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Northwest Indiana Business Quarterly WINTER-SPRING 2013

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PUBLISHER'S COMMENTARY

New Year, New Leadership



Glee Renick-May

Here's to more growth, more prosperity and a little less drama.

s I reflect on this past year, 2012 had some significant events that have impacted our state economy. The Super Bowl was a huge image boost for Indiana, though Indianapolis businesses were the biggest beneficiaries. The passage of the right-to-work law, with all of its political drama, was another. Those images of protesters occupying the Statehouse are not something easily forgotten. But the movement is growing in popularity, and its passage has now become a victory for neighboring Michigan, too. According to the Indiana Economic Development Corp., 27,858 new jobs evolved due to passage of this law in 2012, almost a 50 percent increase.

The November election brings us new leadership that has much to prove in taking over the reins from Mitch Daniels, who is now being celebrated by some as the best governor this state has ever known. I wish Mike Pence and his team the best as they continue to make Indiana a viable and work-friendly environment for businesses to grow and thrive. Not sure if all of those campaign promises will be fulfilled, but hopefully this house of legislators can be the example of how to compromise and get the job

done. I personally would like to take a break from all the "drama."

Now we are in the first quarter of 2013 and I'm very grateful to announce another successful year of business growth and sales activity. I want to thank all of our editorial contributors, advertisers, committee advisors, magazine team members, business associates and readers who have helped make this possible. We look to grow our magazines and improve our performance in 2013. If the economy goes south and if we do indeed experience another recession, as suggested by economist, Michael Hicks in this issue, we will survive the downturn and are confident you will, too.

More inside: We honor the 2012 entrepreneur award recipients. These winners are true pioneers, taking the risks and facing the challenges that go along with today's business environment. We also address a few trends, such as the emergence of onsite clinics and business meetings that include healthy foods with smaller portions. Infrastructure is a major economic-development focus, and read about the area's cutting-edge manufacturers doing great things in Northwest Indiana. Enjoy our current issue!

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Around the Region

ince our last issue in the fall, a lot has happened in Northwest Indiana's business community. Here are a few bits of information from around the region on what has taken place:

BANKING

Michael J. Purcell has been appointed to the board of directors of American Savings, FSB in Munster. Purcell is president and owner of **Perfection Cleaning** in Munster. ... American Savings, FSB in Munster is taking part in the U.S. Treasury Department's Small Business Lending Fund, which is structured to encourage small business lending through an interest rate incentive program. Lakeland Financial Corp., parent company of Lake City Bank in Warsaw, has been included in the Sandler O'Neil + Partners All Stars List, which evaluates all publiclytraded banks and thrifts nationwide to identify the top performing smallcap banks and thrifts in the nation. ... 1st Source Bank of South Bend has been recognized by the Small Business Administration for closing more SBA loans in Indiana than any other mid-sized bank. 1st Source also ranked first in the number of SBA loans closed in Northwest Indiana. ... 1st Source Bank in South Bend will donate \$50,000 to support entrepreneurship and venture development in Northwest Indiana. The donation to Elevate Ventures will help it provide business analysis and advice to entrepreneurs. ... Peoples **Bank** in Munster has announced the retirement of Joel Gorelick, president and chief administrative officer. He joined the bank in 1983 as vice president for commercial lending and developed the bank's commercial line which today accounts for 65 percent of its loan portfolio. ... Brian Specht has joined American Savings, FSB in Munster as vice president of lending and credit manager. He has more than 20 years of banking experience. ... Kim Kniola is president and CEO of First Trust Credit Union in Michigan City. She has been with First Trust for 29 vears. ... First Trust Credit Union has broken ground for a new office in LaPorte. The project will expand its office from 1,700 square feet to 3,200 square feet and includes drivethrough lanes, safety deposit boxes and a new lobby. ... James Seitz has been named president of 1st Source Bank in South Bend. He joined the bank in 1980 and most recently was executive vice president for consumer and electronic banking.

CONSTRUCTION

SRS Distribution of Texas has acquired **Gary-Hobart Roofing and Supply**. Gary-Hobart Roofing was

founded in 1949 and has 28 employees. SRS has 84 locations in 28 states. ... James McHugh Construction Co. of Chicago has hired Munster resident Natalie Pedraza as director of compliance. Most recently Pedraza was with the Metropolitan Pier and Exposition Authority in Chicago as director of procurement and business diversity. ... TradeWinds Services has acquired a building in the 3100 block of East 83rd Place in Merrillville, and begun a \$1.25 million renovation. ... RecycledGranite.com in St. John, and its owner, Julie Rizzo, were featured on the cable television network DIY and its program, "I Want That." The program features a homeowner's wish to remodel using recycled granite tiles. ... Demolition has been completed at the former Dunes Plaza in Michigan City. A former K-mart building has been torn down to make room for a Kohl's department store. Two other adjoining buildings are scheduled for demolition later in 2013.

ECONOMIC DEVELOPMENT

Indianapolis based **Policy Analytics** completed a study of the **Northwest Indiana Regional Development Authority** that showed the agency since 2006 has had an impact of more than \$1.1 billion. ... The **Regional Development Company** in Valparaiso has elected four new



James Seitz



Brian Specht



Natalie Pedraza



Sherri Ziller





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board members. They are Michael **Schneider** of **First Financial Bank**: William Hasse of Hasse Construction; Bert Cook of Greater LaPorte Economic Development Corp.; and Elizabeth Jacobson of the City of Hammond Economic Development. ... Sherri Ziller has been named chief operating officer of the Northwest Indiana Regional **Development Authority**. recently she was finance and grants manager for the RDA. ... Mark Maassel, president and CEO of the Northwest Indiana Forum in Portage. has been named Indiana Chamber of Commerce 2012 Volunteer of the Year for his work to enhance the state's economic climate. ... Forest Haves has been named director of the Gary Commerce Department, part of the city's Economic Development Corp. ... Thomas Rose Industrial Park in LaPorte has expanded by 137 acres that will be served by Norfolk Southern and SouthShore Freight. ... Gary Brownlee has joined the staff of the Northwest Indiana Small Business Development Center as a business adviser in Porter County. ... The Michigan City Economic Development Corp. (MCEDC) has changed its name to **Economic Development Corpora**tion Michigan City to more accurately describe its mission. ... The long shuttered Sheraton hotel in downtown Gary may soon be demolished. The Northwest Indiana Regional Development Authority is accepting bids to demolish the 300-room hotel that closed more than 25 years ago.

EDUCATION

Purdue University Calumet will create its own technology business incubator. The university spent \$1 million to acquire **Kaplan Commons** near 171st Street and Indianapolis Boulevard, and will spend another \$1 million to upgrade the former strip shopping center into a technology center. ... **Holy Cross College** in South Bend and **Ancilla College** in Donaldson have signed an agreement to allow graduates of

NOTEWORTHY NEWS BITS

two-year Ancilla College to enroll easily into Holy Cross College's fouryear bachelor's degree program. ... Tara Kristoff has been named flight director for the Challenger Learning Center of Northwest Indiana. She is a graduate of the University of Illinois at Chicago. ... Purdue University North Central in Westville has received a grant from U.S. Steel to fund scholarships for electrical and mechanical engineering students. Eight students received financial assistance: Marion Choucair of Michigan City; Jonathon Jachura of LaCrosse; Kai Justice of Wheatfield; **Seth Kampa** of South Bend; Matthew Koepkey of Winamac; Alexander Mussa of LaPorte; Tyler Sherrill of LaPorte; and Gregory **Steingass** of Valparaiso. ... The **Uni**versity of Phoenix has closed its Merrillville campus as part of a nationwide restructuring. ... The National Science Foundation has given the University of Notre Dame a five-

year \$6.1 million award for research on the QuarkNet program to mentor teachers in research and help them teach basic concepts of introductory physics. ... The **Hammond Gaming Advisory Council** has awarded a grant to the **Challenger Learning Center** to offer technology experiences to Hammond first graders in a program called Moonbase Explorers. ... **Purdue University Calume**t has created a Leadership Center to train and empower leaders to influence others in ways that lead to positive change in the region.

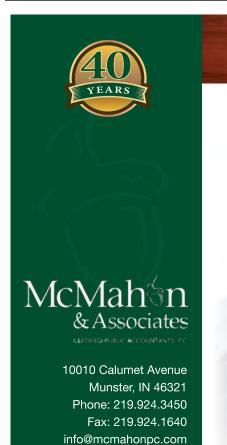
ENERGY

New Energy Corp. of South Bend has filed for protection under Chapter 11 bankruptcy. At the same time, New Energy idled the plant and laid off 40 workers... Promet Energy Partners of Chicago will open an office in Gary. Promet is a wholesale marketer of natural gas and electricity and serves ArcelorMittal in

Northwest Indiana. ... Alternative Housing Solutions LLP has opened an office in the Purdue Research Park in Merrillville. The company provides energy consulting services for homeowners and small businesses.

GOVERNMENT

Gary Mayor Karen Freeman-Wilson has been named to the U.S. **Environmental Protection Agen**cv's Local Government Advisory Committee, which helps develop a strong partnership with local government. ... The Indiana Association of Cities and Towns has recognized three Northwest Indiana elected officials for completing work to become certified municipal officers. They are Mayor Joe Stahura of Whiting; David Shafter, clerktreasurer in Munster; and Andrew Kyres, city council president in Crown Point. ... The Indiana Metropolitan Planning Organization



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Council has named the Lake George Pedestrian Bridge connecting Hammond and Whiting as its 2012 Outstanding Transportation Project. The \$4 million project joins the lakefront trails of Hammond and Whiting and was funded through the Northwest Indiana Regional Development Authority. ... Matt Lake, executive director of Merrillville Stormwater

Utility, has received the Excellence in Stormwater Management Award from the Indiana Association for Floodplain and Stormwater Management. ...Mary Brown, 3rd District Councilwoman for Gary, has been named president of the Women in Municipal Government Subgroup of the National League of Cities.

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HEALTHCARE

Two physicians at St. Joseph Regional Medical Center are the first in the Michiana area to complete a thoracic surgery using the da Vinci Robotic Surgical System, removing tissue from the lung of a patient with fibrotic pulmonary disease. ... Healthgrades of Denver, an independent health ratings agency, has given the emergency department at St. Catherine Hospital in East Chicago its Award of Excellence. St. Catherine also ranks among the top 5 percent of all hospitals in the nation. ... Methodist Hospitals has signed a three-year agreement with the Valparaiso Family YMCA to provide physical therapy, cardiac rehabilitation, wellness education and occupational therapy to patients. ... Indiana University Health LaPorte and **Starke** hospitals have earned the STAR Program Certification, designation both as state-of-the-art cancer rehabilitation centers. ... Indiana **University Health Starke Hospital** has opened a Wellness Center. It will be operated by **Heather Skelly**, the athletic trainer for Knox High School for 11 years. ... Methodist Hospitals' Auxiliary has recognized 137 volunteers for providing more than 38,000 hours of service. At the same time three LPNs received scholarships to complete their RN degrees: Takesha Buchanan, Candance Kapranos and Renita Miller. ... Marci Crozier. director of marketing and sales for Franciscan Omni Health & Fitness in Schererville, has been named Indiana Chamber of Commerce 2012 Volunteer of the Year. She has worked for 30 years at Omni and was part of the NBC television show "The Biggest Loser," where she lost 80 pounds. ... Indiana University Health Occupational Services in LaPorte has announced that physical therapist **Ron Knickrehm** has received the Astym certification, which provides a mechanical treatment option to reduce or remove scar tissue that is causing pain. Physical therapy assistant Amy Kolb received the Certified Ergonomic Assessment Specialist certification that allows her

NOTEWORTHY NEWS BITS

to analyze and create safe working environments. ... Franciscan Physicians Hospital employees Mary Beth Kosiba, Kari Wall and Robin Rossner provided assistance to victims of Hurricane Sandy by driving a load of donated items to the East Coast. ... Waldemar Rosario joined the pediatricians at Navarre Pediatrics at Main Street in South Bend. He is a graduate of the **University of** Puerto Rico. ... The Indiana State Health Department's Division of Acute Care and the Division of Aging for Indiana's Family and Social Services Administration have granted approval for Great Lakes Personal Care Services of Highland to begin providing in-home care. The company is managed by Linda Coleman Cleveland and Candice Kelly Casey, both of Gary. ... Tim Diamond has joined Methodist Hospitals in Gary as chief information officer. Most recently he was chief information officer at LaRabida Children's Hospital in Chicago. ... Victor Garcia has joined Methodist Hospitals in Gary as director of critical care and the emergency department. Most recently he was with Methodist Hospitals in Sacramento, Calif. ... Marcia Brewer has joined Methodist Hospitals in Gary as director of cardiovascular service. Most recently she was with LaPorte Hospital as director of cardiovascular service. ... Wright Alcorn has joined Methodist Hos**pital** as vice president of operations. Most recently he was interim vice president of operations. ... Frederick R. Klepsch has received the St. Anthony Health-Crown Point St. Raphael Award which recognizes physicians who have improved patient care through the nurse doctor relationship. ... Teresa Roldan has been named senior office manager for the orthopedics and pain management offices of Indiana University Health LaPorte Physicians. ... **Community Hospital**'s cardiac program has been named among the 100 best in the country by Healthgrades for the fifth year in a row. ... **Community Hospital**'s Oncology

Department has received a threeyear accreditation from the American College of Radiology and the American Society for Radiation Oncology. ... Medical Specialists, which has 12 locations in Lake, Porter and LaPorte counties, has joined Franciscan Alliance. The group will now be called Franciscan Medical Specialists. ... Kankakee Valley REMC has awarded Porter-Starke Services Foundation a \$5,000 grant to continue its "You and Your Baby" program for first-time mothers. ... Eileen Kamerick has been named chief financial officer for Press Ganey in South Bend, which provides services to health care organizations to measure patient experience. ...Healthgrades has











Mary Brown

Marcia Brewer

Amber Burger

Ron Knickrehm

given Elkhart General Hospital and Memorial Hospital of South Bend (both part of Beacon Health **System**) its Patient Safety Excellence Award. ... Sharon Rundle has been named director of quality, patient safety and satisfaction for Indiana University Health LaPorte and **Starke** hospitals. She has 30 years of experience as a nurse and will oversee infection control for both hospitals. ... The Women's Diagnostic Center of Community Hospital has received a three-year accreditation from the American College of Radiology for its breast magnetic resonance imaging services. ... Melissa Grcich has been named transitional care/care management director for Indiana University Health LaPorte and Starke hospitals. ... Teresa **Sickmiller** is the clinical dietician at Indiana University Health Starke Hospital. She has 20 years of experience. ... Amber Burger has been named full-time medical director for **Hospice Care** in Mishawaka. She is board certified in hospice and palliative medicine. ... Nurse Practitioner Kimberly Mendez has received

her master of science in nursing is practicing in North Judson as part of Indiana University Health LaPorte Physicians.

INSURANCE

Carolyn Kolbe has been named senior service specialist for Gibson's property and casualty practice. ... Kim Valentine has joined Gibson as a client manager in the employee benefits practice. ... General Insurance Services in Michigan City has announced that DeShawn Gordon and David Gately have joined the



NOTEWORTHY NEWS BITS

firm as personal lines and commercial lines agents. ... General Insurance Services has announced that Laura Yates has joined the firm as a personal lines agent in its Valparaiso office. Kathy Henrich has transferred to the commercial lines team. where she will work with commercial and business clients.

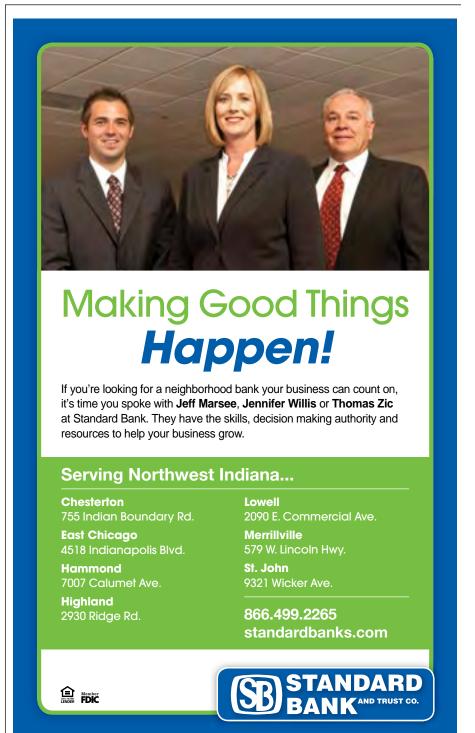
I FGAI

Ice Miller LLP has been named among the 2012 "50 Best Law Firms for Women" by Working Mother and Flex-Time Lawvers. Ice Miller was recognized for its attention to family-friendly policies and business development initiative that retain women and advance them into leadership positions. ... Barnes & **Thornburg** has been named by **U.S. News** as one of the "Best Law Firms" in the nation. The firm has offices in Indianapolis and South Bend. ... Carly Brandenburg, an attorney with Eichhorn & Eichhorn LLP in Hammond has been named Northwest Indiana's 2012 Up and Coming Woman of the Year in Law.

