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Franciscan Hammond Clinic

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The Northern Indiana hospitals of Franciscan Alliance continue to receive accolades from health care ratings organizations and readers of local newspapers and business magazines. The honors reflect Franciscan Alliance's ongoing commitment to bring together the best services for patients and customers using the most modern technology, and exceptional people who minister with joy, care and compassion.



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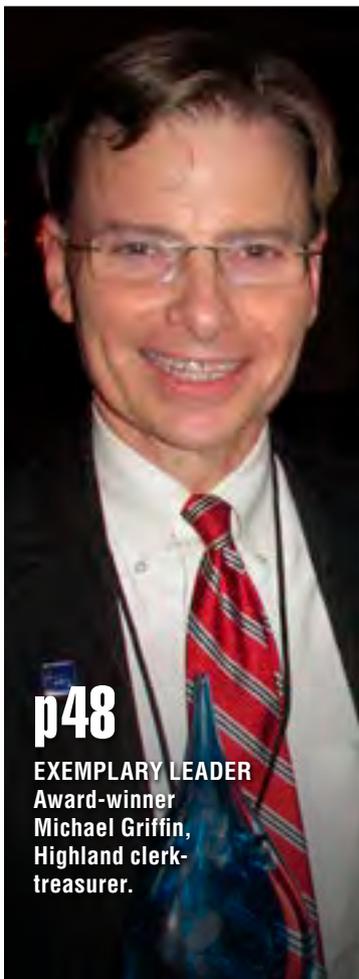
FranciscanAlliance.org



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Cover photo by Shawn Spence



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Summer-Fall 2014

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PUBLISHER'S NOTE

Changes Bring Opportunities



Glee Renick-May

The region's businesses, such as HealthCall, innovate and thrive.

The health care industry, like it or not, has been greatly impacted by the Affordable Care Act. And with the ongoing changes, opportunities grow for aspiring entrepreneurs, such as Dan Hayes, whose HealthCall LLC creates software products designed to help contain costs and reduce errors. Hayes shares his story about how this all began and how his business idea, housed in the Purdue Technology Center, Crown Point, was ahead of its time.

Institutions of higher learning are teaching students about innovation and entrepreneurship. "There is a movement now toward entrepreneurship," says Dan Hasler, president and CEO of the Purdue Research Foundation. University faculty members work with students to bring those ideas to life. Undergrads are successfully launching small businesses before graduation. Learn more inside.

Meet the leading ladies who run multimillion-dollar foundations, whose responsibilities and decision making affect the lives of many. For example, the Unity Foundation focuses on strengthening communities, while

the Community Foundation of St. Joseph County has several initiatives, including the African American Community Fund, receiving national attention.

Today's young attorneys are remarkably bright, resourceful and committed to their communities. Inside this issue, meet some of tomorrow's leaders in the legal profession who are giving back to their communities, offering their talents and expertise at a younger age.

What if the unthinkable happens? Do you have enough insurance to protect your business? We offer advice from insurance experts—whether your business is existing or a startup, you will get more insight on if you are well-insured or underinsured.

As a media sponsor, we recognize those who are this year's South Shore Leadership Award recipients, who are making a huge difference in their communities.

We also address the ever-changing definition of marriage in our legal advice department. Will Indiana ever be a state that recognizes same-sex marriage? **EQ**

—Glee Renick-May, Publisher

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Around the Region

ACCOUNTING

Michelle Gonzalez, accounting manager and CPA with **Laciak CPA**, was appointed to the board of directors for **Opportunity Enterprises**. Gonzalez brings nearly 15 years of accounting experience to assist with

financial information preparation and reporting for the 47-year-old Valparaiso-based non-profit organization, whose mission is to maximize self-sufficiency and enrich the quality of life for people with disabilities.

AGRICULTURE

Purdue Extension dairy management specialist **Michael Schutz** has been appointed director of Extension's agriculture and natural resources programs in Indiana. Schutz will oversee Purdue Extension programs in such areas as farm management and safety, livestock, crops, energy, youth in agriculture, environmental stewardship and wildlife. Schutz received the **Sharvelle Award** as Purdue's outstanding extension specialist in 2008 and the **Steven Atkisson Indiana Dairy Service Award** in 2012.

BANKING

Pamela Brown has been promoted to OSJ compliance officer of **Centier Bank** in Merrillville and has been a member of Centier Bank's Wealth Management Department since 2002. A graduate of Purdue University Calumet, Brown supervises registered investment representatives and administrative assistants, managing compliance rules and regulations ...

Bill Winterhaler also joins **Centier Bank** as vice president of business banking. Winterhaler has more than 20 years of experience in lending and management positions and is an Indiana University graduate ...

Jesse Dame has been promoted to vice president and brings 10 years of industry experience, previously working as both a commercial loan officer and credit officer ... **Nikko Grant** joins **Centier Bank** in Carmel as a seasoned mortgage lender with national loan originating experience with responsibilities of mortgage loan origination, mortgage team recruitment and training ...

Michael D. Cahill has joined dozens of business leaders from throughout the state to serve on the board of **Centier Bank**. Cahill is a CPA and CEO of the **AWS Foundation**. A career banker with more than 30 years of banking experience, Cahill is former president and CEO of **Tower Bank**. He is an active resident of the Fort Wayne

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community ... **John B. Willis** also has joined **Centier Bank's** board. Willis is president and CEO of **MBAH Insurance of Lafayette**, where he has worked for more than 23 years.

CONSTRUCTION

National construction company **MC Industrial** announced **Shawn Halstead** has joined the firm as senior estimator. With nearly three decades of experience, Halstead's responsibilities include estimating construction projects in Northwest Indiana, the Chicago area and nationwide ... Construction excellence was focal point for the 2014 **Northwest Indiana Business Roundtable (NWIBRT)/Construction Advancement Foundation (CAF) award winners**. NWIBRT's awards focused on recognizing safety excellence, and the CAF's awards celebrated innovative projects and industry achievement. CAF 2014 Award Winners include: Excellence in Professional Development, **The Ross Group Inc.**; Maintenance/Service Contract Work, **Thatcher Foundations Inc.**, ArcelorMittal Dock Repair; Industrial-Capital Project of the Year, **Graycor Industrial Constructors Inc.**, NIPSCO WFGD Project; Commercial Project of the Year, **The Pangere Corp.** Construction Advancement Safety Institute; Public Works Project of the Year, **Superior Construction Co. Inc.**, Whiting Lake Front Revitalization Project; Commercial Contractor of the Year, **Hasse Construction Co. Inc.**; Industrial Contractor of the Year, **BMWC Constructors**; Professional Engineering Contractor of the Year, **Falk-PLI Engineering & Surveying**; Specialty Contractor of the Year, **Thatcher Foundations Inc.**; and Highway Contractor of the Year, **Walsh & Kelly Inc.**

ECONOMIC DEVELOPMENT

The board of directors for the **Northwest Indiana Regional Development Authority** authorized use of \$2.3 million from the RDA's No-Interest Securitized Forgivable Loan Fund to support job creation efforts in Northwest Indiana. Funds will be

used to support two projects, one in Lake County and one in Porter County, which combined would result in approximately \$33 million in investment and the creation of up to 285 jobs. Further details remain confidential pending completion of the deals. No RDA funds will be issued if the projects do not come into fruition.

EDUCATION

Purdue University's Board of Trustees recently ratified **Purdue University Calumet** faculty members **Kuan-Chou Chen** as the Thomas M. McDermott Sr. Professor in Economic Development and **Cyril Pat Obi** as the White Lodging Professor of Finance in Hospitality and Tourism Management. Chen, professor and



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Pamela Brown



Shawn Halstead

head of the Department of Information Systems, Finance and Business Analytics, joined Purdue Calumet in 2002. Obi, a Purdue Calumet faculty member since 1989, is a professor of finance and a frequent presenter about financial-related topics. His research areas include corporate financial analysis, financial planning, business valuation and risk management. Both professors are Munster residents ... **Indiana University**, together with **Ivy Tech Community College**, received IU Board of Trustees' approval to proceed with the

design of a shared facility. The three-story, 133,500-square-foot arts and sciences building will house multiple programs of both campuses, including **IU Northwest** fine and performing arts programs, Ivy Tech science programs, shared classrooms and informal study spaces. The facility will include a 500-seat performing arts venue and a smaller black-box theater for IU Northwest. Ivy Tech's plans include developing a "one-stop shop" for enrollment and admission services. IU Northwest will occupy about half the building, Ivy Tech will

occupy about 30 percent. The remaining space will house shared classrooms, focus and breakout spaces and informal study spaces ... The first-ever class of **Woodrow Wilson MBA Fellows in Education Leadership** and the 2014 class of Woodrow Wilson Indiana Teaching Fellows have been named by the **Woodrow Wilson National Fellowship Foundation**, which administers both programs. The class includes seven fellows who will attend **Valparaiso University** ... The role of **Purdue University Calumet** vice chancel-



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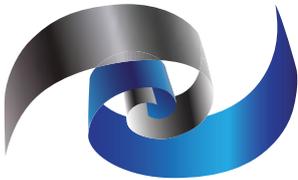
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lor of information services **Sarah E. Howard** has been expanded to include I.S. oversight at **Purdue University North Central**. Effective immediately, Howard becomes the fifth administrator to assume responsibilities at both campuses since the Feb. 26 announcement of intentions to unify Purdue Calumet and Purdue North Central ... Efforts by **Purdue University Calumet** professor of mechanical engineering **George Nnanna** and engineering alumnus **Hasnain Jalal** have produced a U.S. patent for the university and its Water Institute. Nnanna, director of the Water Institute, head of the Department of Mechanical Engineering and a Crown Point resident, and Jalal of Chittagong, Bangladesh, developed an oxazine-based optical sensor for online continuous detection of ammonia contaminants in water delivery systems. Nnanna has served Purdue Calumet since 2002 and holds a baccalaureate degree from Texas Tech University and mas-

ter's and doctorate degrees from the University of Texas at Arlington.

ENTERTAINMENT

The Morris Performing Arts Center received a TripAdvisor Certificate of Excellence award. The accolade, which honors hospitality excellence, is given only to establishments that consistently achieve outstanding traveler reviews on TripAdvisor, and is extended to qualifying businesses worldwide.

FINANCE

Erik W Brenner, private wealth advisor with **Ameriprise Financial** in Mishawka, was recently named to the **2014 Chairman's Advisory Council**. Brenner, managing partner at **Hilltop Wealth Solutions**, once again qualified for the prestigious Chairman's Advisory Council based on distinguished performance and client service. The Chairman's Advisory Council was established in 1984 and advisors qualify each year based

on superior business results ... **Wells Fargo Advisors** has for the second consecutive year designated **Clifford Bryan**, senior vice president – investment officer, as a member of the firm's Premier Advisors Program, for meeting or exceeding Wells Fargo Advisors' standards as measured by one or more of the firm's criteria for revenue generation, educational attainment and client-service best practices. Bryan has been a financial advisor with Wells Fargo Advisors for five years, with 19 years' experience in the brokerage industry. He holds a bachelor's degree from **Valparaiso University** and an MSBA in Finance from **Indiana University**.

GOVERNMENT

The **Hebron Volunteer Fire Department** received a \$15,262 grant under the Federal Emergency Management Agency's Assistance to Firefighters Grant (AFG) program. The grant will allow for building upgrades and the ability to partner

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Sarah Howard



Erik Bremmer



Geoffrey Schwartz



David Burke

with **Porter Regional Hospital** to obtain a second ambulance in the south Porter County area.

HEALTH CARE

Leslie Darrow has been named executive director of **Hartsfield Village Continuing Care Retirement Community** in Munster. Darrow, a licensed nursing home administrator, brings to the position 20 years of experience in long-term care, including management of both assisted living and skilled nursing facilities ... Valparaiso-based

HealthLinc will receive \$1,330,537 from the U.S. Department of Health and Human Services as a continuing grant under the Health Resources and Services Administration Fiscal Year 2014 Service Area Competition. Federal funding will allow HealthLinc to continue providing affordable primary care to patients, including medical, dental, behavioral health and optometry services, regardless of patients' level of health insurance coverage ... **Porter Health Care System** welcomes Urologist **Robert Lai, M.D.**, to the hospital's network,

Porter Physician Group. Dr. Lai joins fellow urologists Dr. Adam Perlmutter and Dr. John Lynam in practice at Lakeshore Urology. The group has offices in Valparaiso, Portage, Knox, LaPorte and Plymouth ... **Neil Malhotra, M.D.**, an emergency department physician at **Franciscan St. Anthony Health-Michigan City**, received the hospital's 2014 **St. Luke Award**. The award, presented since 2010, recognizes physicians for their teamwork and cooperation with nursing staff members. ... **Angela Zavesky, R.N.**

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in the **Franciscan St. Anthony Health-Michigan City Medical-Surgical unit**, received the hospital's 2014 St. Camillus Award ... The **Saint Joseph Regional Medical Center** oncology program in Mishawaka was awarded the 2013 Outstanding Achievement Award by the **American College of Surgeons Commission on Cancer**. The award, established in 2004, recognizes oncology programs that strive for excellence in providing the best quality care for patients ... **Porter Physician Group** otolaryngologist **Geoffrey Schwartz, M.D.**, with **Associated ENT Specialists**, recently received board certification from the American Board of Otolaryngology. Dr. Schwartz is a graduate of Boston University School of Medicine and attended the State University of New York for surgical internship and residency in otolaryngology, head and neck surgery. Associated ENT Specialists

has offices in Valparaiso and Crown Point.

INSURANCE

Gibson welcomed **Chris Watkins** as an account manager, responsible for the day-to-day service needs of clients. Watkins' responsibilities include making policy changes, issuing certificates of insurance and other service needs as required. **David Burke** also joined Gibson as a loss prevention consultant in Risk Management Services. Prior to joining Gibson in 2014, Burke was the environmental health and safety manager at **Task Force Tips Inc.**, establishing environmental compliance and permit processes while managing all aspects of the risk management and loss prevention programs. **Diane Davidson**, CPCU, ARM of Gibson has been awarded the Associate in Risk Management (ARM) from the **Insurance Institute of America**. Earning the ARM designation requires completion

of a series of courses and national examinations covering the essentials of risk management, risk control, and risk financing. **Ashley Matthews** has been promoted to financial analyst in the Employee Benefits Practice. Her responsibilities with Gibson include providing support to new and existing employee benefit clients. **Nicole Fallowfield**, CWP, CIC, has earned the Certified Intrinsic Coach designation from **Intrinsic Solutions International**. Fallowfield is the director of health risk management in the Employee Benefits Practice at Gibson and is responsible for designing and overseeing health management strategies.

LEGAL

Law firm **Eichhorn & Eichhorn LLP** recently opened an office in the Edison Lakes Corporate Park in Mishawaka to better serve its South Bend/Mishawaka and Northeast Indiana area clients ... **Krieg DeVault** of

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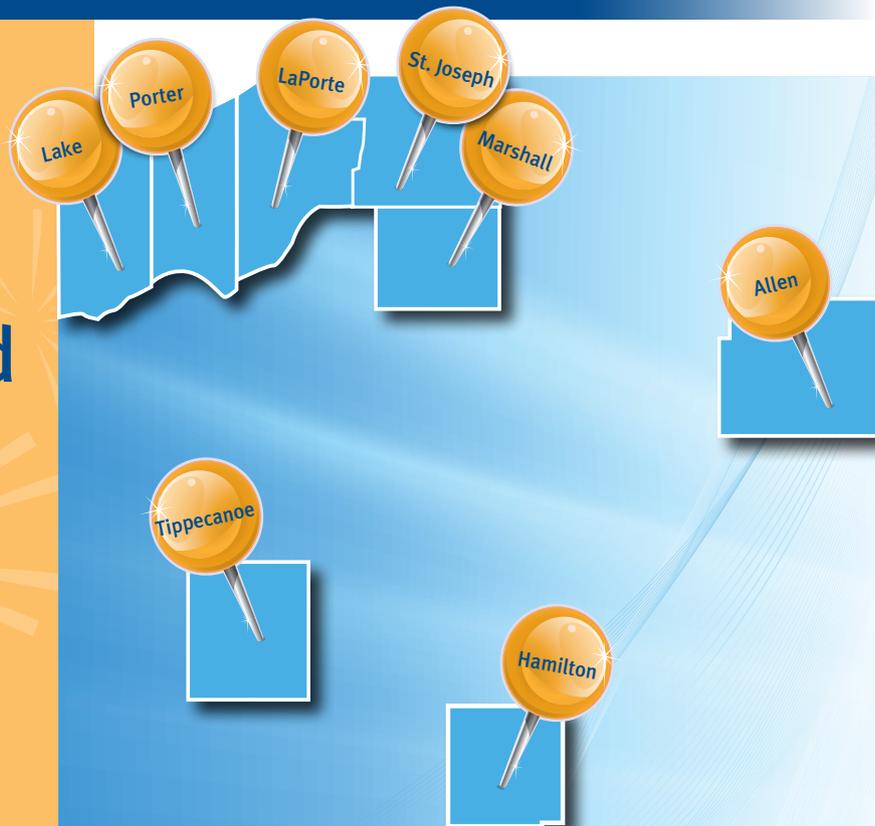
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Mishawka recently announced Partner and Health Care Practice Group leader **Robert "Bob" A. Wade** was named as the compliance expert to the board of Halifax Health, a 678-bed hospital system based in Daytona Beach, Florida. Wade concentrates his practice in representing health care clients, including large health systems, hospitals, ambulatory surgical centers, physician groups, physicians and other medical providers.

