky. "I am really honored to be nominated as a fellow. I'm gratified and heartened that people think this corridor along the lake is their own.

"This region is my home. I grew up here. We all live literally on the shore of one of the greatest natural resources in the world. All I'm able to do from where I sit is persuade people and set a tone. It's up to them to move forward."

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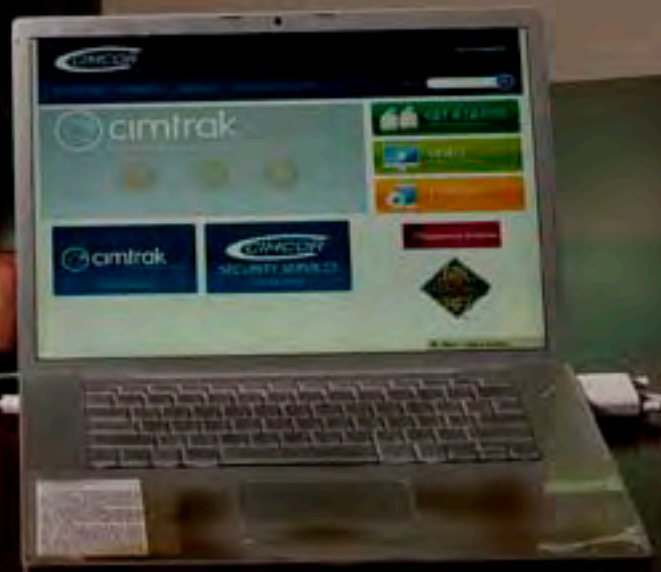
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"I'VE ALWAYS BELIEVED YOU CAN'T DO ANYTHING ALONE," says Frank Szczepanski (left), cofounder and CEO of IVDiagnostics, pictured with Dr. John Feczko, Tom Szczepanski, and Hui Chen, Ph.D. (seated).



Fellows

ROBERT E. JOHNSON III
 CIMCOR Inc.
 Merrillville

Presented for developing cutting-edge IT security software that takes real-time file change detection to the next level by offering instant remediation of unauthorized changes.

Anyone with a computer knows that viruses can cripple the system. If you're responsible for the defense and security of the nation, viruses can't be allowed.

Robert E. Johnson III, president and CEO of CIMCOR Inc. in Merrillville, has taken on that challenge. His security software development company has created CimTrak,

which prevents unwanted modifications to government computers, including those used by the U.S. Army and the National Nuclear Security Administration.

"The typical approach of security software systems is knowledge ahead of time of the nature of the threat," says Johnson. "But the problem is the never-ending stream of new threats for which there is neither signature nor identification."

Johnson grew up in Gary and founded CIMCOR in 1997. "Before our product, if you were hacked, you would spend countless man hours to identify where the change is. A single system could have 400,000 files. The only way to restore it is from a backup tape if you have one. Or spend countless man-hours trying to figure out what, if any, of the 400,000 files have changed. That's like trying to find a needle in a haystack. Think about it—we are talking about one server. A large organization has thousands."

What sets CimTrak apart is that its monitoring process is done in real time. Instead of getting notices to update a security system, Johnson turned that idea on its head so that security systems are automatically updated and repaired.

"I'm very flattered that we've been recognized as innovators. I've always viewed what we do that way, but it's nice to see someone else recognizes that," says Johnson. "It's validation that we're doing things that are unique and that people are paying attention."

Johnson hopes the honor will lead other companies to view Northwest Indiana as a good place to do business. "I grew up in the region and saw the decline of manufacturing and its effect on families and business. I don't want anyone else to go through that."

JON COSTAS
 Mayor
 Valparaiso

Presented for creating a "culture of innovation" which has led to a number of innovative best practices

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"PEOPLE ARE PAYING ATTENTION."
Robert E. Johnson III, president and CEO of CIMCOR, makes security software that prevents unwanted modifications to government computers.

COVER STORY

citywide, including a revitalized downtown and a new urban park and gathering place.

When Jon Costas began his first term as mayor of Valparaiso in 2004, the city's downtown, he says, "was on life support."

Declining tax dollars made it difficult for Valparaiso to move ahead with some of the ideas Costas had for the city, so he created "a culture of innovation."

"We took that vision and turned it into a strategic plan, created a culture of innovation and change in the city, and we have methodically accomplished virtually everything in the strategic plan." Many areas of the city have been renovated, Central Park Plaza, a downtown urban park, has been created and streets and public transportation have been improved.

More than 3,000 people attended the dedication of Central Park Plaza, an open space and focal point of the downtown that Costas says is unique in the region.

"We worked hard to gather funds from the public sector and the private sector to pay cash for that park, approximately \$3.5 million," says Costas. "It is a symbol for our value of being creatively frugal—being creative by having a bold vision for the future and being frugal by following the sound principles of fiscal management and operating within those, and still accomplishing your goals and values."

Costas says the city had to rethink what its downtown was supposed to be. "The old paradigm for downtowns no longer works so we had to set a clear vision for what we wanted to accomplish. I saw a city of great potential that was not moving forward. I saw and felt that the citizenry were yearning for the city to look better, function better and be much more progressive than it was."

Costas surrounded himself with creative thinkers, people who weren't afraid to express an idea that was out of the ordinary. "Great innovators unlock the potential in the key people around them so it is not



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"I FOUND A PROCESS THAT WAS ECO-FRIENDLY AND DIDN'T USE ANY CHEMICALS OR POLLUTE THE AIR." Julie Rizzo's innovation reuses scrap granite to keep it out of landfills.

just them innovating. These leaders have created a culture of innovation and change and they have brought out the innovative instincts in their key people."


When he learned of the honor from the Society of Innovators, Costas says he was happy for his city. "It celebrates innovation and that's what changes people's lives. One role of innovation is to look to the future. You simply have to have a vision, describe that vision and then put it into a plan. You have to follow through in order to bring it to fruition."

**ANGELA HAMBLING,
PRINCIPAL**

Rolling Prairie Elementary School
Rolling Prairie

Presented for creating an off-site activities center that lifted the educational outcomes for more than 100 underserved minority students in a mobile home community, and helped raise her school to "exemplary" status.

As an educator, Angela Hambling strongly believes every child deserves the best education possible, which is why she approached Superintendent Philip Bender and

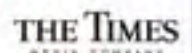
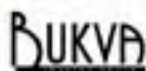


2011 / 2012
innovation

Ivy Tech Community College Northwest, which launched the Gerald I. Lamkin Innovation & Entrepreneurship Center, joins with our Principal Partners to congratulate the 2011-2012 Members, Fellows, and Chanute Prize recipient in The Society of Innovators of Northwest Indiana.



This image is courtesy of The Times Media Company





PETE DOHERTY

“I SAW A CITY OF GREAT POTENTIAL.” Jon Costas, mayor of Valparaiso, created “a culture of innovation” in his community.

asked to become principal of Rolling Prairie Elementary.

The school had gone through five principals in five years. Hambling described the 25 teachers at the school as “discouraged,” but also knew they wanted to help children, especially the 102 Latino youngsters who lived in a mobile home park who were falling behind their schoolmates.

Using federal stimulus money, Hambling set up an activity center in a 1,200-square-foot building near

the mobile home park. It’s open after school and during the summer and it has become the tool that has made learning fun for the children.

“There has been a transformation in the entire school,” says Hambling. “Today we shine like the sun. Test scores are greatly improved, we have an activity center and the reputation of the entire school has dramatically changed for the better.”

ISTEP scores are up for all students and the school has achieved “exemplary” status for two straight years.

“I was really surprised when I learned I was nominated,” says Hambling. “When I read of the accomplishments of everyone else, mine didn’t sound that impressive. It validates what we’re doing behind the scenes. It brings attention to the kids who don’t have the advantages of some other youngsters. I don’t claim responsibility for this; the idea wasn’t even mine. But the idea needed leadership. My challenge was to make it happen,” she says.

“What pleases me is how the effort has rippled into the relationships with the families in the trailer park,” she adds. “They’re excited about learning now and they’re involved. It has exposed the children to other ideas. I’m so happy to be a part of this.”

JANET BROWN, PH.D.

Dean, College of Nursing
Valparaiso University

Presented for launching overseas “cultural immersion” experiences for nursing students, combined with turning around the performance of the nursing college.

When Janet Brown took over as dean of the Valparaiso University College of Nursing in 2000, former VU President Alan Harre gave her two choices: either grow the nursing school or close it gracefully.

At the time, there were just 25 students in the program and it wasn’t viable. Brown didn’t want to close it, so she got to work. Today, the school has 200 undergraduates, 45 master’s degree students and 28 doctoral students.

It has become one of the nation’s leaders in providing students with hands-on overseas nursing through the university’s international programs. Brown says the turnaround wouldn’t have been possible without innovative thinking.

“Innovation in changing the way that students were educated in the nursing laboratory for example, innovation in moving to a simulation model, innovation in changing the kinds of clinical experiences and the time spent in these experiences, innovation in changing the role of



PETE DOHERTY

“THEY’RE EXCITED ABOUT LEARNING NOW AND THEY’RE INVOLVED.” Angela Hambling, principal of Rolling Prairie Elementary, set up an offsite activity center to meet the needs of a population of Latino youngsters.

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The Society of Innovators of Northwest Indiana has recognized entrepreneurs, educators, students, researchers, small businesses, elected officials and major corporations since 2005 for developing unique products, services and systems that improve the safety and efficiency of their operation and the quality of life in the region.

2005

Richard L. Marrell, entrepreneur, RLM Tissue Bank Prosthetics, Valparaiso
Chenn Zhou, Ph.D., Purdue University Calumet
Penny Yelkovic, retired teacher, Flint Lake Elementary School, Valparaiso
Panayotis Iatridis, M.D., DSc., Northwest Medical Center at Indiana University Northwest
Mark Spencer, theater producer, West Side Theatre Guild, Gary School Corp.
Christopher Klocek, magician

2006

Dr. Greg Ludkovsky, chief researcher, Arcelor/Mittal, East Chicago R&D Center
Arie Donkersloot Sr., inventor, Donkersloot & Sons Marine
Daniel Hayes, inventor, Purdue Technology Center
Brandon Griffin, Purdue University Calumet business major
Gayle Faulkner-Kosalko, retired executive, Whiting/Robertsdale Chamber of Commerce
Robert Cornwell, M.D., Calumet Astronomical Learning Facility

2007

Shirley Caylor, co-founder, Crisis Center Inc. in Miller
Bill Keith, "green" entrepreneur, Sunrise Solar Inc
Ivan Nesch, Ph.D., president, Nesch, LLC
Roman Dziarski, Ph.D., Indiana University School of Medicine, Northwest
Johnny Mathis Jr., founder and CEO, Livemercial, Valparaiso
Emerson Spartz, founder, MuggleNet.com

2008

Lee Botts, founder of Great Lakes Alliance for Chicago, and co-founder of Indiana Dunes Environmental Learning Center
Alan Harre, Ph.D., retired president, Valparaiso University
Robert Steingass, director of research, Task Force Tips
Richard Bender, teacher, Thomas Jefferson Middle School
Peter C. Kesling, DDS, Sc.D., TP Orthodontics, LaPorte County
Sarah H. Givens, principal, Banneker Achievement Center, Gary

2009

Frank Brummett, Beryl Martin, Griffith
T. Clifford Fleming, developer of Village in Burns Harbor
John (Jack) Moreland, visualization specialist, Purdue University Calumet
Michael Sanders, president, CPX Inc., Kentland
Patrick Wilkins, president, Boss Industries, LaPorte
Mark Kime, inventor and entrepreneur, Valparaiso

2010

Purdue University Calumet and the **U.S. Navy**, Exploration Earth: Mission Ocean
John and Peggy Moore, owners, Dage-MTI, Michigan City
Ralph Braun, founder, Braun Inc., Winamac
Robert Forney, founder, Global Foodbanking Network, Michigan City
Tom Sourlis, founder, Mortar Net, Burns Harbor
P. Scott Bening, CEO, MonoSol, Merrillville
Dr. Ernest Talarico Jr., assistant director of medical education, Indiana University Northwest, Gary
Howard Cohen, Ph.D., chancellor, Purdue University Calumet, Hammond

faculty and the kinds of activities that they were doing with students,” says Brown.

There has been new programming, along with upgraded facilities and new teaching methods. She added international experiences for students in Costa Rica, Nicaragua, Chile and Thailand.

Brown, who has been at VU for 35 years, says the goal is to prepare students to enter the health-care field, “ready and understanding what is going on. It was very obvious if we were going to recruit students to this program, then we had to improve our facilities. That was a no-brainer to me.”

By having students spend time overseas, Brown says they come back with new ideas. “If the U.S. system is all you know or have ever experienced, there is a real tendency to think that everything else is substandard or there is no ability to have any ingenious thinking if you have nothing to compare it to. It didn’t take the students very long to realize that public health care in Chile is miles ahead of ours; they have neighborhood regional clinics outlined with maps targeted with at-risk families. Incredible.”

Brown says the honor is a true team effort. “To have this considered innovative is truly an honor. I’m overwhelmed and a bit embarrassed by it. I hope this exemplifies to the faculty that we’re all innovators, that we’re laying the foundation for people to go forward and do wonderful things.”

JULIE RIZZO

U.S. Greenworks and My Choice Recycling St. John

Presented for seeing the value where nobody else did—in scrap granite. Rizzo launched the first 100 percent granite recycling center in the U.S. and has built a national network of granite recycling centers.

Who thinks about recycling granite? Well, until Julie Rizzo came along, nobody. But with half a million pounds of granite tossed into



“WE’RE ALL INNOVATORS... LAYING THE FOUNDATION FOR PEOPLE TO GO FORWARD AND DO WONDERFUL THINGS.” Janet Brown, dean of the Valparaiso University College of Nursing, added programming, upgraded facilities and tried new teaching methods.

landfills every year, Rizzo saw a need to create a new industry to use that waste.

In 2008, Rizzo was a countertop salesperson and when she visited contractors, she saw Dumpsters filled with granite and stone remnants. Thirty percent of the granite that arrived at a job site was tossed.

At a stone show, she persuaded a client to buy a stone recycling machine that cost \$25,000. It cut granite pavers, but the backside of the stone was “an awful grey” color. Rizzo then worked to figure out how to make that suitable for indoor use.


“One of the biggest problems with leftover granite was that you could only use the polished side for interior projects. If you placed polished stones outside, it is like walking on ice if it rains,” says Rizzo.

Shot blasting was the best way to do that, but it wasn’t environmentally friendly. “So I experimented with many methods to try and remove the grey matter off the backs of the stones. I used muriatic acid, bleach,

expensive sealer. Being a green sustainability nut, I wasn’t comfortable utilizing chemicals. After about six months of research, I finally found a process that was eco-friendly and didn’t use any chemicals or pollute the air.”

Rizzo saw value where nobody else did—in scrap granite. Through U.S. Greenworks, she is licensing her business model to other companies. Meanwhile, she runs a local recycling center called “My Choice Recycling.” For more information, visit www.RecycledGranite.com.

Today, her company recycles about 25,000 pounds of discard remnant stone from local granite fabricators. Rizzo, 47, a graduate of Bishop Noll Institute, says she couldn’t believe it when she was nominated.

“To be identified with the Society of Innovators is a surprise. This will put granite recycling on the map,” says Rizzo. “I hope it creates jobs and boosts recycling. Innovators and inventors are obsessed and won’t stop what they do.” 



MINIMALLY INVASIVE The da Vinci Surgical Systems robotic technology at Memorial Hospital means smaller incisions and greater precision.

Health-Care Advances

Cutting-edge technology improves efficiency and patient outcomes.

BY BOB KRONEMYER

Whether it is being diagnosed or treated with the latest imaging system or laser, patients served by area hospitals are increasingly using cutting-edge technology that exists in their own backyard, rather than traveling to Chicago or Indianapolis.

Cardiac, cancer and sinus disorders are just some of the medical issues benefiting from new equipment and procedures. Hospitals also are becoming more efficient and convenient by embracing electronic patient health and medical record-keeping.

The use of technology in health care helps improve treatment, says Dr. Alexander Stemer, president and CEO of Medical Specialists in Munster, explaining that the organization started using advanced scanning, ultrasound and diagnostic technology before it was considered standard medical practice.

“Medical Specialists places the technology directly in the care environment, making the best care also the most convenient care,” says Stemer. “For example, our Center for the Management of Diabetes Mellitus had advanced equipment for dilated retinal photography and equipment to accurately measure blood flow to the feet in the same office in which our diabetic patients are treated.

“Our pulmonary office is fully equipped with the most modern lung function testing equipment,” says Stemer. “Our dermatology offices have fully equipped laboratory services to process our skin cancer slides while Mohs skin cancer surgery is being performed.”

In addition, Stemer says Medical Specialists is immersed in electronic recordkeeping as a way to provide better health care and better interaction with patients.

FRANCISCAN ALLIANCE

One of many cutting-edge procedures being practiced in the region is balloon sinuplasty, an endoscopic surgical technique that can restore normal sinus function. Sinuses are

spaces within the bones of the skull that directly connect with the nose. In turn, that directly connects with the back of the throat and any disturbance of sinus function can lead to an infection called sinusitis, characterized by headache, fever or pain.

“Sinus problems are a widespread ailment,” says Matthew Teolis, D.O., vice president of medical affairs at Franciscan St. Margaret Health, one of Mishawaka-based Franciscan Alliance’s 14 hospitals in Indiana and Illinois. In Northwest Indiana, locations are in Hammond, Dyer, Michigan City and Crown Point.

“These spaces within the skull bones can become disturbed in their function—irritated and inflamed. These spaces are also lined with the same kind of tissue found in the mouth and the nose. When such tissues become inflamed, they swell up and prevent the normal passage of both air and mucus through these spaces in the bone. Balloon sinuplasty can help.”

This outpatient procedure typically takes about one hour. “Instead of lifting up the upper lip and cutting a hole into the sinus—over the gum line and teeth—to drain the mucus, we now can use a small balloon catheter or tube that is inserted into the nose,” says Teolis. “The balloon catheter is then threaded into the sinus and inflated to widen the sinus passageway. This increase in size allows for more normal flow of air and mucus in and out of these cavities in the skull.”

With proper patient selection, about 80 percent of people become symptom-free within two years.

For bariatric surgery for morbidly obese patients, Franciscan Alliance offers a variety of minimally invasive endoscopic procedures that limit the size of the stomach and its ability to hold food.

