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Northwest Indiana
Business Quarterly
SUMMER 2016

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Cover photo by Shawn Spence



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Publisher/Executive Editor
TROY LINKER

Managing Editor
LAURIE WINK

Contributing Editor
STEVE KAEUBLE

Assistant Editor
DENISE C. BUSCHMANN

Director, Advertising Sales
TAMMIE REYNOLDS

Art Director
ANDREW ROBERTS

Contributing Art Director
JANICE L. DIXON-FITZWATER

Photographers
RICHARD WARNER
SHAWN SPENCE

Contributing Writers
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JOHN CAIN • JACKIE COOVER • JERRY DAVICH
JOHN DAVIES • BARBARA EASTMAN
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Tech Support
JASON CRUNDWELL

e-mail: businessnews@nwibq.com

web: www.nwibq.com

visit us at facebook.com/nwibq



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PUBLISHER'S NOTE

Summer Reading

Get comfortable and explore the region's business communities.



Troy Linker

The dog days of summer are upon us. This is the time of year when our thoughts run to a cool drink and a relaxing chair in the shade. I invite you to grab your favorite cool beverage, find a comfortable chair and spend some time exploring the region's business with us.

In our cover article, Laurie Wink looks at local educational institutions. More and more of today's jobs require some type of education after high school. In addition to educating a skilled workforce to support current business and attract new business investments, educational institutions employ local staff, purchase local goods and services, consult with local businesses and provide cultural opportunities for our communities.

This year is a year for celebrating not only Indiana's past but also for celebrating the bright future of Indiana's growing tourism industry. Lesley Bailey interviews local officials about celebrations planned for Indiana's bicentennial and the Indiana Dunes National Lakeshore's 50th birthday, to name a few.

Jerry Davich introduces us to four local businesswomen who have overcome many obstacles on their way up to, and through, the glass ceiling. Their stories reaffirm qualities such as hard work, job knowledge, calculated risk-taking and nonstop learning, which are important for every business leader's success.

We know information technology is one of the biggest drivers of efficiency and productivity gains in many businesses. Jerry Davich solicits advice for business owners from several local IT firms. They explain how being proactive, security-conscious and plugged into new technologies helps businesses to minimize down-

time, reduce unexpected expenses and increase productivity and efficiency.

How often have we heard about political or business officials displaying unethical behavior? How often have we seen someone being uncivil either online or in person? Laurie Wink has thoughts from local groups that present programs to help people become more ethical and civil in their business and public lives.

Northern Indiana is the RV capital of the country, making more than 80 percent of America's RVs. Lauren Caggiano talks with local RV manufacturing and sales leaders, who share how they reinvented themselves to recover from the recession and return to growth in recent years.

Also in this issue, Barbara Eastman brings us another installment of our Made in Indiana series as she profiles local manufacturer BraunAbility. She also shares the story of Lakeshore Public Media's CEO James Muhammad. John Cain and Jake Walton offer things to do and see in the region this summer. Ben Smith takes us to Parkview Field, home of the Fort Wayne TinCaps. Jonathan Hildebrand explains online business borrowing options, Jackie Coover describes inbound marketing techniques and John Davies encourages us to innovate and think differently.

This issue is my first since taking over as publisher. I am honored and humbled by the support and good wishes I have received from our readers and advertisers. I am proud of the issue our team has put together, but there is always room for improvement. Please reach out if you have ideas or feedback to share. I wish each of you a happy, prosperous, safe and cool summer!

—Troy Linker, Publisher

Around the Region

BY MICHELLE M. SEARER

BUSINESS ORGANIZATIONS

Donald J. Rapley, president and general manager of **Ozinga's** Indiana region, has been named the president of the Indiana Ready Mixed Concrete Association (IRMCA). The non-profit organization is dedicated to expanding the use of ready mix concrete via education, training, promotion and advocacy ... **Jim Staton**, Northwest Indiana's regional director of business recruitment for the **Indiana Economic Development Corporation** (IEDC), has been named one of North America's Top 50 Economic Developers by Michigan-based Consultant Connect ... **Sue Reed**, president and CEO of the **Crossroads Regional Chamber of Commerce**, has graduated from the Institute for Organization Management, the professional development program of the U.S. Chamber of Commerce Foundation. Graduation signifies she has completed 96 hours of course instruction in nonprofit management.

CONSTRUCTION

The Ross Group recently hired **Ashley Pritchard** as an administrative assistant in the organization's accounting and project management venture groups. **Jeff Beal** has been hired as the company's new

structural steel ironworker general foreman, with responsibilities such as steel erection, renovation and repair. The Ross Group is a design-build service firm that specializes in industrial, commercial, and institutional markets throughout Northwest Indiana and Chicagoland ... **CORE Construction** has hired **Tom Bainbridge** as a business development associate to build awareness about CORE's construction management services and develop relationships within the education sector. He has 35 years of experience in business development and associated fields. **Rosa Rozek** has been hired as director of marketing. An accomplished professional marketer with a diverse background in construction, historic preservation and business management, she will oversee all marketing efforts for CORE Indiana. Both will be based in the CORE's Schererville office ... **Skillman Corporation** has promoted **Brandon Wolf** to site manager at its Merrillville office. He has five years of experience with Skillman and more than 10 years of experience in the construction industry. Currently, he is responsible for construction of the new Akron Elementary for Tippecanoe Valley School Corporation. Skillman Corporation has also welcomed

Jason Alexander to their Merrillville office as a project engineer. He will be working with Tippecanoe Valley Schools, Tri-Creek Schools, School Town of Highland, and the City of East Chicago. He has 10 years of construction and accounting experience and is a member of Carpenter's Local Union 1005.

EDUCATION

Sue Ellspermann has been appointed by **Ivy Tech Community College** to serve as its next president. She previously served as Indiana's lieutenant governor. Ellspermann was the founding director of the Center of Applied Research and Economic Development at the University of Southern Indiana ... **Beth Terrell** will join **Saint Joseph's College** on July 1, 2016 as the vice president of enrollment management. Terrell is currently the vice president of enrollment services at Holy Family University, a four-year Roman Catholic liberal arts university in Philadelphia ... **Ralph Mueller** has been appointed vice chancellor for academic affairs and provost at **Purdue University Northwest**. He is currently dean of the University of Hartford's College of Education, Nursing and Health Professions. The following faculty members were promoted



BUSINESS ORG. Sue Reed



CONSTRUCTION Jason Alexander



CONSTRUCTION Tom Bainbridge



EDUCATION Beth Terrell



HEALTHCARE Don Fesko



HEALTHCARE Linda Steinhilber



HEALTHCARE Luis Molina



HEALTHCARE Tracy Campbell

to full professor positions: **Michael Connolly**, of Porter, to professor of History; **Deepa Majumdar**, of Valparaiso, to professor of Philosophy; **Vanessa Quinn**, of Battleground, to professor of Biology; **Jonathan Swarts**, of South Bend, to professor of Political Science; and **Raida Abuizam**, of Schererville, to professor of Operations Management, **Meden Isaac-Lam**, associate professor of Chemistry; **Assen Kokalov**,

associate professor of Spanish; **Jessica Thomas**, associate professor of Chemistry; **Constantin Apostoia**, associate professor of Electrical Engineering; **Brenda Turgeon**, associate professor of Elementary Science; **Su Jeong Wee**, associate professor of Human Development & Family Studies/Early Childhood ... These are effective for the start of the 2016-2017 academic year in August ... **Indiana University Northwest** Assistant

Professor of Public and Environmental Affairs **Kalim Shah** has been invited to give a series of guest lectures at the George P. Shultz National Foreign Affairs Training Center (NFATC) in Washington D.C. He will talk on how climate change impacts the poor and also address possible links between climate change and the Zika virus ... **Dijana Bojadziska**, senior admissions counselor for the **American Business Corporation**,

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won an award for Best Overall Performance for meeting 100 percent of her yearly goals to recruit, assess and enroll students at Job Corps centers and **Melissa Oduwole**, a career transition specialist, won a first place award for weekly earnings attained by students she had placed in jobs.

ENGINEERING

Butler, Fairman & Seufert Inc. has hired **Reggie Korthals** as storm-water specialist on the firm's water resource team. She was formerly a senior environmental manager in the Office of Water Quality at the Indiana Department of Environmental Management. Locally BF&S has offices in Merrillville.

FINANCIAL

Teri Savola was promoted to client service supervisor at **First Financial Bank** Crown Point Banking Center at U.S. 231 & Broadway ... **Brock Lloyd** and **Jamie Smith**, financial advisors for **Edward Jones** Valparaiso office, were among 150 Edward Jones branch teams nationwide that demonstrated the most significant 12-month growth in meeting investors' financial needs. They were invited to the three-day Strive Top 150 conference for hitting the benchmark. **Karen Vogelsang** has been named **Wells Fargo Advisors Financial Network's** senior financial advisor in Valparaiso for the third year in a row. Managing Director-Investments **James Percifield** and Financial Advisor **Kristin Jackson**, both of the Chesterton office, have been designated as members of the

firm's Premier Advisors Program. The distinction reflects achievement in meeting or exceeding Wells Fargo Advisors Financial Network's high standards ... **Ameriprise Financial** Private Wealth Advisor **Linda G. Stover** has earned membership in the company's Diamond Ring Club, which recognizes years of consistently high performance with an exceptional commitment to superior client service. She works at the Ameriprise Valparaiso office. Less than seven percent of Ameriprise advisors have earned the Diamond Ring distinction.

HEALTHCARE

Community Hospital in Munster has appointed **Luis F. Molina** to the position of CEO, effective July 1. Molina will replace **Don Fesko**, who will take over as CEO of **Community Foundation of Northwest Indiana**. Fesko is replacing John Gorski, who will be retiring in July. Molina has served as the chief financial officer at the hospital in Munster since 2007 and has been the administrator of Community Care Network Inc., (CCNI) since 2013. He has also held other leadership roles within Community Healthcare System. **Daniel R. O'Brien** will join Community Hospital as chief financial officer. Since 2002, he has held various executive level positions with Academic Medical Center Connection, formerly known as University Health System Consortium, Chicago. He served there as a member of the senior executive team responsible for strategic direction and opera-

tions. Physician **Alan Kumar** has accepted the position of administrator of CCNI, filling Molina's position. Kumar will oversee the operations of the employed physician practices of Community Healthcare System. Kumar will also assume responsibilities as the chief medical officer for the system. Since 2014, Kumar has served as chief medical information officer. Neurologist **Mahmood Alnahass**, MD, is the newest member of CCNI. Alnahass has served Northwest Indiana patients for more than 14 years. He is board certified in clinical neurophysiology ... **Integrated Therapy Practice PC** has welcomed award-winning Physical Therapist **Tracy Campbell** to their practice. She has 15 years' experience in the field and won an Emerging Leader Award in 2009 from the Indiana chapter of the APTA. She specializes in women's health ... **Methodist Hospitals** recognized **Emily Nieto** as their Employee of the Year, **Rev. Dr. David Neville** as Leader of the Year, **Lisa Montagano** as Humanitarian of the Year, and **Jacqueline Cooper** as Safety Star of the Year at their annual Service Awards Banquet ... **Porter Health Care System** has appointed **Kristen Weinman** as director of inpatient rehabilitation at Portage Hospital. A native of Northwest Indiana, Kristen began working for Porter in 2004 and played a role in the opening of the inpatient rehabilitation unit in 2008. She holds a bachelor's in behavioral sciences from Purdue University Calumet and a master's in social work from Indiana University Northwest. **Janelle Miller**

has been appointed as the manager of the Medical Surgical Department. She has been interim manager since August 2015 and has experience as evening house supervisor and as a charge nurse in the intensive care unit. Miller received her associate degree in Nursing from Vincennes University and is pursuing her bachelor's. **Linda Steinhilber**, RN, has been named director of the medical surgical departments. A native of Northwest Indiana, she comes to Porter with more than 18 years in nursing leadership in Northwest Indiana and Texas ... **Methodist Hospitals** has named **Dr. Vincent Sevier** vice president and chief quality officer. He comes to Methodist from OSF St. Anthony Medical Center in Rockford, Ill., where he served as vice chief and associate medical director in charge of improving the patient experience and quality of care in the emergency department. Dr. Sevier holds a bachelor's degree from Washington University in St. Louis, a Doctor of Medicine degree from the University Of Illinois College Of Medicine and an MBA from the University of Tennessee. **Drs. Raphael Albert** and **Isidora Nantes**, Family Practice Physicians, have joined the **Methodist Physician Group (MPG) Network** effective June 2016. Both physicians were formerly part of Porter Physician Group, a division of Porter Health Care System, and the United States Steel (USS) Family Medical Center prior to Porter Health System's purchasing the clinic in December of 2014 ... **Michael Drazer**, MD, of Hebron, has received a prestigious Damon Runyon cancer research award. He is a fellow working at the **University of Chicago** in Hematology/Oncology. The Damon Runyon Cancer Research Foundation provides scientists with funding to pursue innovative research. Twelve scientists supported by the Foundation have received the Nobel Prize ... **St. Mary Medical Center** has recognized **Dee Bedella**, of Hobart, with its STAR Employee of the Year award. Bedella, the hospital's patient advocate, was recognized

for her commitment to improving the patient experience, her compassionate attitude and her empathy for patients and their families ... **Jim and Michelle Alex** received the 2016 Franchisee of the Year award from **FirstLight Home Care**. FirstLight caregivers provide personal and companion care services to seniors and others in Northwest Indi-

ana. Their Valparaiso franchise was selected for the award from among 110 FirstLight locations and was one of only three offices nationwide to receive the honor ... **Dr. Kedar Kakodkar** has opened the **Allergy Testing & Treatment Center** in the professional office building of St. Catherine Hospital, East Chicago. He is a fellowship-trained adult and

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LEGAL

Veteran Trial Lawyer **Daniel Vinovich** is returning to the region to practice law in the new Crown Point office of the **Hilbrich Law Firm**. Vinovich, who grew up in Crown Point and still lives there, represents victims of medical malpractice, wrongful death and personal injury. He has practiced at the Hilbrich Law Firm for 25 years, which also has offices in Highland

and Portage ... **Reminger Co. LPA** welcomes attorney **Scott Friedman** to its Crown Point office. Friedman focuses on medical malpractice, general tort liability, trucking litigation, and professional liability. Friedman previously served as a military prosecutor in Fort Hood, Texas, and as a civil litigator in the Army's Environmental Law Division in Fort Belvoir, Va. Additionally, in 2011, Scott deployed to Iraq where he worked to ensure that insurgents captured by U.S. forces were prosecuted in Iraqi courts ... **Robert A. Langer** has

joined **Langer & Langer** law firm, in Valparaiso, where he will focus his practice on car-and-truck crash personal injury, medical malpractice, and wrongful death. Langer received a doctorate in law from University of Kansas School of Law in 2015 and his Bachelor of Science degree from Indiana University in 2012.

