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JUNE / JULY 2021

# Northwest Indiana Business Magazine

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## New office guidelines

*Legal experts say adapting to remote work  
means time to review workforce policies*

*Natalie Shrader  
Partner  
Burke Costanza & Carberry*

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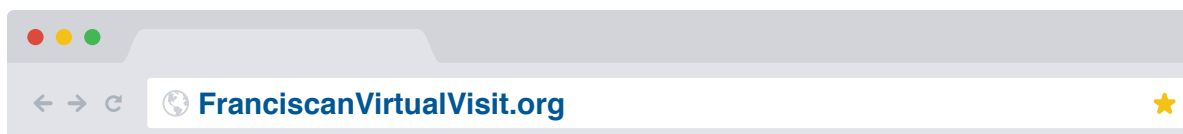


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## GOOD BIT

**\$9.5B**

Indiana businesses received about this much of the \$500 billion the U.S. Small Business Administration said it distributed in PPP loans in 2020. ► **PAGE 26**

## IN THIS ISSUE

**W**ith daily life slowly returning to where it was before the pandemic, business leaders and owners continue to seek advice on how to operate in an environment where employee and customer safety has taken on new meaning. For more than a year, many businesses have allowed their employees to work remotely, which has led to a need for new guidelines to maintain productivity as well as keep sensitive information secure. Because many people were glued to their computers at home, businesses also learned to embrace social media to boost their marketing presence and keep dialogue open with customers. Evolution also is happening in higher education as many of the Region's institutions are finding ways to attract students and diversify program offerings to better serve the community. While the pandemic was an unprecedented event, some embraced new hurdles that led some to develop financial contingencies to better weather future economic downturns. Communication remains key to help a business grow, a motto followed by HealthCall in Crown Point. Community leader John Cain decided to postpone retirement — for now. The Boys & Girls Clubs are making reintroductions in the Region. And a few experts share their insight too. Thanks for reading! — *Larry Avila, managing editor*

## PICTURE PERFECT



Aspiring entrepreneur Robin Denham Coulter attends a recent website design class hosted by C WHITT PR. ► **PAGE 22**

## OUR MISTAKE

In the April-May edition in the story "Bright future for home sales," we misidentified a source in a pullquote. Brian Gill said: "Lower taxes have always been (a) nice selling point ... the communities that make up the Region have done a real nice job in developing quality-of-life amenities that will help sustain strong home sales over the next few years."



► **Brian Gill** is the senior vice president and chief retail lending officer of Munster-based Peoples Bank.



► **Peter Novak** is the CEO of the Greater Northwest Indiana Association of Realtors.

## QUOTE TO REMEMBER

**"Kids have been impacted socially, emotionally, academically, physically, as a result of COVID. We believe strongly that Boys & Girls Clubs can fill that space for them, bring back some normalcy."**

— Ryan Smiley, Boys & Girls Clubs of America of Greater Northwest Indiana ► **PAGE 37**



# AROUND THE REGION



Learn about people, companies making difference at work and in their communities

LARRY AVILA

## Banking

Merrillville-based **Centier Bank** recently announced the following new staff appointments: **Marcus Mayer** was named branch manager of the bank's Merrillville branch; **Aracely Ledezma** was appointed branch manager of the bank's downtown Crown Point branch; **Lauren Staten** was appointed branch manager of the bank's Hobart Strack & Van Til in-store branch; **Jenny Stall** was named branch manager at the bank's downtown Valparaiso location; **Bryan Olund** was named assistant vice president, small business banker, in Mishawaka; **Clay Koehler** was appointed assistant vice president of small business banking for the Lafayette area; **Jessica Jackson** was named a mortgage loan officer in Lafayette; **Joshua Stuckey** was named business banking officer at the bank's Carmel office; **John Marshall** was named a mortgage loan originator for the bank in the greater Indianapolis area.

**Susan Brooks**, former U.S. representative for Indiana's 5th Congressional District, and **Mark Hardwick**, CEO of First Merchants Corp. and First

Merchants Bank, were elected to the board of directors of **First Merchants Corp.** and **First Merchants Bank**.

**Paul Marsh**, who served as president and CEO of South Bend-based **Teachers Credit Union** the past decade, resigned from the post in April. **Waylon Peterson**, president of **TCU Wealth Management**, was named interim president and CEO. TCU also named **Sharri Tafelski** vice president of deposit operations; **Catrina Tate** assistant vice president district retail; and named **Carrie Upchurch** area manager. Upchurch previously served as manager of TCU's St. John branch, and will manage the credit union's branches in St. John, Gary, Hammond, Whiting and Chesterton.

## Business

The **Northwest Indiana Forum** elected new members to its board of directors: **Dave Bareham**, Enbridge, Griffith-area manager; **Erica Dombey**, Regional Development Co., president and executive director; **Matt Gower**, Carmeuse Lime & Stone, area operations manager; **Michael Helsdingen**, First Midwest Bank, senior vice president; **Brian Hittinger**, Krieg DeVault, partner; **Ken Iwama**, Indiana University Northwest, chancellor; **Kathryn**

**Jenkins**, Horseshoe Casino, senior vice president and general manager; **Anthony Kazakevicius**, Chicago South Shore & South Bend Railroad, director of sales and marketing; **Tom Keon**, Purdue University Northwest, chancellor; **Richard Leverett**, AT&T, director external affairs; **Dean Mazzoni**, Franciscan Health - Michigan City, president and CEO; **Justin Mount**, Indiana American Water, major account manager; and **Lori Tubbs**, McColly Bennett Commercial Advantage, partner.

**Pulse Technology**, a technology and business services company with operations in Northwest Indiana, named **Michelle Sunny** marketing manager and **John LeQuessne** account executive.

**Petar Todorovic** was promoted to president at **Sage-Popovich Inc.** in Valparaiso.

## Consulting

**Mark Baer** is the new CEO for **Crowe**. The firm, which has a South Bend location, is a public accounting, consulting and technology firm with global operations. Baer succeeds **Jim Powers**.

## Economic development

**Indiana Commerce Secretary Jim Schellinger** announced his resignation March 3. He was appointed



**BANKING**  
**Marcus Mayer**



**BANKING**  
**Aracely Ledezma**



**BANKING**  
**Lauren Staten**



**BANKING**  
**Jenny Stall**





**BANKING**  
Bryan Olund

president of the **Indiana Economic Development Corp.** in 2015 and later was named commerce secretary in 2017. **Jim Staton**, former **IEDC Northwest Regional Director**, was named interim commerce secretary March 9.

The **South Bend - Elkhart Regional Partnership** recently appointed new members to its board of directors: **Shannon Cullinan**, executive vice president, University of Notre Dame; **Jon Hunsberger**, executive director, Elkhart County Convention and Visitors Bureau; **Phil Smoker**, vice president of sales, Smoker Craft Inc.; and **Laura Walls**, president and CEO, Marshall County Economic Development Corp.

### Education

**Valparaiso University** recently hired **Mike Tyler** as associate provost of graduate and online education.

**Purdue University Northwest** faculty members **Scott Bates**, associate professor of biological sciences, and **John Durocher**, associate professor of health studies of the college of engineering and sciences, were awarded **Nils K.**



**BANKING**  
Clay Koehler

**Nelson Endowed Professorships.** The designation recognizes their commitment and dedication to research and teaching within the biological sciences department at PNW, and provides additional support for research and scholarly activities in their respective fields of study, according to the university.

**Elizabeth Renieris** was appointed founding director of the **Notre Dame-IBM Technology Ethics Lab** at the **University of Notre Dame.**

### Government

**Holli Sullivan**, a state representative from southern Indiana, was appointed by **Gov. Eric Holcomb** as Indiana's new **secretary of state** in late March.

**David Cook** was named **Indiana Inspector General.** He previously was chairman of the **Indiana Alcohol and Tobacco Commission.**

### Health care

**Ashley Dickinson** was named CEO of **Northwest Health** in late March. Dickinson served as CEO for Northwest Health - La Porte and



**BANKING**  
Jessica Jackson



**BANKING**  
John Marshall

Northwest Health - Starke in Knox since 2017. **Karen Jedrysek**, an employee of the health system since 2005, was appointed regional director of human resources. The Northwest Health system includes the La Porte and Knox hospitals as well as Northwest Health - Porter in Valparaiso, Northwest Medical Group, Northwest Health Emergency Medical Services, Northwest Health Occupational Medicine and affiliated outpatient locations in Chesterton, Michigan City, Portage and Valparaiso.

**Raquel Prendkowski** was appointed assistant vice president, patient care services, by **Methodist Hospitals** for its **Northlake Campus** in Gary.

### Interior Design

**Interior Image Group** in Crown Point promoted **Jillian Schuck** to director of design and hired **Scott Durst** as senior project manager.

### Law

**Stephanie Steele**, the **city of South Bend's** corporation counsel, was appointed by **Gov. Eric Holcomb** to the



**BANKING**  
Susan Brooks



**BANKING**  
Paul Marsh



**BANKING**  
Waylon Peterson



**BUSINESS**  
Michelle Sunny



**BUSINESS**  
John LeQuesne

**St. Joseph County Superior Court.** Steele succeeds **Judge Jane Woodward Miller** who retired at the end of her term Dec. 31.

**Philip Lashutka** recently joined **Jones Obenchain LLP** as an attorney in the law firm's South Bend office.

### Logistics

**Ryan McCoy** of Valparaiso was named director of the **Ports of Indiana-Burns Harbor**. His new role began April 26. McCoy succeeds **Ian**



**ECONOMIC DEVELOPMENT**  
Jim Staton

**Hirt**, who was in the role since March 2017, but it was announced in January that he was stepping down May 3.

### Manufacturing

**John Randall** was named president and CEO of Michigan City-based **Sullair**. Randall's appointment was effective April 1. He replaces **Charlie Takeuchi** who was promoted by Hitachi Ltd. to president of Tokyo-based **Hitachi Industrial Equipment Systems**. Randall most recently served as



**EDUCATION**  
John Durocher

president of Sullair Asia for more than two years.

**Lippert Components** in Elkhart promoted **Eileen Pruitt** to deputy chief human resources officer and senior legal counsel; **Erick Click** to vice president of environmental health and safety; **Jim Menefee** to group president of Lippert's European operations; **Ryan Smith** to group president of Lippert's North American OEM businesses; and hired **John Rhymer** as vice president of innovation.



**EDUCATION**  
Scott Bates

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GOVERNMENT  
Holli Sullivan



HEALTH CARE  
Ashley Dickinson



HEALTH CARE  
Karen Jedrysek



HEALTH CARE  
Raquel Prendkowski

### Nonprofit

**David Nicole**, who served as president and CEO of the **United Way of Allen County** in Fort Wayne between November 2014 and September 2019, was named interim president and CEO of the **Lake Area United Way** in March.