MANUFACTURING

Indiana Flame Service has begun a \$14 million expansion to upgrade its technology and equipment at its Burns Harbor and Gary locations. The company designs and installs custom cutting equipment in slab mills and provides custom equipment for the automotive and manufacturing sectors. ... AM General in Mishawaka has laid off 400 workers until at least March. ... **SolaRover**. which is manufactured in LaPorte, donated one of its specialized solar-powered electric generators to emergency operations in New Jersey to help with recovery efforts from Hurricane Sandy. ... Curtis Products of South Bend, a tube bending company, will consolidate its four locations and 300 employees around the city into the former Bosch Building just south of downtown. ... ITR America has announced a \$6.2 million expansion at its Hobart distribution center. The company distributes heavy machinery equipment and parts. The project includes a 100,000-square-foot building near the North Wind Crossing Business Park. ... Kiemle-Hankins, an industrial repair and maintenance business in Gary, is moving to a larger location in Crown Point. ... Indiana Long Carbon, a part of **ArcelorMittal** Steel in East Chicago. has reduced the work hours for 155 employees from 40 hours to 32 hours

a week. ... Huhtamaki Inc. has announced an \$8.5 million expansion at its specialty packaging operation in Hammond. The project will allow the factory to use more recycled paper. ... Safety-Kleen, which has a plant in East Chicago, has been acquired by Clean Harbors of Massachusetts. The deal is worth more than \$1 billion and includes 200











Waldemar Rosario

Kim Valentine

Carly Brandenburg

Sara Zwolski

Safety-Kleen locations. The East Chicago plant has 80 employees, all of whom are expected to retain their iobs. ... Hearthside Food Solutions in Michigan City has begun construction on a \$16.5 million expansion that will provide a new baking line for peanut butter products. Hearthside employs 425 people. ... RACO, an electrical box junction manufacturer, is moving from South Holland, Ill., to a new office in South Bend's Ameriplex complex. ... Land O'Frost of Lansing, Ill., will move its headquarter to Munster. The company produces pre-sliced and pre-packaged lunch meat and will invest \$6.4 million in the move to Indiana. ... Urschel Laboratories in Valparaiso, an international food processor manufacturer, will move its headquarters to a 160-acre site in Coffee Creek Center in Chesterton. The project includes a 350,000-square-foot manufacturing facility. ... Monosol has announced a \$39 million expansion in LaPorte. The project includes 50,000-square-foot building and \$34 million in new equipment to produce water soluble film.

keting of Mishawaka has been recognized by *Travel Weekly* magazine for its marketing strategy to promote travel from South Bend to Ireland for the Notre Dame vs. Navy football game on Sept. 1. ... **Advanced Imaging Solutions** in South Bend has received the Elite Dealer Award by *The Week in Imaging*, an online information and news publication for imaging technology, supplies

and services. ... Sara Zwolski has

been named account manager for

MEDIA/COMMUNICATIONS

Pathfinders Advertising and Mar-

Villing & Co. in South Bend, a marketing and communications firm. ... *The Chicago Sun-Times*, the parent company for *The Post-Tribune* of Northwest Indiana, may close its suburban offices, including the *Post-Tribune* in Merrillville, as a cost-saving measure. ... **Jennifer Pinkepank** has been promoted to marketing and research manager for CBRE/Bradley and Bradley Residential Management in South Bend.

NOT-FOR-PROFIT

Lake Area United Way has presented its Calvin E. Bellamy and R. Gary Bradley Lifetime Achievement Award to John Beebe for his community service on behalf of the organization and organized labor. ... Lake Area United Way has donated \$5,000 to the United Way of New York City to help victims of Hurricane Sandy. ... The \$100,000 fundraising goal set by the Boys & Girls Clubs of Northern Indiana has been reached. The project was supported by Northern Indiana Public Service Co., which has pledged \$1 million to support the club in accomplishing its Tolleston project for a new building in Gary. ... BMO Harris Bank has been recognized by Lake Area United Way with its Community Spirit Award for the bank's financial support in the 2011-12 community campaign.

REAL ESTATE

Donna Garwood, managing broker for **Re/Max 1st** in LaPorte has retired. Garwood spent 22 years with Re/Max, beginning in 1990 when she purchased **Re/Max Towne and Country**. She sold the firm in 2010 and has worked as managing broker

for new owner Dan Kelly. ... Century 21 Alliance Group in Valparaiso has recognized Linda Zyla and Sandra Schaffer with individual Pacesetter Gold Awards, while the entire firm received the Pacesetter Gold Award for overall sales. ... Valparaiso Partners has announced that the former McGill Manufacturing building in downtown will be renovated and be home to new business offices. ... The Greater Northwest Indiana Association of **Realtors** has elected officers. They are Betty Daniel-Lanie of County Wide Properties, LaPorte, president; Edith Cothran of McColly Real Estate, Schererville, presidentelect; Joe Wszolek of AppraiserJoe. com, Portage, treasurer; and directors are Martha Brubaker of Re/ Max Affiliates, Valparaiso; Chuck Dellorto of Coldwell Banker Residential Brokerage, Highland; Saba Mohammed of Century 21 Heritage, Merrillville; Bill Port of Re/ Max Results. Schererville: and Nina Wiseman of McColly Real Estate, Crown Point.

TOURISM

Seven Peaks Waterpark Duneland has partnered with other region attractions to offer special passes. Among them the Chicago Wolves, South Bend Silver Hawks, South-Shore RailCats, Zao Island, Washington Park Zoo and all parks owned by Seven Peaks. ... Sport-sIndiana.org has unveiled a new web site to promote the sports business in Northwest Indiana. The web site is operated by South Shore Sports, a part of the South Shore Convention and Visitors Author-

continued on page 51

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Entrepreneurial Success

Setting an example with perseverance and hard work.

BY RICK A. RICHARDS

he 2012 Entrepreneurial Excellence Award recipients have one thing in common: Not one of them expected to be where they are today and none anticipated they would be held up as a mentor for others.

But when the Northwest Indiana Small Business Development Center named its 2012 recipients, each of the nine became a symbol for others that through hard work, dedication, perseverance and sacrifice, success is attainable for anyone.

PAUL WILLIAMS

Big Dog Transportation Northwest Indiana SBDC Client of the Year

"I was kind of surprised," says Paul Williams, a former teacher who now operates Big Dog Trucking in Merrillville. "I had put in a lot of work at the business, so it was kind of nice to get the recognition."

When Williams started Big Dog Trucking in 2006, he was looking to supplement his pay as a teacher at Hammond Baptist High School. He brought in an extra \$300 a week by delivering items from Menard's around Northwest Indiana.

"I didn't know anything about trucking when I started," says Williams. It wasn't long before he acquired another trailer and began delivering chemicals. "I didn't know anything about that, either."

By the end of 2011, Big Dog Trucking was handling 1,200 deliveries a year, but in 2012, things took off. The company handled more than 2,500 deliveries. The big increase came when Williams stopped making deliveries and converted the company into a transportation brokerage, connecting trucks with loads needing to be delivered.

Tom Rowland, a certified public accountant and owner of Treehouse Financial in Merrillville, nominated Williams. "What struck me about Paul is that he's what I call a nextgeneration entrepreneur. He is fearless. He has a grand vision and he's attacking it."

Now that Williams is focused on trucking, he says he doesn't miss grading papers. "I miss the teaching and interacting with the kids, though."

Looking ahead, Williams says he expects Big Dog Trucking to con-

tinue to grow. "We've had pretty fantastic growth, doubling in size the last few years," he says.

TOM ROWLAND

Treehouse Financial Garry Bradley Small Business Advocate of the Year

When Tom Rowland was in school studying to be an accountant, he wanted nothing more than to be snatched up by one of the Big Six accounting firms. That's exactly what happened when he was hired by Ernst & Young in Cleveland.

Later he left to work as controller for LTV Steel and moved to Northwest Indiana. He liked the region and when he was called to return to Cleveland, he didn't go. He worked as an accountant for a construction company and in 2007 went out on his own.

"I was surprised about the award," says Rowland. "My first thought was 'How do I fit in? There are so many talented people in this area, why me?" Reflecting on the honor, Rowland says it's reassuring that others have confidence in what he does.

Rowland was nominated by Gerald





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Bishop, a lawyer and partner in the firm Gerald M. Bishop & Associates. Because of Rowland's experience with Fortune 500 companies, Bishop says Rowland has "has what it takes" and is able to guide companies around many of the stumbling blocks that affect small businesses.

"Tom knows the potential pitfalls which might be encountered along the way. That experience coupled with his involvement in the multimillion-dollar corporate environment provides Tom with a vast amount of knowledge and experience," says Bishop.

"I was 47 years old when I started this," says Rowland. "I'm pretty much a one-man show and what's justification for me is when my clients do well. I want to make sure I'm doing the right thing for them day in and day out."

In the future, Rowland wants to grow, but not a lot. "I want to be doing exactly what I'm doing now, but for a few more clients. If I can encourage and promote and give small business entrepreneurs advice, then that's good enough for me."

JEANNE SOMMER

Century 21 Alliance Group Woman-Owned Business of the Year

When Jeanne Sommer learned she had been named Woman-Owned Business of the Year, she was "very excited, very grateful and very surprised."

But her excitement wasn't just for her real estate business, but also for her real love: pet rescue. Along with Century 21 Alliance Group in Valparaiso, Sommer operates Lakeshore PAWS, a not-for-profit pet rescue operation.

"I knew for a long time I wanted to do real estate," says Sommer, whose mother and father were in the real estate business. "I went to college where I swore I wouldn't do it," but after 10 years as a production manager at Quaker Oats, she came home when the real estate business beckoned.

"I think the recognition is nice because it shows women can be successful and be an integral part of the business community," says Sommer. "There was a glass ceiling at Quaker Oats, but there is no glass ceiling in being a real estate agent."

Today, Century 21 Alliance Group has 35 agents and operates in Lake, Porter and LaPorte counties. Sommer says her name may be on the award, but insists it wouldn't have been possible without the effort of everyone in her organization.

"Everyone has a job to do and they do it," she says, giving special acknowledgement to her husband, Nick, a commercial real estate agent with the company.

Her business success helped her create Lakeshore PAWS. "I really love being able to help and be involved with animals. It's a little strange for some people to find us working on that from here, but I really love doing that."

Rene A. Martin, first vice president of Citizens Financial Bank in Valparaiso nominated Sommer. She says her "positive attitude, strong work ethic and commitment to volunteerism has been the catalyst behind the success of her Century 21 Alliance real estate team ... and led to my decision to nominate her for the Entrepreneurial Excellence Award. Jeanne's values and the values she has instilled in her team are consistent with Citizens Financial Bank's philosophy and dedication to support community programs that enhance the quality of life in the communities they serve."

WADE BREITZKE

27 Entertainment Young Entrepreneur of the Year

Wade Breitzke started as a DJ and today his Valparaiso business, 27 Entertainment, has expanded to include wedding videos, public service announcements, web-based profiles and commercials.

"This is definitely an honor," says Breitzke, 26. We've worked hard to get where we are. When I got the phone call, I felt like I still had a lot of work to do."

Breitzke started his company

in 2006 and today it has four full-time and 12 part-time employees. He was nominated by Chris Mahlmann, owner of ValpoLife.com. "I met Wade at a wedding for one of my team members. I could tell in a minute where he wanted his company to go and how he was going to get there."

Breitzke originally started down

the traditional advertising and public relations path, but wanted to do more. Most recently, he created Rock Box, a video production operation that focuses on small business. "You have to keep on top of things by going to conferences and meetings and invest in the right equipment. You have to make sure your clients get the best."

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Breitzke says he's always wanted to own his own business. "Things have really worked out for me. There is so much talent in the region which is why this honor is so humbling. We still don't know how good we can be."

27 Entertainment's work can be seen on Comcast cable as commercials and on websites for area businesses. In the meantime, Breitzke is working with Purdue University North Central to create a program in instructional design that other entrepreneurs can use as a jumping off point.

CHRISTINE NEWTON

South Shore Insurance Emerging Small Business of the Year

When Christine Newton started South Shore Insurance in 1988, it meant leaving a lot of loyal clients behind at American Family Insurance, where she had worked for several years. She says that by branching out on her own as an independent insurance agent, she was able to offer clients more options.

"I've always owned my own business; it's preferable to me," she says. "It gives me the freedom I like and the ability to plan my year. I find it very exciting."

When Newton learned she was chosen by the Northwest Indiana SBDC, she describes feeling happy. "I think it's a positive for me and the company. It adds credibility to what we do."

Newton was nominated by James Magera of 1st Source Bank. "Christine's award ... is a result of her ability to adapt to changes in the economy and her business model. ... she is the one who made it work through her sound business plan, budget and long hours."

Newton says she's made her business plans realistically and knew

what she was getting into. "It's stressful, but not in a bad way," she says.

Over the next few years, Newton would like to see South Shore Insurance grow by 50 percent and add a couple more employees, including an outside sales rep.

"What gives me satisfaction is knowing that when you're working with customers we're helping them grow," she says.

GEORGEANN QUEALY

Integrative Flavors Jeffrey Butland FamilyOwned Business of the Year

Integrative Flavors has been around for decades, so when owner Georgeann Quealy learned it was being honored by the Northwest Indiana SBDC, she says she was "very excited."

Being honored for something the company has been doing for years sends a message that what it's doing





and its approach is on the right path.

Quealy's father started the business in Chicago, later moved to Gary, then to Michigan City, and three years ago she moved to The Pines in Porter County.

"What I've noticed most since receiving the honor is exposure," says Quealy. "People know who we are. It validates that our family works

well together and that we're well thought of."

Integrative Flavors has been around since 1938 and produces a variety of soup bases—pork, chicken, beef and shrimp—used in restaurants around the country. Last year, the company produced half a million pounds of soup base.

Since moving to The Pines, Quealy

says the company has become more automated. "We've picked up new customers and that's part of the reason we're getting new equipment."

The move to The Pines quadrupled Integrative Flavors' production capability. "We had enough space that we thought it would last us for years. But we've grown a lot faster than we anticipated."

When the company made the move, it had 12 employees. Today, Integrative Flavors has 16.

Erik Back of 1st Source Bank nominated Quealy. He worked with the company in its move to the larger space and says he was impressed by the family's plan. "The recommendation of Integrative Flavors for the award was based upon their intergenerational ownership, commitment to the community, and management's efforts to continue to position the company for the next generation," says Back.

Looking ahead, Quealy says that within five years she would like to have 30 employees and be providing much more seafood base to customers.

"We're an ingredient that most people have eaten if they eat at a chain restaurant," says Quealy. "They just don't know about us."

Waste Revelation Entrepreneurial Success of the Year

COLE DOOLITTLE

Throwing something away ought to be pretty simple, but companies are finding it's not as easy as it seems. Old and outdated electronic equipment, cleaners, solvents and other items need special handling, and that's where Cole Doolittle comes in.

His company, Waste Revelation in Valparaiso, was founded in 2000, and offers consulting to help companies properly and safely dispose of items. "I describe what I do as a niche business like hiring a Realtor or a lawver."

Doolittle says he was flattered when he learned that his company had been named Entrepreneurial



COVER STORY

Success of the Year. "It was nice, very nice, especially since we have a very unusual niche."

Doolittle says in just the past two years, Waste Revelation has helped companies dispose of or recycle more than 400,000 tons of waste. "When I started, I never had any hesitation that I wouldn't succeed," says Doolittle. "If you go into something with the idea that you might fail, you will fail."

The idea for Waste Revelation came when he was working in South Carolina as an engineer at a landfill overseeing the disposal of construction waste.

"I noticed one truck came in and was weighed and the cost was \$41 a tons. Another truck came in and it was \$31 a ton. Why the difference? It was the same source and the same stuff being dumped into a hole in the ground," says Doolittle.

"The light bulb went off. I realized no one knew anything about the cost of disposing of waste. I knew there was an opportunity to represent waste generators."

The uniqueness of the business attracted Mark Baird of Centier Bank. He nominated Doolittle.

"When we represent the client we work to get them the best deal they can for disposal. We split the money they save with them," Doolittle says.