NONPROFIT

Taltree Arboretum & Gardens has hired **Gina Bell** as director of events and sponsorships. Bell will coordinate 50-plus events hosted at

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Taltree in 2016 as well as strengthen and develop sponsorships to support the non-profit's mission ... **HealthLinc** has appointed **Nancy Kirk** as chief human resources officer. She is responsible for developing and executing human resources strategy in support of the business plan and strategic direction of HealthLinc, which expands access to health care through six community health centers ... **Heather Ennis**, president and CEO of the Northwest Indiana Forum, was named to the board of directors of the **Indiana Economic Development Association**. The association is the voice of economic development for Indiana, made up of economic developers, utilities, financial institutions, engineers, architects and others.

PROFESSIONAL SERVICES

VIA Marketing has hired **Ryan Olson** as their web developer. Olson is a Portage resident, who earned a Bachelor of Science degree from Purdue University in 2011. Ryan comes to VIA with extensive experience in programming and innovative web design. VIA Marketing provides online and offline marketing solutions for clients.

REAL ESTATE

Jeff Bennett, of **McColly Bennett Commercial**, recently served as a moderator during the commercial real estate general session of the Leading Real Estate Companies of the World® Performance SUMMIT, which took place in Miami Beach ... **RE/MAX Pace Realty** agents **JoEllen Catlow**, **Minakshi Ghuman**, **Cathy Hicks** and **Jim Powell** received 100 percent Club Awards for earning \$100,000 to \$249,999 in commissions at the recent annual Indiana Re/Max Awards Ceremony in Valparaiso ... **Coldwell Banker Residential Brokerage** has appointed **Rose Dobbins** as the new managing broker of the Porter County office. She is a former president of the Greater Northwest Indiana Association of Realtors and was previously responsible for developing and mentoring

over 200 sales agents ... Residential mortgage lender **Ruoff Home Mortgage** has hired **Cindy Jansky** as vice president and branch manager at their Crown Point office. Jansky was most recently at Caliber Home Loans. She has been in the mortgage industry for nearly 31 years and is board president at the Schererville Chamber of Commerce ... **Re/Max** broker-owner

Roger Pace and the **Matt Evans** team received the Platinum Club Award for \$250,000 to \$500,000 in closed sales at the annual Indiana Re/Max Awards Ceremony, held March 23 at Memorial Opera House in Valparaiso. Re/Max Pace Realty has offices in Crown Point and Valparaiso, which encompass six counties in the Northwest Indiana/Chicago area.

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REAL ESTATE **Roger Pace**



REAL ESTATE **Rose Dobbins**

TECHNOLOGY

Cherie Myers has joined **RSA**, a local software company, as vice president of client services. Myers will bring her experience serving a wide variety of clients to the firm, which provides project management, keyword marketing and survey technology.

TRANSPORTATION

Estes Express Lines has named **Marc Brajkovich** terminal manager at its new 60-door terminal in Markham. The Markham terminal replaces the smaller Oswego terminal.

TRAVEL, TOURISM & HOSPITALITY

The board of the **South Shore Convention and Visitors Authority** has offered President and CEO **Speros Batistatos** a new five and a half year contract. He has been with the organization for 27 years and served in his current role for the past 22 years.

UTILITIES

Indiana American Water, a subsidiary of American Water, honored field service representative **Charles Kelley** for reaching 60 years of service with the company, making him its longest-tenured employee. Indiana American Water President Deron Allen praised Kelley, who continues on the job at age 79, for his work ethic and enthusiasm.

CREW CARWASH OPENING NEW STATE-OF-THE ART FACILITY IN MERRILLVILLE

Crew Carwash, a long-standing Central Indiana carwash establishment, is

set to break ground on its 29th location, bringing its advanced technology and award-winning customer service to residents of Merrillville. Scheduled to open this fall, the new facility is located at 501 W. 81st Ave. and will be the company's first location in Northwest Indiana. Featuring several new high-tech amenities, the state-of-the-art \$4 million facility will provide customers with a more robust car cleaning experience, and self-service dual hose vacuums will be available 24 hours a day, 365 days a year. The Merrillville location will also include new LED lighting inside and outside the carwash, advanced soap and detergent delivering technology and an environmentally conscious water reclamation system that cleans and reuses water during certain parts of the washing process.

FIRST MIDWEST TO BUY STANDARD BANK AND TRUST FOR \$365 MILLION

First Midwest Bancorp has announced the purchase of Standard Bank and Trust Co. for \$365 million in a stock deal. Hickory Hills, Ill.-based Standard Bank and Trust Co. has locations in Hammond, Highland, Chesterton, Calumet City, East Chicago, St. John, Merrillville, Lowell and Frankfort. It has \$2.5 billion in assets, \$2.2 billion in deposits and \$1.8 billion in loans. The deal is expected to close late this year, or early in 2017.

NEW ASSISTED LIVING FACILITY TO OPEN IN MERRILLVILLE

Belvedere Senior Housing, an assisted living community, will

begin construction on a three-story, 107,000-square-foot apartment complex that will serve seniors of all incomes located in Merrillville. Designed by Gleason Architects PC, the building will be constructed by Alston Construction. The Merrillville Town Council approved an ordinance to issue \$19 million in economic development revenue bonds to help finance the project in January from bond payments and not taxpayer dollars. It is expected to open by fall 2017.

METHODIST HOSPITALS TO OPEN IMMEDIATE CARE FACILITY IN CROWN POINT

Gary-based Methodist Hospitals is set to open an immediate care facility Tuesday in Crown Point. Methodist CareFirst, which is located on the campus of the Crown Point Sportsplex, is one of three planned immediate care centers for the health system.

TRANSPPOINT INTERMODAL NEXT HUB SLATED FOR VALPARAISO

Transpoint Intermodal LLC announces its second planned Indiana cargo transfer hub for Valparaiso will be nearly as large as the project in Fort Wayne. The facilities are the first in the U.S. for the Mexican company and could eventually employ more than 100 in Allen and Porter counties. Transpoint is planning to invest \$13.5 million into the Fort Wayne hub, and a company official tells Inside INdiana Business that the Valpo facility will cost about 80 percent of that. 



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The ROI of Higher Education

Institutions have a significant impact on the region—and the area's students.

BY LAURIE WINK

Students who invest in college degrees generally get higher paying jobs and earn more over a lifetime than those without degrees. So, while much has been said about escalating costs of higher education, the overall return on investment (ROI) is positive.

ROI is a business term that can also apply to nonprofit higher education institutions. They're multimillion dollar organizations that spur economic development and enhance the quality of life—not only by educating and training professional workers, but also through research, innovation and community engagement. We spoke with area higher education leaders about ways their campuses benefit Hoosiers.

Former Indiana Lt. Governor Sue Ellspermann became president of the statewide Ivy Tech community college system in July. The move marks a return to higher education for Ellspermann, who established the Center of Applied Research and Economic Development at the University of Southern Indiana (USI) and has taught at USI as well as the universities of Evansville and Louisville.

As lieutenant governor, Ellspermann was vice chair of the Indiana Career Council charged with aligning the state's education and workforce

development system with the needs of employers. Her career experience will serve her well as she takes on the challenge of helping employers find qualified candidates to fill existing jobs.

Ellspermann says employers across the state look to Ivy Tech to develop the kind of workforce they need. "Two-thirds of new jobs require some kind of postsecondary education," she says, noting that only about 40 percent of Indiana workers have those qualifications. Ellspermann wants to raise that to 60 percent of Hoosier workers by 2025—a goal set by the Lumina Foundation. "If we don't produce those degrees and credentials, employers will hire from other states," she says.

Ellspermann sums up Ivy Tech's strengths with three words: affordability, accessibility and agility. Ivy Tech is the largest singly accredited community college in the United States. With 32 sites spread across Indiana, the campuses are easily accessible. Ellspermann says, "A majority of Hoosiers can reach an Ivy Tech campus in 30 minutes."

Ivy Tech students pay half as much tuition as those at other state institutions. "Affordability is certainly a key part of accessibility." And Ivy Tech is agile enough to develop new programs as the job market changes.

"TWO-THIRDS OF NEW JOBS REQUIRE SOME KIND OF POSTSECONDARY EDUCATION," says former Indiana Lt. Governor Sue Ellspermann, who became president of the statewide Ivy Tech Community College system in July.



Ellspermann is eager to get data, soon to be released by the Indiana Department of Workforce Development, forecasting statewide demand for 800 types of jobs.

“Our task is to line up those numbers with programs in areas where they’re most needed and to recruit students into the programs,” she says.

Many Ivy Tech students work

part- or full-time jobs and some are the first members of their families to attend college. At present, only one in four Ivy Tech students completes a two-year degree program. Ellspermann says, “We want to see that improve significantly by making sure we’re doing all the things we can to help them persist.”

Ivy Tech initiated the Associate

Accelerated Program (ASAP) to help Ivy Tech students earn degrees in one year instead of two. “The ASAP program provides a stipend for students to go full time,” Ellspermann says, “so students are able to focus on being in school as opposed to working full-time while going to school.”

When Ellspermann entered the Ivy Tech presidency, Jim Dworkin retired as chancellor of Purdue North Central (PNC) after 16 years at the helm. He will continue to hold a faculty position at Purdue University’s Krannert School of Management.

Dworkin’s departure comes at a pivotal moment, with the merger of PNC and Purdue Calumet to form Purdue Northwest, under the leadership of Chancellor Thomas Keon. Dworkin says the merger has financial advantages that will strengthen the regional university. Faculty on both campuses are collaborating on teaching and research, he notes, and students are reaping benefits.

“The primary reason for doing it is to help students,” he says. “Students say that now that the campuses are combined they have a greater list of courses to choose from. And some students live equidistant from both campuses.”

Dworkin says higher education institutions are similar to businesses in that they have operational departments—such as accounting and data processing—and they have strategic plans and goals. “The big difference with a university and a private business is that businesses have stockholders and do the best they can to increase shareholder value,” Dworkin says. “We try to maximize the number of degrees.”

When Dworkin became chancellor in 2000, PNC had six bachelor’s degree programs and about 30 associate degrees. By the time he retired, Ivy Tech had taken over associate degree programs and PNC offered 24 bachelor’s degrees.

In May, Dworkin achieved one of his key goals when the new James B. Dworkin Student Services and Activities Complex opened in time

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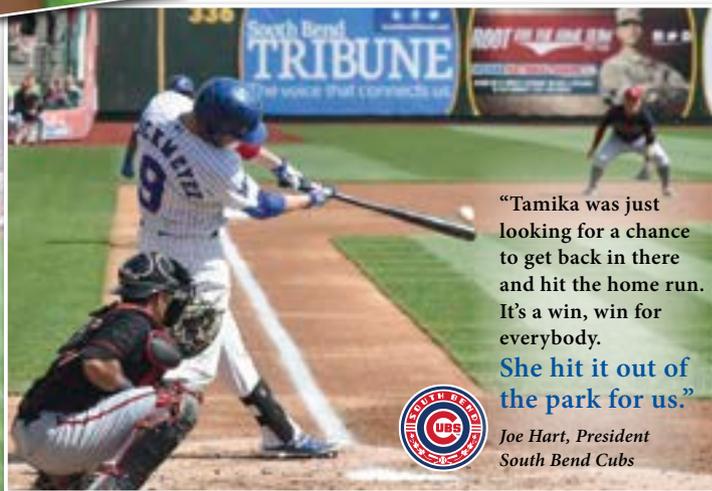
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“THEY’VE COME TO LEARN AND GROW” Mark Heckler, president of Valparaiso University, says the faith-based institution’s goal is to prepare students to lead and serve in both church and society.

for spring graduation. “One of the proudest moments of my life was having the last graduation ceremony I’ll preside over held on campus, rather than at Valparaiso University,” he says.

The new building was funded with a \$30 million investment by the state and nearly \$3.5 million in private donations. Dworkin says key donors stepped forward because “they know the building will be an important resource for all of La Porte County.”

Some two-thirds of Purdue Northwest students are first generation and, according to Dworkin, “Once the first generation completes college, they’ll raise their families with the expectation of attending college as well.

“When people invest in a university degree, they get jobs and stay in the community,” he says. “A skilled workforce attracts new business investments, so there’s a synergy.”

Chancellor William Lowe, the head of Indiana University Northwest since July 2010, believes it’s important for higher education to

be businesslike and use resources efficiently. He notes that, as a complex organization with more than 600 employees and some 6,000 students, IU Northwest is a significant contributor to the economy.

“Recent figures show the regional impact is over \$100 million annually,” Lowe says, in terms of employment, purchases of goods and services and other dimensions. “We spend money and create opportunities.”

To measure the ROI for its graduates, IU Northwest keeps track of the rate of employment and kinds of jobs alumni obtain. Lowe says about 75 percent of IU Northwest students stay in the region and are employed here after graduation.

“Consistently, across disciplines, folks who finish bachelor’s degrees earn up to twice as much as those without degrees,” Lowe says. “A college degree makes a difference in the kind of employment you get and the potential salary. Thinking in longer terms, it continues to pay off.”