**Katelyn Marciniak** was named marketing coordinator for the **Lubeznik Center for the Arts** in Michigan City. She replaces **Kyle Murphey**, now co-owner and creative director at **Crosscurrent**.

### Retail

Michigan-based grocer **SpartanNash** named **Greg Molloy** vice president, environmental health and safety. Michigan-based SpartanNash acquired **Martin's Super Markets Inc.** of South Bend in November 2018.

### News

A study commissioned by **Centier Bank** found the Merrillville-based organization's community impact across the state totaled more than \$11 million

between 2016 and 2020. The report compiled by **Blackbird Philanthropic Advisors** in South Bend found Centier's community impact had an estimated value of \$11,055,978. The study examined several areas, including corporate philanthropy, volunteerism and associate philanthropy, to quantify Centier's impact on organizations and communities. During the time examined, Centier contributed financially to more than 1,350 organizations and volunteered 71,856 hours across 2,821 organizations.



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**LAW**  
**Stephanie Steele**

Seattle-based ecommerce giant **Amazon** is expanding its delivery operations in Northwest Indiana. The company is opening delivery stations in **Merrillville** and **Valparaiso** before the end of the year. The Valparaiso site will be at 2200 Memorial Parkway, according to a statement from the **city of Valparaiso**. Amazon plans to invest about \$30 million in the property, which will employ 130 part- and full-time workers as well as more than 150 delivery drivers with salaries starting at



**LAW**  
**Philip Lashutka**

\$15 per hour and assorted benefits. The Merrillville site will be at the **AmeriPlex at the Crossroads Business Park**, a development of **Holladay Properties**. Amazon's Merrillville operation will occupy a 141,360-square-foot building on a 35-acre parcel and employ between 125 and 250 workers as well as 230 delivery drivers and possibly another 60 flex drivers, according to Holladay Properties. **Valparaiso Health Center of St. Mary Medical Center** is expanding its outpatient services with a third floor, a



**MANUFACTURING**  
**John Randall**



**RETAIL**  
**Greg Molloy**

20,455-square-foot addition. The project is expected to be finished by June, and will accommodate the hospital's growing physical therapy, medical oncology and gastroenterology service lines. The **Indiana Department of Workforce Development** launched the **Hoosier Talent Network** from **Eightfold AI** to connect employers with workers disrupted by the coronavirus outbreak. The new job-matching and career-planning site is powered by artificial intelligence to help jobseekers

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quickly find the right opportunities in the right locations, the state said. By better understanding their skills and capabilities, the network can unlock opportunities based on an individual's unique potential.

The **Pokagon Band of Potawatomi Indians**, which operates three **Four Winds Casino** locations in Michigan and another in South Bend, through its investment arm **Mno-Bmadson**, acquired **Walerko Tool and Engineering Corp.** in Elkhart through its manufacturing investment vehicle **Mno-DREK**. The deal closed in March and terms of the transaction were not disclosed.

**Sage-Popovich Inc.** in Valparaiso expanded its aviation maintenance operations by acquiring **Togs Aircraft LLC**, an FAA Part 145 Repair Station, based at Oakland County International Airport in Pontiac, Michigan, near Detroit.

A new initiative at **Ivy Tech Community College's Lake County** campus seeks to make better connections between students and potential employers. The college's **career coaching and employer connections** will launch this fall to assist students in preparing for a job search and work with area employers to ensure students have the skills needed to work in their respective industries. Ivy Tech has been rolling out the program at its campuses statewide in recent months.

Patrons to the new **Hard Rock Casino Northern Indiana** in Gary may recognize the iconic guitar marquee sign at the entrance to the entertainment complex. The guitar sign, which was revealed April 8, was modeled after the 1961 Supro Airline Town & Country guitar used by **Joe Jackson**, father of the members of the legendary **Jackson 5**. The casino opened May 14.

**Alliance RV**, which launched in 2019, is investing more than \$33 million to grow its manufacturing campus on Benchmark Drive in Elkhart. The company, which manages three manufacturing and office facilities totaling 254,000 square feet, plans to build and equip two additional 120,000-square-foot production facilities to support increased production of its line of luxury fifth-wheel RVs. The company could add up to 650 new jobs by the end of 2023. ■



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# NEW OFFICE GUIDELINES

## LEGAL EXPERTS SAY ADAPTING TO REMOTE WORK MEANS TIME TO REVIEW WORKFORCE POLICIES

Doug Ross

**W**orking remotely has become commonplace because of the pandemic, but there are numerous legal, ethical, moral and practical issues to consider when managing these workers, employment law experts say.

“Employers should really try to overcommunicate, especially at the beginning of the telecommuting process,” said Mike Palmer, a partner with Barnes & Thornburg in South Bend.

Normally, that would include working out details in a telecommuting agreement ahead of time to spell out details of how the working relationship will play out.

That includes logistical details like how to get mail delivered to the office directed to the employee in a timely manner. Should it be sent by courier? Dropped off by the manager or other employee driving by the telecommuter’s house on the way home from the office? Scanned and sent by email? Sent daily? Weekly batches?

Isaac Carr, managing partner with CCSK Law in Valparaiso, says corporate culture is an important consideration in managing remote workers.





**“Mostly what we’ve seen right now is employers getting used to the idea of people working remotely from home and grappling with the idea of how much supervision should we be doing and how should we be doing it.”**

— Natalie Shrader, Burke Costanza & Carberry



At the onset of the pandemic, with many office workers suddenly sent home to work remotely, issues like this were addressed as they arose. But now that the routines of working from home have become commonplace, and with a year of experience to review what works and what doesn't, there's time to ensure businesses are protected from legal issues and employees are managed effectively.

“Mostly what we’ve seen right now is employers getting used to the idea of people working remotely from home and grappling with the idea of how much supervision should we be doing and how should we be doing it,” said Natalie Shrader, a partner with Burke Costanza & Carberry in Merrillville.

Clearly defining expectations is key.

“I think it’s a good idea to have an employee sign off” on agreements that spell out expectations for both the employee and the employer, advised Janilyn Daub, a partner in Barnes & Thornburg’s Elkhart office.

Isaac Carr, managing partner with CCSK Law in Valparaiso, said corporate culture is an important consideration in managing remote workers.

“Is it more hierarchical or more egalitarian?” he asked. At some businesses, people get a voice, but they don’t get a vote.

Carr recommends tailoring employment policies to make sure they reflect reality and what the employer is trying to accomplish with employees. Policies should lay out expectations and accountability. Go over it with employees and seek their input. “It helps them take ownership and responsibility,” he said.

“I’m a big fan of getting your employees involved in whatever procedures you’re putting in place,” Carr said.

Instead of being sneaky, explain why the policies are needed and offer a chance for employees to suggest ideas to refine them.

Don’t just consider what’s legally required, either, he said. Think about what’s ethical and consider how you

would want to be treated if you were the employee.

“Be a good person. Just because it’s legal ... doesn’t mean you should do it,” Carr said.

### Preserving corporate culture

**S**hrader said corporate culture is important to maintain.

“It gets down to good communications,” she said. “You want to continue to have your good culture between management and employees.”

If people are working in teams, regular team meetings should be held. Managers should also check in, one on one, with the stated reason of facilitating the employee. How are things going? Is there anything the employee needs? What can the manager do to help the employee work effectively and efficiently?

“You want to keep whatever projects you’re working on intact,” Shrader said.

“It’s appropriate to have the appropriate kinds of communication,” she said. For workers at home, that includes checking in via videoconference, or similar means, so the remote employee doesn’t feel they’re alone at home.

Sometimes, however, remote workers need to be summoned to the office.

“There are times when face-to-face is best,” Shrader said. If that’s the case, try to give 24-hours’ notice so it’s not an inconvenience.

Carly Brandenburg, a partner with Eichhorn & Eichhorn in Hammond, noted an employee might be dealing

with children doing e-learning at home while tackling job duties at the same time.

The Americans with Disabilities Act applies when workers are brought into the office for meetings, Palmer said, so make sure any appropriate accommodations are made for each of the employees.

### Different work environment

**C**oncerns about social distancing during a pandemic are among factors that need to be considered when planning in-person meetings, said Nicholas Otis, a partner with Newby, Lewis, Kaminski & Jones in La Porte.

Otis, a member of the Society for Human Resource Management, said making people feel comfortable about in-person meetings is important.

“I’ve got a couple of really large conference rooms in my office,” he said,

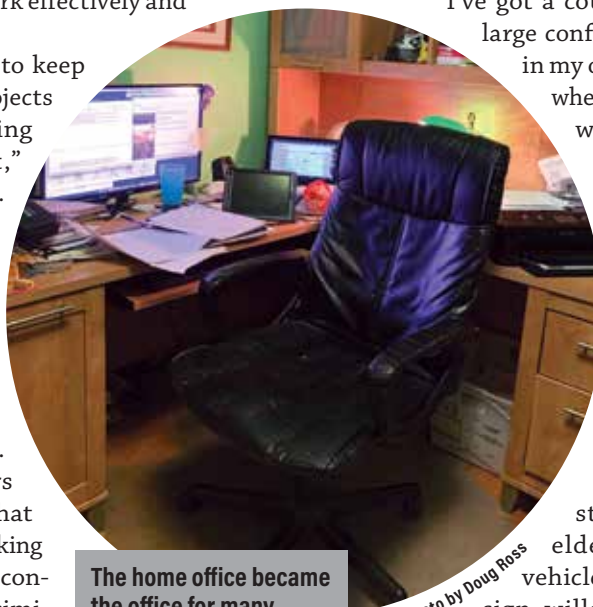
where he can meet with clients and keep his distance. But sometimes that isn’t enough.

Otis has watched partners in his firm go into the parking lot to stand outside elderly clients’ vehicles while they sign wills or conduct other business that can’t be done virtually.

“You have to find ways to continue to meet people,” he said.

Maintaining morale is important, too. Otis has heard of putting petting zoos on Zoom among other techniques to boost morale.

Others have done virtual cooking events where they prepare foods together yet separately, Shrader said. Some companies have sent cocktail



**The home office became the office for many during the pandemic.**

Photo by Doug Ross

**“The central problem when transitioning from an office place to home-work model is usually a lack of communication.”**

— Carly Brandenburg  
Eichhorn & Eichhorn



**“Everybody has to be accountable for the work they are doing or not doing.”**

— Jim Jorgensen  
Hoeppner Wagner & Evans



mixes to employees so they can enjoy a virtual cocktail party together.

“Our firm normally has social functions throughout the year, so we all get together and enjoy each other’s company,” she said.

