

Young Innovators ■ Riding the Bike Trails ■ Craft Brewing ■ Health Reform Challenges

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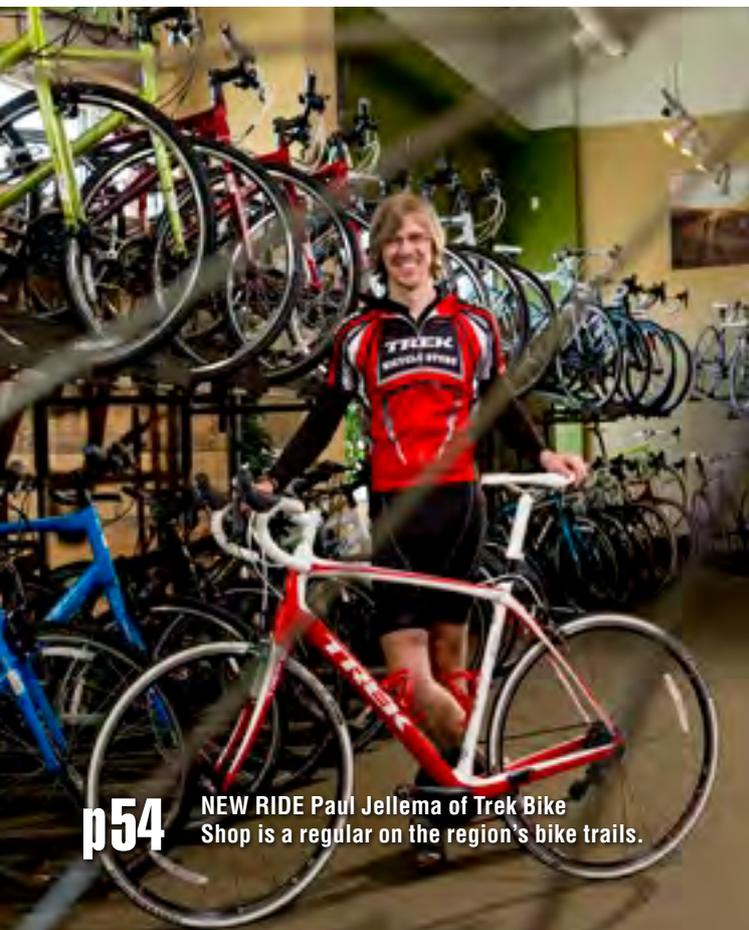
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SALUTING BUSINESS Athena Award recipient Diane Stover-Hopkins of Beacon Health System, pictured with Jeff Rea, St. Joseph County chamber president and CEO, and Jacqueline Barton, president of Specialized Staffing Solutions.



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HEALTHY CHANGES? Health care reform is on the minds of Apex Benefits Group team members John Gause, president, Tracey Gavin, health care reform practice leader, and Gordon Snyder, senior client manager.



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NEW RIDE Paul Jellema of Trek Bike Shop is a regular on the region's bike trails.

Northwest Indiana
Business Quarterly
SPRING-SUMMER 2013

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Hilton M. Hudson II, MD
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Not pictured:
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TASTY BREW Brewmaster Mike Lahti and owner Tom Uban of Figure 8 Brewing are part of the region's up-and-coming brewery industry.



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Cover photo by Shawn Spence



Glee Renick-May

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The Best of the Best

Our readers' picks, plus the region's rising stars.

The ballots have been cast and counted. Our cover story reveals our readers' views about the best in business in Northwest Indiana and Greater South Bend/Michiana. We think all winners and runners-up really represent what's great about our region, and we offer our congratulations! We hope you visit these businesses and check out the excellent products and services they provide.

Inside this issue, we have great stories to share, including our young entrepreneur picks. Meet Nate Biancardi, a high school senior who discovered a gift in creating caricatures; Jackson Troxel, who was raised on a dairy farm and got the idea during his agriculture class to launch a dairy-themed restaurant; Olga Pecanac, a 23-year-old working through school in the family restaurant she will eventually own and bears her name; and Peter Woo, who says he has had an entrepreneurial streak for as long as he can remember.

Our economic-development focus this issue is on South Bend/Mishawaka, poised for growth and very engaged as a community. Mishawaka has roads and infrastructure on the radar as a cornerstone of its economic-development plan. Read

more inside as mayors Pete Buttigieg and Dave Wood share their initiatives and discuss how they are overcoming challenges.

For our small-business section, our editorial advisors suggested a refreshing topic: the region's microbreweries! It's a booming business—find out why this industry is so popular and growing so quickly.

For our small-business owners, health-care writer Bob Kronemyer interviews experts for their take on Obamacare and health-care reforms. What will the future hold? Employer-sponsored plans or a move to health-insurance exchanges?

Look inside this issue for these stories and more, including LaPorte's inaugural boat race, biking to get fit, and the business of sports recruitment. We want to thank you, our readers, for your interest in our magazines, and we're grateful for our loyal advertisers. It is our 22nd year publishing Northwest Indiana Business Quarterly. Because we value our readers, we want to hear from you about what you like best about our publication, and how we can do better. Please email your comments to gleefmay@nwibq.com. Enjoy our current issue! 

—Glee Renick-May, Publisher

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Around the Region

There has been a lot happening at Northwest Indiana businesses the last three months. Here are a few bits of what's been happening around the region.

ACCOUNTING

Andrew Kominowski, manager of the accounting firm **Krugel Lawton CPA** in South Bend, has completed requirements to earn the designation of Certified Valuation Analyst from the **National Association of Certified Valuators and Analysts**.

AGRICULTURE

Cargill's Greater Indiana Farm Service Group, which includes its operation at the **Port of Indiana-Burns Harbor** on Lake Michigan, has received the Spirit Award from **Housing Opportunities** of Valparaiso for its support of housing for the area's homeless.

BANKING

1st Source Bank in South Bend has been recognized by **Forbes** as one of America's Best Banks in its annual review of the nation's 100 largest publicly held financial institutions. 1st Source is 25th on the list. ... **Austen Kesling** has joined **LaPorte Savings Bank** as a mortgage loan originator. He is a lifelong resident

of LaPorte and a graduate of Purdue University.

CONSTRUCTION

Robins & Morton, one of the contractors for **Porter Regional Hospital**, has received the **Associated Builders and Contractors** Award of Excellence for quality control, safety, scheduling, value engineering and unique challenges faced in completing the project. ... **Rieth-Riley Construction** has received the Pavement Award – Non Governmental New Construction, by the **Asphalt Pavement Association of Indiana** for its work on the Porter Regional Hospital project. ... **Tranco Industrial Services** has received the 2012 Contractor Safety Award from the **National Railroad Construction and Maintenance Association**. Tranco, based in Burns Harbor, is a railroad construction and maintenance company.

ECONOMIC DEVELOPMENT

Kevin Kieft of the **Economic Development Corporation of Michigan City** recently completed a leadership training and certification seminar through the **International Economic Development Council**. ... **Tonn & Blank** of Michigan City has purchased 100 acres

of land just south of the **Michigan City Municipal Airport**. The land was previously used for agriculture and will be marketed for warehouse and commercial businesses. The sale was coordinated by the **Economic Development Corporation Michigan City Indiana**. ... The **Regional Development Company** has hired **Jennifer Seefeldt** as credit officer, a new position with the agency. She is responsible for underwriting loans, appraisal review, assisting in client closing processes and performing annual reviews on loan portfolios. ... **Renae Vania-Tomczak** has earned designation as a Housing Development Finance Professional and Economic Development Finance Profession from the **National Development Council**. She is the project director for South Shore Commons, a 60-unit permanent, supportive housing development under construction in Gary sponsored by **Edgewater Systems for Balanced Living**.

EDUCATION

Indiana University's Kelley School of Business has been ranked 13th in the nation by **Bloomberg Businessweek**. The Kelley School received an A-plus grade for its job placement efforts for its graduates. ... **Purdue University's** programs in



Andy Kominowski



Jennifer Seefeldt



Kimberly Valich



Joseph Arulandu

engineering, education and business have been ranked among the best in the country by *U.S. News & World Report* magazine. Purdue's College of Engineering was 8th, the College of Education was 32nd and the Krannert School of Management was ranked 44th. ... The **Challenger Learning Center of Northwest Indiana** has received a \$10,000 donation from **Praxair Inc.** to help fund the purchase and redevelopment of teacher professional development programs and to buy supplies for the upcoming space adventure camps. ... **Susan K. Bolt** has been named vice president for finance and administration at **St. Mary's College** in South Bend. Most recently she was at **Kettering University** in Flint, Mich. ... **Roger Huang** has been named dean of the **Mendoza College of Business** at the **University of Notre Dame**. Previously, he was at **Vanderbilt University**, the **University of Florida** and **Purdue University**. ... **Kimberly Valich** has joined the staff of the **University of St. Francis-Crown Point** as a full-time assistant professor. She is a graduate of **St. Xavier University** and the **University of Phoenix**. Most recently she was with **Franciscan St. Margaret Hospital**. ... The **University of Notre Dame** has added a new microelectronics research center. The **Center for Low Energy Systems Technology** will explore ways to lower the power requirements for electronics.

ENVIRONMENT

Doreen Carey has been named spe-

cial projects coordinator for the **Lake Michigan Coastal Program**, operated by the **Indiana Department of Natural Resources**. Carey most recently was environmental director and storm water coordinator for the City of Gary. ... The **Northwest Indiana Regional Development Authority** has received a \$351,073 grant from the **U.S. Environmental Protection Agency** for stormwater management around the Marquette Park lagoon in Gary. The lagoon is the site of a \$1 million EPA dredging project to remove decades of sediment.

FINANCE

Jeff Twohig, a native of Whiting, has been named a principal with **Jones Financial Companies LLP**, the holding company for **Edward Jones**. Twohig is a financial adviser in Missoula, Mont.