Besides becoming productive professionals, the university’s gradu-

ates become what Lowe calls “fully engaged citizens.” Undergraduates are encouraged to get involved in community service. In 2015, IU Northwest students contributed \$154,000 in service hours to the region, according to Lowe. Faculty and students also provide consulting services to local businesses and organizations that result in less tangible but no less significant benefits, Lowe adds.

Regional universities like IU Northwest strive to make a college education affordable, with annual tuition of \$6,000 to \$9,000 a year, Lowe says. Indiana University offers a financial literacy program called MoneySmarts to help students make informed decisions about managing their money and reducing their overall student debt. The Office of Financial Literacy introduces MoneySmarts during student orientation. Through ongoing educational workshops, one-on-one meetings and annual financial aid borrowing reports, students gain a clearer understanding of their personal financial situation.

“We make sure students are very



“THERE’S A SYNERGY” Jim Dworkin, retired chancellor of Purdue North Central, says a skilled workforce attracts new business investment. Still on the faculty, he is shown in front of the new James B. Dworkin Student Services and Activities Complex.

much aware that borrowing also means paying back,” Lowe says. “The impact of this has been significant. At IU Northwest, the number of loans issued and the amount borrowed both decreased by 25 percent over the two years it [MoneySmarts] has been offered.”

The most visible milestone of Chancellor Lowe’s six-year tenure is the \$45 million Arts and Sciences Building, set to open next spring on Broadway in Gary. The building will feature a 500-seat state-of-the-art theater for fine and performing arts performances open to the public. And it will strengthen the

partnership between IU Northwest and Ivy Tech Northwest by making it easier for Ivy Tech students to transfer and complete bachelor’s degrees at IU Northwest. Ivy Tech will use a third of the new building for a student services center, science labs and faculty offices.

Lowe says the bottom line benefit for college graduates is an enhanced personal and professional life. “Completing a bachelor’s degree prepares one to have a fulfilling adult life. It’s what I believe. I see it play out in my own life and lots of others’ lives.”

Mark Heckler, president of Valpara-

iso University, echoes Lowe’s belief in the lasting benefits of a university education. He notes that the world has changed since he completed his B.A. in communications in 1977, but his education continues to serve him in important ways. “I learned how to sift through various opinions and positions that exist in the grander scheme of things and how to render an informed decision, so I can continue to adapt to new experiences and circumstances.”

Heckler became Valparaiso University president nine years ago, after serving as provost at the University of Colorado. He has found that universities benefit by using sound business practices but, he says, “I would argue that, even though I use business practices to be a good steward of resources, a university is not a business.

“Individuals pay to take advantage of our resources, so you could call them customers. [But,] students are not customers. They’ve come to learn and grow. When they come, they want to gain insight and wisdom and knowledge and understanding—to be inspired and to grow in their faith.”

Valparaiso University’s mission as a faith-based institution is to prepare students to lead and serve in both church and society. The university doesn’t require students to engage in volunteer activities but, according to Heckler, student volunteers contributed 268,000 hours of community service in 2015. And, as part of their academic programs, student interns provide support for small businesses and nonprofit organizations.

The university’s faculty and staff are also deeply involved in the community, serving on commissions and boards and volunteering time and energy to support local causes. “We foster a culture of service here,” Heckler says.

Besides its role in education, the university provides significant economic returns for Northwest Indiana. Heckler notes, “We employ 1,000 people. Salaries at the university are higher than the average salary in Northwest Indiana, so we pay a higher share of the taxes.”

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The PRIDE of Northwest Indiana

The university provides cultural enrichment to the public through the Brauer Art Museum, theater productions, athletic events and seasonal celebrations at the Chapel of the Resurrection, which is credited with being North America's largest college chapel.

Valparaiso's international student population numbers between 800 and 900 from 54 nations. "These students are out in the community and are open and willing to talk about their cultures," Heckler says. "There are a lot of benefits that come out of an international community."

Like other heads of academic institutions, Heckler is accustomed to fielding questions about the value of higher education when weighed against the amount of debt students take on to earn their degrees. He cites statistics from sources, such as the Brookings Institute, indicating a wide income gap between college graduates and those without degrees.



"FULLY ENGAGED CITIZENS" Indiana University Northwest Chancellor William J. Lowe addresses the Class of 2016 at the 50th Annual Commencement Ceremony this past May.

"Over a lifetime, those with a bachelor's degree will earn \$1 million more than an individual with a high school degree," he says.

The university pays close attention to whether students are getting jobs and are able to pay back student loans. For the past 20 years, alumni have been surveyed six months after graduation to find out whether they're employed and what they're earning. The surveys consistently show that 90 percent are employed and are either satisfied or highly satisfied with their education.

Heckler says the most important function of higher education is to prepare people to be informed citizens—a bedrock of a democracy.

"It's incredibly important to have well-educated people making informed decisions in an election cycle," Heckler says. "America has a very high need for its higher education system if it's going to continue to be America." **BQ**



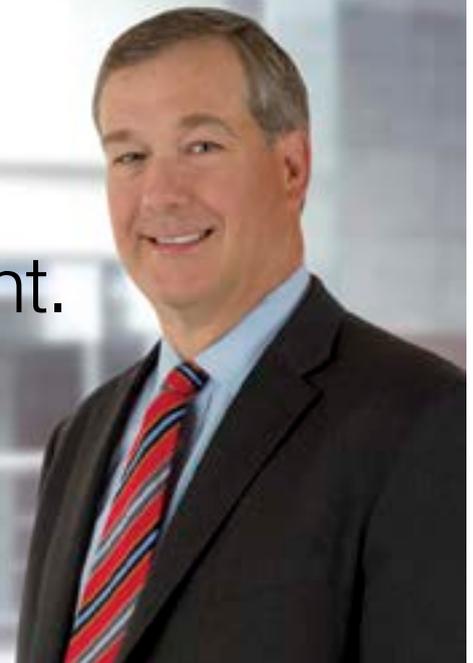
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Celebrating History

Officials look to landmark birthdays to ignite tourism industry.

BY LESLY BAILEY

Let the celebrations begin! Officials are looking to milestone anniversaries to further spark the tourism industry, ignite local residents' interest and build momentum for years to come.

The big blowout is the state of Indiana's bicentennial, which includes bison and a torch relay, while the state and national park systems are celebrating 100 years and the Indiana Dunes National Lakeshore hits its 50th birthday.

Mark Newman, executive director of the Indiana Office of Tourism Development, says adding up all of the anniversaries in one year equals one special opportunity.

"It's unique because it creates unprecedented momentum that I have not seen—at least in my lifetime—where you have this confluence of converging events occurring that shines a bright spotlight on the state of Indiana," he says. "For us not to leverage that, take advantage of that and maximize the potential for economic impact ... that would be a real miss on our part.

"We expect the anniversaries to have a very positive impact that extends beyond just the northern

region of the state to all of Indiana. From the South to the North, we will be celebrating important anniversaries in addition to the bicentennial."

Around the state, Newman also cites the bicentennial of Abraham Lincoln moving to his boyhood home in Spencer County, 70 years of Holiday World & Splashin' Safari in Santa Claus and the 30th anniversary of the movie "Hoosiers."

"I could go on and on about the things we are celebrating in 2016, and we are tying it up in a bow with the state's bicentennial," he says. "It's a great celebratory season for us."

Newman expects the anniversaries and associated events to enhance the travel, tourism and hospitality industry based on past projections. The latest available data from 2014 shows Indiana welcomed 74 million visitors who infused nearly \$11 billion directly and indirectly into the supply chain that serves the hospitality industry.

"If you look at that alone, it's a pretty significant contribution to the state's economy. More compelling is the fact that each of the years doing this economic impact research—including 2012 when Indianapolis hosted the Super Bowl—we contin-

ued to exceed those numbers year after year. Projections indicate we are on consistent and steady growth.

"We have nothing but optimism for what 2016 will mean."

Lorelei Weimer, executive director of Indiana Dunes Tourism, says events related to the anniversaries can help keep visitors here longer.

"We know it's going to potentially extend the stay of people coming and that's a critical component. That's always the goal ... the longer visitors stay, the more money they put into the community.

"If they stay longer, they are more apt to stay overnight and add a hotel. When they eat at a restaurant, that puts them out into the community and they are exposed to the community and shops. The longer visitors stay, the more they find to do. The more they do, the more money they are spending ... it has a domino effect."

"It's an easy connection to make if you get more visitors; all associated businesses that supply goods and services should see an uptick in volume and that is very important to us and the National Park Service—to provide a positive economic impact to the gateway community,"

HAPPY BIRTHDAY! The Indiana Dunes National Lakeshore hits its 50th this year, as the state turns 200 and the state park system celebrates a century.





CARRYING THE TORCH Gov. Mike Pence prepares for the Indiana Bicentennial Torch Relay.

 A man wearing a white hard hat with the name 'MADISON' on it and a dark blue button-down shirt is looking at a rolled-up document. The background shows a construction site with a city skyline in the distance.

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MASSIVE ROAD TRIP For five weeks in September and October, the Torch Relay will hit all 92 counties through a 3,200-mile journey.

adds Paul Labovitz, Indiana Dunes National Lakeshore superintendent and acting superintendent at Pullman National Monument.

Another hallmark of the anniversary celebrations is the ability to educate visitors and residents.

“What we find is the opportunity to shine the spotlight on different agencies. The state park allowed guests in for 10 cents to get people jazzed

up,” Weimer says. “We can educate you about the system and get people engaged. Those who have never been to a state park before now realize it’s awesome.

“These soft economic impacts are difficult to measure when you know you are having an impact on the quality of life and shining the spotlight on agencies that maybe have been taken for granted or not really recognized before.”

The anniversaries are prompting tourism officials to find big and small creative ways to engage community members.

With the Indiana Bicentennial Torch Relay, it is connecting tourism efforts as well as Hoosiers statewide. For five weeks in September and October, the event will hit all 92 counties through a 3,200-mile journey.

“Some of that was done to create a massive road trip opportunity to encourage Hoosiers and folks outside the state to visit Indiana communities

that they have not visited before,” Newman says. “It will go through 260 different towns with special events and celebrations. There will be reasons to go to Corydon, South Bend, Dale and Goshen because of what those communities are doing to celebrate the torch coming.”

Indiana Dunes Tourism, marking its own 30-year birthday, is featuring Northwest region spots in its Take a Closer Look Scavenger Hunt. Each month, a close-up photograph of a special location is released with clues to help with the guessing process.

“At 30 years, we are the young guns. We are using the scavenger hunt as a fun way to communicate the different things that are going on from the state bicentennial to Porter County Museum’s 100-year history,” Weimer says. “We can highlight fun facts and educate about all of the anniversaries going on.”

This sense of collaboration is also bringing bison to the state as part of

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Indiana's 200th birthday. The Indiana Association of United Ways' Bison-tennial Public Art initiative features life-size fiberglass bison. Artists, including Opportunity Enterprises' Amazing Artists team, decorated the bison.

With about 128 in the state, Porter County's eight-member group is tied for the biggest herd with Noble County, says Anicia Kosky, director of community impact for the United Way of Porter County.

"It's a great way to bring the community together to celebrate Indiana's rich history and diversity. It brings us together to celebrate then, now and in the future," Kosky says.

Marking the milestone birthdays is bringing new efforts to change the tourism landscape not just today but also tomorrow.

Kosky says they are creating a bison trail where visitors or residents can meet herd members at their various Porter County locations, including Task Force Tips' museum. Other sponsors include Valparaiso Community Schools, Pines Village Retirement Communities, Broken Wagon Bison Farm, Indiana Dunes National Lakeshore, Prompt Ambulance, Portage Township Schools and Indiana Dunes Tourism.

"We are seeing the trail as the longevity product development piece for tourism," she says. "As permanent fixtures in the community, that's the legacy part."

Labovitz says the combination of the 50th year of the Indiana Dunes National Lakeshore and 100 years for the National Park Service paves the way for beach events and beyond.

"We have tons of things going on and campaigns that will hopefully add to the visibility of the National Park Service and the Dunes. We hope to get national attention via Find Your Park campaign and Every Kid in a Park campaign," Labovitz says. "The anniversaries give us an excuse to try and convince people we are more than just a beach park for a summer visit.

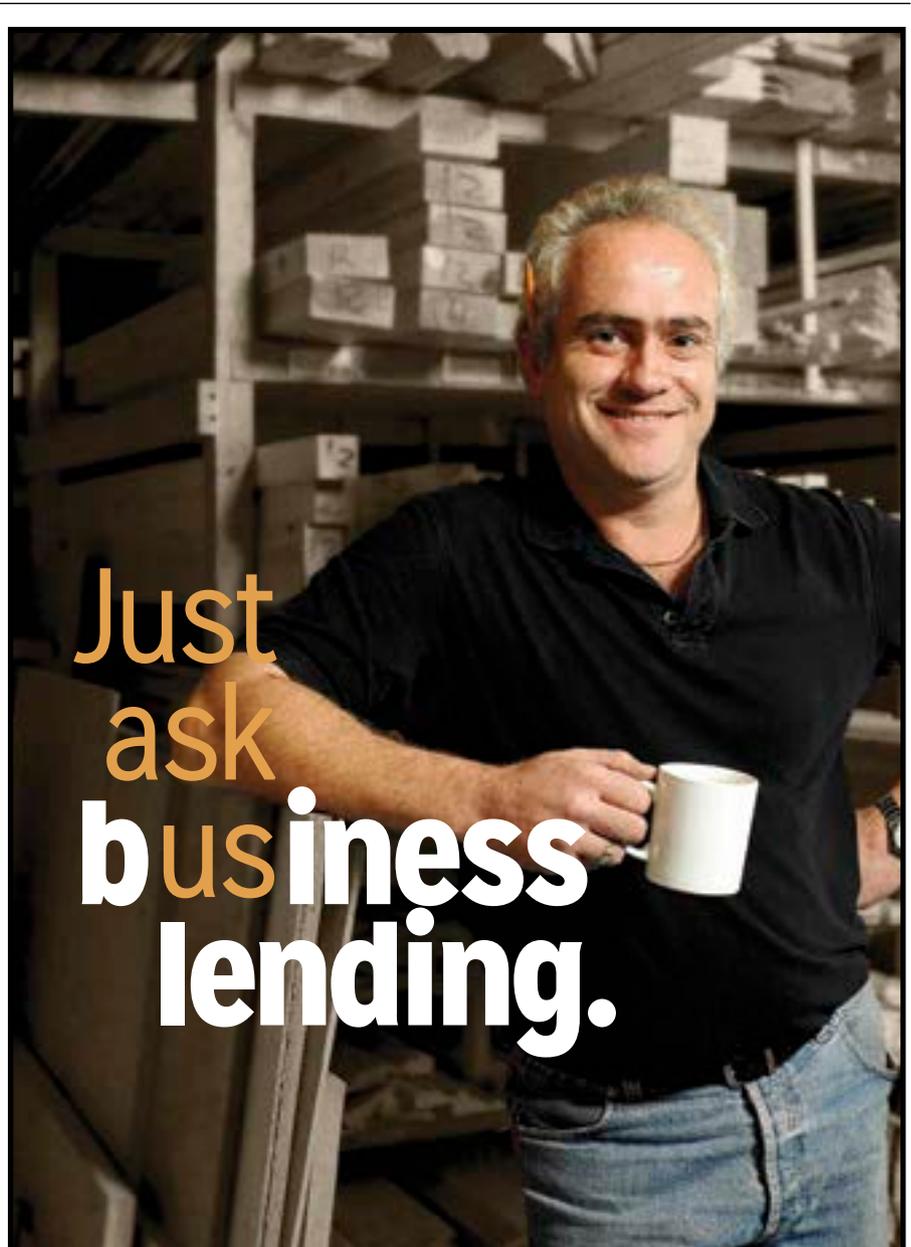
"We had our second annual birding festival this year. We hope to develop more reasons for people to

come here in early spring and late fall and winter. There's more to the Dunes than just the beach."

