

AUGUST / SEPTEMBER 2020

Northwest Indiana Business Magazine

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Bankers to the rescue

*Lenders say relationships key to helping
small businesses survive pandemic's economic worst*

*Darquia Biffle
Owner of Big Daddy's BBQ*



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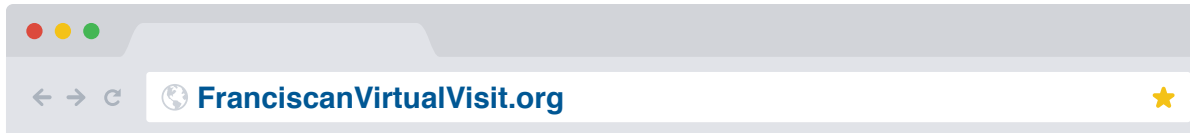
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► Cover photo of Darquia Biffle by Michelle Hamstra

GOOD BIT

39.3B

Estimated amount in Indiana-made goods exported around the world in 2018 from the latest data from the Office of U.S. Trade Representative.

Story on page 24

IN THIS ISSUE

The year 2020 is shaping up to be one no one will forget: a health pandemic on top of social upheaval. In a world of uncertainty and extended periods of isolation, people and businesses proactively adapted to the new normal. Financial institutions used the emergency resources at their disposal to help businesses get federal dollars to keep their doors open. Other businesses repurposed production lines, not only to keep their workforce employed but to create items needed in the fight against the pandemic. Necessity sparked different thinking for businesses that discovered opportunities in the global marketplace, as well as for community leaders who could not host popular annual events. They instead found other avenues to bring people together. As the Region charted unknown waters, many leaned on industry experts for advice to set a course toward the future, a few of whom share their guidance in this issue. Working through the crisis brought people together to help their neighbors during these unprecedented times, a fact Gov. Eric Holcomb acknowledges in our Viewpoint column.

We hope you enjoy this edition of the magazine!

PICTURE PERFECT



Photo provided by Whiting-Robertsdale Chamber of Commerce

Like many other communities in the Region and the country, the Whiting-Robertsdale Chamber of Commerce decided to call off its big July event Pierogi Fest out of safety concerns. Learn more on page 28.

QUOTE TO REMEMBER

“People want to locate somewhere where people generally care about one another. I think NWI has a ton of that, (and) we’re very fortunate.”

— Heather Ennis, president and CEO, Northwest Indiana Forum
Story on page 28

LEADER PROFILE



KEITH KIRKPATRICK

Who he is:
Leader, entrepreneur and teacher

Where he calls home: Valparaiso

Education: Life learner after graduate school

Best part of NWI: Diversity of people and places; we’re a little bit of everything

What he’s reading: “Where the Crawdads Sing,” by Delia Owens

Favorite music: It all depends on my mood and when I want to sing

Favorite movie: Inspirational or historical stories; I’m a sucker for a good ending

Favorite pastime: Global travel

Favorite leader: Colin Powell (his integrity and character)



AROUND THE REGION

Learn about people, companies making difference in their community

Agriculture

Mitch Frazier recently was named CEO of **AgriNovus Indiana** the organization that oversees the advancement of the agbioscience sector in the state. Frazier most recently served as CEO of regional **John Deere** retailer **Reynolds Farm Equipment** in Atlanta, north of Indianapolis. He succeeds **Beth Bechdol**, who was appointed in December as deputy director general of the **Food and Agriculture Organization of the United Nations** in Rome.

Banking

Dale Clapp recently was named region president for **First Merchants Corp.**'s lakeshore region. He has 35 years of banking experience and most recently served as senior vice president and regional chief sales officer for the bank's lakeshore region. Clapp served in the role after **Citizens Bank** merged with First Merchants in 2013. Clapp succeeds **Daryl Pomranke** who will focus on First Merchant's business development efforts in La Porte County.

Cincinnati-based **Fifth Third Bank** recently announced **Mark Hoppe**, who has served as Fifth Third's Chicago regional president since July 2019, will succeed **Mitchell Feiger** as chairman

and CEO of Fifth Third Bank Chicago. Feiger retired May 29. The bank's Chicago market also includes its operations in Northwest Indiana.

Kevin Fautz, a 15-year veteran of financial service management and sales, recently was named branch manager for **Teachers Credit Union**'s South Bend location at 1930 Ireland Road.

Economic Development

The **Economic Development Corp. Michigan City, Indiana**, recently appointed new members to its board of directors. New members serving automatic terms include **Michigan City Mayor Duane Parry** and board-appointed City Council liaison **Angie Nelson Deutch**. New members appointed by Parry include: **John Hendricks**, NIPSCO; **John Beutner**, Captain Ed's; and **Katie Eaton**, Michigan City Chamber of Commerce.

David Near, founding partner of Pisces Foods L.P. and managing partner of Ramen Tatsuya Holdings LLC, and **Todd Smith**, restaurant industry veteran and former president and chief marketing officer of Sonic Corp., were appointed to **Potbelly Corp.**'s board of directors. The sandwich shop operator has locations around Northwest Indiana.

Donald Fesko, president and CEO of **Community Foundation of Northwest Indiana Inc.**, parent company of **Community Healthcare System**, was reappointed to the **Northwest Indiana Regional Development Authority Board** by Gov. Eric Holcomb.

Education

Randall Minas of Crown Point and director of investments at Stifel, was appointed to the **Indiana State University Board of Trustees** by Gov. **Eric Holcomb**.

Purdue University Northwest recently named **Yohlunda Mosley** vice chancellor of enrollment management and student affairs and **Catalina Rodriguez** interim assistant vice chancellor for educational opportunity programs.

Mark Berends, professor of sociology and director of the **Center for Research on Educational Opportunity** at the **University of Notre Dame**, has been named an associate vice president for research at the college.

Nora Besansky, the O'Hara Professor in the Department of Biological Sciences at the **University of Notre Dame**, was elected to membership in the **National Academy of Sciences**.



AGRICULTURE
Mitch Frazier



BANKING
Dale Clapp



BANKING
Mark Hoppe



BANKING
Mitchell Feiger



BANKING
Kevin Fautz



ECONOMIC DEVELOPMENT
Katie Eaton



ECONOMIC DEVELOPMENT
Donald Fesko



EDUCATION
Yohlunda Mosley

Energy

Mike Hooper is the new senior vice president and president of **NIPSCO**. The Merrillville-based subsidiary of **NiSource** said Hooper will take over for **Violet Sistovaris**, who served in the role since 2015 and will move into an expanded role at NiSource.

Finance

Greg Hammer, president and CEO of **Hammer Financial Group** in Schererville, completed an advanced course on time-sensitive opportunities via the Setting Every Community Up for Retirement Enhancement and Coronavirus Aid, Relief, and Economic Security acts.

Government

Indiana Commissioner of Labor Rick Ruble retired from the post July 24.

Kay Nelson, director of environmental affairs at the **Northwest Indiana Forum**, was appointed to the **Great Lakes Advisory Board**, an EPA advisory committee.

Health care

Sean Fischer was named new chief financial officer for **La Porte Hospital** and **Starke Hospital**. He most recently served as vice president of finance and central Illinois division controller for the Hospital Sisters Health System in Springfield, Illinois.

Franciscan Health recently hired the following medical staff:

- **Angela Vittorio-Wilson**, family nurse practitioner at **Franciscan Physician Network St. John Health Center**;
- **Drs. Kelly Rychter** and **Jelica Maze**, nurse practitioner **Catherine Lara**; and physician assistant **Eileen Stulgis** joined **Franciscan Physician Network Cardiology** in Crown Point.

Manufacturing

Charlie Takeuchi recently was named new president and CEO of **Sullair** in Michigan City. Takeuchi succeeds **Jack Carlson** who retired March 31.

News

The **U.S. Department of Transportation** on May 29 announced the **West Lake Corridor Project** will receive \$100 million in federal dollars through the **Federal Transit Administration's Capital Investment Grant Program**. It potentially could be viewed as an advance on the requested \$355 million in federal money sought for the project. The project involves construction of a new 8-mile rail line extending from Hammond on the north to Dyer in the south, including four new stations. The award for the West Lake rail project was part of \$177.5 million in federal dollars Indiana is receiving through the program this year.

Bristol-based **Barletta Boat Co.** projects its \$7 million expansion project may create up to 250 new jobs in the next few years. The **Indiana Economic Development Corp.** said the Elkhart County-based maker of pontoon boats will invest \$7 million to construct and equip a new facility on its 37-acre



EDUCATION
Nora Besansky



ENERGY
Mike Hooper



HEALTH CARE
Sean Fischer



HEALTH CARE
Angela Vittorio-Wilson



HEALTH CARE
Kelly Rychter



HEALTH CARE
Jelica Maze



HEALTH CARE
Catherine Lara



MANUFACTURING
Charlie Takeuchi

campus next to its 110,000-square-foot production facility at 51687 County Road 133. The new 144,600-square-foot building gives the company additional production space to meet growing demand in North America. Barletta broke ground in July and expects the new site to be operational by January.

The new **La Porte Hospital** has set Oct. 24 as its move-in date. Representatives said the new site at 1313 State St. will be completed by September and ready to begin transferring patient care services.

Gov. Eric Holcomb in late spring asked the **State Budget Agency** to reduce appropriations to state agencies by 15% for its 2020 fiscal year because of the sharp drop in April's reported state revenues. The move is in preparation

for a continued decline in state revenues because of the economic impact of COVID-19. The state announced May 8 that April tax collections fell \$964.2 million or 43.9% when compared to tax collections in April 2019.