HEALTH CARE

Jared Beasley has been named interim president of **Indiana University Health Starke Hospital**. He takes over for **David Hyatt** who took over at **Jay County Hospital** in Portland. Beasley was previously vice president of clinical and diagnostic services at **IU Health LaPorte Hospital**. ... **Vickie Wipperman** has been named medical director of **Indiana University Health Occupational Services of Northern Indiana**. She operates an independent occupational health clinic in South Bend ... **The National Committee for Quality Assurance** and

the **American Diabetes Association** have honored Dr. **Joseph Arulandu** for providing expert care to patients with diabetes. He was cited through the Diabetes Physician Recognition Program sponsored by both organizations. ... **Beacon Health System** chief financial officer **Jeffrey Costello** has been awarded the 2013 Distinguished Business Alumni Award from **Indiana University South Bend**. ... **Porter Health Care** has named EMS Office Manager **Darcy Jackson** its 2013 Associate of the Year. She has been with the hospital since 2002 and is responsible for the day-to-day business of the EMS Division. ... **St. Joseph Regional Medical Center** in Mishawaka and **OB/GYN Associates of Northern Indiana**, have joined forces to offer an OB Hospitalist Program. The program offers 24-hour care for OB/GYN patients. ... **The Memorial Kidney and Hypertension Center** has opened in the **Schwartz-Weikamp Medical Group** in Mishawaka. The center is led by medical director **Arif Goreja** and specializes in chronic and acute kidney disease, hypertension management, glomerular disease, poly cystic kidney disease and other types of kidney disease. ... **Porter Health Care System** has named **Cathy Pera**, director of the IMCU and the Progressive Care Unit, as Porter's Clinical Manager of the Year. ... **Porter Health Care** has named **Tracey Knapp**, director of **Porter Physician Group** as Porter's non-clinical Manager of the Year. ... **Community Hospital** has been



Jared Beasley



Patricia Navarro



Thomas J. Reid III



Vickie Wipperman

named one of the best hospitals in the nation by **Healthgrades**, an independent healthcare ratings organization. Community has been listed among the 50 best hospitals in the nation for the sixth year in a row. ... **Community Hospital** in Munster has expanded its outpatient services to Schererville. The 11,400-square-foot **Community Hospital Outpa-**

tient Center is scheduled to open in June. ... **Methodist Hospitals'** diabetes self-management education program has received recognition from the **American Diabetes Association**. It is a voluntary process that assures approved education programs have met the National Standards for Diabetes Self-Management Education Programs. ... **Methodist**

Hospital has expanded its **Methodist Physician Group** into St. John. The new office is led by Dr. **Anemarie Lutas**. ... Dr. **Thomas J. Reid III** has joined **Memorial Regional Cancer Center** in South Bend. He specializes in Hematology-Medical Oncology and is a graduate of **Pennsylvania State University**. Most recently he was at **Walter Reed Army Institute of Research**. ... **Community Hospital** in Munster has begun offering the Positron emission Mammography, a new 3D imaging service that improves the breast cancer diagnosis services at the hospital's **Women's Diagnostic Center**. ... **Community Hospital** in Munster has announced it will begin a \$53 million expansion with a four-story addition to the emergency department. The project will add private rooms, double the capacity of the neonatal intensive care unit, expand the main surgical services area and increase the capacity for stroke and heart patients. ... **Press Ganey Associates Inc.** of South Bend has partnered with **Catholic Health Partners** of Ohio to provide survey information services from patients. ... **Indiana University Health LaPorte Community Health and Dental** has named **Rick Zastoupil** as its new director. He was previously a volunteer EMT/firefighter in Washington state and most recently was coordinator of the neuro/sleep department at IU Health LaPorte Hospital. ... **Doctors Express Granger** has opened an **Urgent Care Center**. Doctors Express is owned by **Richard Sullivan** and **Michael Martino**. The center is designed to bridge the gap between primary care physicians and the emergency room for non-life-threatening medical conditions. ... **Indiana University Health LaPorte Hospital** has named the Rev. **Dale Wratchford** as the new assistant director of the **Center for Spiritual Care**. He previously worked for **Seton Healthcare Family** and is a graduate of the **Princeton Theological Seminary**. ... **Indiana University Health LaPorte Hospital** has promoted **Heather Manley** to director of SameDay, Endoscopy and

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Infusion Center. She also is director of surgical services at **IU Health Starke Hospital**. ... **Indiana University Health LaPorte Hospital** has named **Patricia Navarro** executive director of critical care service. She will be responsible for operations and strategic planning for the emergency department, intensive care unit and critical care unit.

INSURANCE

Leea Ashfeld has joined **Gibson** as a client executive in the employee benefits practice. She is responsible for providing support for new and existing employee benefit clients in the development and implementation of their plan renewals. ... **Andy Barker** has joined **Gibson** as a client executive in the property and casualty practice where he will focus on bringing clarity to strategic, business and hazard risks for clients. ... **Gibson** of South Bend has been named as one of the 2013 Best Places to Work in Indiana by the **Indiana Chamber of Commerce**. ... **Jenny Toth** has joined **Gibson** in South Bend as an account manager in the business and private client group. She is responsible for servicing and processing risk management plans. ... **Ryan Colvin** has been named to **Gibson's** Executive Leadership Team. He is a principal in Gibson, the chief growth officer and managing principal of the Indianapolis office. ... **Tania Bengtsson** has been named a principal at **Gibson**. She is director of marketing and responsible for all aspects of marketing, advertising, public relations, social media and branding. ... **Missy Mitchell** has joined **Gibson** as account manager in the property and casualty practice. She is responsible for the day-to-day service needs of clients.

LEGAL

Robert J. Konopa, partner at **Tuesley Hall Konopa**, has been named to the 2013 **Indiana Super Lawyers** list as one of the top attorneys in Indiana. He was recognized for his work in civil litigation defense, personal injury plaintiff and business litigation.

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Indianapolis



Leea Ashfeld



Ryan Colvin



Jenny Toth



Shelbie Byers

... **Louis W. Voelker III** of **Eichhorn & Eichhorn LLP** of Hammond has been named Defense Lawyer of the Year for 2012 by the **Defense Trial Counsel of Indiana**. Voelker lives in LaPorte and is a graduate of the Indiana University Law School. ... **Mallory Reider Iniselberg** of **Eichhorn & Eichhorn LLP** of Hammond has been named the Outstanding Young Lawyer of the Year for

2012 by the **Defense Trial Counsel of Indiana**. ... **Jamie R. Kauther** has joined **Hoepfner Wagner & Evans LLP** in Merrillville as an associate. She focuses on labor and employment law and litigation. She is a graduate of the Valparaiso University Law School. ... **Keith Wolak** has been voted to equity partnership at **Hoepfner Wagner & Evans LLP** in Valparaiso. He joined the firm in

2008 and specializes in estate planning, wealth planning, probate and taxation. ... **John E. Hughes**, a partner at **Hoepfner Wagner & Evans LLP** in Merrillville has been named to the **Indiana Super Lawyers** list for 2012. Only 5 percent of the lawyers in the state are selected by Super Lawyers. ... **Shelbie J. Byers** has joined **Hoepfner Wagner & Evans LLP** as an associate in the Merrillville

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office. She will focus her practice on labor and employment law and litigation.

MANUFACTURING

American Licorice in LaPorte has announced a \$10 million expansion that will create 35 new jobs by 2015. The candy maker currently has 150 employees and will renovate its 285,000-square-foot factory and install new production equipment that will add a production line to increase production. ... **Dawn Food Products** has announced it will combine its Munster and Crown Point operations into a new building in Merrillville. The company grows and processes organic and convention food and will build a new 120,000-square-foot plant in the Ameriplex at the Crossroad near Broadway and 101st Avenue. ... **Bakker Produce** in Griffith has closed its produce and fresh food operation after 70 years in business. The clos-

ing put 28 people out of work. ... **John C. Ulrich** has been named executive vice president and chief operating officer of **AM General** in Mishawaka. He is a former executive with **General Dynamics**. He will oversee the company's operations, product development and program management.

MEDIA/COMMUNICATIONS

The "My Road" TV campaign that was produced on behalf of **Purdue Federal Credit Union** by **Villing & Co.** of South Bend, won the Gold at the North Central Indiana chapter of the **American Advertising Federation** ADDY Awards and received Best of Show. ... **VIA Marketing** of Merrillville has earned a Silver designation from **Service Industry Advertising** Awards: a Gold Award for a series of magazine ads created for Smith Animal Clinic of Crown Point. VIA Marketing provides online and offline marketing solutions for all

media, websites, graphic design and public relations. ... **Candace Shaw** has joined the *Northwest Indiana Business Quarterly* team as advertising account manager, responsible for developing new business in NWI and Greater South Bend/Michiana. **Jacqueline von Ogden** has also joined *Northwest Indiana Business Quarterly* as managing editor.

PROFESSIONAL SERVICES

Success Trek of Chesterton has marked its seventh anniversary. Owner **Theresa Valade** hosted 100 people at an event to talk about the leadership consulting services she has provided to area companies. ... **Rick and Susan Riddering**, owners **NorthStar 360 Business Solutions** in Dyer, recently served as presenters at a national conference in Dallas. The company provides organizational advice to businesses to help them run more efficiently. ... Two members of the **Northwest**

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Indiana Workforce Board took part in the annual **National Association of Workforce Boards** conference in Washington, D.C. They were **Bob Schaefer**, president of **Corporate Dynamics** in Michigan City, and **Linda Woloshansky** of the **Center of Workforce Innovations** in Valparaiso. ... **Life Strategies LLC** has opened an autism and learning center in Chesterton. The **Blooming Potential Autism & Learning Center** is designed for children with autism and other developmental delays who demonstrate communication, learning and social challenges. ... **Rose-land Animal Hospital** has moved its office to Indiana 933 in South Bend. Owners Dr. **Rachel Sparke** and Dr. **David Visser** have moved into a refurbished former Bank of America office. ... **Advanced Imaging Solutions** of Merrillville, has purchased **Pinnacle of Indiana** in South Bend. Both specialize in print services, copiers, printers and managed IT services.