MELISSA NEFF

Mechanical Concepts Small Business Person of the Year

Melissa Neff studied music education at Valparaiso University, but after she got out of school, she worked at a bank. She then spent time as a stay-athome mom, and since 1988, has been a partner with her husband, Ralph, in Mechanical Concepts in Gary.

The company is one of the region's leaders in heating, ventilation and air conditioning design and installation.

"I was surprised, flattered by the honor," Neff says of being named Small Business Person of the Year. "I felt very honored because there are a lot of hard-working people out there."



a partner with her husband, Ralph, in Mechanical Concepts in Gary.

COVER STORY

She says the honor is great for the business because it recognizes the hard work put in over the years. "When Ralph came to me and said he wanted to do this, he was confident. He told me I think we can do this, but to get ahead we'll have to do this ourselves."

It's that confidence that led Mechanical Concepts where it is today. It also was noticed by Christopher Campbell of Centier Bank, who nominated Neff for the honor. Campbell says the "friendly and honest" approach that Melissa and Ralph Neff have taken in their business is why it has been so successful.

"When we first started we didn't have a lot of clients," says Neff. "We wanted to do things the right way because we wanted to be able to hold our heads up in the community."

Another principle, says Neff, was not cutting corners. "We've been fair to our employees and our clients." Mechanical Concepts operates a fully unionized shop and Neff says she wouldn't have it any other way because the expertise and skill her employees have translates into quality work.

GUS OLYMPIDIS

Family Express Lifetime Achievement Award

Gus Olympidis' story about how he built Family Express is well known. The young man from Greece bought a 7-Eleven store in Griffith when he was 21 years old, a time when convenience store culture was a bit seedy. Olympidis wanted to change that.

He came up with a concept that created brighter, more welcoming stores, and today his company operates 56 outlets across central and Northwest Indiana.

And while the honor of the Lifetime Achievement Award is flattering, Olympidis admits he's a bit uncomfortable with individual honors. "The award is a recognition that someone has been paying attention."

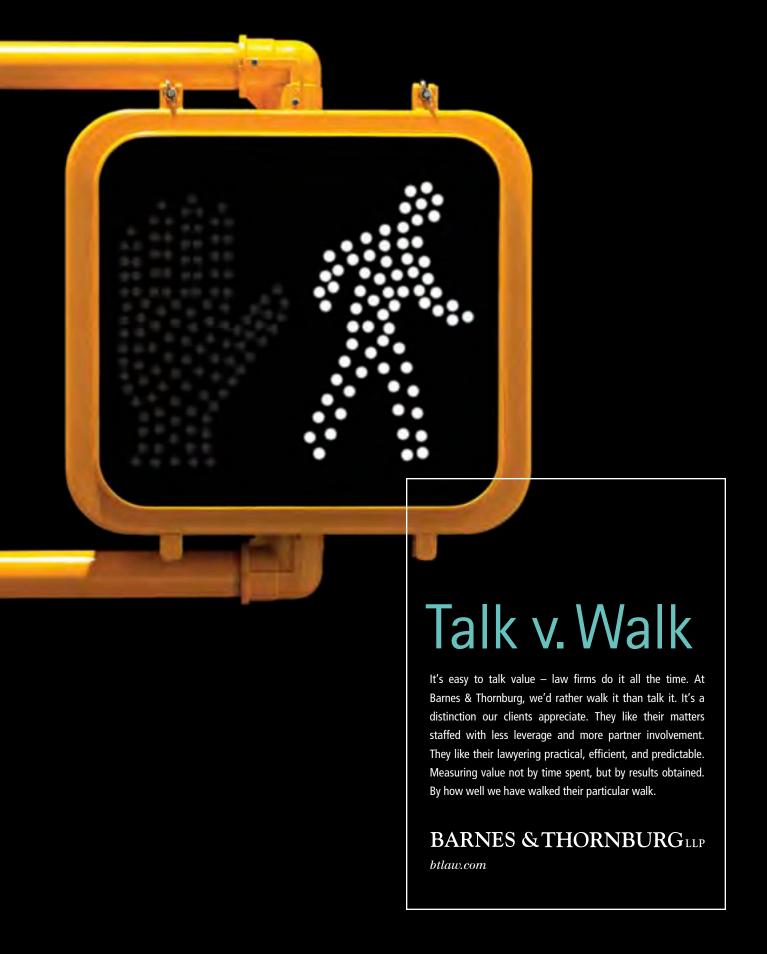
That someone is James Jorgensen, a lawyer with Hoeppner, Wagner & Evans in Valparaiso. He is a longtime friend who says that spending a few minutes with Olympidis is a graduate course in the convenience store business.

Olympidis returns the compliment. "Jim is a wonderful guy, one of the finest guys on the planet."

That underscores what Olympidis wants for everyone who visits his stores. He wants them to be friends. It's a philosophy that generated more than \$300 million in business last year.

"When I started, I was personally inspired by Denis Ribordy," says Olympidis of the man who successfully built a chain of drugstores in the region before selling them. "Like him, I hope to inspire others. I think my message today would be that being a successful entrepreneur helps build a successful society."





Who's Coming to Town in 2013?

BY SHARI HEID

t's too soon to tell if 2013 will be a breakout year, but there's a lot going on in Northwest Indiana and the Chicago area for 2013.

"We are optimistic about 2013, with convention and sports bookings ahead of this time last year for the upcoming year," says Carolyne Wallace, director of sales for Visit South Bend Mishawaka. "Over the past 12 months our ADR (average daily rate) and occupancy rate has been slowly but steadily increasing."

Wallace notes the U.S. 31 project as one factor spurring the optimism. "We plan to market to our potential clients and visitors coming from Kokomo, Indianapolis and southern Indiana, that 'South Bend just got a lot closer," Wallace says. "This should increase our state association and sports bookings."

Here's a look at some of the events scheduled to come to the area and the anticipated economic impact.

LAKE COUNTY

The Radisson Hotel at Star Plaza in Merrillville will host a variety of events in 2013. The 20th annual Indiana Challenge (Feb. 21 to 23) will add nearly 500 room nights and have an anticipated economic impact of \$123,250.

More than 250 billiards players from across the state will compete in the American Cue Sports Indiana State 8-Ball Championships (Feb. 27 to March 3 to determine the state champion. The event generally books more than 200 rooms with an estimated economic impact of \$50,000-plus.

About 500 participants are anticipated to attend the Region V Title 1 Parents LLC Annual Convention



COMING TO CHICAGO Events at McCormick Place include the International Home & Housewares Show; the Restaurant, Hotel-Motel Show; and the American Library Association's Annual Conference.

(March 10-16), which hasn't been held in the area since 2007. The event, which isn't open to the public, is expected to add 775 room nights.

hundred attendees expected at the 2013 Student Competition (April 10-13), sponsored by the American Advertising Federation. The event has an economic impact of \$32,000.

From June 22 to July 1, the Radisson will host some 450 attendees of the Exponential I.M.P.A.C.T., sponsored by Crusaders Ministries. Room nights are anticipated to reach 1,111, and an economic impact of \$277,750.

The Alliance of Indiana Rural Water (Aug. 20 to 22) will bring an anticipated 246 room nights and an economic impact of \$61,500.

The Indiana Criminal Justice Association (Oct. 21 to 25) is estimated to bring \$95,000 to Merrillville, with an anticipated 380 room nights sold.

Lake County is the site of vari-

ous sports-related events throughout 2013. Valparaiso University will host the 67th annual Lutheran Basketball National Championship (March 22 to 24). On average, the event sells 2,400 room nights and has an estimated economic impact of more than \$600,000.

More than 90 of the best girls traveling basketball teams and programs across the country will be hosted at The Fieldhouse in Merrillville for the Adidas Girls Basketball Tournament (April 19 to 21). This event yields more than 450 booked rooms with an economic impact of more than \$112,500.

One thousand of the best amateur tri-athletes in the nation are expected to attend the fourth annual Leon's Triathlon (June 2) at Wolf Lake in Hammond. Boasting one of the fastest and most distinctive courses in the world, Leon's is one of the fastestgrowing triathlons in the nation. It is broadcast coast-to-coast on Comcast SportsNet affiliates.

More than 200 of the world's best golfers will come together at Lemon Lake County Park in Crown Point to compete in the Professional Disc Golf Association World Championships (Aug. 3 to 10). The event is anticipated to result in more than 200 room nights and an estimated economic impact of more than \$50,000.

The Cal Ripken Major World Series (Aug. 9 to 16) at Hammond Optimist Park will determine which of the nation's 10 best baseball teams will take home the trophy.

LAPORTE COUNTY

Twelve hundred people are anticipated to attend the Eby-Brown 2013 Expo (April 24 to 26) at the Stardust Event Center in Michigan City. The three-day conference, which is not open to the public, brings together leading convenience store suppliers and wholesale food distributors of tobacco, candy and other convenience store products. This is the second consecutive year the event has been held in Michigan City.

"The Eby-Brown event will most likely exceed the number of attendees from last year," says Rick Wright, convention and leisure sales manager for LaPorte County Convention and Visitors Bureau, adding that overall, the meetings and conventions business in LaPorte County remains consistent in 2013. One-thousand room nights are anticipated to be sold with the estimated economic impact weighing in at around \$345,000.

Seventy-five boats, manned with crews ranging from two to six people, will compete for \$10,000 in the Hoosier CoHo Club Classic (May 4 to 5). The event will take place in Lake Michigan waters off Washington Park in Michigan City for the 39th consecutive year.

Weigh-ins are on Saturday and Sunday. This longest-running fishing tournament on Lake Michigan kicks off the Great Lakes salmon and trout season and pumps more than \$2 million into the local economy. More than 1,000 room nights

are anticipated to be booked.

New to the LaPorte area in 2013 is the Midwest Tool Collectors Association (June 12 to 15), the world's largest tool-collecting organization. The event will be at the Stardust Event Center at Blue Chip Casino. Up to 400 attendees are anticipated to book 300 room nights, with an estimated economic impact of \$120,000.

For the fifth consecutive year, the Great Lakes Super Boat Grand Prix (July 30 to Aug. 4), the only offshore powerboat race on a Great Lake, will be held at Washington Park Beach. Admission is free, and 125,000 visitors are expected to browse the pit areas and meet the racers.

"Many racers like to let folks actually get into the cockpits," says Jason Miller, sports development manager for LaPorte County Convention and Visitors Bureau. The "must-see" portion of the event is the Saturday night boat parade/block party in partnership with Taste of Michigan City featuring live bands and a local foodfestival.

Up to 40,000 people can watch the boats get into position for the parade and get a chance to mingle with the racers and crew. "It's a great community block party," Miller says. "In its first four years the Grand Prix has pumped between \$5.5 and \$7.5 mil-

lion per year into the local economy for a total of more than \$20 million over four years." Three thousand room nights are anticipated to be sold in 2013.

PORTER COUNTY

Porter County's biggest draw is Indiana Dunes. Each year more than 3 million visitors flock to Porter County to visit Indiana Dunes State Park and the Indiana Dunes National Lakeshore.

Lorelei Weimer, executive director for Indiana Dune Tourism, says the organization has worked on several initiatives to increase visitation to Porter County and that the county's hotel room revenue and room demand are expected to increase in 2013. The average overnight visitor spends about \$93 per day and the average day visitor spends \$40.

The Lutheran Basketball Association Tournament (March 21 to 24) has been hosted by Valparaiso University since 1971. The tournament brings more than 2,000 visitors to the area and nets, on average, 2,400 room nights.

The university also will host the Institute of Liturgical Studies Conference (April 8 to 10), and its 28th Annual Jazz Fest (April 15 to 20) will draw visitors from all around.



BITE-SIZE PORTIONS Marcy McKinley of the Grand Wayne Convention Center in Fort Wayne says health-conscious meeting menu planners are asking for smaller portion sizes.

The Big Bass Bash fishing tournament (June 28 to 29) in Portage anticipates an attendance of several hundred people netting 50 room nights for its debut year.

The Association of Lutheran Church Musicians Biennial Conference (June 30 to July 3) will be held at Valparaiso University.

The Valparaiso Popcorn Festival

(Sept. 7) in Central Park Plaza is one of the county's biggest festivals, drawing 50,000 to 55,000 people, most from throughout the region. This year will mark the 35th year for the festival, which features more than 200 arts and crafts booths, a parade and numerous activities for the entire family.

Chesterton's Wizard of Oz Festival

(Sept. 13 to 15) and Portage's Elvis FANtasy Fest (Oct. 11 to 13) draw the highest percentage of visitors from outside the area.

ST. JOSEPH COUNTY

Five thousand people are anticipated to attend the RVIC Valley RV and Camping Show (Jan. 18 to 20) at Century Center in South Bend.

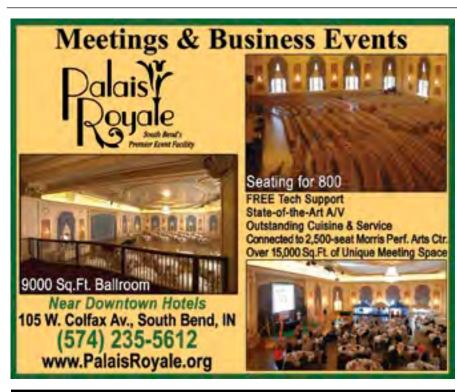
The Indiana State USBC Youth Bowling Tournament returns to South Bend's Chippewa Bowl for the first time since 2003 on weekends from Feb. 22 through May 12. The competition draws up to 3,000 youth bowlers statewide.

The Hart-Parr Oliver Collectors Association Winter GetAway (March 20 to 24) is coming to South Bend for the first time, convening at Century Center and DoubleTree by Hilton South Bend. The anticipated 450 attendees can view public displays of Oliver and Hart-Parr tractors, plows, lawn tractors and more. Tours of Oliver family sites including the Oliver Mansion, Riverview Cemetery and James Oliver Memorial Park at the Oliver Industrial Park are available.

Century Center and DoubleTree by Hilton South Bend also will host the PRIDE2013 World Drug Prevention Conference (April 5 to 12), the 36th annual conference to be held in South Bend. Attracting 900 attendees, the organization is the nation's oldest and largest peer-topeer organization devoted to drug abuse and violence prevention through education.

The 32nd annual Studebaker Drivers Club Michiana Chapter Car Show and Swap Meet (May 2 to 4) at the St. Joseph County 4-H Fairgrounds draws thousands of spectators every year. Attendees of the free event can see, and even buy, Studebakers, parts and accessories.

The Fischoff National Chamber Music Competition (May 10 to 12), the largest chamber music competition in the world, is held on the campus of the University of Notre Dame, and is open to the public. It's the only national chamber music competition offering both senior





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BUSINESS MEETINGS & CONVENTIONS

(ages 18 to 35) and junior (age 18 and younger) divisions.

The National Medjugorje Conference (May 24 to 26) returns to the University of Notre Dame for the 25th time to celebrate the appearance of the Holy Virgin Mary to six children in the mountain village of Medjugorje, Yugoslavia, in 1981.

More than 1,000 collectors of Buick vehicles will gather on the grounds and facilities of the Gillespie Conference Center in South Bend for the Buick Club of America National Meet (July 12 to 21). This is the first time South Bend has hosted the meet, which will feature 750 cars on display for public view, meetings, banquets, tours and other activities.

The 48th annual National Baton Twirling Association America's Youth on Parade competition (July 23 to 27) returns to Notre Dame for the 44th consecutive year in 2013. With more than 4,000 participants plus family members and coaches, its economic



BUSY YEAR AT THE PALAIS ROYALE Events at the South Bend venue include the Bob and Tom Comedy Tour on Valentine's Day, the South Bend Parks Department Mom-Son Dance as well as the annual Easter Brunch in March, the Mother's Day Brunch in May, and the New Year's Eve Dinner/Dance as the year closes.

impact is estimated at several million dollars annually. The free event is open to the public.

The 2013 lineup of the World Pulse Festival (Aug. 10) includes many popular national acts. The annual





COMING TO SOUTH BEND Century Center events include the RVIC Valley RV and Camping Show, the Hart-Parr Oliver Collectors Association Winter GetAway and the PRIDE2013 World Drug Prevention Conference.

Christian music festival generally attracts 50,000 to the south side of South Bend

COOK COUNTY, ILL.

With more than 200 events listed on its convention calendar for 2013, the

Windy City's McCormick Place, Merchandise Mart and plentiful hotels handle their fair share of conferences. Here's a smattering of upcoming events.

Navy Pier will host the Mid-America Horticultural Trade Show's (Jan. 16 to 18) anticipated 7,900 attendees; nearly 5,000 attendees for Coffee Fest Chicago (June 5 to 10); and approximately 5,000 attendees of the Independent Garden Center Show (Aug. 20 to 22).