Collaboration between **Beacon Health System** in South Bend and **Franciscan Health** has led to the new \$21.6 million **Franciscan Beacon Hospital** in La Porte. Representatives for Beacon Health and Franciscan Health were joined by community leaders June 12 to dedicate the new 92,500-square-foot facility at 1010 W. State Road 2. The site features 31,819 square feet of new construction, a 24-hour, 10-bed emergency department, eight inpatient beds for overnight care with nursing station,

laboratory services, an on-staff pharmacist, physical therapy, telehealth connectivity, and imaging and diagnostic equipment.

South Bend-based **Teachers Credit Union** announced June 9 that it completed its purchase of **New Buffalo Savings Bank**, which initially was announced in May 2019. New Buffalo Savings Bank had \$111 million in assets and operated Michigan branches in New Buffalo, Sawyer and Three Oaks, which now operate as TCU locations.

Rensselaer-based **American Melt Blown & Filtration**, a maker of filtration equipment and accessories is launching a startup company to produce N95 masks and other medical-grade supplies to aid in the global COVID-19 pandemic response effort. The new company will be called **Indiana Face Mask** and is expected to employ 14 people. Indiana Face Mask is being launched by **Fred Geyer** and his wife, **Stephanie**, and their son **Clayton**. The Geyers plan to renovate a vacant 25,360-square-foot building in Rensselaer into a federally approved, personal protective equipment production facility. The building is expected to be operational by fall and will be able to produce 17 million face masks annually when at full capacity.

The **South Bend Clinic** and **Allied Physicians of Michiana** are combining operations. In February, the South Bend Clinic, Allied Physicians of Michiana and **South Bend Orthopaedics** finalized an agreement to purchase a majority stake in **Unity Medical and Surgical Hospital** in Mishawaka from **Medical Facilities Corp.** of Toronto, Canada. ■



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BANKERS TO THE LENDERS SAY RELATIONSHIPS KEY TO HELP SMALL BUSINESSES SURVIVE PANDEMIC'S EC

DOUG ROSS

When the federal Payroll Protection Program was signed into law, it was all-hands-on-deck for the nation's bankers to help clients gain access to the valuable cash-flow assistance.

Darquia Biffle, owner of Big Daddy's BBQ in Gary, was able to keep employees on the payroll — and hungry customers fed — with the assistance of a Small Business Administration loan that covered two-and-a-half months of payroll for the restaurant.

"When everything first hit, business slowed down — a lot," Biffle said. But she kept all the workers employed as customers either picked up meals or used delivery services.

The federal program "worked exactly the way it was supposed to for us," she said. "It wasn't as complicated for me as I've been reading," Biffle said. "Centier worked pretty hard for us."

Unprecedented lending

Christopher Campbell, senior partner at Centier Bank, said working with the hastily approved program has

been "an on-the-fly experience for the entire industry."

With rules in constant flux for the SBA program, lenders burned the midnight oil to learn how to get funds to clients.

"I have heard story after story about how long and hard bank staffs worked to assist small businesses, sometimes working literally through the night to keep up with demand," said Amber Van Til, president and CEO of Indiana Bankers Association.

"One bank CEO said that he sent several of his best clients to competitor



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RESCUE

ING
ONOMIC WORST

banks when his bank experienced delays accessing E-Tran,” the SBA’s portal, Van Til said.

Campbell said Centier’s commercial lending team used help from throughout the organization.

“What we were trying to do is put through two years of loan volume in a six-week space,” Campbell said.

Other lenders shared similar experiences.

Larry Mayers, group head for business banking at 1st Source Bank, said the bank typically processes between 140 and 150 SBA loans annually, which

makes 1st Source one of the SBA’s biggest lending partners in Indiana.

“We did the equivalent of 20 years’ worth of SBA loans in the space of two weeks,” Mayers said.

“This was a wildly popular program,” he said. “There was a mobilization of talent from all over the bank.”

Normally, the team handling these loans is comprised of a handful of people. But the PPP program required the effort of 100 people at various points, Mayers said.

“You learned the valuable of being flexible,” he said. “You learned to make changes. You learned to adapt. We were adapting processes on the fly.”

The credit department helped set up processes. Most bank branches had closed their lobbies, so 1st Source used resources from branches throughout the bank to process paperwork. The commercial lending team relied heavily on the information technology team for automation, too.

Dennis Kuhn, executive vice president and chief commercial banking officer for Horizon Bank, said it was a difficult process “from the standpoint of the suddenness of the project and changes along the way.”

Horizon Bank processed more than \$305 million in PPP loans throughout its market, more than \$80 million in Lake, Porter and La Porte counties alone, Kuhn said.

That’s a total of more than 2,000 loans processed in roughly a month’s time.

“It was absolutely unprecedented,” Kuhn said.

“Everybody chipped in. Everybody worked very long hours,” he said. “Everybody worked weekends.”

Some bankers at Horizon and elsewhere did overnight shifts to get easier access to the SBA system, which was extremely busy during normal business hours.

“It really would have been impossible to pull off” without Horizon’s employees

working with such dedication to serve the customers, said James Neff, Horizon’s president.

Horizon Bank recognized employees for their efforts, including providing lunches in the office for the employees — which supported local businesses as well as the bank’s staff, Neff said.

Reaching out to customers

Teachers Credit Union was founded during the Great Depression in 1931.

“As we’ve dealt with the impact of the pandemic, TCU has taken a page from our past,” said Nicole Alcorn, TCU’s chief member experience officer. “Our mission of people helping people has inspired our work.”

In the three months beginning March 15, the credit union waived almost 7,000 fees, pushed bank payments on more than 16,600 loans and mortgages, and approved 550 PPP loans for small businesses, Alcorn said.

With branch lobbies closed to the public, TCU employees made almost 35,000 phone calls to members to say hello and check in.

“We want our members to know we care about their well-being and are here to help,” Alcorn said.

The TCU employees also helped members learn about options available to them if they were suffering financially because of the pandemic.

“We made sure they were in good health, knew that TCU was looking out for their financial well-being and that options existed if they needed assistance in getting out from under bills,” Alcorn said. “Many of our members said they were grateful to hear from us.”

In late April, the Indiana Bankers Association reached out to member banks to collect small business success stories, based on PPP loans.

Among them was an April 29 tweet from American Community Bank of



“I have heard story after story about how long and hard bank staffs worked to assist small businesses, sometimes working literally through the night to keep up with demand.”

— Amber Van Til
President and CEO
Indiana Bankers
Association



Photo by Michelle Hamstra

Darquia Biffle, owner of Big Daddy's BBQ in Gary, kept workers employed during the shelter-in-place order with the assistance of a Small Business Administration loan from Centier Bank that covered two-and-a-half months of payroll for the restaurant.



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75,183 Indiana banks assisted in completing this many loans through the Payroll Protection Program as of June 12, the SBA reported.

Indiana in St. John: “Despite an overwhelmed SBA loan portal, our team worked all night until the wee hours of the morning to secure the help our businesses need! Bank totals for the PPP (to date) are: Over \$18.7 million in aid for 213 businesses, preserving 2,317 jobs!”

Bankers knew how important the PPP loans were for the customers who received them.

The sentiment among loan recipients was, “Without this, we’re doomed,” Campbell said.

Mayers said many borrowers stated the program “literally saved their businesses.”

For 1st Source, just about 3,300 PPP loans were processed by mid-June. In the first round, the average loan size was more than \$200,000, while in the second round it was “quite a bit smaller,” about \$50,000 to \$60,000, bringing the overall average loan size to about \$180,000, Mayers said.

“Larger customers realized the value and benefit of this program early on,” Mayers speculated.

At Horizon, the average loan size was about \$120,000 across Northwest Indiana, Kuhn said. The bank helped small companies as well as larger ones.

“We did loans as small as \$1,000, for instance and some even lower,” Kuhn said.

CPA Curtis Whittaker, partner with Whittaker & Co., said 40 to 50 of his clients were able to pursue PPP assistance.

“Before the final rules came out, our firm was proactive in reaching out to a number of institutions,” Whittaker said. Even though the rules weren’t finalized, Whittaker developed a relationship with Centier.

“Typically, in economically stressed communities, they are often left out of what’s happening globally,” Whittaker said. “We tried to get in front of that narrative.”

He went on a local radio station to alert clients to what was happening with the loan program.

In some places, larger banks were cherry-picking which clients to serve first — the larger the loan, the more fees the bank would get. So smaller businesses and economically distressed communities of color were often pushed aside.

That scenario wasn’t the case with Centier. It helped some clients who were turned down by other banks, Whittaker said.

“We were ahead of the game,” Whittaker said. “It just helped that we had that conversation ahead of time.”

Centier, unlike many banks, agreed to take on all comers, not just existing customers. The bank required information on payroll and income tax returns.



Standing (from left): Margie Fornelli, Penny Calhoun, Krista McCollum and Amy Leyendecker
Seated (from left): Jackie Bobowski, Trisha Zuklin, Jen Buxton and Donna Boss



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“We made sure (members) were in good health, knew that TCU was looking out for their financial well-being and that options existed if they needed assistance in getting out from under bills.”

— Nicole Alcorn,
chief member experience officer at TCU



“We did the equivalent of 20 years’ worth of SBA loans in the space of two weeks. ... Larger customers realized the value and benefit of this program early on.”

— Larry Mayers,
group head for business banking at 1st Source Bank



“It was absolutely unprecedented. Everybody chipped in. Everybody worked very long hours. Everybody worked weekends.”

— Dennis Kuhn, executive vice president
and chief commercial banking officer for Horizon Bank

“If we had everything, we had a turnaround time that was very quick,” Whittaker said.

Keeping the doors open

Big Daddy’s BBQ was one of the first Centier clients to receive a loan, thanks to Whittaker’s help. The restaurant’s loan application was submitted on a Friday and approved that Sunday, one of the bank’s first two PPP loans to be approved.