MANUFACTURING

Georganna Geraghty has joined South Bend's **Schafer Industries** as corporate human resources manager. Geraghty who comes to Schafer with nearly 25 years of HR management experience in the Michigan community will be responsible for developing policy, overseeing training and directing and coordinating human resources activities such as employment compensation, employee relations, benefits and services ... **Bremen Castings** recently celebrated a 75-year milestone and is venturing into a new type of manufacturing with the debut of new entity, **BCI Defense LLC**. Falling under the Bremen Castings umbrella, BCI Defense will focus on the firearms industry and manufacture a product unique to the Indiana-based company.

MARKETING

Group 7even welcomed **Ryan Berry** to its team. Berry will serve as creative director and will play an integral role in the conceptualization, strategy and design of Group 7even's creative projects. Berry, a graduate of Indiana State University, brings more than 12 years of design experience... **Noreen Heron & Associates Inc.**, a full-service public relations, marketing, advertising and social media firm, announced several promotions within the company. **Kate Hughes** and **Lianne Wiker**, both formerly senior account executives, have been promoted to vice presidents of the agency. **Ellen Molina**, formerly assistant account executive, has been promoted to account executive.

NONPROFIT

South Shore Clean Cities Inc. of Merrillville announced Dyer, East Chicago, Hobart, LaPorte, Portage and Valparaiso will participate in the **Northwest Indiana Green Fleet program**, with a goal to work with governmental fleets in Lake County, LaPorte County and Porter County to lessen the barriers to adopt alternative fuels and create policies to support reductions of petroleum use and vehicle emissions.

PHILANTHROPY

Franciscan Medical Specialists Sleep Lab donated two complete bedroom furniture sets to **Gabriel's Horn**, the Valparaiso short-term shelter for homeless women. Bedroom sets included queen sized beds, frames, credenzas, lamps, nightstands and bedding sets. The shelter provides a protected refuge for homeless women and their children by establishing and maintaining a facility that provides a safe and temporary shelter and outreach services.

REAL ESTATE

Century 21 Alliance Group, a full-service brokerage firm specializing in residential and commercial listings, recently announced husband and wife **Leroy and Lisa Moore** as the top closing agents for year-to-date.

SAFETY

David A. Ward Sr., owner and president of **Safety By Design Consultant Services**, has been selected as an honored member of the National Association of Distinguished Professionals. Ward, who holds a BS in occupational safety/health from Columbia Southern University, has more than 34 relevant years of experience in safety regulations.

SERVICE

The Performance Companies Inc. (Performance Plus) received Women Business Enterprise (WBE) Certification, which allows Performance Plus to perform services which can be counted towards minority

business participation. These services include: building cleaning services, air filter sales, floor cleaning services, window cleaning and sales of janitorial supplies. The Performance Companies have been family owned and operated since 1917.

TECHNOLOGY

Hobart-based **Vinzant Software Inc.** announced president and founder **David Vinzant** graduated from **Goldman Sachs 10,000 Small Businesses** program. Goldman Sachs and Chicago City Colleges selected 36 small business owners from across metropolitan Chicago to participate in the 16-week program, co-sponsored by Goldman Sachs, Chicago City Colleges, Babson College and other local organizations focused on small business growth ... **Brad Ebert** joined the **Vista AV Integration** sales team at **Office Interiors** in Granger. Ebert brings more than 10 years of technical experience in the audio-visual industry, having worked on various projects for many organizations throughout the Michigan area, including numerous educational and corporate accounts. Vista AV Integration, a subsidiary of Office Interiors in Granger has been serving Northern Indiana since 2003.

BRIEFS

ELECTRIC VEHICLE PROGRAM GETS A CHARGE



CHARGED UP Initiative aims to energize the use of electric vehicles.

Electric vehicle adoption is well poised to blossom as Crown Point-based South Shore Clean Cities and

continued on page 55



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ATLANTA CHICAGO DELAWARE INDIANA LOS ANGELES MICHIGAN MINNEAPOLIS OHIO WASHINGTON, D.C.

The Personal Touch

HealthCall pioneers an automated way to keep patients from returning to the hospital.

BY SHARI HELD

Launched in 2003, HealthCall LLC has successfully transitioned from a fledgling startup, operating on uncharted waters, to an industry leader in automated health care communications. For the past three years it has grown at a rate of 20 percent year-over-year. Located in the Purdue Technology Center of Northwest Indiana, HealthCall's solutions have connected more than 3 million patients and providers nationwide.

At this point many entrepreneurs might think they'd succeeded, but not Daniel Hayes, HealthCall's president and CEO. "We're still a small business and everyone puts in many hours," he says. "I am pleased with our growth, but we have more to do. The demand for our products continues to increase as the pressure builds on hospitals to reduce cost while improving care."

Hayes' dedication and drive—and a bit of luck—have paid off. HealthCall is well-positioned for the future. Its products were reducing readmissions years before the passage of the Affordable Care Act, which began penalizing hospitals and physicians last year for patient readmissions within 30 days of discharge.

SETTING THE STAGE

Hayes, age 52, took a roundabout route to entrepreneurship. His initial interest was in electrical engineering. "My dad was an electrician, so I grew up around wires and was very comfortable with that," Hayes says. "It just seemed to make sense."

He worked hard, another trait he shared with his dad, and graduated from Purdue University in West Lafayette with a double major in electrical engineering and business. By that time his focus was on manufacturing.

His first job was with Florida-based Harris Semiconductor (now Intersil Americas LLC), working on the commercial manufacturing side. After rotating through all facets of manufacturing there, he was asked to manage the Apple account, eventually becoming worldwide account manager for Apple Computer.

"I loved it," Hayes says. "I traveled to Singapore and all over the United States. It was just an incredible experience. I was very impressed with Apple and how they did things. They had a very strong entrepreneurial spirit."

That didn't stop Hayes from leaving the world of manufacturing integrated circuits to work with California-based Cadence Design Systems, a company that created software used by Apple to design circuits. From there he began working with software startup companies. "It was a good education in product value and growing companies," he says.

Starting his own company was always appealing to Hayes. "At a very young age I loved building things and making things," he says. "From day one, it was always in the back of my head to start my own company."

A big reader, another trait he has in common with his dad, Hayes became fascinated with books on

behavioral health and science and what makes people tick. His library includes Jim Bond's "The Brain That Changes Itself" and Kerry Johnson's "Science of Self Discipline," and back in the '90s he began working on his five-year and 10-year business plan. The stage was set.

TAKING THE LEAP

Hayes launched Yescorp, a web application development firm, in 1994 although he continued to consult with software startups. "We had the idea to marry databases with the web; we were really leading edge," he says. "At that point people were still saying that the web was just a fad and that it would die out. Seriously!"

As the company grew, it began to specialize in applications specific to medical communications and the name no longer fit. Hayes did some research and came up with the name HealthCall, owned by a barely viable company. "We contacted the owner and were able to buy the intellectual rights to the name," Hayes says.

The idea for HealthCall came in 2003. Prior to the start of a meeting with a group of cardiologists for a different project, he overheard them discussing their "successful" disease management program, and how unfortunate it was that they had to shut it down. "I asked why they would end a 'successful' program," Hayes says, "and one of the doctors said, 'it's too expensive to operate, but if you can find a way to cut our costs, we will buy it.'"

Hayes mulled it over while on his

way to a lunch meeting, and as he was walking into Chili's the idea came to him. "I thought, 'There is a way to do this.'"

GIVING IT THE PERSONALTOUCH™

Hayes and others sat with nurses who operated the existing disease management program. They listen to their patient calls, and asked many of questions that enabled HealthCall to build a method to automate their interactions. "Fortunately I had a longtime love for behavioral science, so I took to it naturally," Hayes says.

The result was PersonalTouch, the company's flagship product, which today is used to coordinate care in disease management, medication therapy management, post-discharge monitoring of patients—any instance where hospitals or physicians need to stay in touch with patients and monitor their well-being over time.

Since it's a cloud-based solution, there's no software or hardware to install. All that's needed is an account with a user name and password and initial training to teach health care providers how to use the system. "It's a complete turnkey solution," Hayes says.

Before being discharged, patients are assigned to an appropriate care plan based upon their diagnosis—heart failure, for instance. PersonalTouch manages everything that should be done for that patient over a 30-day window. It prompts health care providers when to follow up with patients, how to set expectations, highlights the information health care providers should share and notes the key signs and symptoms data to collect and enter into the system. The program also conducts automated health assessments directly with patients and alerts staff if a patient begins to trend outside the designated limits. "The coordinated care, more timely communication and HealthCall's intuitive



SHAWN SPENCE SHAWNSENCE.COM

GOOD CALL Daniel Hayes' HealthCall LLC uses technology to help keep patients from returning to the hospital.

decision-support tools leads to predictable results with fewer readmissions,” Hayes says.

MAKING AN IMPACT

Using PersonalTouch took the cardiology practice’s disease management program from six nurses down to one, allowed the practice to serve 35 more patients and reduced their

readmission rates by 72 percent—all while containing costs.

The results were published with the Heart Failure Society of America, and a study of 300 patients the following year duplicated them. Patients monitored with HealthCall actually improved the health of their heart.

After that the company began expanding its offerings—heart fail-

“The coordinated care, more timely communication and HealthCall’s intuitive decision-support tools leads to predictable results with fewer readmissions.”

—Daniel Hayes, HealthCall LLC

ure, heart attack, pneumonia, COPD and diabetes management programs, weight loss and stress management programs as well as surveys for patient satisfaction and appointment reminders.

A major milestone was receiving \$1.2 million in 2007 from the 21st Century Research & Technology Fund to further commercialize its technology. HealthCall was one of only three companies that actually achieved commercialization goals and commitments.

HealthCall has continued to grow by word-of-mouth. In fact, Community Home Health of Indianapolis learned about PersonalTouch from a nurse who had used it at her previous workplace. Now Community uses PersonalTouch to monitor home patients for heart failure, COPD and diabetes. “We’ve seen very positive results,” says Lisa Collins, chief clinical and operations officer for Community Home Health, part of Community Health Network. “We’ve been able to help people with heart failure and COPD stay out of the hospital longer and actually change their behavior so they can do self-care to prevent future hospitalization. We’ve also seen some significant drops in A1Cs (blood-sugar level tests) in our diabetics.” Currently HealthCall is working with Collins to develop a hospice application.

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COURTING SUCCESS AND CHALLENGES

It hasn't been an easy road at times, but it's been a very satisfying one for Hayes. "When I started in my career working with integrated circuits, I was fascinated by the technology, but it was somewhat hollow," he says. "It wasn't until I moved into health care that I really found my passion. That's when technology and behavioral health came together."

He recalls the time he was in a client's office and witnessed a patient giving a bouquet of flowers to the nurse who had monitored him. "He called her his guardian angel," Hayes says. "That's when I experienced the positive impact we were having in people's lives. Up until then our outcomes were more theoretical."

Hayes advises potential entrepreneurs to build a strong team and be persistent. "It doesn't happen as fast as it does on TV," he says. "You have to be able to stay the course

and view setbacks as opportunities for growth. You have to have confidence and focus on the positive."

HealthCall pioneered cloud-based collaboration platforms and patient

tion nationwide with thousands of real patients every month."

As far as the future, Hayes sees the PersonalTouch program offering new and expanded services to clients.

"We've been able to help people with heart failure and COPD stay out of the hospital longer and actually change their behavior so they can do self-care to prevent future hospitalization."

—Lisa Collins, Community Home Health

engagement innovations, but the field is rife with competition now. "Our competition is back where we were 10 years ago with only theories," Hayes says. "Along with awards and demonstrated studies, PersonalTouch is proven in produc-

"Not only do our clients continue to recommend us to their colleagues, they also come to us with new challenges of their own. Our growth is fueled by our clients' success as they are pressured to improve their quality of care and reduce cost." **EQ**

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Accomplished Women

Meet some of the leaders of the region's community foundations.

BY JANE BOKUN

As a woman with a lot of responsibility, Barb Young heads up the Porter County Foundation, which gives out more than \$1 million in grants each year.

She began her career as a volunteer for Porter County and has been affiliated with the foundation since its inception. She assumed the role of president in 1998 and the foundation has flown ever since. Under her direction, there has been successful

growth and leadership in addressing key issues in Porter County.

“We moved forward to create the Porter County Foundation and I made a career change,” Young says. “I am a lawyer and had practiced law for 17 years,” Young says. She also was running a real estate development company. As for the law and her business expertise, she says, “I use it every day.”

Young is not alone among women leading foundations. Indiana women have been successfully leading some area foundations for more than 20 years.

Pat Huber, president of the Crown Point Community Foundation, is another in this group of dynamic business women. “I’m a true blue, longstanding member of the Crown Point community,” Huber says.

Hence, her job running the Crown Point Community Foundation since 1999. She gained the experience after she and her family ran a junior department store that closed in 1996.

“We have a lot of roots here,” Huber says. “Foundation work is all about relationship building.”

It’s about satisfying the needs of both givers and receivers, she says. “People give you a gift and they want to know that it’s the right thing.”

Huber says she had more of a business background so she was able to do lots of work including event planning. “You name it, we do it all,” she says. “It is a labor of love.”

In Huber’s latest venture, the Crown Point Community Foundation designed a venue for not-for-profits to show off their wares. “It’s sort of like a trade show,” Huber says.

She says when she saw there was a need, the foundation started to spring into action and set up booth space for people in the community who wanted to be volunteers and more. Last year there were 70 not-for-profits contributing. The different organizations found out each other.

“It was an enlightening experience,” Huber says. “It’s women advancing women.” The program, which is still ongoing, was so successful that they had to add a second session. Huber says the ideas sometimes come fast and furious for Crown Point and sometimes they’re just small ideas.

The Crown Point Community Foundation also reviews grants three times each year for organizations serving Crown Point, Winfield, Cedar Lake and south Lake County. The foundation funds projects that include education, arts and projects that enhance the quality of life in the area.

“It’s been a passionate endeavor and fun to watch.”

—Barb Young, Porter County Foundation



“FOUNDATION WORK IS ALL ABOUT RELATIONSHIP BUILDING,” says Pat Huber, president of the Crown Point Community Foundation, shown here at a trailhead for the foundation-supported Erie Lackawanna Trail.

“We try to figure out a way to engage people and get them excited,” she says. “We make sure those programs are sustainable with the resources they need to make correct decisions.”

Another in the circle of power women is Maggi Spartz, who heads up the Unity Foundation of LaPorte County. Spartz is a graduate of the

Kelley School of Business at Indiana University, where she honed her entrepreneurial skills.

“I was an entrepreneur and I came to be passionate about the Unity Foundation,” Spartz says. She says she started with nothing but a great board of directors. Now the Unity Foundation has a whopping \$26 million in assets. “We’re not just a char-



GENERATING NEW IDEAS
Carolyn Saxton recently moved to lead the Legacy Foundation.

ity, we’re a vehicle to help others,” Spartz says.

She started her career at 21 in the banking business. She also worked with her dad, who also was an entrepreneur in the plastics industry. “We were running an international business out of the living room,” Spartz says.

Among her biggest accomplishments may be her son Emerson Spartz, who is one of the world’s leading experts on Internet virality and has been featured in major media including the *Wall Street Journal*, “CBS Evening News,” CNN and more. Emerson Spartz owns Spartz Inc., and he runs one of the fastest-growing digital media publishers with 160 million page views per month. At the age of 12, Spartz founded MuggleNet, the top Harry Potter website, which attracted 50 million page views per month. He later became a best-selling author.

“He’s gone on to all these other things and he works out of tech space in Chicago,” Spartz says modestly.

She says the whole reason she

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works with the Unity Foundation is to strengthen the region's communities. Spartz also loves the LaPorte County lifestyle.