... **Derek Frazier** has been named development director for **Frontline Foundations**, a faith-based substance abuse treatment provider in Valparaiso. ... **WeGoShop.com** is now available in Porter County say owners **Sally and Michael Moyer**. The service provides grocery shopping services for busy families and professionals in Valparaiso and Chesterton. ... **Danita Johnson Hughes**, president and CEO of **Edgewater Systems for Balanced Living** has been inducted into the Northwest Indiana Business and Industry Hall of Fame for her contributions to business and industry in the region.

REAL ESTATE

The **Emporium Restaurant** building in downtown South Bend has been sold to developer **Dave Matthews**. He did not announce his plans for the building, but he has been involved in other transactions in downtown. He said the building

would be upgraded with new fiber optics and high-speed Internet. ... **Holladay Properties** has been chosen as developer of the **New-Porte Landing** redevelopment project in downtown LaPorte. The project covers 150 acres of the former **Allis-Chalmers** factory site. ... **Mack Elliott** of **Prudential Executive Group** has been named to the Prudential Real Estate President's Circle for 2012. The honor recognizes the top 3 percent of residential sales professionals. ... **Jeff Brant** has been named 2012 **Commercial In-Sites** Co-Broker of the Year for his dedication to do deals together with other brokers. ... **Nick Arnold, Debbie Miller, Mitzi Wingenroth** and **Michele Civanich** of **Prudential Executive Group** have been named to the Leading Edge Society for 2012 by Prudential Real Estate. The award recognizes residential sales professionals who closed 35 residential sales in the year. ... **The Plaza 833**

ESTATE AND RETIREMENT PLANNING



Estate and retirement planning is the process of determining your financial needs for your retirement years and then determining which assets will go to whom with a minimum cost at death. It's a very complicated process that requires years of expertise and the ability to interact with your attorney, investment advisor, insurance agent and family members. As one of your most trusted advisors, we can

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Building at U.S. 30 and U.S. 41 in Schererville, is being renovated. The four-story, 115,433-square-foot building is owned by **LM Commercial Real Estate** of Clarendon Hills, Ill. Work will include a new entryway, lobby, atrium and lower level conference rooms. ... **Inland Real Estate Corp.** has completed a deal to acquire **Valparaiso Walk** shopping center for \$21.9 million. The 137,509-square-foot center is on Valparaiso's east side and is home to **Bed Bath & Beyond**, **Marshalls**, **Best Buy** and **Michaels**.

RECOGNITION

Four Northwest Indiana businesses have been recognized by **Department of Defense's Employer Support of the Guard and Reserves**. The companies are **ArcelorMittal** in Burns Harbor, the **University of Notre Dame** in South Bend, the **Westville Correctional Facility** in Westville, and **Bulldog Brewing Co.** in Whiting. ... **Porter Health Care System** was named Company of the Year by **United Way of Porter County**. During the recent campaign Porter Hospital helped lead effort to raise \$1.8 million in Porter County. ... The **Valparaiso Chamber of Commerce** has been named the 2013 Chamber of Commerce of the Year by the **Indiana Chamber Executives Association**. It's the second year in a row the Valparaiso Chamber received the honor. ... The **St. Joseph County Airport Authority Board** has honored retired executive director **John Schallioli** with a bronze plaque in the atrium at **South Bend Airport**. Schallioli led the airport for 35 years until he retired one year ago. ... **Enbridge Energy** in Griffith has been presented with a Community Excellence award from **Lake Area United Way** for its outstanding financial support during the 2012 community campaign. ... The **International Brotherhood of Electrical Workers Local 697** in Merrillville has received a Community Spirit award from **Lake Area United Way** for its outstanding treasury and employee support in the annual campaign.

... **James Dworkin**, chancellor of **Purdue University North Central**, has received the Paul J. Alinsky Excellence Award from the **Rotary Club Foundation of Michigan City** for his involvement in the community. ... **Hoosier Bat Co.** of Valparaiso has received the Charlie Hum Club Service Award from the **Pitch and Hit Club** in Lombard, Ill., said

owners **Dave and Debbie Cook**. ... **Justin's Tree Service** in Porter has received The Super Service Award from **Angie's List** for exemplary customer service. ... **Dean's Landscaping** of Schererville has received the **2012 Belgard World Class Award** Best in Class LaFitt and Best in Class Versa Lok. Owned by **Dean Savarino**, Dean's Landscaping has been

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in Northwest Indiana for 20 years. ... The **Northwestern Indiana Regional Planning Commission** has received The Daniel Burnham Award for 2013 from the **American Planning Association** for its 2040 Comprehensive Regional Plan.

SPORTS

The 30th annual edition of **Leon's Triathlon** will be held June 2 in

Hammond. The triathlon is the world's largest amateur triathlon and last year had 750 participants. ... The **South Shore Convention and Visitors Authority** and the **Valparaiso University Athletic Department** have formed a partnership that will bring a state-of-the-art scorer's table to VU and streamline the hotel booking process for teams and spectators visiting the university.

TECHNOLOGY

ICE Michiana, a free smartphone app that provides first responders with access to life-saving patient information in the field, and emergency rooms with critical pre-arrival health information, is expanding to include the **Community Hospital of Bremen**. ICE already served **St. Joseph Regional Medical Center** in Mishawaka as well as **IU Health** hospitals in Goshen and Starke County. ... **IV Diagnostics**, based at the **Northwest Indiana Purdue Technology Center**, and **Stable-Body Technologies** of Wisconsin, has joined together to offer a diagnostic instrument for early detection of cancer cells in the blood. The two organizations announced they are about a year away from FDA trials of the product. ... **Competitive Support Options Inc.** has moved from Mokena, Ill., to the **Purdue Research Park of Northwest Indiana** in Merrillville. The company provides clients with servers, storage solutions, and other services and products.

TOURISM

The **South Shore Convention and Visitors Authority** has received first place for large show event poster from the 2012 **International Council of Air Shows**. The ICAS Marketing Awards are meant to recognize outstanding achievement in event, product and service promotion by air shows, air show performers and air show support service providers. ... The **South Shore Convention and**

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2012 Best of Northwest Indiana Business



Derek Frazier

Visitors Authority and **Radisson Hotel at Star Plaza** are 2012 recipients of the **Supplier STAR Award** for their Bring It Home Campaign. ... The **Northern Indiana Tourism Development Commission** has named **Jack Arnett**, executive director of the **LaPorte County Convention and Visitors Bureau**, as its president. ... **Indiana Dunes Tourism** in Porter County announced that tourism and travel was up 5.9 percent from 2009 to 2011. The numbers were provided by **Certec Inc.** of Kentucky, an independent tourism analysis provider. According to the study, tourism generated \$82 million in tax revenue in 2011.

TRANSPORTATION

The **St. Lawrence Seaway Management Corp.** has announced the opening of the 2013 navigation season. Cargo through the system this year is anticipated to top last year's 40 million tons. ... **Christenson Chevrolet** in Highland has completed work on a 17,000-square-foot expansion that includes a used car showroom and 14 new service bays. ... **Gary Chicago International Airport** has received a \$30 million grant from the **Northwest Indiana Regional Development Authority** to extend its main runway. The total cost of the project is \$160 million.

UTILITIES

Northern Indiana Public Service Co. has sold its Extra Service Protection plan that was a contract service for home appliance maintenance.

AGL Resources Inc. purchased the business for \$120 million and will now service all former NIPSCO appliance customers. ... **Northern Indiana Public Service Co.** has begun an upgrade in the way it reads natural gas and electric meters. It has installed an Automated Meter Reading System that will allow gas and electric usage to be read through a receiver

mounted in a NIPSCO vehicle rather than walking door to door to read meters. ... **Columbia Gas Transmission**, a subsidiary of **NiSource** in Merrillville, will spend \$1.5 billion to upgrade its Appalachian pipeline network. The project, which will spend \$300 million a year through 2017, has been approved by the Federal Energy Regulatory Commission. [ENR](#)

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Best of Northwest Indiana Business / Greater South Bend

Our readers pick their favorites in dozens of categories.

BY NWIBQ EDITORIAL STAFF

Businesses across Northwest Indiana all have a single goal – to be the very best at what they do. There are lots of ways to reach that goal from creating a work place that nurtures excellence among employees to making sure the products and services provided are second to none.

The proof, though, doesn't come from within. It comes from customers and it's their approval that counts most. *Northwest Indiana Business Quarterly's* annual reader survey helps customers offer a pat on the back. Our readers have decided the region's "Best" in several categories, and for the companies chosen, it's a welcome surprise and nice morale boost.

To our readers who took the time to vote, we say thanks. And to the businesses who received votes, we offer our congratulations.

BEST COMPANIES TO WORK FOR

Winners: Centier Bank; Citizens Financial Bank; Franciscan Alliance Hospitals; Porter Regional Hospital; Community Healthcare System Hospitals.

Greater South Bend/Michiana: 1st Source Bank; Kruggel Lawton & Co., LLC; and St. Joseph Regional Medical Center.

BEST MEETING SITE FOR SMALL GROUPS

Winner: Avalon Manor, Hobart
Greater South Bend/Michiana: Hilton Garden Inn at Notre Dame

BEST MEETING SITE FOR LARGER GROUPS

Winners: Avalon Manor, Hobart, and Blue Chip Casino, Michigan City.



BEST MEETING SITE FOR LARGER GROUPS (Greater South Bend): Century Center

Greater South Bend/Michiana: Century Center and Palais Royale.

BEST HOTEL FOR BUSINESS EVENTS

Greater South Bend/Michiana: Hilton Garden Inn at Notre Dame.

BEST CONVENTION SITE

Winner: Star Plaza, Merrillville.
Greater South Bend/Michiana: Century Center, South Bend.

BEST SITE FOR A CORPORATE RETREAT

Winner: Blue Chip Casino, Michigan City.