“The bypass procedure reconstructs the stomach and flow of food through it,” says Teolis, whereas the sleeve procedure employs an innovative instrument that allows for removal of some stomach tissue with application of an epoxy. Likewise,



GREATER DETAIL, MORE EFFECTIVE Digital mammography technology at Methodist Hospitals reduces the need for follow-up mammograms and breast biopsies.

the banding procedure involves placement of an adjustable band across the upper part of the stomach to create a smaller “container” for a meal. “All of these procedures are carried out by way of the endoscope and require only a small incision,” Teolis says.

IU HEALTH LAPORTE HOSPITAL

Sensei (from Hansen Medical) is a robotic catheter-guided system for treating abnormal heart rhythms at

Indiana University Health LaPorte Hospital. This catheter ablation, which can take from two to eight hours, selectively destroys areas of the heart that cause an irregular heartbeat.

Using a joystick and watching a three-dimensional image on a monitor in a control room adjacent to the procedure room, the cardiac electrophysiologist “places the catheter in the patient’s heart, then uses the robotic arm to position and maintain the contact with the tissue inside

the heart,” says Chris Atherton, a registered nurse and director of EP (electrophysiology) Services at the hospital.

The catheter uses either a heated radiofrequency (RF) energy tip or a cool saline-irrigation tip, depending on the heart rhythm and location. “Tissue is either burned or cooled down for destruction, so impulses can no longer pass through that area of the heart,” Atherton says. “Hence, patients no longer have an irregular heartbeat.”

The 227-bed LaPorte hospital has been offering Sensei since May. The success rate is high, according to Atherton, who notes that before Sensei, similar procedures relied on greater exposure to x-rays, as physicians and staff navigated the catheter internally. Also, the overall procedure time was longer with the older technology.

Physician fatigue is also reduced with Sensei because the operator

no longer has to hold and move the catheter with his hands for hours on end at the patient’s bedside. No longer having to wear heavy lead protection against x-ray exposure is another advantage. “Doctors much prefer using a simple joystick, which is similar to those used in a video game,” Atherton says.

MEMORIAL HOSPITAL

At the 350-bed Memorial Hospital and Health System in South Bend, going paperless continues with the ongoing implementation of electronic health records. In July, physicians in the emergency department started electronically inputting their own orders; in November the remaining doctors hospital-wide are scheduled to follow suit.

“Orders previously written on a piece of paper will now be placed directly into a computer,” says chief medical information officer Dr. Ken Elek. “This change gets rid of the

interpretive step, whereby the doctor writes an order long hand but someone else has to figure out exactly what the doctor meant.” Hence, time is saved and accuracy ensured.

With this progression in electronic recordkeeping, any location where a staff member can access the Internet “will also connect to our network and then allow that person to view whatever needs to be viewed in a particular patient’s record,” says Elek.

Moreover, the hospital has invested in lightweight, portable tablets with long battery life (an entire day) to retrieve patient records. “No longer do you need to carry around an eight-pound laptop,” says Elek.

Memorial Hospital also now has two da Vinci Surgical Systems for robotic-assisted minimally invasive surgery, such as for prostate and ear, nose and throat (ENT). “The nerves that travel through the prostate are very complicated,” Elek

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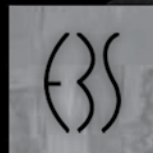
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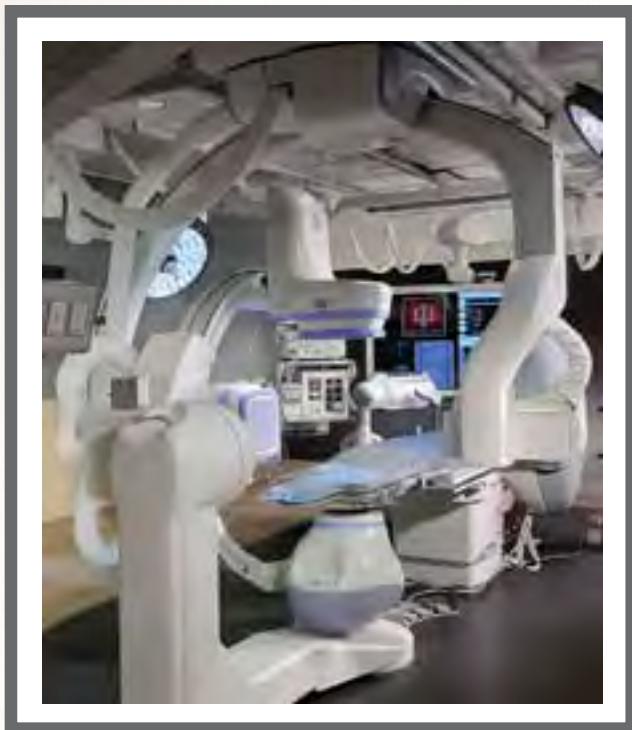
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says. "Severing too many of these nerves can lead to impotence or incontinence. Using the da Vinci allows these nerves to be spared by greatly magnifying the area, while removing the necessary prostate tissue associated with cancer."

Similarly, ENT procedures are suitable for da Vinci because of the confined area. "Instead of making

a large incision for a human hand, small instruments can be precisely inserted through the mouth or nose using the robotic arm," says Elek.

ELKHART GENERAL HOSPITAL

The recent alliance of Memorial Hospital and Elkhart General Hospital will allow the two institu-

tions to share cutting-edge technology. The two-hospital system also will "allow for better facilities and upgraded technology," according to an announcement from Elkhart General Hospital.

Some of that cutting-edge technology is being installed, says Dr. Samir Patel, a diagnostic radiologist at Elkhart General. A low-dose CT scanner manufactured by Siemens Medical is scheduled to go online by the end of November.

"It follows the lean enterprise theory of operation of doing more with less," says Patel, who has been with Elkhart General for 10 years. "The *more* is the sophisticated diagnosis of ailments like coronary artery disease that the new scanner allows us. It also improves the speed of our diagnosis.

"The *less* is an across-the-board reduction in radiation levels for all diagnoses," says Patel. "We're getting the same or more information with less radiation. That's good for our patients."

He compares the upgrade in technology with purchasing a more fuel-efficient car. "You're able to drive that car more miles while using less gas. With this, we're able to use the CT scanner for more things with less radiation. With this new scanner I can get more information with less gasoline."


At the same time the new machinery is being installed, Patel says Elkhart General is upgrading the efficiency of its existing CT scanners.

"All of our scanners are from Siemens and they're all efficient, but the new one has some additional bells and whistles the old ones don't. This is a significant technological upgrade, and for Elkhart General, it keeps us as a leader in the use of imaging technology in northern Indiana."

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“The CyberKnife system uses a variety of mapping and aiming techniques to deliver radiation extremely precisely, typically to small targets that are normally hard to reach,” says Dr. Andrej Zajac, a radiation oncologist and medical director of the CyberKnife Center at St. Catherine Hospital. It is one of three hospitals in the system, which has a combined 600 beds. The others are Community Hospital in Munster and St. Mary Medical Center in Hobart.

Lesions in the brain—from primary cancer or more commonly from metastatic cancers that have spread to the brain from other organs—are particularly well suited for treatment with the CyberKnife, which relies on a stereotactic (three-dimensional) approach. With it, “an exact point in space is identified and specifically targeted,” says Zajac.

The daily, noninvasive therapy normally involves one to five sessions, compared to daily conventional external radiation therapy that takes anywhere from four to eight weeks. Side effects (most notably fatigue) are also lessened with the CyberKnife, occurring one to two weeks after completion of treatment.

“The CyberKnife is a significant advance in the art and science of radiation therapy in general,” Zajac says. “In many circumstances, outcomes are better than with conventional radiation therapy.”

METHODIST HOSPITALS

Equally impressive is a new three-dimensional breast mammography imaging system at Methodist Hospitals for its Merrillville and Gary campuses. Combined, the two hospitals have 600 beds.

The system replaces two-dimensional scans, providing greater detail. “This three-dimensional system takes images of the breast at various angles. The images are then transferred to a series of 1 millimeter slices that can actually be viewed on a screen as a three-dimensional reconstruction of the entire breast,” says CEO Ian McFadden. As a result, “you can detect more abnormalities



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of the breast than may be undetected with two-dimensional imaging.”

Patients also avoid having to return for a follow-up mammogram to determine if the abnormality is benign or malignant. Furthermore, the three-dimensional system “will decrease the number of breast biopsies,” McFadden says.

Another three-dimensional technology to benefit cardiac patients since early this year is optical coherence tomography (OCT), which allows cardiologists to see inside the arteries with an infrared light source. “OCT replaces older imaging technologies like fluoroscopy and intravascular ultrasound,” McFadden says.

Methodist Hospitals also is building a new spine and orthopedic center in Gary, which will feature a navigational operating room system.

“Think of it as a GPS (global positioning system) in the OR,” McFadden says. Infrared cameras and tracking software help surgeons navigate the human body to the exact anatomical location where the procedure is to occur.

“Incisions will be much smaller, radiation exposure will decrease and surgeon error will be reduced,” says McFadden of the new center scheduled to open by the end of the year.

PORTER HOSPITAL

A new treatment option for patients with peripheral artery disease (PAD), a common circulatory disorder, has recently been employed at the 300-bed Porter Hospital and Health System in Valparaiso. Laser atherectomy uses a cool laser to vaporize blockages inside the artery and restore blood flow to the surrounding tissue.

The best candidates for the laser procedure are those who have a total obstruction of the peripheral artery, who develop lesions as a result of an implanted stent, or who experience a failed stent or a bypass graft that has become obstructed by a clot of blood.

Porter Hospital, which is being replaced with a new 250-bed (all

private room) facility scheduled to open next fall, also has a new treatment option for patients with inoperable liver cancer. Selective internal radiation therapy (SIRT) is a minimally invasive, outpatient procedure that uses millions of microscopic radioactive spheres (SIR-Spheres) to target liver tumors in patients with metastatic liver

cancer that originated in the colon or rectum.

SIRT is considered a safer and more effective method of destroying cancer than conventional radiation. The radiation is delivered via a catheter placed in the femoral artery of the upper thigh. Tiny radioactive beads enter the blood vessels that lead directly to the site of the tumor. **EQ**



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PETE DOHERTY

“THERE IS A COST IN DOING BUSINESS THIS WAY.” Craig Pratt of Fifth Third Bank says new rules and regulations are hurting financial institutions.

Banking on Change

New regulations bring higher costs, bankers claim.

BY RICK A. RICHARDS

Northwest Indiana bankers say their business is different—a lot different—than a year ago.

Banking has seen a lot of change, nearly all of it driven by legislative reform as a result of the mortgage meltdown that threw the nation's economy into a tailspin. Not one region bank was involved in sub-prime lending, but all are affected by new laws that have imposed thousands of pages of new compliance and accounting rules.

Craig Pratt, senior vice president of the greater Chicago region for Fifth Third Bank, says that when the Dodd-Frank Act was passed by Congress creating tougher oversight on banks, institutions that weren't

involved in sub-prime lending also were affected.

“The revenue pieces are hurting us,” says Pratt, explaining that Dodd-Frank forced banks to pay closer attention to their bottom line. Pratt says it's not as if banks weren't paying attention, but now regulators are more closely scrutinizing individual loans and business practices.

The new rules even regulate the amount of money banks can charge each other for processing ATM and debit card transactions, and Pratt says what's allowed doesn't cover the cost of the transaction. “We're not at the point where we could charge customers to use their debit cards but some banks are experimenting with it,” says Pratt.

“People have to understand that

there is a cost in doing business this way. There are processing fees for each transaction and right now we're not covering the cost of the transactions with what we charge out-of-network customers.”

Craig Dwight, chairman and CEO of Horizon Bank in Michigan City, admits to some frustration over the changes.

“With the compliance rules we have for labor, for OSHA and now with Dodd-Frank, there is a big cost involved. Just to make all of our ATMs compliant with ADA will cost us \$300,000,” says Dwight. He says the bank would prefer to make the change as an ATM becomes obsolete, but the government has mandated immediate change.

“For us, just to comply with the

banking changes in Dodd-Frank, we need full-time compliance people to keep up with the rules. The paperwork is a nightmare," says Dwight. "The mortgage side has seen the most change." Under Dodd-Frank, all mortgage officers have to be licensed and the cost to Horizon for that is \$15,000 a year.

"What's the benefit of that?" asks Dwight. "There were existing rules in place to take care of all the issues but they weren't used."

The goal is to make sure banks write good loans, but Dwight says that's something Horizon was doing. "We have an incentive to make good loans. We have to make sure the borrower has the ability to repay."

Michele Thompson, president of LaPorte Savings Bank, says that even though it did not participate in sub-prime lending, the bank is feeling the impact.

"There is always some negative when the pendulum swings like this

"For us, just to comply with the banking changes in Dodd-Frank, we need full-time compliance people to keep up with the rules."

—Craig Dwight, Horizon Bank

in Congress, but you have to find the positive in it," says Thompson.

"We had to add the equivalent of one new full-time employee in compliance to meet the new rules. We're also trying to do more with the same amount of people in other areas. There is some frustration over accounting changes and there are some new regulations coming down hard on loans," says Thompson. "That makes us think harder about the loans we make. We need to be sure they are quality loans."

In the nearly 30 years Thompson has been in banking, she's seen a lot

of change, but she says what's happening now is more comprehensive than in the past.

"I think banking is just as challenging today as when I first got into it," says Thompson. "It's not quite as much fun, but these kinds of pendulum swings are something we've gotten used to. This one happens to be one of the more extreme. If you like change, then you'll like being in banking."

Christopher Murphy, chairman, president and CEO of 1st Source Bank in South Bend, says larger banks are better equipped to handle the new rules because they have the

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resources to handle them. "It means we have to spend more money, energy and time in order to comply."

Murphy says, "What we're seeing is episodic legislation. It's not well thought out, but it's done so legislators can show their constituents that they're doing something. It's costing us between \$3 million and \$5 million in regulatory compliance."

"There is always some negative when the pendulum swings like this in Congress, but you have to find the positive in it."

—Michele Thompson, LaPorte Savings Bank

Murphy has been through change before but says these regulations have created another layer of bureaucracy between banks and customers. "I love serving clients. It's wonderful to serve the community, but I don't see small banks being able to survive in this climate. I don't think you can be a \$100 million community bank and be able to afford the new regulations being imposed. Congress wouldn't have to pass another law for 10 years and we'd still have more than enough regulation."

At Citizens Financial Bank in Munster, Chairman and CEO Thomas Prisby and President Darrell Pomranke agree that the changes affect how the bank works with customers. "We're more proactive in dealing with clients now," says Prisby. "When payments aren't on time, we don't wait 30 days. We reach out at 15 days to try to let them know we're also financial advisers who can help them."

Prisby says Dodd-Frank "has raised our sensibilities."

Pomranke says the bank is doing more investor presentations to let clients know about the regulatory changes. "I don't know that we could do much more than we're doing already. I feel we're a very active participant in our community."

Pomranke says the key to making good loans is making sure of the character of the borrower. "We

spend a lot of time analyzing what is a good lending relationship. We think we know our community better than the regulators. We simply have to work diligently with clients and explain the new regulations."

However, Pomranke says the real challenge is yet to come. "There are 4,500 pages of regulations now, but that's leading to probably another

30,000 pages that are still being written. Small banks are the ones who are going to pay for the new compliance rules because of the sins of the big banks. I think you're going to see the use of more outside third parties taking over compliance for smaller banks because they simply don't have the staff to handle it."

In the 27 years Rob Gardiner has been in banking, he's seen a lot of change. But the president of First Midwest Bank in Highland says he's seen nothing on the scope of Dodd-Frank to tighten banking oversight.

"It was recognition that the public wanted more accountability," says Gardiner. "The problem is the law was passed and then they started writing the regulations; some of them have yet to be written."

Says Gardiner, "Regulation costs money, but today it's just part of the cost of doing business." He says that while he understands why things have happened, the reality is that "banks are most valuable in the absence of change, and we have seen a lot of financial change lately."

Gardiner says it's still fun to be a banker. "The fun days are days you can work with customers and provide them with what they need. You have to hear your customers and respond to them. We all have a range of products and you have to figure out how to differentiate yourself in offering them."

David Bochnowski, chairman and CEO of Peoples Bank in Munster, says his biggest concern is that many of Dodd-Frank's regulations are still being written.

"What are those regulations? We're still waiting," says Bochnowski, adding that the major sub-prime offenders were not banks and weren't regulated.

Banks, says Bochnowski, are becoming more robust in their risk-management practices. "The new growth area for Peoples is compliance. We're increasing our efforts there. Instead of adding loan officers that would generate revenue, we're adding risk officers."


Even so, Bochnowski says banking remains fun. "We're faced with dealing with Congress, which is the most reactive body in the world. There were already rules in place to handle the problems, but they chose to create new ones."

David Harvey, northern Indiana regional president for First Financial Bank, says the new rules "are going to affect the industry more than we see now. There is going to be a significant legal and regulatory impact."

First Financial Bank has the resources to deal with the impact, but Harvey says smaller community banks will have difficulty dealing with the increased cost of compliance.

"The banking industry was painted with a broad brush by Congress. They treated us all alike, but a lot of the local banks weren't involved with sub-prime lending and shouldn't have been treated like that. They're the ones paying the price."

"Things are a lot different today than they were when I got into the business in 1982," says Harvey. "Used to be, you could make a deal on a handshake; we don't do that anymore."

"The fun part for me is when you have an opportunity to go out on business calls and kick the tires. It's fun when you help someone reach their dream," says Harvey. "The tools in the toolbox are different today. My job is to figure out ways to get the job done." 

Building Financial Literacy

Centier's educational efforts target children and adults.

BY KATHY MCKIMMIE

Wide-ranging education and training programs have been put in place by Merrillville-based Centier Bank to help both children and adults learn how to manage money and credit and to help those who have been disenfranchised from the banking system make their way in.

The bank's formal initiative started seven years ago when president and CEO Mike Schrage recognized the need in the community and created a financial literacy coordinator position.

Dian Reyome, with a background in education and marketing, was tapped for the job. "Centier has given me a really long rope to try lots of things," she says.

Reyome is quick to add that she hasn't done it all herself, that she has brought programs and people together and coordinated an effort that is reaching thousands in Northwest Indiana. She has turned to existing and proven programs created by the FDIC, the Federal Reserve, the American Bankers Association and others to jumpstart her efforts.