Lessons in history continue to surface with the special birthdays as well.

"The centennial of the National Park Service is also the centennial of the efforts to create the Indiana Dunes," Labovitz says. "The effort to recognize

and protect the sand dunes started back in the early 1900s. I really enjoy the fact that we have this wonderful well-preserved natural resource side by side with the heaviest industry in the country. It demonstrates the compatibility—not without problems—that they have evolved side by side for a century. We are lucky to reap the benefits of that.



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ARTISTIC CELEBRATION The Bison-tennial Public Art initiative features life-size fiberglass bison, decorated by local artists. Shown here are displays in Valparaiso and Portage.

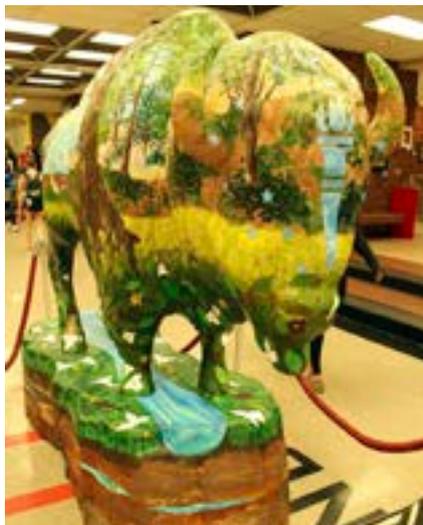
“We take very seriously our role as caretakers of this natural and cultural property and as a very important economic resource.”

Amping up the awareness factor for locals through the anniversaries and special events can also spur tourism.

“From a resident’s standpoint, we want to get them jazzed up about what we have in the area. Residents don’t always know all of the great things we have,” Weimer says. “They should be our destination cheerleaders when friends and relatives come to visit.

“We want them to be excited to showcase what we have in our county ... that’s another aspect of the campaigns.”

By taking the time to showcase the past through these landmark birthdays, tourism officials are looking toward a stronger future.



“There is a sense of Hoosier pride, heritage and history. The bicentennial showcases the crucial role the state of Indiana played in the Western expansion. If we were to not lend proper attention to these spe-

cial events and important points in history, we might forget them and that is not something, as Hoosiers, we want to do,” Newman says. “As we celebrate our past, we look to the future with optimism and the bicentennial is a convergence for both of these points.

“Our state is on a very good path. We are better in the future from what we learned in the past and the bicentennial gives us an opportunity to celebrate that.”

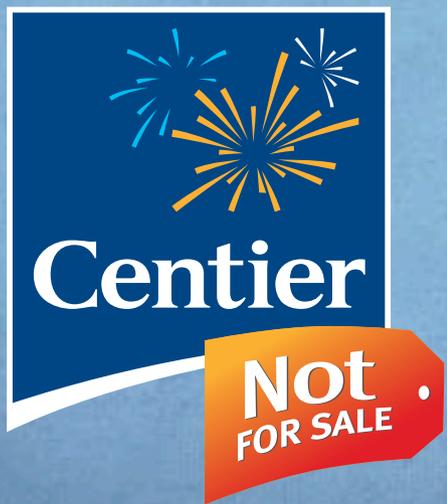
- For more information on Northwest region anniversary events, visit www.indianadunes.com/2016-anniversary.

- For more information on the state’s bicentennial celebrations, visit www.visitindiana.com.

- For more information on the bison project, visit www.iauw.org/bison. **BQ**



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Enterprising Women at the Helm

Advice from women leaders who cleared the glass ceiling.

BY JERRY DAVICH

Lynne Rehmel's career wheels first hit the road 35 years ago. She has been involved in every aspect of the transportation business, from customer service and sales to safety director, terminal supervisor and operations manager.

"As a new transportation carrier, it is very difficult to get started in this business because a lot of customers won't use you until you're in business for a year," Rehmel says.

Despite her trepidation, in June 2015 she started her own business, L&R Transportation & Logistics in Valparaiso, a power only transportation company. Rehmel started her new firm with seven owner-operators and now has 17.

"We are going to be at \$3 million [in revenue] by our one-year anniversary," says Rehmel, who oversees all operations, including all financial responsibilities. "I work directly with customers booking our moves, and work daily to find new customers to grow our business."

Rehmel is one of many enterprising women at the helm of prosperous businesses in Northwest Indiana. Their roads to entrepreneurial success have included long hauls, hairpin turns and unplanned pit stops. *Northwest Indiana Business Quarterly* spoke with a few of these

women, who shared their stories, their struggles and their advice to others facing a glass ceiling of similar challenges.

"You would think that after all these years, and the changes in the workforce, this would no longer exist. But it does," Rehmel says.

"I've also faced challenges being a woman in largely male-dominated industries," says Paula Broutman, president of Performance Plus in Merrillville, a family-owned commercial janitorial company.

"When I started my career as a chef, I was the only woman in the kitchen, and I had to prove that I could cook as well as the men," she says. "Now in the commercial cleaning industry, we do a lot of post-construction cleaning and I am usually the only woman on a construction site."

When Broutman started with Performance Plus in 2010, she would always bring a male coworker with her because she perceived a sense of unease from the men she worked with.

"The more knowledge I gained as I worked on more and larger projects, the more respect I gained from the men I worked with," she says.

Broutman graduated from Indiana University in Bloomington in 1991 with a degree in telecommunications. After college, she attended the Cook-

ing & Hospitality Institute of Chicago to become a chef and caterer. She worked in the food industry for almost 20 years in Chicago.

"After I got married and had kids, I decided I wanted a better work-life balance, so I decided to work with my father, Michael Saks, at our family business," she says.

When Broutman arrived at the company, she started as a sales person to familiarize herself with the industry while getting to know other businesses in Northwest Indiana. In 2011, she began the transition to company president and, in 2014, Performance Plus became state certified.

"We will be celebrating 100 years in business in 2017 and are looking forward to continue the legacy into the next generation," Broutman says proudly.

While working in catering, she grew her company from \$250,000 in annual revenue to more than \$2 million, mostly by acquiring large accounts.

"The gradual increase in responsibility enabled me to learn different aspects of running a business while I was doing the work," she recalls.

Jayne Flanagan, a registered nurse by degree, became president and majority owner of Michiana Brick & Building Supply in 2011. But only after attending brick school did she learn how to mix mortar, build



“CALCULATED RISK-TAKING” Heather Chik is a licensed clinical psychologist, as well as owner and director of the Anxiety & OCD Behavioral Health Center.

walls and better understand concrete blocks and pavers.

In 2015, Michiana Brick became a certified Women Business Enterprise, or WBE, an important qualifier for any female-operated firm.

"We made three attempts," she recalls, while also working weekends in the field of hospice nursing.

"Our process was impeded by red tape and by trying to prove I was fully running Michiana Brick."

Another challenge was selling her vision to eight local contractors who competed with each other while Michiana Brick built its Outdoor Living Center in 2013.

"But they trusted in Michiana Brick

to help grow their companies as we grew ours," says Flanagan, whose father, Greg Gluchowski Sr., started the company in 1993.

In 2014, Flanagan initiated the formation of Michiana Women in Construction, serving as executive director over a network of empowered, educated women who are directly and indirectly involved in the construction industry. This includes Women Business Owners of Michiana, Business Women United Network, Michiana Networking, and Granger Business Association.

Flanagan also was responsible for bringing the Techo-Bloc brand to Indiana as its first distributor, reflecting her workplace mantra of "turning backyard dreams into realities."

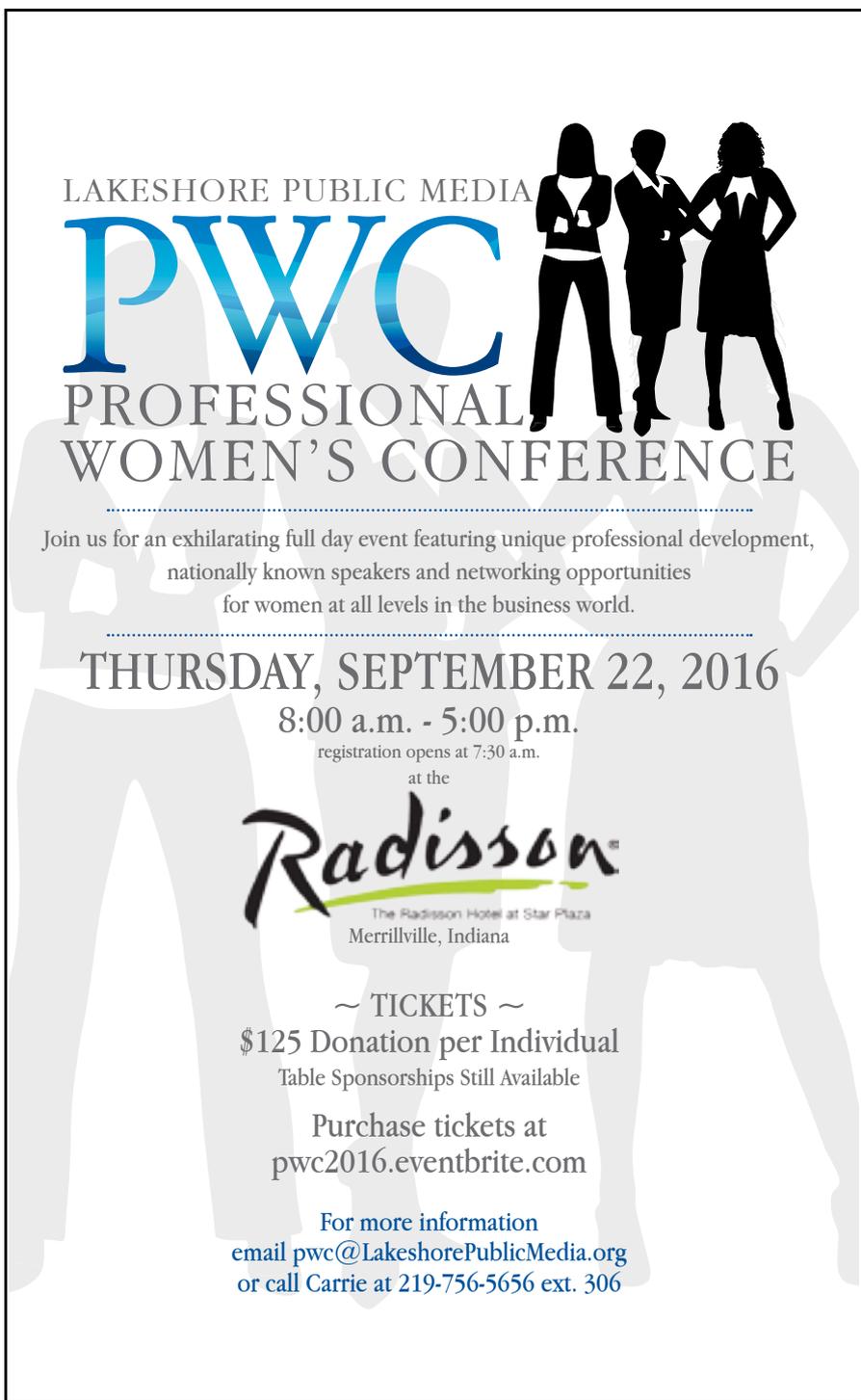
"I had to learn not only about running a business but everything I could about brick, block and everything in between," she says, "as well as delving into the male-dominated world of construction.

"Helping to recreate Michiana Brick seemed a lot easier on paper than in reality," she adds. "No one ever achieves greatness from living within their comfort zone."

Heather Chik routinely helps patients in her Munster office who struggle to live outside their comfort zone. She is a licensed clinical psychologist, as well as owner and director of the Anxiety & OCD Behavioral Health Center.

"While there are many cognitive behavioral clinical psychologists in Chicago who specialize in treating anxiety disorders and OCD, there were none in Northwest Indiana," says Chik, who has more than 10 years of experience in using cognitive behavioral therapy and other evidence-based psychological treatments. "So I took a calculated risk, did some market research and went ahead to start my own solo practice."

It took seven years from the start of her graduate degree to earn her licensure, and another two years of working as a staff psychologist in Chicago before opening her own private practice.



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"HARD WORK AND DETERMINATION WILL PAY OFF," says Lynn Rehmel of L&R Transportation & Logistics in Valparaiso.