Maintaining morale is just one of the challenges facing employers with remote workers. So is onboarding new employees. Daub said it is easier to manage remote workers who have been accustomed to working in the office because they already know how the routine works. New employees pose a basic challenge — how to train them when they can’t see what others in the office are doing, she said.

Otis said working remotely really stunts the ability of new employees to learn from more experienced lawyers.

Clerking for a judge, for example, involves more than clerical work, he said. It’s also seeing how the judge reasons things out, how the law is put into practice. The same is true of other professions.

New lawyers learn from observing older partners. Those interactions aren’t happening as often now, so the training is lagging. It is tough to put a value on learning by observing, Otis said.

“For a while, it’s all right, but I hate Zoom,” he said.

### Reviewing policies

A year into the pandemic, employers should evaluate the remote working experience, including how productive the employers were compared to working in the office, said Jim Jorgensen, a partner with Hoeppner Wagner & Evans in Valparaiso.

Palmer said reviewing productivity and lessons learned can help establish parameters for working remotely.

When it comes to productivity concerns, we’re in a new frontier, Brandenburg said. There’s no one-size-fits-all approach.

“I’ve had many clients call with concerns about how they should handle



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# OFFICE NEEDS?



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specific issues that arise with their employees at home,” she said. “One of the most common things that comes up is how an employer should handle concerns that an at-home employee is not actually working as much as he or she claims to be (or) perhaps the work quality or quantity is diminished, but the employee claims to be working the same hours.”

Before allowing an employee to work from home, employers should ask themselves whether this is an employee who is productive and has good time management skills, Shrader said.

Jorgensen suggested using the computer to check in and check out at the beginning and end of the day and, as appropriate for company policies, before and after lunch or other breaks. Then use the same means as before for the employee to affirm the accuracy of these records.

“Obviously, the employer wants to make sure that it is accurately recording the time that the nonexempt employee is working,” Jorgensen said. It is trickier for salaried employees.

“Then it’s much more difficult to measure the quality of the work and the quantity of the work if they’re offsite,” he said.

Jorgensen said employers should think about how often and how the employee is obligated to report on their progress. Are multiple reports each day appropriate? Daily? At the end of the week? Whatever satisfies the employer to know the employee is doing what they’re directed to do.

“Everybody has to be accountable for the work they are doing or not doing,” Jorgensen said.

When an employer is concerned about productivity, Brandenburg wants to know as much as possible about the unique circumstances. Is the remote worker also a caregiver? Does the employee have sufficient information about expected performance metrics? Does the employer check in with the employee? Is the employer able to reach the employee during work hours through Zoom or phone? If the employee is hourly, are they required to track time spent on various tasks?

“The central problem when transitioning from an office place to home-work model is usually a lack of

communication,” Brandenburg said. “Employees lack clarity regarding the employer’s expectations, and employers lack easy access to employees.”

She advises employers to first communicate directly with the employee orally to discuss the problem and work together to identify the specific problems so solutions can be found.

“From there, I counsel the employer to create a written record of the interaction

and corrective action plan — what did you ask the employee to improve, were there impediments to achieving those goals that were identified during the discussion, and what is the action plan moving forward?”

Carr noted the availability of technology to track performance. “Monitoring can come in many forms,” he said, including monitoring internet use, keystrokes, webcam and more.



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## LAW

Employers also can monitor phone calls, emails and GPS tracking.

"The way I see it, when it comes to this employee monitoring, it's a balance between privacy and employee productivity," Carr said.

He stressed the importance of keeping good records. "Recordkeeping protects against lawsuits," he said.

Jorgensen said, if an employee uses personal equipment, monitoring could reveal private information the employer isn't entitled to. Legitimate privacy rights of the employee must be protected.

"In a more perfect world, you would have (the employee using) company-owned equipment," he said.

As a practical matter, remote tech support is more difficult when the equipment isn't owned by the company.

"In any case, the employer probably has a computer-use technology policy," Jorgensen said.

Shrader said, if a business does not have a technology policy, now is the time to draft one.

"Employees should sign off on that policy, (and) occasional reminders are good, too," Shrader said.

Carr said policies should be tailored to reflect reality and what you're trying to accomplish with employees. Go over it with them and seek their input.

"It helps them take ownership and responsibility," he said.

The company policy should spell out how employees are monitored and what behaviors are monitored. It also should remind employees they have no expectation of privacy in their communications during their employment, she said.

"There has been an increase in electronic monitoring of employees," Shrader said, including installing an app to monitor keystrokes or forward emails electronically or automatically search employees' emails.

"It's not always the right thing to do for your employees," she said. "It might lower the trust between a manager and an employee," and it might lead to loss of morale or productivity.

In implementing electronic monitoring, employers need to make sure they avoid getting in trouble with wiretap laws and other regulations.

### Legal considerations

A remote workforce creates many other legal considerations, including compliance with employment and tax laws in whatever states the workers live in.









Otis has an undergraduate degree in accounting. While at the Valparaiso University Law School, he led the Volunteers in Tax Assistance program, which frequently dealt with issues of employees who live in Indiana but work in Illinois.

It gets even more complicated. Each venue where a person works can have a tax claim on the person's income. "It's not uncommon for a professional athlete to pay taxes in 20 states, for example," Otis said.

In theory, much "office" work can be done anywhere there is an internet connection.



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But if employees move to other states, that complicates matters for employers because they then have a new set of laws to follow.

Employers who post information on employment laws in the workplace can put these postings for each state on the intranet site, Palmer said.

Employees who change their residence should be required to notify their employer immediately, Daub said.

That said, employers should set expectations for remote workers who might be summoned to the office. The employment agreement should spell out that employees need to be available to attend meetings in the office on a day's notice, for example, she said.

Worker compensation law is another potential pratfall for employers with a remote workforce.

"I have to imagine that is extremely complex now," Otis said.

What happens if they're working at home and are injured? Daub asked. Employers need to reserve the right to inspect the workplace for safety issues, even in the worker's home, she said, even though it's highly unlikely that someone would ever exercise that right.

Prepared employers will put their insurance carrier on notice about employees who are working remotely.

Another legal challenge for employers has been the I-9 process to verify a new employee's legal right to work in the U.S. The employer is supposed to review identity documents in person and with the employee present. Because of the pandemic, Immigration and Customs Enforcement now allows a legal agent to be hired to perform this task, Daub said.

A split workforce, with some in the office and some at home, offers another set of challenges.

"Out of sight, out of mind" is a danger for employers.

"The experience of working from home is obviously not going to be the same as working in the office," Palmer said. Bringing doughnuts to the office doesn't require sending doughnuts or vouchers for them to remote employees.

However, all employees should have the same opportunities when it comes to work.

Carr urged employers to keep a record of benefits being given to people. Make sure you're not giving more leads to someone in the office than to a remote worker, for example.

"It's a lot easier to work with a person who's sitting there physically," Carr said, but remote workers shouldn't be slighted.

Another factor to remember is that a remote worker's workday starts

at their workplace — their home. If they're summoned to a meeting in the office, their travel time to the office is compensable.

As employers weigh whether to have a split workforce, "sooner rather than later," talk with an attorney, Jorgensen said.

"For employers, it's a very complicated issue with a lot of decisions each way," he said. ■



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## ON THE DEFENSE

### EXPERTS SAY MAINTAINING ONLINE SECURITY BEST WAY TO PREVENT CYBERATTACKS

LAUREN CAGGIANO

**W**hile the world at large has been focused on controlling the spread of COVID-19 this past year, another unseen threat has not abated.

With more businesses choosing to keep as many workers at home as possible during the pandemic, companies found increasing need for better security measures for employees accessing sensitive files through cloud-based servers.

#### Protection in cyberspace

**T**here was a danger in the air, but not via viral particles, a growing threat known as ransomware. Per the federal Cybersecurity and Infrastructure Security Agency, “ransomware is an ever-evolving form of malware designed to encrypt files on a device, rendering any files and the systems that rely on them unusable. Malicious actors then demand ransom in exchange for decryption. Ransomware actors often target and threaten to sell or leak exfiltrated

data or authentication information if the ransom is not paid.”

Payment aside, such incidents can severely impact the operations of businesses large and small and leave leaders scrambling to pick up the pieces. Such consequences can be reputational and economical in effect, CISA noted. Along those lines, organizations may suffer from any combination of lost productivity, a loss of credibility and trust, and of course, financial distress. On the note of monetary costs, the data tells the story.





operations and requests for comment were not returned.

### Clear and present dangers

Whether government or private entities, it can be an expensive and time-intensive endeavor to regain access to critical files and infrastructure. Shawn Massa with Valparaiso-based Golden Tech, a managed IT services firm whose clients include small- and medium-sized businesses, corroborated this statement. She said customers will reach out to her firm in the event they have been victimized.

It is never a fun phone call, and the sense of urgency is real, Massa said.

"In every case, they're down hard," she said. "Their business has been interrupted. They can't get their data or use their systems. Their email is down in most cases, and they're really desperate for help, looking for a hand and direction going forward."

That is how we've had to deal with ransomware, she said.

In helping customers in this dire situation, Massa encounters her share of misinformation about ransomware.

"There is a fallacy they're not big enough to be targeted," she said. "And that's just absolutely not true."

In contrast, businesses of all sizes and in all industries can be attractive prospects to bad actors. Massa offers an analogy: "Imagine there's a long hallway with a lot of doors, and they are just trying all the doors to see which ones are unlocked. And when they find one that's unlocked, they're not looking for (a) specific-sized company. They're just looking for the opportunity to interfere with your business so that you'll pay them a ransom."

The doorway — or vector — is often an email that an employee clicks not

knowing that it's infected. This gives the attacker a pathway into the organization's network so it can further wreak havoc. And worse yet, sometimes the results of the infection do not manifest themselves right away.

According to Massa, sometimes the ransomware can lie dormant for more than six months. Then when it presents itself — seemingly out of the blue — it can thwart operations.

### Planning for the worst

The deleterious nature of ransomware attacks means that organizations need to get in front of cyber threats through a proactive approach.

Massa said it starts with training employees on what to look for and having systems in place to mitigate threats.

"Get eyes on your environment," she said. "That means monitoring and maintaining your systems, (because) the advantage is that you can know when something goes wrong, and as soon as something goes wrong, you can deal with it."

Also related to prevention, Massa recommends keeping up with security patches and any software and firmware updates. Business leaders should not discount the power of a good backup system, either.

Massa takes her own advice.

"The backup system that we use, for example, is time based," she said. "So, we're making backups throughout the day, and it never copies over itself, (and) that means you have a fresh copy."