Her first endeavor was reviewing FDIC materials to see what might be usable in Indiana classrooms to reach young people. "But they needed to be correlated to state standards," she says.

After working with the Indiana Department of Education to make sure the FDIC material was suitable for the classroom, she began training teachers at Centier's Financial Literacy Fair for Educators—a train-the-trainer approach—reaching 30 to 50 educators a year.

The fifth fair was held in March at the Centier Centre in Merrillville and has been expanded to include more than classroom teachers. Reyome says there are educators in many



TEACHING THOUSANDS TO MANAGE MONEY AND CREDIT Dian Reyome is financial literacy coordinator at Centier Bank.

other organizations involved, including Habitat for Humanity, United Way and the Hammond Housing Authority.

Another FDIC initiative Reyome tapped into is the Alliance for Economic Inclusion, an effort to reach individuals who are unbanked—those who never had or have lost a banking relationship due to problems and overdrafts. "These individuals will increase their income instantly because they'll no longer be paying these horrible charges at check-cashing places," she says.

Centier became involved with an Indianapolis-based program for the unbanked three years ago, and Reyome says that has morphed into a regional program this year called Bank On Northwest Indiana. It's a collaborative effort with three other banks—Citizens Financial, First Midwest and Peoples.

At a kickoff in April involving the banks and the FDIC, Lake Area United Way, Northwest Indiana Community Action Corp. and the Indiana State Treasurer's Office, the FDIC said about 21,700 households in Lake, Porter, LaPorte, Newton and Jasper counties are unbanked. The group set a goal of getting 1,000 of

those households banked within a year and reaching 1,500 with education programs.

That goal is achievable, Schrage says, considering Centier alone opened 350 eligible accounts for people in 2010, and expects to open another 400 this year.

Potential customers are reached through jointly sponsored quarterly financial literacy programs held on university campuses to help consumers learn how to better manage their money, set and stay on a budget, manage a checking account, improve their credit rating, and pay off debt.

"These people are scared of financial institutions," Reyome says, "which is why we're going to the campuses."

In the past, Centier and many other groups have participated in the annual Money Smart Week in October, promoted by the FDIC. As part of last year's program, Centier and the Girl Scouts teamed up for a program using the book *Three Cups*, by Mark St. Germain with illustrations by April Willy. Based on a true family story, the children are encouraged to put their allowance in three cups: one for spending, one for saving and one for giving away.

"It's written for a child," Reyome says, "but everyone learns from it: the Girl Scouts, the parents and the grandparents."

Centier also has provided train-the-trainer financial literacy education for the local WorkOne management team, and has used the ABA's Get Smart About Credit program to help high school students make wise decisions about credit cards.

Whatever the financial education need, Reyome says it is available. "If they need any kind of help, there are many ways to find that help and it's at no charge." **BQ**

LaPorte Savings Bank

Small-bank values and a five-star rating.

BY RICK A. RICHARDS

LaPorte Savings Bank's roots run deep in LaPorte County and Northwest Indiana. As far as Chairman and CEO Lee Brady can tell, the bank's roots are deeper than any other bank in the region still doing business under its original name.

Brady, who has been with the bank for 37 years, says the 140-year-old LaPorte Savings Bank "is an organization that embodies the philosophy of the local community bank."

As a community bank, Brady says LPSB hasn't strayed far from its roots and has focused intently on providing mortgages and loans to residents and businesses. "We have a loyal and good customer base and they've supported us," says Brady.

President Michele M. Thompson is the first woman to hold the bank's presidency, and as far as Brady knows, is the first female bank president in the region. It's a distinction of which Brady and the bank are proud.

"We have a strong relationship with our community. That's very satisfying to me," says Thompson.

LaPorte Savings Bank opened its doors in 1871 in a single room of the First National Bank Building in downtown LaPorte. Brady explains that banks during that era were focused more on business clients and wealthy individuals. Consumer banking, as it's known today, didn't exist then, and Brady says that's the niche LaPorte Savings Bank catered to when it opened. Within a decade of its opening, LPSB moved to its own location.

"Back then commercial banks didn't deal with individuals," says Brady. "Hours were very unusual and we were open only a couple



DEEP ROOTS, LONG HISTORY.
LaPorte Savings Bank was launched in 1871 in a single room of the First National Bank Building.

days a week. Gradually we grew. A lot of savings banks had names like Dime Savings Bank or Nickel Savings Bank because they took deposits that small. Commercial banks didn't want to do that."

Thompson says LPSB continues to serve individual customers, but changes in the banking industry in recent years are redefining what a community bank is. "You have to have some economies of scale in order to do it, but today a community bank is bigger than it was 20 years ago. I don't know if we would be able to be involved in the community like we are if we hadn't been able to grow and remain successful."

Brady echoes that. "I see increased consolidation in the coming years and I see regulatory expenses becoming higher. In order to cover those costs, I think you'll see consolidation. I think ultimately you'll

have to be a \$1 billion bank in order to remain independent."

And independence is something LaPorte Savings Bank cherishes. "Up until a few years ago, we were a mutual savings bank. We didn't have any public stock, which is why no one tried to acquire us," says Brady. It wasn't until 2007 that LaPorte Savings Bank went public in order to complete the only acquisition in the institution's history.

LaPorte Savings Bank acquired Michigan City Savings and Loan. Thompson says the bank doesn't plan to make any more acquisitions, but both she and Brady say they're not going to say never to the idea.

Even so, that's a far cry from the 400 depositors and a single shared office in 1871 to the more than 26,000 customers LaPorte Savings Bank now serves at eight locations in LaPorte and Porter counties.

But what pleases Brady and Thompson most is the reputation LaPorte Savings Bank has built for being a reliable and well-managed bank. For the past 87 quarters in a row, BauerFinancial Inc. has awarded LaPorte Savings Bank a 5-Star Superior Rating.

Brady points out that a 5-Star rating means LaPorte Savings Bank is one of the strongest banks in the nation, and puts it among the top 5 percent of all banks.

Brady brings in interesting perspective to LaPorte Savings Bank. Even though he's been with the institution for 37 years, he says he never wanted to be a banker.

"I was working for another company in New Jersey and my wife and I had a child. We were working 16 hours a day and had no friends in New Jersey," says Brady. "I quit my job and came back to LaPorte, which



"IT JUST BECAME A WAY OF LIFE,"
Chairman and CEO Lee Brady of
LaPorte Savings Bank says of his
decision to make a career in banking.
Michele M. Thompson is the first
woman to hold the bank's presidency.

MILESTONE

was our home. I had a friend whose father was president of the savings bank so I asked him if he knew of anyone who was hiring. He said he had an opening and I took it.”

Brady says he planned to stay at the bank for a couple of years “until a better job came along,” but he never found a better job.

“It became so challenging that I stayed. I think part of what was going on was the challenge of the business. It just became a way of life,” says Brady. In his climb to chairman, Brady did everything from assistant cashier to payroll to vault manager.

Thompson, on the other hand, wanted to be a banker. “My father was in banking. He was president of LaPorte Bank,” which was the bank down the street from LPSB. She started as a teller and worked her way up.

“I love people and I love talking to customers, but I don’t get to do it on a daily basis anymore,” says Thompson.


Brady says that’s one of the things he misses as well. “You have to work harder to stay in touch. I don’t get a chance to have one-on-one conversations with customers like I used to. Of course you miss that, of course you do. You miss a lot of things as you move up the corporate ladder.”

Brady and Thompson say there is a great deal of satisfaction in knowing the bank has helped a small business get the loan it needs to expand or that it’s helped a family realize a dream of owning a home.

Both miss out on experiencing those joys firsthand, but have learned to celebrate in other ways, like enjoying the growth of staff in learning the business. “We’ve been able to offer really qualified people new opportunities and retain some really good people,” says Brady.

“We have a broader base of employees today,” says Thompson. “More of our management staff is involved in the community, too.”

Brady says the role of a community bank has evolved since LPSB opened 140 years ago. Today, it’s



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AND
STATE SUPERVISION
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LaPorte Savings Bank Timeline

- 1871 LaPorte Savings Bank opens in a single room of the First National Bank building in downtown LaPorte.
- 1882 LaPorte Savings Bank purchases a building and moves to its own location at 711 Indiana Ave.
- 1916 LaPorte Savings Bank expands by moving some of its operation across the street to 710 Indiana Ave.
- 1974 Lee Brady starts his career at LaPorte Savings Bank.
- 1976 LaPorte Savings Bank and LaPorte Bank and Trust Co. separate. Also this year, LaPorte Savings Bank opens its first checking account.
- 1981 LaPorte Savings Bank purchases its first computer.
- 1987 LaPorte Savings Bank opens its first branch on Johnson Road, known as the Coolspring Banking Center.
- 1988 LaPorte Savings Bank purchases its first ATM.
- 1997 LaPorte Savings Bank opens its second branch on the east side of LaPorte.
- 2000 LaPorte Savings Bank opens its third branch on Indiana 2 on the west side of LaPorte.
- 2003 Michele Thompson joins LaPorte Savings Bank.
- 2007 LaPorte Savings Bank acquires Michigan City Savings and Loan. It also acquires branch offices in Chesterton, Michigan City and Rolling Prairie.
- 2008 LaPorte Savings Bank opens a branch in Westville.

not only providing loans, it’s also providing financial education and it’s out in the community helping organizations.

Thompson says the bank has executives who teach financial education in schools through Junior Achievement. The bank also hosts bank tours for community groups of all ages.

LPSB donates more than 100,000 napkins a year to food vendors at the LaPorte County Fair and other events and it supports the 4-H auction. Bank employees participate in Habitat for Humanity and the institu-

tion donates \$5,000 each year to the LaPorte Jaycees for the annual July 4 fireworks show.

The list, says Brady and Thompson, is long and includes Relay for Life, the United Way, the Greater LaPorte Economic Development Corp., IU Health LaPorte Hospital and Purdue University North Central among others.

“It’s an expectation for us,” says Brady. But even if it wasn’t an expectation of others, it would be an expectation within the bank, he says. It’s something that ingrained in the fabric of community banks. **BQ**

140
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The Region's Top Leaders

Our annual reader nominations honoring business and community leaders.

Leadership is difficult to quantify. Either it exists in an organization or it doesn't. Successful companies and organizations have it, and in an economy that's been as difficult as this one has been for the past two years, good leadership has proven to be a valuable commodity for several Northwest Indiana businesses.

It has helped guide those companies through some choppy waters. It's a quality that has been recognized by readers of *Northwest Indiana Business Quarterly*. Business executives who have shown exceptional leadership have been chosen as our 2011 leading CEOs, CFOs and community leaders. Here are this year's top 11 CEOs, one chief financial officer and five community leaders who are making a difference in their company or their community. Congratulations!

CEOs

JOHN DAVIES **Woodlands Communications** **Valparaiso**

John Davies has been a fixture in Northwest Indiana for decades. He's one of the biggest promoters of the region, first through the Hall of Fame and most recently through the Society of Innovators of Northwest Indiana. With both, he looks to find and promote the best in the region. With the Hall of Fame, the focus is on private citizens and the work they do to better the lives of others. Through the Society of Innovators (which he helped create), Davies has established a remarkable advisory board that goes into great detail looking for the inventors, entrepreneurs and ordinary people who have created growing businesses that employ

people and bring cutting-edge ideas to the forefront. Davies serves on business, education and not-for-profit boards throughout the region. His goal is to show the rest of the world that Northwest Indiana is a force to be reckoned with.

MIKE FALK **Falk PLI Engineering** **and Surveying** **Portage**

As the head of an established engineering firm, Mike Falk has led his company to new heights and industry recognition using the most innovative tools available, including laser scanning tracking devices. He also is engaged with various organizations to make Northwest Indiana a better place to live and work. Falk founded his company in 1995 with a philosophy to help clients realize gains in productivity and profitability. It's the same philosophy that prevails at the company today. Falk's company operates in a spirit of continuous improvement and seeks excellence in all that it does. As a result, Falk-PLI has become a nationally recognized engineering and surveying firm serving the industrial, commercial and residential sectors. By implementing cutting-edge technology backed by the extensive experience of its staff, the company helps clients increase productivity and improve processes. The goal, says Falk, is a value that translates to millions of dollars in savings per year for clients.

STEWART MCMILLAN **Task Force Tips** **Valparaiso**

There is nothing that gives Stewart McMillan more pride than running the family business, Task Force Tips. From an idea outlined on a napkin by his firefighter father in

1971, the company has grown from an operation in the family basement to a 180,000-square-foot factory in Valparaiso supplying a variety of fire hose nozzles to customers around the world. McMillan took over the company in 1982 and since then has steadily grown the company to provide not only firefighting equipment but also fire hydrant valves, fittings, adaptors and other equipment involved in regulating water flow. McMillan treats employees as family, giving them gifts on their anniversary and sending birthday cards to their children with a \$1 inside for each year they're celebrating. He even has set up a program to help families plan their vacations.

PETE NOVAK **Greater Northwest Indiana** **Association of Realtors** **Merrillville**

Under Pete Novak's leadership, the Greater Northwest Indiana Association of Realtors has continued to serve its Realtor members during the economic downturn. GNIAR was formed in 1995 through a merger of the Northwest Indiana, Duneland, South Lake County and Jasper-Newton Associations of Realtors. Novak has created partnerships with various organizations to keep his members informed while acting as the voice of the industry in Northwest Indiana. He sits on several boards and contributes time to many worthy causes. The mission of GNIAR is to help members be productive in their business so they can benefit the communities they serve. Novak makes sure GNIAR uses its mission to advocate a vision of the future that is in its members' and neighbors' best interests. It strives to maintain an influential presence

within its professional, regional and economic community to become a recognized source of information for regional economics, community dynamics and real estate.

SARAH OUDMAN

Treasure Homes

DeMotte

Sarah Oudman has invested a lot of energy, time and money in educating the public about green building principles. She has been involved in some of the most comprehensive residential green building projects in Northwest Indiana, and in the process has won awards for her work. She's an example of what a small business can do when reaching outside its comfort zone. The key, says Oudman, is education because consumers won't buy what they don't know or value. By becoming a Certified Green Professional, Oudman is able to explain energy efficiency and answer questions about green design—both indoors and out. She explains that what looks like an

average house on the outside is really special on the inside because of its insulation and energy saving features. And while Oudman firmly believes in her message, she says it wouldn't be possible to deliver it without a dedicated team effort at Treasure Homes.

JOHNT. PHAIR

Holladay Properties

South Bend

John Phair acquired controlling interest of Holladay Properties in 1999 and today is managing partner of 75 commercial partnerships. His administrative assistant describes him as "one of the finest bosses I have ever worked for and with." More than a dozen of his partnerships are joint ventures with firms such as the Purdue Research Foundation, the Congregation of the Sisters of the Holy Cross and Delaware Investors. Holladay Properties is among the five largest asset management firms of medical office space in the country. Since 1988, Phair has led development of \$50 million in

construction annually, including three of the four largest mixed-use projects in Indiana. Phair joined Holladay in 1978 after seven years in mortgage banking in Denver and South Bend. Today he's on the board of 1st Source Bank and an investor in several small businesses. Phair has been involved with the Boys & Girls Club of St. Joseph County, Family & Children's Center, WNIT Public Television, the South Bend Civic Theatre, the Alliance of Indiana (IU Kelly School of Business), Project Future and the Villages of Indiana.

THOMAS F. PRISBY

Citizens Financial Bank

Munster

Thomas Prisby has been a part of Citizens Financial Bank since 1982. From executive vice president, he climbed the bank's corporate ladder and in 1996 was named chairman of the board. In that time he has overseen the bank's conversion from a mutual thrift company to a publicly traded NASDAQ corporation. In

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CONGRATULATES
THOMAS F. PRISBY
CHAIRMAN AND CHIEF EXECUTIVE OFFICER
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TOP LISTS

addition, Prisby is chairman of the Citizens Savings Foundation, a \$3 million asset organization set up in 1998 to support housing, education and community initiatives. It mirrors Prisby's belief that the bank should be involved in the fabric of the community. Prisby has been known to help those less fortunate and has assisted schools, churches and after-school programs in need of financial support. Not only that, he has gotten personally involved with organizations, visiting Restoration Ministries, Campagna Academy, Tri-City Mental Health and a long list of other organizations.

JULIE RIZZO U.S. Greenworks St. John

Julie Rizzo's vision is to educate the world about the benefits of recycling granite. By recycling granite remnants, her company eliminates millions of pounds of waste from landfills, saves energy, creates jobs, adds value and makes the world a better, greener place. Her nominator

said Rizzo sees what others have not seen in thousands of years—value in scrap granite. That scrap comes from the remnants of thousands of granite countertop fabricators around the country. She founded the methods, machinery and market to recycle scrap granite, and started her granite recycling business in 2007. Rizzo followed that with creation of the RecycledGranite.com in 2008. Today, she has licensed Recycled Granite Centers across the country. In a short period of time, she has been featured on television, in magazines and newspapers, on the radio and on the Internet.

RICK RONDINELLI In Touch Pharmaceuticals Valparaiso

In Touch Pharmaceuticals opened in 2004 with five employees and today has grown to more than 100 employees. The company provides patient medication management to hospitals, senior care facilities, prisons and other institutions. The growth has happened because of the leadership of owner Rick Rondinelli.

He is a leader in the industry in innovation and customer service. Rondinelli believes in giving back to the community and contributes his own time, money and energy to several not-for-profit organizations. His personal philosophy is that those who have much should give back much. His nominator said Rondinelli's passion for his customers, his employees and the company will move In Touch Pharmaceuticals to greater growth in the future.

DESILA ROSETTI Organizational Development Solutions Inc. Westville

Organizational Development Solutions was described by nominators "as a great resource to Northwest Indiana." Desila Rosetti and her team offer services every organization needs, from high-level strategic planning and 360-degree feedback to employee handbooks and front-line customer-service training. She is a leader in many organizations from national boards such as the National Association for Healthcare Quality to her local commitment to the Society of Human Resource Managers and the Valparaiso Chamber of Commerce. Her team members provide high-quality work and the turnaround on projects has won them great praise. They dedicate themselves to the region through their project work and volunteerism.