When Spartz needs to kick back she sails. "I've raced sailboats all over Lake Michigan," she says. She also is involved in the Society of Innovators in Indiana. "There are some amazing things going on in Northwest Indiana," Spartz says. "We're on the cusp of a renaissance."

Rose Meissner has also been a longtime foundation leader. Meissner joined the Community Foundation of St. Joseph County when it was established in 1992. Under her leadership, the foundation has grown to be one of the top 100 community foundations in the United States, with combined assets of more than \$140 million.

Like Maggi Spartz, she also attended the Kelley School of Business at IU. As president of the foundation, Meissner has created a number of proactive initiatives that address challenges faced by the St. Joseph County community. They include the establishment of the \$175,000 Leighton Award for Nonprofit Excellence, which recognizes local charities that demonstrate superior leadership and programming, and the Early Years

Count Education Initiative, which improves early childhood education through teacher training and support.

Meissner also has championed the foundation's African-American Community Fund, a program that has received national attention for its emphasis on African-American-initiated philanthropy, and the ArtsEverywhere Initiative, a cam-

paign that generated \$6 million in resources to support the arts in St. Joseph County. Recently, the Community Foundation has partnered with law enforcement, leaders in the African-American community, and social services to support the implementation of the South Bend Group Violence Intervention, working with David Kennedy's National

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Network for Safe Communities.

Carolyn Saxton recently moved to the Legacy Foundation from the Lubeznik Center for the Arts. Legacy

Saxton was responsible for many positive programs at the Lubeznik Foundation, but she says she wanted to go back to her roots in the com-

olis and coordinating meetings about our new neighborhood program,” Saxton says.

Over the next several months, groups will be involved in meetings and submitting their letters of interest about the program. Right now, the Legacy Foundation invites potential partners and community-based organizations from any of the 16 towns and cities within Lake County to participate in the Neighborhood Spotlight training series. The upcoming informational session will educate community members on Neighborhood Spotlight competitive grant-making. The required training sessions that follow will coach your group on preparing the letter of interest application due by September 1.

Decisions will be made by the Legacy Foundation. More about the neighborhood program can be found at legacyfdn.org. **BO**

“We’re not just a charity, we’re a vehicle to help others.”

—Maggi Spartz, Unity Foundation of LaPorte County

Foundation is a community foundation and the leading philanthropic partner serving Lake County. The foundation has been around since 1992. Legacy Foundation helps donors plan how to invest and manage their charitable assets; provides grants; offers scholarships to Lake County students; collaborates with local leaders; and serves as a mentor and resource center to provide for the people they serve.

community. The group at the Legacy Foundation is interested in looking at ways it can make a strong community impact to strengthen Lake County. “We have a couple of exciting programs on the agenda such as a neighborhood spotlight—we’re doing a lot more promotion. Stay tuned,” Saxton says. She says generating new ideas in a new job is a very exciting process. “We’re bringing folks from Indianap-



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Properly insuring your business is a matter of thinking the unthinkable.



PROTECTION Auto insurance is a must for businesses that provide vehicles for employees.

BY HEIDI PRESCOTT WIENEKE

None of us would buy insurance if we didn't have to. Insurance agents acknowledge this and consumers admit it. And when it's time to consider coverage, we are bombarded and barraged with advertisements that feature catchy slogans, memorable mascots or singsong jingles and promises of service and savings.

When someone opens a new small business, insurance companies advise the entrepreneur, who might be purchasing commercial coverage for the first time, to take enough time to sit down with an agent who can guide the owner in the right direction.

"The most common mistake is

treating insurance as a purely price-driven commodity. An insurance policy is a very complex contract and it is of paramount importance to understand how a policy will respond in the event of a claim," says Andy Taylor, commercial lines agent at General Insurance Services in Valparaiso.

It is important, even vital, for a small business owner to work with an agent who takes the time to understand the business so the agent, who should have experience specifically with commercial insurance, can tailor the policy accordingly.

The best way for a new owner to explain his or her business model to an insurance agent is to show the agent a written business plan and

pro forma of expected costs for the services the business is going to provide or the items it is going to sell, says Mark Bates, president of Pinnacle Insurance Group of Indiana, which has offices in Crown Point and Hobart.

"When a small business owner is organized and knows what they're going to do going forward, then we can get a better outcome on insurance. So many small businesses fail because they didn't get out of the gate on the right step," Bates says.

Looking at and poring over a business plan helps the insurance agent create an alignment of services that match up with key business goals and initiatives to help ensure the entrepreneur's success, says Colin

MacNab, executive vice president and principal at MJ Insurance in Indianapolis, which services clients in Northwest Indiana.

“Insurance is a very personal purchase,” MacNab says. “The value of having a good broker or agent is having someone to talk with about the known-knowns, the known-unknowns and the unknown-unknowns. With insurance, you are buying a piece of paper that outlines an agreement between you and the insurance company and what you are getting for your money. And it can be a world of gray.”

Just as you would not drive your car without insurance, small business owners should not open their doors without purchasing at least four basic types of insurance: property, liability, workers compensation and auto insurance. In each of these instances, it is not worth taking the risk should someone get hurt or an accident or catastrophe

happens. And catastrophes happen.

Here’s a look at the four basic types of insurance all small business owners should have.

Property insurance: Business owners have property to insure, whether their office or store is located in a building they own or rent. Most small business owners are moving out of their house or garage and into a neighborhood shopping center, and they need to insure the business personal property they have inside the space.

Many leases have a provision that specifies insurance requirements for a tenant, so it is important for an insurance agent to have a copy of the lease in hand so he or she can review it and make sure coverage adequately meets the terms of the lease. Sometimes first-time small business owners sign a lease without knowing exactly what it is they are signing.

Business personal property can

include anything from a desk or computer in an office to a deli slicer in a restaurant, that could be stolen or damaged, says Larry Meyers, president of Schererville-based HIA Insurance Co.

Liability insurance: Accidents happen. For this reason, it is necessary for every small business owner, who has people visit the office or store or provides someone with a service, to have general liability insurance. Contractors are exposed to risks on the job. Liability insurance will cover the business and small business owner if their products or services cause someone damage or harm, and it will safeguard contractors in the case of an accident.

Workers compensation: This type of insurance provides coverage for someone who is injured on the job. The cost will vary depending on the degree or severity of the job, however. It may cost more to insure someone working in the field

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for a steel erection company and less to cover clerical office employees, Meyers says. But states require workers compensation that would provide lost wages and medical benefits to the person who is injured.

Auto insurance: Some business owners might have a sales staff and provide vehicles for them to drive. Should the employee get into an accident, auto insurance is critical for covering damages sustained to the vehicle. Vehicles can be covered for damage and collision.

“The most common mistake small business people make, whether they are starting a new business or are insuring an existing business, is that they never think a loss is going to happen to them,” Meyers says. “They lowball the amount of insurance they buy and that comes back to bite them. What we try to do is say, ‘Look, don’t reduce the amount of insurance you have, take a higher deductible. You still need the right type of protection for catastrophe.’”

After the four basic types of insurance, there are several additional options available to small business owners. These options include: crime insurance, which is important for businesses that keep certain monies in-house overnight; employee dishonesty coverage, to cover a business if an employee is caught stealing from it; and cyber liability insurance.

Hackers can break into a small business website the same way they have been able to compromise the data of millions of consumers at TJ Maxx and Target Corp.

“Cyber and data breach coverage is an optional coverage, but it is becoming more and more prevalent,” says Bates. “Small business owners need to know what safeguards they have on their automated systems to prevent hacking as much as they need to consider insurance to cover any losses from hackers. When customer information is compromised, a business has to notify its customers. Coupled with the expense of providing a credit watch for customers over a period of time, those costs could be detrimental to a small business.”



SHAWN SPENCE SHAWNSPENCE.COM

INSURANCE TEAM Managing partners Larry Meyers and Will Glaros show off their new logo at offices in Schererville.

Business interruption insurance is another type of coverage a small-business person can choose that would cover the loss of income should the business experience a catastrophe.

“If you’re a restaurant and your building catches fire, you might have to close for a while. This means you’re losing your lifeblood because there’s no cash flow,” MacNab says. “Business interruption insurance covers your lost income and extraordinary expenses until you reopen.”

Professional liability insurance is necessary for the small-business person who is providing advice to

clients. “Someone who operates a beauty salon has an exposure if someone gets burned by hair color or an infection from a manicure,” Meyers says. It’s very similar to a doctor who carries medical malpractice insurance, he says, because it protects professionals from claims of damage by their clients.

Insurance policies are usually an annual contract, so insurance experts recommend that a small business owner spend time reviewing the plan individually, and then with an agent a couple of months before policy renewal, says MacNab of MJ Insurance.

"The changes you make might be very subtle, but I'd say half the time the owner has their policy in the right alignment and has the right fit for what is happening in the business, and half the time they do make changes," MacNab says. "Reviewing your policy on an annual basis is a very good habit to get into."

And any time an accident or catas-

trophe occurs, and a small business owner does not understand the language of the policy or whether damage or loss is covered, it's time to schedule a meeting or call the insurance agent.

"Even if the insurance company says something is not covered under your policy, you might be able to find coverage in another part of the

policy or by interpreting the policy language differently," MacNab says. "People will ask, 'Is this covered?' And I tell them it always depends. It depends on the variables in the situation. You want to make sure you turn over every stone with your insurance agent should an incident or accident happen to make sure you can get something out of the coverage for your loss."

Many times, new small business owners simply underestimate the extent of their true insurance needs and only buy the bare minimum, says Jennifer Burton, client executive with the business and private client group at Gibson Insurance Group in South Bend.

Burton recommends against looking solely at the bottom line. "Paying a low price won't help you if it doesn't provide beneficial coverage that the business owner is exposed to," Burton says. "Be aware of who you're working with and choose an advisor that can talk to you and provide advice. Getting a quote off the Internet is not the best idea in this situation."

Small business owners also should not be afraid of disclosing information about their business to the broker or agent. "The insurance agent can't build an appropriate risk management program unless they know what your true risks and exposures are," she says.

Everyone has their own tolerance for risk from a financial standpoint, says Meyers of HIA. And that tolerance must be weighed against the possibility that an incident or accident could otherwise put you out of business without the right insurance in place.

"For a small business with \$30,000 in equipment and storage racks, could they pay out of pocket to retool and regroup if they had a disaster? Or why would you want to dig into your own pocket if someone tripped and fell in your business and racked up a \$100,000 medical bill? Would you have the where-with-all to pay out of pocket?" Meyers says. "It's not worth taking the risk." **EQ**



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The Brains for Business

Campuses taking the lead in encouraging innovation and entrepreneurship.

BY SHARI HELD

Education and entrepreneurship. It's a winning combination that's only going to become more prominent in years to come. Institutions of higher education are teaching students the skills they need to start their own small businesses so they earn a livelihood or maybe even become millionaires (think Mark Zuckerberg). And more important, their innovations may make the world a better place.

Universities are going way beyond the classroom experience. They're paving the way for entrepreneurship with experiential learning, innovative programs, financial incentives and crucial support.

Whether they help community members create low-tech businesses or engineer opportunities for faculty researchers to partner with students and launch high-tech, bioscience-related startups, it's all important to the economic development of Northwest Indiana.

PURDUE UNIVERSITY NORTH CENTRAL

"We're here as a resource for entrepreneurs," says Cynthia Roberts, Ph.D., dean of Purdue University North Central College of Business, "whether they take classes or use our student talent to help them get going. And if we can't help them we have the information to connect them with someone who can."

Business students learn the fundamentals of what it takes to run a business, and Roberts says the school is rolling out some entrepreneurship courses this fall as part of its management concentration. "We are incorporating it into our regular curriculum," she says, adding that this is in response to increased

interest in entrepreneurship.

The Center for Economic Development and Research (CEDaR), in PNC's College of Business, partners with the Northern Indiana Small Business Development Center to organize continuing education workshops to promote entrepreneurship. "We are more into the business of helping the community," Roberts says. "We're not a Research 1 institution."

Last fall, the debut workshop attracted a full-capacity crowd of community folks and students. Moving forward, CEDaR plans to offer them each spring and fall. "We're excited about that partnership because it's going to increase opportunities for our students as well," Roberts says.

CEDaR's mission is to foster economic development of the region. Currently the center is working with economic development offices in Porter and LaPorte counties to see how they can effectively partner.

INDIANA UNIVERSITY NORTHWEST

Steve Dunphy, Ph.D., associate professor of management for Indiana University Northwest, is dedicated to helping the downtrodden areas of Indiana get "up-to-speed with Hamilton County." While he believes in the concept of business incubators, for example, he says it doesn't seem to serve the needs of his students. "They don't relate to what business incubators are doing," he says. "They just want a small business that they can get into quickly and make a little money."

Dunphy, who's been teaching entrepreneurship for nearly 25 years, sees a strong need in Gary for entrepreneurs to start new businesses, citing the many empty storefronts.

He encourages his undergraduate students to write business plans based on what the market needs and wants as well as their particular talents.

Businesses that were successfully implemented by his undergraduates include a Polish deli, a pet-grooming salon, a windshield repair business and an Aurelio's Pizza franchise. Dunphy's colleague Ranjan Kini, Ph.D., a professor of management information systems at IUN, created iGarage, a tool that helps students create their own apps. One student created an app that tells users what's on tap at various microbreweries in the Region. "Students who are computer savvy can do some unique things," Dunphy says. "It's a good time for entrepreneurs—especially if you have those skills."

IVY TECH COMMUNITY COLLEGE NORTHWEST

The key resource the Gerald I. Lamkin Innovation & Entrepreneurship Center at Ivy Tech Community College Northwest offers fledgling entrepreneurs is the Society of Innovators of Northwest Indiana, which is celebrating its 10th year this year. The society, which consists of more than 300 individual business professionals and more than 600-plus associate members, provides the expertise for all the center's programs.

Society members speak to the students at the center's I&E (Innovation & Entrepreneurship) Chats. CEOs and business leaders come in "with their sleeves rolled up" and tell students the things they won't learn from textbooks as well as answer all their questions. "Those questions will either have a student entrepreneur leaping forth or retreating to go back into the business world," says



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OPPORTUNITIES Chenn Zhou, Ph.D, is director of Purdue Calumet's Center for Innovation through Visualization and Simulation.

O'Merrial Butchee, director of the center.

One student who didn't give up on his ideas is Brandon Griffin. Griffin founded FyeBye, a multimedia

company that offers content geared to entrepreneurs. In 2012 he co-founded SMDG LLC, a social media development company for non-profits. Each year Ivy Tech Northwest

and the society awards entrepreneurs and business professionals and recently Griffin was inducted into the society for all his innovative services. Butchee says he's one of the youngest inductees and a role model for others. "You look around and you can find these stories everywhere," she says.

And if she has anything to say about it, you'll be seeing even more. Ivy Tech's business curriculum requires students to take business development courses and create a business plan, but Butchee saw the need for a business development course for non-business majors and created one. "We have a very intense culinary, HVAC and nursing focus at Ivy Tech," she says. "Those are the kinds of skills that, once learned, you could start your own business tomorrow."

Butchee is also passionate about creating a more robust business environment for the area. "Creativity and innovation will be the foundation for economic growth and development for the region," she says. "To the outside world, we're known as an area that grows corn. They have no idea about the brilliance that comes out of Northwest Indiana. We have made it our mission to discover, encourage, celebrate and honor our most innovative people across our seven counties."

PURDUE CALUMET

Founded in 2009, Purdue Calumet's Center for Innovation through Visualization and Simulation (CIVS) is a research center that fosters the development of applications across many disciplines. Currently it works with more than 65 faculty and staff and more than 80 external organizations. While visualization and simulation applications are key to her mission, Chenn Zhou, Ph.D., the center's director, has made it her goal to promote entrepreneurship for students and faculty campus-wide.

"When students graduate they have all kinds of opportunities," Zhou says. "I just believe there is more opportunity to commercial-

ize their technology and innovative ideas. That's why we want to promote this culture, so our students can become successful entrepreneurs in the future."

This spring CIVS invited consultant Kelly Schwedland, Elevate Ventures' entrepreneur-in-residence for the Northern Indiana regions, to speak with faculty. Elevate Ventures works with emerging and existing high-

potential businesses to take them to the next level. Plans are to have him talk with students next time.

CIVS encourages faculty, research staff and students to apply for grants from the National Science Foundation and other grant-issuing institutions to train them how to start their own companies. The center also actively copyrights software developed by faculty and students through

the university. "Once the copyright is guaranteed, the entrepreneurs can commercialize those copyrights," Zhou says.

To date CIVS has copyrighted the first virtual blast furnace, which will be used as virtual training for the steel industry worldwide and an Irish dance application. That's diversity for you! And this is just the beginning. Many other copyright applications are in the works.