Massa said in effect this means that, if you realize you're infected on Monday, you could theoretically roll back to Friday and restore files to ensure business continuity.



**Get eyes on your environment. That means monitoring and maintaining your systems, (because) the advantage is that you can know when something goes wrong, and as soon as something goes wrong, you can deal with it."**

— Shawn Massa  
Golden Tech

According to CISA, the monetary value of ransom demands has increased, with bad actors demanding payments of \$1 million or more.

That reality hit close to home — literally — in 2019. Officials in La Porte County paid \$130,000 in bitcoin in response to a ransomware attack that affected two domain controllers and resulted in network services going offline. Similarly, as reported by GovTech Today, Lake County was hit by a cyberattack that forced the shutdown of email service and several internal applications throughout county government.

It is unknown whether county officials paid a ransom to restore

**“IT departments ... really (need to) know it’s a hand-in-glove relationship. It’s not just your IT department, but your C-suite folks, too, who have a thorough understanding of what’s really important – what’s (essential) to your core business function.”**

— Robert Middleton, Federal Bureau of Investigation — Indianapolis

### Web-based threats

Seth Spencer, CEO and founder of SERA Solutions, a full-service web design and digital marketing company in La Porte, offers a similar but different perspective.

He said websites can be prone to malware, posing inherent risks to visitors.

“One way that people’s websites get hijacked is that they’re not necessarily aware of it all the time,” he said. “For instance, there can be an automatic download that occurs when you go to their contact page.”

Just like an infection transmitted by an email, a hijacked website can create the same sort of problems on the victim’s end. That’s why, according to Spencer, it’s important to work with a

professional to develop a website that’s not only aesthetically pleasing but more importantly, a secure website.

Such a company can monitor your site for malware and help you act accordingly to prevent financial or reputational harm.

On the user side of the equation, Spencer recommends using discretion when browsing the web.

Also, be mindful about which browser is the default. Internet Explorer, for example, is a common target for viruses, Trojans and other bits of malware. On the other hand, Spencer said, Chrome and Firefox are good standbys. Regardless of browser of choice, he reminds readers to update the browser as recommended, to further reduce the risk of threats.

### Equal opportunity targets

Robert Middleton, a Federal Bureau of Investigation assistant special agent in charge, said he has seen it all in his line of work.

The public servant, who works from the Indianapolis office, said ransomware affects all walks of life and industries in both the public and private sectors. While he couldn’t offer specific details to the nature of the incidents, he did offer one telling statistic.

“I can tell you that we’ve probably been involved with about 15 ransomware matters in the state of Indiana in recent years,” he said. “(The attacks) ranged in scope and impact, from the smallest municipality and some of the largest private-sector companies.”

In other words, attackers do not discriminate when it comes to holding operations hostage. In the case of private entities, Middleton said his office advocates for leadership working in tandem with in-house technical professionals.



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“One approach we encourage, when we do our outreach throughout the state, is for IT departments to really know it’s a hand-in-glove relationship,” he said. “It’s not just your IT department, but your C-suite folks, too, who have a thorough understanding of what’s really important — what’s (essential) to your core business function.”

### To pay or not to pay?

In the event of a ransomware attack, Middleton said the FBI discourages payment. That’s because ransomware attacks would not occur without payment from victims.

The payment of extortion demands encourages continued criminal activity, leads to other victimizations and can be used to facilitate additional serious crimes.

There’s also the fact that paying a ransom does not guarantee an organization will regain access to its data. In fact, in some cases, individuals or organizations were never provided with decryption keys after having paid a ransom.

# \$130,000

**Amount officials in La Porte County paid in bitcoin in response to ransomware attack.**

The FBI has a long tradition of not paying ransoms so as not to embolden criminals to target other organizations for profit.

Despite this recommendation, cyber insurance is a big and burgeoning business. In fact, net written premiums in the U.S. totaled \$1.94 billion in 2018 — with 58% or \$1.12 billion generated by stand-alone policies and the remaining 42% by cyber coverage included in standard commercial policies, according to data cited by Deloitte & Touche.

### Proactive not reactive

Instead of relying on insurance policy coverage as a potential way to soften the financial blow of an attack, Middleton suggests what he refers to as a “front-line approach.” In other words, those tasked with maintaining

security should be focused on prevention, first and foremost.

“We encourage IT departments to think about and make sure they’re updating any (security) patches,” he said. “We also highly encourage multi-factor authentication, backups and configurations that (are) updated and segregated from your main network.”

And in the event of an incident, Middleton said having a crisis response plan in place — and practicing it when appropriate — can offer peace of mind.

The same can be said of FBI intervention. Middleton said to inform authorities immediately.

“Get us involved as early on as possible,” he said. “We might not be able to help your individual situation regarding a ransomware, but what we will be able to do is get intelligence and try to connect the dots to benefit the larger picture.” ■

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# A FEW CLICKS TO BRAND

EXPERTS SAY MARKETING IN DIGITAL AGE STARTS WITH COM

CARRIE NAPOLEON

**B**usinesses looking to build better brand recognition in the digital age have the tools at their fingertips to make it happen.

A presence on social media in conjunction with a business website connects businesses regardless of type with potential customers who more and more turn to the internet to shop or learn more about a company.

"Two foundational promotional tools, website and social media, makes you searchable and validates you," said Chelsea Whittington, owner of C WHITT PR in Hammond.

A social media presence not only informs people that you exist it also ensures you and your business are searchable.

Whittington said, for those businesses that have not arrived at the stage of operating a business website, having a social media presence is a great way to help people to find you. The content shared on the social media platform allows potential customers to get to know you before they reach out.

"Things should be strategic, timely and consistent, so when people do reach out, they have some touch points with you," Whittington said. "That consistency piece is extra very important."

Failing to post can leave a sour taste in the mouths of some potential customers. Once a business makes a commitment to develop a social media presence, Whittington said it is important to consistently share content.

Seth Spencer, founder and CEO of SERA Solutions in La Porte, advises businesses to consider quality over quantity when it comes to posting on

social media platforms. Spencer said some businesses post throughout the day — content like links to various stories that reference other businesses or fluff information irrelevant to their own mission.

"I'm a firm believer social media is a great tool to help increase sales revenue, (but) more times than not, it's going to end up leading

back to your website," Spencer said.

The more effective the content the better the result, he said. Most businesses would benefit from an internet presence via a business website and use social media to complement that destination.

Like other marketing experts, Spencer said it is important to determine your audience and what social media tool will best reach it. He suggested all businesses at the very least should have a Google and Bing business page.

He advises business owners that, while the marketing tools are different in the digital age, marketing itself has not changed. Quantity of posts means little over the quality of the content shared. Business owners also need to be proactive in ensuring information is up to date on all digital platforms.

"Get back to the basics of marketing," Spencer said.

## Making distinctions

**J**ay Mattern, CEO of Villing+Company of South Bend, said that at the foundation, businesses need to understand the difference between sales and marketing. Social media and a website are complementary to sales efforts. The success of a social media presence cannot necessarily be translated directly to the number of sales.

"Sales is a very outbound sort of function reaching out to potential customers, (but) social media is the exact opposite," Mattern said. "It's inbound, (so) you use different platforms to lure or attract a potential customer to you, (and) social media is that piece to make outbound selling efforts a little easier."

For those businesses just getting started in social media, Mattern said he tells his clients and staff the old adage: How do you eat an elephant?

"One bite at a time," Mattern said. Instead of venturing onto every platform like his counterparts, he advises

**“Social media is a great, cost-effective way of getting your brand in front of your ideal customers.”**

— Michelle Andres  
Group 7even



# AWARENESS



## PLEMENTARY WEB AND SOCIAL MEDIA PRESENCE

finding the one used most by the demographic you want to reach. “Let’s start with one and take that first bite of the elephant.”

The experts also advise businesses need to have a strategic plan of what they wish to accomplish with their social media presence to be effective.

“Have a strategic idea in mind of the perception you’re trying to create or the authority role you are trying to create,” Mattern said. “You want to have consistency with the kind of content you are either writing or curating, (so) you are leading a bread crumb trail right to your doorstep if you are consistently saying the same thing about who you are and what you do.”

### Brand building

**A**wareness is key in building a brand, and social media is a critical tool to use to make that happen, said Michelle Andres, president of Group 7even marketing in Valparaiso.

“If someone has never heard of your brand, they can’t possibly purchase from you,” Andres said.

Like her counterparts, Andres said evaluating and identifying which social media tools best serve your mission and share your messaging is the first step.

“Social media is a great vehicle for generating awareness, through page boosts and social media ad campaigns; social media is a great, cost-effective way of getting your brand in front of

your ideal customers,” Andres said, adding social media now plays a critical role in an organization’s sales funnel and has proven to be a great medium for increasing leads and sales.

Social media can be a unique and useful tool in brand building.

“With top-of-the-mind brand awareness, your brand is on the short list of brands being considered for a purchase,” Andres said.

Social media can be used to showcase what is unique and great about your product or service. It can be used to create an idea of the lifestyle of the people targeted and how they would utilize the product.

“In other words, you can help your customer see who that product can impact

## OUR PANEL OF EXPERTS



► **Chelsea Whittington** owns C WHITT PR in Hammond.



► **Seth Spencer** is the founder and CEO of SERA Solutions in La Porte.



► **Jay Mattern** is the CEO of Villing+Company of South Bend.



► **Michelle Andres** is president of Group 7even marketing in Valparaiso.



► **Ash Siery** is the digital advertising manager for Elkhart-based Vala Marketing.



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their day-to-day lives in an extremely timely and relevant way," she said.

For service providers, the platform can be used to establish yourself and your business as thought leaders in your industry.

"When you are seen as a thought-leader in a particular industry, your service becomes a provider-of-choice in the mind of the consumer," Andres said.

### Social strategy

Ash Siery, digital advertising manager for Elkhart-based Vala Marketing, agreed social media plays a huge role in building the brand of a business.

"It helps the community understand what makes you special while also having the opportunity to engage with your customers in real time, (and) it personalizes the experience they have with your business before they even walk into the front door," Siery said.

She advises businesses to be consistent in their messaging, post multiple times a week and respond to followers and fans when they ask questions.

"Show them what is special or unique about your brand and give them an inside look into what your company culture is like," Siery said. "Sharing stories is a huge draw as well, because those are things people like to read about and interact with."

Social media also provides businesses with an opportunity to use the provided analytics to assess how their outreach efforts are working and provide cost-effective marketing opportunities able to reach a targeted demographic, the experts said.

Andres said analytics are a great way to see if your social media plan and content is resonating with your target audience.