LAURA SMITH-WYNN Indiana Parenting Institute Merrillville

The nominator for Laura Smith-Wynn said it was nice to see someone realize her passion and share it with the community. Smith-Wynn is founder and executive director of Indiana Parenting Institute and has a passion for youth. She wants to see kids grow and excel so they can take their communities successfully into the 21st century and beyond. Having healthy and happy children requires parenting that knows how to cultivate such a result, just like a farmer knows how to cultivate his crop for

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Sharon Sporman *Regional Executive Director Wellness Centers*

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a successful harvest. Smith-Wynn's vision calls for helping children by helping parents. She creates a vision for the entire family and then plots a course to get them there. Since bringing her training methods to Northwest Indiana in 2007, the Indiana Parenting Institute has helped more than 2,000 parents improve their relationship with their children and achieve goals they previously hadn't dreamed of.

CFO

ROBERT LOWRY
Peoples Bank/NorthWest
Indiana Bancorp
Munster

Robert Lowry has been a part of Peoples Bank for 24 years, starting as a staff accountant and rising to chief financial officer. Most recently, he was named executive vice president. His financial knowledge and leadership have made a significant impact in the performance of Northwest Indiana Bancorp and Peoples Bank. For the past six years, it has been named by *US Banker* magazine as one of the Top 200 Community Banks in America. During his financial leadership, the bank has not received any criticism from its independent auditors or the Securities and Exchange Commission. His nominator explained that Lowry is not only focused on doing things right, he's focused on doing the right thing. He is described as unassuming but forceful in crafting a course of action to improve the bank's performance. Away from the bank, Lowry is involved with the Northwest Indiana Food Bank as well as baseball and swimming with his children.

COMMUNITY LEADERS

HEATHER ENNIS,
EXECUTIVE DIRECTOR
Duneland Chamber
of Commerce
Chesterton

Heather Ennis is credited with

turning around a struggling chamber of commerce. She is praised for her leadership and enthusiasm in working with both her office staff and the board of directors. Most importantly, Ennis has reached out to the community to work with residents to give the Duneland Chamber of Commerce a higher profile. One of her nominators said she is an invaluable resource for the community and "gives hope and encouragement to all the business owners during these difficult times by creating economic development opportunities for all to partake in."

ANDREW FOX, PRESIDENT
Chicago South Shore &
South Bend Railroad
Michigan City

Although new to Northwest Indiana, Andrew Fox is building on the legacy of the South Shore Railroad name by creating partnerships to bring jobs to the region. Fox is a native of California and began his railroading career with Southern Pacific. Most recently he joined Anacostia & Pacific, a holding company of several short line systems around the country, including the Chicago South Shore & South Bend Railroad,



TOP LISTS

the freight line that crosses North-west Indiana. The freight line has 60 employees, 523 freight cars and 10 2,000-horsepower locomotives. As Fox has built his customer base along the 127-mile line to 35 clients, he has been involved in a project to develop the Kingsbury Industrial Plant south of LaPorte into a hub for handling produce. Fruits and vegetables are to be hauled to KIP by the CSX line and stored in a massive refrigeration warehouse to be built there. SouthShore Freight would then move the produce to Chicago, where it would connect with other national haulers.

NOEL REITMEISTER, FINANCIAL ADVISOR **Wells Fargo Advisors** **Merrillville**

Noel Reitmeister is a teacher. He has been with Wells Fargo for 43 years as a financial planner, but what he really does is teach people how to manage their finances and build for their future. He teaches at Purdue University and Indiana University and also delivers his message on radio and television as The Money Doctor. A nominator spoke highly of Reitmeister's desire to help others by being a mentor. He and his wife (a doctor) are active with several charities in the region; they will celebrate their 50th anniversary this year. Reitmeister is known for his integrity and for his involvement in the community, particularly the arts, environment and animal anti-cruelty organizations.

SHARON SPORMAN, DIRECTOR OF WELLNESS CENTERS **Omni 41 Health & Fitness** **Connection/Duneland Health & Wellness Institute** **Schererville**

Sharon Sporman has been a leader in wellness in Northwest Indiana for 30 years. She began as an aerobics instructor at Omni 41 in the early 1980s. Today, she remains active in teaching, coaching and mentoring as well as being involved in community programs throughout the region. Sporman is involved with the

Last Year's Honorees

CEOS

- Speros A. Batistatos**, South Shore Convention and Visitors Authority, Hammond
Joann Birdzell, St. Catherine Hospital, East Chicago
David A. Bochnowski, Peoples Bank, NorthWest Indiana Bancorp, Munster
Mark Chamberlain, Lakeside Financial Group LLC & Lakeside Wealth Management Group LLC, Chesterton
Gene Diamond, Sisters of St. Francis Health Services Inc., Northern Indiana Region, Mishawaka
Craig Dwight, Horizon Bank, Michigan City
James W. Fleming, Aero Metals, LaPorte
Mark Maassel, Northwest Indiana Forum, Portage
Stephen A. Massa, Golden Technologies, Valparaiso
Ian McFadden, Methodist Hospitals, Gary and Merrillville
Christopher J. Murphy III, 1st Source Bank, South Bend
Michael G. Rippey, ArcelorMittal USA, East Chicago
Rocco Schiralli, Porter Starke Services, Valparaiso
Michael E. Schrage, Centier Bank, Merrillville
G. Thor Thordarson, LaPorte Regional Health System, LaPorte
Brad Toothaker, CB Richard Ellis-Bradley and Real Estate Management Corp., South Bend
Theresa Valade, Success Trek Inc., Valparaiso
Linda Woloshansky, Center of Workforce Innovations Inc., Valparaiso

CFOS

- Susan Bublitz**, Center of Workforce Innovations Inc., Valparaiso
Loren Chandler, Methodist Hospitals, Gary and Merrillville Indiana
Jeffrey P. Costello, Memorial Health System Inc., South Bend
Mary Idstein, Porter-Starke Services Inc., Valparaiso
Jim Lipinski, Northern Indiana Region of Sisters of St. Francis Health Services Inc., Mishawaka

BUSINESS AND COMMUNITY LEADERS

- Howard Cohen**, Chancellor, Purdue University Calumet, Hammond
John Gorski, Community Foundation of Northwest Indiana Inc., Munster

Lake Central Wellness Committee, Safety Village, Wellness Council of Indiana and Relay for Life. Recently, she was promoted to regional director of Wellness Centers in the Franciscan Alliance Northern Region, overseeing Omni 41 in Schererville and Duneland in Chesterton.

MAY AND WILLIE THOMAS **New Life Christian Center** **Gary**

May and Willie Thomas are described as unsung heroes for the work they do in the community. Before opening New Life Christian Center, they worked in the steel mill. Since founding New Life Christian Center, they have rehabilitated an entire city block in Gary near 35th and Martin Luther King Boulevard.

They financed improvements on most of the homes and continue to pick up trash and keep the area clean. They rehabilitated the former Chase Bank building at 4040 Broadway, which has been the home of the New Life Christian Center for 11 years. They saw a need and financed a free community seminar for residents, bringing in speakers from the Indiana Attorney General's office, Internal Revenue Service and attorneys to help the neighborhood learn how to manage their debt. For residents who didn't have transportation to work, May and Willie Thomas have provided cars, and they have provided shelter for families who didn't have a roof over their head. They have stepped forward to make their community a better place. **BQ**

From Baby to Boomer

Retirement years catch up fast, so start saving now.

BY MICHAEL PUENTE

Brenda Castro says she feels like “just yesterday” when she graduated from high school. In reality, her graduation day was more than a decade ago. “Time sure does fly,” the 30-year-old Castro says. “I’ve saved some money, but not nearly enough as I should be.”

Castro, a communications specialist for a health-care provider in Chicago, says she contributes to her employer’s 401(k) retirement plan, but not as much as she’d like. “I contribute 4 percent every two weeks and the hospital puts in a match,” Castro says. “But I’ve got a car payment and college loans to still pay off. It’s tough to put in too much more. But I don’t plan on retiring soon, unless I hit the lottery.”

Castro is actually doing better than others in her age group when it comes to retirement planning. Getting young adults in their 20s and 30s to start thinking retirement is often a tough task.

Several recent studies suggest a vast majority of younger workers do not participate in retirement savings or other tax-advantaged tools such as individual retirement accounts. A survey by Scottrade released earlier this year showed 55 percent of young people have not started saving for retirement, and 64 percent don’t even think about it.

And unlike for the Baby Boomer generation, a majority of younger workers these days are not covered by pensions. “The reality is nobody gets pensions any more. And nobody is going to save for you except you,” says Timothy M. Scannell, a certified public accountant and certified financial planner, who is managing director of Scannell Wealth Management Group at High Tower Advisors in Valparaiso.

Scannell’s firm administers 401(k)

plans for more than a dozen companies in Porter County, which adds up to about 800 employees, with a third of contributors in their 20s and 30s.

Scannell says he hears a lot of reasons why some young folks choose to opt out from contributing to a plan. “The comments I commonly

as early as you can, as often as you can and as much as you can,” says Chamberlain, chief executive officer of Lakeside Wealth Management LLC in Chesterton.

Chamberlain says it’s harder these days to convince young people that investing and savings is worthwhile,

“Habit is the most important thing. It’s all psychological.”

—Timothy M. Scannell, Scannell Wealth Management Group at High Tower Advisors

get, which are totally reasonable, are that they are struggling with debt, they have student loans, auto loans, installment loans, credit cards. They say I’m busy paying this down and cash flow is really tight.”

He says it’s important for young people to get a handle on their debt, but they also need to establish a pattern of saving. “When you’re in your 20s or 30s, you may not be thinking about retirement. But if you can get them to put away \$5 per check, you create a pattern of saving. Open a Christmas club or something. Habit is the most important thing. It’s all psychological.”

Scannell explains that the benefits of compounding savings over a 30-year period are “pretty powerful.” Scannell often explains to young clients that for every \$100 earned, about \$60 is left after taxes. He says if you put that same \$100 in a retirement plan, the entire amount is there, and perhaps more if an employer contributes to the plan.

LESS IS MORE

Mark W. Chamberlain takes a different approach when talking retirement planning to young people. “I try to take the emphasis off of saving a bunch of money to just getting started. I always say: Invest

given that the last decade has been a financial rollercoaster that’s seen a lot of dips.

“They’ve seen the financial world fall apart twice in the last 10 years. They’ve got this background that this is a dangerous place to play and it doesn’t do you any good anyway because you haven’t made any money in the last 10 years,” Chamberlain says. “It’s going to take harder work to make believers out of (young people) versus guys my age, and I’m 51. We’ve seen a couple boom markets where we know you can make money over time.”

Chamberlain says it’s even difficult for him to convince members of his own family about retirement savings. “My daughter is 25. I try to talk to her about retirement and the look on her face is like, ‘Yeah, whatever. I’m bulletproof.’ I think it’s a generational thing.”

Chamberlain suggests that young adults simply invest 3 percent of their paycheck into a 401(k) plan. “That’s 30 bucks a check. You’ll never miss it.”

From then on, Chamberlain says, for every raise you receive, put half in your retirement plan and keep the other half “because you’ve earned it.” “In five or six years, you’ll be saving 10 percent of your check.

RETIREMENT PLANNING

As financial advisers, that's how we guide people. If you save 10 percent your whole life, by the time you retire, you should do OK," Chamberlain says.

Chamberlain says one of the toughest financial conversations he's had is trying to convince a young client to save a mere \$10 a check. "Somebody that's making \$10 an

hour, the hardest thing to do is talk them out of two Big Macs a week," Chamberlain said. "But if you do it the right way, you can do it."

Kenneth V. Krupinski, a certified public accountant and managing partner with Swartz Retson & Co. of Merrillville, says people have to start saving early. "There's not going to be anything left of Social Security when they do finally retire," Krupinski says. "You have to do something before you get your hands on the money. You have to make sure it comes out."

Krupinski agrees that young people need not put a lot into a plan to have it start adding up. "It doesn't have to be a big part of their income. Just \$50 a month, or \$20 a month. It's just to provide that safety net 50 years from now," Krupinski says. "If you're saving 50 bucks a month right now, in the next 30 years, it could become a million dollars, depending on what the market does and what you invest in. You just need to save something. Don't spend everything; don't buy lottery tickets every week. Save something so at the end of 30 or 40 years, you'll have something there."

Cal Bellamy, a banker for more than 30 years, says he believes Social Security will be around in the future, but he says, "Maybe not in the same form as it is now. But even if it stays the same, it's never enough to retire comfortably."

That's why Bellamy, a partner at Krieg DeVault's Financial Institutions, Estate Planning and Business Practice Groups in Schererville, says he knows it's tough getting young people to think retirement. "I hope people in that age group would even read an article on retirement. To have decades to save is the best time."

Bellamy says there are two key factors to retirement planning: time and consistency. "If you have a long period of time and you consistently put aside for retirement, even stretching a little bit of what you think you can do, that is most likely to succeed. You need time and consistency of contribution," Bellamy says.

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A DIFFERENT PHILOSOPHY

Terry McMahon, president of McMahon & Associates Certified Public Accountants P.C. in Munster, says one need not worry about saving money early in life if you can't afford it. "It's a good thing but it's not realistic. Most people are trying to get ahead and pay their bills. People have to focus on today."

McMahon says in many retirement plans, a person must pay a penalty if they try to withdraw it. He says it may not be realistic to tie up that money for the future when you need it today. "To worry about retirement when you're 35, I wouldn't do it," McMahon says. He adds that it's not too late to start saving if you're in your 40s since "people are working well into their 60s. If you start in your 40s, you'll have plenty of money when retirement time comes."

DON'T FEAR THE STOCK MARKET

What about news reports of people losing money in 401(k) plans because of the stock market? Our experts say you need not worry if you seek safe investments.


"Stick your money in a money market, fixed account. Not all 401(k) plans are in the stock market. They are in your control. You can ignore all the fluctuations of the market. You don't have to take risks," Scannell says.

Krupinski says there are certificate of deposits (CDs) or corporate AAA bonds to invest in. "There are a lot of safe investments that are not subject to the whims of the stock market," Krupinski says.

But Bellamy says if your money is in the stock market, don't become too obsessed over it. "You can take a little more risk in your younger years. There are ups and down. A lot of people stop during a down or uncertain market. That's a big mistake," Bellamy says. "It's dangerous to try to outguess the market or pull out when it's down or buy only when it's high. These are things that erode your investments and retirement fund."

Another incentive to enrolling in

a retirement plan at work is it looks good to employers. "These employers go through a lot of time and expense to create these plans. They do look and see who is contribut-

ing and who is not," Scannell says. "To some extent, even just contributing does reflect to the employer that you're committed and maybe just a little more responsible." 

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Companies to Watch

Northwest Indiana firms honored for success and promise.

BY STEVE KAEUBLE

With the economy still sluggish, who isn't in the mood for a dose of good business news? You're in luck—this is a good-news story. It's about companies that are doing things right, that have been reading the trends well, finding untapped markets to serve, laying the groundwork for sustained healthy growth, adding Hoosier jobs and doing their part to turn the economy around.

They're the region's honorees in the annual Indiana Companies to Watch program, which recognizes second-stage companies and their economic contributions. The Indiana Economic Development Corp., Purdue University and the Edward Lowe Foundation pull together a panel of judges to select the awardees, which must be privately held Indiana companies with six to 150 full-time employees and \$750,000 to \$100 million in revenues or capital from grants or investors.

This summer, the program inducted its fourth class of honorees, a total of 43 companies from across the state. Collectively, these companies added a thousand employees between 2007 and 2010—essentially doubling their payrolls—and recorded a 57 percent increase in revenue. Of the 43 honorees, 10 are based in the northwest part of the state. They're companies that have been doing great things, and as the program's title suggests, we should keep an eye on these firms as their stories continue to unfold.



MEETING PATIENTS' NEEDS The secret to success for Midwest Orthotic Services.

DICOR CORP. INC., ELKHART

As a company that primarily serves the area's recreational vehicle industry, Dicor Corp. felt the sting of the economic downturn in 2008. That's no surprise, but what's remarkable is how quickly the company bounced back. "In 2011, we expect revenues to be at record levels as the RV industry has recovered to long-term sustainable levels," says Gregg Fore, the company's president. Over the past five years, he says, revenue growth has been 9 percent on an annualized basis, while employment has grown about 50 percent.

"The future of Dicor and all our affiliate companies remains very positive based on product development, market share growth and all the actions we are taking to make sure our efforts are well-timed for our customers and our companies," Fore says. One area of growth is the addition of the Vixen Composites division, which should start contributing revenue next year. That, plus organic growth, should translate into

a 30 percent increase in revenues next year, Fore predicts.

DIVERSIFIED MARKETING STRATEGIES, CROWN POINT

This company's name sums up a secret to success: diversification. Diversified Marketing Strategies is a full-service marketing communications and public relations agency, but it uses a broad approach to get the job done, from brochure and Web design to branding to promotional items to event planning and business-to-business publishing.

Founded in 1993 and led by Andrea Pearman, the company had a dozen employees in 2010 and was expecting a dozen and a half this year. Beyond being named to the Companies to Watch roster, Diversified Marketing Strategies has landed more than 20 marketing awards in the past few years.

DONLEVY LABORATORIES, CROWN POINT

We all assume the food we buy in the store is safe. Tim Donlevy doesn't take food safety for granted—on the contrary, his Donlevy Laboratories works hard to ensure that client products are safe. Its business, launched in 1993, is microbiology food testing, and it's all about quietly preventing those scary food contamination headlines that crop up from time to time.

Business is booming. Roughly 500 customers keep the laboratory busy, and revenues grew by 22 percent last year. In 2010, there were 84 on the payroll, and that count was expected to top 100 this year.