THE UNIVERSITY OF NOTRE DAME

Notre Dame is also seeing increased interest in entrepreneurship classes. And many students go on to start their own companies after they've earned their MBAs. "Most of them will go to work for an existing business for a few years until they pay off their loans, and then start a business," says Jeffrey Bernel, director, Gigot Center for Entrepreneurship at the University of Notre Dame. "That's the progression we're seeing."

Although Notre Dame is usually thought of as "the premier arts-and-letters university," Bernel says the university's doing a lot of research in nanotechnology, biotechnology and engineering. Four years ago it built Innovation Park at Notre Dame which houses more than 30 businesses, mainly started by faculty. And plans are already in the works to build a state-of-the-art wet- and dry-lab facility within the next few years. "All the lab equipment is supplied by the university for students to use so they don't have the huge capital expenditures necessary for a startup," Bernel says.

And the move is on to protect intellectual property via Notre Dame's Tech Transfer department, which assists faculty with obtaining copyrights and patents. "If that intellectual property becomes commercialized then the university can license it or take an equity position in any company that's started based on that intellectual property," Bernel says.

To take more intellectual property into the marketplace Notre Dame's MBAs are partnering with faculty and research students to create



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TECH TRANSFER Dan Hasler is president and chief entrepreneurial officer of the Purdue Research Foundation.

startup companies. The way it works is that the MBAs create the business plan and run the business side of the startup based on the work done by faculty researchers. NanDio, an oral cancer detection test, recently won the McKloskey Business Plan Competition, sponsored by the Gigot Center of Entrepreneurship. NanDio is a partnership between MBA Ben Miller and Sharon Stack, Ph.D., professor of chemistry and biochemistry.

Examples of MBA/faculty startups and more mature companies include: F Cubed LLC, a molecular diagnostic method based on the F3 chip; Vennli, a cloud-based platform for creating and executing growth strategy; Data Realty, a world-class data center that delivers access to advanced computing infrastructure to mid-sized businesses; Torigen Pharmaceuticals, producers of the Vetivax kit which contains all the components a veterinarian needs to make a personalized cancer vaccine in the office, in one hour.

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“We are seeing a number of interesting technologies at the university that are going commercial,” Bernel says. “It’s a very interesting growth that has occurred.”

PURDUE UNIVERSITY WEST LAFAYETTE

The Purdue Research Foundation was founded nearly 80 years ago to help support the move of life-changing

technologies into the marketplace. One of its functions is to manage four technology parks in Indiana, including the Purdue Research Park of Northwest Indiana. Altogether they host about 240 companies and employ nearly 4,500 employees, at above-standard wages for the communities.

Another function is to oversee tech transfer. The foundation receives



“A GOOD TIME FOR ENTREPRENEURS”
Steve Dunphy, Ph.D., is associate professor of management for Indiana University Northwest.

more than 400 disclosures of intellectual property each year, receives about 120 patents each year and licenses about 120 technologies to the marketplace each year.

“About 20 of those technologies will be licensed to startup companies,” says Dan Hasler, president and chief entrepreneurial officer of the Purdue Research Foundation. “The reason we’re so focused on startup companies is that they tend to stay in Indiana, tend to hire Hoosiers and, 100 years from now, will be the Cooks or the Lillys—the corporate headquarters companies.”

Two years ago, five startups based on Purdue technologies were founded. Last year there were eight. But the foundation has recently implemented several entrepreneur-friendly practices, and this year, Hasler anticipates 20 to 23.

One of the first things the foundation did was make changes to its intellectual property policies, creating an express license that makes it much easier for faculty, in particular, to license their technology and take it to startup companies. It also created a support organization called The Foundry, which provides legal services, visa support, help with business plans and assistance locating funders. “They’ve been overrun with clients,” Hasler says. “At any



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point in time they're working with 50 to 70 clients—faculty, staff and students.”

The foundation also opened a prototyping facility so entrepreneurs could create prototypes of their products—a step crucial to finding funding—and The Anvil, a student incubator, which typically houses up to eight student-run LLCs. Discovery Park Partners provides office space for entrepreneurs partnering or doing business with Purdue faculty within walking distance of the campus.

To encourage potential investors for Purdue's life science startups, the foundation created the not-for-profit Foundry Investment Fund. This ever-green fund will match a certain percentage of the investment on the same terms as the lead investor. “It's not so much about the money, but what that demonstrates to the inves-

“To the outside world, we're known as an area that grows corn. They have no idea about the brilliance that comes out of Northwest Indiana.”

—O'Merrial Butchee, Ivy Tech Community College

tor is that if they make an investment in a Purdue company, Purdue will invest with them. We won't walk away,” Hasler says.

Not all the entrepreneurial endeavors coming out of Purdue are high-tech—there's Coffee Coals, a Purdue student startup that converts waste coffee grounds into charcoal briquettes, for instance. But many of them do. Here are a few faculty or faculty/student success stories. SpeechVive helps patients with Par-

kinson's disease speak louder and more clearly; SPEAK MODalities LLC produces SPEAKall! and SPEAKmore! applications which help nonverbal children with autism learn speech; Bearing Analytics produces an analytics sensor for predicting ball bearing failure in machinery such as large energy-generating windmills; Symbic Biomedical is developing a

process that takes embryonic tissue and grows it on scaffolding to produce more specialized tissue such as a kidney.

“There's a movement now toward entrepreneurship,” Hasler says. “And a realization that real innovation and real value-creation in the U.S. have always been on the backs of entrepreneurs and startup companies.” **BQ**

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Health Care Honors

Our readers suggest some of the region's standouts in medical care.

Thousands of people work in health care across the region, all helping patients get healthy and stay that way. Who is exceptionally good at doing so? We asked our readers for nominations in our third annual compilation of *Northwest Indiana Business Quarterly* Health Care Honors.

ADVANCEMENTS IN HEALTH CARE

Franciscan St. Margaret Health-Hammond

Federal statistics indicate that one in every 12 people in the U.S. suffer from asthma, which adds up to a \$56 billion annual price tag in terms of medical costs, lost productivity or school time, and early death. For those with severe asthma, the impact on quality of life is huge.

Franciscan St. Margaret Health-Hammond is offering a new procedure called bronchial thermoplasty, which has proven to be a life-changer. "A lot of people say they have gotten their life back (following the treatment)," says Dr. Leonard Buccellato, who offers the procedure along with fellow pulmonologists Dr. Bassel Ericsooussi and Dr. Tapan Desai, with Franciscan Medical Specialists in Munster.

Patients receive three outpatient treatments in three-week intervals. The process sends therapeutic radio-frequency energy to airway walls through a catheter from a bronchoscope. The energy bursts destroy some of the muscle tissue that otherwise would constrict during an asthma attack, and that can reduce the frequency and severity of attacks.

Clinical trials found that the treatment can yield a 32 percent decrease in asthma attacks, an 84 percent reduction in emergency room visits for respiratory symptoms and a 73



NEW ANSWER FOR ASTHMA Pictured with bronchial thermoplasty equipment at Franciscan St. Margaret Health-Hammond are Dr. Leonard Buccellato, Dr. Bassel Ericsooussi, nurse-practitioner Jason Tackett and Dr. Tapan Desai.

percent drop in hospitalizations for those symptoms. Patients reported a 66 percent decline in asthma-related days lost from work, school and other activities, and four-fifths said their quality of life improved significantly.

"The goal of using bronchial thermoplasty is to reduce the need for steroids, the need for hospitalization, to reduce costs and to improve quality of life," says Dr. Buccellato.

COMPASSIONATE CARE

Franciscan Alliance

The business of health care is complicated and costly, and even with the implementation of the Affordable Care Act, not-for-profit health care organizations provide millions upon millions of dollars in uncompensated support for their communities—focused on health care and other factors important to quality of life.

Franciscan Alliance is a prime example of the compassionate side of the business. Its Northern Indiana hospitals provide millions of dollars

in uncompensated care, community education and essential services for those in need. Not-for-profits refer to this as "community benefit"—valuable services provided not because they bring in revenue, but because they support the organization's mission.

Community benefit reports from the organization provide some examples. St. Anthony Health-Michigan City, for example, reported overall community benefit of \$62.2 million, about a third of the organization's total expenses. The percentage was almost as high at St. Margaret Health, where the community benefit value was \$106.0 million. St. Anthony Health-Crown Point reported community benefit of \$32.7 million, 14.5 percent of the organization's expenses. And Franciscan Physicians Hospital reported community benefit of \$6.3 million.

Gene Diamond, the regional CEO for the Franciscan Alliance, says such things are all part of the mission and Franciscan values—along with

a wide range of other kinds of outreach, from the Catherine McAuley Clinic for uninsured patients to the St. Monica Home for teen mothers. “The Sisters of St. Francis believe that we should make every patient feel consciously aware of being loved. Every patient who comes through our doors may not be able to be cured by us, but we will do everything in our power to heal them.”

OUTSTANDING PHYSICIAN

Dr. G. Larsen Kneller



“There is never a reason to not be nice to someone.” So says one of the people who nominated Dr. G. Larsen Kneller for Outstanding Physician, reciting Dr

Larsen’s motto. “He truly is a role model and inspires every one of us to be a better person.”

Dr. Kneller is medical director with Beacon Medical Group in LaPorte, and has been serving patients in the area for more than 25 years. He’s board-certified by the American Board of Family Practice, earned his medical degree at the Indiana University School of Medicine and completed his residency in Texas. His credentials and outcomes are exemplary, but it’s his approach to both patients and coworkers that earns him particular praise.

“He almost always receives a perfect 10 on our patient satisfaction surveys,” says a colleague in Dr. Kneller’s nomination. Another nominator adds that Dr. Kneller seems to always have time for everyone. “He is always willing to work patients in that need to be seen. He knows his patients well and takes the time to listen to their concerns and needs,” the nominator writes. The same holds true for the people with whom he works. “He is always available to troubleshoot when problems occur with either staff or patients, and provides excellent support and feedback.”

Dr. Kneller says current trends in medicine hold real promise to improve quality of life—in particular, the ever-increasing emphasis on keeping people healthy and out of the hospital. “If the evolution toward population health and disease management works the way it’s supposed to,” he says, “it’s a good thing.”

Dr. Thomas Ludwig



Patients can certainly spot outstanding physicians, but the nurses with whom they work often have additional insights. It was a nurse who regularly cares

for pediatric patients who nominated Dr. Thomas Ludwig as an Outstanding Physician.

Dr. Ludwig has worked since the early 1980s with Associated Pediatricians, which has offices in Valparaiso and Portage. “While giving a most pleasant presentation with patients and family, he also maintains an expertise and skill that has not wavered with time,” reports his nominator. “He is very knowledgeable, and willing to patiently share that knowledge in understandable terms with those who need it: patients and parents, nurses and students.”

Watching young patients grow up is a joy that comes with the job of pediatrician, says Dr. Ludwig, who studied at IU and did his residency at Riley Hospital for Children. He’s there for good times and bad, offering education and advice along the way, preparing kids and parents for what lies ahead. “It’s kind of like being a parent to all of these kids,” he says.

Much has changed over the years, he says, including the role of social media and other communications technology. The practice has a patient portal that allows some interaction over the Internet, and Facebook also offers opportunities to get messages out. Despite the electronic

avenues for communication, there’s still plenty of time for in-person appointments, he notes. “There’s nothing quite like that one-to-one with a person.”

And according to his nominator, that’s where Dr. Ludwig excels. “One outstanding attribute is his patience and stable composure. After working with him on Porter Regional Hospital’s pediatric unit since the 1980s, I can say I’ve never known him to lose his patience or raise his voice, even in the middle of the night and in the most dire circumstances.”

OUTSTANDING HEALTH CARE WORKER

Irene Stevens



“The most rewarding part of working in the health care industry is every day there is an opportunity to help people,” says Irene Stevens, customer service representative for Beacon Medical Group.

Her nominator says she does that quite well. “She always demonstrates compassion and concern, and does it so sincerely. She is well known and loved by the patients and her coworkers.”

According to the nomination, she has served as a medical assistant, medical receptionist and biller, a certified professional coder and a customer service rep. “She always meets every new patient with a big smile and informs them of all the services available. When a patient has a concern or problem, she works with them and listens to them.”

Stevens reflects the praise back on her colleagues. “On a daily basis, I am in awe of the brilliant minds of our physicians and associates at Beacon Medical Group and so proud of the great work that we do. It truly is an amazing feeling to be part of this fabulous team!”

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OUTSTANDING VOLUNTEER

Marianne Dimos



Marianne Dimos is a volunteer's volunteer. She works five days a week, in charge of all of the 175 or so volunteers who serve Porter Regional Hospital. "Marianne

is a passionate and dedicated volunteer," her nominator writes. "She coordinates all the volunteers within the hospital. She also coordinates the job shadowing for any student who may have an interest in pursuing a career in health care. I can always count on Marianne to coordinate a volunteer."

Dimos has volunteered with the hospital for nine years, the past seven of which she has served as volunteer coordinator. As much time as she has given, she says, "I get a lot more out of this job than I put into it."

She spent years working in a wide range of paying jobs, from magazine writer to teacher. With her late husband, she spent more than two decades operating a Gary restaurant, catering service and liquor store, as well as selling commercial real estate, and her husband also taught at Purdue Calumet and North Central as well as IU Northwest and South Bend. Her connection to Porter came when she went there for treatment of heart-related issues and was pleased with the care. "I felt comfortable and safe and well-taken-care-of. I made up my mind that I would try to help Porter any way I could."

The volunteers she coordinates perform a wide variety of tasks, lending a hand in all sorts of supportive situations, helping keep costs in line and, perhaps most important to Dimos, helping provide the atmosphere and experience she found so important as a patient. "We are there to provide them with the feeling that Porter is like their home."

As her nominator says, "She is an inspiration!"

Congratulations to G. Larsen Kneller, M.D. and Irene Stevens for providing outstanding care to patients and families every day.

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Emerging Young Attorneys

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BY CASSIE RICHARDSON

Today's young attorneys take their jobs as seriously as they take their suits. The area's young and rising stars give back to their communities through philanthropic efforts or service on boards. Meet our top 10 picks from young legal professionals who are giving back and making a difference in their communities.

CARLY BRANDENBURG, 32

Partner, Eichhorn & Eichhorn LLP

Carly Brandenburg entered law school with the notion of entering politics after graduation.

After trying her hand at arguing cases in Moot Court, however, the then-law student knew a career in litigation would be more fulfilling. Today, Brandenburg argues and resolves general, civil and medical malpractice disputes on behalf of clients in the utility, construction and hospital industries.

"Until tested, you never really know what kind of person you will be, as far as articulating things well in a public setting," she says.

This sentiment appears to be a running theme in Brandenburg's life outside the courtroom, as well. Brandenburg helps local youths explore artistic and civic endeavors that may lead them to discover their own, ful-

filling path in life. She is a member of the Beaux Arts Ball committee, which recently hosted its 15th annual fundraiser to benefit South Shore Arts Everykid program, which provides art opportunities to more than 28,000 children and youth annually.

Additionally, Brandenburg volunteers for Junior Achievement and teaches a five-week course that offers Hammond second-graders lessons in economics and good citizenship.

CHRISTOPHER DREWRY, 32

Partner, Drewry Simmons Vornehm LLP

While many young professionals in today's uber-social networking climate use online platforms such as LinkedIn and Twitter to make business connections, Christopher Drewry helps millennials expand their business networks by championing the arts.

Drewry is a Leadership Council member of The Scene—the young professionals group dedicated to advancing the mission of The Center of Performing Arts. When he's not practicing construction, labor and employment law from his Carmel office, or coaching his daughter's soccer team as part of the Carmel Dad's Club, Drewry is busy promoting cultural involvement among his peers under age 40.

"What the center has done as far as really trying to get new types of shows from all around the world, is a really neat aspect to see here locally. We're here in the middle of Indiana and it's really starting to become somewhat of a cultural epicenter for the various types of music and art and everything else," Drewry says.

TIMOTHY EMERICK, 36

Partner, Barnes & Thornburg LLP

Attorney Timothy Emerick specializes in business transactional law. He represents corporate clients in matters of real estate, financing and complex business contracts. And, he has a hand in improving the quality of life for the spectrum of people living in South Bend.

Emerick serves on the board of directors for Unity Gardens Inc., a network of community gardens aiming to provide greater access to healthier, locally grown food. He is also an active member of Young Professionals Against Poverty, a dedicated group of young philanthropists who raise awareness about homelessness as well as funds that help South Bend's Center for the Homeless break the cycle of homelessness and extreme poverty. Emerick, a certified public accountant, also provides free income tax preparation for low

income families at the University of Notre Dame/St. Mary's Tax Assistance Program.