BEST RESTAURANTS FOR BUSINESS ENTERTAINING

Winners: Gino's Steakhouse, Dyer and Merrillville; Gamba's Ristorante, Merrillville; Lucrezia, Crown Point and Chesterton; Strongbow, Valparaiso; Bistro 157, Valparaiso; Rodini's, Michigan City; and Giovanni's, Munster.

Greater South Bend/Michiana:

Café Navarri, South Bend; LaSalle Grill, South Bend; and Ruth Chris Steak House, South Bend.

BEST CASINO FOR BUSINESS MEETINGS AND EVENTS

Winner: Blue Chip Casino, Michigan City.

Runners-Up: Horseshoe Casino, Hammond; and Four Winds Casino, New Buffalo.

BUSINESS SERVICES

BEST ACCOUNTING FIRM

Winner: McMahon & Associates Certified Public Accountants, P.C., Munster.

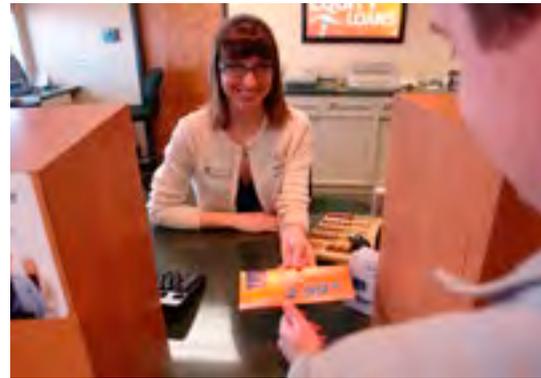
"We are very appreciative of the voters who took the time to vote for us as the Best in Northwest Indiana," says Terry McMahon, president of McMahon & Associates. "It is a tribute to our staff because of the extra effort they provide to our

clients every day. We take pride in being No. 1 by Northwest Indiana Business Quarterly Magazine.”

Runners-Up: Swartz-Retson & Co., PC, Merrillville; Laciak Account-

tancy, Valparaiso and Schererville; Prasco & Associates, PC, Crown Point.

Greater South Bend/Michiana: Kruggel, Lawton & Company, LLC.



BEST BANK FOR BUSINESS, CUSTOMER SERVICE AND OBTAINING A BUSINESS LOAN: Centier Bank

BEST AD AGENCY FOR WEBSITE DESIGN SERVICES

Winner: Group 7even, Valparaiso.
Runners-Up: AC Inc., Valparaiso; Barbauld Agency, Valparaiso; Morse & Harris Marketing, Michigan City; and Via Marketing, Merrillville.

BEST COMMERCIAL PRINTER

Winner: Home Mountain Printing, Valparaiso.
Runners-Up: Reprographic Arts, Michigan City; Lithographic Communications, Munster; Largus Printing, Munster; and Acucraft, Hammond.

BEST BANK FOR BUSINESS, CUSTOMER SERVICE AND OBTAINING A BUSINESS LOAN

Winner: Centier Bank.
Runners-Up: Citizens Financial Bank; Horizon Bank; Peoples Bank; First Financial Bank; JP Morgan Chase; and 5th Third Banks. (Locations across the region.)

Greater South Bend/Michiana: 1st Source Bank.

Runners-Up: Lake City Bank and Horizon Bank.

BEST CREDIT UNION

Winner: Tech Credit Union, Crown Point.

“It is an honor and a privilege to once again be chosen the Best Credit Union in Northwest Indiana,” says Michael Hussey, president and CEO for Tech Credit Union. “This only makes us strive harder to maintain this quality of service to our membership.”

Runners-Up: Advance Financial Federal Credit Union, East Chicago; First Trust Credit Union, LaPorte; Teachers Credit Union; and

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“Notre Dame FCU’s success is best measured by the 55,000 plus members who entrust their financial needs to our institution. The credit union philosophy of ‘people helping people’ is embedded in our history, and is something we continue to uphold by promoting the values of fiscal responsibility and self-reliance.”

BEST INVESTMENT AND FINANCIAL ADVISOR COMPANY

Winner: Peoples Bank Wealth Management, Munster.

Runners-Up: Centier Bank, Merrillville; Horizon Bank, Michigan City; Lakeside Wealth Management, Chesterton; Edward Jones (Locations around the region) and Oak Partners, Crown Point.

BEST COMMERCIAL CONSTRUCTION COMPANY

Winner: Larson Danielson Construction Company, Inc., LaPorte.

Runners-Up: Berglund Construction, Chesterton; Tonn and Blank, Michigan City and Hasse Construction, Calumet City, Ill.

BEST CONSTRUCTION COMPANY FOR COMMERCIAL OFFICE REMODELING AND EXPANSION PROJECTS

Winner: Tonn and Blank, Michigan City.

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2013
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BEST SITE FOR A CORPORATE RETREAT: Blue Chip Casino Hotel & Spa, with the Stardust Meeting Room.

“Tonn and Blank is proud to be a member of the Northwest Indiana business community for more than 90 years,” says Jon Gilmore, president.

Runners-Up: Larson Danielson Construction, LaPorte; and Berglund Construction, Chesterton.

BEST COMMERCIAL ARCHITECTURAL DESIGN COMPANY

Winner: Design Organization, Valparaiso.

Runners-Up: Carras-Szany-Kuhn & Associates, Schererville; Gerometta and Kinel Architects,

Chesterton; and Hutton & Hutton, Hammond.

BEST COMMERCIAL REAL ESTATE COMPANY

Winner: Commercial In-Sites, Merrillville.

Greater South Bend/Michiana: The Bradley Company, South Bend.

“This is certainly a great honor for our leadership team and every individual who is a part of our company,” says Brad Toothaker, president and CEO of the Bradley Company. “As we grow we believe we are improving and making our marketplace a better place to live and work, beyond day-to-day real estate business. We believe each of our people is dedicated to our clients and it’s that dedication that gets us to a point we want to achieve on an annual basis.”

Runners-Up: Cressy & Everett, South Bend; and Holladay Properties, South Bend.

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BEST COMMERCIAL LANDSCAPING COMPANY

Winner: Hubinger Landscaping Corp., Crown Point.
Runners-Up: Lakeshore Landscaping, Valparaiso; RV Property Enhancement, Valparaiso; Tim's Landscaping, Griffith.

BEST CATERER FOR BUSINESS EVENTS

Winners: Strongbow, Valparaiso; Comforts Catering, St. John; and Great Lakes Catering, Michigan City.

BEST CORPORATE LAW FIRM, BEST LAW FIRM FOR BUSINESS ACQUISITIONS AND MERGERS AND BEST ESTATE PLANNING PRACTICE

Winner: Burke Costanza & Carberry, LLP, Merrillville and Valparaiso.
Runners-Up: Krieg & DeVault, LLP, Schererville; Eichhorn & Eich-



BEST AUTOMOBILE DEALER FOR BUSINESS EXECUTIVES AND FOR CORPORATE LEASES: Schepel Buick GMC

horn, LLP Hammond; Hoepfner Wagner & Evans, LLP, Merrillville and Valparaiso.

BEST CORPORATE LAW FIRM

Greater South Bend/Michiana: Barnes & Thornburg, LLP, South Bend.

BEST LAW FIRM FOR LITIGATION

Winners: Burke Costanza & Carberry LLP, Merrillville and Valparaiso; and Eichhorn & Eichhorn, LLP, Hammond.
Runners-Up: Krieg & DeVault, LLP, Schererville; Hoepfner, Wagner & Evans, LLP, Merrillville and Valparaiso; Blachly Tabor Bozik &



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BEST COMMERCIAL CONSTRUCTION COMPANY: Larson Danielson Construction Co. (pictured: Team Toyota dealership project)

Hartman, LLC, Valparaiso and Merrillville.

BEST INSURANCE AGENCY FOR A BUSINESS

Winners: MacLennan & Bain Insurance, Valparaiso; and General Insurance Services, Michigan City.

“We are humbled to be selected by your readers as the best insurance agency for business,” says Ross W. MacLennan, managing partner with MacLennan & Bain. “The award is a testament to the outstanding staff we have assembled; all of the thanks go to them and their work

ethic. We are especially proud to be recognized by our peers in the business community and look forward to continuing the legacy of service we started in 1908.”

“The staff of GIS strive each day to answer the needs of our clients, with the goal that our client looks to us as a trusted advisor,” says Thomas Cipares, president of General Insurance. “Being recognized as the best insurance agency for business each year since 2005 is rewarding to all of us.”

Runners-Up: Michiana Insurance, Michigan City; Fleming, Bates &

Barber, Crown Point; Anton Insurance, Chesterton; and Rothchild Agency, Merrillville.

BEST PROFESSIONAL EMPLOYMENT STAFFING AGENCY

Winner: Staff Source, Hammond.

“I am extremely honored to be a partner in this great organization that has been voted Best Professional Employment Staffing Agency in Northwest Indiana,” says Dan Kesic, a partner in Staff Source. “My partners and I are proud to have a successful business helping not only the local community we were raised in, but the entire Northwest Indiana region. Our 15 years of experience and commitment to fellow businesses and job seekers is what makes us top choice for staffing needs. It is our passion and commitment to match the right candidate with the right employer

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Runners-Up: Express Employment Professionals, Valparaiso; Kelly Services, Merrillville.

Greater South Bend/Michiana: Specialized Staffing Solutions, LLC, South Bend.

BEST COMMERCIAL INTERIOR DESIGN COMPANY

Winner: HDW Interiors, Inc. Schererville and South Bend.

“Thank you to the readers of *NWIBQ* for voting HDW the best!” says Rita Bacevich, president. “We absolutely delight in working with Northwest Indiana businesses to



BEST LAW FIRM FOR LITIGATION: Eichhorn & Eichhorn (co-winner with Burke Costanza & Carberry). Pictured are Eichhorn attorneys who were honored as Super Lawyers or Rising Stars this year. Top row: John McCrum (Super Lawyer), Carly Brandenburg (Rising Star), Trenton Gill (Rising Star) and Logan Hughes (Rising Star); seated: David Jensen (Super Lawyer) and Louis Voelker (Super Lawyer).

provide business environments that are functional, budget-friendly and great looking.”