Commercial lenders rushed to get the aid to clients as quickly as possible, but their rescue work isn’t completed.

“We’re kind of only at halftime in this whole process,” Campbell said.

Many PPP loan clients still need to apply for forgiveness for some of the loan proceeds, which will be backed by the SBA.

Lenders also offer financial advice to employees to help make sure they can survive in the changing market conditions created by the pandemic.

“It bought them time. It gave them some time to have some working

GROWTH

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capital and keep people on the payroll” while they figure out the new normal, Mayers said.

Banks are agreeing to deferred loan payments to assist businesses, especially those in industries like hospitality and tourism that have been hammered by the pandemic. Lenders want to work with them.

“Let’s make a new plan,” Mayers said. “Let’s set up some cash-flow projections.”

Of course, borrowers are ultimately responsible for their own finances and decisions. Many businesses aren’t out of the woods yet.

“For the most part, our customers have treated these dollars as a safety net,” Mayers said.

That’s where banks aim to excel — at maintaining relationships with clients. “Banking is relationship driven,” Kuhn said. “We know our customers well. They rely on us for assistance and advice.”

Horizon did specific outreach to underserved customers in Lake, La Porte and Marion counties to make sure they knew about PPP loans and were able to apply for them, Neff said.

As with everything else about the pandemic, it seems, the scramble to loan PPP money was unprecedented.

Van Til likened it to “flying a plane while it was being built.”

Campbell has lived through other financial crises during his financial services career — when the dot-com bubble burst and the Great Recession, for example. The pandemic, however, was worse than those; the financial troubles spanned all sectors of the economy.

“I’ve never seen it happen to this degree,” Campbell said. “The waterfall effect was unbelievable.”

As of June 12, the SBA reported Indiana banks assisted in completing 75,183 loans totaling almost \$10 billion for Hoosier small businesses, Van Til noted.

“On top of this tremendous workload related to PPP loans, bankers also were dealing with an increase in mortgage loan applications and refinancing due to historically low interest rates,” Van Til said. “It definitely has been a busy time for banks, which remained open

as essential businesses throughout the quarantine.”

More than loans

Banks have assisted the public as well as clients during the pandemic.

Horizon, for example, donated more than \$270,000 for coronavirus-related relief in communities the bank services, Neff said. Most of that was through agencies like the United Way,

food banks and the Urban League of Northwest Indiana, he said.

Bankers say they learned many lessons from this pandemic and the PPP program.

Certainly, there’s no replacement for knowing your customer, but technology is also critical, Kuhn said.

“We never envisioned this, so who knows? Stranger things can happen,” he said. ■

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Creative survival during crisis

Northwest Indiana businesses find ways to adapt, keep up with demand during pandemic



Manager Sarah Spoolstra, left, purchases a candy bar from cashier Sharon Georgopoulos at Strack & Van Til on Valparaiso's north end. Konrady Plastics created about 100 shields for Strack & Van Til.

Photo by Doug Ross

DOUG ROSS

When the novel coronavirus hit, people and organizations did what comes naturally when they're under attack — they raised their shields.

Konrady Plastics was instrumental in creating personal protective equipment, specifically sneeze guards, which commonly are seen at buffet restaurants. Now the shields, referred to as health guards, are an essential piece of equipment in the fight against the spread of the virus.

The company's shields are among the myriad ways businesses have adapted on the fly by developing new procedures for safe interaction between customers and vendors.

Paul Konrady, president and COO of Konrady Plastics, said the pandemic

created heightened demand for its products. "It's been a really interesting year," he said.

Konrady Plastics is a plastic sheet, rod and tube distributor. In addition, the computer numerical control machine shop cranks out plastic parts, day in and day out, for the food processing industry and other businesses.

Now it also makes custom-designed health shields for customers.

Al's Supermarket, with locations in Michigan City and La Porte, were among the first customers that came to Konrady Plastics when the pandemic arrived.

"They were really the first ones to do this," Konrady said. "We're trying to turn orders around within one or two weeks."

The plastics distributor also created about 100 shields for Strack & Van Til, he said.

Just about anywhere there's a cashier, there's now a plastic shield in place to prevent the spread of disease. The shield typically has an opening through which payments and products can be passed.

Family Express is among Konrady's customers. Konrady said his company came up with a "free-standing" solution for the chain of convenience stores.

"We machine the shields, and we machine the legs," Konrady said.

Since then, business has taken off.

"COVID was a real interesting transition for the business," Konrady said.

Even as the company manufactures shields and sells the raw materials for shields, it must protect its employees also. That may mean staggering shifts to facilitate social distancing.

Hand sanitizers also are available throughout the operation.



READ ON PHONE

For Konrady Plastics, the spread of the new coronavirus could have a big impact on the business.

How long could the demand for plastic shields continue? Industry experts are trying to figure that out.

“We hope it (demand) is here to stay,” Konrady said.

“They foresee it carrying on into quarter one and quarter two of next year,” he said.

Then there’s the natural growth area that hasn’t been talked about much.

“Eventually schools are going to open back up,” Konrady said. What kind of health guards will be needed in classrooms and other areas?

Another eventuality is damage to the shields already in place. Repeated cleaning of polycarbonate shields with window cleaning solutions like glass cleaner can cause hazing, diminishing the clarity of the plastic.

Months from now, that problem could become evident. Will businesses want to replace the shields then? And will they switch to a more expensive plastic with a scratch-resistant coating?

Also, acrylic can crack or chip if it’s toppled, Konrady said.

A hurdle for Konrady Plastics and its competitors has been getting enough raw material.

“We’ve done a couple of 100-plus orders,” Konrady said. “Manufacturers, they’re running around the clock” to meet demand. “These guys are just buried,” Konrady said.

Konrady also is buying from secondary sources, including imports from places like Indiana. The prices are a little higher for imports, but the lead times are better, he said.

The company hasn’t increased its workforce, but the workday is hectic.

“The days go by quick, but in business the ultimate goal is to sell,” Konrady said. “It’s been an unusual time, but it’s also been an exciting time.”

“It’s something I’ve never seen in my life,” he said.

The new normal

Dave Wilkinson, chief operating officer of Strack & Van Til, knows that feeling. They made many changes to keep customers and employees safe and to keep product on the shelves.

One of the first things the company did was to get rid of the small shopping carts, he said. The larger ones help facilitate social distancing better.

Like other supermarkets, Strack & Van Til also has had to deal with the twin problems of increased demand and reduced supply.

When the pandemic started, customers’ shopping habits changed. They stocked up on toilet paper and cleaning products, of course, but they also emptied shelves of canned goods, cake mixes, flour, sugar, yeast and other staple products that can sit on a shelf at home longer.

And knowing they would be forced to stay home, customers bought more

“They’re buying things they haven’t eaten in years,” Wilkinson said. “It’s almost like going back in time. ... It’s been crazy, all the demand,” he said.

Production capacity diminished, too, as the supply chain hiccuped. Pop companies ran into trouble getting enough cans for their product. Other manufacturers were experiencing label shortages, and on down the line, Wilkinson said.

There aren’t as many warehouses holding excess products like there used to be. Freshness dates are on many more products, he said. What is intended to become a just-in-time inventory system wasn’t ready for the sudden, sharp increase in demand.

“There’s not much stored in warehouses any longer,” Wilkinson said. The upside of that is we’re all getting fresher products, he said.

Inside the store, the customer experience changed.

“We’ve put in place a lot of different things to promote social distancing as much as possible,” Wilkinson said.

That includes one-way aisles, sanitized keypads, plastic health shields and more.

Store hours were changed, too. Now the first hour of the day is set aside for senior citizens and others considered at



“(Customers are) buying things they haven’t eaten in years. It’s almost like going back in time.”

— Dave Wilkinson
Chief operating officer
Strack & Van Til



Photo provided by Konrady Plastics

Paul Konrady, president and COO of Konrady Plastics, says his company is making custom-designed health shields for customers.

food to cook rather than just heat up. They stocked up, too, because they knew they wouldn’t be eating out for a while.

high risk of difficulties from the COVID-19 virus. Hours were shortened to allow more time for thorough cleaning and sanitizing everything.



Photo provided by MonoSol

A MonoSol worker helps the company make water-soluble films for a variety of products, including laundry and dishwasher detergent.

“I think it’s as same an environment as we can make for our customers,” Wilkinson said.

Changes like the plastic health shields are likely to remain in place for quite some time, he said.

For Strack & Van Til, the increase in sales came at the same time as an increase in costs.

Employees received hero pay for a couple of months to reward their hard work meeting customer demands for products and cleanliness, he said.

Cleaning even more often than before also added to the company’s costs, he said.

“Nobody saw this coming,” Wilkinson said. “There’s probably no one alive now that has been through this before.”

Creating opportunities

For Busy Bees Pottery and Arts Studio, the stay-at-home order meant changing the business model. The franchise at Southlake Mall in Hobart specializes in providing

arts-and-crafts experiences for groups like birthday and bachelorette parties and corporate outings.

Customers could rent a party room or the entire store.

In the studio, that included pottery, canvas and glass painting, franchise owner Nakia Sprouse said.

When the COVID-19 virus caused shelter-in-place orders, she consulted with other locations to see what they could do to survive.

That’s how the to-go craft kits were developed.

“We were doing curbside at that time,” Sprouse said. Customers purchased kits to do their artwork at home. Each kit included the pieces and paint, with brushes available for purchase separately, or a kit that also contained brushes.

“We make sure they have everything they need,” she said. “We do offer whatever they want to brush and paint.”

One of the snags along the way was the company’s website, which was designed to help customers book a reservation rather than sell the kits. That had to be changed, Sprouse said.