"It is easy to become complacent in our everyday lives and take things for granted," he says. "By serving our communities, we are given the opportunity to take a step back and appreciate the opportunities made available to us. The personal satisfaction of service is a great feeling and it

is amazing to be a part of something bigger."

KRISTINA JACOBUCCI, 34
Associate, Newby, Lewis, Kaminski & Jones

Kristina Jacobucci says she has always had an interest in helping families, and she credits her adoptive parents for instilling in her the importance of volunteerism. It's no

surprise, then, that Jacobucci has become a strong advocate—in and outside the courtroom—for the children of LaPorte County.

Jacobucci, who specializes in family and adoption law, as well as hospital, medical malpractice and appellate law, often shares her legal expertise to help local families grow stronger and healthier.

Jacobucci helps local teens understand the implications of unlawful lifestyle choices by serving as a judge in LaPorte County's Youth Service Bureau Teen Court. This program helps non-violent first-time offenders make amends for their behavior through a combination of community service, counseling, and other activities. Teen Court—where youths between 10 and 17 serve as jurors and participate in hearing proceedings—is an alternative to juvenile detention.

Jacobucci also protects children from the physical and emotional scars of child abuse through her work on the Dunebrook Inc. board of directors. And, as chairman of the LaPorte Hospital Foundation's planned giving committee, Jacobucci organizes estate planning workshops aimed at raising funds that help uninsured, low-income children and adults receive much-needed hospital care.

STEVEN LAMMERS, 33
Associate, Krieg DeVault

As a high school senior, litigator Steven Lammers was part of a team that won Indiana's annual Mock Trial Competition. That victory sparked his passion for the law.

Today, Lammers represents businesses, hospitals and banks in complex litigation issues in federal appellate courts covering Northwest Indiana and Illinois. He also serves on the board of Chasing Dreams Inc., a Valparaiso-based resource center that provides social, physical and educational programming in seven counties, for those affected by autism, Down syndrome and developmental disabilities.

In his volunteer role, Lammers raises funds and awareness about developmental disabilities and the

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Steven Lammers



Angelica Schultis



Jared Tauber



Ann Marie Woolwine

Chasing Dreams organization, particularly among members of the Indiana business community.

“I like providing insight. I like seeing what we’re able to achieve in terms of providing opportunities that individuals might not get elsewhere, [but] that they can get at Chasing Dreams at no cost. It’s free for them and their families to experience these things,” Lammers says.

MICHAEL L. MEYER, 34
Associate Attorney, Hoepfner Wagner & Evans LLP

For Michael Meyer, variety creates his zest for life. Primarily, Meyer specializes in labor and employment law. He also takes on insurance defense and commercial litigation cases. And with this mix of legal matters on his hands, describing a typical work day is difficult at best.

Every day presents new opportunities to do things differently because he’s always working with a different set of facts, Meyer says. “That’s what I think is fun about the practice of law.”

Meyer takes the same approach to giving back to his community. He serves on the Porter County Community Foundation’s communications committee, where he helps craft recommendations that facilitate effective communications between the foundation’s board of directors and donors, local non-profits and the community.

“I like doing this because the Community Foundation is not just about one organization or one group or one cause. It’s there to help any number of charitable organizations that might have all sorts of different goals,” Meyer says. “For me, I feel like being involved with the com-

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munications committee of the Community Foundation allows me to take the time that I have to donate and use it to impact as many different organizations that I can.”

ANGELICA SCHULTIS, 39

Associate Attorney, Blachly, Tabor, Bozik & Hartman LLC

After passing the Indiana State Bar

Exam, Angelica Schultis received surprising news that offered a valuable lesson. The firm where she expected to practice law could no longer afford to hire her. Schultis went from promising, incoming associate attorney to jobless, in a heartbeat.

Eight months later, Schultis landed a position at Blachly, Tabor, Bozik & Hartman LLC, where today she spe-

cializes in personal injury litigation and matters related to Social Security disability and veterans disability. But she never forgot how it felt to wonder how she would pay her rent.

“Regardless of your station in life, you can still find yourself in a situation where you need help,” she says.

It’s this lesson that fuels Schultis’ passion for helping the homeless. She is the incoming secretary and a member of the board of directors for Housing Opportunities—a state-certified, non-profit agency that helps Northwest Indiana families and individuals find access to safe, decent and affordable housing. She also serves on the board’s governance and legal issues committees.

JARED TAUBER, 32

Partner, Tauber Law Offices

Jared Tauber says that growing up in Highland, with the benefits of a good education, a supportive father and access to youth sports activities, had a lot to do with his fast-track to success.

At 32, Tauber is the town prosecutor for the Village of Highland. He also serves as legal counsel for Highland’s Plan Commission and Board of Zoning Appeals.

So, when a friend invited him to help coach youth athletes of Highland Soccer Club, Tauber saw the opportunity as a fun way to give back. Unfortunately, the soccer team’s coach, Jeff DeVries, was diagnosed with melanoma. And what Tauber thought would have been a lighthearted pastime grew into a much larger cause.

DeVries died just months after learning he had the disease. Tauber stepped in to help with DeVries’ coaching duties, but he wanted to do more. In 2013, Tauber teamed up with local businessman Milan Kesic to host a major benefit that raised money for the DeVries family and the Miles for Melanoma charity for melanoma research. Meanwhile, Tauber is training to take a seat on the American Red Cross of Northwest Indiana board of directors.

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Marketing Strategies

Reaching consumers through social media, public relations and word of mouth.

BY JANE BOKUN

Successfully marketing your company is one of the most important business goals your company can achieve.

Some companies send out more than 8,000 emails per day, while others prefer to send information through the mail. Still others use social media. Whatever the strategy, marketing your company is priority one in today's highly competitive market.

Kathleen Szot, communications manager for NIPSCO (Northern Indiana Public Service Co.), is a believer in targeted marketing to her customers. "We do programs that spotlight energy efficiency," Szot says.

Through such initiatives as brochures on saving energy, the company is able to build brand awareness as well as help people. But, that's not all NIPSCO does. The company, headquartered in Merrillville, is one of the seven energy distribution companies of NiSource Inc. According to its website, NIPSCO has more than 821,000 natural gas customers and 468,000 electric customers. It is the largest natural gas distribution company and the second-largest electric distribution company in the state. NiSource distribution companies serve 3.8 million natural gas and electric customers primarily in seven states.

"There are lots of programs," Szot says. "In one, we make people aware of energy usage, but we also run news ads, run ads online and do direct sales. We mix it up and make sure we're getting out a variety of messages."

Not to be outdone for NIPSCO is the use of social media. The company does email blasts on important subjects such as how to run your



PHOTO BY PETE DOHERTY

GENERATING HEADLINES Bill Wellman's creativity brings public attention to everything from the hotel development of his employer, Whiteco Industries Inc., to the importance of honoring his fellow veterans. On behalf of Whiteco, he once got the local papers to run a photo of a visiting musician holding a large fish.

energy-efficient thermostat. "We can show how to apply for a rebate for a programmable thermostat," Szot says. "We encourage people to do their research."

Bill Wellman, in marketing for Whiteco Industries Inc., has his own unique take on marketing the hotel development industry. Whiteco offers construction, family entertainment, homebuilding and real estate services. The company also operates hotels and restaurants. It was founded in 1935 and is headquartered in Merrillville.

When Wellman started out, when there was no social media, marketing managers had to rely on their wits. "Social media wasn't there so I used public relations to get stories in the newspaper," Wellman says. "I knew it had to be good enough so that people would be interested in it."

For example, Wellman says, he once took a photo of a large fish held by a band member who happened to

be a little person visiting one of his hotels. With the juxtaposition in size, the photo was a hit and made it into the local newspapers the next day.

Wellman says he's always thinking of unusual situations that might be newsworthy. In fact, he once was invited by singer Tom Jones to a private party in one of the hotels Wellman was representing.

"I got to know Tom Jones and it was his first night there," Wellman says. "There were 20 ladies and the band having champagne and hors d'oeuvres." Jones jokingly told Wellman that it was the last time he was inviting him to a private party.

"You remind me of a dog I once had who was always pointing," Wellman said he told Jones. "In fact, I can tell you exactly which one of these girls you're going to ask to dinner." Wellman says he already knew who Jones was going to ask because it was his employee.

Caesar's Entertainment Corp. mar-

keting and communications specialist Lissette Verdi uses a variety of high-tech methods to market the gaming industry. Her company had its beginning in Reno, Nevada, more than 75 years ago, and Caesars now has resorts and casinos on three continents. The company's resorts operate primarily under the Harrah's, Caesars and Horseshoe brand names. Caesars also owns the London Clubs International family of casinos.

"We use marketing in programs such as our Total Rewards cards," Verdi says. "They set us apart from our competitors because you can redeem points earned in the casinos for shopping items." The Total Rewards program gives patrons computerized cards they can redeem each time they play in the casinos.

She says the company is integrating its Total Rewards program with a new application that can be found on the website. "The great thing about the new app is that it tracks where you are," Verdi says. For example, you can be standing in front of Caesar's in Las Vegas and the app will point out nearby places to dine or shop.

Joe Stuteville is the spokesperson for Hospice House through Franciscan St. Francis Health at Franciscan Alliance Inc. He says he uses the media to market the Hospice House project. According to its website, Franciscan Alliance steps up to treat a person's body, mind and spirit. The

Franciscan hospice team embraces the entire person, and strives to enhance a patient's physical comfort and peace of mind.

"We have an active regional foundation that contacts sponsors for our marketing," Stuteville says. "It's been very robust. We've known for years there is a great need in central Indiana for a hospice facility. Through generous donations we've made it possible." Stuteville says employees also have stepped up to the plate donating their time.

This year, the media came to Munster Community Hospital with a story the hospital handled with education and wisdom. A man who had contracted the first case of Middle East Respiratory Syndrome (MERS) in the United States came to Munster Community after traveling abroad. MERS causes coughing, fever and sometimes fatal pneumonia.

"We had a lot of press coverage for the (MERS) virus story and so we gathered as much information as possible," says Marie Forszt, director of marketing for Munster Community Hospital. "The first thing we did was alleviate the fears of the public. We wanted to get the message out there and keep the message out there."

The hospital did extra press releases every day because open communication every day was crucial. Forszt says the hospital also held a national press conference which included the governor of Indi-



MEDIA RELATIONS Community Hospital in Munster handled a lot of attention when treating the nation's first MERS patient.

ana, the Centers for Disease Control and Prevention and the Indiana State Department of Health. The hospital also staged a phone/web conference allowing people to dial in and listen to the latest MERS updates.

"Communication is the key," Forszt says. "People are always looking for more information."

In its regular marketing, Munster Community uses digital marketing, newspaper advertisements and online ads. "We're trying to reach different types of audiences," Forszt says.

3 Floyd's Brewery and Pub has been a marketing success story since its beginnings in Munster in 1996. One of the best things about this local brewery and restaurant is its laid-back attitude.

Back when the company started, it was armed with only a few hundred dollars, a five-barrel Frankenstein wok-burner-fired brew kettle, repurposed open Swiss cheese fermenters (Hammond Squares) and an old Canfield's Cola tank. 3 Floyds Brewing Co. was founded in Hammond in 1996 by brothers Nick and Simon Floyd and their father Mike. Since 2000, the brewery has thrived in Munster, so much so that it added a pub and restaurant in 2005 at its flagship brewery,

Now, the company's beer can be found throughout the country just on the strength of its brand. In today's society where costly branding is everything, how do they do it? "Everything is word of mouth," says brew pub manager Joe Skergich. That word of mouth is facilitated through social media, including Facebook and Twitter.

Skergich says the group travels to different beer events and festivals and that marketing strategy has worked. "People can talk to our sales



TOTAL REWARDS Caesar's Entertainment Corp., which operates Harrah's casinos, integrates its rewards program with an application that keeps patrons well-connected.

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WORD OF MOUTH 3 Floyds' Brewery and Pub has such a strong and popular brand that it's not even looking for new distributors right now.

managers and request to get our beer," he says.

Indeed, with beer names like Zombie Dust, Gumballhead, Calumet Queen and Robert the Bruce, it is clear that this beer is unusual from the start. It has been named the number one beer by several beer-related magazines and is working hard to meet the needs of its current markets.

According to its website, 3Floyds.com, 3 Floyds is so popular that the brand is not even looking for new distributors at this time. But, good news for beer lovers is that carryout beer is available seven days a week (including Sundays) from the 3 Floyds Munster location.

Skergich says the reason why the beer is so popular is obvious. "It's our unique and quality products," he says.

According to the website, consistency may be another reason for the brew's popularity. "Even with the wide variety of styles we brew, our ales and lagers will always taste like 3 Floyds. Using sound techniques, the finest ingredients and innovation, we strive to make the best and most memorable beers—always setting themselves apart," according to the 3 Floyds' website.

The 3 Floyds Brew Pub also boasts an eclectic and unusual foodie menu with a variety of pizza entrees, sandwiches and more. Tours are offered on Saturdays, with signups on a first-come, first-serve basis.

As if to underscore the brewery's casual attitude, the website says, "You can sign up with our door guy on the day of the tour." **BQ**

Thanks to all of our loyal customers, vendors and especially, 1st Source Bank for helping Mike Suth of Hoosier Spring Company, Inc., become "Indiana Small Business Person of the Year."

Greg Suth, company president



LAWYERS continued from page 42

JENNIFER VANDERVEEN, 39
*Of Counsel, Tuesley Hall
Konopa LLP*

Certified elder law attorney Jennifer VanderVeen “fell” into her practice specialty.

Years ago, while between jobs and pregnant with her 11 year-old son Benjamin, VanderVeen took a temporary position with an elder law firm. She started out working as a tax and an estate planning attorney and fell in love with her work.

“It’s the one area of the law where you truly feel that everything you do is to help someone,” she says. VanderVeen’s temporary position turned into a permanent job, which she kept until the firm broke up. “So many of our seniors don’t have a voice and don’t always understand the intricacies of what is going on around them, particularly those who may not have the capability to make decisions for themselves whether

through dementia or other ailments.”

When she’s not solving problems and collecting hugs from satisfied clients, VanderVeen serves on the National Academy of Elder Care Attorneys board of directors. In addition to her board responsibilities, VanderVeen spends numerous hours planning conferences for the organization. She also volunteers with the Michiana Gerontology Institute.

ANN MARIE WOOLWINE, 34
*Associate Attorney, Burke Costanza
Carberry LLP*

Early in her career, Ann Marie Woolwine rolled up her sleeves and volunteered in her community whenever she had the chance.

“I could do things like a Habitat for Humanity build or volunteer in a soup kitchen...or visit a nursing home with my dog, which I did regularly in my 20s,” she says.

These days, with the responsibilities of being a wife, a mother and

an attorney with an impressive list of clients who depend on her expertise in transactional business law, wills, trusts, and estate planning, Woolwine finds that she has less time for hands-on community service. Yet her desire to get involved remains strong.

Woolwine balances work with her passion for service by leading her firm’s charge to reduce hunger. In 2011, she enrolled her firm in Indiana’s March Against Hunger food drive and organized the employee collection effort. Since then, the annual food drive has become an anticipated event. Every year Woolwine motivates employees to give, and in 2013 Burke Costanza & Carberry received an Attorney General’s Cup award for donating the most non-perishable food items.

In addition to her food drive efforts, Woolwine serves on the boards of directors for the Catholic Foundation of Northwest Indiana and the Legacy Foundation. **EQ**



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Leaders as Heroes

South Shore Leadership Awards recognize “our region’s greatest asset.”

BY JERRY DAVICH

Michael Griffin knew he would be awarded the inaugural Crest Award by the South Shore Leadership Center at its third annual “Leaders as Heroes” event at Avalon Manor in Hobart. But the advance warning didn’t brace him for the waves of humility that washed over him just seconds before receiving it in front of hundreds of guests.

The pinnacle honor of the evening was created to exemplify five tenets of professional excellence through being a teacher, mentor, model, historian and, of course, a leader.

“When I heard the remarks made by board chairman Jim Walsh, I was at once moved, heart-filled and a bit in doubt if they had the correct person,” recalls Griffin, the long-time clerk-treasurer for the town of Highland. “I know of so many who do so much and quietly lead each day.”

Walsh told the hushed crowd that not all heroes are leaders and not all leaders are heroes. Griffin, however, is both. “And he excels in every aspect of leadership,” Walsh told the audience.

Griffin, who exemplifies each role, quoted Voltaire in his modest acceptance speech. But only after first thanking his staff, friends and family, including his wife Christy, his daughter Abigail and his father.