"It is one thing to post on social media, but if you want to create content that will help create top-of-mind brand awareness, it has to be engaging," Andres said. "By looking at the analytics and reviewing things like engagement, you will be able to tell what type of content best resonates with your followers, (so) in a way, it's like getting access to a real-time focus group for free. The insight you will receive is priceless."

Whittington said most of the social media platforms have the analytical ability ingrained in their programs because it makes tracking outreach



and effectiveness simpler for clients. People can see how many new followers they add, how many new people were reached by their posts and what impact that has had on sales. Advertising functions allow a business to target a specific demographic by a variety of parameters, including age and location.

"If you really want to reach a whole new area or target audience, it allows you to do some of that targeting when you are advertising," Whittington said. Social media advertising can be a cost-effective way to reach new audiences.

Spencer said knowing what posts are making an impact will help businesses be more effective posting content and ultimately driving consumers to the business website. Tracking successful posts helps businesses plan what ads might have the best reach to potential customers.

Quality advertising posts also get better rates on some social media platforms such as Facebook, Spencer said. The platforms want high-quality user experiences and will favor ads with quality photos, grammar and content.

"You get more bang for your buck with better content," he said.

Determining ROI is difficult because there are so many things to measure on social media, Siery said.

She advises business owners to determine what information would be the most helpful to furthering your mission. If spreading brand identity is important, focusing on follower growth would be a great analytic to measure. If you need more people to land on your website, link clicks might be your focus.

"Decide what your business needs and then measure your analytics accordingly," Siery said.

### Broader usage

Mattern said, as more companies become involved in social media, how it is used has evolved. The pandemic also has shaped how businesses are looking at and using social media platforms.

"We have gone from meeting with people to all of a sudden communicating more digitally, (so) think of all the e-commerce opportunities that have opened up,"

**Sharing stories is a huge draw as well, because those are things people like to read about and interact with."**

— Ash Siery  
Vala Marketing

Mattern said. The pandemic thrust the growing trend of e-commerce forward full throttle dragging once-reluctant demographics along.

"We really weren't quite there before, (and) consumers weren't there, (but) now they are, and companies are taking advantage," Mattern said. As consumers head online more, businesses must be savvy about their online messaging and take

advantage of analytical data.

"If you don't have a way to assess their effectiveness or ultimate performance, just relying on your instinct, don't necessarily play well in the digital world," he said. "It's extremely important to be able to assess what's important and what's not."

Basic marketing applies to analytics as well. Mattern said organizations must understand their selling efforts and marketing program and how these two things can work in a complementary fashion instead of being disjointed.

"Social media really is a way to tie those things together," Mattern said. ■

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# Thinking about next downturn?

## BANKING EXPERTS SAY BUSINESSES SHOULD DEVELOP STRATEGY TO SET UP RAINY DAY FUND

CHRISTOPHER ADAM

It is no secret that the federal Paycheck Protection Program helped many businesses of all sizes keep their doors open during the pandemic.

PPP loans provided a direct incentive for small businesses to keep their workers on payroll.

The U.S. Small Business Administration said it distributed more than \$500 billion in 2020, and Indiana received about \$9.5 billion of those dollars. Most of it went to full-service restaurants, religious organizations, insurance agencies, real estate agents and brokers, and dentist offices, respectively.

As individuals, people are told to set aside a portion of their earnings into savings accounts for a rainy day, in the event of an emergency.

Businesses should be no different. According to the SBA, there are several important reasons for a business to have a rainy day fund:

- **Growing a business debt free:** It takes money to expand or hire new employees.
- **The unexpected:** The pandemic has proven the challenges that come with unexpected events.
- **Retirement:** Small business owners need to have retirement plans in place.
- **But how does a business go about doing this?** Financial experts agree it's no easy task but not impossible.

### 'Hope is not a strategy'

Sometimes life throws a person or a business opportunities to put lessons learned during training into action. This was the case for First Financial Bank, which has yearly training modules that simulate pandemic conditions.

"I like to say that hope is not a strategy," said Michael Schneider, commercial

market manager for Northwest Indiana at First Financial. “We have yearly training that includes simulations on what to do during pandemic conditions, such as when in-person work and transactions are not possible, (so) we have been through downturns before, but this pandemic was probably the most unique situation we have faced.”

Schneider said there were two keys for First Financial to weather the pandemic: preparation and communication. In the banking industry, as is the case with many other industries, institutions are consistently creating plans and testing them for risk management.

“We took a multifaceted approach to communication during the pandemic, particularly in the early days,” Schneider said. “We proactively reached out to clients and wanted to make sure they knew we were partners and advisers to help them weather this pandemic.”

First Financial Bank launched a hardship-relief program at the beginning of the pandemic, through which business and commercial clients could request to make interest-only payments or defer payments.

Schneider said the pandemic and the associated economic downturn also provided an opportunity for First Financial to connect with the communities it serves.

“Our strategic intent is to be interwoven in our communities,” Schneider said. “We showed what we mean with this intent during the pandemic, (and) we jumped in with a good level of COVID support in our communities.”

For example, Schneider said the First Financial Foundation pledged more than \$1 million in the early stages of the pandemic. First Financial provided more than \$40,000 in relief to agencies across Northwest Indiana.

The institution and its foundation also provided support for minority-owned businesses in Gary and the surrounding areas.

Schneider said there are many ways for a business to start a rainy day fund. He said one important consideration is to not let day-to-day challenges get in the way of having money set aside for emergencies.

“One simple way to start could be having a small automatic debit come

out each pay period,” Schneider said. “Business owners should be consistent and conscious, and talking to bankers ahead of time would be ideal.”

### Diversify for success

The strategy of “not putting all of your eggs in one basket” holds true to sustaining a downturn. That’s the advice from Greg Bracco, senior vice president and chief business banking officer at Peoples Bank.

“Businesses should try to diversify across different industries, if possible,” Bracco said. “They can sustain a downturn in the economy if they are in a good financial position and have a

- Repayment terms for accounts payable.

“Knowing this information will allow the business to focus on the areas that have the greatest impact on the income statement, increasing their chances of success,” Bracco said. “Three good strategies for a business to weather a downturn in the economy are to be well capitalized, understand your business’s financials and diversify the customers and industries you serve.”

“The Small Business Administration’s Paycheck Protection Program, PPP, was an integral part of sustaining some businesses during the economic downturn,”



## WHAT THE EXPERTS SAY

**“... Hope is not a strategy. We have yearly training that includes simulations on what to do during pandemic conditions ... but this pandemic was probably the most unique situation we have faced.”**

— Michael Schneider  
First Financial Bank



**“Three good strategies for a business to weather a downturn in the economy are to be well capitalized, understand your business’s financials and diversify the customers and industries you serve.”**

— Greg Bracco  
Peoples Bank



diverse customer base well in advance of the slowdown.”

By retaining a portion of their net income, Bracco said, businesses will improve their cash and equity, increasing their ability to continue to pay their debt and fixed expenses despite a decline in sales. He said business owners also should have a good grasp of some key information that impacts their business’s cash flow, including:

- Profit centers and loss leaders
- Monthly fixed expenses
- Sales required to break even
- An acceptable level of accounts receivable

Bracco said. “This forgivable loan provided qualified businesses funds to maintain employees and pay certain expenses, which allowed many businesses to remain in business during the slowdown.

Bracco said most banks provided temporary loan modifications to businesses that were negatively impacted by the pandemic.

“In many instances, the loans were modified to require interest only for a period of time to reduce the required payments,” Bracco said. “Most businesses that received these modifications were able to resume their original payments when the modification period expired.”



## Give them a call

"A key piece of advice I offer is for business owners to have a team of experts to call upon before they need help," Dwight said. "This network should include banking experts, financial advisers, insurance attorneys and other key contacts. If you have this network in place and a crisis hits, you are much better prepared to deal with

"I think it was mostly a situation where businesses had very little time when the pandemic hit and had to make big changes quickly," he said. "On the consumer side, we saw a lot of mortgage customers ask

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partner, helping businesses through every step of their journeys,” Schrage said. “During the pandemic specifically, we assisted business clients through payment relief, including access to SBA government relief funds, (and) we also provided counseling, informing them on what options and alternatives they might pursue for relief and support.”

**“Businesses can financially prepare for downturns by not overextending or leveraging their finances. It is easy and tempting to do when things are good. Always have a plan B available and ready if needed.”**

— Michael Schrage  
Centier Bank



### Looking at cash

Andrea Short, president and chief financial officer at 1st Source Bank, offered several strategies for businesses to deploy to help them prepare for and then weather an economic downturn. One suggested strategy is to build cash reserves and monitor cash flows.

“Making sure you understand where your cash is coming from and how it is being spent will help for quick adjustments,” Short said. “Another strategy is to review inventory levels and making sure you are optimizing the amount of inventory you are keeping on hand. Reducing expenses and

diversifying revenue sources are other strategies to consider.”

Short said starting and building a rainy day fund takes commitment and is simple but not easy.

“First, you should set up a separate bank account where the rainy fund is maintained,” Short said. “Separating the funds helps with the discipline not to spend the funds until they are truly needed, (and) once the account is established, work on setting aside extra cash each month, with a goal of building a reserve of three- to six-months’ worth of expenses.”

Banks have had to focus on their own businesses and colleagues while

at the same time focusing on helping customers — business and consumer. Internally, Short said, banks followed CDC guidelines, changed workplaces to lower infection risk, moved high-risk colleagues to work remotely, learned to use video for meetings and outreach, and built credit reserves.

“We helped business clients with PPP applications — both round 1 and round 2 currently in process in 2021 and forgiveness applications for PPP round 1,” Short said. “We worked with clients having payment problems due to coronavirus shutdowns to defer loan payments until better times.” ■

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# FUTURE OF HIGHER LE

## REGION'S COLLEGES AND UNIVERSITIES FIND COMMUNITY CONNECTIONS BEST WAY TO DETERMINE NEEDS

HANNAH REED

**A**s the needs of Northwest Indiana change, so do the strategies employed by the colleges and universities here.

For many, these strategies consist of examining the current marketplace to see the needs of the community then implementing different training and programming for students who are enrolled, while also seeking new students to enroll in the schools.

"What we try to do is provide programs that we know there are needs for in the area," said Thomas Keon, chancellor at Purdue University Northwest. "We have an excellent career center at the university, and the career center works with workforce innovation as well as any business in the area that would like to employ students full time or look for internships, so we try to make that match for our students."

Keon said PNW strives to make connections in Northwest Indiana wherever possible and creates necessary programs that may benefit the area in areas such as business, engineering, nursing and communications.

While the programs may take time to develop, Keon said the area will reap the benefits, and they will assist in constructing the future.