Some of the customers shared photos of their completed projects on the store’s Facebook page.

“A lot of them have come back and purchased again,” Sprouse said.

When the switch to selling take-home kits happened, Busy Bees suddenly found itself competing with larger companies such as Michaels and JoAnn Fabrics and Crafts. Store employees began marketing the kits to camps, day care centers, nursing homes and similar facilities to keep participants busy with fun activities.

“We’re trying to expand our market and our customer base,” Sprouse said.

“When you get kicked in the gut, sometimes you just need to re-examine your business practices and your business model,” she said.

“You just have to be flexible and to kind of gauge the needs of the public and your customers,” Sprouse said.

Stepping up

MonoSol also learned to adapt to meet the needs of not just its employees and customers but also the communities in which it operates.

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“Keeping our people safe, healthy and working is our No. 1 priority,” CEO P. Scott Bening said. “The disaster plans that we all have for business continuity, whether it’s for tornadoes or hurricanes and things like that, we had to take those plans and adapt them quickly to this situation, which obviously no one has ever seen before.”

Bening believes MonoSol took the necessary steps to protect employees during the crisis.

“By doing what we’ve done to protect our people and seeing how it’s kept them safe, I feel much more comfortable that those were the right steps,” he said.

Demand for cleaning products surged because of the pandemic, including health care laundry bags.

MonoSol’s largest customer for those laundry bags is the National Healthcare System in the United Kingdom. To add capacity, MonoSol sent its production experts to a third party that formerly manufactured a similar product and is now helping them restart equipment to make more bags, Bening said.

“The disaster plans that we all have for business continuity, whether it’s for tornadoes or hurricanes and things like that, we had to take those plans and adapt them quickly to this situation.”

— P. Scott Bening
CEO, MonoSol



The company also is exploring ways to produce additional masks in MonoSol’s own facilities or in conjunction with other local manufacturers, he said.

“We are part of the community, and so one of the things that came up right away is our food pantries were gone bone dry,” Bening said. “So, we put some emergency funds into all of their food pantries and other organizations are feeding people in the community.”

He said the company then shifted to using its procurement team to help front-line health care workers and first responders.

“Over time, that further evolved into helping recognize our employees and help stimulate the local economy,” Bening said.

MonoSol has reached out to help other businesses by doing things like advancing payment to help small vendors with their cash flow and supporting efforts. MonoSol also joined the Boone County Economic Development Corp. as a founding sponsor of its small business recovery fund to provide micro-loans to small business owners in the Indianapolis area.

MonoSol also offered a Takeout Tuesday program to allow employees to order a carryout meal from restaurants in communities where MonoSol has a facility. The company covered not only the cost of the meal but also a 25% gratuity for the restaurant staff, Bening said. ■



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Experts say clients concerned about renewal process that will hinge on

LAUREN CAGGIANO

COVID-19 has crept into virtually all aspects of the business world, including employee benefits. Employers, employees and insurers were faced with some tough questions, and uncertainty still looms to a large extent.

With open enrollment approaching, experts say companies must think outside the box to make more informed decisions and avoid getting blindsided.

Mike Telesky, vice president of key account sales and account management at UnitedHealthcare, said there were a few common themes in their conversations with employers in recent months. Choice is one that comes to mind.

“We really want to make sure there’s a broad variety of (choices) in plan design for employees, whether it’s taking advantage of high-performing networks that are in the marketplace that could allow more first-dollar coverage for family members and employees, so that could be a high-performance network with a very rich plan design,” Telesky said. “So it comes at a competitive price point for them but reduces the member cost.”

There also has been interest in health savings account plans, which are employee-owned and allow members to accumulate funds that roll over annually.

Telesky speaks from the insurer perspective, while Ray Korson has a different view. He’s principal and practice leader with the employee

benefits group at Gibson Insurance in South Bend, serving as a liaison between the employer and insurers.

Korson said the pandemic disrupted his industry, and at the same time, challenged his team to think differently.

“My role is to make sure that the value proposition that we are currently on at Gibson is evolving appropriately to meet the demands of our clients as things change over time,” he said. “I work very closely with our operations team as well to make sure that any new elements to our value proposition that we’re building out get implemented.”

Different approach

Korson said he and his team organized processes around open enrollment to ensure the right people were in place to deliver the best client experience.

For instance, he said Gibson staffers took a step back to evaluate their role as a trusted consultant and subject-matter expert. In the past, it was common practice to automate some aspects of open enrollment, but now is not the time for a hands-off approach.





rollment

flexibility in plans, care options

“If anything, we saw a lot of clients that really fell back on us for a lot of support that they wouldn't have gotten elsewhere necessarily, and in a lot of cases, they looked to us for expertise and guidance during these times as they were responding to this coronavirus crisis.”

As far as response, Korson said clients were more willing to flex their eligibility for their plans and make sure employees did not go without health insurance or benefits coverage. In some cases, this meant clients had to reduce workforce hours or put workers on furlough for a fixed amount of time or an indefinite amount of time, because they wanted to do what was right by their employees.

“By and large, companies were very willing to support their employees during these challenging times,” Korson said.

Insurers also stepped up their game. “Most every insurance company will cover COVID-19-related spending,” said Eric Gibson, employee benefits adviser with General Insurance in Hobart. “A lot of those expenses are covered at 100%.”

He said part of the reason was governmental push, and the other part was

insurance companies agreed to do it because it made sense. Telesky said UnitedHealthcare was among the providers that wanted to cover COVID-19 care costs.

“Part of our response to COVID-19 was to make sure that we're waiving all member costs for the treatment of COVID-19 through July 24, 2020,” he said. “That's across our fully insured commercial book of business, Medicare Advantage plans and our Medicaid plans.”

New concerns

UnitedHealthcare and other insurance carriers stepped up as the situation worsened in the spring, but other concerns arose.

Gibson said employers expressed anxieties about the rising costs of health care and how the pandemic might affect the coverage itself. “That's been the main thing now,” he said.



“Employers see everything going on, and they're already scared about renewals coming up and the rising cost of health care, and they're (saying), ‘Oh my

God, if all of these people have to go to the hospital and be put on ventilators, what is that (going) do to us?’ The good news is we haven't been seeing that happen.”

Gibson said claims have decreased, likely because elective surgeries were postponed as confirmed COVID-19 began rising.

“We do expect to see (some type) of rebound ... you know ... the folks that need to get their knee replaced or their shoulder worked on,” he said.

Elective surgical procedures might have been delayed by the pandemic, but at the same time, care providers and insurers have been innovative as they continue to serve clients and patients.

“We’ve seen a significant increase in people accessing their primary care physician through telehealth that used to be done in person.”

— Mike Telesky
Vice president of key account sales,
account management, UnitedHealthcare



Candace Arvin, employee benefits adviser at General Insurance Services and Gibson’s colleague, said a silver lining from a reduction in claims ahead of renewals can help an employer’s bottom line. That’s because the number of annual claims is going to be calculated into the renewal costs.

Beyond dollars and cents, Korson said employers should think in pragmatic terms when it comes to open enrollment.

“What is your virtual enrollment strategy? Because you know, it’s not really on our minds whether or not there will be a second wave,” he said. “There will more likely be (another high rate of infection), since there’s no vaccine in sight, and the virus isn’t just gonna disappear into thin air; so just think about practically how you are going to capture enrollment decisions from your employees, if we are in this socially distant world again.”

Korson said COVID-19 represents a fork in the road regarding how employers handle paperwork.

“If you’re doing everything in person or via paper, now is an excellent time to

Turning to virtual technology

Korson said the crisis brought telemedicine to the forefront.

“That’s one of the programs that a lot of insurance companies have built that they were offering at low co-pays or low cost for employees to utilize, but participation in those sorts of programs were always pretty dismal,” he said.

Korson said employees were not always aware of the virtual offerings or did not trust them as an “adequate replacement for an in-person provider consult.”

Telesky said COVID-19 fueled increased usage of telemedicine among regular primary care physicians so they could continue to see patients.

“We’ve seen a significant increase in people accessing their primary care physician through telehealth that used to be done in person,” he said. “So many doctors’ offices and clinics have expanded their capabilities to be able to offer that, so they can continue to consult with their patients virtually versus in person.”

Korson said health care providers who did not use virtual services learned to quickly adapt.

He said Section 3701 of the CARES Act creates a temporary safe harbor allowing high-deductible health plans — including those with HSAs — to cover telehealth services and other remote care without cost to plan members before deductibles are met.

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start thinking about how you're going to implement an electronic enrollment solution," he said.

Arvin said a little foresight can go a long way in setting up a business for success when open enrollment comes around, and it is best to be proactive.

"As a business owner, typically you plan your business operations very strategically," Arvin said. "You don't only plan 90 days out of the year, and then wing it the rest of the time and hope everything goes well, (because) all too often in our line of work we see people are only thinking about it within that 90-day window before open enrollment, during open enrollment, and then it just goes away."

Arvin said insurers want to manage a client's benefit plans the same way their manage their businesses.

"(Our goal) is to get you the most effective coverages for the most efficient rates for (as) many people as possible," she said. "Then we're all going to be stronger and better and healthier and have more money in our pockets because of it." ■



Photo provided by Gibson

From left are Gibson Insurance executives Dave Gibson, chairman emeritus; Tim Leman, company chairman and CEO; and Greg Downes, chairman emeritus.

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REGION INVESTS IN GLO

NWI COMPANIES EXPECT GROWTH IN OVERSEAS BUSINESS WITH IMPROVED INFRASTRUCTURE, HELP OF STATE GRANTS

LAUREN CAGGIANO

As the economy becomes more global, states are stepping up their game either to enter or up the ante on their presence and activity in international markets.