McCormick Place will host an anticipated 60,000 attendees for the International Home & Housewares Show (March 2 to 5); an anticipated 61,000 attendees for the National Restaurant Association's Restaurant, Hotel-Motel Show (May 18 to 21); and 25,000 anticipated attendees of the American Library Association's Annual Conference (June 27 to July 2).

The Merchandise Mart will host the 40,000 anticipated attendees of NeoCon® 2013 World's Trade Fair (June 10 to 12).



BUSINESS MEETINGS & CONVENTIONS



GREEN MEETINGS The green factor and social responsibility are big players in event planning, says Deann Patena, director of sales and marketing at the Radisson Hotel at Star Plaza in Merrillville.

Meeting Planning Trends

Clients seek value, convenience, technology and green sensibilities.

BY LAUREN CAGGIANO

ike many aspects of life and business, the economic viabil-✓ ity of downtowns across the area has a profound impact on the event and meeting planning industries. Meeting planners from Northern Indiana venues weigh in on trends in customer service, food and beverage service, technology and building relationships.

Jill Scicchitano, general manager of the Century Center, oversees the day-to-day operations of the 225,000-square-foot convention center in downtown South Bend. Scicchitano offers some insight on the shifting focus from the business segment to more entertainment niches.

"We continue to see a strong mix of business at the Century Center, however over the past year we have specifically seen a trend in increased special events," she says. For example, the facility has hosted everything from large live musical acts to interactive and unique shows open to the public such as "Discover the Dinosaurs" in December.

Marcy McKinley, director of sales and marketing for the Grand Wayne Convention Center in Fort Wayne, savs events tend to be more tra-"The religious ditional. continues to be one of our highestproducing markets. The corporate market is also seeing an increase in bookings," she says.

For all types of events, a critical part of the experience is dining. In general, event organizers are always looking for unique and healthy options for their events. Specifically, Scicchitano says there is a growing trend in farm-to-table experiences.

Another observation: "We also see the real desire for value in the product that is served. Healthy options, quality presentation and affordability are all factors that are being sought."

Similarly, McKinley says smaller portions, almost bite-size portions, are becoming popular. Caterers also are providing nutritional information in their menus, she notes.

That need for transparency carries over into other elements of event planning. Deann Patena, director of sales and marketing at the Radisson Hotel at Star Plaza in Merrillville, says the green factor and social responsibility are big players in event planning. For example, clients are asking

for glasses as opposed to plastic cups. "A lot of the green elements are almost expected," she says. The hotel also donates leftover food to the local food bank.

This expectation has become so commonplace there are several meeting planner associations dedicated to helping clients reduce their environmental footprint. For example, the Green Meeting Industry Council, a non-profit organization whose mission is to transform the global meetings industry through sustainability, has grown to have members in 20 countries. The organization champions the implementation of sustainability practices and provides advocacy, education, resources and recognition of industry leadership.

In addition to the green factor, the demand for technology is growing every day. That's why in fall 2012 Chicago-based Hyatt Hotels & Resorts launched its "Group Bill" technology, a real-time billing and tracking system developed with the needs of planners in mind. This free system is touted for its ability to allow meeting planners to track and reconcile costs daily from the comfort of their own computer or workspace.

The interactive PDF offers planners a table of contents, general summaries with hyperlinks back to the original charge, distinguishing colors, extra white space to ease eyestrain, multiple levels of billing detail, and a reduction in desk cluttering paperwork.

Hyatt's Steve Enselein, vice president corporate catering and convention services, sums up the technology's utility: "It takes timeconsuming tasks off the meeting planner, and allows for more time with the guests."

Like the Hyatt, McKinley says the Grand Wayne is committed to reduce the amount of time and energy clients have to expend. For example, the technology department has seen an increased demand for high-definition video screens.

"Speakers are preparing their presentations to be more high-def friendly, and venues have followed suit with new equipment to accommodate this trend," she explains.

Scicchitano says the Century Center is committed to providing an up-to-date venue, technology being one of the "most critical elements." For example, Wi-Fi has been installed and has quite the capacity for volume and speed.

For Josh Ingle, that's good news. The co-owner of AudioBahn Productions in Mishawaka, Ingle's business specializes in providing state-of-theart audio and visual technology to hotels, convention centers and entertainment halls across the Midwest. Besides his own business. Ingle is a sound engineer for the DeBartolo Performing Arts Center at the University of Notre Dame.

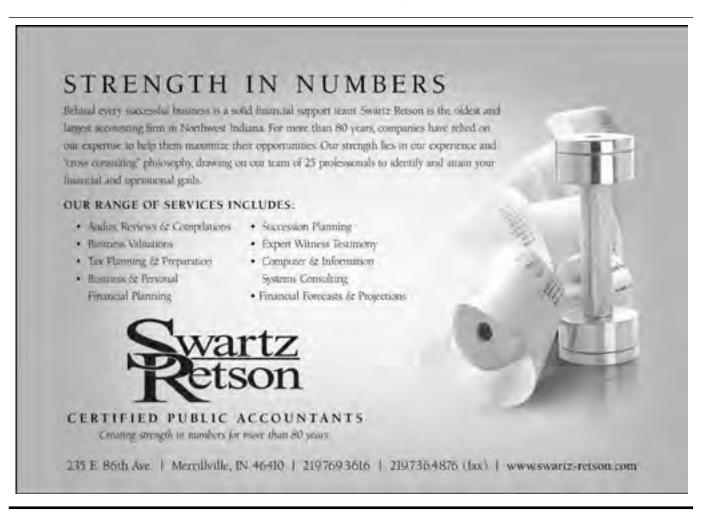
"What you have to do is look at your return on investment. You have to balance what you buy and use vs. what we can subcontract," says Ingle. That means learning the capability of each venue and learning what it has and what he can bring to enhance it.

"You have to make sure your equipment doesn't get old," says Ingle, adding that audio equipment has a longer shelf life than video equipment.

"You have to really know what vour customers want. You have to talk to them and make sure what they want."

From his warehouse on 10 acres of rural St. Joseph County land, Ingle has used that philosophy to wire venues from the LaPorte Civic Auditorium for a Clint Black concert to outdoor pep rallies at the University of Notre Dame to the Venetian Festival in St. Joseph, Mich., to dozens of conference rooms and meeting places for corporate events and meetings. Ingle adds that it all has to be done as quickly and economically as possible.

And speaking of speed, Scicchitano has noticed a change in the



BUSINESS MEETINGS & CONVENTIONS

timeframe of bookings. While the short-term business still is prevalent today, she says planners are seeing future-year bookings trending earlier than they have been. The local and regional base of business continues to be strong and is anticipated to continue, she notes.

McKinley is just as optimistic. "The number of meetings is beginning to come back," she says. "It is nice to have the challenge again of wondering how to fit all the groups in. 2013 is a big year for us with an expected 52 to 55 conventions projected for the year."

Patena offers a conflicting anecdote, however, "There has been a short booking window for companies. They're not booking as fast. People don't want to make decisions as quickly."

But similar to Scicchitano's experiences, she cites an upswing in regional events, to likely cut down on travel expenses common with national conferences.

Angela Gaghan, director of sales and catering, Blue Chip Casino Hotel & Spa in Michigan City, offers a different perspective from that of an entertainment venue. Still, there is that same desire for recession-friendly rates.

"Corporate is still looking for short term and wants package rates that include room rates and event space." With regard to associations, more conventions are leaning towards adding more networking opportunities (i.e. receptions, hospitalities, etc.), as opposed to sit-down banquets. Regardless of type of group or event, Patena says what keeps clients coming back is that sense of familiarity.

"People want that comfort level," she says. "You have more leverage when you work with a client on a regular basis. It's that one-on-one relationship."

And Scicchitano doesn't see these values going away anytime soon. "Being able to provide a unique atmosphere with options, flexibility, ease of doing business and value is critical for continued success."

Indeed attracting clients is key to

keeping the meeting industry afloat. Put simply, the numbers speak for themselves. "The Economic Significance of Meetings to the U.S. Economy" study, conducted by PricewaterhouseCoopers LLP assisted by a team of industry researchers, spanned more than a year in research and analysis and is the first-ever study of the size and scope of its kind.

Among its findings: the U.S. meetings industry directly supports 1.7 million jobs, \$263 billion in spending, a \$106 billion share of the GDP, \$60 billion in labor revenue. \$14.3 billion in federal tax revenue and \$11.3 billion in state and local tax revenue each vear.



Dealing with Executive Stress

Taking care of yourself is also healthy for your work.



"YOU HAVE TO LOOK AT THE GLOBAL PICTURE." Sandeep Sehgal, an interventional cardiologist affiliated with Porter Regional Hospital, says there is no single reason for a heart attack or stroke.

BY BOB KRONEMYER

hristopher Jones, owner of Schoop's Hamburgers Hammond, celebrated in November the heart attack he suffered last April, by eating the restaurant's signature Mickey burger: a half-pound of ground beef with two pieces of cheese.

"My doctors told me that eating an occasional burger is not going to kill me," says the 43-year-old Jones, who has owned the casual-dining franchise spot for the past six years.

The week before his heart attack.

Jones had shortness of breath. At that time, the doctor told him he had diabetes and put him on medicine. Then after his heart attack, the doctors attributed it to his having had diabetes for nearly two years. "But I also feel stress played a role, by the need to run my business in today's economic climate." challenging Jones recalls.

Before his heart attack, Jones was working on average 50 hours a week, but he has since reduced that to about 30 hours. "However, I'm working smarter," he says. "I've also

passed off a lot of my responsibilities to my employees."

In addition, Jones no longer micromanages his job. "When someone doesn't show up, it is not the end of the world. We will figure it out," he asserts. "I now have a new mental state and am much less stressed." Besides having a great staff, Jones says it is important that executives have a contingency plan for their business if they are temporarily out of commission. "It is amazing that when you give people responsibility, most of them rise to the occasion," he says.



EXECUTIVE HEALTH

Jones also now cooks more at home and watches what he eats. "I eat more chicken and other white foods," he explains. He also adheres to a more diabetic menu, "which is low in salt and fat, which is good for your heart."

Furthermore, three months of cardiac rehab, starting with walking on a treadmill, has blossomed to the gym four times a week (about 45 minutes per session). Jones also tries to walk or partake of some other physical activity daily.

Jones recommends that executives schedule yearly physical check-ups to minimize the risk of a heart attack or stroke. "And listen to your body if you are not feeling well," he says. "I didn't feel good for a couple months before my heart attack."

Jones is also careful about balancing his work and family with serving on the board of directors of four local organizations: the South Shore Convention and Visitors Association, Halo of Hope children's charity, Hammond Historic Commission and Montessori Children's Schoolhouse.

Those are exactly the steps any stressed-out business executive should take, whether they've had a heart attack or not, says Eias Jweied, a cardiologist and surgeon with Franciscan Alliance hospitals in Crown Point and Michigan City.

"Regular exercise, especially cardio work is important," says Jweied.
"It ought to be two or three times a week, either running, on a treadmill or swimming."

Jweied says executives should meet with their family doctor before starting an exercise regimen, and then schedule annual checkups.

"STRESS ITSELF CAN CAUSE
HYPERTENSION," says Andre Artis,
a cardiologist with Methodist Hospitals,
"which is a risk factor for both strokes
and heart attacks."

"You also need to control cholesterol by watching what you eat," says Jweied. "Control your sugar intake, too, and eliminate smoking at all costs."

On the job, people tend to snack (Jweied admits he does, too) but to be careful about how much you eat. "It's very insidious and we don't even notice we're doing it," he says.

In any stressful occupation, Jweied says it's important to find a way to relieve stress through physical activity and to eliminate saturated fats. "Try to eat vegan as must as possible. That doesn't mean becoming a vegetarian, but if you eliminate meat as much as possible and eat vegetables and fruit, it's much better for your body."

Andre Artis, a cardiologist at Gary-based Methodist Hospitals, offered much the same advice. "One of the risk factors for developing heart attack and stroke is stress. If you are under stress, you don't take care of yourself. In high-stress situations, the person does not exercise and may overeat. Stress itself can cause hypertension, which is a risk factor for both strokes and heart attacks."

People may also self-medicate because of the stress; for example, with alcohol, "which also increases the risk of heart attack and stroke," Artis states. Similarly, energy drinks and colas contain high doses of caffeine, "which can stimulate the heart and raise the blood pressure." Over-the-counter medications for relaxation can also lead indirectly to increased risk.

Artis points out that it's important for each individual to know how he or she reacts to stress and their body's reaction. Telltale signs for a heart attack include tightened jaws, headaches, palpitations and stomach aches. "These are triggers to back off," he says. "Most executives push pretty hard."

Artis also notes that executives can learn a valuable lesson from athletes. "Pushing yourself at 100 percent of capacity, 100 percent of the time, actually leads to reduced performance," he says. "Even athletes have rest periods, where they bring themselves down." Tied in with this truth is the need for executives to take periodic "timeouts" or to go on vacation.

"Executives must take their health very seriously, because without it they cannot lead their organization," Artis maintains.

Rick Richards, 59, a Michigan City freelance writer and editor of *Northwest Indiana Business Quarterly*, suffered a heart attack on a Sunday morning in July 2011. At early Mass, he had felt nauseous and but he thought the extremely hot weather outside was the reason.

When Richards returned home from Mass with his daughter and



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Leading the Way to Better Health

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placed the key in the house door, "it hit me," he remembers. "I had this really bad feeling in my stomach. I just knew something wasn't right." He also had pressure in his neck.

Richards was unsure if he was experiencing a heart attack, so he took two aspirin, "which in retrospective the doctor said was very, very smart." But when his wife arrived

home shortly thereafter, she insisted he go immediately to the hospital, which was 10 blocks away. Instead of calling for an ambulance, Richards' wife drove him to the hospital and dropped him off at the emergency room exit with his daughter. "I sat down in a wheelchair and told the woman at the desk that I thought I was having a heart attack," Richards says. "Within seconds, I was connected to tubes and wires."

Richards believes stress from his work contributed to his heart attack. Ironically, he had joined a gym a few months earlier to lose weight and had started to change his diet. "But the damage had already been done and I had blockages in my arteries," he convevs.

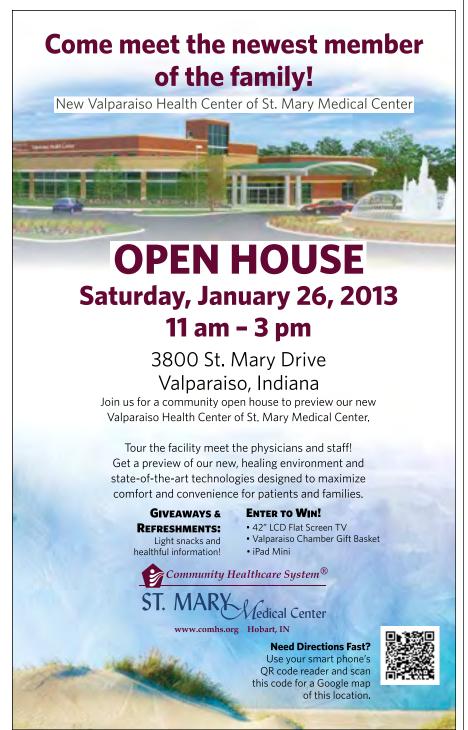
Today, Richards says he feels more relaxed and continues to work out at the gym at least three times a week, including one day with a personal trainer, which he says is not that expensive.

His advice to executives for reducing stress? "Find the time to exercise. whether that be jogging or walking. Don't make it as an afterthought, but as part of your weekly schedule. I've lost over 40 pounds. If I don't work out, I feel guilty for not going. I enjoy it and I've met friends there."

Richards also says that a person who has had a heart attack or stroke should check with his doctor to ascertain what one's system can and cannot endure through exercise. "You don't want to create more problems than you are trying to solve,"

Anas Safadi, a cardiologist at St. Mary Medical Center in Hobart, observes that executives tend to have type A personalities (highly competitive and time sensitive), which can exacerbate stress. "Probably the best thing to do to reduce cardiovascular and stroke risks is to participate in stress-reduction techniques," Safadi says. These include a wide variety of cardiovascular exercises and different types of activities that provide "somewhat of a timeout from their high-stress jobs."

Running, jogging, biking, brisk walking and yoga are examples of activities that "counter the stress of an actual job," Safadi conveys. At minimum, executives should devote three to four sessions a week to such activities, but preferably five to six, each lasting about 30 minutes, regardless of the time of day, according to Safadi. "You almost need to approach this commitment like brushing your



EXECUTIVE HEALTH

teeth. It is habitual. And for people who do this almost on a daily basis, they will tell you it actually becomes addictive. When they stop doing it, they just feel awful."