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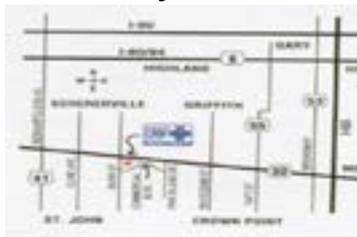
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"It also took lots of hard work, determination and calculated risk taking," she adds.

Chik's practice grew from only herself on staff to employing two other psychologists and an office staff.

"I think what helped me most was knowing how to surround myself with people who I can trust, respect and enjoy working with," Chik says. "And, of course, it helps to have a husband who is 100 percent behind what you do and letting you take risks."

In addition to serving patients of all ages, Chik also speaks at international, national and regional conferences while providing supervision and training to clinical psychology students, interns and postdoctoral fellows.

"The biggest challenge is definitely a work-life balance," says Chik, who has a toddler son and another baby due in August. "Just getting out the door in the morning is a challenge."

She typically starts her administrative work by 5:45 a.m., before her son wakes up. Her daily goal is to not bring work back home each night.

"Oftentimes, I have to sneak in some work on the weekends, but my family is definitely important to me," she says, echoing most professional women in similar top positions.

Rehmel worked hard to earn respect from her peers while juggling a family life. She suggests younger female professionals first learn everything possible about their chosen field before diving in heart first.

"Realize that hard work and determination will pay off," she says, noting the importance of nurturing a vision. "Always follow your dreams and realize you can achieve anything you set your mind to."

Flanagan agrees, reminding aspiring female business owners to believe in their inner abilities while not allowing doubts to overcome their professional dreams.

"Embrace your inner red-headed stepchild and take chances," she says. "Embrace your strengths and acknowledge your weaknesses."



“Not every decision you make is going to be the right one, but admit when you are wrong and take steps to learn better ways to do things.”

—Paula Broutman,
Performance Plus in Merrillville

“Don’t fear failure, they say, but also have a plan of attack for, ‘What’s the worst thing that could happen?’

“Have a grateful heart, count your blessings daily, and give back to your community,” Flanagan says. “Surround yourself with greatness, those that you respect, admire and aspire to be, as well as those who believe in you.”

Flanagan credits her husband, her father, her brother, and a male cousin, “as well as an incredible group of females who believed in me when my own internal thoughts were holding me back,” she adds.

Broutman says such mentors are crucial to climbing the workplace

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ladder. Her first mentor was Patty Panozzo, a female chef and restaurant owner in Lakeside, Michigan. Her other mentor was Donna Goodman, catering director at Foodstuffs in Evanston, Ill.

“They were both strong, confident, successful women in a largely male industry,” she says.

Her best advice is to gravitate to people you respect and admire, whether in your own company or industry colleagues. Then, try to emulate their characteristics or traits that make them successful.

“Once you’ve identified those traits, use them to create the kind of results you would like to have in your own career and life,” Broutman says.

Conversely, these female leaders insist on learning from their own and others’ mistakes, using them as tools for growth, not demons for demoralization.

“Not every decision you make is



“No one ever achieves greatness from living within their comfort zone.”

— Jayne Flanagan,
Michiana Brick & Building Supply

going to be the right one, but admit when you are wrong and take steps to learn better ways to do things,” Broutman says.

Never stop asking questions, these women say, or asking experts in your field for assistance or burning the midnight oil to maximize your company’s potential. Regardless of industry, there are always new and improved ways of doing business using the latest trends.

“It takes a lot of hard work and a willingness to make mistakes,” Chik says.

“But always remember, at the end of the day, it is all about the relationships that you build with others, both professionally and personally, that matters. They are the ones who will be there to support you every step of the way. So take the time to spend quality time with them, and be respectful and engaging with those you work with.” **EQ**

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Getting IT Right

Small businesses gain top-notch tech solutions with outside expertise.

BY JERRY DAVICH

It all started in the early 1980s for Jeremy Carnahan, with a Tandy 1000 SX that his parents bought for their Shell service station.

While spending plenty of time drawing pictures in the paint program, found within DeskMate, he also learned everything possible about the files on the MS-DOS boot disk. By the late '80s he was completely immersed in the bulletin board system culture, downloading shareware programs, playing online games and chatting with local "BBS" users. A few years later, he built a computer strictly to run a BBS.

"The experience taught me quite a bit about user management because of the various personality types of our user base," he recalls. "These days I spend time learning about new technologies and how they can integrate with our clients as well as our own business."

These days he serves as president and CEO of Impact Solutions in Valparaiso, which first booted up in 2011 with cofounder Chris Deehan.

"Our intent was to provide our clients with all of the benefits of an enterprise-grade IT department without all the hassle and high cost of staffing one internally," he says. "Our service offering is unlike other IT providers in that it includes everything necessary to allow our clients to focus on the growth of their business."

This is crucial for small businesses in the Digital Age, which puts new 21st century demands on traditional 20th century challenges. Most small businesses must now also deal with the high-wire balancing act over

software and hardware pitfalls. Information technology firms, such as Impact Solutions and many others in Northwest Indiana, provide these businesses with a much needed virtual safety net.

"Our goal with each client is to delve deeply into their business to determine what each person's specific needs are and address them accordingly," Carnahan says.

Gavin Bristol, sales engineer for

NITCO, says more small businesses are embracing social media while using customer relationship management (CRM) software to ensure customer satisfaction.

"Happy customers lead to more sales whether you sell tires or have a plumbing business," he says. "Follow-up and marketing are two areas where I see businesses looking for better IT solutions to keep track of those things and improve them."



"PLANNING, PROTECTING, IMPROVING AND UNDERSTANDING IT" Stephen Massa is senior partner for Golden Tech, which has offices in South Bend and Valparaiso.



"HAPPY CUSTOMERS LEAD TO MORE SALES" Gavin Bristol, sales engineer for NITCO, says more small businesses are embracing social media.

The biggest challenge for any IT company is to educate business owners about the necessity of using the latest technology, Bristol says.

"Most IT companies find that due to lack of knowledge or understanding, they are most often an afterthought in the mind of a small business," Bristol says. "Being proactive, not reactive, about IT challenges is the best way to keep ahead of issues, and often less expensive in the long run."

Tim Bucher, president of Buchertech in Valparaiso, says this business need has continually evolved over the past 30 years.

"While back in the early PC days many businesses did not operate computers, this would be hard to find today," he says.

Through the years, different tools have arisen to make businesses more productive: Word processing and spreadsheets in the 1980s; email, networking, accounting and databases in the 1990s; virtualization, graphics programs and other applications in the 2000s; and internet-based

systems, such as online marketing via social media, as well as various "cloud" solutions since 2010.

Bucher, who oversees a staff of 15, focuses on providing small businesses with the IT tools that large companies use to make them more competitive in the marketplace. One of those tools helps keep businesses safe from the rising dangers of the internet.

"If you would go back in computing 25 years, you would see virtually zero security products in place," he says. "Now, even small businesses should have the following protections: high-quality firewalls, anti-virus and anti-malware programs, patch management, and spam blockers.

Not to mention what's called "physical security," including a password protection system, ongoing backups that are image based to replace a compromised network, an ongoing methodology of educating and reminding users to practice "careful computing."

"Most important is planning, protecting, improving and understanding IT in the business context of risk and reward," says Stephen Massa, senior partner for Golden Tech, which has offices in South Bend and Valparaiso.

Such risk-management should include being hyper aware of potential threats and security breaches. Consider what is actively protecting your company, and what type of recovery system will get you back to business if needed.

"Efficiency items for the small business make the difference between breaking even or growing your business, in most cases," he says. "These are about automating the processes and workflows so that sales, operations and finance are friendly to each other, even in a very small business."

Also keep in mind accessibility to needed information in static equipment, mobile devices, and communication efficiency amongst coworkers, partners, vendors and the customer-facing environment. The goal should

be devices that give what you need as simply and quickly, whether it's a desktop, laptop, tablet, smartphone or other media.

"The most obvious standard needs are a website, email and other items you would expect any legitimate business to have in this day and age," Massa says. "Next generation items are differentiators for a busi-

ness. These give a competitive edge to the early adopter over the business that is late to the game or never shows up."

These technologies can take the small business to a new level. For example, a 3D printer can show customers what a product will look like at delivery.

"No need to retool your shop to make

a single item," Massa says. "Simply use a 3D printer that costs a few hundred bucks, then make your revisions to the final design in no time."

More small businesses than ever before are looking to leverage the digital cloud in an effort to reduce their capital investment, increase efficiency and expand services to both employees and their customers, says Chris Kotul, division manager of Chester Inc. Information Technologies in Valparaiso.

Services from Microsoft, such as Azure and Office 365, give small and medium business owners the flexibility to work from anywhere on any device, reduce their investment in expensive hardware, and ensure their data is backed up and secure.

The business world has been overwhelmed with reports of hacks at high-profile organizations such as Home Depot, Target, Anthem and even the U.S. government. But those types of focused, high-profile attacks are actually quite rare in the cyber-crime world, Kotul says.

"What's much more common are everyday opportunistic attacks against small and medium businesses resulting in millions of dollars of loss and many businesses having to close their doors for good," he says.

"Every day we work with small business owners and managers who have tried to take care of their IT needs on their own, to save a few bucks," Kotul says. "What they may not realize is that saving a few bucks in the beginning often results in a big expense later on down the road."

"You don't have to do it alone, and you don't have to pay Chicago dollars to get quality advice and service," says Kotul, whose firm has been providing IT services to businesses in Northwest Indiana since 1981.

In contrast, many younger IT firms are saturating this region, most of them catering to smaller businesses while also being able to handle larger firms.

"Businesses of all sizes are continuing to increase how much they leverage IT programs to not only expand their reach in the market, but



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to make how they do business more efficient,” says Kyle Neal, co-owner and principal support engineer for the tech startup Region Technology Solutions, which employs seven workers.

“Small businesses in particular are beginning to see the need for websites, e-commerce stores, and a solid IT infrastructure in order to make their businesses thrive,” Neal says. “The surge in the small business area is because the generation that grew up with computers is becoming the entrepreneurs we are now encountering. And also because, as a society, we are becoming more and more dependent on technology.”

One of the biggest challenges for his firm, as well as other IT firms, is reaching an agreeable “price point” with clients, one they can afford.

“Most small businesses sacrifice security, reliability and redundancy because they purchase items intended for the home market,” Neal

says. “Features such as multiple disk drives, secure access points, firewalls, and fully maintained and warranted equipment get overlooked due to the desire to cut costs.

“Small businesses need to realize that their data is their business. If anything happens to their disks or a backup device, their data is at risk and that means their business is at risk.”

Carnahan, from Impact Solutions, agrees, noting that too many small business owners employ the old “break/fix” model.

“This means that the client not only suffers from downtime when an issue arises, they also receive a bill for their pain and suffering,” he says. “To add to that, when asked what their budget is for IT, most business owners respond with ‘We don’t have a budget for IT.’ Lucky for them, we take care of everything once trust has been built.”

Bucher suggests the first thing to

do is consult with an IT professional, even for an appraisal of your needs.

“While you may well be able to create your own IT system, there are far too many areas of expertise needed to do it well,” he says. “While you might well create a network and be able to use it, the odds are very small that you have put into place the many safeguards and procedures necessary without assistance.”

Bristol echoes what every IT expert already knows all too well.

“Some small business owners are very reluctant to call for help, and they will get six different ‘techie’ guys to look at an issue before calling a professional,” he says.

Bucher likens this common problem to a car without a spare tire.

“Yes, it can drive along just fine and, on appearance, it may look fine. However, when that car has a flat tire on a lonely highway is when clients realize that proper safeguards were not put in place,” he says. **EQ**



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Creating an Ethical Culture

*Trying to make the world a better place,
in the workplace and in public service.*

BY LAURIE WINK

In our highly competitive, hurry-up world, we face a continuous barrage of TV news, social media blasts and viral videos with freely shared opinions that can spark conflicts. In response to growing evidence of bad behavior, some area business, government and education leaders are encouraging civility and ethical behavior.

Community Civility Counts was born from an idea presented to the Gary Chamber of Commerce by Executive Director Charles “Chuck” Hughes. He was fed up with negativity displayed at public meetings and societal issues such as domestic violence, workplace discord, and bullying. The Gary Chamber launched the civility awareness campaign a year ago and it’s since gone global.

The Shared Ethics Advisory Commission emerged a decade ago when key leaders began discussing issues of ethics in local government. They shared a belief that the public should be able to trust elected officials to behave ethically. When the commission was formed, three communities initially adopted its mission of offering ethics training to government employees. Cal Bellamy, commission chair, says membership now includes 23 communities in Lake, Porter and La Porte Counties.

In the wake of breaches in business ethics by companies such as Enron, Valparaiso University added courses in ethics and values to its master’s in

liberal studies (MALS) degree program. Jennifer Ziegler, dean of the graduate school, says the emphasis is on giving students an understanding of and sensitivity to contemporary issues of ethics and values in professional fields such as law, health care and business.

All of these efforts are making a difference in our region and beyond.

Hughes, of the Gary Chamber, is a retired fire chief and former city council member who sat through too many contentious meetings. “I felt like there was a lot of angst, animosity and uncivil actions. Elected officials and members of the public were shouting at each other, name calling and blame laying. We just were not acting civil toward each other.”

Hughes wanted to start a civility initiative to help Gary residents have a better attitude toward each other. In April 2015, he presented his idea to the chamber’s Public Policy Committee, where it was immediately embraced and became the Community Civility Counts (CCC) awareness campaign. Dr. Gordon Bradshaw, committee chair, created a logo showing five people holding hands while racing to a finish line, with the slogan “Together We Win!” The Times Media Co. has partnered with the chamber to advance the movement.

Hughes says the CCC is fundamentally about abiding by the Golden Rule: Do unto others as you would have them do unto you. “We felt like we wanted people to treat [each

other] like you’d like to be treated. The best way to get a desired result that everyone can live with is to be civil. If you’re civil in any situation, there’ll be less of a chance of a negative result.”