The Hoosier state is no exception. In 2018, Indiana exported a record \$39.3 billion of made-in-America goods to the world, according to the Office of the U.S. Trade Representative. This milestone made it the 12th largest state exporter of goods in 2018 and represents a 48% increase from its export level in 2008. But Region organizations recognize there is greater opportunity.

The Ports of Indiana has a few ideas to boost Indiana exports. Representatives say planned investments show the port's commitment to making Northwest Indiana a global commerce powerhouse.

"At the Port of Indiana-Burns Harbor, where steel and agriculture products are top commodities, we are spending \$20 million to enhance intermodal facilities with rail and truck marshalling yards," said Ian Hirt, Port of Indiana-Burns Harbor's director. "Work underway from this FASTLANE grant includes two new railyards, 4.4 miles extension to the port's 14-mile rail network, construction of a new 2.3-acre cargo terminal with multi-modal connections, improvements to the dock apron and approximately

1,200-foot dock expansion, and a new 6-acre truck marshalling yard."

Hirt says these enhancements will be a boon to the Region on many levels. "The marshalling yard will reduce truck emissions, and the two new berths will help grow marine transportation — the most environmentally friendly method of moving cargo," Hirt said. "Rail is second cleanest (mode of transportation), and the two new railyards will expand our rail opportunities."

Beyond environmental considerations, Hirt said water is the most cost-efficient way to move cargo long distances. In addition, the five major infrastructure projects allow the port to continue offering international connections and competitive advantages.

The Burns Harbor port improvement plans also include installation of high-speed fiber throughout the port to ensure tenants have the best communication system possible.

Hirt said the port's maritime industrial park has attracted many companies who seek facilities for manufacturing, warehousing and distribution that are near U.S. waterways and the Chicago area. And those companies have other needs, too, served by other regional entities.

Duane Hayden, executive director of the Gary/Chicago International Airport, said the momentum experienced during

the past several years has helped to push Northwest Indiana forward. He cited significant public and private investments, including the expansion of the airport's main runway to almost 9,000 feet in length, making it the second-longest in the greater Chicago and Northwest Indiana region after O'Hare International Airport.

"This expansion has allowed us to service larger aircraft than Midway International Airport can accommodate," he said. "These investments continue to allow the airport to function as a critical economic engine, fueling regional growth and investment."

Hayden considers the opening of the U.S. Customs and Border Protection facility in 2018 a win for Gary and the Region. It allows air travelers to visit the airport from any international destination without first having to clear customs.

This is just the tip of the iceberg, however, Hayden said. During the past five years, the Gary airport has seen more than \$30 million in private investment, which has resulted in several new aircraft hangars and airport terminals.

"Notably, our two premier fixed-base operators in B. Coleman Aviation and Gary Jet Center have constructed and opened several new facilities, including new state-of-the-art terminals," he said.

In May 2020, the airport entered into a long-term lease agreement with multinational package delivery and supply chain management company UPS, allowing for cargo operations to begin before the end of 2020.

"This is a tremendous partnership, as it will fuel regional economic growth while also solidifying our role as Chicago's official third airport as we continue to fill a vital cargo role complementing our partners at O'Hare International



"The marshalling yard will reduce truck emissions, and the two new berths will help grow marine transportation — the most environmentally friendly method of moving cargo."

— Ian Hirt
Director
Port of Indiana-Burns Harbor



READ ON PHONE

BAL REACH



Photo provided by UPS

In May 2020, the Gary/Chicago International Airport entered into a long-term lease agreement with UPS, allowing for cargo operations to begin before the end of 2020.

Airport and Midway International Airport, both of whom face increasing passenger demands,” Hayden said.

Promising outlook

Hayden said recent airport upgrades and private investments paint a bright future for the airport as well as for the Region economy.

“The future of the airport is bright, and we are really beginning to take off,” he said. “Our increased economic benefits are a key indicator of the airport’s regional importance, and we look forward to continuing to solidify our role as a key part of the Chicago metropolitan area’s air travel system.”

With the Gary airport contributing to expanding global commerce opportunities, additional resources also have become available to assist companies seeking business in the global marketplace.

The Indiana Economic Development Corp.’s IN-STEP program assists small businesses in identifying, marketing and selling its products or services around the world.

Lorri Feldt, regional director of the Northwest Indiana Small Business Development Center, said the matching grant program helps the state level up. Launched in January 2019, Feldt said the state is gaining ground on the competition.

“This is a grant program that literally 47 or 48 other states had set up,” she said. “Indiana did not (have one in place) until the past year, (so) we’re really excited about the opportunity to provide matching grants to help cover some of those expenses businesses face when looking to do activities overseas.”

Under normal circumstances, business representatives might travel domestically or abroad to attend trade shows to expand their reach and sales. Travel-related expenses can add up fast, so these funds can help offset the financial burden, according to Feldt.

For example, a business might use the funds to contract a professional to translate marketing materials into another language, she said. The same goes for expenses covering targeted

market research, currency exchange fees, booth space rental, and booth design and construction.

“For a smaller business, (the cost of attending a trade show) can be a huge barrier and a really big decision,” Feldt said. “So this allows for them to cut the cost in half with the matching opportunity and actually do some of those things that could exponentially increase selling overseas.”

Businesses reboot

The COVID-19 pandemic has stifled activity for a lot of businesses, but Feldt said it also has inspired plenty of innovation. Some grant recipients have used the funds to attend virtual trade shows or conferences.

Unusual times call for pivoting — something entrepreneurs do best, she said.

“I think most people would be surprised to know how quite small businesses do actually export,” Feldt said. “And it’s always fun to discover that there are companies in Northwest



Photo provided by the Ports of Indiana

Wind turbine components regularly pass through the Port of Indiana-Burns Harbor, which is undergoing \$20 million in improvements to enhance its capabilities.

Indiana, with fewer than 10 employees who have very active export programs.”

Exporting isn’t just for large corporations, she said.

“I think maybe people tend to assume this is something where just big companies play,” Feldt said. “But that’s actually not the case at all.”

Chris Davis, PolyJohn’s international sales manager, recognizes the potential of doing business in the global marketplace. The Whiting-based company manufactures portable sinks, toilets and sanitation equipment.

Davis said he first heard about the IN-STEP program while at a trade show in February. Despite the lay-of-the-land changes with COVID-19, Davis said his company has remained nimble throughout the crisis.

“With the onset of Covid-19, all travel internationally came to a halt,” he said. “So many of our international plans were put on hold, such as customer visits or trade shows were either canceled or pushed to later dates, (but) this gave us time to work on other items.”



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Photos provided by PolyJohn

Left: Spanish translation
Right: Portuguese translation

POLYJOHN

► PolyJohn, which manufactures portable sinks, toilets and sanitation equipment, recently used grant funds to translate the Whiting-based company's catalogs into Spanish and Portuguese. They will help them expand into Central and South America.

Davis said his firm had been eyeing markets in the southern hemisphere, and the time was right to act. It used the grant funds to translate its catalogs into Spanish and Portuguese.

"Having these catalogs in other languages will help us expand our markets in Central and South America," he said. "We can put these catalogs online for prospective clients to download and have these language-specific catalogs ready for international trade shows, once those markets reopen."

Davis' company is formulating strategies to maximize use of its new marketing materials and is confident in the results it will yield.

"This will aid us in putting these catalogs online for customers in Latin America to download," he said. "We will also be ready at future trade shows with Spanish- and Portuguese-speaking customers."

PolyJohn is in growth mode, so this might just be the beginning when it comes to gaining market share overseas.

"After successful translation of our catalog into Spanish and Portuguese, we have plans to expand our catalog into other languages or markets where we need to improve," he said. "We will also be looking to exhibit in more overseas trade shows and trade missions, as we try to expand our international markets."

And, Feldt said, they aren't necessarily the exception to the rule either. ■



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Pierogi Fest in Whiting was canceled this year because of the pandemic. Communities around the Region will miss the fun and the revenue from large events like this one.

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LEADERS HELP COMMUNITIES COPE WITH CANCELLATIONS, FIND ALTERNATIVES TO BRINGING PEOPLE TOGETHER

CARRIE NAPOLEON
When Tom Dabertin, chairman and cofounder of Pierogi Fest in Whiting, thinks about the renowned event, he recognizes the role it plays in the city's sense of community. But this year, a global health pandemic and social protests will mean the festival will have to go on hiatus.

Residents, businesses and visitors alike will miss out on the festival, which has grown in notoriety for its Mardi Gras-like atmosphere, freshly made pierogis and salute to the community's Polish heritage. Like many other communities in the Region and the country, the Whiting-Robertsdale Chamber of Commerce

decided to call off its big July event out of safety concerns. "It's certainly a loss of identity to us," Dabertin said. "Festivals are really an opportunity for communities to showcase themselves, (and) they are an economic opportunity (for) bringing in a huge number of people."



READ ON PHONE



Photo provided by Whiting-Robertsdale Chamber of Commerce

“The beauty of Pierogi Fest is, as large as it has gotten, it still provides visitors with that small-town flair, that small-town fun,” Dabertin said. “Unfortunately, that is missing this year.”

It is not just the loss of the influx of new and old faces to the city’s borders during the festival, it also is the loss of their return visits throughout the year because they discovered the community through Pierogi Fest.

“The impact is really going to be felt beyond the three days that would have been Pierogi Fest,” Dabertin said. “That same occurrence really happens to a lot of different communities and a lot of different festivals.”

He said the cancellation of Pierogi Fest and other events around the Region will be felt by every community across Northwest Indiana.

Community identity

Heather Ennis, president and CEO of the Northwest Indiana Forum, said community events are critically important to creating a sense of space.