CONGRATULATIONS

to the 2011 Indiana Companies To Watch

Allegient	Kem Krest Corporation
AMD LASERS, LLC	Language Training Center, Inc.
Automatic Pool Covers, Inc.	MaddenCo, Inc.
Axia Technology Partners	Midwest Orthotic Services, LLC
BlueSky Technology Partners	Miller Consulting Group, Inc.
Bostech	MMY Consulting, Inc.
Bottom-Line Performance, Inc.	One Click Ventures
Ciocca's Inc.	Onsite Occupational Health & Safety, Inc.
DeKALB Molded Plastics	RapidView, LLC
Dicor Corporation, Inc.	Retro-Tech Systems, Inc.
Diversified Marketing Strategies	Rivera Group, Inc.
DonLevy Laboratories	Royal United Mortgage
Fatheadz, Inc.	Scorpion Protective Coatings, Inc.
FlashPoint, Inc.	SportCrafters Inc. dba Spin Zone Cycling
Formstack	STIMULUS Engineering
General Sheet Metal Works	Stonegate Mortgage Corporation
High Performance Alloys	Sun King Brewing Co.
Home Health Depot	Team Quality Services
In Touch Pharmaceuticals, Inc.	The Basement Design + Motion, LLC
Indigo BioSystems, Inc.	Tippmann Engineering Inc.
Indy Composite Works, Inc.	V.F. Garza El Popular
Jackson Systems, LLC	

For 2012 sponsorship, nomination and application information, visit indiana.companiestowatch.org

COMBINED IMPACT OF 2011 HONOREES

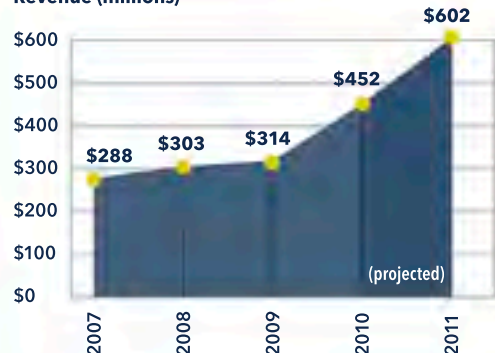
From 2007 through 2010, these companies generated \$1.4 billion in revenue and added 1,046 employees (both in Indiana and out of state), reflecting a 57% increase in revenue and 100% increase in jobs for the four-year period. That translates into an 18% annual revenue growth and 26% annual growth in employees.

\$602 MILLION
in total annual revenue

2,647
EMPLOYEES

558
NEW JOBS

Revenue (millions)



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V.F. GARZA EL POPULAR, EAST CHICAGO

This company has a longer history than most Companies to Watch honorees, but it's doing all the right things to merit plenty of watching in the future. It was founded in 1927 by Vicente F. Garza, just a couple of years after Garza came to America from Mexico with a collection of authentic Mexican recipes. Through the years, it narrowed its focus to chorizo sausage, which it makes in a state-of-the-art facility.

Garza's grandson, Edward Garza, runs the company now. Its El Popular sausage is the leading chorizo east of the Rockies, and can be found in many grocery stores from Kroger and Jewel to Wal-Mart and Aldi. Employment was 15 last year and was heading upward in 2011. Says the younger Garza, "We're the oldest Mexican family-owned manufacturer in the Midwest."

GENERAL SHEET METAL WORKS, SOUTH BEND

Another Company to Watch with a long history is General Sheet Metal Works, founded in 1922 and now in the third family-owned generation. The business remains metal fabrication, but that doesn't mean the company is old-fashioned. In fact, millions of dollars of technology investment keeps General Sheet Metal Works up-to-date and better able to serve customers' unique needs, in industries that include lawn-and-garden machinery, RVs, truck/trailer makers and architecture.

John Axelberg is president, and the employee count continues to grow, from 134 in 2010 to an expected 160 in 2011. The recession definitely had an impact in 2009, but revenues rebounded by 61 percent a year later.

INTOUCH PHARMACEUTICALS, VALPARAISO

In Touch Pharmaceuticals is a long-term-care pharmacy that serves skilled-nursing, assisted-living and correctional facilities. Its fully automated system reduces medication errors, decreases waste and cuts costs, according to Rick Rondinelli, president and CEO. The company is staffed around the clock and also provides consulting services to clients, sending its consulting pharmacists out to customer facilities. In Touch tripled in size in 2010 through an acquisition, and went from 54 employees to 121 now.

One secret to its success is its focus on "short-cycle" dispensing—quantities needed for seven days or less. In 2013, the government will require all long-term-care pharmacies to dispense brand-name drugs in quantities of 14 days or less, but many competitors still dispense

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- Glee Renick-May, CEO & Publisher

30-day doses, so In Touch is already on the right track for the future. Success, says Rondinelli, is “going to the customer and giving them what they want and doing it better than anyone else. We want to be our customer’s partner, not a vendor.”

KEM KREST CORP., ELKHART

Offering full program management of service, warranty and replacement parts for a number of industries—including automotive, power sports, ag/industrial and defense/aviation—“Kem Krest’s goals are not to be the biggest but to continue to be the best,” says its president and CEO, Amish Shah. That’s not to say it’s a small company, though. “Kem Krest has grown over 20 percent year after year, doubling in the past five years. We have exceeded \$100 million in revenues and continue to add workforce to accommodate this growth.”

Shah credits a clear and focused strategy that emphasizes expansion into new markets, along with high standards of operational excellence, passionate employees, clear communications internally, and a high level of customer service. “At the end of the day, if we are all having fun, making our customers smile and continue to grow the bottom line, we have succeeded.”

MIDWEST ORTHOTIC SERVICES LLC, SOUTH BEND

This South Bend company is a full-service orthotic/prosthetic practice that serves the whole state of Indiana, which the company claims is something no other orthotic/prosthetic firm has been able to do. One of its key marketing strategies has been education, according to Bernie Veldman, certified orthotist and CEO. “The educational courses that we have created, produced and implemented for pediatric physical therapists and certified orthotists have generated a new paradigm in how we look at the treatment of a patient,” he says. The whole point is to help all players make the best, most informed decisions, and that ultimately benefits the company, too.

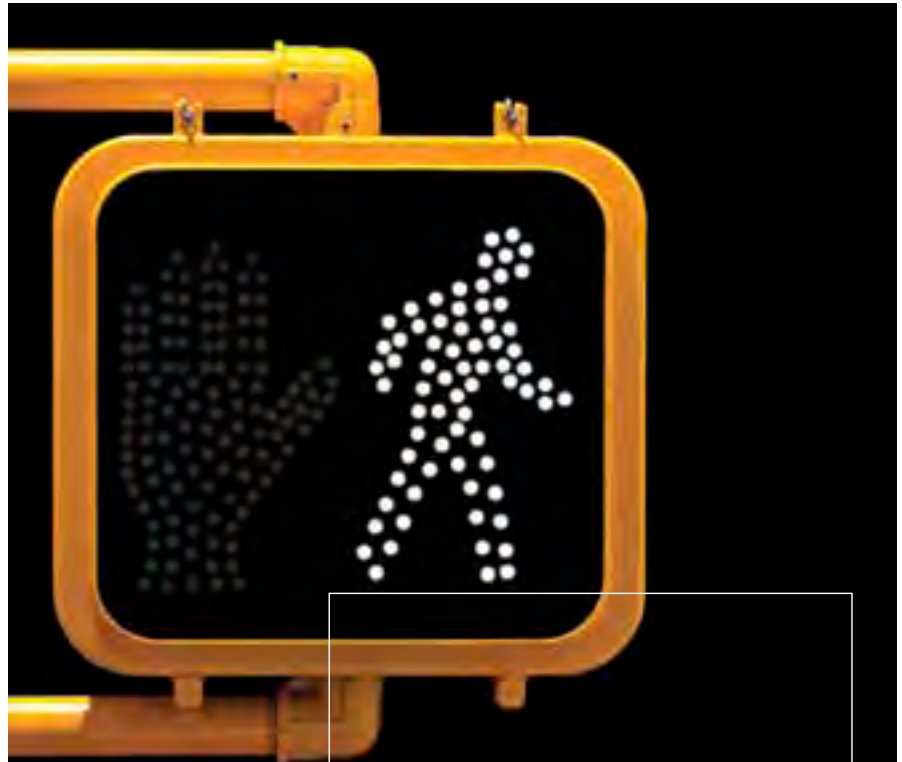
“Our mission is not to sell products, but to serve a person’s needs, ultimately providing them an orthotic solution that allows for mobility, independence, functionality and an improved quality of life.”

With this strategy, along with a focus on selling only through other orthotists plus a variety of product innovations, healthy growth has

resulted. Employment grew from 67 in 2010 to more than 80 in 2011. Says Veldman, “The future success of this company can be summed up in three words: innovation, compassion and service.”

RETRO-TECH SYSTEMS INC., VALPARAISO

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designed to provide maximum financial, technical and environmental performance,” says Kurt Minko, cofounder, president and CEO of Retro-Tech Systems, which designs, engineers and installs energy-efficiency lighting in a wide range of

the latest tested technologies to help drive the 21st century’s need for quality lighting systems that are energy-efficient,” Minko says. Its growth has already been impressive—revenues up 32 percent in 2010, and employment up 15 percent. The company

SPIN ZONE CYCLING, GRANGER

SportCrafters Inc. started in 1996 as a manufacturer of professional cycling training products, and in 2007 branched out by launching Spin Zone Cycling, a retailer and fitter of competitive bicycles and a complete service center for bikes of all kinds, according to founder and owner Pete Colan. Growth has been especially hot since 2007, at a rate of 30 percent a year, he says.

Passion and a commitment to improvement are keys to the company’s success, according to Colan. “We are actively involved in our sport, and we enthusiastically share our experiences by organizing events and training opportunities,” he says. “We are truly committed to daily improvements in our product performance, product offering and service technology. We will continue to listen to our customers and evolve to best serve their needs.” **BI**

“At the end of the day, if we are all having fun, making our customers smile and continue to grow the bottom line, we have succeeded.”

—Amish Shah, Kem Krest

public and commercial facilities. The business was launched in 1993, and in the 18 years since, has installed some \$220 million worth of systems and opened seven offices across the country, he says.

“The organization is poised to support a new era of growth by utilizing

expects to hit 140 employees this year. “We have very intentionally put together a team that combines planners and designers, experimenters and storytellers, researchers and builders. It’s our team’s unique mix of experience, interests and passion that makes the difference.”

How many 5th graders does it take to power change?



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To see how we’re supporting environmental education, check us out at [Facebook.com/NIPSCO](https://www.facebook.com/NIPSCO).





EXECUTIVE *Gift Guide*

IT'S NOVEMBER AND FOR MOST PEOPLE, GETTING INTO THE HOLIDAY SPIRIT ENTAILS charitable giving, decorating the home, shopping those sales for presents for friends and family. But for business executives, the holidays are also an opportunity to thank employees for their dedication and contributions throughout the year.

Here are our suggestions for holiday parties for the office, gifts for employees and clients and even gifts for the boss and others on your Christmas list. We hope these suggestions, available at local businesses, will help you make the holiday season memorable! — BY SHARI HELD

For Him

There are loads of options for the men on your list! Consider sports-related items, clothing or jewelry. Here are a few specifics to get you started.

HARLEY-DAVIDSON OF VALPARAISO

The biker in your life will always appreciate a little bling for his bike, but since a bike is more like an extension of the biker's personality than a means of transportation, better let them pick out their "chrome goodies" themselves. A gift certificate is the most popular holiday gift at Harley-Davidson of Valparaiso, and one that's always welcome to bikers. Logo clothing is another option. A high-end Harley leather biker jacket that's made for adventures on the road can cost up to \$500, but logo jackets begin at \$99. And who can't use an extra t-shirt. Harley-Davidson puts out hundreds of new designs every year, so you've got plenty to choose from. The hottest selling bike accessory now is audio equipment—upgraded speakers and amplifiers. A full-blown audio system runs around \$3,000, but a simple upgrade set of speakers begins at \$150.

WE RECOMMEND: The iPod interface. It works in tandem with the plug-and-play factory radio system, allowing the biker to read the iPod screen on the radio. It runs about \$250.

HOOSIER BAT COMPANY

If your boss is a baseball fanatic, a collector bat just might make the perfect gift. You can buy a bat used by Joey Cora, Doug Mientkiewicz, Lyle Mouton and others. At \$50, it won't break the bank, either. If he'd rather play the game, give him the advantage of a custom-made bat. Hoosier Bat Company, located in Valparaiso, makes birch and ash custom bats that sell for \$65 and \$55, respectively. It takes a minimum of two weeks to make a custom bat, so get your order in early! There's also a nice selection of baseball-related novelty items.

WE RECOMMEND: The Wood Force 2000. It's the invention of owner David Cook, a former scout for the New York Yankees. Fashioned of three different kinds of wood—ash, maple and hickory—it is designed for durability, and is a favorite of Major League player Sammy Sosa. It sells for \$65.

L.R. MEN'S CLOTHIER & TUXEDOS

For dressier men's apparel, check out the designer clothing at L.R. Men's Clothier & Tuxedos in LaPorte. Owner Leann VanSchoyck can steer you toward current styles that will give him an updated, classy look. What's "in" this year? Olive green is the hot color in a palette that features earth tones. Two-button suits have replaced three-button suits, plaids and stripes are popular, and shirttails are tucked in this year. VanSchoyck calls it a very "clean" look. You can't go wrong with a sports coat paired with a dark denim jean and shoes and a belt to match. Try Joe's Jeans (\$130) for a more casual look or their dressier counterpart, Agave dark denim jeans (\$199). A dark chocolate boot is the perfect foil for olive green.

WE RECOMMEND: A winter-weight wool sports coat in dark brown with a green windowpane check by S. Cohen. This Canadian line runs around \$350. Pair it with a low-heel, side-zip, leather boot with a round toe in chocolate brown by Allen Edmond (\$295) or Johnson & Murphy (\$150).

LIGHTHOUSE PLACE PREMIUM OUTLETS®

You can do all your holiday shopping in one place at Lighthouse Place Premium Outlets in Michigan City. With more than 120 outlet stores—Toys R Us just opened and Samsonite is opening in November—you'll be sure to find everything you need at a great price. Midnight Madness from Midnight on Friday November 25 through 10 p.m. kicks off the holiday hours—Monday through Saturday 9 a.m. to 9 p.m., Sunday 10 a.m. to 7 p.m. Whether it's a Burberry signature scarf, country classics from Polo



Tissot Swiss-made his or hers watches are \$400 and up, available at fine jewelers such as Martin Binder and department stores such as Macy's.

Ralph Lauren, American classics from Brooks Brothers or designer clothing from Kenneth Cole or Tommy Hilfiger, all your favorite stores are there. For the sportsman, shop at Columbia Sportswear Co. or Under Armour. Don't forget Coach or Wilson's Leather for wallets and leather goods, Movado for upscale watches or Bose for music systems!

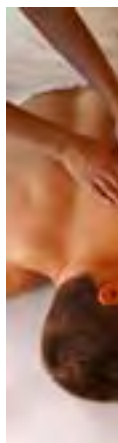
WE RECOMMEND: Purchase a no-fee, Simon Gift Card and let him choose in the mall. There's no expiration date on the card, and it can be used in any Premium Outlet Center in the U.S.

For Him and Her

Watches make a great gift for both sexes. Check out jewelers for holiday sales on watches, money clips or desk accessories that can be engraved with the company logo or a special message.

MARTIN BINDER JEWELERS

Martin Binder Jewelers records what people like, making gift-giving easy. Just get him or her



to come in and make their wishes known! The family-owned store also offers a lay-away option. Located in downtown Valparaiso, Binder's has been in business since 1940. When it comes to gifts for men, there are plenty of options ranging from a \$5,000 Rolex watch to a golf tool accessory by Swiss Army that sells for around \$45. Owner Bob Flude says the hot new trend in men's jewelry, whether wedding rings or bracelets, is alternative metals such as tungsten and titanium. For her, check out a piece by designer Charles Krypell, who uses diamonds and colored stones in his creations. Other options include pieces from the ELLE line, which begin around \$45, and Pandora charms. For corporate gifts, Flude says Christmas ornaments (\$15 to \$20) engraved with the date and the company logo make very popular giveaways. They can also engrave glass vases and other items and carry a contemporary line of corporate jewelry that can be engraved.

WE RECOMMEND: A contemporary-style Edward Mirell metal bracelet in a combination of metals for men. For women, you can't go wrong with diamond stud earrings. A half-carat pair starts at \$800 and a one-carat pair ranges from \$2,000 to \$5,000. Binder Jewelers gives you full credit for a pair of diamond studs previously purchased from them toward an upgrade.

Massage gift certificates a sure hit for the busy executive who needs to unwind.



Executive Retreat?

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For Her

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SPA BLU AT BLUE CHIP CASINO HOTEL & SPA

At Spa Blu in Michigan City, pedicures and facials are the top two requested services, but the 10,000-square-foot spa, salon and fitness center offers everything from make-up services to massage. "My Blu Heaven" pedicure—exfoliation, mask and paraffin wax treatment for \$65—is 50 minutes of bliss for the feet. A 25-minute Express version is available for \$40. The signature facial begins at \$55 for 25 minutes. Enhancements can be added to customize it to her particular needs. Watch for specials such as the October/November pumpkin spice services for pedicures, body scrubs and facials.

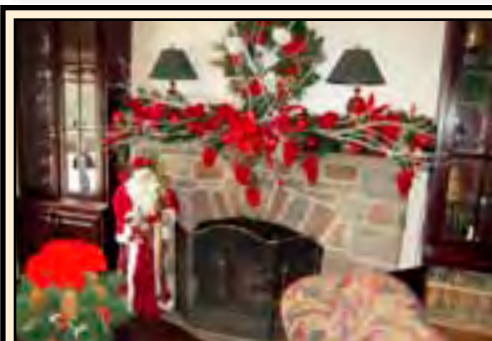
WE RECOMMEND: The gift certificate. Why? A Blue Chip gift card can be purchased in any amount from \$10 to \$500 and can be used at the spa, the hotel and hotel restaurants.

The region boasts several great spas, such as State of Mind, Salon & Day Spa in Crown Point, that can give your boss or employees a day of redemption away from the office. Another great way to leave business behind and enjoy the holidays is to give theatre tickets. Entertainment is always appropriate and appreciated. The lineup for Merrillville's Star Plaza Theatre features the Michael W. Smith and Amy Grant "2 Friends Tour" in November and Alice Cooper's "No More Mr. Nice Guy Tour." The Oak Ridge Boys Christmas Show and Damon Williams' New Year's Eve Comedy Bash in December. Check the local schedule for the incredible Northwest Indiana Symphony's holiday shows. Or check out a Broadway show in Chicago.

THE MORRIS PERFORMING ARTS CENTER/LEIGHTON THEATER & PALAIS ROYALE BALLROOM

The Morris features "the HOTTEST Tickets in Town!" Home of the Broadway Theatre League of South Bend, Inc., the South Bend Symphony Orchestra and Southhold Dance Theatre, it is an award-winning cultural venue that has been entertaining folks since the 1920s when it hosted the Guy Lombardo Band and other big band acts. Both buildings are listed on the national register of historic buildings. Upcoming attractions include Disney's Beauty & the Beast, The Nutcracker, South Bend Symphony Orchestra's "Home for the Holidays" show, BLAST! and My Fair Lady.