Runners-Up: Kramer & Leonard, Chesterton; Design Organization, Valparaiso.

BEST PLACE TO PURCHASE OFFICE FURNITURE

Winners: Kramer & Leonard, Chesterton; and HDW Interiors, Inc., Schererville.

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BEST PLACE TO PURCHASE OFFICE FURNITURE: Kramer & Leonard (co-winner with HDW Interiors)

Products & Solutions, Munster; Lincoln Office, Crown Point; Staples, Valparaiso, Merrillville and LaPorte.

BEST PLACE TO PURCHASE OFFICE EQUIPMENT & SUPPLIES

Winner: McShane's Business Products & Solutions, Munster.

"It is such an honor to be voted by our clients as 'the best of NW Indiana' again," says Brian McShane, president and CEO. "Our 92-year-old business is constantly adapting to the changing business landscape, but always providing excellent service by our employees."

BEST LOCAL TELECOMMUNICATIONS COMPANY

Winner: MTA, Midwest Telecom of America, Merrillville.

"Being recognized as the best local telecommunication company in Northwest Indiana by subscribers, local businessmen and women in Northwest Indiana just never grows old," says Cary W. Smith, president.

Runners-Up: NetNitco, Hebron; Tri-Electronics, Hammond; Frontier Communications, Valparaiso; and Comcast Business Services, Valparaiso.

BEST UNIVERSITY TO OBTAIN AN MBA

Winner: Indiana University Northwest, Gary.

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west MBA has been selected as the Best in Northwest Indiana,” says Anna S. Rominger, dean of the IU Northwest School of Business. “The business programs at IU Northwest are accredited by the AACSB International, the premier accrediting agency for the business schools. The MBA provides an excellent education, with highly qualified faculty in a convenient high tech setting. The School of business and Economics at IU Northwest is Chicagoland’s affordable AACSB Business School.”

Runners-Up: Purdue North Central, Westville; Purdue Calumet, Hammond; and Valparaiso University, Valparaiso.

Greater South Bend/Michiana: University of Notre Dame, Mendoza School of Business.

BEST UNIVERSITY TO OBTAIN AN ONLINE DEGREE

Winner: Indiana University Northwest, Gary.

Runners-Up: Indiana Wesleyan University, Merrillville; St. Francis University, Crown Point; Purdue Calumet, Hammond; and Purdue North Central, Westville.

BEST UNIVERSITY TO OBTAIN A TECHNOLOGY DEGREE

Winner: Purdue Calumet, Hammond.

Runners-Up: Indiana University Northwest, Gary; Ivy Tech Community College, Gary.

BEST CHAMBER OF COMMERCE

Winner: Valparaiso Chamber of Commerce, Valparaiso.

Runners-Up: Crossroads Chamber of Commerce, Merrillville; Duneland Chamber of Commerce, Chesterton; Schererville Chamber of Commerce; Munster Chamber of Commerce; and Lakeshore Chamber of Commerce, Hammond.

Greater South Bend/Michiana: St. Joseph County Chamber of Commerce.

“We are honored to be selected as Best Chamber of Commerce by the readers of Northwest Indiana Business Quarterly,” says Jeff Rea,

president and CEO of the St. Joseph County Chamber of Commerce. “Just a year ago, we were recognized by the Indiana Chamber Executives Association as the Indiana Chamber of the Year and were a finalist for national chamber of the year by the American Chamber of Commerce Executives. We work extremely hard to provide value to our mem-

bers and the community and we feel these honors reflect the type of work we are doing and the results we are having.”

Runner-Up: Elkhart Chamber of Commerce.

BEST BUSINESS LEADERS AND BUSINESS ADVOCATES

Jim Jorgenson, attorney with

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Hoepfner, Wagner & Evans; Craig Dwight, Horizon Bank; John Freyek, Citizens Financial Bank; Jon Schmaltz, attorney with Burke Costanza & Carberry; Jonathon Nalli, Porter Regional Hospital; and Mark Maassel, Northwest Indiana Forum.

Greater South Bend/Michiana:

Jeff Rea and Paul Laskowski, St. Joseph County Chamber of Commerce.

BEST WOMEN OWNED BUSINESSES

Group 7even, Valparaiso; HDW Interiors, Schererville and South Bend; Century 21 Alliance, Valparaiso; Morse & Harris Marketing, Michigan City; and Via Marketing, Merrillville.

HEALTH AND WELLNESS

BEST HOSPITAL

Winner: Porter Regional Hospital, Valparaiso.

Runners-Up: Community Hospi-



BEST HOSPITAL (Greater South Bend): Memorial Hospital

tal, Munster; Franciscan St. Anthony, Crown Point; and Franciscan St. Margaret Health, Dyer and Hammond.

Greater South Bend/Michiana: Memorial Hospital of South Bend.

BEST HEALTH CARE PROVIDER FOR CARDIOLOGY

Winner: Franciscan Alliance Hospitals.

“We’re grateful that our efforts to provide the best cardiovascular care in Northwest Indiana and beyond are recognized by the folks we serve,” says Gene Diamond, CEO

of the Franciscan Alliance Northern Indiana Region. “It’s a tribute to our outstanding physicians and staff that their teamwork produces excellent outcomes and highly satisfied patients.”

Runners-Up: Community Hospital, Cardiology Associates, Munster; Porter Regional Hospital, Valparaiso; and Center for Cardiovascular Medicine, Valparaiso.

BEST HEALTH CARE PROVIDER FOR TREATING CANCER

Winner: Porter Regional Hospital

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Cancer Center, Valparaiso.

“Porter Regional Hospital’s Cancer Care Center captures the essence of a fully integrated center by having the diagnostics and treatment capabilities in one location,” says Karen Keltner, manager of marketing and communication. “This allows for an efficient patient experience while expediting the ability of Porter’s clinical teams to collaborate and provide real-time, multi-disciplinary expertise.

“We appreciate the good news about the award.”

Runners-Up: Michiana Hematology Oncology, Michigan City and South Bend; Franciscan Alliance Cancer Care; and Community Hospital Oncology Center.

BEST HEALTH CARE PRACTICE FOR TREATING SPINE, JOINT AND BACK PAIN

Winner: Lakeshore Bone and Joint, Chesterton.

Runners-Up: Midwest Interventional Spine Specialists, Munster; Center for Orthopedic Medicine and Bone & Joint Specialists, Merrillville.

BEST OCCUPATIONAL HEALTH PRACTICE

Winner: WorkingWell-Franciscan Alliance.

Runners-Up: Health At Work, Valparaiso; Comprehensive Care, Gary and Griffith.

BEST URGENT/IMMEDIATE CARE CLINIC

Winner: Franciscan Hammond Clinic, Hammond.

Runners-Up: Care Express, Chesterton; Immediate Care Center, Schererville; and Franciscan Urgent Care, Crown Point.

BEST HEALTH AND WELLNESS FITNESS FACILITY

Winner: Franciscan Omni Health & Fitness, Schererville.

Runners-Up: Fuel Fitness, Schererville; YMCA, Valparaiso, LaPorte and Portage; Fitness Point, Munster.

EXECUTIVE LIFESTYLE

BEST AUTOMOBILE DEALER FOR BUSINESS EXECUTIVES AND FOR CORPORATE LEASES

Winner: Schepel Buick GMC, Merrillville.

“Every time Schepel Buick GMC Cadillac is honored with special

recognition, I give the praise and credit to my staff,” says owner Tom Van Prooyen. “We are blessed to have people in our organization that treat all our customers like they’re family.”

BEST RESIDENTIAL HOME BUILDER

Winner: Olthof Homes, St. John.

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BEST HOME REMODELING COMPANY

Winner: Above The Board Construction, Chesterton.

BEST GOLF COURSE

Winner: Sand Creek Country Club, Chesterton.

"Sand Creek Country Club is hon-

ored to be voted as the Best Golf Course by the readers of *Northwest Indiana Business Quarterly*," says Mike Misheck, general manager and COO of Sand Creek. "The Sand Creek Country Club management team shares a common passion for the highest quality of products and services for our members and

guests. Sand Creek is always striving to present pristine conditions on the greens and grounds while preserving the ecology of our green space every year.

"This recognition for the readers of *Northwest Indiana Business Quarterly* confirms the hard work and dedication that our team has put forth every day to make Sand Creek Country Club the premier family oriented club in Northwest Indiana."

Runners-Up: Briar Ridge, Schererville; White Hawk, Crown Point; Lost Marsh, Hammond; The Brassie, Chesterton; and The Course at Aberdeen, Valparaiso.

BEST GOLF COURSE FOR CHARITABLE/BUSINESS OUTINGS

Winner: Briar Ridge Country Club, Schererville.

Runners-Up: White Hawk Country Club, Crown Point; Innsbrook, Merrillville; The Course at Aberdeen, Valparaiso; and Lost Marsh, Hammond.

Greater South Bend/Michiana: Blackthorn.

BEST EXECUTIVE VACATION GETAWAY

South Haven, Mich.; Orlando, Fla.; Traverse City, Mich.; New Buffalo, Mich.; and Cancun Mexico.

BEST EXECUTIVE MEN'S CLOTHING STORES

David's, Valparaiso; John Cicco's, Merrillville; Men's Warehouse, Merrillville; and Zandstra's Store for Men, Highland.

BEST EXECUTIVE WOMEN'S CLOTHING STORES

Ann Taylor, Lighthouse Place, Michigan City; Judée's, LaPorte; Seasons On the Square, Valparaiso; and Fashion Affair, Merrillville.