Events, including Pierogi Fest in Whiting and Pork Fest in Kouts, for example, are huge draws that showcase the talent and uniqueness of those communities.

“People come from all over for these events and check out Northwest Indiana,” Ennis said. “They help a community build brand recognition.”

Like Dabertin, she agreed the impact of festivals can be felt long after the event itself has ended. In the absence of those big events this year, communities are coming together in other ways and through smaller activities that help foster that sense of community.

Farmers markets in Valparaiso and Crown Point, for example, are continuing with social distancing practices in place.

“That’s still generating a sense of community,” Ennis said. “You also are seeing all over Northwest Indiana

people contributing and helping, which also creates a sense of community and a sense of pride.”

The crisis has put many people and businesses in duress. However, the situation also has brought people together to help those struggling because of the pandemic and to support those businesses fighting to survive.

Those in the community who can help are stepping up, Ennis said. People and businesses are making personal protective equipment, providing funds for food support, spending money at local businesses, filling virtual tip jars and doing what they can to assist their neighbors.

“This pandemic has created a different sense of community,” she said. “People are seeing things they didn’t see before.”

That camaraderie is what draws people to Northwest Indiana to live and work.

“People want to locate somewhere where people generally care about one another,” Ennis said. “I think Northwest Indiana has a ton of that, (and) we’re very fortunate.”



“This pandemic has created a different sense of community. People are seeing things they didn’t see before.”

— Heather Ennis
President and CEO
NWI Forum

Communities regrouping

Canceling events people have come to love and expect can be a hurdle difficult to overcome, said Speros Batistatos, president and CEO of the South Shore Convention and Visitors Authority. Organizers must act in the best interest of the event, the vendors and the attendees.

The uncertainty created by the pandemic made following through with large-scale summer events near impossible, he said.

“There’s way too much planning that goes into these huge events to do so

with so much uncertainty,” Batistatos said. “With such a huge level of uncertainty, you cannot plan an event around that, (and) from the event planning point of view, there really is no choice.”

summer

Canceling the festival this year because of the uncertainties about the novel coronavirus was no easy decision, but Dabertin said the Whiting-Robertsdale Chamber board made the right call.

It takes almost 675 volunteers to run Pierogi Fest, which draws between 350,000 and 400,000 people during its three-day run. The festival has become Indiana’s third largest event, behind only the Indianapolis 500 and the Indiana State Fair.



Photo provided by South Bend's Venues Parks & Arts

South Bend's Venues Parks & Arts is looking at ways to bring Boomer, a mobile customizable recreational unit in the iconic shape of a boombox that was introduced in 2019, to different parks for smaller events.

The cancellation of much anticipated events such as Pierogi Fest and Highland's Fourth of July festivities are a blow to those communities, their

residents and the many visitors who usually attend. "There's a lot of pride there," Batistatos said. "Those are the things you look forward to."

Jonathon Jones, director of recreation for South Bend's Venues Parks & Arts, said parks and events play an important role in the community, not just for health and wellness opportunities but also in terms of social equity.

"Not everyone can afford to go on a vacation far away or build their own little playgrounds in their backyards," Jones said. "Our locations are a point of respite for people in the community, (and) they have a big impact overall on mental wellness."

Closing parks and canceling events, all of which serve as meeting grounds for people, has had an impact on residents, he said. People have fewer chances to socialize.

Jones said children are missing their summer friends and counselors to whom they have become accustomed from annual camp opportunities.

"This is where community happens," he said. "This is where people have an opportunity to connect."

In the absence of regularly scheduled festivals and events, Jones said South



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Bend has been creative in continuing to foster a feeling of community.

“We have been trying to find ways to think outside the box,” Jones said.

Organizing drive-in movies has proven effective in South Bend. SBVPA partnered with a local radio station and event company and Indiana Whiskey to host the events that brought people together while enforcing social distancing.

“It really just gave people a chance for some kind of normalcy,” Jones said. The department is looking at ways to bring Boomer, a mobile customizable recreational unit in the iconic shape of a boombox that was introduced in 2019, to different parks for smaller events.

“We were really learning how to use it last year,” he said. “It is starting to become even more useful this year.”

Maintaining connections

Acknowledging the loss created by the cancellations of beloved events and festivals will affect people in different ways, said Anissa Rivers, supervising psychologist and director of training for Regional Mental Health Center in East Chicago. Some might need to mourn the loss of the events that are special to them and what those events represent.

“There’s no question there is a mental health impact,” Rivers said. “People are very sad, (and they) miss these events a great deal.”

She suggests beginning plans for 2021 events to get through the sense of loss. Event organizers can use the extra time to rethink their events for next year.

Rivers said connecting with an event’s community through social media is another way to keep connections alive in the absence of events.

“People are a lot more connected online and doing a lot more things in a virtual way,” Rivers said. “Virtual contact can help people cope with that lost sense of connection, (and) people may need to find a way to communicate with others who are similarly in situations about accepting the fact that it is a loss and sharing how much things are missed.”

Virtual tours have effectively kept people connected to the Indiana Dunes throughout the pandemic, said Lorelei Weimer, executive director of Indiana

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Dunes Tourism. Since ranger-led tours have been canceled, those who plan to visit can learn about the trails online before they come out.

Those who cannot visit also have an opportunity to tour the trails virtually, she said. Going forward, the virtual tours will continue as a new experience created by the pandemic.

Visitors flocked to the Indiana Dunes and its beaches during the late spring and early summer. Weimer said visitor traffic to the Dunes increased at that time because beaches in neighboring states were closed.

Weimer said her bureau is trying to bring visitors safely into the communities to help businesses suffering the effects of the pandemic.

“The heart of our communities is those downtown areas,” she said. “The health of the community is tied to the businesses, (and) what separates you from other areas are those unique businesses.”

Crown Point Mayor David Uran agreed.

“I think (for most) people having a vibrant downtown is important for the

fabric of a community,” he said. “The alternative is devastating.”

Crown Point last year completed a downtown sidewalk expansion project, which has benefited restaurants on the square that conduct business outside — a plus during the pandemic.

The event cancellations that started with the annual twilight St. Patrick’s Day parade have meant a reduction in the number of visitors to Crown Point and the amount of money being spent in the city.

Events and amateur sports contribute to the economy in cities, including Crown Point where tourism dollars are a key source of income. Event cancellations mean a reduction in the number of visitors.

City coffers as well as those of businesses throughout the community are taking a hit because of cancellations.

“It’s a tremendous amount of revenue,” Uran said.

He said a community’s events are appreciated by residents as well as visitors.

“Getting those things back is important to the sense of community pride,” Uran said. “I think they will come back even stronger.”

Batistatos said people are dealing with event cancellations in different ways. Some are either turning to camping as a budget-friendly travel option or staying home and finding activities to do locally.

“I think people are spending a lot of money on their homes this year,” he said. “They are creating a smaller sense of community.”

He has witnessed it in his own neighborhood. There are more neighborhood gatherings, neighbors are talking more, Batistatos said.

“I think residents are discovering things that make them comfortable,” he said. “The ability to monitor and police who comes into their homes and backyards adds to that safety.”

“I think the investments you are seeing in home renovations speaks to the mindset of Americans now, (so) I think people are finding their sense of community in different ways.” ■

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'Protective efforts' in crisis

Companies should develop plan to keep employees and clients safe during next phase of pandemic

When businesses reopened in late spring, employers were concerned about keeping their workforces safe while protecting themselves from COVID-19-related litigation.

Now that some time has passed since daily life activities resumed in the new normal, it is important for businesses to establish policies and procedures

to address COVID-19 concerns with a preparedness plan.

Both the Occupational Safety and Health Administration and its Indiana counterpart require employers to provide their employees "... with a workplace free from recognized hazards that are causing or likely to cause death or serious physical harm to employees." COVID-19 is arguably a "recognized hazard," especially for high-risk individuals. Additionally,

OSHA gives employees a limited right to refuse to perform a job when job conditions are hazardous. Therefore, it is important that employers develop a plan, which complies with OSHA and all other federal, state and local laws, regulations and guidance applicable to worksite and employee safety, during the pandemic.

Creating a plan might be perceived as a daunting task, especially for smaller employers; however, the benefits include:

- Ensuring that all employees have received notice of workplace pandemic safety practices and procedures



- Reducing the time spent by the employer making individual employee-related pandemic safety decisions
- Decreasing the possibility of inconsistent or illegal employment-related decisions
- Providing employees with reassurance that their worksite is safe

A preparedness plan should notify employees of their employer's policies and procedures regarding:

- Employee and visitor COVID-19 worksite screening
- Cleaning and sanitizing the worksite
- Social distancing and personal protective equipment use
- An employee or visitor who exhibits COVID-19-related symptoms while at the worksite
- An employee who is diagnosed with COVID-19
- Identifying, notifying and quarantining employees who have been exposed to COVID-19 in the course of their work
- Requests for emergency paid sick leave and/or emergency family sick leave benefits
- An employee's return to work after recovering from COVID-19
- Investigations of COVID-19-related safety complaints
- Employee travel during the pandemic

Employers who are developing a plan might want to delegate its writing and enforcement to a small group of employees who can focus on these tasks.

A trusted legal adviser should review the plan to ensure it follows all relevant federal, state and local laws, regulations and guidance that pertain to the employer's particular industry, workforce and business practices.

A legal adviser also can be enlisted to notify the employer of any changes to the law that may require the plan to be modified, and to train those administering and enforcing it on how to perform these tasks while keeping confidential employee health information protected.

OSHA's publication, "Guidance on Preparing Workplaces for COVID-19," is available on the agency's website. This guide offers advice on appropriate safety measures for protecting employees and third parties from

COVID-19. It includes descriptions of industry-specific personal protective equipment, as well as policy and physical modifications for effective social distancing.