“It is not lost on me that I am the first recipient of the award,” Griffin says. “I am especially determined to merit the recognition, but also do nothing to the detriment of the award’s nascent yet special reputation.”

The fund-raising awards presentation honored 11 finalists by shining a spotlight on local leaders who are “often the unsung heroes in their communities,” says Keith Kirkpatrick, SSLC’s president and CEO. “The community leaders we are celebrat-

ing work tirelessly to improve their communities and make Northwest Indiana a better place to live,” he says. “The center is honored to serve as a catalyst for leadership recognition in the region.”

Support for the event came from the Skillman Corp., NIPSCO, Microbac, First Merchant’s Bank, the Better Business Bureau and *Northwest Indiana Business Quarterly*, among other sponsors, donors and volunteers.

The center uses 10 principles—such as engaging, innovative and ethical—to choose the finalists and final five honorees. Those finalists were: Rachel Delaney, Demond Ligon Sr., Angela Nelson Deutch, Ryan Strode, Colette Weitknecht, James O’Connor, Timothy D. Rice, Beth Sciackitano, John Cain, Ben Clement and Marty Corley.

Five of them received top honors—Cain, Nelson Deutch, Corley, Clement and Strode—recognized with custom-made awards reflecting their efforts through the years.

JOHN CAIN

“I was, as always, the oldest and whitest,” jokes John Cain, executive director of South Shore Arts since 1993 and executive director of the Northwest Indiana Symphony since 2008.

He was nominated by a longtime supporter of his two beloved organizations. “So, for me, the honor really began there,” he says. “It’s one thing to be recognized by a state agency, quite another to be recognized locally. I think that’s where it really matters.”

Roughly 100,000 kids are served each year through his agency’s educational programs and its grantees, and even more adults through similar programs. Taking over the symphony was a bold and innovative move since general arts organiza-

tions typically do not manage symphonies. Under his guidance, ticket sales experienced a crescendo of 22 percent despite obvious economic challenges.

Cain says it was fun to meet the other honorees who represent a broad spectrum of residents in regard to age, ethnicity and vocation. “To me, my award is recognition that the arts matter,” says Cain before again painting his accomplishment with a comedic brushstroke. “In the immortal words of Woody Allen, showing up is 80 percent of life.”

ANGELA NELSON DEUTCH

Since awarded the honor, Angela Nelson Deutch, public affairs manager for NIPSCO, has refocused her priorities, zeroing in on youth leadership and mentoring.

“I realized that I was spreading myself too thin, and I needed to focus on what I really have a passion for,” says Deutch, a former Michigan City councilwoman who resides in that city with her husband and two daughters, one in college, the other in middle school.

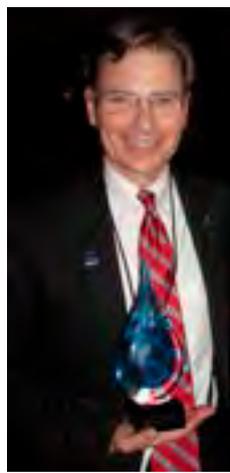
She has served on numerous boards, including CASA/Harmony House, American Red Cross, United Way and Dunebrook, where she received the 2013 Lester Radke Community Service award. She also has hosted a college and scholarship workshop for—who else—local youth.

“It’s about what you do, not just what you say,” she says flatly.

A perfect illustration of this attitude played out last summer when she took it upon herself to counsel the family of the young boy who was buried by Mount Baldy. During the emergency rescue mission, she sat and prayed with his family, once again putting action into the word activist.



Beth Sciackitano and Brad Hemingway



Michael Griffin



Marty Corley



Angela Nelson Deutch

The Leadership Northwest Indiana 34 graduate has a newfound appreciation for true leaders who take similar action, not “bandwagoners,” who instead are all talk.

Her job is public affairs manager at NIPSCO, but her passion is to help others. One pays the bills, the other pays her daily gratitude. And her custom-made award is adorned with magnets for good reason; she draws others toward her without much effort.

Deutch’s advice to younger leaders of any age: Be authentic and be passionate about your career, your personal cause, your public activism.

“Also, surround yourself with strong, positive people,” she says. “I am who I am today because of those people I surrounded myself with.”

MARTY CORLEY

For Michigan City police officer Marty Corley, the adage “to serve and protect” means more than merely responding to calls as a Michigan City police officer. It means setting an example as a man, a public servant and a Christian.

“We cannot save the world by ourselves,” says Corley, who volunteers time with a number of organizations in LaPorte County. “Just as Jesus enlisted the help of his disciples, we have to work with others to do the work that God has intended for us to do.”

That work, for him, is serving holiday meals to the less fortunate, organizing Easter egg hunts for inner city kids and serving on the Michigan City school board, among other self-

less offerings.

“I was thrust into a leadership role because of my want for those around me to have better lives. And I’ll continue to focus on helping others without any recognition,” says Corley, a member of Leadership LaPorte County. “This award has affected how I help my community, and it has made the community more accepting of my will to help. Sometimes there’s a disconnect with the community and the police force. I wanted to showcase that we do care.”

He cites the ripple-effect power of critical mass by enlisting five people to conquer any challenge and, in turn, they enlist five people, and so on.

“Receiving this award was a great honor, as it affirmed my dedication to this community and hard work toward making other people’s lives better,” he says. “The best part was to be in the company of others who share the same pursuit of happiness for others.”

RYAN STRODE

Since Ryan Strode, associate director of Arabella Advisors, walked in front of hundreds of guests to accept his award, he has realized the strong community of leaders this region boasts. It’s a common refrain from LNI graduates who become more entrenched in this multi-county community.

“It was a very humbling experience to be honored among a group doing such important work in the region. It’s rewarding and incredibly supportive to know there is a strong

network of leaders we can draw on that celebrates good work,” says Strode, who has worked to promote sustainable development and conservation goals.

As board president of Save the Dunes, he embodies its timeless mantra—preserve, protect, restore. He not only supports strengthening the organization through grassroots efforts, he wants to expand its impact.

“The award represents a broader acknowledgment of the impact of our organization and the incredible work of our staff and volunteers,” he says. “It serves as a testament to the importance of the organization and our mission, which is the ultimate reward.”

Strode supported multiple efforts to promote renewable energy in the region, such as the installation of solar panels on Merrillville High School. He also has taught courses on nonprofits and social innovation at Purdue University Calumet and supported the development of a non-profit curriculum for the university.

A teacher at heart, his advice to other aspiring leaders echoes his fellow honorees.

“Strong leadership means creating the conditions necessary for others to succeed,” he explains. “No one can be successful on their own. We are all the product of those who we work with. I would say that if you put doing good for others at the center of everything you do, everything else—being successful in your career, a meaningful personal life—will fall into place.”

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BEN CLEMENT

Ben Clement, president and CEO of Mediaflex, was probably more shocked than any other honoree, especially considering he was the last of the five to be announced. Why so surprised?

“To receive such recognition is not only an honor but also somewhat surprising because hard work and effective leadership is often ignored or overlooked until the leader is in a casket and unable to hear the accolades or enjoy the *foie gras*.” The accomplished writer, actor, producer, motivational speaker and entrepreneur says his award is now a fixture near his computer “as a constant reminder and motivator.”

Clement has a long history of innovation and community impact in Gary through his initiatives in economic development, film and education. As director of economic development for that city, he pioneered a film office and the film industry there.

“Transformers 3’ director Michael Bay, is the most recognized filmmaker in the industry, and filming in Gary shows our children that opportunity is right here,” he says.

Since 1997, he has served as executive director of the Gary Office of Film and Television and, for the past five years, as president and CEO of Mediaflex, a marketing, media and crisis management firm.

“My advice to younger leaders is to always exceed expectations,” he says. “Most will settle in the safe comfort of mediocrity. Find satisfaction in striving for excellence and inspiring others to do likewise.”

By constantly raising the bar, you can’t help but accomplish goals, achieve success and, as he puts it, “ultimately improve the human condition.”

“If you do that someday you just might be recognized as a great leader,” he suggests to others. “It starts on the individual level to see a spark in the eye, or spirit of a single student, up to a universal impact on the world, to see that you are here for a reason.” **BQ**



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PHOTO BY PETE DOHERTY

“Open for Business”

Businesses that had been on the sidelines are ready to expand or relocate and the region is ready.

BY HEIDI PRESCOTT WIENEKE

When Urschel Laboratories decided it needed to construct a new corporate campus with a manufacturing plant, the Valparaiso-based company embarked on an extensive search for a location. Urschel needed to find the right community, the right region and the right site to position the 100-year-old, family-owned business for the next century.

Regional economic development leaders knew there was a chance Urschel could leave Valparaiso and the Midwest. Having expanded 28 times over four decades at a single landlocked site, Urschel took advantage of the opportunity to search the globe in 2012 for the best place to locate its worldwide hub, where it would continue making commercial precision food processing equipment that's used by most major food processors in the U.S. and in more than 100 companies worldwide.

Bill Baker, director of real estate for Urschel, says South Carolina, Alabama and Texas aggressively courted

the company, each eager to capture the planned \$100 million-plus long-term investment and the 300 high-paying jobs. But over time, the Urschel family narrowed the search to the Midwest, where the company talked with suitor communities in Illinois, Michigan, Ohio, Kentucky and Indiana.

Urschel ultimately decided to remain in Porter County, and in the spring of 2015, it expects to move into a new 400,000-square-foot manufacturing plant now under construction at a 160-acre site at Coffee Creek Center in Chesterton.

“There were other more beneficial locations that we could have gone with from a financial perspective,” Baker says. “But after all was said and done, it was the labor force, the geographics of where we are in the center of the country, and quality of life in Northwest Indiana. There wasn't a specific one thing that made up our minds; it was a culmination of all the right business ingredients for our company in Indiana.”

Those ingredients—workforce,

infrastructure (highways, fiber, port and rail) and logistics—are touted by Northwest Indiana economic development leaders on a regular basis with companies such as Urschel. And companies such as Alcoa.

Gov. Mike Pence recently attended the groundbreaking for a new \$110 million, 325,000-square-foot Alcoa aerospace manufacturing plant in LaPorte, where he emphasized Indiana's business-friendly environment. “Hoosiers are expert builders, constructing airplane components and lifting our Indiana economy,” Pence stated. “Companies are able to find the resources they need to soar in Indiana, a state that works for business.”

Alcoa decided to build its new plant, where it will produce nickel-plated engine parts for commercial airliners, behind its existing local facility that manufactures parts for business and regional airliners. The physical expansion not only extends the company's market reach, but it will create more than 300 new jobs in LaPorte over the next decade.

But the Alcoa project was no slam dunk. Neither was the deal with Jaeger-Unitek, a German-based rubber extrusion components manufacturer for the automotive industry. Like Urschel, Jaeger-Unitek was aggressively courted by several Southern states that, over a two-year period, tried to entice the company to relocate and expand outside Indiana.

"There was no point at which I would have said 'I'm sure about this one,' or 'I have complete confidence this is going to go our way.' These deals were super competitive, and everyone wants to land projects that yield success," says Bert Cook, executive director of the Greater LaPorte Economic Development Corp., who was involved in the Alcoa and Jaeger-Unitek deals.

"We have a strong manufacturing workforce that we can sell to a company. We tell them that we can find you the people you need now and into the future," Cook says. "We were

nervous about each outcome, but we knew we did everything we could possibly do. If a company decides to go somewhere else, you wish them the best. But we're not going to leave anything up to chance."

The best way to ensure nothing is left up to chance, Cook says, is by making sure economic development leaders across Northwest Indiana are on the same page and telling the same story as they work to market the region to prospective new businesses. Regional leaders must share one vision.

"Some counties want to do everything and be everything to everyone, but then you only do marginal at a lot of things. Some companies aren't willing to commit to that broad a vision," Cook says. "We're a manufacturing community and we embrace that. We are going to maximize our strengths and minimize our weaknesses. And we need to differentiate ourselves from the competition. We

need to go above and beyond what is commonly done."

"People are sitting on funds and they don't know where to spend them," says Heather Ennis, president and CEO of the Northwest Indiana Forum, a privately funded, regional economic development corporation. "Uncertainty during the downturn caused so many people to hold dollars close to their vest, but now they cannot put moves and expansions off any more. We've spent a lot of time out marketing ourselves strictly for this day. As the economy improves, people know we're here and they know our story."

Ennis says the state's regulatory environment combined with the proximity of Northwest Indiana to Chicago make the region ideal for business prospects. "It's no secret," she says, "that the tax climate in Illinois is putting a stress on businesses there. Whereas a southern Chicago suburb was an attractive proposi-



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tion before, now Northwest Indiana is. That's in addition to the fact that we're seeing a resurgence in manufacturing, and we know how to make things here. From solar panel components to steel that goes into some of the finest automobiles in the world, we have to keep talking about what makes us great."

"The market is continuing to evolve and it's not going to wait because Northwest Indiana hasn't adapted yet. They need to keep coming up with innovative ways to keep up with the marketplace," Urschel's Baker says. "The region has had some wins, and we should tout and build upon them. But you should never be satisfied with the last deal. You should always be looking at the next deal."

And given the uptick in manufacturing, there will be a next deal. And a next deal. And a next deal. George Douglas is initially hesitant to refer to the amount of increased economic

development in Northwest Indiana as the beginning of a "tidal wave." "But I think that's what we're seeing, so I'm going to go ahead and say it."

Douglas, general manager at Indiana Beverage, based in Valparaiso, says the recession offered those in economic development time to pause and consider the region's core strengths.

Having served on the board of the Northwest Indiana Forum for the past seven years, Douglas has been part of conversations that center on these regional cornerstones: transportation, distribution and logistics, or TDL, for short.

"There is a lot of money sitting on the sidelines," Douglas says. "Businesses have been waiting to make decisions on where to invest those dollars, and when I look at the moves Indiana has made in the last several years, we're ripe and prime."

David Lasser, president of Commercial In-Sites, based in Merrill-

ville, says the continued economic recovery has been making his phone ring—a lot.

"The recession was very deep and very severe and there was no building activity. Now I would say it has been between 'great' and 'hot' in interest in new construction," says Lasser, who is vice chairman of the new Lake County Economic Alliance. The LCEA, which is now seeking an executive director, will work to strengthen economic development efforts in Crown Point, Gary, Hammond and Merrillville.

"There's very low inventory so the market occupancy rate is very high. The lack of existing available product and space will drive the spec and build-to-suit markets. It points the arrow toward new construction," Lasser says. "This organization will work to respond quickly when prospects show interest in these communities. This is a great breakthrough for us." **BQ**



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Merrillville-based Northern Indiana Public Service Co. (NIPSCO) lead the charge to expand options available to drivers across Northern Indiana.

Over the last 15 years, SSCC has been a tireless advocate promoting the use of alternative fuels, technologies and strategies to reduce our dependence on imported oil. "So, it was a marriage made in heaven when NIPSCO chose SSCC as the administrator for their IN-Charge At Home and Around Town EV charging station incentive programs," says Carl Lisek, executive director of South Shore Clean Cities.

NIPSCO's IN-Charge programs are designed to promote the use of plug-in electric vehicles and reduce barriers that limit adoption of EVs. The IN-Charge At Home program offers residential customers up to \$1,650 toward the installation of a level 2 home charging station. The program is open to the first 250 NIPSCO resi-

dential electric customers who own or plan to buy or lease a new plug-in electric vehicle.

NIPSCO is providing free overnight charging from 10 p.m. to 6 a.m. through the initial pilot period. The IN-Charge Around Town program, on the other hand, provides \$1 million in incentives to NIPSCO's commercial and industrial customers to expand the availability of public and workplace electric vehicle charging stations across Northern Indiana.

MIDWEST METAL PRODUCTS TO EXPAND

Midwest Metal Products is expanding its Michigan City facility through the help of area partners, maintaining the family-owned business locally and creating new jobs.

Midwest Metal Products has been a leading manufacturer of rolled angle rings and rolled structural shapes for more than 30 years. Construc-

tion of the 27,000-square-foot metal addition begins immediately on the current facility and is expected to be completed this fall. Ten additional jobs will be added to Midwest Metal Products workforce and hiring will begin in winter 2014. The expansion was approved unanimously by the Michigan City Council.

"I am excited about the commitment Midwest Metal Products has shown to Michigan City," says Michigan City Mayor Ron Meer. "It is exciting for Michigan City to have the leading manufacturer of rolled angle rings and rolled structural shapes expand its U.S. headquarters here."

Midwest Metal Product's expansion is credited to the longevity of the business as well as support from area partners. "We chose Indiana because we have been located here for over 30 years," says Geoff Wendt, president of Midwest Metal

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A Special Place

Gary's U.S. Steel Yard, home of the RailCats, where a child's game is a way of life.