"The other thing that we're trying to do here at PNW is develop some programs that will also shape future industries within Northwest Indiana," Keon said. "These may not be industries

that people perceive as significant in our Region now, but we think, if we educate students, particularly at the graduate level, that these students are likely to spawn new businesses and new industries in our area."

Keon said one area the university plans to expand into is cybersecurity, for which the university just received a \$6 million grant. One graduate from the university already has opened a cybersecurity company.

Years from now, Keon said, he hopes there is more than one of these types of companies in Northwest Indiana.

"It's thinking 15 or 20 years out," Keon said. "I think if all we do is look at what we did historically or feed current demands without thinking about future opportunity, then we're not doing the right thing for Northwest Indiana."

The university uses full-time recruiters to work with the community and make potential new students aware of the opportunities they might find at Purdue University Northwest. Each college also contains programs geared toward individual students.



**"We want our students to stay here after they complete (school). Northwest Indiana wants that — we want our top talent to remain here and to live and thrive here in our community."**

— DeeDee White  
Ivy Tech Community  
College, Lake County



**Indiana University Northwest's School of the Arts Mobile Art + Action Community Lab launched its pop-up art gallery program in fall 2020 as a way to bring art to the community during the pandemic.**

"These full-time recruiters are assigned to various high schools that we know students come from," Keon said. "The recruiters work with as many of the high school counselors and advisers as they can to try to make them as aware as possible of programs that we have and programs where there are specific needs that students could start from high school and pretty much know they could get a job when they're finished."

### Meeting community needs

**K**en Iwama, chancellor at Indiana University, said what is needed in the community determines their programs.

"We're constantly, all our program development, is geared towards what's needed in our communities — what are people coming to us and saying, 'this is a program that will succeed,'" Iwama said.





SCAN WITH YOUR PHONE

Photo provided by Indiana University Northwest

As the university assesses what the community may need in the future, Iwama said college administrators also think about what is needed currently to determine the different ways the college might be able to assist.

When a teacher shortage emerged at Gary Community School Corp., Indiana University Northwest was able to provide an 18- to 24-month certification program to fast-track teachers to help, he said.

"Here's a community need, and there's a market for this, and we're here on the other end providing that connection to be able to help our communities, but at the same time, this is leading to an increase in graduate enrollment," Iwama said. "Now, because we're doing significant outreach for the other schools as well, more and more are interested ... in terms of community engagement and

reading the community, those relationships are some of the most powerful things that we need as an institution to continue to thrive and survive."

Iwama, who previously worked with community engagement, said it's critical for the university to engage with surrounding audiences, such as K-12 students, businesses, elected officials, community-based organizations, alumni and more, to allow them to "rediscover" IU Northwest to advance enrollment.

"It's really taking those two pieces — that energy and that audience — and really reintroducing ourselves and rediscovering what we have to help us develop more of our market share of students moving forward," Iwama said.

Reengaging with high schools is especially important, Iwama said, noting that the pipeline for high school

students to IU Northwest will not be there forever and is a task the university must continue to work at.

"To constantly let the faculty, the teachers, the principals, the superintendents, the guidance counselors know that constant rediscovery of who we are, so when they're advising students on where to go, it's 'Do you know IU Northwest has that program? Do you know IU Northwest excels in supporting students?' that mentor-relationship, if you're looking for that close contact," Iwama said.

### Building relationships

José Padilla, the new president of Valparaiso University, also said the university looks to assist the community while also creating new relationships with businesses, employers and potential students.

He said Valparaiso University provides a trained and educated workforce to the area while hoping that the community will rely on the university

for specific tasks, needs and questions. There's an ecosystem in Northwest Indiana, Padilla said, and the university is part of that.

"We want to be as supportive as possible of that ecosystem," Padilla said. "It's mutual(ly) beneficial for the work, the employer community, the community themselves; we want to be part, in partial, to its growth and progress, and we think we can be that."

To be good neighbors, Padilla said the university tries to participate in the community not only in the chambers of commerce but also in other organizations to keep an ear to the ground and pay attention to what might be needed in the community.

"Particularly in the aspect of the chambers, it's our way to get an idea of the emerging and changing and evolving marketplace in Northwest Indiana, and it's also being more directly involved with the various employers themselves," Padilla said.

As Padilla begins his work with Valparaiso University, he said, in his first year, he hopes to reach out and have meetings with different employers throughout the Region to discover how the university can meet the needs of the workforce.



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Padilla has created a committee at the university to consider how they can expand online offerings not only in traditional majors but also for shorter programs, like certificate programs and targeted training.

"That's part of me having discussions with them on how we can meet their needs," Padilla said. "It may be, for example, they say they're looking for training in a particular area, and we want to be ready to try to meet that need by providing that type of programming."

The university has been flexible, Padilla said, but he believes even more flexibility is possible to support the community.

"COVID has taught everybody that we can do a lot more online," he said. "It has shown us that we have a lot more capability than we may have thought of in terms of providing online programming."

### Meeting workforce needs

**D**eeDee White, the executive director of Career Coaching and Employer Connections at Ivy Tech Community College's Lake County campus, said the college looks to "connect talent to opportunity" by assessing who is hiring in the area and providing customized training.

The college recently implemented the initiative White directs, Career Coaching and Employer Connections. Its goal is to change the student experience at the college by assigning students with a career coach to assist them with resumes and interview skills and connect them with work-and-learn opportunities.

"We're going to continue to connect with industries so that we can understand what their needs are so we can support them while assisting our students with making good decisions about their career choices," White said.

White said Ivy Tech can assist students who might need additional help just getting to class. Those aids may include child care or transportation resources.

"Every college and university are faced with enrollment issues — many of us are clamoring for the same students," White said. "One of the things I think Ivy Tech does really well is we have support systems in place for our students."

She said not only can Ivy Tech assist with tuition through grants and other funding sources, but it also recognizes many students face barriers that keep them from getting the education they need for a better career.

As the college works to make sure potential students know Ivy Tech is the place for them, White said Ivy Tech is positioned to address challenges students may have while also providing

them with future opportunities in their careers and to propel the community as well.

"We want our community to stay intact," White said.

"We want our students to stay here after they complete (school). Northwest Indiana wants that — we want our top talent to remain here and to live and thrive here in our community." ■

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# Communicating better care



## HealthCall's platform helps health care providers stay informed about patients

PHILIP POTEPA

**D**aniel Hayes, president and CEO of Northwest Indiana-based HealthCall, believes “better communication provides superior results.”

He includes this axiom in the tagline of his emails, and it also is expressed in the mission and services provided by his Crown Point-based company.

“HealthCall grew out of necessity and a strong belief,” Hayes said. “While many good things can be said about the U.S. health care system, there are problems as well.”

He said during the past decade, addiction, chronic disease and homelessness have significantly escalated.

“With our backgrounds in technology and experience in health care, we were confident that the right technology could help health care lower costs and improve quality for more people just like it has in other areas,” Hayes said.

The idea for HealthCall started in 2003, Hayes said. The official name of the company was adopted in 2007.

“Our mission has stayed the same: provide the communication of more timely and relevant health information between health care professionals and patients,” Hayes said. “We have, however, expanded into many different segments of health care.”

Hayes defines HealthCall as “the platform behind the people who are caring for those with addiction, mental health and chronic disease.” He said the platform serves as a guide to patients and providers in following best practices to make it easier for care teams to provide better care for more people, in less time.

The company website at [www.healthcall.com](http://www.healthcall.com) explains the platform has been

adopted around the country “from rural mountains to the largest cities,” and includes a roster of care agencies, first responders, hospitals and medical entities from Phoenix and Tampa Bay, Florida, to Ashe Memorial Hospital in Jefferson, North Carolina, and the EMS unit in Kokomo. The platform has expanded over the decades and

now provides support for a range of client and patient-care needs, including chronic care management and health screenings, mobile integrated health, pandemic care, remote patient monitoring, behavioral health and transitional care management, among other options.

“A positive aspect of 2020 was the willingness of so many to work together,” Hayes said. “Much of our regular work was put on hold while we helped equip frontline workers and responders to care for COVID patients. For many weeks, we were working

10 to 12 hours per day six days a week configuring our telehealth platform for remotely screening and monitoring patients.”

Because of safety protocols put in place due to the pandemic, HealthCall quickly filled a void by providing the communication bridge in 2020 for the needs of communities, clients, patients and health care workers around the country.

“The HealthCall telehealth platform enables providers, paramedics and health departments to remotely screen patients for COVID systems, track test results and vaccines, and monitor multiple quarantined populations for new or worsening symptoms,” Hayes said.

He said to help promote wellness of frontline workers, the HealthCall automated system also provides daily

screening of key signs and symptoms to reduce possible contagion.

“What makes this totally unique is that it brings all these different groups together into this system without them giving up their autonomy,” said Nicole Adams, a registered nurse and clinical assistant professor in nursing and research at Purdue University.

“They still have control over their own schedules and environments, but this application gives community groups power while at the same time provides a mechanism to make care delivery easier,” Adams said. “The patient benefits, the different organizations benefit and the community benefits.”

Hayes said the community-wide approach also has made HealthCall valuable for programs in correctional facilities by guiding the user out of the prison system and into rehabilitation.

“This shifts the corrections environment from being less punitive to more rehabilitative, while streamlining the process,” said Jason Huber, executive director of Tippecanoe County Community Corrections.

Hayes said HealthCall is used in numerous cities and counties across the U.S. to care for those who are uninsured and underinsured.

“Those who lack insurance are typically reluctant to seek early medical attention, and instead may wait until their condition significantly worsens,” Hayes said. “Unfortunately, treating an acute case is considerably more expensive when an ambulance and an emergency room visit is involved.”

He said HealthCall service usually takes four to six weeks to launch. His team is working to continue expanding into other communities with added interest to partner with others, including working with Purdue University, several treatment facilities and paramedics, as well as launching a community “Point-of-Crisis” scheduling program. ■



**“A positive aspect of 2020 was the willingness of so many to work together.”**

— Daniel Hayes  
HealthCall LLC



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# Inner entrepreneur



## Out-of-work professionals look to franchising for new opportunities

LAYNE MARINO

**T**he pandemic created a recession unlike any other. Americans finding themselves unemployed were given the needed push to take on the risk of starting a new business, leading to an entrepreneurial rebirth. It is possible to open your own business without starting from scratch by purchasing a franchise. This can be an attractive way of hitting the ground running and potentially reducing some of the risks associated with a startup business.



► **Layne Marino** is an attorney with the law firm of Burke Costanza & Carberry in Merrillville.

So, what is a franchise? A franchise is a legal relationship where one party, the franchisor, grants the other party, the franchisee (you), the right to use and benefit from a trademark and a business system in exchange for a fee.