Smoking has also "clearly been linked and associated with cardiovascular risk and risk of stroke," Safadi continues. Alcohol plays a role, too, Moreover, Dr. Safadi cites a study from the European Heart Journal that showed that British white-

"Regular exercise, especially cardio work is important. You also need to control cholesterol by watching what you eat."

> -Eias Jweied, cardiologist and surgeon, Franciscan Alliance

collar workers who normally worked three to four hours of overtime were 56 percent more likely to develop a heart attack or die of heart disease than those that did not work overtime. "Therefore, it is really important to partake in stress-reduction techniques, because if you don't, sooner or later it will catch up with you," he says.

To minimize recurrence of a heart attack or stroke, lifestyle modification is key, according to Sandeep Sehgal, an interventional cardiologist affiliated with Porter Regional Hospital in Valparaiso. This encompasses dietary changes, daily exercise and stress-reduction therapy. "You need to cut down on fat and cholesterol in the diet, and add more proteins and low animal fats," Sehgal says. A nutritionist consultation while the patient is still in the hospital is also routine at Porter hospital, as are smoking-cessation strategies that include the use of medication and nicotine patches and gum.

To reduce stress, Sehgal recommends yoga, tai chi and/or meditation. He notes that a recent study from Wisconsin found that among people who had experienced a heart attack, those who meditated 10 to 15 minutes a day for one year were dramatically less likely to have a second heart attack than the group who did not meditate at all.

Control of high blood pressure, diabetes and weight are also part of the overall mix. "There is no single reason for a heart attack or stroke. It is multifaceted," Sehgal says. "You have to look at the global picture. Every modifiable factor should be corrected, by using both pharmacologic and nonpharmacologic methods."



Onsite Health Clinics

Overall costs are down and convenience for employees is up.

BY RICK A. RICHARDS

o far, there isn't any data to support the idea that healthy workers are happy workers, but employers have discovered one thing about healthy workers—they're more productive.

And that has been enough to entice some Northwest Indiana business to embrace the idea of an inhouse health clinic. It's a growing trend among employers as a way to keep health costs down and provide a way for workers to be more proactive in their own health decisions.

Aero Metals in LaPorte opened a health clinic 18 months ago, says Linda Stowell, vice president and chief financial officer. The clinic is across the street from the manufacturer, which makes it convenient for

The clinic, known as WellPorte, is operated by Indiana University Health and also provides health services to employees for the city of LaPorte.

"We were looking at ways to reduce our health expenses," says Stowell. "The idea of in-house clinics isn't new; we had considered it for four years."

The key to making an in-house clinic work is to communicate fully with employees that the company isn't running the clinic and that the health information kept there won't be used by the company.

"Participation is voluntary and in fact we have employees sign a form acknowledging that it's Indiana University Health that's keeping the information, not us," says Stowell.

By setting up a plan in which companies buy time from the health provider at a set rate, health costs can be reduced. At the same time, lab

and prescription fees are either free or offered at greatly reduced cost to employees.

"With the system we have set up, an employee is more likely to go in and get the sniffles taken care of rather than waiting until it turns into bronchitis," says Stowell. "Employees become more proactive."

And instead of having to take a half a day or an entire day off to see a physician or visit the emergency room, workers can go to the clinic and be back in an hour.

"The clinic also helps us offer things like screenings for diabetes and high blood pressure here in the office. We do that with what we call a Lunch and Learn series where workers can take advantage of the sessions on their lunch hour," says

So far, about 70 percent of Aero Metal's 300 employees have taken advantage of the program, a figure that Nicole Fallowfield calls "phenomenal."

Fallowfield is director of health risk management for Gibson, an insurance provider with offices in South Bend, Plymouth, Fort Wayne and Indianapolis.

"Provided things are set up the right way, it can really be a system that works proactively with employees," says Fallowfield. Gibson helped Aero Metals set up its program with IU Health.

"What the program does is redirect health dollars a company was going to spend through a traditional plan to set up a clinic. That clinic charges a management fee to look after the health of each of the company's employees."

Fallowfield says the concept is becoming more popular among employers. "They're seeing they can save a lot of money by going this route. What they really like is that they can develop a health calendar where professionals can come in and collect data on the needs of employees and then address those needs."

Tammy McCune, a medical assistant with WellPorte, says that since the clinic opened in January 2011, it has become a popular health care option for employees. "The people who come in here love it," says McCune, who staffs the office with nurse practitioner Joceyln Robbins.

"The screenings we do are popular, especially the ones on eating healthy, weight loss, depression and smoking cessation," says McCune.

Teresa Ludlow, the clerk-treasurer for the city of LaPorte, says the city opted to go with WellPorte because it could no longer afford to cover the health needs of city workers through a traditional insurance program.

As city and state budgets got tighter, LaPorte had to cut back on the services it provided to residents and workers. Ludlow says the Well-Porte proposal through IU Health had been a big benefit to many workers.

"We thought that maybe 20 or 30 percent participation would be good, but it's been much, much higher than that. It has been accepted much better than we thought it would be."

Another company involved in setting up in-house clinics is OurHealth, based in Indianapolis. Company founder Ben Evans says OurHealth has established relationships with companies in Indiana, Illinois, Pennsylvania and Tennessee. Evans, an accountant, founded OurHealth with partner Jeff Wells, a physician, in 2009.

When Evans was working in the real estate business, many of his clients were involved in health care. That was when he recognized there were gaps in coverage around the state and it dawned on him there was an opportunity if he acted fast.

"We set out to build a model that was scalable for employers from 300 employees to 5,000 employees. There was a real need for employers to bring service onsite and to eliminate barriers that existed for workers to better manage their own health care." savs Evans.

OurHealth runs the clinics and hires the staff to provide the confidentiality that's vital for an in-house clinic to be successful. "We make sure the employees know there is no relationship to exchange information with the employer. That's important," says Evans.

OurHealth has set up clinics with Centier Bank in Merrillville and with Culver Academy, but expects to announce additional relationships with three Northwest Indiana companies early in 2013.

"Every client we have has seen a reduction in health care costs during the first year of the clinic's operation," says Evans. "Absolutely we think this is a model for business in the future."

Chrisanne Christ, human resources director for Centier Bank in Merrillville, says the bank has been looking at the idea of an in-house clinic for seven years. Early in 2013, Centier will open its clinic in offices in its headquarters building.

"We hope it makes employees more proactive and will get them to take a closer look at their health," says Christ. Already Centier has an in-house fitness center and for the past five years has operated a wellness program.

"For us, we think it's important to do what we can to take care of our associates," says Christ. "With an inhouse clinic, they don't have to take the day off work to see a doctor. They can stay right here."

Christ says employees will be able to have lab and clinic work done for



ELIMINATING BARRIERS OurHealth has set up clinics with Centier Bank in Merrillville and with Culver Academy, and expects to announce additional relationships with three Northwest Indiana companies early in 2013.

free and for Centier, the cost doesn't go onto the health plan.

"Our research shows it takes about three years for a clinic to operate in the black," says Christ. "For us, we decided to include all our full-time and part-time employees in the plan, along with their family members. This just makes sense."

Christ says Centier is emphasizing to its employees that any information collected through the clinic will not be passed on to the bank. "Privacy is important. The only way a clinic will work is if the people using it are sure their information won't be used by their employer."

At Centier, all appointments are scheduled in 20-minute blocks, twice as long as appointments in physician offices. "Employees know that time is set aside for them and they will be able to spend some time talking with the physician on duty.

EXECUTIVE HEALTH

"We think that with the clinic our employees will be involved with health coaching efforts and will consider more wellness criteria in their lives," says Christ. "We're always looking for what's next."

As health care costs continue to climb, other organizations are considering in-house clinics. The South Bend Community School Corp. is looking at such a plan, which was presented recently by human resources director Curt Novotny.

"We started looking at this five vears ago." says Novotny. "We have space available in one of buildings and we think that with the mandates of Obamacare, it's going to be a plus for us. Obamacare will have 30 million people looking for their own

physician and there just aren't that many out there to fill that demand. With our own clinic, we can provide care to our workers."

The school board has delayed a vote on the clinic, with members saying they want to study the issue in more detail, but Novotny is convinced the board will approve it. He says that once they study the issue. they will concur with what the system's own committee concluded.

Bill Cummins, president and CEO of HealtheAccess Clinics, says his company's efforts to set up a network of in-house and private membership clinics around the state are paying off. The Valparaiso company has four clinics in Porter County, including at the Port of Indiana.

Elsewhere, it has affiliated with the Indiana Manufacturers Association in Indianapolis.

Cummins, the former chief operating officer of Porter Regional Hospital, oversees the operation of the network of clinics for owner Don Kiger. He says the company is operated as a discounted rate program that allows patients to more efficiently spend their healthcare dollars and be more proactive. The clinics charge a minimal fee and anyone is eligible to sign up.

"Because people can pay a membership, it opens the doors of health care to them," says Cummins.

Kiger says his MBA thesis was the blueprint for HealtheAccess. "The reason that HMOs failed was limited coverage. People go through life making bad health decisions and that leads to long-term problems, which are the most expensive to treat."

By making HealtheAccess more readily available, Kiger says he hopes to make care more accessible. Early numbers from the clinics show that is, in fact, the case, with people making an average of 3.8 visits a year to the clinics compared to 3.5 annual visits to a traditional doctor's office.

"We think this develops a healthier workforce," says Kiger. The goal is to help people become healthier by encouraging them to visit a doctor. Most people now only see a doctor when they're really sick, and that affects performance at work.

"Nobody likes going to the doctor, so we try to provide concierge service. We hold a room for you and try to make the process as convenient as possible," says Cummins. "Our process is to review all of the lab and test results by the next day so you get the information as quickly as possible."

"We believe we're the reformed face of health care," says Kiger. "I believe we are the face of health care reform."

Cummins says HealtheAccess has been fielding inquiries from schools, universities, municipalities and private business. "We think we're a part of the future."





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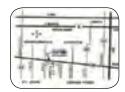
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Blurring the Lines

Credit unions offer alternatives to traditional banking.

BY MICHAEL PUENTE

7 hen the great recession hit in 2008 and lasted through much of 2009, securing a loan through a traditional bank became more difficult, with stricter income guidelines and tougher collateral requirements as a way to reduce the risk of loans going unpaid.

That meant some customers were turned away when they tried to secure a loan for a home mortgage, or to start a business or finance a college education or buy an automobile. Couple that with increasing ATM fees, other charges for services and the controversial federal bank bailout, and you've got a frustrated customer base.

Some customers let their money do the talking, saying "adios" to their bank and "hola" to credit unions.

"When we were house shopping this year for our first home, I wanted to finance our mortgage through a credit union if possible. I wanted to do this on principle, mainly. I felt very strongly that I wanted to steer clear of a traditional bank or mortgage company," says 30-year-old Patrick Rollens of Chicago.

"My parents used credit unions rather than banks while I was growing up. Also, my wife and I both financed our auto loans through credit unions. So we had a little understanding experience credit unions work and how we can use them."

Rollens says he actually applied for a mortgage at a major big-name bank in Chicago just to see what would happen.

"Sure enough, it took them a long time to process my application, and the rate they offered wasn't as competitive as what we got from our credit union lender. I seem to remember them taking at least 30 days to get back to me about my prequalification," says Rollens, a communications and social media professional. "Then months later, after we were already deep into the credit union process, their mortgage reps suddenly started calling and being like 'Well, are you ready to do this thing or not?' I told them we were going with another provider, and to take me off their list."

John McKenzie of the Indiana Credit Union League in Indianapolis says the main reason people are looking toward credit unions more than ever is that they are not beholden to stockholders.

"Because credit unions are member-owned not-for-profit credit cooperatives, they do not have a separate group of stockholders that they have to pay dividends to," McKenzie says. "Credit unions can take the earnings they receive that they don't need for reserves or their operations and return those back to the members through better rates and lower fees."

In Indiana, there are 2.2 million members of credit unions, with many of those in Northwest and Northern

"Philosophically, banks use people to make money and to drive shareholder value. We use it just the opposite. We use money to serve people," says Paul Marsh, president and CEO at Teachers Credit Union in South Bend. "When you're a credit union member that means you're an owner and we're here to meet your financial needs. We really were founded with the principal: People helping people. It's very simple and it's been a very good model."

Marsh says credit union membership has been increasing just as customers have grown frustrated with big banks.

"It's probably been one of the worst economic times in our lifetime. That being said, we've increased membership at record paces over the last 20 years. But in the last two years, we've increased membership as more banks have stubbed their toes. We've kept our doors open and continue to lend."

Marsh says credit unions, however, expect loans to be fulfilled by borrowers but also make sure not to allow customers get in over their heads.

"We're kind of old-fashioned. When we loan money out, we expect it back. We're going to look for capacity to pay and won't take the borrower over their head." Marsh says. "It's that people-helping-people philosophy."

Many credit unions have guidelines on who may join a particular credit union. For example, some may require members to live or work in certain geographical area or work at a certain business.

But an interesting aspect is that credit unions don't see other credit unions as competition, says Michael Hussey, CEO at Tech Federal Credit Union in Crown Point. "Each has their own little niche, their own field of membership or own a field that they are good at," Hussey says.

Like Marsh, Hussey says credit unions work to put the member first. And like banks, credit unions offer loans for commercial ventures.

"Our largest loan is \$2.5 million," says Hussey, whose career started in traditional banking. "Bottom line, we try to offer better rates on loans and

shares. Credit unions are memberowned and our entire board of directors are volunteers," Hussey says.

McKenzie says the reasons credit unions came to be in the early 1900s are still applicable today. "Credit unions formed in the early 1900s because banks were neglecting customers," McKenzie says.

Since 2008, credit unions in an eight-county area of Northwest and Northern Indiana have increased deposits by 36 percent and increased the number of business loans by 28 percent, McKenzie says.

"Since the economic downturn, we have seen once again when things get more difficult financially for consumers and business owners, credit unions continue to attract more members and more deposits. A lot of other business lenders have pulled back and actually reduced business lending since the economic downturn. A lot more people see credit unions as a better deal and see them as willing to step forward, especially during these more economic difficult times," says McKenzie.

In an eight-county region of Northern and Northwest Indiana, there are 36 credit unions with a total membership of 545,000, says McKenzie. The 36 credit unions have a combined commercial lending balance of \$183 million.

"These are loans to local businesses in the communities where these credit unions are located. Many other business lenders pulled back on lending after the economic downturn and credit unions stepped forward," McKenzie says.

But John Hall, spokesman for the American Bankers Association in Washington, D.C., states the playing field for credit unions is unfair. Moreover, he says credit unions have grown tremendously since being established in 1934.

"The hallmark of the credit union industry has been stretched beyond recognition. Today, many credit unions have grown into highly profitable, billion-dollar institutions offering a full range of financial services-including insurance and securities brokerage—to just about anyone. Though these institutions look and act like banks, they do not pay taxes or abide by the same rules as banks."

The National Credit Union Association, Hall says, has steadily adopted policies that have expanded credit union membership beyond the limits prescribed by Congress. "As credit union membership expands, so does the cost to American taxpayers, who underwrite the credit union industry's tax subsidy to the tune of more than \$1 billion a year," Hall says. "ABA has challenged NCUA's policies through comment letters and in



court and will continue to make the case that similar institutions ought to be treated similarly."

Hall also says that the size of the credit union could determine what services it offers and those could be less than at a traditional bank, and it may offer few locations for ATMs.

But credit unions, like Members Advantage Credit Union in Michigan City, are fighting back against banks and even uses the mantra "we are not a bank" to make its case.

"We are not like a bank with their high rates and hidden fees. In fact, that's our new slogan 'WeRNotA-Bank," says Members Advantage president and CEO Frank Beachnau. "We're proud of our credit union's 'People helping People' philosophy. We don't want our members to be bummed about banking anymore."

Beachnau states everyone is trying to get "more bang for your buck" on products or services. "It shouldn't be

CREDIT UNIONS BY THE NUMBERS

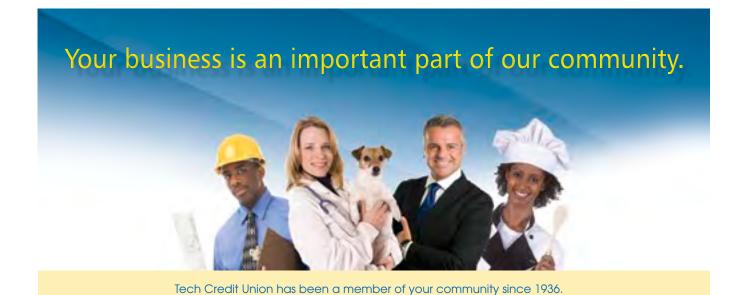
- More than 95 million Americans are credit union members. There are 7,219 credit unions nationally.
- 2.27 million Hoosiers are members of Indiana's 183 credit unions.
- In Indiana there are 139 federal credit unions and 44 state-chartered credit unions.
- Assets held in Indiana credit unions: \$20.6 billion
- Loans made by Indiana credit unions: \$12.4 billion.