BEST SPECTATOR SPORTS

Gary SouthShore Railcats; Chicago Bears; Chicago Bulls; University of Notre Dame football; and Chicago Blackhawks. **BQ**

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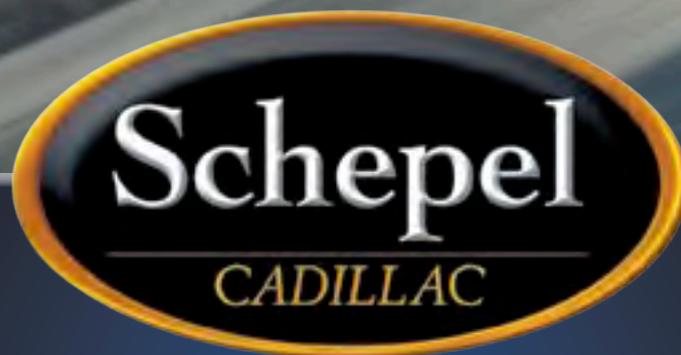


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Northern Indiana Honors

“Salute to Business” awards shine a spotlight on St. Joseph County individuals who innovate, succeed and inspire others.

BY BOB KRONEMYER

Two of the six major recipients of this year’s “Salute to Business” awards bestowed by the St. Joseph County Chamber of Commerce (along with title sponsor Lake City Bank) are in healthcare. This comes as no surprise, consid-

ering health expenditures represent nearly 20 percent of our country’s gross domestic product.

“These annual awards represent a cross section of individuals and businesses transforming our community,” says Paul Laskowski, executive vice president of the chamber. The indi-

viduals honored “have and continue to move others to action to create business and community success,” he says, whereas the enterprises singled out “have shown growth and reinvestment in our community. They demonstrate innovation, a strategic focus and commitment to excel.”



HEALTHY PATIENT EXPERIENCES Athena Award recipient Diane Stover-Hopkins of Beacon Health System (center), pictured with Philip Newbold, Beacon CEO, and Lora Tatum, their assistant.

This year's theme is "Building Champions" and emphasizes "the collaboration and win-win relationships that lead to positive community transformation," Laskowski notes.

Diane Stover-Hopkins, chief marketing, innovation and experience officer of Beacon Health System (encompassing Elkhart General Hospital and Memorial Hospital of South Bend) was presented with the Athena Award for attaining and embodying the highest level of professional career excellence, plus assisting women in realizing their leadership potential.

Experience design is one of Stover-Hopkins' professional fortes. "There is a unique connection between the brand – how we represent ourselves to the world – and the actual patient experience," she says.

An example of how the brand and experience were designed was the launch of Memorial's bariatric surgery program. Interviews with patients who had the procedure performed elsewhere revealed "that these people struggled with acceptance before and after surgery and there was a need to look beyond just the typical surgery experience," Stover-Hopkins explains. "We learned it was a transformation, not just a surgery. We designed experiences focusing upon a bridge from your heavy self to your healthy self."

The valuable patient feedback was used to enhance staff communication as well as placement of a decorative bridge in the lobby used for a crossing-over ceremony during discharge from the program and a way to begin to embrace a new life.

Stover-Hopkins is active in grooming high school and college women for leadership roles through internships at Beacon Health System. She is also a volunteer for youth projects at the Y and created the HealthWorks! Kids' Museum in downtown South Bend in 2000. "The museum allows kids to learn about the importance of their decisions about living a healthy lifestyle," she says.

Data Realty LLC, the first technology-based company to locate in South Bend's Ignition Park on the former Studebaker grounds, was one of two recipients of the Economic Impact Award. "All the organizations in our region are collecting more

in Indiana for the third-generation, family-owned and operated Ohio-based Sprenger Health Care Systems. The facility can accommodate 100 residents (30 skilled nursing and 70 assisted living).

"Our mission is to provide the

"We designed experiences focusing upon a bridge from your heavy self to your healthy self."

— Diane Stover-Hopkins, Beacon Health System

and more data," observes president and COO Rich Carlton. "We are a collection of data scientists with a customized infrastructure that is state-of-the-art." He says mid-size firms normally would not be able to afford to contract such an infrastructure and talent pool. "We not only store and protect a client's data, but more importantly we analyze that data. Mid-market companies can really gain a competitive advantage by learning more about their customers and suppliers and using data to make better, faster and smarter decisions," Carlton says.

To date, Data Realty has spent \$15 million in building a 47,000-square-foot facility, which it occupied in November, and is projected to spend an additional \$20 million in expansions over the next three to five years. The company has also been able to reverse the area's "brain drain" by hiring several Notre Dame graduates.

Furthermore, the technology firm has created an operational model in which clients (currently nine) participate as investors. "Instead of a client-vendor relationship, we have a partnership relationship," Carlton says.

Sprenger Health Care of Mishawaka also received an Economic Impact Award. The \$17 million rehabilitation, skilled nursing and assisted living care center opened in December and is the first location

best in quality care and employee satisfaction," says Nicole Sprenger, CEO of corporate services. "Through state-of-the-art therapy, equipment and therapists, we basically rehabilitate residents back to their top functioning level, whether that be home or assisted living." Employees are valued by having a safe and welcoming work environment.

The Mishawaka site expects to reach full capacity by the end of the year, at which time it will employ around 100 people. Meanwhile, assisted living apartments offer a contemporary, open-design concept with private bathrooms, refrigerator and microwave, and an emergency response system. These residents are also provided 24-hour nursing staff oversight, housekeeping and laundry services. Other amenities for all residents (including skilled nursing) include fine dining, a theater room, an outdoor putting green and free transportation to scheduled appointments.

Foegley Landscape in South Bend is Small Business of the Year. It is owned by John Foegley, whose father started the enterprise in 1959. The company offers a wide range of landscape contracting and maintenance services, ranging from landscape design and plant installation to irrigation maintenance and turf fertilization. The younger Foegley, who took over management in the

mid-1990s, is guided by the Native American proverb, "Treat the earth well; it was not given to you by your parents, it was loaned to you by your children. We do not inherit the earth from our ancestors; we borrow it from our children."

This commitment is reflected in designing landscapes that are well thought out and sustainable. "We try to be leaders and innovators when it comes to technology," Foegley says of his firm that has annual sales of roughly \$3.4 million. "In the late 1990s, we were one of the first companies in the area to use a bark mulch blowing truck, instead of rely-

ing on a pitch fork and wheelbarrow to spread bark." What used to take two or three trucks and a large crew to distribute bark can now be accomplished with one truck and two employees.

Foegley Landscape has also switched to several propane-powered lawn mowers for less pollution and cost-savings. The company is also a supporter of the South Bend Symphony and South Bend Civic Theatre.

Outstanding Young Business Leader Tim Leman, 38, is CEO of Gibson Insurance in South Bend and attributes much of his success to the number of

"great mentors over the years. Those are two-way relationships, though. I think a lot of young folks are waiting for someone to mentor them and they don't put enough effort into it. I really try to do the best I can to give my mentor something out of the relationship as well."

"I love to hear from people I've mentored. Perhaps I've meaningfully impacted their lives."

— Tim Leman, Gibson Insurance

For instance, Leman shares information and updates with his mentors, as well as keeping them abreast of what is going on in his life. "That might sound like it's all about me," he admits. "But I love to hear from people I've mentored. Perhaps I've meaningfully impacted their lives."

Leman joined Gibson Insurance in 2005, and in 2010 was instrumental in establishing the Gibson Employee Stock Ownership Plan. "Our employees are engaged deeper and we are able to share the financials in a more transparent way and help them understand why we make the decisions we make," he explains. "As a result, the employees are more supportive of those decisions because as owners it impacts them."

One of Leman's mentors is his predecessor, Greg Downes, who handed over the CEO reins to Leman in 2011. It was Downes' example of community service that led to Leman's involvement and becoming vice chair of the Boys and Girls Club of St. Joseph County. Leman also serves on the Dean's Executive Council at Indiana State University and as a youth basketball coach for Upward Michiana.

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Business Leader award for entrepreneurial spirit, significant contributions to the area business environment and personal involvement and commitment to the community was given to Pete and Wilma Veldman, who emigrated from The Netherlands in 1949 and settled in South Bend in 1956. A year later, the couple opened their first service station, which led to other endeavors, including an automotive repair equipment business and a tire, battery and accessories distributorship.

The Veldmans also encouraged their son-in-law to open a retail tire store. The Tire Rack opened in 1979 in South Bend and is now the country's largest mail-order and e-commerce distributor of tires, wheels and accessories. In addition, the Veldmans are longtime supporters of community projects for youth and Catholic education. 



ECONOMIC IMPACT AWARD Kristen Gillespie, director of business development for Sprenger Health Care Systems in Mishawaka, the first Indiana location of a third-generation, family-owned and -operated Ohio business.



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Michiana on the Move

Local cooperation bodes well for the future.

BY SHARI HELD

Although the economy may not have rebounded 100 percent from the recent recession, things are picking up in Michiana. There's a new focus and a fresh, unified approach that bodes well for the future.

"We are seeing an unprecedented amount of cooperation," says Jeff Rea, president and CEO of the Chamber of Commerce of St. Joseph County. "The two mayors in our county really get it. We have business leaders who really get it. We have economic development folks and chamber folks who are work-

ing together to raise our profile and make sure we appear on people's radar screens."

South Bend Mayor Pete Buttigieg says communities that want to succeed need to connect to their neighbors and the rest of the world. "We can't go on viewing our economic development as a competition with Mishawaka, our closest community," he says. "The reality is when an employer lands in South Bend, that creates jobs for people living in Mishawaka and vice versa."

There's also renewed emphasis on ensuring word gets out about Michiana – an area Rea says has

many strengths: affordable utilities, homes, transportation and logistics costs; abundance of human talent and some of the best institutions of higher learning in the nation and an excellent geographic location.

Both South Bend and Mishawaka are moving full-steam ahead with initiatives to foster greater economic development, and are meeting with encouraging success.

"Part of our challenge at the chamber is how we pull together all those different efforts into a common direction," Rea says. "We feel like those pieces are now falling into place."



WIRED Union Station Technology Center is ready to house data centers and other high-tech businesses.