Franchising, just as in any new business, is a significant financial investment. Determining the right franchise to purchase means you must consider the system, contract terms and financial risks.

### Which franchise?

**C**onsider the following when acquiring a franchise:

**Market competition.** If one company is seeking to franchise to profit from a trend, it almost certainly isn't alone. Even with trends, there is a point of market saturation.

**The strength of the franchise system.** Is the franchise you are considering well-established? When purchasing a franchise, the strength of its brand recognition is important.

**Passion.** You should be passionate about the business you are starting.

Although a franchise offers the potential of hitting the ground running, the daily grind of operating it, employees, etc., are still present just as in any new business.

### Considerable provisions

**W**hen purchasing a franchise, it is highly recommended to have an attorney who is experienced with franchise law review the franchise disclosure document to avoid costly mistakes. Franchisors often indicate that the FDD is not negotiable. This is not true. In this post pandemic world, provisions that should be carefully considered include:

**System standards.** Standardization is a hallmark of franchising, because customers know what they can expect, they typically visit a franchise. If your franchise agreement requires you to use a designated supplier, that supplier might not be able to meet your franchisee's needs due to unforeseen circumstances.

**Minimum royalties and marketing fund contributions.** Some franchise agreements include provisions for minimum royalties and marketing contributions. These provisions require franchisees to pay a recurring amount regardless of their revenue.

**Legal compliance.** It is common for franchise agreements to include provisions that require franchisees to comply with all applicable laws and regulations.

**Force majeure.** Force majeure provisions allow for deviation from certain franchise agreement provisions in the event of pandemics, wars, major storms and other catastrophic events. When negotiating a franchise agreement, franchisees (and their franchise attorneys) must now carefully review this clause and negotiate any modifications necessary to protect against the types of business risks presented by the COVID-19 crisis.

### Loan options

**P**urchasing a franchise is a big financial investment, and the cost can be intimidating. Each loan option has risks and rewards to consider, including:

**SBA loans.** These are loans from a commercial bank that are backed by the U.S. Small Business Administration. They provide prospective franchisees access to the funds needed and can provide banks with guaranteed repayment.

**Conventional bank financing.** If you do not qualify for an SBA loan, another option may be to obtain conventional bank financing.

**Franchisor financing.** Some franchisors offer financing to new franchisees, which if available is disclosed in item 10 of the franchise disclosure document.

**Private equity.** Although most private equity funds focus on investing in large multi-unit franchisees, private equity avoids the risks of defaulting on a loan, but it comes with other strings.

**Veteran financing programs.** If you are a veteran, you may qualify for the International Franchise Association's VetFran Program or one of several SBA programs that are exclusively available to military veterans. These programs offer financing, discounts and other incentives.

**Home equity line of credit.** If you have equity in your home, you may be able to obtain a home equity line of credit to finance your franchise purchase.

**Retirement savings.** Using your retirement savings to finance your franchise requires thorough evaluation because of possible tax implications and the risk of losing your retirement savings if your franchise fails.

It is possible to open your own business without starting from scratch by purchasing a franchise. Getting this head start and the support can be an invaluable advantage. ■



# MAKING A DIFFERENCE Here to help with the kids



## Boys & Girls Clubs take steps to get reacquainted with Region's communities

MICHAEL PUENTE

**T**he Boys & Girls Clubs of America have been around for more than 160 years. And despite their place in communities across the nation and here in Northwest Indiana, the pandemic is forcing the not-for-profit organization to reintroduce itself to families.

"We're seeing 60% less kids than we saw last March (2020). Where did those kids go? What are they doing?" said Ryan Smiley, president and CEO of the Boys & Girls Clubs of America of Greater Northwest Indiana. "That's been a big concern for us."

When the pandemic hit in March 2020, most if not all schools in Northwest Indiana canceled in-person learning and went to virtual classrooms. When that happened, the Boys & Girls Clubs were affected since many students headed to their facilities after school.

After several months of closure, the organization reopened on a limited basis. But as infection rates decline and society returns to regular routines, Smiley said his organization has plans this summer to reintroduce kids, their clients, with an array of after-school activities.

"Kids have been impacted socially, emotionally, academically, physically, as a result of COVID," Smiley said. "We believe strongly that Boys & Girls Clubs can fill that space for them, bring back some normalcy."

He said too many kids have spent too many hours during the pandemic staring at computer and cellphone screens.

"We want to make sure that we're positively impacting their lives and developing the whole child," Smiley said.

The Region's history with the Boys & Girls Clubs dates to 1954 in Gary and 1971 in Valparaiso. Smiley became CEO of the Boys & Girls Clubs of Porter County in 2012.

In 2016, Boys & Girls Clubs of Northwest Indiana engaged the Porter County organization in conversation

regarding a management agreement and sparked discussion about a merger. In June 2017, both boards voted to merge, and by January 2018, the new group would be known as the Boys & Girls Clubs of Greater Northwest Indiana.

The group includes nine facilities in Cedar Lake, Chesterton, East Chicago (Katherine House), Gary (John Will Anderson), Hammond, Lake Station, Portage (Dusty Rhode), South Haven and Valparaiso, which will be replaced by a soon-to-be-built \$9 million club just south of Fairgrounds Park.

"But we make learning fun," Smiley said. "So, our mission remains the same, but our program, our experiences, the impact we have on kids has evolved over time, (and) the needs of kids in our communities change, and we've got to ensure that we remain relevant to be sustainable."

Michael Simpson, chairman of the board of directors for the Boys & Girls Clubs of Greater Northwest Indiana, has personal experience with the organization. He has been associated with it for the last 20 years.



Photo provided by the Boys & Girls Clubs of America of Northwest Indiana

**The Boys & Girls Clubs of America in Northwest Indiana are reaching out to families as communities reopen from the pandemic.**

The Boys & Girls Clubs are viewed as a place where children and teens can receive help with school work, which is important as youths continue to struggle with virtual learning.

Despite all the years the clubs have been around, Smiley said the group's core mission has not changed much. Its goal is to provide programming for children between 3 and 5 p.m. weekdays, which Smiley said are the "most critical" hours in the development of a child's life.

He said academic success is one of his group's core priorities.

His two nephews, ages 7 and 12, often visited the club in Porter County. In 2008, Simpson's sister and the mother of his nephews, died unexpectedly in an auto accident.

"The clubs became a place for refuge and solace in a turbulent time," Simpson said. "It was a place to go that was comforting and safe and stable."

Simpson said his sister's death has "had an effect on my family and on them (his nephews)."

"That's emboldened my efforts to raise money and grow the clubs," he said. ■

# Think past pandemic



SBA suggests entrepreneurs should be prepared for future unexpected events

STACEY POYNTER

**C**OVID-19 changed the way we do business, but there's one thing that didn't change — the need for cohesive small business disaster plans.

As we dive into spring, traditional weather threats are obvious. Not so obvious are threats from civil unrest or cyber security.

The U.S. Small Business Administration is here to help. To date during the COVID-19 pandemic, the SBA approved 3.77 million Economic Injury Disaster Loans

and 3.99 million Paycheck Protection Program loans, giving American small businesses access to more than \$420 billion to keep their dreams alive.

Regardless of where a disaster comes from, there are five words you need to remember — prior planning prevents poor performance. Here are some tips to get you started:

**1. Check your insurance.** Not all insurance policies cover every type of disaster. Know what your business insurance protects against — and expand your coverage if necessary.

**2. Know your risks.** What are the most serious threats to your business? What will their impact be? Create a list. Review your county's hazard analysis and mitigation plans. It will provide clues to what has happened in the past so you can be prepared for the future.

**3. Know your operations.** Identify business functions and processes that are vital to your survival. Write them down, then document procedures for workarounds and/or manual processes. Identify who can do what in cases of emergency and develop a training plan to cross-train your team.

**4. Know your employees.** Your employees are the No. 1 asset of your company. Their safety is key. Make sure you can keep in touch with them no matter what. Create a contact tree and keep it up to date. Print a hard copy in case the internet goes down. Designate a phone number and/or intranet site where employees can get status updates and leave messages.

**5. Know your equipment.** What do you have, where is it located, and can it be moved to a safe place? If not, where can you outsource production? Take pictures.

Inventory all equipment and review every six months. Keep hard copies of all equipment invoices, sales receipts, maintenance records, warranties and user manuals. Bundle these with those pictures and keep them in a safe, dry place you can access any time.

**6. Know your key customers, contacts, suppliers and vendors.** Like your employees, these folks are vital to continued operations. Know how to contact them in case of emergency and share contingency plans.

**7. Know your information technology.** Develop a severe weather plan to protect your equipment. Use the 3-2-1 backup rule. Save three copies of your data to two types of media and keep one backup at an offsite location. As with your other equipment, take pictures, keep invoices, sales receipts, maintenance records, warranties and user manuals, and keep it in a safe off-site location. Create a separate inventory list of everything you would need to purchase or lease to perform critical business functions. Know who to contact and where to get it during a crisis.

**8. Know your finances.** Replenish or restart your emergency reserve fund. Build reserves with the goal of being

able to cover costs for at least one year. Consider getting a business credit card or establishing a line of credit. Create a must-be-paid list of folks who won't be lenient when their bill is due. Review

insurance to make sure it will adequately cover costs and production processes.

**9. Create a plan, write it down and test it.** Your disaster plan should look a lot like your regular business plan and include sections covering operations, finances and communications. Need help? Contact an SBA resource partner for advice. Once your plan is

in place, contact your county's emergency management team. Ask to be a part of their next community disaster readiness exercise.

**10. When disaster strikes, know where to go for help.** Become engaged with your community. Get to know your county's emergency management team, local elected officials, police and fire. Become involved with your local chamber and other small business and/or community organizations. Above all, reach out to the SBA and our partners for help. We're in this together, so let us help you keep your small business growing strong.

Since 1953 the U.S. Small Business Administration has made the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit [www.sba.gov](http://www.sba.gov). ■



► **Stacey Poynter** is the acting Great Lakes Regional administrator for the U.S. Small Business Administration and Indiana district director.



# Critical 'guiding force'

South Shore Arts leader postpones retirement to help organization regroup after year like none other

PHILIP POTEMPA

**J**ohn Cain said he couldn't go — not during a pandemic. So, he will stay the executive director of South Shore Arts another year.

The decision came after consulting his staff and the board of directors for the nonprofit that is the umbrella organization that oversees the Northwest Indiana Symphony. They decided in April to delay his previously announced retirement for one year.

"With all of the instability resulting from a year of COVID, we thought it better not to create more (uncertainty)," Cain said.

In late 2020, Cain announced his timeline for retirement, including a written explanation. It also named his successor, as published in the fall September-November 2020 issue of "Convergence," the South Shore Arts quarterly magazine.