(Source: Indiana Credit Union League)

any different when choosing which financial institution handles your money," Beachnau says. "It's easy to get caught up in gimmicks, hidden snares and perks that really don't add up to much. We believe in value."

Judging from filings to the U.S. Department of Treasury, banks are pretty much at war against the credit

union industry, challenging credit union attempts to expand business lending and even redefining the definition of a credit union. But according to McKenzie, credit unions will continue to expand in spite of challenges by the banking industry. "We expect to continue credit unions to grow more and more just the way we have seen in the last few years."





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Fixing the Infrastructure

Roads, rail and bridges help drive the region's economy.

BY RICK A. RICHARDS

ndiana's motto, Crossroads of America, makes it clear trans-L portation isn't taken lightly in the Hoosier state. Thanks to eight interstate highways—more than any other state—the idea of Indiana being the nation's crossroads has been expanded by making Indiana a business destination.

But most Hoosiers take Indiana's 11,000 miles of state and federal highways and 5,300 bridges for granted. What shouldn't be taken for granted is the importance those roads and bridges play in the state's economy.

Without an up-to-date transportation system, Indiana's attractiveness as a place to do business is greatly diminished. John Swanson, executive director of the Northwestern Indiana Regional Planning Commission, says roads and bridges are important to everyone.

"And they are critical to some," he says. "In Northwest Indiana, our location is an asset because there is a lot of heavy industry. I'm looking out my window right now, and as I look at I-94, I would say that half of the traffic passing by is trucks."

Trucks mean commerce, and Swanson says it's his job and that of his staff at NIRPC to make sure the region's transportation network is maintained and regularly upgraded.

"We need to make sure it's efficient in where it takes people, that it's safe to use and that traffic using it is freeflowing."

Swanson says nearly everyone takes the region's roads and bridges for granted. That was the case with the Borman Expressway (Interstate 94 in Lake County) more than two decades ago. It had become a vehicle-clogged mess that meant sitting in traffic, sometimes for hours.

Residents and businesses then assumed that was just the way it was always going to be, and to the detriment of the region, businesses began looking for ways to avoid the Borman Expressway.



REHABBING THE BORMAN EXPRESSWAY A \$700 million project has made the road more safe and more efficient.

But a decade ago, a series of projects began to widen the interstate and people who had been caught in stopped traffic now found themselves zipping along an improved highway.

"It was a \$700 million project, but it's made the road so much more safe and more efficient," says Swanson. It was a project on the radar when Swanson (who is set to retire early in 2013) came to NIRPC more than 25 years ago.

"When I got here, the first question I was asked was. 'What are you going to do about the Borman? It was a deterrent to development. No one wanted to drive the Borman because it was so congested."

The improvements didn't come overnight, but in the past decade, Swanson says more than \$2 billion has been spent and today, the Borman Expressway and the bridges spanning it have become free-flowing thoroughfares that encourage business to take a look at Northwest Indiana.

"We make sure to take full advantage of federal funding for transit and freight projects," says Swanson.

Gary A. Evers, transportation projects manager for NIRPC, says federal funding for infrastructure projects in Northwest Indiana has increased over the first half of the last decade. but in recent years has declined. In 2002, more than \$107 million was spent on 115 projects; by 2007, that had risen to nearly \$334 million for 117 projects. In 2010, \$265 million in federal funds was available for 379 projects, but in 2011, the money had fallen to a decade-low \$96 million for 193 projects. The 2012 numbers have not been compiled.



BUILDING BRIDGES Tonn and Blank Construction of Michigan City completed this span taking County Road 500 East over the Kankakee River in Porter County.

the Norfolk Southern Railroad.

Farther south, Swanson says discussions for the Illiana Expressway linking Interstate 55 in Illinois with Interstate 65 in Indiana are ongoing. "It's a \$1 billion project with the goal to give relief to traffic on U.S. 30 and some routes in southern Porter County and in Jasper and Newton counties. Right now, though, the Illiana Expressway hasn't been identified in our long-range plans."

Ultimately, Swanson says he would like to see passenger train traffic

for infrastructure projects, nothing happens without good construction partners, says Swanson.

Terry Larson, marketing director and an owner of Larson-Danielson Construction in LaPorte, says his firm recently stepped into the bridge construction. Larson-Danielson is best known for its large-scale office building projects, but with the downturn in the economy, the contractor moved into the bridge construction business a few years ago.

"Bridges are critical to transportation," says Larson. "There are a lot of needs out there with bridges in the region."

He says it made sense for Larson-Danielson to take the step into bridge construction. It was a way to keep employees and equipment busy when commercial construction dipped, and there were people already on staff with experience in bridge building.

"There are a lot of needs out there with bridges in the region."

—Terry Larson, Larson-Danielson Construction

Among the ongoing projects, \$71 million has been set aside for the Indiana Gateway that will eliminate railroad delays between Amtrak and

extended south from the South Shore line to Lowell, but right now that is nothing more than an idea.

Regardless of the money available

"We don't do any large bridges," says Larson. "Ours are somewhat small, usually over small streams or culverts."

Larson-Danielson built its first bridge in 2005 and over the last five years has been involved in several bridge projects, including the recent rehabilitation of the Indiana Toll Road.

"Like any business, we look at opportunities as they come up," says Larson, adding that the company's bridge projects have been confined to Lake, Porter, LaPorte and Starke counties

"It's really a small niche for us, but we think we can do very well," he says. "We are considering growing that area but right now we're not going to pursue doing larger bridges."

Larson acknowledges that viable infrastructure is crucial to economic development in Northwest Indiana. He also acknowledges that in the "You can't get to Chicago from the east without going through here, whether it's by rail or highway."

—Jon Gilmore, Tonn and Blank Construction

coming years there is going to be an increased demand from county and state government to rehabilitate or replace existing bridges.

According to the Indiana Department of Transportation, of the state's 5,300 bridges, the median age is 43 years. INDOT says that 25 percent of its bridges (more than 630 of them) are rated as structurally deficient in some way.

"This is very different from building a building," says Larson. "But it's not enough work to make it a major focus for us. We've been through a learning curve and we know there is enough out there for us to be a player in servicing that work."

Jon Gilmore, president and CEO of Tonn and Blank Construction in Michigan City, says his company got into bridge work right after the disaster of the Interstate 35 West bridge collapse over the Mississippi River in Minneapolis, Minn., in 2007.

"We thought it would be a good fit for us and we actually tried to buy a bridge building company." That didn't happen, so Tonn and Blank started its own bridge building company, and like Larson-Danielson, began small.

"We decided to stay within 100 miles of Michigan City and be conservative in our growth," he says.

Gilmore says he recognizes the need for strong infrastructure and



CONSTRUCTION & DESIGN

expects Tonn and Blank to have a role in future projects.

"Northwest Indiana is in a unique position," says Gilmore. "You can't get to Chicago from the east without going through here whether it's by rail or highway. That's why there are lots of logistics companies looking at the region as a place to do business."

Already logistics operations have begun work at the Gibson Yard in Hammond and at Kingsbury Industrial Park in LaPorte County.

Gene Yarkie, vice president of operations for Indiana with Rieth-Riley Construction in Goshen, says most of what his company does is road and bridge work. Rieth-Riley has 24 offices in Indiana and Michigan and has a primary focus on road and bridge construction.

Yarkie admits most people see road construction projects as a pain, creating delays and sometimes long detours. The projects raise questions about why it takes so long and why on any given day, paving isn't being done.

"Paving is just the finishing touch," says Yarkie. "I understand where people are coming from, but for us as a contractor, we're at the mercy of the different utilities. The phone company doesn't work for us. The electric company doesn't work for us."

When a highway is being widened, work can't move ahead until the telephone and electric utility poles are moved. Additionally, new highways are making room for fiber optic cables, adding another layer to the process.

"It takes a lot of pre-planning," says Yarkie. "If we didn't take time to move the wires, they'd be right in the middle of the new road. We would like nothing more than to get in there and hammer out our work day after day, but we can't do that."

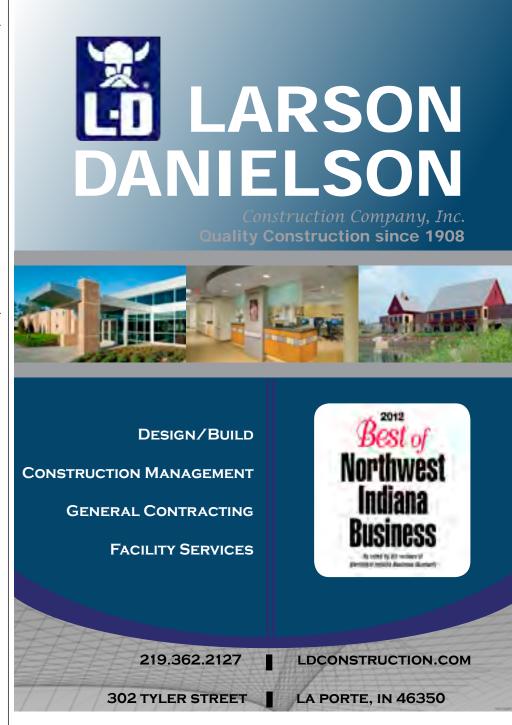
And as frustrating as that is for Yarkie, he understands the importance of making sure new electric, telephone and fiber-optic lines are put in at the same time as a new road. Usually, he says, a new road brings new development with it, and having the utilities in place makes the process go more smoothly for developers.

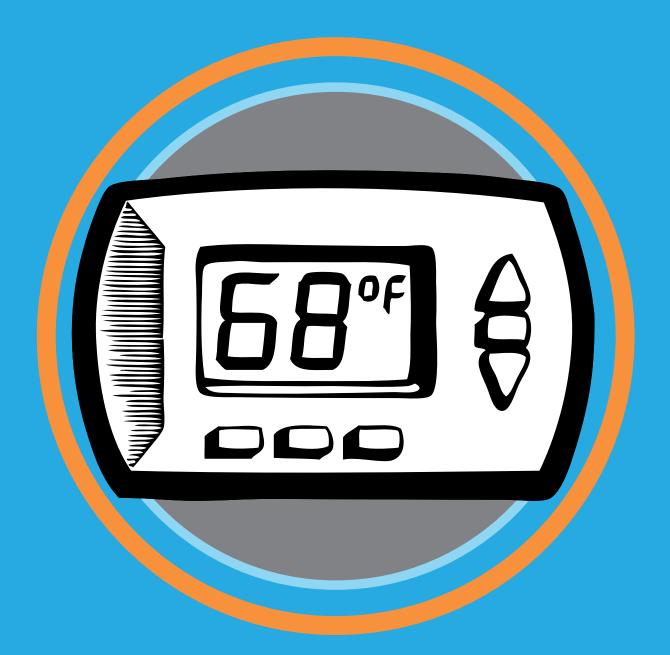
"Before we ever get to the paving, we also spend a lot of time on the sub-grade," says Yarkie. That's usually at least 14 inches and contains a variety of material to provide proper drainage.

Even the final coat of asphalt has gone high-teach. "It's not unusual

in our hot mix to use a polymer so it's more rubberized," says Yarkie. "That's been a development that's come on in the last 15 years. What this does is make the road more flexible and less likely to crack."

It all is part of an effort to make sure the highways and bridges that made Indiana the Crossroads of America are more than just a motto.





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continued from page 14

ity in Lake County. ... South Bend's Anthony Travel has received two 2012 Magellan Awards from *Travel* Weekly magazine for its work in getting fans to the Notre Dame-Navy football game in Dublin, Ireland.

TRANSPORTATION

Ground has been broken in Garv by TravelCenters of America, which operates TA and Petro Stopping Centers, for a travel center on Grant Street near the Interstate 94 exit. The project will provide 340 truck parking places, a 237-seat restaurant, a six-bay service facility and 15 lanes of diesel fuel on nearly 29 acres. ... Conexus Indiana, an independent analysis firm, has released a report showing that airports in Lake and Porter counties contribute more than \$144 million to the local economy. ... Work has begun to eliminate pollution in the Indiana Harbor and Ship Canal in East Chicago. The **U.S. Army Corps** of Engineers has begun dredging the century-old canal of sediment, which is rated at among the most polluted in the country. ... Frontier Airlines has begun four flights a week from South Bend Regional **Airport** to its hub in Denver. ... The Gary Jet Center has received the 2012 Secretary of Defense Employer Support Freedom Award, one of 15 employers to receive the honor which recognizes the support given to employees who serve in the National Guard or military reserve. ... The Federal Aviation Adminis**tration** has given a \$63,900 grant to the **Griffith-Merrillville Airport** to support construction of a new taxiway. ... Amtrak has announced it may eliminate Hoosier State route, which serves Dyer and Rensselaer between Chicago and Indianapolis four times a week. ... The Northwest Indiana Regional Development Authority has given a \$30 million grant to the Gary Chicago International Airport for a project to extend its main runway from 7,000 feet to 8,900 feet. The \$160 million project includes relocating several rail lines.





On the Cutting Edge

The region's manufacturers bring innovation to market.

BY RICK A. RICHARDS

orthwest Indiana and manufacturing fit together like hand in glove. The region is known for steel, automobiles, refining and railroads. Generations of region residents have worked in traditional manufacturing and many will likely work there in the future.

But new, cutting-edge manufacturers are finding a niche in Northwest Indiana. They are making robots, high-tech gas sensors, solar panels and new kinds of trailer hitches that could transform agriculture and the recreational vehicle industry.

TRI-STATE AUTOMATION

In 1981. Don Keller, owner of Tri-State Automation in Hammond recognized that the use of robots in production line welding was more than a passing fad. But then, as today, the cost of a new robot was out of reach for many small manufacturers.

Keller began buying up used robots, refurbishing them and making them available to small manufacturers. Today his company's robotics operations stretch from Northwest Indiana to Louisiana.

"I never imagined I'd be where I am today when I started in a 2,000-square-foot fab shop in Schererville," says Keller. His business also produces pipe guides (all welded by his robots), a market that's approaching \$20 million.

Pipe guides hold industrial pipe in place. Keller says pipe expands three inches for every 100 feet when under heat and pressure. His guides keep those pipes in place.

"I want to be the largest robotic integrator in the Chicago area," says Keller, who is working with Purdue University Calumet to develop a

robot incubator. To advance his goals for his business and with Purdue Calumet, last fall Keller purchased Midwest Robotics of Elkhart, a deal that has become the foundation for a business he says is on the cusp of major growth.

"With that purchase, we created Tri-State Automation. I have been dreaming of this. I started with five or 10 guys and we were doing \$1 million worth of business. Today, we have plants in Hammond and East Chicago and one in Alexandria, La., covering 700,000 square feet and 65 employees."

Keller says his robots can handle welding needs on aluminum, mild steel or stainless steel. Among the models Tri-State refurbishes are topof-the-line robots made by Fanuc, Motoman, and OTC-Daihen.

"We retrofit welding systems for any thermal application including spot welding, arc welding and laser welding," says Keller. Tri-State also provides technical help to make sure clients understand how to program and operate their robots.

By refurbishing welding robots, Keller keeps a piece of what would otherwise be considered outdated equipment out of a landfill. It also helps small manufacturers save money. A new robot can cost anywhere from \$100,000 to \$120,000, while a refurbished robot is between \$35,000 and \$50,000.

Keller says robots can weld more precisely and accurately than humans, but they aren't replacing humans in the workforce. "You still need a skilled welder to program the robots and check the welds to make sure they're secure," he says.

"You put a guy in a welding booth for eight hours a day, inhaling those fumes, and it causes all kinds of health problems," says Keller. "You don't have those concerns with a

"What we're doing here is making welding accessible to all manufacturers. It's three to five times more efficient with a robot because the weld is the same every time," says Keller. "When we work with our customers, we provide them a turn-key operation. Our target is companies within 150 miles of Chicago."