EXPANSION AND ATTRACTION ON THE RISE

One lesson Michiana has taken to heart: Diversity is key to a healthier economy and multiple smaller companies are preferable to a single mega-employer. While manufacturing will always be a vital part of Michiana's economy, its role is evolving and new industries are making inroads.

"We also want to have a big health-care presence and retail presence so it gives us some protection during a downturn," says Mishawaka Mayor Dave Wood. "Diversification also provides a very livable community that better serves our citizens. We are a community that has outstanding health care, access to world-class retail operations and a great cost of living. And by the way, we're still a manufacturing community, too."

Mishawaka is experiencing growth in all sectors and in all parts of the city, and its manufacturing sector is expanding. WellPet, Elixir Industries, B&B Molders, Maron Products and Nyloncraft, Inc., Mishawaka's largest manufacturer, have increased production lines, hired new or recalled employees, added shifts, begun working overtime or invested in new equipment.

"That's not the sexy stuff that people get excited about, but most economic development professionals would tell you it's core to a successful program," Rea says. "Your own people have to be fans in investing and reinvesting before you can encourage new investment."

Several area businesses made new investments in the area in 2012: Data Realty (\$25 million) Federal Mogul (\$21 million), WellPet (\$20 million), Royal Adhesives & Sealants (\$10 million), Lock Joint Tube (\$8 million) and Tire Rack (\$6.5 million) are just a few of the "notable" expansions for 2012, which add up to \$125 million in investments and 728 new jobs created.

On the attraction side, the area added Hubbell-RACO distribution center (77 new jobs) and Pro-Air Flight (15 jobs).

Area companies with distinctive advanced manufacturing processes, patented processes or processes involving intellectual property are increasingly exporting goods. One such company – Manufacturing Technology, Inc. (MTI) – is a global leader in manufacturing machines used in friction welding processes worldwide. In an ironic twist, South Bend-based MTI builds machines used for automobile manufacturing in Mexico.

"That's how we survive in a globalizing economy," Buttigieg says. "We move up the supply chain, up the value chain, and focus on doing things that only Americans can do."

HANGING THEIR HAT ON RETAIL

Mishawaka is a regional leader in retail. Located in an area bounded by Chicago, Indianapolis, Grand Rapids and Fort Wayne, Mishawaka enjoys a draw of nearly 750,000 people.

"That has fueled some of our retail growth," Wood says.

Recent highlights include renovations to Mishawaka's Ruth Chris's Steak House, the largest one in the country, and the addition of a Whole Foods Market (\$5 million investment; 100 jobs).

"What's significant about this is that Whole Foods typically only operates in major markets, and Mishawaka is a city of 50,000," Wood says. "The fact that they are here really puts us on the map for a lot of other development that ordinarily might not have looked to a market like Mishawaka."

DATA: A DEVELOPING MARKET

"We're making sure we're promoting what we've always been good at, but we're venturing into areas that are new to us," Buttigieg says. "South Bend grew up around the automobile industry, and for a generation the loss of Studebaker threatened to define us. Now it's a different story."

Proximity to the fiber-optic cable that carries the Internet from coast to coast and an abundance of affordable

power has positioned South Bend as an ideal location for data centers. Ignition Park, a technology park that sits on the former site of the Studebaker factories, and Union Station Technology Center (Ivy Tower Building) are primed and ready to house data centers and other high-tech businesses. Data Realty (\$25 million investment; 40 new jobs) opened in Ignition Park last year.

BUILD IT AND THEY WILL COME

Mishawaka had made the extension of roads and services (sewers, water and electric) a cornerstone of its economic development plan.

"We think those things done properly really help us to attract economic development," Wood says.

One focus area is Trinity Place, anchored by the \$350 million St. Joseph Regional Medical Center, which opened in 2008. Mishawaka invested \$11 million into the infrastructure – roads and services – around the area, opening up acres of property for development.

"Our initial investment is now paying off in development," Wood says. So far the area has attracted several regional cancer care facilities, rehabilitation centers, senior living and memory care facilities and a dialysis center.

"We think our growth area is in the professional white collar office and medical professional services," says Ken Prince, city planner for Mishawaka. "We've had a lot of existing businesses expand but we haven't had a new manufacturing building constructed in Mishawaka in probably the last 10 years."

New roads and services are being built to open the area around State Road 331 and Capital Avenue and attracting interest. Converting the main north-south corridor though the downtown to five lanes, focusing on the downtown area and the U.S. 20 Bypass on the city's south side, is an ongoing initiative to encourage development. Both projects are slated to begin construction this year.

South Bend is assessing opportunities to convert one-way streets into two-way streets in the city's downtown. Currently most of the streets downtown are one-way which rapidly moves traffic through the city, which is not conducive to increasing traffic to retail establishments.

DOWNTOWNS COMING BACK TO LIFE

Both Mishawaka and South Bend are experiencing a resurgence of growth.

"There's a new energy and excitement around downtowns in general and our downtown in particular," Buttigieg says citing new developments in downtown residences. The old South Bend Central High School has been converted into trendy apartments and six upscale new construction homes sold quickly. Ten more are being built along the river. To accommodate the new residents, more restaurants and storefronts are opening in downtown South Bend.

"We are seeing a lot of small investment happening," Wood says. "A lot of mom-and-pop shops, small retail stores and small locally owned restaurants are starting to come back. That's very encouraging."

Two new buildings have been constructed in downtown Mishawaka, and the Ironworks Building, a three-year-old, high-end office building now has two tenants – Umbaugh Financial Consultants and Afdent Patient Friendly Dentistry. Across the river, the Center for Hospice Care Campus (70 jobs) is currently under construction.

At its low point, new construction in Mishawaka dropped from \$100 million per year to just over \$30 million. "Now we are back up to \$50 million a year in new private construction," Prince says. "Two years ago three new commercial buildings were constructed; last year 11 new commercial buildings were constructed. This year we are hoping

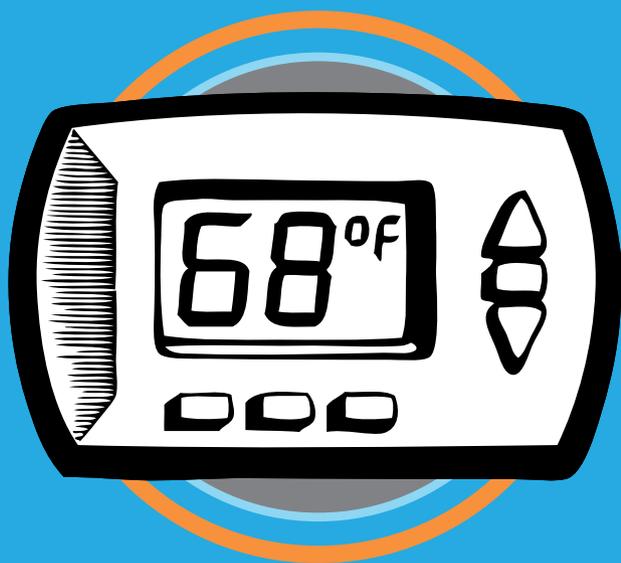
that number will be significantly higher."

ADDITIONAL STRATEGIES

South Bend is using several non-traditional tactics to encourage economic development. One is its "1,000 houses in 1,000 days" initiative. Vacant and abandoned houses will be demolished or rehabbed, helping to better align the housing stock with community need and remove eyesores.

"Not only do they affect the property values in the neighborhoods, they affect the way the city looks and feels to visitors who are sizing us up," Buttigieg says.

Another strategy for giving South Bend a competitive edge is the creation of a business-friendly environment. Citizens and businesses can call the new 311 line instead of trying to figure out what department they need. In addition, the city's economic development department



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now has one point of contact which greatly simplifies communications with businesses.

“We’ve seen that be pretty powerful in building the reputation of other communities and we think it will make a big difference here,” Buttigieg says.

In accordance with South Bend’s human capital strategy, each year seven cream-of-the-crop graduates from a science and entrepreneurship program at Notre Dame are offered fellowships to devote a year working on community issues in South Bend. The goal is to deepen their ties to South Bend so they will stay in the area.

The city also works to ensure that employers and K-12 education leaders stay connected so future workers will have the right skills for positions that are becoming increasingly demanding.

Mishawaka just announced its major initiative to become a debt-



MANUFACTURING ON THE MOVE WellPet is one of several Mishawaka businesses investing in growth.

free city, something Wood considers timely given the debate around the national debt.

“We are ... putting our best fiscal

foot forward,” Wood says. “We want to convey the fact that we’ve got a well-run government, that we are fiscally lean and very efficient.” **BQ**

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Healthcare Reform Challenges

Small businesses brace for cost increases in 2014.

BY BOB KRONEMYER

Small businesses should plan for a significant cost bump in healthcare starting next January, as the federal government continues to roll out major reforms.

“Businesses with fewer than 50 employees should plan on new compliance challenges and the potential for larger than normal premium increases,” says Will Glaros, president and founder of Employer Benefit Systems in Dyer. “The reason for

the assumed higher costs is a combination of taxes and fees in addition to new plan changes mandated by the law.”

This list of taxes and fees will include a research fee, a health insurance company tax and a reinsurance fee. These are in addition to prior taxes of 2.3 percent on medical devices and branded-prescription drug fees.

“To these costs must be added the expense of providing coverage for

pre-existing conditions, limitations on deductibles to \$2,000, and an out-of-pocket maximum of \$6,250, which will now include co-pays,” Glaros says. Based on survey information provided by Glaros, 32 percent of plans in the North Central part of the United States currently have deductibles of \$2,500 or higher. “All new changes combined with taxes and fees could drive up premiums by 20 to 30 percent a year,” he notes.

Small businesses also need to



RISE IN COSTS Rick Dekker, president and CEO of Dekker Vacuum Technologies Inc. in Michigan City, says Obamacare mandates have driven insurance costs up.

determine if they are going to maintain a health plan. One option may be to terminate a group health plan, “but continue to apply the same amount of dollars to each employee, so those employees can purchase their own coverage from an exchange or independently on their own from a private insurance carrier,” Glaros explains.