A year later, the CCC campaign has been adopted by countless churches; school corporations; city, county and state government entities; states; and corporations. In April, the first World Civility Day was held at the Majestic Star Casino in Gary. Among the capacity crowd of more than 300 were people from across the United States and three other countries, according to Bradshaw, and plans are underway for a 2017 event.

“We thought it would be a local initiative,” Bradshaw says. “Community Civility Counts has provided a template that other organizations and government agencies can use.”

The CCC was honored by the Indiana General Assembly in January, when State Sen. Lonnie Randolph of East Chicago sponsored a resolution commending the initiative. Hughes and Bradshaw were given honorary National Statesmen Degrees by Ambassador Dr. Clyde Rivers of the IChange Nations at a Capitol Hill ceremony in Washington.

In June, Hughes attended a La Porte City Council meeting to talk about the CCC awareness campaign. Mayor Blair Milo had heard about the movement and appreciated its emphasis on treating people with respect and kindness.



“SOMETIMES STANDING BEHIND YOUR ETHICS ISN’T EASY” Ed Keleher is a counselor in Valparaiso University’s Office of Undergraduate Admissions.

“I had received a draft resolution and took it to the Human Rights Commission and they were willing to be a part of the effort,” Milo says. “They presented it to the city council and it was adopted unanimously.”

City government needs to set an example of civility, Milo says. “We encourage and challenge individuals to take the philosophy to other mediums. Social media is where some of the biggest challenges lie. And also bullying in classrooms and workplaces.”

Cal Bellamy, a partner in the law firm of Krieg DeVault, says the Shared Ethics Advisory Commission has endorsed the CCC and both groups are supportive of each other.

“Their approach is broader brush,” Bellamy says. “We’re very hands on, down in the trenches with training on specific things.

“We realize that there is a strong relationship between civil behavior, ethical behavior, quality of life and

economic growth. If we want Northwest Indiana to grow and be prosperous, we need to project a certain image. We need to focus on quality of life as well as job skills and site development. It goes beyond city limits. It has to be a regional thing.”

The SEAC’s volunteer membership is made up of private citizens from each of the 23 participating communities plus three at-large members. The group’s goal is to create an ethical culture by heightening awareness of ethical issues within city, town and county governments and by giving government employees a set of practical tools to make ethical decisions.

Commission members promote ethical behavior in the workplace and adopt the commission’s Shared Code of Ethics, which rests on four foundational values: honesty and integrity; respect and civility; accountability and responsibility; and fairness and justice. Bellamy says the commission

lacks enforcement powers and each municipality addresses issues as they arise.

The SEAC promotes education in ethical behavior through a train-the-trainer approach. Communities send several people to a training session, where they are given manuals and a set of 15 case studies that feature scenarios with embedded ethical dilemmas. These stimulate group discussions on issues such as conflicts of interest, favoritism and public property rights. Following these training sessions, trainees share what they’ve learned with people in their local communities.

“It’s absolutely essential that the mayor, council president and town manager are supportive,” Bellamy says. “They need to approve release time for trainers and for employee training. In every community, we’ve succeeded in getting top down support.”

The SEAC addresses ethical behavior among public elected officials

by asking candidates for town and county positions to sign an ethics action pledge. During the recent primary campaign, nearly 80 percent of the candidates in the three counties signed the pledge, Bellamy notes. The Annual Ethics Summit is another vehicle for the SEAC to highlight the importance of ethical behavior.

“We operate on the philosophy that the overwhelming majority of people in public service want to do the right thing,” Bellamy says, “and usually they don’t get any guidance. Ethical decision making is like anything else. You know the basic outline but need it to be brought to specific situations. We teach people to be alert to things

that don’t seem right and (about) how can they raise the issue.

“This job will never be done. It’s a constant need to reinforce right thinking.”

Teaching people to think about ethics and values is at the heart of Valparaiso University’s mission as a faith-based institution according to Jennifer Ziegler, dean of the graduate school. The master’s degree in liberal studies (MALS) offers courses on ethics and values that are popular with students who have professional experience and want to advance their career or make career changes.

“There’s a sense that the master’s degree is an opportunity to really grapple with things they experience in their professions and in business,” Ziegler says. “If people have a lot of work experience, they can bring that back into the classroom. It allows them to explore ethical dilemmas and talk about them with other students and professors.”

Valparaiso has been on the leading edge of efforts to get students to think about what it means to be ethical, says James Moore, professor of theology. He teaches a two-semester sequence of graduate courses in ethics and professional responsibility.

“A decade ago we added courses that were specifically aimed at the professional arena,” Moore says. “Ethics is an important dimension of any professional career. We equip them to be ethical thinkers and ethical people within the context of their professions.”

Ed Keleher finished the MALS program in May and is now a counselor in Valpo’s Office of Undergraduate Admissions. He enrolled in graduate school three years ago after a career with a family-owned commercial construction business fizzled during the Great Recession. At that point his career goals were uncertain.

“The ethics and values program really grabbed me,” Keleher says. He enjoyed the in-depth discussions that emerged when classes focused on case studies that came right out of current events. “When you open

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Thomas C. Higgins
OF COUNSEL
thiggins@klegal.com

J. Brian Hittinger
PARTNER
jhittinger@klegal.com

Nicole M. Keith
ASSOCIATE
nkeith@klegal.com

Lori McLaughlin
OF COUNSEL
lmcLaughlin@klegal.com

Shannon L. Noder
SENIOR ASSOCIATE
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COMMUNITY CIVILITY COUNTS
Dr. Gordon Bradshaw and Charles "Chuck" Hughes were given honorary National Statesmen at a Capitol Hill ceremony.

up the paper every morning, you think of how many cases where, if you look at them through the lens of ethics, they wouldn't have to be in the press."

Keleher acknowledges that looking at things from an ethical standpoint is challenging. "Ethics is like a wall. You stand behind that wall and if you allow the wall to flex, it will eventually crumble. Sometimes standing behind your ethics isn't easy.

"It's about thinking of others and not being selfish. We all have to work together as a society."

Keleher's belief in the value of thinking about and acting on ethical principles is shared by those who are engaged in the CCC and SEAC movements. And the need for their efforts is ongoing, according to Hughes.

"As long as we're human, there will always be a need for an awareness campaign around civility," he says. "If we continue to make people aware of being civil during times of stress—that may prevent them from doing something regrettable. We're not suggesting we'll cure all of the world's ills. We're just trying to make [the world] a better place for all of us." **BQ**

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The RV Industry's Resurgence

Economics and demographics are aligning to propel the industry.

BY LAUREN CAGGIANO

The recreational vehicle (RV) industry is robust and poised for a bright future, according to several industry stakeholders in Elkhart County and beyond.

RV dealer sales are one way to track the RV market. Pam Argostino is the general manager/president of Camp-Land RV, a large family-owned RV dealership serving the Northwest Indiana-Chicago area for 50 years. Her dealership has experienced an uptick in sales with the improved economy.

From 2010 to 2014, the dealership was inching its way back, with sales increasing each year. In 2015, the dealership surpassed pre-recession numbers, with sales up almost 15 percent over the previous year.

Argostino's experience is not unique. It represents the industry's state of affairs as a whole. RV sales had plunged 65 percent by 2009. With gas prices hovering at about \$4 a gallon, many consumers abandoned dreams of RV ownership or simply left theirs in the driveway instead of paying steep fuel prices. Fast-forward seven years and the trend has been reversed. The average price per gallon is around \$2, the economy is on stronger ground and consumer spending is strong.

Argostino says the dealership is

poised for more growth this year. "We are budgeting for another 15 percent increase in number of sales over last year," she says. "So far this year, we are very close to hitting those numbers and expect that we will."

Why is Argostino so optimistic? A lifestyle driven by more economic certainty is a factor. "I think people are more optimistic about the economy," she says. "Maybe not in the obvious way you would think—I think it's just not at the forefront of their minds anymore and they're returning to living their lives and not operating out of fear or 'survival' mode anymore."

Argostino says "... getting outdoors, seeing things you can only see in a state park, sitting by the campfire, hiking, truly seeing America, I think, makes us value a simpler time—no phones, no computers, etc.

"I think [camping] makes families closer through their shared experiences and sometimes the mishaps you have while camping or with your camper are the funniest memories you have later. You also have the flexibility to move around to different areas without all the hassle of standing in lines at airports."

That mindset has implications for the industry as a whole—across

the supply chain at large. Argostino says her dealership employs about 35 people and they are always in search of qualified talent. "Because of the upswing in purchases, that also translates to higher volume in service work and repairs. We are always looking to train and hire service technicians. We'd hire five more technicians today if we could find the right individuals. We cannot keep up with demand for service work in the summer months and we're always trying to hire and correct this problem."

It's a mixed bag for manufacturers, too, as Argostino explained. They are producing more RVs than ever, which need to be transported and delivered locally and across the country. To that end, she says the RV industry is always looking for transportation drivers.

And more RVs can translate into a boon to local tourism. "The more RVs that are out there, the more the parks are full," she says. "It brings a lot of tourism to this part of the state." She adds that the multimillion-dollar sports complex being built in Portage will also have a lake and a large campground.

Mark Dobson, CEO of the Elkhart County Economic Development Corp., has similar comments. He notes that although significant, the



"PEOPLE WITH KNOW-HOW"

Bill Fenech, Ron Fenech and Don Clark founded Middlebury-based Grand Design RV in 2011, citing a high level of confidence in the industry, the local economy and the skills of the local workforce.

footprint of the RV industry is difficult to quantify because it's so far-reaching.

"The overall impact of the resurgence of the RV industry is hard to measure, but vitally important to the region," he says. "This region is known for building things. Elkhart County is the RV capital of the world. Eighty percent of the units produced

in the U.S. are produced by Elkhart County manufacturers."

This work extends beyond skilled labor. There is a need for the best and brightest in white collar jobs, too. In Dobson's words, "Not only are the units built here, this is where research and development takes place. The innovations seen in the industry are developed here."

Dobson says that, although there are many factors at play, innovation has been key in the industry's resurgence.

The companies impacted by the 2008 downturn took "extraordinary steps to reinvent themselves," he says. For example, they implemented traditional best practices to improve bottom lines. They relied on their entrepreneurial spirit to press forward, despite hurdles.

Dobson points out that any company is only as good as its people and Elkhart County has traditionally been blessed with a vibrant workforce. Another variable is the consolidation of supply chain companies.

"The supply chain is stronger and more diversified in Elkhart County than prior to the recession," Dobson says. "The aging baby boomer population is helping. More and more baby boomers are retiring and are looking to have an RV as part of their lifestyle. And companies are making units more affordable than ever."

In other words, it really is a perfect storm. "When Elkhart County is booming [like now], the region is benefitting by the high levels of employment and company investment," Dobson says.

Statistics from the Indiana Department of Workforce Development show Elkhart County has one of the lowest unemployment rates in the state at 4.2 percent. With a better economy than in recent years and a high demand for product, local RV manufacturers are relishing the business climate.

Elkhart-based Thor Industries Inc. signaled confidence in the continued growth of the RV industry in July when it acquired Jayco, based in Middlebury. Jayco operates the subsidiaries Starcraft RV, Highland Ridge and Entegra Coach. The merger makes Thor Industries the world's largest RV manufacturer. Together, the two companies employ 7,500 workers in Elkhart County.

Thor Industries will continue to operate Jayco as an independent company under its current leadership team. Derald Bontrager is

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president and CEO of Jayco, a company founded by his father, Lloyd, in 1968. Lloyd Bontrager developed the basic design that is patented and still in use.

Derald Bontrager says, "As a company and as a family-owned group, we've been through some good and bad times. Great people and products are what have kept us afloat."

He's optimistic about the future of the industry because of a healthier economy, more access to credit and a changing demographic. According to Bontrager, the average age of an RV buyer has gone down, which means younger families represent a newer yet viable market. He projects the next decade or two will be "very strong" for the industry.

Like Dobson, Bontrager says innovation will be what propels the RV industry forward. Manufacturers have become "more aggressive" with product development. For example, he says products are lighter and can be

more easily towed by smaller vehicles.

Don Clark, co-owner of Grand Design RV in Middlebury, has seen his share of changing sales cycles as a 30-year industry veteran. A former Keystone RV Co. executive, he founded the company in 2011 with brothers Bill and Ron Fenech. According to Clark, it was a matter of timing. "We had a tremendous level of confidence in the industry, the local economy and people with know-how."

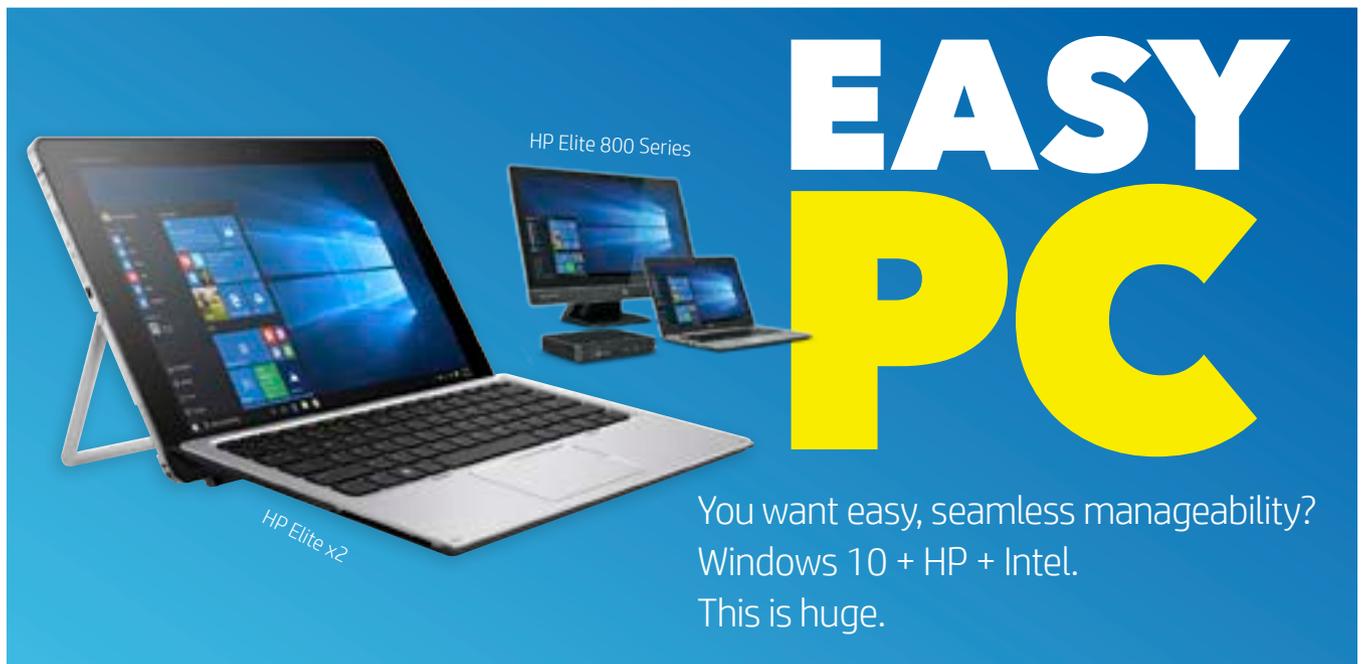
Clark's far-sightedness came into play as well. "Every time our industry takes a dip, it comes back at a new high," he says. Today the industry is reporting record sales highs and Grand Design is no exception. This year, executives are confident they can surpass the 67 percent jump in retail sales from 2014 to 2015.