PULL-RITE

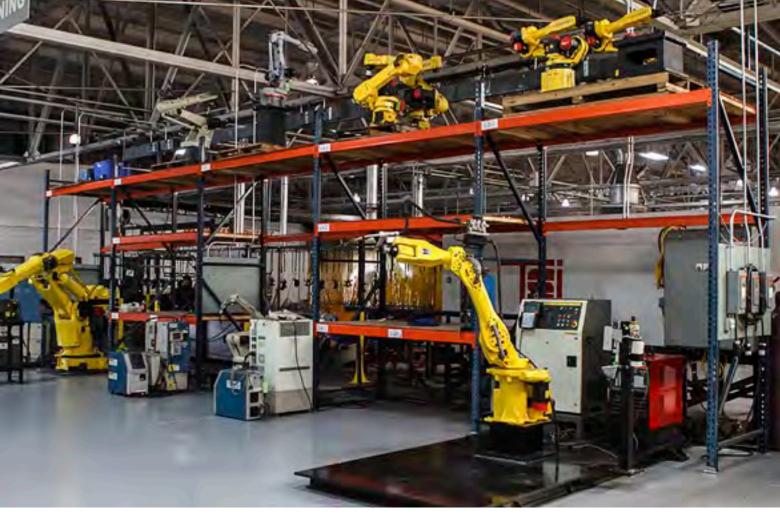
At Pull-Rite in Mishawaka, the company has designed a better mousetrap. Trailer hitches have been around for decades, but sometimes a simple trailer hitch won't work because the recreational vehicle being towed is

Marketing director Ronald Pulliam, the grandson of company founders Andrew and Leota Pulliam, says the company operates with the philosophy that there's always a better way to do something.

"My grandfather was a pipe welder and he was gone most of the time working on pipelines. He hauled a small camper with him and he was always looking for ways to tow his camper easier and safer. Sway was a big problem. He wanted to do something to keep his camper from wiggling back and forth as he went down the road. He decided to make his own hitch."

That hitch was a new kind of under-the-vehicle towing rig. It was anchored more securely to the vehicle's frame and replaced the ball joint hitch that's still common today.

Those modifications led to the creation of Pull-Rite. It also led to the family leaving their home in California and setting up shop in Mishawaka, near Elkhart and the heart



"I WANT TO BE THE LARGEST ROBOTIC INTEGRATOR IN THE CHICAGO AREA." Don Keller, owner of Tri-State Automation in Hammond, refurbishes welding robots, keeping otherwise outdated equipment out of landfills and helping small manufacturers save money.

of the nation's recreational vehicle industry.

Pulliam says that in the late 1990s, motorists began moving away from large 8-foot bed pickup trucks to shorter 6-foot beds. But that created a problem when towing large RVs because when making a sharp turn, the corner of the RV would smash into the back of the pickup's cab, shattering the rear window.

"My grandfather created a hitch to solve this. It's an automatic slider that adjusts the load to the speed, allowing the RV to move back a bit and make the turn," says Pulliam. It's the only such system in use today (and one of Pull-Rite's biggest sellers).

"My grandfather is still around and he's in the shop every day. Personally and professionally, it's good for me to have that connection."

Pull-Rite, which has 50 employees year round and up to 100 during the peak spring and summer seasons, has experienced a bit of a roller coaster ride in the recent economy.

In Indiana, Elkhart County has been particularly hard-hit. "We've learned to be a bit more nimble and I think it's made us a better company," says Pulliam.

Pull-Rite operates out of an 80,000-square-foot building where lasers cut material and robot welders assemble the products.

SOLAROVER

When Hurricane Sandy devastated New York and New Jersey, SolaRover was there. The LaPorte company hauled some of its prototype solarpowered generators there to help power up emergency centers and first-responder operations.

Damon Gasaway, owner of Winn Machine (which manufactures SolaRover), says the generators are drawing attention. A partner in SolaRover is MCTD of Michigan City, a tool and die firm that helped design the plans.

Originally designed to help the Defense Department provide power to troops where there is no electric grid, SolaRover is now being retooled for emergencies such as Hurricane Sandy.

"We did a lot in the New York/New Jersey area," says Gasaway. (While manufactured in LaPorte, SolaRover headquarters are in Denver, Colo.) "We took one to a ranger station to help out emergency workers and later we took it to a Greenpeace facility that had been set up to help feed families on Thanksgiving. It stirred up a lot of interest."

The units can be easily hauled behind a pickup truck. At the scene of an emergency, the solar panels can be quickly unfolded and within minutes can be generating electricity.

"It's as simple as plug and play," says Gasaway. "We took a unit that's a diesel hybrid, but over the three weeks it was there, it used diesel power for only three hours.

"We are very excited about how it worked," says Gasaway. "It did exactly what it was supposed to,

MANUFACTURING

which was to provide plenty of electricity quickly for people who needed it."

While SolaRover so far hasn't sold a lot of units, Gasaway hopes its performance in the wake of Sandy will boost sales. Depending on how sophisticated buyers want to be, they can get a basic unit for \$30,000 or the largest generator for \$130,000.

Because of the anticipated demand for SolaRover, Winn Machine recently moved from a 7,000-square-foot building in Michigan City to a 16,000-square-foot building with offices and conference rooms in LaPorte.

"We've needed a larger space for some time but SolaRover pushed us to make the move," says Gasaway.

SENSIT TECHNOLOGIES

For more than 30 years, Sensit Technologies of Valparaiso has provided sophisticated gas monitoring devices to industries around the world. President Scott Kleppe says what his

company does is pretty basic, but as the demands of environmental and safety regulations have gotten more strict, his company has refined existing devices and created new ones in order to detect more minute amounts of harmful gases.

"At the end of the day, people need to find the source," says Kleppe. "The sensitivity of our devices is part of that."

Sensit Technologies was started by Kleppe's father in 1980. Then it was a simple gas leak detection device being used by a single utility company. Today, Sensit manufactures nearly two dozen gas and leak detection devices. Some fit in the palm of your hand while others are small, two-wheeled devices that are pulled by workers.

Kleppe says the company has 65 employees working out of 27,000-square-foot building in the Eastport Centre, who make devices sold in 60 countries, including China, Turkey, Canada, and throughout Europe, the Middle East and South America. Although most of the company's devices are used by utilities and the natural gas industry, there also is a market for the devices in the fire service industry.

"Our devices have to be sensitive because of the speed in which things can happen," says Kleppe. "We always have to be aware of changing technology, but we don't necessarily change for change's sake. In our business, sometimes there are tried-and-true methods that still work and we will use those methods because in our business reliability is important."

Sensit Technologies is one of the world's leaders in manufacturing leak and gas detection devices, but Kleppe doesn't take that for granted.

"We're always looking at our products to refine them and see if we can make them better. When we first got into the business, change happened slowly. Today, that's not true."



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The Social Media Search

New tools help job recruiters connect with the right candidates.



HIGH-TECH WORD OF MOUTH Social media sites help recruiters find just the right IT staffers, engineers and other professionals.

BY STEVE KAELBLE

here do you hear about a great new restaurant in town? Increasingly, through social media. Where do you share that goofy, captioned photo of a cat playing a piano? A social media site, of course. What's the verdict on the new episode of "Downton Abbey"? Your friends on social media will no doubt have opinions and spoilers for you.

Where can you find the right person to fill that new job opening on your team? You guessed it-social media may be just what you need to make the connection. Those who recruit for a living say they're turning increasingly to social media sites to get the word out about job openings and catch the eye of potential winning candidates. And why not? If word-of-mouth is a powerful way to get a message across, it makes sense

to plug into the fastest and most powerful word-of-mouth mechanism ever invented.

Consider this: As of last year, 56 percent of Americans had created a social media profile, up from 34 percent just three years earlier. That number jumps to 69 percent when you limit the stat to just those who are Internet-connected. Nearly a quarter of Americans checked their social media several times a day last year, up from just 7 percent three years earlier. People over 55 as well as males of all ages were the fastest-growing user segments, and the important 24-and-under segment is engaging less and less via email and instant message, and more and more via social media. No wonder 100 percent of Ad Age's top advertisers have set up Facebook pages for their brands.

"Social media is becoming increasingly more important to professional recruiting, and recruiting in general," says Jean Phelps, franchise owner with Express Employment Professionals in Valparaiso. "With such a large audience, it's easy to see how networks can play an important role in attracting new talent."

It's all part of the standard operating procedure when a new opportunity becomes available, according to Tammie Carr, founder and president of Talent Source Staffing in South Bend. "When we enter a job in our database, we have buttons-one puts it on the Web, one puts it on LinkedIn, one puts it on Facebook and one puts it on Twitter."

Dan Kesic is president of Business Solution Group in Hammond, which provides recruiting services through Staff Source. The company places candidates in professional, IT, clerical and industrial positions, among others, sometimes on a temporaryto-permanent employment basis, sometimes as direct hires. "Social media can be a huge asset to companies like ours that are trying to reach out," he says.

It's been an evolution, he notes, and a rapid one. "As with every business, things change in the sense of how you do business and what you need to do to stay competitive," Kesic observes. It wasn't long ago that Staff Source found candidates primarily at job fairs, through word of mouth and through help-wanted advertising in the newspaper. "Today ads in the paper don't go far."

Job fairs are certainly still part of the mix, Kesic says, but the use of social media really helps word of mouth take off. "The word of mouth







"You can connect through LinkedIn, you can post and share with Twitter and share with Facebook. You can post questions in a specific group and people will give you feedback."

—Dan Kesic, Staff Source

spreads more quickly and you get what you're saying out to a bigger audience," he points out. The key is networking with the right people or people who are likely to know the right people.

"Networking and referrals are huge, and these are tools we use for networking," Carr points out.

So how do social media sites play into the process? "We use social sites like LinkedIn and Facebook as well as blogs," Phelps explains. "Not only does it help us build relationships with job seekers and associates, but it also allows us to interact with brand advocates who often provide referrals by sharing about our company and the jobs we have available. It gives us an opportunity to share important information about career development and helps us to know what job seekers are really looking for."

"There are normal channels such as including job postings on boards specific to that industry," Kesic says. "You can connect through LinkedIn, you can post and share with Twitter and share with Facebook. You can post questions in a specific group and people will give you feedback."

Carr and Kesic both find LinkedIn to be a good place to start, as it's a social media site geared specifically toward professional careers, not piano-playing cats. It's a prime place to do an initial search for potential candidates. Carr notes.

"We will start off with LinkedIn and try to figure out who's out there," Kesic agrees. "We'll move to posting it and sharing that post on Facebook and Twitter."

Phelps also finds LinkedIn to be an obvious choice, "but with more active users on Facebook, we expect more and more recruiters to utilize Facebook to find candidates in the future," she adds.

Indeed, says Carr, "I have one recruiter who already does a lot through Facebook. That tool has worked well for her."

Using social media can cast a net much farther and wider, those in the business observe, and it also can get nibbles a lot more quickly. "We had an internal opening within our group and tried to see if any friends would know of someone interested," Kesic recalls. "I posted it on Facebook and Twitter, and literally my phone rang in less than five minutes."

"By nature, some jobs may seem easier to recruit for on social media," Phelps notes. Carr's organization often goes after engineers, among other professionals, and has found that to be a good fit for social media recruiting. On the other hand, says Phelps, "with so many people using social sites—a number that is only expected to increase with the rise of smartphone usage—it's really more about using the right site for the job."

How can job seekers benefit from

PROFESSIONAL RECRUITMENT

the latest tools? Don't be afraid to use all of them, Carr says. "Anybody who's looking for a job should have a LinkedIn profile with a professional picture," she recommends. "They should build their network and try to connect to people they don't know through people that they do know. Also, solicit recommendations from people. Those

testimonials are huge for me."

And, don't just wait around for opportunities to filter in, she adds. "They should go to our website. All of our job opportunities are listed there, and they can submit their resume to us."

Beyond instantly getting the word out about specific job openings, social media services can do for recruiters pretty much the same thing they do for people in general—make friends. "Social networking sites help staffing companies and businesses build relationships with job seekers," Phelps says.

Jaclyn Garner, branch manager of Sedona Staffing in Portage and Michigan City, agrees that relationship-building is a key in the recruitment business, whether or not social media sites are involved. In fact, she says her company does a lot of work involving manufacturing and warehousing jobs, and social media pitches are not necessarily the best way to find candidates for those jobs. "We don't find a lot of candidates in

"With so many people using social sites... it's really more about using the right site for the job."

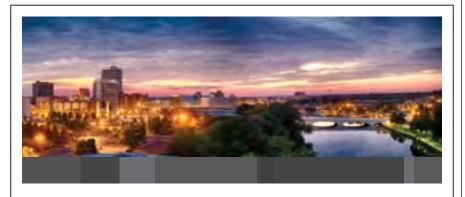
—Jean Phelps, Express Employment Professionals

these areas who are heavy-duty on computers," she points out. "We find them through referrals and word of mouth."

And that's where the relationship comes in. "We try to really develop a relationship with applicants and candidates, and keep that strong and engaged," she says. That means taking time for the little things, such as making a personal phone call even to those who don't end up landing a position. "If you take that extra 45 seconds for a phone call to explain why they were passed over, they appreciate it," she says.

And that can keep them engaged in the word-of-mouth network, so that they'll be ready to apply for the next appropriate opening or, just as important, to tell a friend about a job lead. "Word of mouth really boils down to providing a service."





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ST. JOSEPH COUNTY
ECONOMIC DEVELOPMENT

ECONOMIC FORECAST

Slow Growth or No Growth



Michael J. Hicks

Recovery still has a rough road ahead in 2013.

BY MICHAEL J. HICKS

s we turn the corner on a New Year we look forward to a hint of what type of economic conditions will prevail over the state and nation. This also is the time of year we at Ball State release the annual results of the Indiana Econometric Model, which predicts economic activity through the new year.

To begin, it is clear that the economy faces steep and continuing difficulty in its path to recovery. Employment as a share of total population has been static or declining throughout 2012. With unemployment rates continuing to hover around 8 percent, there is mounting evidence that structural unemployment (a skills mismatch) plays a larger role in soft labor markets than previously believed.

Moreover, Europe remains in recession, with unemployment rates at 50-year highs, while slow growth in BRIC nations suggest that much of the world shares our economic virus. These difficulties are magnified by the deepest policy uncertainty in decades.

Lack of reasonable insight on such basic factors as tax rates in the coming days can only act to disincentive domestic investment and employment. This is a difficult landscape for the national economy.

For these reasons our models suggest that unemployment rates will remain roughly where they are now throughout the coming year, with any relief in rates coming primarily from a dwindling labor force, not job creation. Real GDP growth will average 2 percent, roughly the rate of productivity growth. Inflation will not be an issue this year, nor will

there be significant changes to borrowing costs.

A national recession remains highly likely this year. Though economic models have performed poorly in capturing economic turning points, either the composition of the fiscal cliff or a sustained European recession alone are significant enough to our goods. These factors will weigh both on the state and regional economy in Northwest Indiana.

Over 2013, the region will see economic conditions much like they are now. Unemployment rates in Lake and LaPorte counties will be higher than the state as a whole and may not dip beneath 8 percent until near

Indiana's economy has outperformed the nation as a whole. However, our model suggests a mixed future.

push our economy into recession.

Indiana's economy has outperformed the nation as a whole in GDP growth and employment growth following the recession. However, our model suggests a mixed future.

Through 2013 we expect a decline in personal income in durable goods manufacturing, retail, transportation, information and finance, insurance and real estate sectors. We expect growth in mining and utilities, construction, health care and non-durable goods manufacturing.

Overall we expect personal income growth of 2.4 percent this year, followed by growth of 2.1 percent next year. Unemployment in the state will remain sticky, with an average annual rate of 7.8 percent.

Indiana is a significant exporter of goods to the European Union, with more than 2 percent of GDP destined for Europe. Their recession will reduce demand for these goods and demand for employment in these firms. We also trade with China and India and the slow growth in both counties adds to lower demand for

the end of the year. Porter County will see unemployment rates drop by one half percent over the year.

The structure of the region's economy suggests that rapid recovery through 2013 is unlikely, though fiscal troubles in Chicago may see the relocation of some economic activity from Illinois suburbs to Indiana, a trend that will take some time to fully mature.

Perhaps the only bright spot is the clear turnaround in housing markets that will at least steady the economy through a period of inevitably higher taxes on most households. Overall, economic activity in the region will remain tepid and disappointing through 2013.

Michael J. Hicks is director of the Center for Business and Economic Research and professor of economics at Ball State University. He has held faculty and research positions at the Air Force Institution of Technology, Marshall University and the University of Tennessee, and holds degrees in economics from Virginia Military Institute and the University of Tennessee.

Legislating Green

Incentives and mandates move green building beyond "fad" status.



William E. Kelley Jr.

BY WILLIAM E. KELLEY JR.

reen building has come a long way since the Leadership in Energy and Environmental Design (LEED) green building rating system was introduced over a decade ago. Green building, in many ways, has become more mainstream.