BY BEN SMITH

Dreams are not born here, not in this small gem of brick and wrought-iron, not in this lovely green space springing up in the lee of toll roads and train tracks and belching smokestacks. Dreams don't even grow to manhood here.

What they do is refuse to die.

They refuse to go gently into these soft summer nights, where a child's game—baseball—becomes a way of life not easily relinquished. And so it's the Gary SouthShore RailCats vs. the Sioux Falls Canaries this particular soft night, and let's get to the not relinquishing.

There on the mound is the side-arming dealer Kyle Ruwe for the visitors, who might have come in with a 1-4 record and 7.31 ERA but tonight is mowing down RailCats like he's Jeff Samardzija of the Cubs, pitching this same night 40 miles and a world away. There at the plate is Wally Backman Jr., 28 years old, 11 years a pro, still chasing the game that rewarded his namesake father with 14 seasons in the major leagues.

Ruwe comes set, sidewheels a changeup. Backman swings, misses. Welcome to life in the independent American Association, aka the Northern League prior to this season.

It's a refuge for kids coming up and no-longer-kids hanging on, a place for ballplayers to land who, for whatever reason, are no longer being paid by a major-league organization.

"There's all kind of different guys—older guys, younger guys, guys on the way up, guys on the way down," says the RailCats radio broadcaster, Dan Vaughan. "It's guys that just have fun playing baseball, which is the cool thing about it."

Of course, it's more than just that.

"This is their career," says RailCats



IT'S A HIT! The RailCats roster is for younger players on the way up and older players hanging on—and most of all, for athletes who love the game of baseball.

manager Greg Tagert, who's been the manager here for 10 seasons and has guided the RailCats to three league titles, the most recent of which was just last year. "This is what they do. Yeah, they may hold down a job in the offseason, but it really is an off-season. Because their career is baseball."

And it is fundamentally different here than elsewhere in the minor leagues. Off to the east, in South Bend and Fort Wayne, it's low-A ball in the Midwest League, and the players are all farmhands of Arizona and San Diego, 19, 20, 21 years old. Here at the U.S. Steel Yard in Gary, the age is 21 to whatever; last year, Tagert says, the oldest RailCat was 37 years old.

And their stories are just as varied.

Somewhere in the roomy home clubhouse, where players while away the time before first pitch by playing cards, grazing on the cold-cut buffet or (this being 2014) bury their noses in their iPhones, there's a pitcher named James Parr. He's 28 and hails from Albuquerque, N.M. And back in 2008 and 2009, he pitched in five games for the Atlanta Braves.

He's also one of the older RailCats this season. The oldest is catcher Craig Maddox, who's 29. The youngest is infielder Caleb Palensky, who's 22 and just joined the club.

"The dynamic on the team is so unique that the only other place it exists really is in the major leagues itself," says Tagert, who's 51 and has been managing or coaching in professional ball for 27 years. "There are backstories here, whether it's coming off injuries or it's players that just caught up in the cliché 'the numbers game.'"

"Top-round prospects, guys who were first-rounders who got lots of money. We've had those guys. But probably more the norm than anything is that career minor leaguer—that guy who's been in eight to 10 minor league cities in his career. That player, by the age of 28, 27, if it's a person who loves being at the park, loves what he does, that person can continue playing for a long time."

Backman's that kind of guy. Out in the clubhouse, he leans against a table beneath a huge RailCats logo and takes you through his journey:

continued on page 60

Little City By the Lake

Whiting celebrates its 125th year with a long list of big plans.

BY MICHAEL PUENTE

The great city planner Daniel Burnham once said, “Make no little plans; they have no magic to stir men’s blood.”

Burnham was referring to the big city of Chicago, but his words could easily be applied to the “Little City by the Lake,” Whiting, Indiana.

Just a couple of miles from the Illinois-Indiana state line, Whiting and its 5,000 residents aren’t even 1 percent of Chicago’s 3 million residents. Still, Whiting, one of the oldest cities in Northwest Indiana, is making no little plans to celebrate its 125th anniversary this year.

“We have about 78 active projects, from playground renovation to a \$15 million museum project,” says Whiting Mayor Joe Stahura.

Whiting is barely 3 square miles. The city is the definition of being landlocked. Surrounded by the cities of Hammond to its north and west, East Chicago to its south and Lake Michigan to the east, Whiting can only build up.

And, that’s exactly what it’s doing. “We’re trying to turn the city into a destination, especially for folks in Chicago,” Stahura said. “We are actually part of the third-best market in the nation, with 9 million people living within an hour of Whiting. Being that we’re 20 minutes from Chicago, we’re in a real favorable spot.”

Whiting’s 125th anniversary is actually tied to the groundbreaking of Standard Oil Co. by John D. Rockefeller in 1889. Over the decades, Standard Oil would be renamed Amoco Oil, then BP-Amoco and now just BP.

BP’s Whiting Unit is the largest inland refinery in the United States. It recently completed a \$4 billion modernization, the largest private investment in Indiana history.

It’s because of the refinery, Stahura believes, that Whiting is even still



BIG PLANS Whiting’s Lakefront development will be a magnet to help the business district thrive.

around, considering its larger neighboring cities could have swallowed up the community a long time ago.

“It’s a company town. The refinery has always been a big part of the community. We’re really closely tied,” Stahura says. “They’ve been a great corporate partner for a lot of years. As long as they are here, we’ll be here.”

The story of how Whiting and the refinery came to be will be included in a museum that Stahura says is “very close” to being finalized. But Whiting’s history will be just one aspect of the museum. It will also be home to the National Mascot Hall of Fame, which currently exists, but only on the Internet. Inductees so far include the Phillie Phanatic of the Philadelphia Phillies, the Suns Gorilla of the Phoenix Suns and, of course, the most well-known mascot ever, the San Diego Chicken.

There will also be a third tenant. The Chicago Baseball Museum is also expected to be a tenant, says Stahura. “The land is clear and ready to go,” Stahura says. “It will be a very, very positive project for the town.”

The city’s ongoing Lakefront development is in its final stages but will likely include a hotel. All

these projects, Stahura says, will support Whiting’s economy and keep its downtown business along 119th Street district thriving.

“Our business district is one of our key components of our community. Most small city downtowns are absolutely disseminated or struggling. We’re trying to bring as many people here that will eventually lead to increased tax revenue.”

Another project in the works is an upscale apartment complex in downtown Whiting that will appeal to young professionals working in Chicago or for BP. Chicago developer MVP Builders LLC is behind the new mixed-use, multimillion-dollar project. The four-story building will include 24 high-end, two-bedroom, two-bath apartments, along with about 6,000 square feet of commercial and retail space on the ground floor.

“When you add all the amenities, we’re becoming more of an attractive destination for young adults in the Chicago area,” Stahura says. “With new roads, new shopping opportunities, the new Lakefront park, bike trails, the quality of life has jumped considerably. In the long run, five years down the road, everyone will benefit.” **EQ**

Hoosier Spring Co.

SBA recognizes Mike Suth as Indiana Small Business Person of the Year.



PHOTO BY PETE DOHERTY

KNOW THE PRODUCT Pictured at Hoosier Spring Co. are Andy Suth, coiling foreman; Robert Suth, vice president; and Tim Kish, master machinist.

BY JERRY DAVICH

Regardless of topic surrounding his family's award-winning, third-generation business, Greg Suth always springs back to his father. "My dad was never afraid to roll up his sleeves and work next to his employees, grinding, deburring and inspecting our products," Suth says proudly. "He'd remind us that to be successful in business today, you have to know your product inside and out and the best way to learn about your product is to be close to those producing it.

"My dad would remind us to spend less time on our computers and more time on the shop floor, as there is no substitute for hands-on experience," Suth says. "And he'd always tell us all how great a feeling it was to make a customer happy."

And on it goes, story after story about his father, Mike Suth (pronounced like "tooth"), CEO of Hoosier Spring Co. Inc. The South Bend company, with \$14 million in annual revenue, is a leading manufacturer of

compression springs. It specializes in the manufacture, heat treatment and inspection of precision springs and wire forms for hundreds of top aerospace, military, nuclear and industrial companies around the world.

What began in 1954 in the basement of a relative's home with seven employees and a bottomless bucket of old-fashioned elbow grease eventually led to a workforce of 88 highly trained employees in a state-of-the-art manufacturing facility. Over the past six decades, the Suth family penned its own chapter for any book on the American Dream.

"It all goes back to my dad and his dad and his uncles," says Greg Suth, 45, who serves as company president.

The personal and professional accolades for Mike Suth come not only from his sons and family, but also from U.S. Small Business Administration. In May, he was named the 2014 Indiana Small Business Person of the Year. "Congratulations, your hard work, innovative ideas and dedication to your community have

made you a success in your business," his notification letter stated.

Mike Suth and his beloved business were honored in early June at The Ritz Charles in Carmel. But, due to advanced stages of a type of Parkinson's disease, he couldn't attend the event. In his place, his distinguished award was accepted by his three sons, Greg, Rob and Patrick, the latter two of whom also work in the company. "My dad cannot be here today," Greg told the crowd during his acceptance speech. "But if he were he'd tell you how blessed he was working for his father and how much he learned from his uncles, Frankie, Ernie, Johnny, Joe and Curly.

"He'd tell you his Uncle Frankie was a genius of sorts, designing and building his own tooling, capable of making very complex springs—springs probably not capable of being produced today with very sophisticated equipment. He'd tell you of the countless millions of springs coiled by Uncle Joe, ground

by Uncle Ernie and then inspected by Uncle Johnny so that our customers' fuel nozzles, valves and braking systems functioned properly."

Mike grew up running the shop with his father, Emery Suth, who learned his craft working at The Bendix Corp. in South Bend. There, Emery hand-wound springs for a variety of new products before starting out on his own when Bendix dropped the particular business line he manufactured. In 1990, Mike faced his biggest challenge when his father died and he suddenly found himself at the helm of the company at a competitive crossroads. With the business almost exclusively tied to the automotive industry, he developed a strategy to diversify the client base and branch out into new applications. It worked.

Today, the company has several Fortune 500 companies as customers, including several client relationships dating back more than 30 years.

Simply put, Hoosier Spring products can be found in most anything that flies. This leads to another anecdote about Mike Suth, who served in the U.S. Air Force Reserve: He would often tell his sons and workers about the many critical applications for their springs, saying, "People's lives depend on it." For example, in 2009 when U.S. Airways Flight 1549 lost engine power and was landed in the Hudson River by pilot Capt. Chesley Sullenberger. Suth proudly reminded everyone that the company's springs on that seemingly doomed jet functioned exactly how they should have, allowing "Sully" to land the plane safely.

Within the past 10 years, the company's sales have nearly doubled and, in that time period, profits have soared from \$50,000 annually to almost \$1 million. "During this time, the company has been able to manage its significant growth while at the same time eliminating

its bank debt, which has resulted in an impressively low leverage, overall net worth of almost \$7 million and significant liquid assets," according to SBA data.

"If my dad were here today, here's what he wouldn't tell you," Greg told the crowd at the awards ceremony. He routinely paid school tuition payments for his employees' kids while never owning up to it. And he enjoyed celebrating "Christmas in June," the end of the fiscal year when the company's profits were shared by all.

"He truly looked forward to this day and, in almost childlike fashion, was often found whispering bonus numbers in employees' ears in the days leading up to it," his son says. "Lastly," Greg told the crowd, "he'd remind us all to thank the good Lord above for our own good health and the health of our families, and then he'd offer prayers for those who were sick. This award is a tribute to my father." **BQ**

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FIFTH THIRD BANK RECEIVES GOVERNOR'S VOLUNTEER SERVICE AWARD

Fifth Third Bank was recently honored by Illinois Gov. Pat Quinn and the Serve Illinois Commission with the Illinois Governor's Volunteer Service Award. The awards recognize individual volunteers and volunteer programs through a statewide award program designed to highlight the importance of volunteerism and community service in the State of Illinois. The bank was nominated by the **USO of Illinois**. Bank representatives were in attendance last week during a

ceremony at the Executive Mansion in Springfield to collect the award in the Business Category for Northeast Illinois. The Governor's Volunteer Service Awards focus on economic opportunity, education, environmental conservation, disaster preparedness and response and health and veterans affairs, across five service regions in Illinois. Since 2011, Fifth Third Bank's employee-led veterans campaign has provided educational scholarships to family members of soldiers wounded or killed, raising in excess of \$300,000 through the Folds of Honor Foundation. The campaign also includes extensive volunteer efforts throughout the bank's footprint at local veterans homes, organizations and VA hospitals, including sponsoring dogs through **War Dogs Making it Home**, which pairs rescue dogs with veterans suffering from PTSD or traumatic brain injury.

MONOSOL LLC BREAKS GROUND ON MANUFACTURING FACILITY

MonoSol LLC, A Kuraray Company, the world leader in water-soluble delivery systems, has broken ground for its new high-tech production facility, Duneland Site, in Portage's Ameriplex at the Port.

The new production facility will feed the growing global demand for all water-soluble film products, as MonoSol takes a large integration step as the core of the Kuraray WS Film Division. It will be constructed in three phases with the first phase scheduled to be operational in late 2016, with an approximate 15 percent capacity increase, with the final phase complete by the end of 2020. When fully operational, the plant will create at least 150 new jobs. Hiring will commence mid-2015 for the 2016 opening. The Ross Group has been retained as the general contractor for the project. **EQ**

SPORTS continued from page 56

Drafted by the Rangers in 2004, played four years in the organization, wound up with Joliet in the Northern League in 2009. Played there for a couple years, played in Tucson (Arizona) for a year or so, played three in Sioux City back in the Northern League before getting hurt last year, playing out his contract and signing with the RailCats.

“I wanted to play for a manager that wants to win, that runs a good team and is always striving to win and make his club better,” says Backman, who, oddly enough, didn't start playing baseball until his dad retired and the family settled in Oregon when he was 10 or so. “You know, there's a range of guys in this league. You go out there and there's a different competition every night. You're either facing a low-A guy, or you're facing a guy who pitched in the big leagues. So you prepare yourself every day the same and try to go out there and do the best you can.”

For Backman this night, that means going 2-for-4 with an RBI in a 6-3

loss to the Canaries. It drops the RailCats to 20-16 on the season, which still leaves them comfortably in front in the Central Division of a 12-team league that sprawls from Winnipeg in Canada to Amarillo in Texas.

Not that the fans mind. There aren't many this night—a thunderstorm and the threat of more holds the attendance to 1,917—but the RailCats are pulling in 3,725 fans per game to the Steel Yard, a handsome 6,139-seat facility that was built in 2002 and includes wide concourses, a video board in center and a unique vista.

Just beyond center field, the South Shore Line rumbles past. Beyond that looms the Interstate 80/90 overpass, traffic rumbling steadily east toward Ohio. And beyond that, graffiti-scarred freight cars clatter past, and billows of white smoke rise from their stacks.

Yet the RailCats thrive here. Tonight, down behind home plate, there's a clot of kids all dressed in red; say hello to the 9U Shock from just down Interstate 65 in Schererville. And on the concourse, behind a table piled high with signed bats

and balls and copies of his book, “I Told You I Wasn't Perfect,” sits Tigers legend Denny McLain, for whom the U.S. Steel Yard has become a regular stop on the lucrative memorabilia circuit.

“Two hundred appearances a year. Everywhere,” McLain says—and then hands out a business card that reads Top of the Mound Productions Inc.

It's a small reminder of the hold baseball still has on America, even here, even now in the deep shadow of the NFL.

“I get asked all the time, ‘What is independent baseball?’” says Tagert, whose fondest baseball memory is busing back 13 hours from Wichita last year after clinching the title, and finding 500 fans waiting for them at midnight. “What it is, the difference is, it belongs to this community. There are 3,000 people a night that come here and really feel like the RailCats belong to them. The RailCats have become a special place, and that's what we've tried to at least have the culture be about here.

“I wouldn't trade this stadium for any place.” **EQ**

Nurturing Innovation

Pfeil Innovation Center serves businesses and organizations alike.

BY LAUREN CAGGIANO

Necessity may be the mother of invention. But what about innovation? It can be argued that the Pfeil Innovation Center is the purveyor of innovation in the South Bend/Michiana area.

In the words of lead faculty Matthew Krathwohl, the Pfeil Innovation Center “brings innovation into reality.” The Pfeil Innovation Center is “a gift to the region” from Beacon Health System, the parent organization of Memorial Hospital of South Bend, under the leadership of CEO Philip A. Newbold and through the generosity of Richard J. Pfeil.

Krathwohl is responsible for leading the Pfeil Innovation Center and implementing Beacon’s Innovation intent. He is an accomplished executive with more than 15 years of experience in leading key strategic initiatives to achieve sustained organizational improvements.