A holiday basket or box of assorted fine cheeses, such as from Fair Oaks Farms, is a great way to say "thanks" to your boss.



Executive Retreat?

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WE RECOMMEND: The Dinner/Show Ticket Package. For \$24.50, plus the cost of your show, you can enjoy a sumptuous buffet at the Morris Bistro Restaurant before the show. www.PalaisRoyale.org

Something a little unusual also makes a fantastic gift.

SCHOOLHOUSE SHOP & ANTIQUES

Housed in an 1886 brick schoolhouse, this destination shop is located in the heart of the Indiana Dunes recreation area in Chesterton. The department store carries better men's and women's clothing lines and accessories, gourmet foods, gifts, paper goods and antiques. Lake Effect Florals is also onsite. Popular women's clothing lines include Finini—stylish yet comfortable clothing—and NYDJ. Gift items include scented candles by Archipelago Botanicals and Votivo and Old World décor ornaments and holiday theme gifts.

WE RECOMMEND: A Baggallini handbag. Designed by flight attendants, these practical and pretty bags have a compartment for everything. They come in a variety of colors, sizes and trims and start at \$44.95. While you're there check out the form-fitting leather wallets for men by Lodis, in the \$50 to \$60 range.

Food Gifts

Remember your clients during the holiday season with great tasting food gifts they can share with others. Here are a few of our favorites.

FAIR OAKS FARMS

Choose from a variety of dairy products made from the milk of antibiotic- and hormone-free cows. www.fofarms.com

WE RECOMMEND: The Cream of the Crop Gift Box contains eight-ounce portions of the best sellers and award-winning cheeses.



Savor a cup of tea while relaxing with a book or magazine in the Inn at Aberdeen's solarium. It's a great place for an executive holiday weekend getaway.

ANDERSON VINEYARD & WINERY

Fourteen years ago this Valparaiso winery was an apple orchard. Now the grounds are covered vineyards, from which its nine estate wines are made. Anderson Vineyard's mead is made from honey collected from their own beehives. The winery also offers 11 fruited wines as well as jams and jellies, apples, cider, candles, cheeses, wine and beer making supplies, fudge and candy and wine accessories. Wines begin at \$9.99, with

a bottle of port topping out at \$24.99.

WE RECOMMEND: A gift basket. You select the items; they wrap it. The price depends on your selections. Try their best-selling Vineyard Blush. It goes great with turkey and chicken.

ZINSZER'S BAKERY AND COOKIES

The bakery is located on the North side of Anderson, but owner Judy Zinszer routinely trots the globe in

search of unique and tasty cookie creations to add to her cookie repertoire. The bakery ships sweets all over the world. Its gift list includes baklava boxes, brownie boxes, cookie boxes, jumbo decorated cookies and decorated cakes—any of which make great corporate gifts. www.ZinszerCookies.com

WE RECOMMEND: Their signature Big Red Yard of Cookies. Forty-two hand-dipped cookies, made with the finest natural ingredients, are shipped in a shiny red mailing tube. The tasty creations will be sure to make a lasting impression!

STRONGBOW BAKERY

Established in the 1990s, the Strongbow Bakery is part of Strongbow Inn, and carries on a family tradition that has spanned three generations. In the last five years the bakery's gift shipping business has taken off great guns, and they ship client's gifts nationwide. The most popular holiday items are the chocolate-dipped caramel apples, chocolate-dipped pretzel rods and decorated short-dough cookies, which come in a variety of holiday shapes. The cookies can be packaged in tins and mailed to clients or ordered by the tray for office parties.

WE RECOMMEND: A selection of goodies featuring caramel apples, decorated cookies, pretzel rods, truffles and turtles is a winner! www.strongbowinn.com

SIMPLY AMAZING MARKET

Operated by Opportunity Enterprises, a Valparaiso-based not-for-profit organization that provides jobs for disabled individuals, Simply Amazing Market prepares gourmet popcorn and fudge. When it comes to popcorn, Butter Caramel, Chicago Mix and Gourmet Cheddar are big favorites, but for the more adventurous people in your life, try the Buffalo Wing or Pizza flavors. Called "ambrosia in a box," fudge flavors run the gamut from Chocolate/Cheesecake Swirl or Chocolate/Mint Swirl.

WE RECOMMEND: A gift basket that includes a selection of gourmet

popcorn and fudge flavors as well as other candies and treats. www.simplyamazingtreats.com

APPLEWOOD FARMS

With more than 50 years in the food service industry, Schererville-based Applewood Farms has an incredible corporate gift-giving program. You'll find high-quality, farm-fresh turkeys and hams as well as sausages and even lobster!

WE RECOMMEND: The turkey. Not your typical turkey, Applewood Farm turkeys are fed an all-natural gourmet diet and raised in an ideal environment. You'll be able to taste the difference. www.applewood-farms.com

THE CHOCOLATE GARDEN

In the 13 years since she founded The Chocolate Garden, Tina Buck's handmade truffles have been attracting national attention. They've been featured on the Food Network, Fine LivingTV and the Travel Channel and named "Best Chocolatier in America" by America's Best Online. Buck creates her tasty concoctions in the middle of a peach orchard in Southwest Michigan. Unlike many truffles, hers don't have a hard coating—you can even put one on the rim of a champagne flute! Besides the traditional flavors, try Cayenne Kick, Lemon Drop, Black Licorice or a wine- or sherry-infused version. Buck suggests pairing her dark chocolate raspberry truffle, a favorite, with a dry red wine for contrast or a sweet dessert wine with hints of raspberry.

WE RECOMMEND: The Full Bloom. It features nine different flavors of truffles in a mix of milk, dark and white chocolate for \$26.99.

It's Buck's most popular box. There's also a Pound Full Bloom for \$43.99. For a buck more they'll decorate the holiday boxes with foil stars that are appropriate for any holiday. Or, try Holiday Spice (milk chocolate with a blend of spices) or Candy Cane (white chocolate covered in crushed peppermint)—two special truffle creations only available during the holidays. www.chocolategarden.com

Nothing says "thank you" more than a holiday gathering where everyone gets the chance to relax and mingle. Give them one they'll remember.

THE INN AT ABERDEEN

It's a picture perfect venue for a Christmas party—16 decorated Christmas trees, wreaths, lights and a grand staircase all add up to a spectacular photo op and a memorable experience. You can even ride around the grounds in a red sleigh, pulled by Bob, the Inn's resident white horse, to get your holiday spirit in high gear. The Inn can accommodate 64 for a sit-down dinner and 120 for a cocktail/appetizer party. The menu features fresh and flavorful American cuisine with fish, beef, pork and chicken selections, but Bill Simon says that around the holidays prime rib and roasted pork loin in maple plum sauce are the most popular choices. If you're looking for something different, you can rent the whole Inn—it has 11 guestrooms—and have a DJ and dancing, a wine tasting dinner complete with the vintner or opt for a holiday-themed murder mystery party that will get your guests actively involved. (Contact the Inn at least two weeks in advance so they can arrange the script.) Often businesses will award outstanding employees a night at the Inn or they will hand out gift certificates for one of the Inn's package deals—Dinner & Romance Package, Dream Golf Getaway, Day of Luxury or Design Your Own Special Gift. The Inn, located in Valparaiso, has been in operation for 16 years.

WE RECOMMEND: The holiday mystery party and the sleigh ride. It's an experience your guests will remember for a long time to come, and a great way to show your employees your appreciation. The only problem: how to top it in 2012! www.innataberdeen.com

GREAT LAKES CATERING

For 20 years, Great Lakes Catering has been catering holiday parties for businesses in Michigan City and the surrounding area. The full-service event management/catering company counts many construction companies and factories as clients. General Manager Ed Kis has been in the business for 57 years and has seen trends come and go. He says most companies opt for a prime rib carving station paired with a lighter option such as a turkey breast or pork tenderloin carving station. Kis says most clients want a hearty meal followed by a splashy dessert that will make a lingering impression. Traditionally the most popular items are cakes or cookies decorated with the company logo or slogan. This holiday season the frozen strawberry shortcake adorned with fresh strawberries and frozen orange torte adorned with fresh orange slices are very popular.



The Oak Ridge Boys, in concert for the holidays.

WE RECOMMEND: There's no going against tradition when it comes to the holidays. Bring on the prime rib, pork tenderloin and the frozen strawberry shortcake!

Finally, fine dining gift certificates are always a big hit with busy executives. How about Lucrezia Restaurant in Chesterton and

Crown Point, Gamba Ristorante in Merrillville, Ciao Bella Ristorante in Schererville or Don Quijote Restaurant in Valparaiso and Gino's Steakhouse in Merrillville.

Remember that the holidays come only once a year. Happy Holidays from all of us at *NWIBQ!*



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# Arts Update

Pop Art and pops for the holidays.

BY JOHN CAIN

South Shore Arts is pleased to present American Pop, a traveling exhibition from the University of Colorado Boulder Art Museum. The exhibition features more than 60 works from key figures in the Pop Art movement, including Andy Warhol, Robert Rauschenberg, Roy Lichtenstein, Red Grooms, James Rosenquist, Robert Indiana, Jim Dine, Ed Ruscha, Claes Oldenburg, Wayne Thiebaud and H.C. Westermann.

These artists defined the Pop movement, becoming seminal in both the art world and beyond. American Pop will be displayed from Nov. 15 through Jan. 29, 2012, at the Center for Visual and performing Arts in Munster. A VIP reception will be held Thursday, Dec. 1, from 6 to 9 p.m. School groups and organizations are encouraged to make a reservation at 219/836-1839, ext. 108, for a free docent-led tour of the exhibition.

Pop Art was a visual art movement that emerged in the 1950s in Britain and the United States, but really took hold in the U.S. during the 1960s. Pop Art challenged artistic traditions while commenting on American consumer culture. The economic boom of post-World War II America led to a society overwhelmed with material objects and advertisements, prompting a desire to consume incessantly.

Furthermore, televisions in American middle-class homes defined the era by broadcasting not only shows and advertisements, but images and footage of the Vietnam War, the Civil Rights movement and countercultural revolution.

Pop artists drew on all aspects of the mass media, altering or appropriating images as a means of cultural



**“FINGER POINTING” Pop art created in 1973 by Roy Lichtenstein.**

critique. They looked at ordinary and mundane subject matter—such as shop signs, road signs, comics and cartoons, packaging and mass media imagery—with a sense of irreverence and humor. They thus monumentalized the material details that mirror the dynamic of American life so well. In doing so, they reinvigorated the realm of “high art” by infusing it with the accessibility and irony of our social landscape.

## NORTHWEST INDIANA SYMPHONY

The Northwest Indiana Symphony Orchestra began in Gary on Dec. 7, 1941. As the nation pulled together, a group of individuals, without hesitation or prompts, burst into “The Star Spangled Banner” and played to a grieving audience recovering from the events of the day.

Celebrating 70 years of live symphonic performances, the symphony will present its annual Holiday Pops

Concert, featuring the Symphony Chorus and the Symphony Brass Quintet, on Thursday, Dec. 8, at 7:30 p.m. at the Star Plaza Theatre. Get in the holiday spirit with this cherished South Shore tradition featuring a holiday sing-along and musical surprises. Children from Protsman Elementary School in Dyer will perform. Keep an eye out for visitors from the North Pole!

## TOWLE THEATER

In downtown Hammond, the Towle Theater’s annual holiday production of “A Fabulous ’50s Christmas” pays homage to the television specials of the 1950s and ’60s starring Perry Como and Andy Williams, complete with original vocal arrangements of your most beloved Christmas songs and re-enactments of authentic television commercials from the era.

This year marks the ninth year that the Towle has offered this family-friendly holiday variety show. Everything about the show is vintage—no songs written past 1959 are performed, all the set pieces and costumes are correct, and the entire show evokes a nostalgic feeling—warm and inviting just like grandma’s house.

The shows open the day after Thanksgiving on Friday, Nov. 25, and run for four weekends, closing Sunday, Dec. 18. Tickets are \$15. The Towle is located in downtown Hammond at 5205 Hohman Avenue with free, secured parking directly behind the building. **BQ**

*Find out more about area arts activities and events by watching John Cain on Lakeshore Public Television’s “Eye on the Arts,” every Thursday evening at 9 p.m. on “Lakeshore News Tonight.”*

# Inspiration Wood



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Stewart G. McMillan, President, Task Force Tips, Inc.

*"The facilities were perfect for our gathering, allowing us an opportunity to think in an inspirational and relaxing country setting, surrounded by the beauty of an Indiana spring. The staff at Inspiration Wood were cordial, attentive and available throughout our meeting and the food was terrific."*

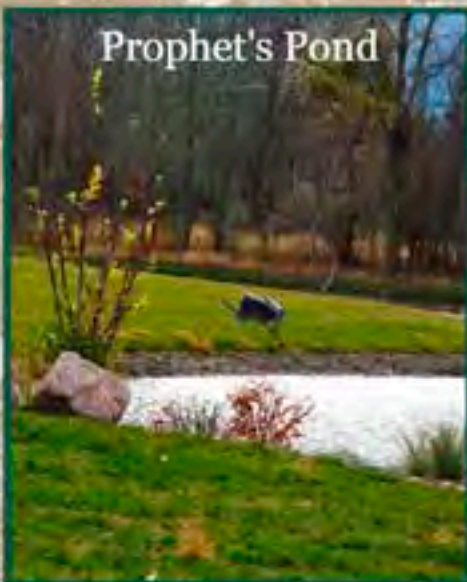
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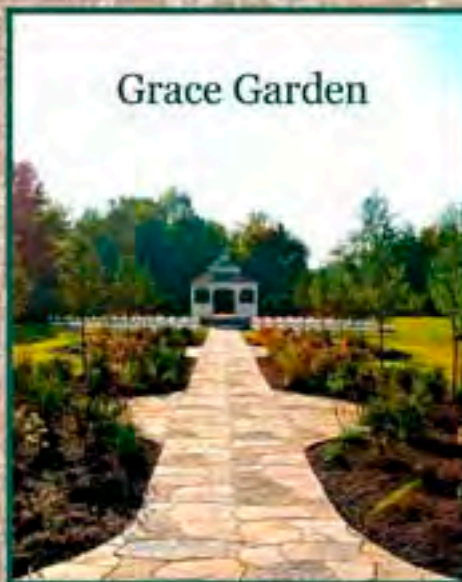
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# Keeping Nuclear Power Safe

Disaster in Japan has focused attention on U.S. plants.

BY RICK A. RICHARDS

**T**here isn't a single nuclear power plant in Northwest Indiana—or the entire state for that matter—but that doesn't mean the region is exempt from concern about nuclear plant safety.

Illinois and Michigan have nuclear power plants and some are within 30 miles of major population areas in the region. In the event of an emergency, those areas could be placed under emergency procedures, including evacuation.

The LaSalle Generating plant, operated by Exelon Corp., is 20 miles southwest of Joliet, Ill., putting much of western Lake County and northern Newton County in its safety preparedness plan. The Cook Nuclear plant in Bridgman, Mich., is operated by AEP Corp. and its safety procedures (should there be an emergency) affect northern LaPorte and St. Joseph counties.

Nuclear safety in the United States became a concern following a massive Japanese earthquake earlier this year that heavily damaged that country's Fukushima nuclear power plant. While the plants withstood the quake, they were devastated by the tsunami that rolled ashore afterwards.

Then in August, a 5.8 earthquake rocked the East Coast. It was centered in Virginia, not far from the North Anna nuclear plant operated by Dominion Power. Even though the plant sustained little damage, the quake heightened concern. The Nuclear Regulatory Commission began reviewing the safety procedures of all 104 nuclear power plants in the United States.

Jere Jenkins, director of the radiation laboratory at Purdue University in West Lafayette, says that while it's

natural for people to be concerned, he says the safety record of the nation's nuclear plants is among the best in the world.

Jenkins says the NRC is constantly evaluating the nation's nuclear utilities and monitoring the safety of their plants. "In the wake of the recent earthquakes, the NRC is re-examining all the possibilities because it wasn't the earthquake that damaged Fukushima; it was the tsunami. It was the loss of power and their ability to use backup generators because they were put in places that were vulnerable to flooding.

"The diesel generators they planned to use in an emergency were knocked out by the tsunami," says Jenkins. "The infrastructure documented in Japan showed they had a lack of capability to bring in backup generators. That does not exist here."

Jenkins says the utilities that operate nuclear plants in the U.S. are experienced with nuclear power. "AEP, for instance, has one plant and two units in Michigan. The company is an amalgam of several nuclear operations around the country. They know what they are doing and you rarely hear of a problem with any of their plants."

Jenkins says nuclear power is a safe generating source. France, for instance, generates 80 percent of its electricity with nuclear power and does it more cheaply than the U.S. by reprocessing spent fuel rods. "We invented the technology but President Carter killed off a program for us to reprocess spent fuel. Now our dirty little secret is what to do with our spent fuel. Since we can't reprocess it, we have to do something else with it."

Even though the U.S. Nuclear

Waste Policy Act called for storage of spent nuclear fuel at Yucca Mountain in Nevada some 20 years ago, it hasn't happened because of political opposition in Congress. Senate President Harry Reid is from Nevada and so far he has blocked efforts to ship spent fuel rods to his state.

The problem with storage, says Jenkins, is that the half life of the uranium, plutonium, Californium, Einsteinium and other radioactive material is thousands of years. "We can't build anything that will last that long. By reprocessing spent fuel, we could use 96 or 97 percent of the material again. Most of the rest is inert and the 0.5 percent that is really radioactive has a half life of like 30 years. That's a lot more manageable."

While figuring out what to do with spent nuclear fuel is a pressing issue for the nuclear energy industry, the immediate concern for places like Northwest Indiana is safety in the event of a natural disaster.

Illinois has 11 nuclear plants, the most of any state. The safety record of the plants there has improved since they were acquired by Exelon Corp. from Commonwealth Edison Co. a few years ago.

Even though Exelon has been fined more than \$1 million for a release of radioactive steam and a leak of radioactive tritium at Braidwood, the NRC says the company's safety record is much better than Commonwealth Edison. Braidwood is in Will County south of Chicago, not far from Joliet.

At one time, there were six reactors on the national safety watch list and four of them were operated by Commonwealth Edison. Much of Exelon's efforts have focused on cleaning up and fixing problems left



**JUST ACROSS THE BORDER** The Cook Nuclear plant in Bridgman, Mich., is operated by AEP Corp.

over from Commonwealth Edison.

Six of the 11 plants in Illinois have been operating for 40 years, and are the same age and design as the Fukushima reactors.