Projects more frequently incorporate principles of site selection, transportation, energy efficiency, water conservation, recycling, source of materials and indoor air quality into design and construction considerations. Green building seems more accessible and achievable to a wider array of owners that are engaged in designing, constructing or renovating buildings.

This transition from a perceived "fad" to more mainstream acceptance may be due to changing opinions on climate change, or may be simply a product of increased self-awareness on the effect of the built environment on our community and surroundings.

In spite of increased public attention to green building and sustainability, getting private developers to implement green building remains, in large part, dependent on voluntary efforts. Some owners, if not required to change their mindset to think "green," will not do so of their own volition.

Many states and local governments have attempted to promote green building in their jurisdictions by creating incentives for developers, owners and operators that incorporate green building practices into their construction projects or their existing facilities.

Examples of these incentives include tax credits, expedited processing for zoning or plan review, concessions on density or setback requirements and technical support from code compliance officers on how to fit plans for

innovative project features into existing codes and regulations. Features such as greywater systems, green roofs, solar arrays, electric vehicle charging stations and wind turbines fit into this latter category.

The potential challenges for states and local governments that want to implement green building incentive programs range from identifying funding sources for financial-based incentives to educating code enforcement staff to being able to determine when and to what extent a project is compliant with the green building requirements.

For owners and developers, these

systems, such as LEED, but green building codes cast a wide net to cover projects that might not otherwise choose to pursue green building methods.

Adopting a mandatory green building code for all public and private projects may seem to be a lofty goal in the short term, but local governments have other options to promote green building for private developments in their communities.

Recent research from the Harvard Business School indicates that in jurisdictions that require public projects to achieve LEED certification, there is a "spillover" effect, whereby

Mandatory green building codes help further green building efforts by requiring absolute minimum standards for all projects—public and private.

incentives have to make financial sense. Absent a financial incentive for pursuing green building, many private owners will simply choose what they perceive to be the path of least resistance.

Emerging trends nationally are programs of a more mandatory nature. Examples include California's CAL-Green green building code and the recently released International Green Construction Code (IgCC), which is a model code for state and local jurisdictions wanting to incorporate principles of green into existing building codes.

Mandatory green building codes help further green building efforts by requiring absolute minimum standards for all projects—public and private. Projects are still free to go "beyond code" through voluntary participation in green building rating there is an increase in the number of private projects that voluntarily choose to pursue LEED certification or other green building practices in those jurisdictions.

Simply requiring that public projects incorporate green building concepts-and leading by example—states and local governments may be able to tap into this "spillover" effect and increase the number of private projects that voluntarily pursue green building, even absent an incentive program.

William E. Kelley Jr., LEED AP BD+C, is a partner with the Indiana law firm Drewry Simmons Vornehm, LLP, and is vice president of Sustainable Catalyst Partners LLC, a sustainability planning firm for public and private entities. Contact Kelley at wkelley@DSVlaw. com or on Twitter at @willkelleyjr.

ARTS

Asner, Azzi, Lapidus and Leap



John Cain

A full calendar of arts across the region.

BY JOHN CAIN

¬ he Miller Beach Arts and Creative District and Mark Spencer's MAS Media Seven will present veteran stage and television actor Ed Asner in his one-man turn as FDR at the newly remodeled Marquette Park Pavilion in the Miller section of Gary at 7 p.m. on Tuesday, March 12. The performance is in one 75-minute act. Tickets are \$25 prepurchased or \$30 at the door. There is limited seating for 400 and parking

The Arts District also will present Larry Lapidus in a lecture on legendary American soprano Leontyne Price at 7 p.m. Saturday, Feb. 9, at the Marshall J. Gardner Center for the Arts, 540 S. Lake Street in Miller. Cost is \$12 at the door, and wine and desserts will be served.

For 35 years, Lapidus enjoyed a career as a theatrical portrait photographer in New York and then Chicago. Since his retirement from commercial photography in 2005, he has devoted much of his time to the Lyric Opera of Chicago, where he delivers many community lectures. In 2010, Lapidus was chosen to serve as program director for the Wagner Society of America.

The Northwest Indiana Symphony Orchestra will present a series of three classical concerts at Bethel Church in Crown Point, beginning with a romantic Valentine's concert on Feb. 8. Award-winning violinist (and mathematician) Corey Cerovsek performs Korngold's movie-music-like "Violin Concerto" on his "Milanollo" Stradivarius of 1728. Familiar tunes delight in Leonard Bernstein's virtuoso showstopping "Symphonic Dances from West Side Story."



CHANNELING FDR Television actor Ed Asner brings his one-man show to the newly remodeled Marquette Park Pavilion in Gary in March.

On March 8, 14-year-old piano phenom Nadia Azzi brings her impressive talents to perform Mozart's "Piano Concerto No. 27." Winning awards around the world, Azzi made her Carnegie Hall debut in 2010. The symphony will also perform Berlioz's extremely popular "Symphonie Fantastique," his autobiographical masterpiece that ushered in the Romantic period in classical composition.

On April 12, the symphony and chorus will present Mahler's second symphony, "The Resurrection." This epic takes listeners on an emotional journey that ends with a majestic choral finale at Heaven's gate reminiscent of Beethoven's "Ode to Joy." Mahler is known for his large-scale works, which employ soloists and choirs in addition to augmented orchestral forces, so "Symphony No. 2" will be a blockbuster.

The 28th annual Valparaiso University Jazz Festival will be held on campus at the Harre Union from April 9 to 14. The Jazz Fest is the Midwest's largest non-competitive jazz event. In 2012, such luminaries as Ellis Marsalis Quartet, Terrell Stafford on trumpet and Chicago trumpet legend Bobby Lewis Quintet headlined.

The annual Leap Into the Arts gala has been a major fundraising event benefitting and showcasing vocal, dance, and orchestra youth organizations in Northwest Indiana since 2007. The gala has raised more than \$98,000 over the past five years. This year's participating groups include the South Shore Dance Alliance, Northwest Indiana Symphony Youth Orchestra and Southlake Children's Choir. Leap Into the Arts provides much needed funds for these outstanding non-profit organizations, and the gala is a wonderful venue to showcase these talented Northwest Indiana youth. This year's gala will be presented at the Halls of St. George, Schererville, on Friday, Feb. 15. BQ

South Shore Arts reminds you to visit the online Regional Art Calendar at www.SouthShoreArtsOnline. org. The Regional Arts Calendar lists all local arts happenings in Northwest Indiana, and is a great place to plan cultural activities for the week or month ahead. The calendar lists exhibits, concerts, plays, lectures, film series, dance performances and more, all taking place in or near your neighborhood. Find out more about area arts activities and events by watching John Cain on Lakeshore Public Television's "Eye on the Arts," every Thursday at 9 p.m. on "Lakeshore News Tonight."

Smartphone Security and Tracking

Protecting your device and your data, too.

BY ALLYSON KAZMUCHA

lmost every business user carries a smartphone these days. As technology progresses, so does the amount of data that's stored on your iPhone, iPad, or any other smartphone or tablet. While everyone always hopes to never face a day his or her device is stolen, there are steps you can take to protect the most important thing—your data.

Apple offers iCloud services for free to iPhone, iPad, iPod Touch and Mac users that will allow you to track your device remotely as well as wipe it. You can download the free Find My iPhone app from the App Store or track your devices on the web via the iCloud.com website. These tools greatly help police successfully track and recover lost or stolen devices. If the device isn't found, iCloud also gives you the option to remotely wipe the device or display messages on the screen so that if it's found, it may be returned.

Carriers such as AT&T also offer paid services such as Family Map and Smart Limits to help you track devices. Once added to your plan you can log in to the carrier's services in order to track the phone. This service is greatly beneficial as it supports any device from Android to Windows Phone to iPhones.

While it's never fun to have to



BACK UP YOUR SMARTPHONE It's never fun to have to replace a stolen phone, but data is something that can't be replaced.

replace a stolen phone, data is something that can't be replaced. Backing up regularly to your computer or a service like iCloud is vital in making sure that if your device ever is miss-

While it's never fun to have to replace a stolen phone, data is something that can't be replaced. Backing up regularly is vital in making sure that if your device ever is missing, your data is stored in a safe place. ing, your data is stored in a safe place.

It's also equally important to make sure that your device is safeguarded from potential hackers and data thieves. These days many people store passwords, credit card numbers, personal photos, contact information and much more on their smartphones. Most, if not all, of those devices have the option to institute a passcode lock. In the unfortunate incident that you do lose a device or one gets stolen, you can at least rest assured that your data is protected.

It's most important to make sure that your online data is safe in case a device disappears. There are many apps available for iOS and Android that help you create strong passwords and store them in a safe way.

"1Password" by Agile Bits is one of the most popular password protection apps and it's available for iOS, Android, Mac and PC. More than that, it can wirelessly sync and encrypt all your login, wallet and password information with Dropbox so it can easily be restored from any device at a later date.

If you haven't taken steps to protect yourself against data miners and thieves, there's never a wrong time to do so. We recommend finding out what options are available for tracking and security by visiting a carrier store or a local Apple store if you've got iOS products in your work flow.

Next, check out the App Store or Android Marketplace for password apps that help you secure your data even further.

Allyson Kazmucha owns The Pod Drop in downtown Michigan City, an iPhone, iPad and iPod repair and consulting company. She also is co-owner of AnoStyleTM, and is a fulltime editor for iMore.com.

It's a Material World at TradeWinds

Not-for-profit manufacturer serves those with special needs.

BY KATHY MCKIMMIE

¬ he coveralls worn by the sailor cleaning the deck of the Navy's USS Enterprise are likely made at Gary's TradeWinds Services, a regional not-for-profit serving children and adults with special needs for 45 years. For 25 of those years it has carved a niche in providing custom contract sewing services, primarily for the U.S. Department of Defense, using just-in-time manufacturing processes.

You'll also find its hospital duty uniforms, including smocks, tunics, slacks and surgical trousers at Army facilities across the country. In 2012, more than 275,000 garments were produced by TradeWinds Industries, the facility's department that offers commercial subcontracting services to businesses and industries throughout the U.S., from contract sewing to packaging and assembly. It's most famous for its coveralls—comprising nearly 85 percent of its sewing production.

TradeWinds Industries is directed by Helen Rutkowski, a 30-year employee with four years in her current position. She explained that in the 1970s an existing federal contract set-aside program for the blind was expanded to include workers with other disabilities.

TradeWinds Industries works through the federal AbilityOne Program, and ships its finished garments directly to 22 Defense Department locations. It all began with bidding on one item, then being added to procurement lists due to its quality and on-time delivery, and now it's the only designated producer for certain items.

There's a contract requirement that 75 percent of its workers have



CREATING A NICHE Lillie Turner, a sewing operator at TradeWinds Industries for 22 years, hems a smock. (Photo provided by

a disability. "But our employees are an integrated workforce," says Rutkowski, "with and without disabilities. They are all working together as a team to do the best they can to make the best pay they can make."

Workers begin in the training program and are time-studied, per U.S. Department of Labor requirements, against a piece-rate standard. Fulltime employees need to work at least at the 90 percent rate for a guaranteed minimum wage. Some employees go above that, says Rutkowski, and are at 130 to 140 percent.

There are 65 full-time employees in TradeWinds Industries-from cutters to sewing operators to material handlers to inspectors and packers, some on hourly wages rather than piece rate. But the number can fluctuate widely.

"We're looking to expand our commercial contracts," says Rutkowski, who is preparing for a cutback in military orders that she knows is coming. TradeWinds has the capacity in peak months to produce 32,000 pieces, she says, and although a small percentage of its sewing is for the private sector, its marketing department is beginning to step up

its efforts to expand the commercial side.

One of its long-time customers is the BP Refinery in Whiting, which has purchased custom coveralls and custom canvas pouches and tool belts. Some of the protective coveralls it makes for BP—that can readily be made for other industrial customers—are made with Tyvek, a lightweight durable material that protects from liquids, as opposed to other coveralls that can protect from dust and dirt. TradeWinds can make the coveralls with or without a hood that ties around the face and booties covering the feet.

Getting those new contracts is vital to keeping longtime workers on the job. The average length of service is 15 years, with the longest service at 22 years. With more than 20,000 square feet of flexible production and warehouse space available and quality assurance personnel performing incoming inspection, in-line inspection and final inspection assuring product conformance—TradeWinds Industries can handle the specific needs of its customers.

Prior to taking over her current responsibilities, Rutkowski ran the Sign Shoppe at TradeWinds, established in 1995. It produces a broad range of custom signage for businesses within the region, including banners, displays and exhibits, vehicle graphics, decals and magnets. Promoting its own design abilities, it advertises "your artwork or ours."

In addition, it produces signs for internal use, and Rutkowski says one of the most meaningful is the banner that hangs in the sewing room declaring the pride of the workers that they are making garments for the U.S. military.

Mark Maassel

The Year Ahead

After a solid 2012, prepare for an eventful 2013 in the region.

BY MARK MAASSEL

2 012 was another great year and we are already building on those successes as we enter 2013. With a focus on boosting jobs and the quality of life, Northwest Indiana continues to make great strides toward our future. And the Northwest Indiana Forum and our partners are a significant part of these strides.

With a goal to preserve and grow the number of high-quality jobs while improving the environment, the Forum uses a collaborative approach to drive investment, job creation and an ever-improving environment. We do this by working with local economic-development organizations and elected officials, as well as environmental, community and business leaders. Together we accomplished much in 2012.

Through ongoing marketing and advertising about the advantages of Northwest Indiana, the Forum received and responded to more requests about specific sites in 2012 than in 2011 and answered nearly 2,000 general requests for information. The Forum also promoted the region with our "Opportunity Indiana Conference" highlighting the advantages of Northwest Indiana.

appointed officials across the region.

National leaders came to Northwest Indiana to learn about the good things happening here and encourage our work. U.S. Deputy Secretary of Commerce Tom Guevera and the U.S. administrator for the St. Lawrence Seaway, Craig Middlebrook, participates in education and awareness programs as a partner seeking a comprehensive, balanced solution.

And, 2013 looks even better. With partnerships in place to market Northwest Indiana as a great place to do business and programs to support current employers in any additional

We will work to continue progress in infrastructure. Along with a focused effort on education and creating the workforce of tomorrow, the region is poised for another productive year.

highlighted opportunities for Northwest Indiana at separate engagements.

Environmentally, our air is cleaner than in years past thanks to the diligent efforts of both industry and citizens. Proactive measures such as the installation of pollution control equipment by industry and emissions testing by individuals have helped us achieve this. With ongoing efforts, further improvement is expected.

Work continues on the topic of Asian carp. While the potentially significant negative impact on our econemployment or operational expansion they might propose, we see more investment and jobs in Northwest Indiana.

We will work to continue progress in infrastructure, with investments in improved roads, bridges and broadband that support business investment and job creation. Along with a focused effort on education and creating the workforce of tomorrow, the region is poised for another productive year.

We have much to be proud of. We learned a lot. We understand more. We work hard on problems that can be solved. We recognize real progress. Now, we are prepared to build on this success to make Northwest Indiana an even better place to live and work.

We have more to do. We will do it together. \blacksquare

Mark Maassel is president and CEO of the Northwest Indiana Forum, a private, not-for-profit economic-development group that supports efforts in seven Northwest Indiana counties.

Our air is cleaner than in years past thanks to the diligent efforts of both industry and citizens.

The "Economic Development for Decision Makers" program, geared to prepare communities for success in economic development, gathered attendance from elected and omy has long been a concern, issues of residential flooding and negative environmental impacts to our air and water are coming to the front. The Forum actively facilitates and

Indiana is prospering...

"I have operated on both coasts, the Southeast, and Chicago, and Indiana is where I will keep my manufacturing operations." - A manufacturing CEO, Chief Executive

"Indiana ranked eighth nationally – and first in the Midwest – in the "Top States for Doing Business." - Area Development

"Now [Indianapolis] is at the center of a statewide boom in the life-sciences sector and rapidly is establishing itself as **one of the Midwest's leading transportation hubs**."

- Business Facilities

and we have our companies to thank.

Nominate a 2013 Company to Watch.

Nominations open February 15 and close March 30. Applications will be accepted February 15 through April 16. Companies will be honored at an awards ceremony in late August.

For more information, company eligibility requirements, and to nominate a company or to apply, visit **indiana.companiestowatch.org.** Join the conversation on Twitter – **#inctw**

The 2013 Indiana Companies to Watch program is presented by The Indiana Economic Corporations and its Small Business Development Centers, in partnership with the Edward Lowe Foundation.

Indiana Companies To Watch



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