But how are those abstract concepts translated into actionable results? Pfeil’s hallmark initiative includes two-day, four-hour immersion session for business people that provides the tools to think about and execute innovation at any organization. Since 2011, 800 professionals have gone through the immersion. That translates to about 40 sessions, which are held on the Pfeil campus.

The center’s design is just as much a part of the experience as the curriculum. A mobile dry erase board, round-table type seating and kinesthetic learning aids all facilitate the environment of innovation. An ancillary space known as “the cocoon” is a non-traditional area, with a vaulted ceiling, mood lighting and waterfalls. This “low stimulus” environment is designed to be soothing, Krathwohl says. A deli style diner, “Doodle’s Diner,” also adds to the theme of innovation. The \$150 fee per participant covers the



THE MOTHER OF INNOVATION The Pfeil Innovation Center.

training, meals and a workbook.

What’s unique about this program is that it’s accessible to organizations in all sectors and industries, Krathwohl says. For-profit, non-profit and governmental organization alike will find the material relevant. For example, professionals from Nylon Craft, Hiler Industries, Notre Dame Federal Credit Union and Junior League of South Bend are all alumni and success stories.

“It’s been amazing to be a part of that,” Krathwohl says.

Speaking of the material, the classes cover such topics as anchor points, plagues, strategy and environment. The bottom line: “Any of us can become an everyday Edison,” says Krathwohl.

But Krathwohl cautions innovation does not happen in a vacuum. It speaks volumes when the CEO participates in the immersion alongside staff, as the culture trickles down from him or her. Also, a team-centric approach is beneficial because it encourages collaboration and feelings of validation. Krathwohl highly recommends bringing new hires to the immersion to acclimate them to the business culture.

According to Krathwohl, the ses-

sions have a ripple effect beyond the participants or organization itself. By embracing this culture of innovation, organizations can change the “economic trajectory of the region.” He points to the recent economic downturn as a turning point that challenged businesses to think differently about how they conduct business. Cost-cutting and layoffs were the norm. Now that the local economy has made a comeback, he says it’s imperative that companies “learn the tools and methodologies of innovation to achieve that growth.”

“Pfeil is passionate about adding jobs to the economy,” he says. “Our programs are designed to help the area become the ‘go to’ place for innovation.”

Another way Pfeil contributes to the economic momentum is by offering other onsite programming. For example, it regularly conducts social events for alumni to gather and share knowledge. It also brings in speakers for one-time seminars. Additionally, the facility is available for rental for corporate retreats and other needs. **EQ**

To learn more about the Pfeil Innovation Center or to register for their programs, visit www.wakeupandsmelltheinnovation.com, or call 574/647-6953.

Giving Business a Lift

Vermette Machine Co. products move kegs, signs and other heavy items.

BY PHILLIP BRITT

If a company needs to lift an air conditioning or heating unit, multiple beer kegs or a variety of other materials, one of the first calls will likely be to Hammond-based Vermette Machine Co. Inc.

The company opened its doors in 1947 with one employee, Howard H. Vermette, the owner, product designer and manager. The first product was a power pipe threading machine, used by hardware stores and the plumbing trade.

The manufacturer of the power pipe threading machine required only a 20-by-30-foot location. The company incorporated and moved to a 50-by-50 building five years later, expanding the building multiple times to its current 42,000 square feet.

Vermette's business evolved from manufacturing the original pipe threading machine to a portable power drive for the plumbing trade before copper tubing and plastic pipe started dominating those markets.

The company's present products since 1962 are hand-operated fork lifts, jacks and winches for lifting and installation of materials used by heating, air conditioning, refrigeration, electrical, plumbing and gen-



POWER LIFTING Vermette Machine Co. makes the popular Keg Jockey.

well-built from the start, so units are in place for years and replacement parts aren't needed often.

One of the company's most popular products right now is the Vermette Keg Jockey, a needle loader bearing winch that does all the heavy (up to 400 pounds) lifting and moving of kegs, so employees don't have to strain themselves with the lifting. The

the company's other popular lift products, particularly those used in the HVAC industry, have been around since the 1970s, and are manufactured with equipment at least that old or older—one of the company's machines was built before the company was founded. The devices are also used to lift large signs, like those in front of buildings.

The two most popular lifts have capacities of 500 pounds and can lift materials up to 14 feet and 22 feet. Other models have higher load capacities. All of the lifts have sectional designs so that they can be disassembled and reassembled as necessary for easy maneuvering through buildings.

"When companies need something lifted, they come to us. If we don't have the right product, we see if we can make it," says company president Joseph Geisen, who started on the assembly floor with Vermette 40 years ago. He took over the company's leadership after the death of Howard's wife in 1999, who had operated the company from the time of the founder's death in 1984. He and vice president Edward Hayes can be found doing various jobs in and around the building as well as attending to vendors, shipments and other management details of the employee-owned company.

"We do whatever needs to be done to keep the company running," Geisen says.

The Keg Jockey was built to meet the needs of a particular customer. As soon as it was in use, other customers in the hotel, casino and liquor market wanted one or more. Vermette continues to look for other opportunities to make custom lift devices that can be developed for one customer and then brought out to a larger market. **BQ**

"When companies need something lifted, they come to us."

eral contractors in commercial and industrial buildings. On any day, the company is manufacturing or shipping its products to customers around the U.S. and in 53 different foreign countries.

Vermette also makes replacement parts for its devices, but they are

Keg Jockey includes pneumatic tires and swivel casters for easy maneuvering, and is small enough to easily fit through doorways. The device includes a hook to lift the keg from the top for easier stacking.

While the Keg Jockey is one of the company's newer products, many of



Nancy Townsend

Changing Definitions

Businesses must keep an eye on the courts and be ready to adapt to new marriage laws.

BY NANCY TOWNSEND

Indiana's Defense of Marriage Act (DOMA), which prohibited same-sex marriage and refused to recognize same-sex marriages from other states, was ruled unconstitutional on June 25. Chief Judge Richard L. Young entered a final judgment in three federal lawsuits that challenged Indiana's DOMA: *Baskin v. Bogan*, *Fujii v. Indiana Governor*, and *Lee v. Pence*. The Seventh Circuit Court of Appeals quickly stayed that ruling pending appeal, but the case presents a likelihood that Indiana employers will be required to recognize the validity of their employees' same-sex marriages. The ruling in *Baskin* followed a decision by the U.S. Supreme Court in *United States v. Windsor* in June 2013, invalidating a portion of the federal DOMA, which had defined marriage for purposes of federal law as "only a legal union between one man and one woman."

ERISA RIGHTS AFTER WINDSOR

After *Windsor*, the U.S. Department of Labor changed the definition of "spouse" under ERISA to mean any individuals who are lawfully married under any state law. The revised definition affected ERISA health and welfare rights: tax treatment of employees' health care premiums for same-sex spouses under IRS Section 125 premium-only plans; employees' use of pre-tax dollars to pay for needs of same-sex spouses from FSA and HSA accounts or reimbursements from employer-sponsored HRAs; continuing COBRA coverage for same-sex spouses; HIPAA special enrollment privileges for the same-sex spouse; and same-sex dependent care through the Dependent Care Assistance Program. The defini-

tions also changed ERISA rights arising from Qualified Joint and Survivor Annuities, Qualified Pre-Retirement Survivor Annuities, IRA rollover distributions, QDROs, hardship distributions from 401(k)s and 403(b)s, spousal consent for employee loans, and spouses' rights to defer distributions from retirement plans.

FMLA RIGHTS AFTER WINDSOR AND BASKIN

The Federal Family and Medical Leave Act (FMLA) requires employers with 50 or more employees to allow unpaid leave to care for a spouse with a serious health condition. After *Windsor*, Labor Department regulations controlled FMLA leave and defined spouse as "husband or wife as defined or recognized under state law, for purposes of marriage in the state where the employee resides."

If *Baskin* is affirmed, it will require Indiana to recognize same-sex marriages and will require Indiana employers to allow FMLA leave to care for same-sex spouses of Indiana residents. Illinois residents must currently be allowed FMLA leave to care for their same-sex spouses because Illinois allows and recognizes same-sex marriages. Indiana's other border states, Kentucky, Michigan and Ohio, do not currently allow or recognize same-sex marriages but that may soon change. Federal courts have ordered those states to recognize same-sex marriages but have stayed the orders during the appeals.

Interestingly, same-sex married couples working for the same employer might now find themselves with less "Bonding Leave" or "Parenting Care Leave" because married employees must share those types of FMLA leave whereas unmarried

employees each have their 12 weeks' leave for those purposes.

STATE EMPLOYMENT LAWS AFTER BASKIN

The decision in *Baskin*, if affirmed, will also impact other Indiana employment statutes. An unemployed person who moves to join a same-sex spouse in another region will retain eligibility for Indiana unemployment benefits. Likewise, employees will be entitled to Indiana military family leave when their same-sex spouses are ordered to active duty. Same-sex spouses would also have spousal rights under Indiana Small Employer Group Health Insurance.

KEEPING UP IN THE WORKPLACE

As these laws change, Indiana employers and ERISA plan sponsors must adapt by updating ERISA plan documents, administrative procedures and forms that define "spouse"; updating company policies for documenting marriages, civil unions and domestic partnerships and their validity; implementing changes with managers and administrative personnel to ensure they understand the changes in ERISA benefits, leave requirements and other employee rights; and updating employee handbooks and communicating changes to employees, emphasizing the need for documentation of marital status and updated beneficiary designations. [EEO](#)

Nancy J. Townsend is an associate with Burke Costanza & Carberry LLP. She has wide experience in state and federal courts at all levels, beginning with her service as a law clerk in the U.S. District Court for the Northern District of Indiana in 1985. She has more than 20 years' business and commercial experience in the Northwest Indiana legal community.

Extend the South Shore Line



Bill Hanna

Thousands of jobs and new prosperity will ride into the region.

BY BILL HANNA

Expanding the South Shore Line will give us the opportunity to increase connectivity to Chicago, one of the world's largest economies. Since 1970, Lake County has experienced a decline in population and median income. In order to reverse these trends we must connect the great resources and investments already made in Northwest Indiana to Chicago.

"Investing in the South Shore rail line, and all of our transportation infrastructure, is essential to creating jobs and having a sound regional economy. This investment in Northwest Indiana will provide jobs for generations to come," says U.S. Rep. Pete Visclosky.

The Northern Indiana Commuter Transportation District and the Northwest Indiana Regional Development Authority (RDA) presented the executive summary of their joint 20-Year Strategic Business Plan for commuter rail in Northern Indiana to members of the press recently. The plan incorporates the West Lake Corridor expansion project as well as improvements to the existing line that will boost efficiency, reliability and safety.

Of all the projects outlined in the plan, the West Lake extension is among the most impactful. By providing increased access to high-paying jobs in Chicago, the expansion project and related improvements are projected to add nearly 2,000 non-commuter jobs to the Northwest Indiana economy and add \$2.5 billion annually in economic output. The South

Shore 20-Year Strategic Business Plan calls for \$1.16 billion total in new projects, such as station upgrades, reroutes, new double tracks and an eight-mile extension to Dyer.

The West Lake extension, which is estimated to cost around \$571 million, would head south from Hammond and head into Munster and Dyer. The project has been championed

in the region and access to jobs that pay, on average, 40 percent more in Chicago—is so great that it justifies sacrifices in other areas. It could be a very long time before Northwest Indiana sees another opportunity of this magnitude.

In addition to the economic benefits of rail investment, the plan represents the fulfillment of an obligation

It could be a very long time before Northwest Indiana sees another opportunity of this magnitude.

by Rep. Visclosky, D-Merrillville, with secured financial commitments from most of the communities in Lake County, the Indiana General Assembly and the RDA. The project requires about 50 percent of its funds to come from local and state sources, with the balance coming from the federal government. It would be built between 2018 and 2022.

The RDA has been very encouraged by the broad support for the project and we are hopeful the few communities that have yet to pledge funds for expansion will do so in the near future. If the local match comes up a bit short, we could rearrange the start dates on some of our other projects to free up more funds. It is regrettable that other projects could suffer, but the potential economic impact of the West Lake Corridor—including thousands of construction jobs, thousands of permanent jobs

to future generations, says RDA vice chairman Harley Snyder. □

Bill Hanna is President and CEO of the Northwest Indiana Regional Development Authority. Prior to his current assignment, Hanna was the city manager for Valparaiso for three years, and the economic development director for Valparaiso and vice president of the Valparaiso Economic Development Corp. Hanna earned his juris doctor from Valparaiso University, his MBA from National-Louis University in Chicago, and his bachelor's degree in organizational management and human resources from Colorado Christian University. His military career in the U.S. Army as a paratrooper from 1995 to 1999 included membership in the Army's Official Presidential Escort and service as the head trainer/guard at the Tomb of the Unknown Soldier in Washington, D.C.

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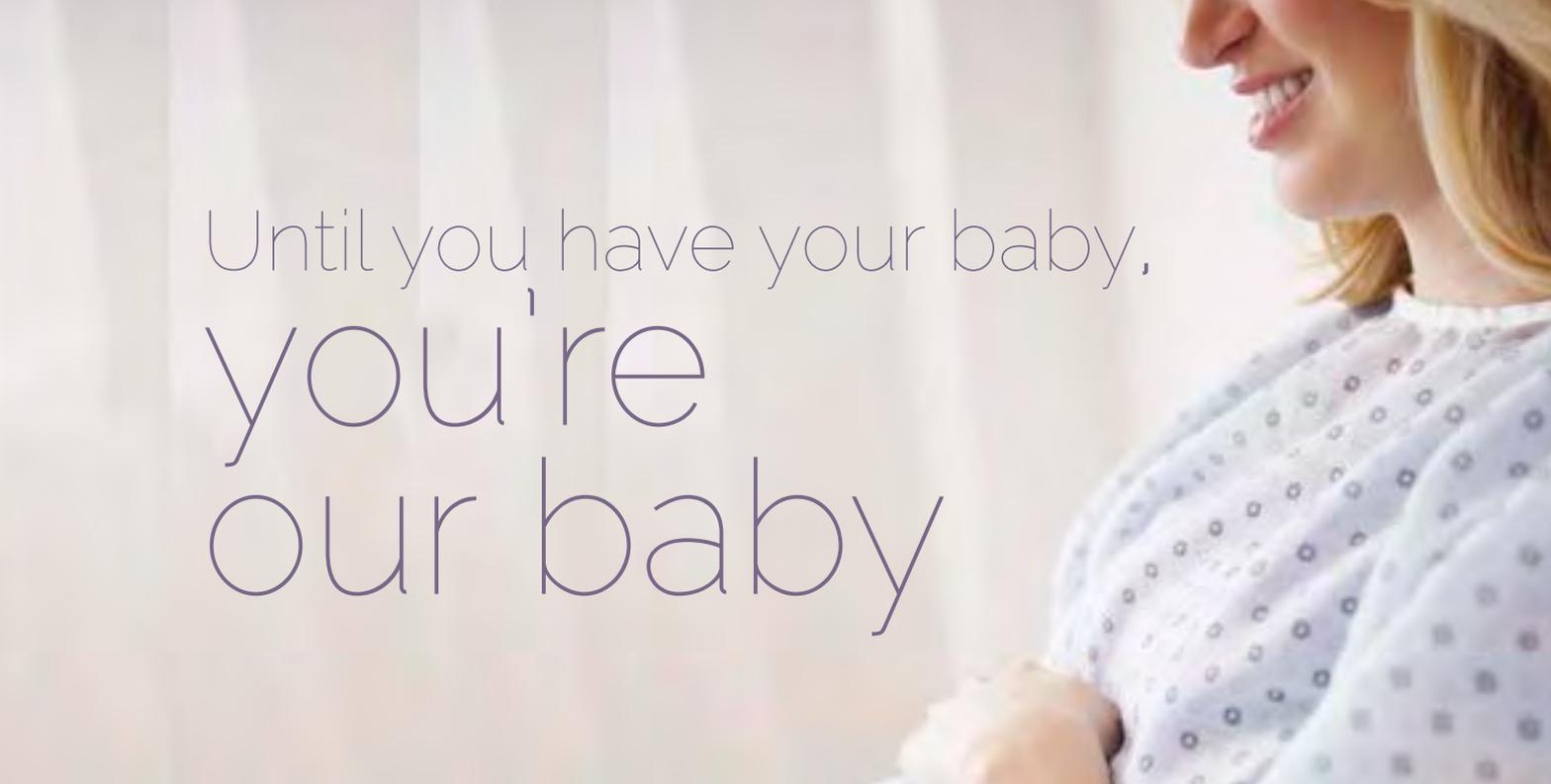


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