OSHA and the Centers for Disease Control and Prevention have numerous COVID-19 resources on their websites to reference when developing a plan.

Most employers by now likely have policies and

procedures in place to address employee Americans with Disabilities Act claims. Employees with underlying health conditions that place them at high risk for contracting or experiencing severe COVID-19 symptoms may ask for accommodations. Accordingly, employers should familiarize themselves with



► **Natalie Shrader** is a partner at Burke Costanza & Carberry LLP who focuses a large portion of her practice on advising employers regarding employment-related matters.

By investing time and resources into a plan, employers will have sound policies and procedures in place to keep its workforce safe and productive during the pandemic."



the Equal Employment Opportunity Commission's guidance titled, "What you Should Know About COVID-19, The ADA, The Rehabilitation Act and Other EEO Laws," available on the agency's website.

This document also contains important instructions regarding how employers should safeguard confidential employee medical information while effectively protecting employees from the COVID-19 virus.

Finally, although the Emergency Paid Sick Leave Act and the Emergency Family and Medical Leave Expansion Act have been in effect since April 1, employers might not be comfortable administering benefits.

"Families First Coronavirus Response Act: Questions and Answers," developed by The Department of Labor and regularly updated, can be a useful online resource to reference when faced with a COVID-19-related sick leave or FMLA request.

By investing time and resources into a plan, employers will have sound



OSHA requires employers to provide employees with a safe environment in which to work. OSHA's publication, "Guidance on Preparing Workplaces for COVID-19," is available on the agency's website.

policies and procedures in place to keep its workforce safe and productive during the pandemic. Employees also

will appreciate knowing their employers invested in their safety and well-being through these protective efforts. ■



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HUMAN RESOURCES

HR leads return to office

Companies count on human resources professionals to provide plan for keeping employees safe

HR professionals have been thrust into a situation where their voice is more necessary than ever.

“We ushered our workforces into a COVID-19 world of telework, virtual meetings, and unfortunately, furloughs and layoffs, and we’re the ones who will put our workplaces back together,” said Johnny Taylor, SHRM-

SCP, president and chief executive officer of the Society for Human Resource Management. “CEOs are counting on our speed, our expertise and our creativity in reshaping the workplace for resistance and recovery.”

One of the best actions to ensure safety in the workplace is to prepare an action plan in response to a biological threat, including COVID-19. Wisdom comes through expe-

riences, and I believe we all grew a little wiser through this crisis. So, if you have a disaster plan prepared, now is a good time to review it, and be sure that it is relevant and effective for business to continue. This plan will offer guidance, and direction in the event of a threat to your workforce and allows for a rational response from employers.

If you have not developed a plan, SHRM recommends creating a taskforce or team, then identify a leader, preferably one with disaster planning experience. Encourage participation from all levels, and aspects of the business, especially safety and security because their input will determine the priorities, and how to develop a plan for each one.

SPECIAL SERIES
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It would be most effective to have a “run through” before an actual crisis. There most likely will be areas for improvement.

SHRM recommends employers strongly consider the minimal amount of staff that can operate the business to keep the doors open. In other words, who and what are the critical functions of the business, and how to maintain operations with less staff.

Company policies and procedures should be reviewed and evaluated for effectiveness during the crisis. Employers should consider whether to temporarily suspend, enhance or create new policies because of a pandemic. Whether or not time off is necessary, and if it will be paid, is a decision a business must make as staff either continue working remotely or return to the workplace. Business owners should take time to familiarize themselves with the Families First Coronavirus Response Act, other paid leave provisions, and union collective bargaining agreements.

The safety of a company’s employees as they return to the workplace is a priority. There are many ways this can be accomplished and should be discussed and decided by your taskforce/team and senior management. Some of the preventative measures will be more intensive cleaning and sanitizing in the workplace, screening employees, encouraging vaccinations, limiting business trips and face-to-face meetings, and continually monitoring the health of the workforce, as outlined by

the Centers for Disease Control and Prevention.

Employees will welcome regular communication with clear instruction on how to effectively wash their hands and keep workspaces clean. Employers should hang posters in bathrooms and common areas, too. Employers may also choose to have masks available, as well, as gloves, to deter the spread of any infectious disease in the workplace. Employers also may wish to add free CDC flu content directly to their intranet for employee use. The CDC also has COVID-19 coronavirus-specific information and posters.

Screening and vaccinations are some other preventative measures businesses should consider as employees gradually return to the workplace. Your team should determine how your company screens your workforce and to keep employees safe. You may elect to check temperatures upon arrival to the workplace or provide time off to an employee who has been exposed or tested positive, and choose to have

mandatory testing before your employees can return to work. Vaccinations may be encouraged or provided free of cost to employees but cannot be mandatory under the Americans with Disabilities Act and other labor rules.

Overall, we should continually monitor the health of our employees

and business operations to ensure a safe workplace is being maintained. Encourage employees to stay home if they display symptoms, are sick or believe they have been exposed to someone with an infectious disease such as COVID-19.

Yes, we want our businesses to resume normal operations but not at the cost of employees and their families’ health. Please be safe, be smart and stay well. ■



► **Cyndi Harbin** is the state workforce readiness director for HR Indiana Society for Human Resource Management and past president of NWI SHRM.

“ Yes, we want our businesses to resume normal operations but not at the cost of employees and their families’ health.”



ACCOUNTING

CPAs point to better future

Businesses look to financial experts to navigate government programs, forecast rest of 2020

This year, business owners have an opportunity to lead through change amid the COVID-19 pandemic. From operations to financial decisions and tax considerations, the situation is ever changing, and business owners are faced with daily decisions that impact both the short and long term.

As trusted advisers, CPAs can help business owners identify key areas of focus, navigate economic challenges and make business decisions to mitigate the financial impact of the crisis.

Initially in response to the pandemic, the government introduced a waterfall of new government programs. On March 27, President Donald Trump signed into law the Coronavirus Aid, Relief and Economic Security Act (CARES Act). This substantial piece of legislation impacted most closely held businesses, creating new funding programs in response to the economic effects of COVID-19. Key components in the CARES Act included the Economic Injury Disaster Loan Program and the Paycheck Protection Program, which offered forgivable loans for businesses to maintain payroll, benefits and other related costs.

The rules for these programs were complicated and changed frequently. The government issued periodic “frequently asked questions” to provide clarity regarding who was eligible, permissible uses of the funds, the application process, loan sizing and the forgivable portion of the loan. Rules continue to change regarding how much of the loan can be forgiven and how to calculate the forgivable amount.



CPAs continuously monitor the rule changes and program clarifications to provide timely information to clients. They’re also helping organizations look at ways to take advantage of potential future appropriations and comply with existing ones.

There were a host of tax savings opportunities introduced by the CARES Act. These opportunities included provisions to defer Social Security tax on payrolls, new employee retention credits, rule changes related to net operating loss carrybacks, modifications on the business interest limitation, and changes to the bonus depreciation rules for leasehold improvement property. All of these provisions offer significant potential tax savings opportunities and were designed to improve cash flow.

Beyond new programs and rule changes, CPAs are helping clients assess the overall economic impact of COVID-19 — from surviving in the short term to preparing for life after the pandemic. In the beginning, the pandemic created uncertainty regarding near-term revenue impact, business closures and workforce considerations for certain industries. For most business owners, the current

challenges include assessing the true impact of the pandemic, financial statement modeling and forecasting cash flow for the balance of 2020.

During the height of the crisis and in the weeks that followed, CPAs continued to answer questions, and provide support and guidance to their clients.

Some of the most seasoned business leaders even struggled to find the right response. Navigating the tax code, providing quality financial statements, and forecasting the future are part of the equation, but providing practical solutions to challenges and giving business owners another perspective during difficult times are also a significant part of the role of the CPA in public practice.

The professional services industry is also feeling the effects of the coronavirus. The crisis impacted CPAs and how they operate.

Virtual private networks and other technologies allowed professionals to observe the work-from-home orders, but eliminated face-to-face meetings, at least in the short term. The traditional “tax season” was extended, as most professionals considered tax filings and other compliance obligations secondary to helping clients navigate the immediate crisis, assessing risk and taking advantage of the time-sensitive provisions of the new programs.

The new reality for CPAs may be similar to other industries, with more of the workforce working remotely than in traditional office settings. Businesses might find their workforce more mobile and flexible than it was before COVID-19, too.

As business leaders plan and implement measures to ease the transition, COVID-19 continues to be top of mind. Leaders must continue to look forward. We might not have all the answers today but giving thought to potential scenarios as part of your plan will help position you for a better tomorrow. ■



► **Tim Anderson** is the principal of the Schererville office of CliftonLarsonAllen.

“CPAs can help business owners identify key areas of focus, navigate economic challenges and make business decisions to mitigate the financial impact of the crisis.”



PERSONAL FINANCE

Flexibility key to change

Crisis brings lessons in resilience, charity, community, as we hold fast to core values during difficult times

At Peoples Bank, our mission is to help our customers and communities be more successful. For 110 years, we have maintained our commitment to our customers and the communities we serve. That mission has been a common thread as we have grown to serve both Northwest Indiana and South Chicagoland.



The pandemic upended our normal operating rhythm, and like others, we had to adapt to a decentralized work environment.

Our IT department worked tirelessly to equip our workforce for remote work. Employee health and safety continues to be our top priority as we start to get “back to business.”

Similarly, we saw an increased demand for online at-home banking services. We invested time and resources in our digital and mobile banking products to meet the needs of our customers. We created digital bank-at-home kits for consumers and business owners to help navigate their accounts online, and to help them be more successful in a turbulent time. We focused on making the transition as easy as possible, even reengineering our daily operations, so that customers could focus on what mattered most to them.