"At the end of the current fiscal year that began on July 1, 2020, and ends June 30, 2021, I will retire as executive director of South Shore Arts, and by extension, the symphony," Cain wrote. "Micah Bornstein was recently named deputy director by the board and has begun to take on a range of executive duties."

Cain also promised with his previous 2020 announcement that he "would continue to assist as able with fundraising and other projects on an as-needed basis."

Formerly called the Northern Indiana Arts Association since 1970, the nonprofit in 2006 was rebranded as South Shore Arts to reflect balanced emphasis on both music and visual arts.

With a mission "to stimulate interest and appreciation of art in our Region," the entity began in 1936 when 10 artists formed the Hammond District Art Association with membership limited to Hammond and Calumet City artists. When the Community Foundation of Northwest Indiana built and opened the Center for Visual and Performing Arts in Munster in 1989, the South Shore Arts

and the Northwest Indiana Symphony moved their headquarters to the 1040 Ridge Road site.

"When I became executive director in October 1993, we recognized our relatively new home in The Center for Visual and Performing Arts was a dream come true," Cain said. "But we also became referred to as a 'country club arts organization,' in light of our programming that seemed to be geared exclusively for a privileged class of people in a multi-million-dollar building."

Cain said given this wake-up call, the organization immediately took stock of the Region's diversity and identified ways to serve it, making its facilities and programming more accessible to everyone.

One of the dominant challenges Cain conquered in recent years was the December 2017 closing (and subsequent 2018 demolition) of the 3,400-seat Star Theatre in Merrillville, which for more than three decades had been the home of performances for the Northwest Indiana Symphony. At the start of 2020, the NWI Symphony, under the baton of Maestro Kirk Muspratt for the past two decades, announced it had found a permanent home with scheduled concerts for the new season in the 1,000-plus seat auditorium of Living Hope Church in Crown Point.

After a year of canceled concerts and performance hiatus because of the pandemic, in April 2021, Cain and Muspratt welcomed the return of live in-person concerts with limited audiences and social distancing. Unveiled April 9 at the first of three spring concerts, the trio of performances continued with a May 14 date and then June 18 concert, the latter heralded as "The Return of Kirk!"

"John Cain has been our guiding force through this pandemic," said Tammie Miller, marketing coordinator for the Northwest Indiana Symphony. "We remain safe while cautiously optimistic about attendance numbers, and also

balancing virtual concert programming with live in-person audiences

"Our April concert allowed for about 75 to 100 people able to attend in person, and then while monitoring health department numbers and guidelines, we ideally hope for increased attendance by the June concert date and outdoor summer concerts," she said. "It's John's leadership



John Cain greets guests at the art gallery cocktail reception of the June 2019 Beaux Arts Ball at the Center for Visual and Performing Arts in Munster.

Photo by Philip Potempa

that is getting us through what's been the most difficult year anyone has ever experienced in our organization."

Cain said the pandemic has resulted in losses of "well over \$250,000" because of the cancellation of the annual Beaux Arts Ball charity dinner gala in 2020, as well as canceled arts classes and revenue losses at the organization's popular gift shop.

He said the organization has benefited from a Payroll Protection Loan, as well as a \$50,000 loan from CARES Act funding from the National Endowment for the Arts, as well as the generous support of their donors, patrons and business underwriters. ■





# Overcome inequality with learning opportunities

Affordable options available to help Region's residents upgrade needed skills

K.L. ALLEN

**N**ow more than a year into the pandemic, we've seen that the virus does not discriminate against who it will impact or when. Be it health complications, losing a loved one or losing a job, millions of people across the globe have been impacted. In Northwest Indiana alone,

more than 1 of 5 residents lost their job due to the pandemic.

In that same vein, we've also seen how it's laid bare the multitude of inequalities that have been interwoven into the fabric of our society for hundreds of years. And many of these inequalities are made apparent in the workforce. To overcome COVID-19, we'll also need to tackle

workforce remains in a remote setting for health and safety reasons. However, workers with jobs that require in-person duties, like food service, trade and retail, are more likely to be low-income, nonwhite, or lack a post-secondary degree. Additionally, the pandemic has had disproportionate effects on women of color. About 1 in 12 Black women and 1 in 11 Latina women remain unemployed. And just in December of this year, 154,000 Black women dropped out of the workforce entirely.

There is a dire need for affordable education to bridge economic and racial inequities. It's important to amplify the discussion around economic and educational inequalities as well as share solutions to these concerns. One key solution is affordable and accessible education for all Hoosiers. But with that comes the need for reliable resources such as high-speed internet, which is an essential resource for meeting basic needs and quality of life, as well as a primary tool for educational and career success.

There are currently 666,000 Hoosiers living without access to broadband internet. And according to a Pew Research Center study, Black and Latino families with school-aged children are more than twice as likely to lack internet access as white families.

The digital divide continuously impacts low-income, rural, underserved communities of color far more than its counterparts. Because of this statewide issue, I'm urging lawmakers to be more persistent about the need for equal access to high-speed internet.

While time and technology are necessary to further education, traditional

college experiences and on-campus opportunities are not always a fit for everyone. Fortunately, affordable online degree programs do exist, including those provided by Western Governors University Indiana. For those who haven't begun school yet or want to change careers, it might not seem like a realistic option right now because of finances or other personal circumstances. Programs such as the ones found at WGU Indiana, in addition to several scholarship and grant opportunities, open the door for students who want to advance both their personal and professional lives, but may not have the financial means, guidance or flexibility to make it happen.

WGU Indiana serves a diverse student body, especially those who aren't well-served by a traditional college. The online university's competency-based education model puts an emphasis on cost, flexibility, place and time, making it a feasible option for those who may be feeling lost or almost out of hope. And if

you're reading this and are one of those people, there are educational opportunities ready to serve you. By offering competency-based, high-quality degree programs online, learners of all ages and backgrounds can transcend racial and workforce barriers.

The ideal educational environment is one that fosters a diverse, inclusive space where students can be their best selves as they learn, grow and fulfill their potential. This past year has been one of immense hardship, but it also can be a driving force for someone's next move into something great. WGU Indiana is there to help make that a reality. ■

**“There is a dire need for affordable education to bridge economic and racial inequities.”**

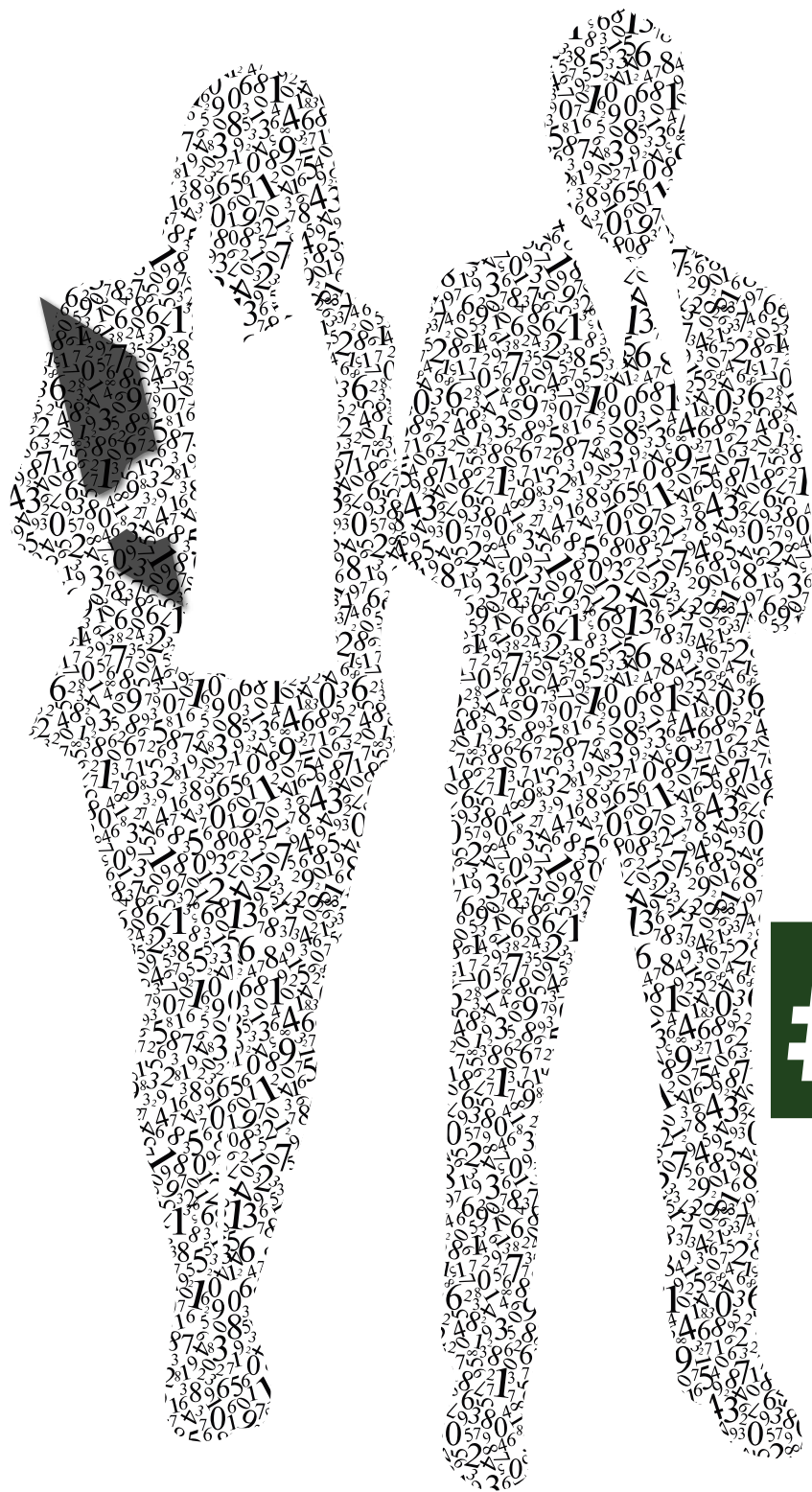


► K.L. Allen, Ph.D., serves as Regional Director of Western Governors University.

inequality at its core. With the growing need to fund vaccines and continued pandemic-related treatments, there's pressure to lessen social provisions, hindering access to overall well-being for those in underserved communities.

Combined with systemic racial barriers and remaining economic uncertainties, Indiana residents are faced with substantial challenges with not only maintaining but advancing their careers. Between making ends meet and tending to one's own mental health, there's been a lot of added weight when it comes to pursuing expanded career opportunities and pathways.

Remote working cuts the risk of contracting the virus in half, according to the CDC. Yet, even with a steady rollout of vaccines, much of the state's



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