By law, nuclear power plants in the United States are built to withstand an earthquake larger than the strongest ever recorded in their area. In Illinois, that means nuclear plants have to withstand the largest quake ever recorded in the U.S.—the 1811 New Madrid quake, whose fault line runs through Missouri and Illinois.

Bill Schalk, a spokesman for AEP's Cook Nuclear plant, says safety has been a major topic of discussion in recent months, not only by the public but also by the industry.

"We've done a lot of outreach to let people know what we're doing here at the plant," says Schalk. "People are aware of what happened at Fukushima and they want to make sure it doesn't happen here. It wasn't so much that there is an increased fear among people, but

they have a lot of questions that need answers."

Schalk says once he began meeting with the public and answering their questions, many of the concerns disappeared.

"Mother Nature has thrown quite a few curveballs at the nuclear industry in recent months. There was flooding in Nebraska that affected a plant there and in Kansas; there were tornadoes near plants in Georgia, Tennessee and Mississippi and an earthquake in Virginia. And to top it off, we had a hurricane that affected the entire East Coast and the plants there. In every case, the nuclear plant safety procedures worked. In our case at Cook, if we feel any seismic activity, we activate an emergency plan," says Schalk.

That plan was activated following the Virginia earthquake when small tremors were felt in Michigan, but reactors at Cook continued to operate and no damage was found.

Even though the Cook Nuclear

plant is on the shore of Lake Michigan, Schalk says he doesn't think a tidal wave like the one that hit Fukushima is possible. He explained that there is a tidal wave phenomenon that can happen on Lake Michigan called a seiche, but its speed is slower and the waves aren't as severe. The highest waves ever recorded in a seiche were 8 feet in 1954 in Michigan City.

As part of Cook's general emergency plan, everyone living within 10 miles of the plant—an area that goes south to just north of the Indiana state line where mandatory evacuation would be necessary—is mailed evacuation procedures each year, says Schalk.

A potential evacuation area extending 50 miles goes as far west as Gary and includes Michigan City, LaPorte, and part of the South Bend area. Schalk says AEP conducts an evacuation drill every two years in Michigan, and every six years, the drills include emergency responders from Indiana. **BQ**

# NOTEWORTHY NEWS BITS

continued from page 15

administrator at **CB Richard Ellis/Bradley** in South Bend. Chamberlin was previously with **Barnes & Thornburg LLP** and will provide in-house legal counsel on contract law and compliance. ... **Regina Emberton** of **C.B. Richard Ellis/Bradley** has been accepted into the **Society of Industrial and Office Realtors**. SIOR members must meet top real estate milestones in order to be admitted into the organization.

## RETAIL

**HH Gregg** will open an electronics and appliance store in Hobart. The store is one of 14 planned by the Indianapolis-based company for the Chicago area. The store will employ 50 people. ... **Shoe Carnival** will build a retail outlet on an acre of land in the Valparaiso Marketplace Shopping Center, next to **Kohl's Department Store**. The 10,000-square-foot store has signed a 10-year lease for the site.

## RETIREMENT

Construction has begun on **The Residences at Deer Creek**, part of an 11-acre development that will include a senior living community. It will include 2.4 acres and a three-story building containing 86 assisted living and memory care units. ... One month after the **Maria Reiner Center** opened for senior citizens in Hobart, it reported more than 1,000 members had signed up. Some 80 to 100 people a day were using the center for classes, exercise and other activities.

## TECHNOLOGY

**IVDiagnostics Inc.** of Valparaiso, a biomedical technology company specializing in early detection of cancer, has been selected as a Top 50 Innovator at the New York Venture Summit. ... **Michael F. Kipp** has been named chairman of the board at **I-DENTI-FIED**, a medical records security company, I-DENTI-FIED is based at the **Purdue Research Park**

of **Northwest Indiana** in Merrillville. ... **DragonFly Athletics LLC** of Alabama has announced it will move into the **Purdue Research Park of Northwest Indiana** in Merrillville. DragonFly provides digital video distribution products to college and university athletic departments and to the **National Football League, ESPN** and **CBS Sports**. ... A blind **Purdue University** alumnus and entrepreneur has been recognized by the **National Federation of the Blind**. **Cary Supalo**, who founded **Independence Science LLC** at the **Purdue Research Park** in West Lafayette, helped create the Independent Laboratory Access for the Blind, which helps blind and visually impaired students consider careers in science and technology.

## TOURISM

**Marty Wieglos** has been named to the board of directors of **South Shore Promotions Inc.**, a part of the **South**

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**Shore Convention and Visitors Authority.** ... **White Lodging Services Corp.** of Merrillville will open a 1,000-room **Marriott Marquis** hotel in Austin, Texas, in 2015. Construction will begin in 2012 and when finished, the hotel will employ 725 people. ... **Jill**



**Vickey Kelver**



**Regina Emberton**

**Scicchitano** has been named general manager of the **Century Center** in downtown South Bend. She is with **Global Spectrum** of Philadelphia. ... **Nicki Mackowski** has been named director of community and public relations for the **South Shore Convention & Visitors Authority.** She will be responsible for executing publicity efforts that promote the South Shore as a premier destination for tourists, conventions and tour groups. ... Representatives of **Indiana Dunes National Lakeshore** have teamed up with **Amtrak** to provide information on the park and the **National Park Service** to train passengers. Volunteers ride from Chicago

to Detroit three times a week explaining the tourism opportunities in the National Lakeshore. ... **National Geographic** has selected **Indiana Dunes National Lakeshore** as one of the Top 10 Urban Escapes in the country. In addition, the National Lakeshore and **Indiana Dunes State Park** have been featured by **USA Today, Parents** magazine, **Midwest Living, AAA Living** magazine, and **AAA Midwest Traveler** magazine. ... Twelve winners of the **2011 R.O.S.E. Award** from Lake and Porter counties have been announced. Each was cited for going above and beyond the call of duty in providing service to customers. They are **Megan Bravo**

of Hilton Garden Inn, Merrillville; **Gary Campbell** of Hilton Garden Inn, Chesterton; **Catherine Cosentino** of Red Lobster, Munster; **Dave Curtis** of Majestic Star Casino, Gary; **Faith Fruit** of First Financial Bank, Crown Point; **Nohemi Garcia** of Horseshoe Casino, Hammond; **Georgette Gilbert** of Hilton Garden Inn, Chesterton; **Chanelle Glover** of Horseshoe Casino, Hammond; **Terry Jennings** of Cabela's, Hammond; **Loneia Jones** of Hilton Garden Inn, Chesterton; **Stella Miller** of Horseshoe Casino, Hammond; and **Carroll Ralph** of The Free Enterprise System, Lansing, Ill.

**TRANSPORTATION**

**Team Toyota** has announced it will invest \$7 million to build a 36,000-square-foot dealership in Schererville. The dealership, which has 50 employees, has been in Highland for 16 years but has no room  
continued on page 79

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# Creativity for a Good Cause

Artists support Hospice of the Calumet Area.



**HOSPICE ARTISANS** Handmade artwork created for a good cause.

BY KATHY MCKIMMIE

“We’re quite a cottage industry,” says Lydia Dershewitz, of the Hospice Artisan group, whose sales of handmade items help support the programs of Hospice of the Calumet Area in Munster.

“We found a rather unique way of raising funds,” she says. “It’s all about hospice; it begins with the need and ends with the need.”

The group of volunteer artists came together in 2005 and now numbers more than 50 women and two men, ages 15 to 92. All of them make little pieces of artwork, one at a time, that are sold at 20 shows a year throughout the region.

Hospice of the Calumet Area, originally called Hospice of Northwest Indiana, is a not-for-profit that has been providing compassionate end-of-life care for 30 years, and serves Lake County and parts of Porter County and Cook County, Ill.

“The Friends of Hospice, the 29-year-old fundraising auxiliary of Hospice of the Calumet Area, is closing in on contributions of \$1 million

to Hospice,” Dershewitz says, “with the Hospice Artisans being responsible for \$100,000.”

Dershewitz is a reluctant spokesperson for the group, not wanting to call attention to herself, although she will say she functions as a coordinating liaison. “We all have *nom de plumes* when we sign our things,” she says, “because it’s not about us, it’s about hospice and families.”

Her own involvement with hospice began in 2000 when she and her husband moved to the area from Boston. After being invited to a fundraiser, she decided she would like to become a patient volunteer, working once a week.

Later she joined Friends of Hospice and “the artisan idea started evolving.” She had once made one-of-a-kind greeting cards as a business and asked the staff if they would like to sell them and keep the proceeds.

Soon others were making the cards for sale and it became the first of many different items made by the artisans. Other items include writing pads and journals, sticky note folios, bags and scarves, “hideaway” totes,

aprons, “hushkin” dolls, fused-glass nightlights, fleur de tissu-fabric flowers and Christmas tree ornaments.

Another handmade item that predates the formation of the artisan group is the knitted prayer shawl, made by volunteers and donated to hospice patients. Several hundred have been given away and some patients have been buried in them.


Shortly after the artisan group formed, Pam Sussman, a well-known fabric and paper artist, moved to the area from Philadelphia. “Luck has brought us so many people,” says Dershewitz. “She said, ‘I can help,’ and she has taught others to make items.”

Dershewitz says she is always amazed at the people in the artisan group and by the customers and others who support them. They have received donations for supplies, their booth rent at some shows has been waived in recognition of their mission, and some customers will round up the checks that they write as an added donation for hospice. Her high praise also extends to those within the organization.

“You couldn’t find more supportive individuals,” she says, “from the executive director, Adrienne May, to the entire staff.”

Everyone in the artisan group brings a great deal of talent and interest, Dershewitz says. “They may add another skill and make something else or may decide to go into sales or packaging, but they always stay involved.”

One artisan card maker who moved to Florida remains involved — she mails in her creations. Says Dershewitz, “We have no drop outs.”

**All proceeds from Hospice Artisans are donated to:** Hospice of the Calumet Area, 600 Superior Ave., Munster, IN 46321, 219/922-2732, [www.hospicecalumet.org](http://www.hospicecalumet.org). 

# Super Impact

The benefit of the 2012 Super Bowl will be felt statewide.



BY RICK A. RICHARDS

**B**ack in 2008, when Indianapolis was bidding to host the 2012 Super Bowl, an economic-impact study by Ball State University showed Indiana would benefit by at least \$250 million.

Under the right conditions, the impact could surpass \$400 million, but that's going to depend on the weather and which teams wind up in the NFL's championship games, the two major things the Host Committee cannot control.

But, says Allison Melangton, CEO of the Super Bowl Host Committee, "The 2012 Super Bowl is about so much more than a game. Through initiatives like Super Scarves, Indy's Super Cure and the NFL Emerging Business Program, we have engaged people including *and* beyond the traditional football fan in our planning and implementation.

"The footprint of this Super Bowl will be seen worldwide when the international spotlight shines on the game next February. More important, the footprints of the Host Committee's innovative programs that will be left behind long after the game will impact generations of Hoosiers."

Melangton says the work of reaching out to Indianapolis neighborhoods has begun and now that work is expanding beyond Indianapolis to the rest of Indiana.

Besides spending on hotel rooms,

restaurants, souvenirs and meeting rooms that is part of big events like a Super Bowl, Melangton says she expects the footprints being left by the Host Committee will lead to economic opportunity for a variety of small businesses.

Dianna Boyce, director of communications for the Host Committee, says that because Indianapolis is a rookie Super Bowl host, organizers have gone "above and beyond what's expected." The Host Committee has 28 employees, created 60 committees looking at everything from transportation to trash removal to the weather, and in the process has involved 900 volunteers in the planning. By game day, there will be 8,000 volunteers involved with the Super Bowl.

"All of Indiana stands to benefit from the Super Bowl," says Boyce. "We've set up a statewide outreach. It may be hard to measure what the impact will be, but in the end we think Hoosiers will know an impact exists."

A major concern for the Host Committee, says Boyce, is the compact nature of downtown Indianapolis. Most activities will be within a three-block area, making this Super Bowl the most compact of any Super Bowl in NFL history.

"We need to plan on how to get a large number of people and food in easily and how to get the trash out," says Boyce, who adds that all of the

planning has involved making sure the area and the rest of Indianapolis is secure.

"We're also preparing for the weather. It's February, we could have anything from 40 degrees to a blizzard," says Boyce.

The outreach by the Host Committee has extended not only to neighborhood groups and schools in Indianapolis, but to the four corners of Indiana. Meetings around the state have explained to potential vendors what steps they need to take to get involved with the NFL. Boyce explains that even though the Host Committee wants to create opportunities for Hoosier businesses, the final decision on which companies will get the nod to provide products or services for the Super Bowl will be up to the NFL.

For Lisette Guillen of LatinMedia in East Chicago, the Super Bowl process has been a wonderful learning experience. LatinMedia is a full-service bilingual advertising and public relations agency that hopes to receive a contract for bilingual services for the large Hispanic audience for the Super Bowl.

"No, we don't have a contract right now," says Guillen, "but we've been to several workshops with the Host Committee. They've been wonderful and have helped us out all along the way."

Guillen says she doesn't expect to hear anything about potential Super Bowl business until November.

"It's been a really great experience. They've kept us up to date and given us previews on what is expected. That experience alone has been worth the time," says Guillen. "There have been great networking opportunities. We've met with NFL contractors and other businesses around Indiana."

LatinMedia's experience with the Miss USA Pageant when it was held

*"The footprints of the Host Committee's innovative programs that will be left behind long after the game will impact generations of Hoosiers."*

—Allison Melangton, Super Bowl Host Committee

in Gary has been a plus for the company, says Guillen. "It shows we have the ability to handle a national event. This is a learn-as-you-go process. Should we be fortunate to get a contract, we would want to move quickly to hire people."

For Blackjack Uniforms in Hammond, the possibility of a contract for work with the Indianapolis Super Bowl is worth the time invested in the process. Jim Crowell, sales manager for the company owned by his wife, Judy, says Blackjack won't know anything until just a few weeks before the game.

Blackjack, which provides security, postal and work uniforms to government and private businesses, says working with the Super Bowl Host Committee has sharpened the company's organizational skills.

"I have a feeling that a lot of what the Super Bowl is going to need is going to come at the last minute," says Crowell. "I think there is the potential for some business for us, but even if nothing comes of it, this

has been a great experience for us.

"What I have come to realize from this experience is just how huge the Super Bowl is. It's a big deal," says Crowell. "Until you take part in some of these meetings, you don't have any idea how massive it is."

It's not just Northwest Indiana businesses that have embraced the Super Bowl. When the Host Committee sent out a call to Hoosier knitters that it needed 8,000 scarves for the outdoor workers at the Super Bowl, Michigan City's Bev Meska answered the call.

For the 81-year-old retired school secretary (a die-hard Indianapolis Colts fan) the call came from her daughter, Candace Williams, who lives in suburban Indianapolis.

"She knew I liked to knit, so she called. The next day, I went out and bought yarn," says Meska, who has been the most prolific knitter for the Super Bowl in the state. She has completed 254 scarves, and with four friends (Theresa Greene, Phyllis Long, Marge Gosnell and Sandy

Robbins), the group from Northwest Indiana has contributed more than 300 scarves.

"I just started knitting and when a box got full, I sent it in," says Meska. "Then I'd start on another."

Meska has letters from the Super Bowl Host Committee thanking her for her work. She's received shirts, hats, a notebook, a slingbag and a windbreaker as thank-you gifts. When Meska's scarves arrive at the Host Committee office, they're logged and then sent to the Indiana Women's Prison, where the Super Bowl logo is affixed to each one.

"I will miss this when it's all over," says Meska, who takes her knitting basket with her wherever she goes. After the Super Bowl, Meska says she will continue to knit, making prayer shawls for churches and lap blankets for hospitals.

For companies like LatinMedia and Blackjack Uniforms, the impact of the Super Bowl is yet to be felt, but for others like Bev Meska, she's already a part of the team. **BQ**

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Tory Prasco

# Estate Tax Uncertainty

Tax law changes have made it a moving target.

When President Barack Obama signed the Tax Relief, Unemployment Insurance Reauthorization and Job Creation Act of 2010 last December, it changed the federal estate tax.

The estate tax dates back 1916, when it was imposed at a rate of 10 percent on the portion of estates above \$50,000. Unfortunately, it has been a moving target for at least 10 years, and it appears it may continue that way for at least the next several years. This makes planning difficult.

In 2001, Congress passed the first of two legislative packages that contain most of what are now commonly referred to as the Bush tax cuts. That gradually lowered the maximum estate tax rate and substantially raised the applicable exclusion amount from 2002 to 2009, from \$1 million to \$3.5 million; there was no estate tax in 2010. The maximum tax rate fell from 60 percent to 45 percent.

The 2001 law repealed the estate tax completely for those dying in 2010. This led to several well-publicized instances in which famous people (including George Steinbrenner) who died in 2010, leaving multi-billion-dollar estates to their heirs without paying a penny in federal estate tax.

Those provisions were scheduled to sunset on Dec. 31, 2010, meaning that if Congress had not acted before then, the estate tax would have reverted to 2001 levels, with a \$1 million exclusion. Under the new law, the exemption rose to \$5 million for 2011, with a further increase for inflation in 2012. It also reduced the top tax rate to 35 percent.

However, the changes are only temporary because on Jan. 1, 2013, the top tax rate will increase to 55 percent and the exemption will be reduced to \$1 million unless Congress takes action.

Based upon the \$5 million exemption, it's estimated the majority of estates (all but an estimated 3,500

death (often referred to as stepped-up basis).

Under the 2011 rules, heirs can inherit assets with a stepped-up basis. While most would choose the 2011 tax rules, the heirs of very wealthy decedents could find it more advantageous to elect the 2010 law.

For many years, the gift tax and

---

*Because of the constantly changing federal estate tax law, you should review your estate plan with your estate-planning attorney on a regular basis.*

nationwide in 2011) will not be subject to any federal estate tax. The revenue raised from the estate tax in 2011 will be about \$11.4 billion.

If the exemption had been reduced to \$1 million in 2011 with a top tax rate of 55 percent, it is estimated that there would have been 43,540 taxable estates which would have raised \$34.4 billion.

The new law also gave heirs in 2010 a choice of which estate tax rules to apply – the 2010 rules (that provide for no estate tax and carry-over basis) or the 2011 rules (which provide a \$5 million exemption).