COVID-19 shelter-in-place orders took a heavy toll on local communities and businesses, and we developed programs so we could all be stronger together.

Our Peoples Bank Hardship Relief Program helps our customers who experienced a financial hardship due to the onset of COVID-19. Many business owners were faced with difficult decisions that affected the livelihood of their employees.

As a certified SBA lender, the loans that Peoples Bank made through the Paycheck Protection Program helped

stabilize the local economies throughout Northwest Indiana and South Chicagoland, supporting more than 10,000 jobs that would have otherwise been lost.

The crisis has certainly brought about much change.

We have learned many things about ourselves, our customers and what is most important in life. We have learned how strong and resilient we are as a community, and how people are willing to help each other out in times of need. We have learned just how powerful we can be when we believe in each other and live through our core values of stability, integrity, community and excellence.

In the midst of our local battles against COVID-19, we find our nation battling an even greater challenge: inequality. Healing the economy will only be possible by an inclusive, unified effort from everyone in our community. The more people who participate in the recovery, the more prosperous we will all be, and we at Peoples Bank are committed to doing our part.

The banking industry is not impervious to the effects of crisis, but Peoples Bank has prevailed by staying true to our mission, maintaining our values, and keeping the promises we make to our customers, communities and stakeholders each and every day.

We are united in our mission and values and will remain committed to our customers and communities to provide the best possible banking experience — even if it is a bit different from what we are all used to. ■



► **Benjamin Bochnowski** is the president and chief executive officer of Munster-based Peoples Bank.

As the world has become more uncertain, we know that our customers need us now more than ever. In these times of adversity, Peoples Bank is guided by our mission and our values.

When COVID-19 arrived, we looked to our internal business continuity planning to make sure we were a stable presence for our customers. Like many companies, we had no real-world experience with oper-

ating during a pandemic. We had to make decisions as the situation evolved and had to balance the customer experience with heightened concerns for everyone’s physical health and well-being.

As we navigated changing conditions, our company followed three directives, in this order:

- Ensure the health and safety of our employees, customers and communities
- Ensure stability of operations
- Manage risk for future stability

Even before the pandemic was declared, our business continuity team continually monitored the situation and charted a course forward. The goal was to incorporate safe practices, avoid service disruption and continue to provide the best banking experience possible.

“Healing the economy will only be possible by an inclusive, unified effort from everyone in our community. The more people who participate in the recovery, the more prosperous we will all be.”



INSURANCE

Best advice: Ask expert

Guidance about keeping employees safe as they come back to office

As a commercial insurance risk adviser for 31 years, I have seen a lot go on in the world of insurance. However, when COVID-19 hit, my team and I had to be more accessible than ever before as our world navigated these uncharted territories. We have seen firsthand how all industries have been impacted — especially bars, restaurants, hospitality and entertainment venues. When the state of Indiana gradually allowed businesses to reopen, the one question clients asked frequently was “How do businesses move forward?”

First and foremost, we know that all businesses are unique, so reopening plans are going to vary by industry. From a workers’ compensation perspective, it



use, such as 6-foot separation, installing plexiglass protective barriers and requiring employees to wear face masks. Daily cleaning measures in high-trafficked areas also are encouraged during this time.

In addition to implementing safety precautions, many also are concerned about how to react if COVID-19 infects their employees. With cases still being reported, it is hard to determine liability and where someone may have gotten ill with the coronavirus. However, one piece of advice I can offer is to immediately report to your workers’ compensation insurance provider. They are the best practitioners to help determine if the claim is covered or not under workers’ compensation.

You also might be wondering if your business could be held liable from a general liability standpoint for third-party claimants related to COVID-19. Once again, determining where the claimant may have been infected has become extremely difficult to prove. However, depending on the implementation of best practices for COVID-19 could be one of the determining factors as you maneuver through the claim process. If an incident or allegation is made against the business, it is strongly recommended the claim be reported to your general liability insurance provider. The insurer will thoroughly investigate to determine coverage under the terms and conditions of the policy in force. If a lawsuit is filed against the business, the insurer should provide defense during the period of investigation as they determine liability.

As we navigate this new “normal,” many companies have rolled out some great COVID-19 automation resources for businesses to use during this time. For example, Appian Corp. unveiled a workforce safety solution app that helps deliver a safe and compliant transition back to work. Before arriving at work each day, employees are required to answer a series of confidential health questions. If their health is a concern that day, HR representatives will be informed, and the employee will be required to stay home.

Another best practice I would recommend implementing is requiring clients, customers and vendors to fill out health questionnaires once they arrive at your place of business. As I mentioned earlier, it is hard to detect where people might have become infected with COVID-19. However, it is important to have documents in place if a workers’ compensation coronavirus claim should occur at your workplace.

Overall, there is a lot of information to process as we continue to adapt to this global pandemic. However, as your business ramps back up to full operations, I would encourage you to consult with your commercial risk advisers to address the risk exposures that may be unique to your business operations to ensure that protocols are in place to create a safe work environment. These are tough waters to navigate, but I have no doubt that Northwest Indiana will return stronger than ever before. ■



► **Mark Bates** is the president of Pinnacle Insurance Group of Indiana in Crown Point.



is imperative that all businesses implement a safe environment for employees to return to work. The Centers for Disease Control and Prevention unveiled a variety of best practices businesses can

“As your business ramps back up to full operations, I would encourage you to consult with your commercial risk advisers to address the risk exposures that may be unique to your business operations to ensure that protocols are in place to create a safe work environment.”



VIEWPOINT

Strong 'fiscal foundation'

Business community works together to persevere during unprecedented crisis

While COVID-19 has impacted every community in Northwest Indiana, taking lives and livelihoods, this crisis also showcased Region resilience. Facing down this unprecedented challenge, Indiana's strong fiscal foundation and top-ranked business climate enables our state to emerge from the storm in once again a position of economic strength.



► **Eric Holcomb** is the 51st governor of the state of Indiana.

That's possible because we hunkered down to slow the spread, ensuring our health care system maintained its capacity to provide care to those who need it. We stepped up when social distancing kept us physically apart. Health care workers pulled back-to-back shifts, going way above and beyond to care for the sick.

Hoosier companies partnered with our Indiana Economic Development Corp., altering production lines to make personal protective equipment and to deliver supplies needed by the front line.

Across Northwest Indiana, businesses led the charge. Among the many answering the call, Merrillville-based MonoSol ramped up production of detergents and dissolvable health care laundry bags supplied to hospitals. They procured N95 masks for health care providers, delivered no-touch thermometers for use by Portage emergency personnel and provided donations to local food pantries.

Prairie Packaging Co. in Kingsbury used their expertise to meet the demand for hand sanitizer and hard surface cleaners, distributing these essential products, and donating critical supplies to La Porte County first responders.

At its La Porte plant, Sterno Products sewed protective cloth masks for

workers at hospitals, nursing homes and restaurants, producing more than 3,000 masks per day.

And I'm doubly inspired every day by the way Region neighbors are working together to overcome the challenges this novel virus has thrown our way. Our administration is aligned with and working alongside Hoosiers and their businesses, following a data-driven roadmap to safely reopen Indiana's economy.

In fact, Indiana's Economic Development Corp. is supporting critical relief efforts, assisting businesses impacted by COVID-19, with a toolbox to help Hoosier entrepreneurs grow and get back on track.

The federal Paycheck Protection Program has approved more than 74,000 forgivable loans, totaling more than \$9 billion, to help Indiana employers make payroll, thanks to our congressional delegation, led by the dean, Congressman Pete Visclosky himself.

By deploying federal CARES Act funds and assistance secured through the U.S. Small Business Administration, we've allocated almost \$44 million in support of small businesses and manufacturers, two key drivers of our local and state economies.

In addition, the IEDC's Economic Activity Stabilization and Enhancement program will use \$10 million to support technology and operational advancements in the manufacturing industry.

Leveraging \$30 million to aid recovery from the global pandemic, the Indiana Small Business Restart Grant allows hard-hit businesses to get rolling by providing reimbursement for expenses, including rent, lease payments and utilities.

Providing no-cost resources, including financial assistance, counseling

and training to businesses impacted by COVID-19, the Indiana Small Business Development Center will deploy almost \$3.7 million in additional funding supporting these initiatives.

The IEDC also has secured more than 1.17 million Personal Protective Equipment items for the Indiana State Department of Health to distribute to front-line health care workers. And to protect the health of employees and customers, our Indiana Small Business PPE Marketplace is helping companies with 150 or fewer employees procure the protective equipment they need to safely conduct business. This online hub already has fulfilled 29,000 orders, shipping hand sanitizer, face masks and face shields to companies across our state.

As we've faced these unprecedented demands, Hoosiers across Northwest Indiana have demonstrated incredible patience, perseverance and teamwork. And while this obstacle might have caused some laps to be run under caution, we know the race will be won by finishing strong.

That's why we'll continue to partner with you, doing all we can to support employees and employers who have been affected by COVID-19.

I'm proud to share your commitment to driving growth and economic opportunity right here in the heart of the heartland. From the newest, smallest startup, to the most established industry entrepreneurs, you're the economic innovators and game changers who turbocharge our state's growth.

My mission is to continue with you to build the best growth environment anywhere on earth for every person, business and community to rise. The Region's in the race — and because your engine is roaring — together, we'll lead the way as the century before us unfolds. ■

“As we've faced these unprecedented demands, Hoosiers across Northwest Indiana have demonstrated incredible patience, perseverance and teamwork.”



Standing (from left): Gosia Rolniak and Charlie Loitz; Seated (from left): Dan Hamstra, Jolanta Moore and Brandon Underwood

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