With such growth often comes a need for additional space. The company has outgrown its existing four-building manufacturing com-

plex, which collectively has about 500,000-square-feet of space. In May, Indiana Gov. Mike Pence and Lt. Gov. Eric Holcomb were on hand for a groundbreaking ceremony for an \$11 million expansion project that includes construction of two 110,000-square-foot buildings on a 48-acre parcel purchased last year. The new building is likely to be finished by August.

The company employs about 800 employees and plans to hire around 100 once the expansion is complete. More space means more production to keep pace with increasing demand for the company's four brands of upscale rigs: the Solitude, Momentum, Reflection and Imagine.

"In Elkhart County, we have an amazing workforce to draw from, and we've been fortunate to tap into the best of the best," Ron Fenech said in a statement. "It sounds like platitude, but it's really not. Our workers are phenomenal." **EQ**



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Independence Days

BraunAbility's vehicles give mobility to those with disabilities.

BY BARBARA EASTMAN

When spinal muscular atrophy robbed him of the ability to walk at 15, no one would have blamed Ralph Braun, who was born and raised in Winamac, Ind., if he felt a little sorry for himself. And perhaps he did—for a minute. But then he went to work on a solution. Rather than accept immobility as his lot in life, he set to work in his cousin's barn and built the world's first motorized scooter, which he called the Tri-Wheeler.

It worked well in nice weather,

but not when rain or snow was in the forecast. His next project was to adapt a mail delivery van, which he outfitted with a wheelchair lift and hand controls. These early prototypes gave him the first independence he'd ever known. Before long, individuals and families of people with disabilities asked for his help and he realized that through these devices he could share the gift of independence with others. In 1963, he began to produce Tri-Wheelers and other adaptive devices in his parents' garage and established his business, which

he called Save-a-Step Manufacturing Co. In 1972, he incorporated as The Braun Corp., later changing the name to BraunAbility.

The fledgling company started out with five employees, and it has since grown into an international business that employs 1,200 people worldwide. The company and its employees are dedicated to supporting Ralph Braun's dream and legacy: to bring dignity and independence to individuals through mobility, and are inspired daily by the motto: "Life is a moving experience."



"LIFE IS A MOVING EXPERIENCE" BraunAbility employs 1,200 people worldwide, dedicated to supporting Ralph Braun's dream of bringing dignity and independence to individuals through mobility.

Joe Garnett, director of marketing, has been with BraunAbility for 21 years and says, "When I began my career with BraunAbility, there were only about 250 employees. Today we are the single largest employer in Pulaski County, with employees coming from a six-county area. I was privileged to know and work for Ralph, who passed away in 2013, and our continued growth would have made him proud."

During his early years with the company, Garnett says the focus was on public transportation. It continues to constitute a significant portion of the business and BraunAbility is the leading name in adaptive mobility lifts and other assistive devices for municipalities in the United States and around the globe. But, according to Garnett, "In the '90s, demand in the consumer market sharply increased. People wanted to own their own vehicles and, as a result, the consumer end of the business exploded."

In the early days, the only vehicles that offered wheelchair lifts were large, industrial-looking full-size vans. But, as Garnett explains, "People's cars are an extension of themselves. It's no different for people with mobility issues than it is for anyone else. They want smaller, sometimes sporty vehicles. We pride ourselves on being a responsive, market-needs driven company, and we now have relationships with Chrysler, Dodge, Toyota, Honda, Nissan and Ford. Individuals may now go to any of our 260 mobility dealerships throughout the United States and order the model and color that best expresses their personality."

"When a person makes the decision to purchase an adapted vehicle, the professionals at the various dealerships perform what is akin to a clinical evaluation. They determine whether the disabled person will be a passenger in the vehicle or will be the primary driver, and what his or her particular needs are. And, of course, they need to know the budget. For those who need it, many

dealerships offer pre-owned vehicles, which can then be customized in our facilities with side- or rear-entry, retractable in-floor or foldout ramps, hand controls and whatever else the customer requires."

In its long history, BraunAbility has touched hundreds of thousands of lives all over the world. Ralph Braun's five-point business model

continues to guide the actions of the company: Put the customer first, no excuses, surround yourself with good people, never stop improving, and believe in your God-given abilities. Ralph Braun was a visionary whose life's work was to give people independence through mobility. His legacy lives on because "Life is a moving experience." **BQ**

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Things to Do and See

An update on arts and entertainment options across the region.

NORTHWEST INDIANA

BY JOHN CAIN

Michigan City's Lubeznik Center for the Arts is giving its annual outdoor festival, now in its 35th year, a new name (Lubeznik Art & Artisan Festival) and a refreshing new twist this year, giving visitors an immersive experience that interweaves visual art, performance, culinary arts and the work of artisans with an edgy, contemporary sensibility throughout the Lubeznik property. Groove to the sounds of funk, blue grass, jazz fusion, Americana and more! Local and regional bands will pepper the weekend with additional energy and soul. August 19-21. 219/874-4900 or www.lubeznikcenter.org

Frontline Foundations, a substance abuse treatment center for young adults, conducts the innovative Hooked on Art program exploring the 12-steps of recovery through artistic media. Working with local artists and certified substance abuse counselors, the program demonstrates the power of visual and performing arts to stimulate the mind, promote health and connect communities. Four years ago, Frontline expanded this successful program by creating the Hooked on Art festival, attracting chalk artists and others to fill the streets of downtown Chesterton with color and unique creations. Thomas Centennial Park, Saturday, September 24, 9 a.m.-4 p.m. 219/728-1638 or www.hookedonartfestival.com

Dunes Blowout 2016: A Festival of Performance and Ecology: Save the Dunes celebrates the 50th anniversary of the Indiana Dunes National Lakeshore, partnering with the National Park Service, on a weekend of free, family-oriented activities at West Beach, September 24-25, from noon to 7 p.m. The festival



HOOKED ON ART FESTIVAL
Chalk artists and others fill the streets of downtown Chesterton with color and unique creations.

pays homage to the historic Dunes Pageant of 1917, the largest outdoor performance ever held in the dunes, which helped call attention to the need to preserve the dunes. 219/879-3564 or www.savethedunes.org

GREATER SOUTH BEND

BY JACK WALTON

Now in its 14th year, Art Beat has become South Bend's signature arts and entertainment event. Art Beat usually garners around 10,000 participants, who come to see, primarily, arts and crafts on display on streets throughout downtown South Bend. The addition of plentiful food and live music options contributes to making the event feel more like a carnival than an arts and crafts show. This year's Art Beat is August 20, and there's more information at downtown-southbend.com/art-beat.

The 2016 Community Foundation Performing Arts Series returns for another round of showcases of a variety of arts disciplines at the Chris Wilson Pavilion at Potawatomi Park in South Bend. The Southold Dance Theater presents an evening of ballet and contemporary dance on August 6. On August 13, the Twin Cities

Jazz Orchestra plays a salute to Hoosier composers Hoagy Carmichael and Cole Porter. The South Bend Symphony Orchestra performs on August 20, a concert which includes the popular "community play-along" feature, which is Rossini's "William Tell" overture this year. The series concludes on August 27, with the South Bend Chamber Singers' program "Choral Creatures," a collection of animal-themed vocal works. A world-class vocal ensemble shows its lighter side with songs like "I Bought Me a Cat." Learn more about the series at cfsjc.org.

Hand-woven tapestries from the American Tapestry Alliance are on exhibit at the South Bend Museum of Art through September 25. October sees the opening of two photography shows at the SBMA. "Heritage Habitats," a collaborative piece from Ginger Owen and Vicki VanAmeyden, opens October 1. Fascinating images from the art form's earliest days are on display in "Through the Looking Glass: Masterworks from the Dawn of Photography," opening October 22. For more information, visit southbendart.org.

South Bend Civic Theatre has the dark humor of controversial Irish playwright Martin McDonagh's "The Cripple of Inishmaan," running August 12-21. Then, from Mark Roberts, a spoof on married life called "Rantoul and Die," September 9-17. The season's musical offering is "Legally Blonde: the Musical," an adaptation of the 2001 hit Reese Witherspoon movie, from September 16 through October 2. SBCT's pre-Halloween feature is Conor McPherson's "The Weir," running October 14-22. In "The Weir," a group of friends get together to drink and swap tales of the uncanny. They prove to be haunted on multiple levels. Get more details at sbct.org. **BQ**

Minor League, Major Fun

Amenities-packed ballparks draw lots of fans and families.

BY BEN SMITH

He's a Fort Wayne guy, but he's seen nothing like this. On this blue June evening he leans on the railing and looks out across an expanse of billiard-table green, looks at the players soft-tossing and the fans filling up the concourse and reserved seating and outdoor cafes beyond left field. And something almost like a sigh comes out of him.

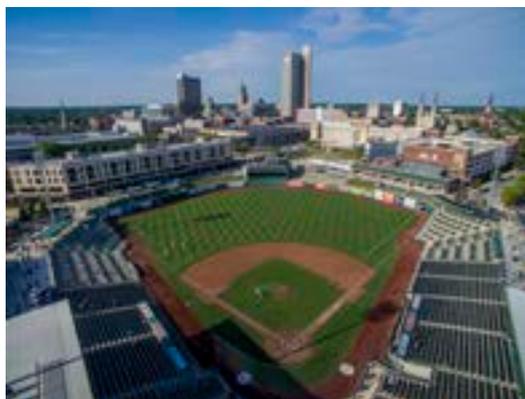
"Beautiful ballpark," he murmurs to the guy standing next to him.

And then he turns his head and says he used to go to ballgames at the old Memorial Stadium all the time, but this is his first visit to Parkview Field, the 8,100-capacity downtown home of the Class A Midwest League Fort Wayne TinCaps. The View, as some call it, has stood at the corner of Ewing and Jefferson streets since 2009, and it was just voted the top Class A venue in America by Baseball Digest. And, to this first-time visitor, it's all that and more.

He's not the only one enthralled by the place. In his spacious office, where framed newspaper headlines hang alongside a big-screen TV tuned, this night, to the U.S. Open golf tournament, Team President Mike Nutter leans back and grins. With obvious relish, he recalls the times when the TinCaps brought in former big-league stars to sign autographs, and how, to a man they were left slack-jawed by the place.

"Every one of them said 'They didn't make these when I was in a ball,'" Nutter says.

No one did. But the exploding value of teams in the major leagues trickled down to the minors, where moguls with deep pockets, but not deep enough to buy—say, the White Sox or Cubs—decided to invest in



"BEAUTIFUL BALLPARK" The 8,100-capacity Parkview Field is home to the Fort Wayne TinCaps.

the minors instead. In turn, fans whose big deals had priced them out of the major-league market, found in the minors a cheaper way to get their baseball fix. And the minors experienced their own boom.

"It's markets like Fort Wayne and Indianapolis and South Bend ... there's disposable income, there are families looking to do stuff," Nutter says. "And there's still something about baseball under the stars. There's still something about family time in a game that isn't timed."

And so now there are facilities like Parkview Field—Single A venues with Triple A amenities—everywhere. And perhaps most noticeably in the Midwest League, which drew more fans (4,233,904) last summer than, not only all other single-A leagues, but every double-A league as well.

Parkview Field, for instance, drew 5,971 per game, more than 26 Double A and 11 Triple A teams. And in South Bend, the Cubs drew 5,039 per game to Four Winds Field at Coveleski Stadium, which recently underwent five years of renovations that replaced the artificial turf with natural grass, added a 17,000-square-foot training facility and spiffed up the amenities with a 360-degree concourse, a Fun Zone and a couple of picnic/beer gardens.

Money well spent, judges South Bend Cubs' President Joe Hart.

"If they're done right, they certainly can be a good investment," he says. "In our case, when we got here, there were not a lot of amenities for the fans. And now you've got all sorts of amenities for the kids and adults."

Parkview Field, for instance, has its own kids' area beyond the left-field corner. There's lawn seating beyond center field, whose \$5 price tag is popular

in particular with young families. There's The Harrison, a great wall of apartments looming over left and center whose ground floor is taken up with, among other businesses, an Irish pub and a wine/tapas bar incorporating outdoor seating that overlooks the field.

Nearly 8,000 fans will pour into all of that this night, drawn by perfect weather, an appearance by the ZOOperstars and postgame fireworks. The previous night they also had fireworks, after which 650 Boy Scouts bedded down on the field for the night.

It's all part of a multi-use approach that attracts not just fans, but the majors.

"When deals come up now, it's 'We want to get into the nicer venues that draw the most and those kinds of things,'" says Nutter. "And in our region, we've got a ton of those."