Since there was no estate tax in 2010, some inherited assets are subject to higher capital gains taxes under the 2010 rules, a situation that could increase the total tax burden for some heirs. Inherited assets under 2010 rules have a tax basis equal to the price when they were purchased (often referred to as carryover basis) rather than the price at

the estate tax were unified, shared a single exemption and were subject to the same rates. This wasn't the case in recent years. In 2010, the top gift tax rate was 35 percent and the exemption was \$1 million. However, for gifts made after Dec. 31, 2010, the gift tax will be re-unified with the estate tax, which means the \$5 million estate tax exemption will also be available for gifts.

Although the new law significantly changes federal estate and gift tax laws, Indiana inheritance tax laws remain the same. Because of the constantly changing federal estate tax law, you should review your estate plan with your estate-planning attorney on a regular basis. □

*Tory Prasco is an attorney with Burke Costanza & Carberry LLP and a CPA. His practice is concentrated in estate and business planning, trust and probate administration and real estate.*



David Ryan

# Collaboration and Cooperation

Relatively new words in this region, and they're working wonders.

Words you might not have put together in the same sentence 10 years ago to describe our region are now becoming synonymous with local leaders in Lake County.

Today we have scores of collaborative efforts in the region that are working examples of cooperation in not only the business community, but also in the arts, government, quality of life organizations and education.

Ten years ago, the Lakeshore Chamber of Commerce was formed from a collaboration between the East Chicago and Hammond chambers of commerce, and that idea grew from the spirit of cooperation that began with the three-city Empowerment Zone of Gary, East Chicago, and Hammond in 1999.

The Lakeshore chamber idea started as we began to collaborate with three cities that heretofore barely spoke to each other, and all of a sudden they were joined at the hip in order to create new job opportunities in the Empowerment Zone.

Cooperation was imperative in order to make the Empowerment Zone work, and we soon started to look for more opportunities to merge other entities, such as chambers of commerce. The Lakeshore chamber has nearly tripled in size since our merger a decade ago, and we were proud to see the most recent merger between the Crown Point and Merrillville chambers—now the successful Crossroads Chamber of Commerce.

It also was about 10 years ago that the newly hired leaders of two local universities began to do something

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*As our community leaders continue to collaborate and build upon this expanding foundation of cooperation, future efforts will be sustained for growth and development.*

that was previously not a normal method of operation—they began to talk to each other.

New chancellors such as Howard Cohen at Purdue and Bruce Bergland at Indiana University started to collaborate on developing curriculums that enhanced the efforts of both universities. Soon the chancellors and presidents of all the colleges and universities in Northwest Indiana were working together to enhance the quality of education for thousands of students in Lake and Porter counties. Today we are seeing record enrollments throughout the region.

U.S. Rep. Pete Visclosky has been a powerful advocate for regional cooperation for many years, and the development of the Regional Development Authority in 2005 gave the region an opportunity to leverage millions of dollars for economic and community development projects in Lake and Porter counties.

Visclosky's Marquette Plan, a vision for restoring and protecting one of our most precious resources, the Lake Michigan shoreline, is now a reality, with each and every community along Lake Michigan now

enjoying (with some still in the planning stages) our beautiful lakeshore.

Most recently, the *Times* newspaper made a monumental commitment to sustaining this spirit of regional cooperation by establishing the "One Region, One Vision" initiative. This effort has continued to grow, as evidenced by the recent gathering of 650 attendees at a combined meeting with the Quality of Life Council.

We owe a lot to Rep. Visclosky for his continual efforts to push us toward regional cooperation, and as our community leaders continue to collaborate and build upon this expanding foundation of cooperation, future efforts will be sustained for growth and development in this great region. □

*David Ryan, a former banker, has been executive director of the Lakeshore Chamber of Commerce for the past six years. He owned The Colonial Inn in Kentland for 28 years, was involved in economic development in Newton County and was manager of communications and public affairs for NIPSCO for 12 years.*

# Looking for an Economic Boost

Politics could hinder nation's recovery, local economists warn.

BY MICHAEL PUENTE

The presidential election is one year away and potential Republican candidates are already jockeying to be the party's nominee, each coming up with a plan for the nation's economic recovery. Most suggest cutting spending, slashing taxes and reducing government regulations as the answers to the nation's economic woes.

But GOP candidates don't miss a chance to criticize President Barack Obama's suggestions to get the nation rolling immediately, not in 12 months or more following the general election.

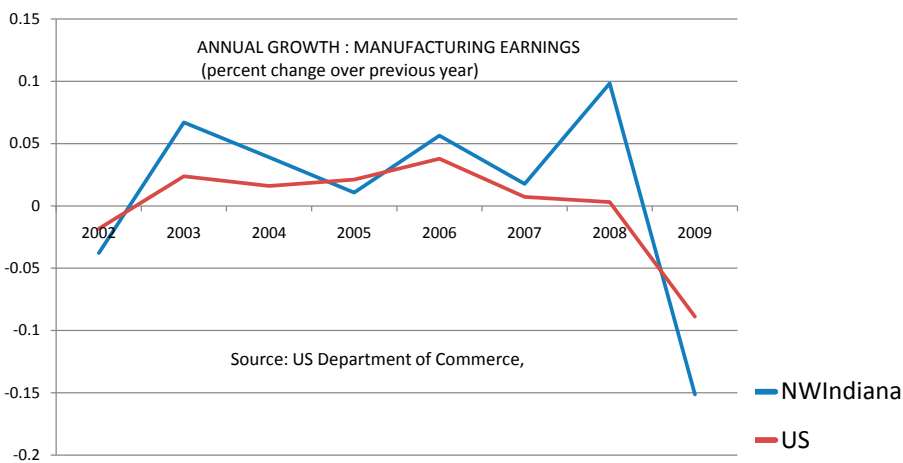
So while there are signs of positive economic growth for the coming year, politics could get in the way of any potential upswing, with both sides continuing to wrangle, according to several of Northwest Indiana's leading economics professors.

Dr. Amlan Mitra, professor of economics at Purdue University Calumet in Hammond, says President Obama's \$447 billion jobs plan introduced in September will help the economy and is needed. "A massive stimulus can help to jumpstart the economy, but it all depends on how this will be approved and how the spending would be allocated and what type of projects. It is possible to jumpstart the economy in six months."

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*"The artificial crisis is the debt crisis. The real crisis is the jobs crisis."*

—Dr. Amlan Mitra, Purdue University Calumet



**MANUFACTURING POWERHOUSE** Because of the region's strong concentration of durable-goods manufacturing, Northwest Indiana outperforms the nation in manufacturing earnings when the economy is healthy, but suffers more when the economy sours.

Mitra expects the economy to grow next year by 1 to 2 percent, with the nation possibly slipping into a recession. But he says there's reason for optimism.

He says tax cuts can help if done to aid the lower, middle and working classes. But if rich Americans receive a tax cut, Mitra says it may not do as much for the economy. "For them, their buying power actually does not change much because of an additional savings. They actually have reached a point that their propensity to consume is marginal."

One issue that worries Mitra is ongoing talk about the debt crisis. "The artificial crisis is the debt crisis. The real crisis is the jobs crisis," Mitra says. "People can talk about

the debt ceiling and about spending. I definitely think it's not a real issue. The real issue is ways to create jobs. It cannot be done without proper spending, without the right amount of spending. And this spending has to be in construction, education, infrastructure and transportation. It's pretty well known that only that kind of spending can create jobs in our society."

Mitra says the debt crisis can't be resolved overnight. "The debt crisis is a long-term issue, but we are dealing with a short-term crisis right now: jobs. To say we can't spend any money on infrastructure is basically saying that we're not interested in growing the economy."

Mitra says the government should aid small businesses in creating jobs. He says some Republican candidates for president have good ideas to do this. "Sixty to 70 percent of jobs are created by small businesses. If it has to do with where the money comes from, then we just have to find the

money. We are spending billions in places where we don't need to," Mitra says.

But as we move closer and closer to election season, political rhetoric may derail solutions. "Politics can get way off from actually solv-

If the federal government spends on infrastructure and provides additional aid to states, that could help grow the economy, he says. "Aid to state and local governments is absolutely necessary. We've had more than two years of state and local

manufacturing, especially in steel. "The region really suffered with the national downturn in 2008 and 2009. It was a very steep decline for our region," Bjonback says. He says Northwest Indiana steel manufacturers had pretty steady growth during much of the last 10 years until 2008 hit.

"My feeling is we're going to track our performance against our peers and the nation. Our manufacturing base is more than holding its own," Bjonback says. "Even if we have very minor production (increases), that's better than a lot of other parts of the country that are losing. Manufacturing is still our bread and butter here. It's hanging in there. The steel industry is doing well."

Professor of economics Jaishankar Raman of Valparaiso University says while it's not certain the nation will slip into a recession, it may have prolonged stagnation, which actually may be worse. "It also depends on how bad the situation gets in Europe. If there are bank and country defaults, then it can hurt our banks and our exports and thus affect our economy—at which point we might slip into a recession," Raman says.

Raman, who is director of international initiatives at VU, says it's difficult to find a silver lining in the nation's prospects to turn the economy around unless "there are changes from the business community, government policy and consumer confidence. Each of these factors needs improvement and that feeds on each other."

Like Purdue Cal's Mitra, Raman says creating jobs is important, but controlling the nation's debt is on equal footing. "Jobs are important but beyond that we need to think about the debt as well. We should think about debt even now, as we plan government policy (creating jobs, giving tax incentives, etc.)."

But given the nation's political climate, Raman hopes for the best. "If I was a cynic, I would say that nothing substantial will get done before the elections. I hope that is not true." ■

### *"The thing that is holding down production and jobs is demand."*

—Jeffrey H. Bergstrand, University of Notre Dame

ing the actual crisis. We all need to get together and think carefully and think what is good for the economy," Mitra says.

Jeffrey H. Bergstrand, professor of finance in the Mendoza College of Business at the University of Notre Dame in South Bend, isn't convinced the nation will enter into recession but agrees that politics could block President Obama's plans.

And although Bergstrand sees the economy growing by 1 to 3 percent, unemployment may continue to rise. "There is just not a lot out there to drive those unemployment levels below 8 percent in the near term," Bergstrand says, adding that he supports the president's plan to create jobs, although \$447 billion may not be enough.

"It's absolutely necessary. The thing that is holding down production and jobs is demand," Bergstrand says. "Consumer growth is going to be very tepid."

Bergstrand says demand primarily comes from three sources: Consumers, business investment and the government. High unemployment, debt problems and falling housing equity are dampening consumer spending, he says, with investment spending by businesses on new structures, housing and equipment weak.

Bergstrand says tax cuts for consumers and businesses can provide some stimulus on consumer spending or businesses looking to hire. "But hiring is really going to be tied to higher-than-expected future sales," he says.

governments firing workers because they are hemorrhaging a loss of tax revenues," Bergstrand says.

He added that even if \$400 billion of Obama's plan makes it through Congress, it's only 2 percent of the gross domestic product, with a total gap of 8 percent to fill. "It can't provide that much help. It's absolutely necessary but it's not anything that's going to have a major impact," Bergstrand says.

He says if Congress reduces the payroll tax, it could theoretically mean \$250 billion gets pumped back into the economy, but realistically, a little more than half of it will be spent by consumers, the rest will be saved. That leaves federal government spending on infrastructure as a necessity to get people working, but acknowledges its passage through a polarized Congress will be tough.

"It's a good long-term expenditure. Firms and households are better off and more productive with better roads and highways. If you have any kind of government spending, infrastructure spending is the best kind of spending. There is no increase of government waste going on in this package, so I would like to see it go through," Bergstrand said. "There could be room for more (spending) but politically, that's dead. But beyond the payroll tax cut, very little will get through Congress."

Derek Bjonback, associate professor of economics at Purdue University North Central in Westville, says what happens nationally will impact Northwest Indiana since the region is so heavily dependent on



continued from page 69


to expand there. ... An agreement has been approved by **LaPorte County** to develop an intermodal facility in Kingsbury. The agreement was signed with **Kingsbury Utility Corp.** and the **U.S. Army**. A sewer line will be connected to the U.S. Army Reserve Center one mile away and in exchange, the Army is granting a 2½-mile easement for a rail line to serve a planned cold storage facility that is the linchpin of the intermodal site to be used by CSX. ... **Canadian National Railway** has announced plans to move some of its operations from Markham, Ill., to **Gary's Kirk Yard**. The move will create 251 jobs by 2015. CN said it will invest \$163 million to develop the Kirk Yard. ... **Line Logistics Insight Corp.** in Hammond will provide transportation services for **Walmart's** Hammond facility. The new distribution center will provide 120 forklift, dock and warehouse jobs. ... **Gary/Chicago International Airport** has received a \$266,000 federal grant

to alleviate water problems near its runways. ... **Jordan Ford** of Mishawaka marked its 50th anniversary on Sept. 22. Jordan sold more than 50,000 vehicles in 2010 and is one of the largest Ford dealerships in volume in the nation and the largest fleet dealer in the country. ... Eleven Northwest Indiana communities were among 13 in Indiana to receive electric cars made in Elkhart. Cedar Lake, Chesterton, Crown Point, Dyer, Gary, Hammond, LaPorte, Michigan City, Schererville, South Bend and Whiting were presented cars by **THINK City**, which makes the small electric cars. ... The **St. Lawrence Seaway** has reported that cargo shipments on the Great Lakes are up 3.5 percent from year ago to 22 million metric tons. At the same time, the **Port of Indiana-Burns Harbor** posted its biggest tonnage month of the year. In August, shipments were 40 percent ahead of one year ago. ... The **South Bend Regional Airport** has received a \$750,000 grant to help it

establish lower cost westbound air service. The grant is from the **U.S. Department of Transportation** and will be matched by \$475,000 from the airport, city and state.

**UTILITIES**

**Jimmy Staton**, CEO of **Northern Indiana Public Service Co.**, has taken on the additional responsibility of running **NiSource's Gas Transmission and Storage** business. It operates 15,000 miles of pipeline and 37 storage fields in several southern and eastern states. ... **Matthew Lake** has been named executive director of the **Merrillville Stormwater Management Board**. Since 2005, Lake has provided professional stormwater consulting services with **Christopher B. Burke Engineering Ltd.** ... **Sigmund Cornelius**, former chief financial officer for **ConocoPhillips**, has been named to the board of directors of **NiSource**, the parent company for **Northern Indiana Public Service Co.** 



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# Busy Year for the Forum

Bringing jobs and investment to Northwest Indiana.



Mark Maassel

2011 has been an exciting year for Northwest Indiana and the Northwest Indiana Forum. We continue to market and promote the region, build and foster key relationships, and work to bring quality, higher-paying jobs and capital investment to the region while protecting and respecting the environment.

In its primary economic-development role, the Forum worked with our partners to bring some large employers into Northwest Indiana and is involved with many active projects at this time. As a key contact or “go to” group, the Forum offers a variety of services to create a seamless process for companies and others as they look to locate in Northwest Indiana.

Capitalizing on Illinois’s dramatic increase in income taxes, the Forum launched our “Feeling Squeezed by Taxes?” and “The Grass IS Greener” campaigns highlighting the advantages of our region and state. This campaign was closely coordinated with the Indiana Economic Development Corp.’s efforts. More than 25 trade shows and conferences, updated marketing materials and a number of other activities enhanced the campaign. The Forum has also acquired computer databases and other tools to help companies find a great site here in Northwest Indiana. This campaign generated interest from companies from Illinois and other states.

With an IEDC regional economic development planning grant, the Forum created hard-hitting, decision-influencing ammunition that adds precision and impact to marketing and business attraction efforts: cost/condition modeling, qualitative busi-

ness operating advantages and competitive area comparisons.

The Northwest Indiana Economic Development District, a partnership between the Forum and the Northwestern Indiana Regional Planning Commission, received a grant to develop and to apply for formal recognition by the U.S. government. This recognition will provide local

tion Northwest Indiana for a bright future, the Forum hosted:

- The U.S. Department of State visit by the Foreign Press Corps to the urban core of Northwest Indiana. This tour resulted in many positive international stories and solidified a strong relationship between Northwest Indiana and the State Department’s Foreign Press Corps.

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*We know we are not done. We are already planning and preparing for the next steps in building Northwest Indiana.*

communities access to federal funds for which they would not otherwise be eligible.

On the environmental front, the Forum was actively engaged with many businesses to support the issuance of needed permits, long-term initiatives such as the Great Lakes Compact and a focus on Asian carp and its potential entry into Lake Michigan and the other Great Lakes. In particular, the Forum is active in issues around the potential closing of the Chicago Area Waterways System to limit invasive species. Such a closing could lead to a regional economic loss of \$2 billion, increased truck traffic and flood potential for residents near the Grand Calumet/Little Calumet Rivers. The Forum remains actively engaged in striving to find a balanced solution.

Working cooperatively with more than 50 organizations to actively promote Northwest Indiana on the regional front and equipping regional leadership with insight and information necessary to posi-

- U.S. Secretary of Education Arne Duncan and Indiana State Superintendent of Public Instruction Tony Bennett, who discussed the education of our future workforce—the ways in which to enhance the “work ready” nature of high school students, whether they seek more education or employment.

- U.S. Secretary of Transportation Ray LaHood and U.S. Rep. Peter Visclosky, who presented views on the creation of jobs in the economy as a result of improved rail service.

- “The Importance of Land Assembly in Economic Development,” a primer on the various aspects of creating a land package to attract developers and investment.

But, we know we are not done. We are already planning and preparing for the next steps in building Northwest Indiana. And as the skies slowly begin to clear, the Forum is ready for an upward climb in 2012. **EQ**

*Mark Maassel is the president and CEO of the Northwest Indiana Forum.*

One thing I've noticed in my time here is a certain spirit that feels like it's been around forever.

As human beings, we naturally divide our lives into hours, weeks and years.

But here, there's something timeless. A way of treating people; of comforting them and giving them the attention they need.

Of course we offer the most modern technology and advanced treatments.

But it's the people behind these things that set us apart.

**I am a Franciscan Alliance nurse.  
And I walk in the footsteps of St. Francis.**

*When St. Francis walked out into the world and began his ministry, he left everything behind. It was a selfless act, symbolic of his desire to care for those in need. Today, in the halls of our hospitals, we follow in the footsteps of a single man whose timeless mission continues to inspire the 18,000 doctors, nurses and health care professionals of Franciscan Alliance.*



14 hospitals. One mission.

Divisions of Franciscan Alliance [14hospitals.org](http://14hospitals.org)



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