He leans back and grins again. "There was this kid one time," he says, "assigned by the Padres to Fort Wayne; he was, like everyone, enchanted." And then he confesses something:

"Tonight will be something for me," he says. "I've never played a game under the lights."

And how bright they are these days. **EQ**

James A. Muhammad

Leader helps Lakeshore Public Media cut debt, add programming.

BY BARBARA EASTMAN

James A. Muhammad, president and CEO of Lakeshore Public Media (LPM), grew up in Tuscaloosa, Ala. He went to Stillman College on a choral music scholarship and traveled the country performing with the college choir, but majored in communications.

His parents were fans of public radio and television and Muhammad says, “They believed public media was the country’s key institution for preserving culture and history at the national and local level. They were not only consumers of public media—they contributed financially through membership and also volunteered during pledge drives.”

By association, Muhammad was an early consumer and fan who dreamed of a career in broadcasting.

During his junior year at Stillman he had an internship at the Center for Public Broadcasting at the University of Alabama and that was the start of a decades-long career in public media. He later moved to Peoria, Ill., where he served as program director for the public station at Bradley University. His reputation began to spread within the industry, and he was recruited for director of radio services by West Virginia Public Broadcasting (WVPB).

Muhammad worked at WVPB for 13 years and says, “I had the privilege of learning from some extraordinary individuals like Trey Kay, producer of a documentary called, “The Great Textbook War.” It addressed the violent protests that broke out when civil rights activists and teachers

pushed to include books like “The Autobiography of Malcolm X” and “Soul on Ice” in school curriculums.” The documentary won a Peabody Award and during Muhammad’s tenure WVPB programs won other prestigious awards like the Albert I. du Pont Silver Baton, Gabriel Award, and the Edward R. Murrow Award.

Muhammad’s star was rising and he was on the radar of public media stations across the country. In 2013

“I see this as a team effort needed to set our course for the next five to 10 years.”

he joined LPM as president and CEO. The mission of LPM is to provide listeners and viewers with the latest local news, sports, weather, and information on local cultural and community events. When he arrived, the station had significant debt, so one of his first priorities was to reduce that debt.

Muhammad says, “Public media stations rely on membership and underwriting dollars. I knew we needed to think outside the box and come up with non-traditional fundraising methods. The station was already renting out its production trucks, and we have been able to increase revenue by doing more sports production for other television stations and renting our produc-

tion trucks for television and movie appearances.”

Muhammad is in the process of developing a strategic plan involving staff, board members and key stakeholders. He says, “I see this as a team effort needed to set our course for the next five to 10 years. We will move more towards connecting Northwest Indiana to greater Chicagoland in an effort to spark opportunities and collaborations.”

In addition, he is looking at a shared resources program. “Technology is changing constantly, and the cost of maintaining or adding equipment can be staggering. The Joint Master Control program is like a production co-op that would allow up to 19 stations to share expenses, leading to a reduction in spending for all participants.”

Under Muhammad’s leadership the station’s debt has been reduced and LPM has increased its television and radio programming, significantly broadening local news coverage on 89.1 FM. The station launched “Counterpoint,” with Garrard McClendon, which helps to connect residents of Northwest Indiana with Chicago. LPM also re-launched “Regionally Speaking,” a daily one-hour program that presents stimulating conversations with local thought leaders. These and other programs have been well received.

Muhammad says, “I owe all of this to the amazing and dedicated staff here at Lakeshore. We have been able to re-launch some projects, create others, and restructure existing projects to keep them relevant and vibrant.” **EQ**



RISING STAR James A. Muhammad joined Lakeshore Public Media as president and CEO in 2013.

Borrowing Online

Choose carefully when deciding on a lending source.



Jonathan Hildebrand

In today's world, small business owners have increasing demands put on their time from customers, employees and suppliers. Because of this, they are constantly in search of ways to be efficient with their time to accomplish more each workday.

One way that business owners save time and increase efficiency is through the use of online business services. Increasingly, this includes online banking services to facilitate monitoring checking accounts and borrowing funds online from lenders. Many business owners are seeking financing online and have several choices in the digital borrowing marketplace. Increased choices also lead to increased confusion and uncertainty regarding the best way to borrow for their business needs.

Business owners are looking for speedy, convenient financing but may inadvertently pay more than they need to for business financing—especially as they shop for loans online. Small businesses should shop around based on the lender's funding model, terms and rates before applying for their next business loan.

Of the borrowing choices available online, there are three business lender profiles: peer-to-peer, non-traditional direct, and traditional (bank) direct lenders. Each profile has specific benefits and drawbacks to potential borrowers, and all should be considered when selecting an online lender.

Peer-to-peer lenders are funded by individuals and tend to be the most flexible in terms of underwriting criteria (credit score, cash flow, collateral, etc.) and dollar amount funded (peer-to-peer lenders often finance small loan amounts). What peer-to-peer lenders make up for in flexibility, they tend to lag in response time and rate. This is because their lending model works to pair individual lenders to

business borrowers. They also tend to have tighter repayment terms in the form of short loan amortizations (generally 1-5 years), which may not work for some businesses. Business financial statements are often required by peer-to-peer lenders.

Non-traditional direct lenders also provide underwriting flexibility and lend to different business types depending on the lender's model. Loan funding sources are generally from lines of credit and investors, which carry a lower cost of funding than peer-to-peer lenders. This makes funding more plentiful and turn-around time tends to be the

Taking a few extra minutes to investigate your options may be the best way to make sure you get the right loan structure from a trusted lender.

quickest of the three types of lenders. Decisions are often made via a loan algorithm and require that the business share limited financial information with the lender (usually by sharing online banking or accounting software credentials) and factor in more traditional bank underwriting criteria (cash flow, collateral, credit, etc.) when deciding on a loan. Because funding is from lines of credit provided by banks and other sources, non-traditional lenders' rates and fees can still be high. Also, repayment terms are somewhat short and inflexible as lenders work to match short-term assets (business loans) with short-term funding (lines of credit). Detailed financial information is not generally required outside of collected online information, which is a big factor in the quick turnaround time on loan decisions.

In many cases, traditional direct lenders are still working to provide

online business loans. Some have adopted online applications while others have eschewed them in favor of in-person applications. Traditional direct lenders rely most heavily on tried and tested underwriting models but may combine them with speedier models for loans under a certain threshold, say \$100,000 or \$250,000. Traditional lenders are a business's best bet for the lowest rates and fees but may take longer to decide on a loan. In most cases, traditional lenders request more financial information to make a loan decision. However, with this information, traditional lenders also have access to

Small Business Administration (SBA) loan products which provide federal government assistance (in the form of a guarantee or loan debenture) to obtain a loan, keeping the cost of borrowing down.

Borrowing online can be a time saver for business owners. However, taking a few extra minutes to investigate your options may be the best way to make sure you get the right loan structure from a trusted lender. Online lenders are not all created equally, but it is the small business owner's job to navigate the choices and select the best fit with their business's particular needs. Local lenders stand at the ready to help as well if a business's unique need is not met by the "one size fits some" model of the online lending marketplace. **BQ**

Jonathan Hildebrand is a vice president and manager of small business lending at Centier Bank. He works and lives in Valparaiso.



Jackie Coover

Inbound Marketing

The digital age ushers in cost-effective concepts.

The times have changed, the digital age has taken over, and society now has a whole new format for receiving information. The digital age has altered the landscape of how marketers advertise and communicate brands for a more enhanced customer response to the buying process.

Thanks to the Google age, businesses are now dealing with a more educated, savvy audience. Communication has changed from a one-way conversation to an interactive two-way conversation. In this fresh communication environment, core principles remain the same, but methods need to change to reflect the new way people desire to receive and retain information. The effectiveness of your marketing should incorporate a strategy based on the audience of your brand in this changing landscape for obtaining customers.

Outbound marketing has been based on pushing products and services on consumers using techniques that can be seen as intrusive and easily ignored. Outbound marketing techniques—such as print ads, television, radio, billboards and traditional sales techniques—when teamed with inbound marketing, becomes a more powerful combination to move business into the new digital age. This marketing approach allows the company to be in control of content that they want the consumer to view.

Inbound marketing focuses on creating quality content that attracts qualified prospects towards your brand, products and services. Effective inbound marketing tactics include content marketing, social media participation, e-books, whitepapers, blogs, videos and organic search methods. With the recent fundamental shift in consumer behavior, people want to be more in control of what information they receive and

how they receive this information.

Business strategy must evolve in an effort to establish a digital presence, convey content marketing, attract targeted audience, promote through online engagement, connect through

learn the persona of the target.

Understanding the persona of the target allows a business to gain knowledge into a customer's culture and interests. From that point, the business can create meaningful content that

Inbound marketing better positions a company to find prospective customers by developing an online presence that speaks to the customer and addresses their specific needs.

social, local and mobile channels, and refine performance management. These principles will provide an effective way for businesses to deliver knowledge, attain trust, and build a new platform of two-way communication with the customer.

Upon switching to an inbound marketing program, the company will benefit from a lower cost per lead (an effective ROI measurement), as they will be attracting more qualified prospects. The company will also benefit, as statistics show that inbound marketing costs, on average, 62 percent less than traditional outbound marketing. Consumers gain knowledge to empower them in their purchase decisions and your company is positioned as the thought leader for your category. The end result is engagement between the business and the customer.

Leveraging your business in this day and age means growing and changing with the times. It is well known that one of the first essential steps of growing a successful business is defining the target audience. When the audience has been defined, it is then the marketer's job to implement the strategy of effective communication through appropriate channels to reach prospects. There is another challenge though: With knowing the audience, the company needs to

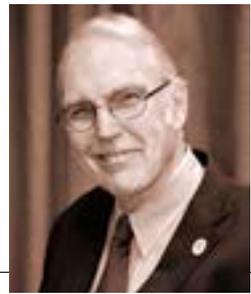
may be strategically placed to allow the target to engage in conversation with the business. Inbound marketing better positions a company to find prospective customers by developing an online presence that speaks to the customer and addresses their specific needs. In developing this content creation, a relationship develops with your audience on their terms. This empowers the business to attract, convert, close and delight customers by being in the right place at the right time. Inbound marketing covers every stage of the buying process.

When used correctly, inbound marketing is one of the most effective sales strategies in a digital world. It is the way to build credibility, create brand awareness, enhance engagement, build information resources and add to your value proposition. The traditional techniques of outbound marketing, when paired with an inbound strategy, will have the most effective communication with your target audience in this new age. An experienced agency can assist a business with an overall vision for an effective marketing program that utilizes the best aspects of an inbound and outbound plan to achieve your business goals. **EQ**

Jackie Coover is director of client services at ACI in Valparaiso. Go to www.acincorporated.com to learn more.

Thinking Differently

Innovation isn't just an "out of the box" mindset.



John Davies

Thinking Differently! If you think differently, you will act differently. You will innovate.

Leaders like George Douglas, Indiana Beverage, and Cindy Hedge, Center of Creative Solutions, are among those who embrace this Applesque concept when approaching challenges to the marketplace. Indeed, they helped shape it.

This approach to problem solving isn't just another variation of "out of the box" thinking. It is a change in mindset that O'Merial Butchee, director of Gerald I. Lamkin Innovation & Entrepreneurship Center, describes as "The Fuel for Taking Flight."

In fact, when Ivy Tech's Butchee introduced Apple's classic "Think Different" commercial at the April 14 event at the Purdue Northwest center in Hammond, the packed audience applauded as if seeing the iconic campaign for the first time. The ad highlighted the so-called "crazy ones" like Muhammad Ali, Amelia Earhart and Thomas Edison. Indeed, it is a key reason that Apple and Steve Jobs remain recognizable today.

This unique event was cosponsored by The Society of Innovators of Ivy Tech Community College in partnership with the Commercialization and Manufacturing Excellence Center of Purdue University Northwest. Our panelists shared the benefits of deploying creative ideas as innovations for new products, services and efficiencies in today's competitive world.

Actually, as far back as 2006, Ivy Tech chose "Thinking Differently" as a bridge to students, staff, faculty and the community. Here's what we've learned from "thinking differently" about innovation:

- It's learned behavior. Knowing your field of expertise and having diverse experiences are critical. The more you know, the better you are prepared to identify connections between ideas.

- Innovation is breaking from the status quo. It's a departure from the way we do things: putting ideas together that, at first, seem incompatible. Think about putting a spade and knife together, resulting in a cake server.

- It's often a result of a "creative collision." That is, creativity is an

Starter #2: Discoveries. Most of us think innovation is thinking outside the box. Albert Einstein suggested that all innovation is discovery. Just as you look at outer space with wonder, look at your own workspace with wonder. I'm serious. Allow ideas to sneak up on you as you open your mind to new discoveries in your own workspace.

Starter #3: Solution. As you come up with your solution, think of "association solutions." When the late Ralph Braun tried to get his wheelchair into his used Jeep, he

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original idea that comes when an individual "collides" with his or her environment. Or two or more individuals spark ideas off one another.

- It's about seeking a solution, fixing a problem, or anticipating a need. Simply, creativity is coming up with an original idea, or using an existing idea in a new way, then implementing it.

So what are some "starters" to help you in "Thinking Differently" to develop new products, services and efficiencies for your organization?

Starter #1: Need for Change. A creative solution is often a response to a problem or particular difficulty. And just because you fail the first time, keep trying. Psychologist Adam Grant, who studies thinkers that dream up great ideas, says they fail the most. Why? They try the most.

told me he remembered that pickup trucks had lifts attached to tailgates. That inspired him to jury-rig a lift to go up and down on his Jeep. So began Braun's revolution of building ramps for minivans that now give freedom to wheelchair users on four continents.

Some leaders describe this capacity as the ability to see around corners. Others say it is seeing beyond headlights. We say Thinking Differently is the Fuel for Taking Flight! If you think differently, you'll see opportunities that others miss. So, welcome to your new frontier to win markets! 

John Davies is assistant director in the Gerald I. Lamkin Innovation & Entrepreneurship Center, Ivy Tech. He is the founding managing director of The Society of Innovators, the largest project of the Lamkin Center.

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