“However, I would hesitate telling any of our clients to terminate a plan without knowing the specifics about exchanges and the other options available in the individual marketplace. At this time, the required notice employers need to give to employees on the exchanges has been deferred to late summer or early fall, thereby creating an even smaller window in which to review your options.”

Glaros encourages employers to designate a point person within their organization to keep abreast of potential changes in healthcare. Companies should also be in close touch with their brokers and consultants to ensure compliance.

Community rating will apply for employer groups under 50. “This will eliminate the carrier’s ability to adjust rates for many adverse risk factors, such as high blood pressure, cancer and diabetes,” says Tracey Gavin, healthcare reform practice leader at Apex Benefits Group in Indianapolis. “As it stands today, many carriers use a 6 to 1 rating scale for age bands (e.g., a 60-year-old male can be charged as much as six times what it costs to insure a 22-year-old male). But starting in January, those age bands will be limited to a 3 to 1 ratio. This age band compression and the elimination of the ability to rate based on gender could cause younger male populations within a small business to see significant rate increases.”

Alternatively, small businesses that may have an older and potentially unhealthy workforce “may experience rate stabilization reduction,” Gavin conveys.

Gavin points out that one large Indiana insurance company has

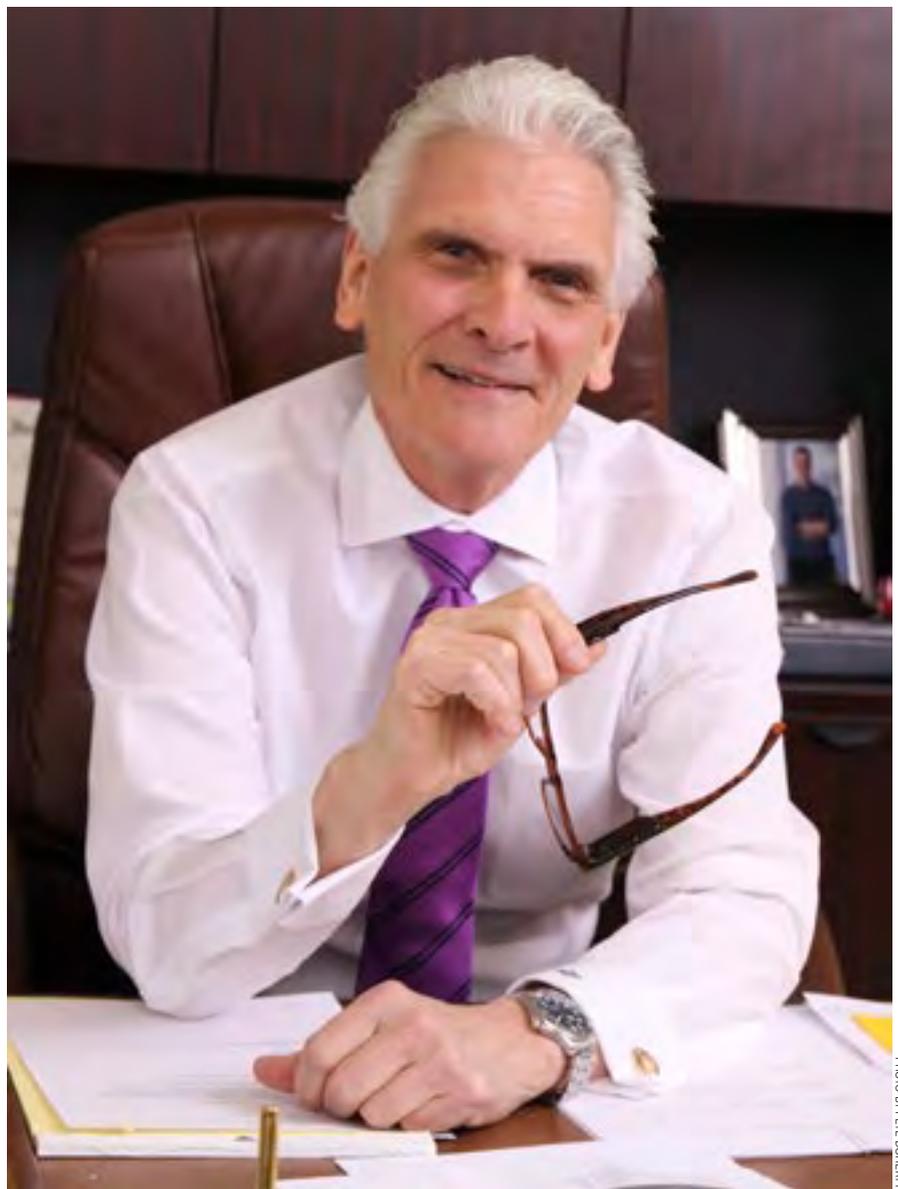


PHOTO BY PETER DOHERTY

MAKING PLANS Smaller businesses must decide whether to continue health coverage or consider helping employees obtain their own, says Will Glaros, president and founder of Employer Benefit Systems in Dyer.

indicated that 40 percent of its small group business will incur annual premium increases in excess of 50 percent. “It is incumbent upon employers to analyze the projected financial impact to both their business and their employees, factoring in their group demographics,” she says.

In addition, “by eliminating employer-sponsored coverage and having employees go on to the exchange, many employees could be faced with significantly higher costs within the exchange compared to what they would pay with an

employer-sponsored plan, depending on their household income level.”

How a company’s employee benefits are competitively positioned within its market should also be taken into account. “Are these benefits being used to attract and retain employees?” Gavin says. “It becomes an organizational strategy to balance the value of employee benefit programs, overall compensation and their philosophy as a business.”

Dekker Vacuum Technologies Inc. in Michigan City, with nearly 60 employees, is just one of many small businesses wrestling with the finan-

“It is incumbent upon employers to analyze the projected financial impact to both their business and their employees, factoring in their group demographics.”

— Tracey Gavin, Apex Benefits Group

cial impact of healthcare reform. The company, which provides process vacuum solutions for industry, has already been federally mandated to cover employee dependents up to the age of 26 and the removal of lifetime benefit limits.

“These caused our premiums to increase significantly,” says president and CEO Rick Dekker. “It is the biggest check I write each month. And moving forward, I see premiums becoming more expensive. Sadly, the check gets larger while we have to adjust downward some of our

other healthcare benefits such as deductibles and/or co-pays.”

With every increase in premiums, “it dips into our ability to be profitable and competitive,” says Dekker, who will continue to offer his employees health insurance next year.

“I also expect these additional reforms will lower the quality of healthcare because it is being run by the government. I can’t think of an instance where a government program is run more efficiently than in the private sector.” He points to the inefficiencies in the United Kingdom,

“where the elderly are not cared for very well with government-run healthcare. The government there and here is going to decide if you should or should not have an operation above a certain age.”

Ultimately, though, Dekker says that everyone agrees that rising healthcare costs must be addressed. “Government-run healthcare is not necessarily the best solution,” he asserts.

Kevin Sliwa, a partner and benefits consultant at Indianapolis-based MJ Insurance, observes anxiety and fear among companies, to the point where some are contemplating eliminating healthcare coverage. “But you can ditch healthcare insurance today. So why not do it?” he poses. Furthermore, mandates and penalties do not apply to small businesses with under 50 employees.

“I suspect these employers will continue to offer insurance, but perhaps there will be fewer employers

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offering benefits through employer-sponsored health plans," says Sliwa, who envisions a shift from employer-controlled insurance buying to empowering the employee to do the same through an exchange and with a defined contribution from the employer.

"But it is too soon to tell whether the employee will be able to purchase equivalent coverage and deductibles through an exchange. I think there is a lot of apprehension about the individual market because of the elimination of the pre-existing condition clause next January," says Sliwa. "I

"People would rather someone else work out the bugs. Hopefully, there won't be too much of an impact."

— Jan Phifer, Gibson Insurance

believe many insurers are very nervous about what that is going to do to the risk pool and, therefore, have announced major rate increases starting next year."

Nonetheless, for employers with fewer than 25 workers, "there is a small employer tax credit, which for 2014 could be as much as 50 percent of the cost of employee-only coverage," Sliwa notes. Employers will also be able to sponsor one or more specific plans within the exchange, which might offer an employee a financial incentive as opposed to purchasing insurance on the open exchange or in the individual market. "Today, an employer can write off as a tax benefit health insurance premiums; however, if you give an employee money to purchase insurance, that is taxable income," Sliwa says.

Jan Phifer, a client executive in employee benefits at Gibson Insurance in South Bend, believes most companies will have a wait and see

attitude on healthcare reform and continue to offer traditional plans. She likens the reform to buying a brand new car model. "People would rather someone else work out the bugs," Phifer says. "Hopefully, there won't be too much of an impact."

Phifer mentions that exchange plans will be priced the same as traditional plans, so there is no financial incentive for employers to switch.

Another option is for employers to drop coverage and raise wages instead. "But wage-based benefits increase workers' compensation and funding requirements for retirement plans," Phifer states.

Overall, each employer needs to assess their own unique situation, "so they can plan for a sustainable healthcare strategy going forward," Phifer concludes. **EQ**



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Starting Out Smart

The region's colleges nurture entrepreneurship and innovation, giving young businesspeople the tools they need to succeed.

BY RICK A. RICHARDS

Olga Pecanac doesn't remember a lot about Pula, Croatia, her family's home and where she was born. When she was 4 years old, her family fled the civil

war there and came to Northwest Indiana, eventually settling in Westville.

Pecanac didn't know a word of English, but by 2007, her senior year at Westville High School, she

was a cheerleader while managing and working alongside her mother, Esada, at the restaurant the family started. Her father, Ilija, is an electrician and helps at the restaurant when needed.

That was where she realized what it was like to be her own boss. Pecanac, now 23, will graduate from Purdue University North Central in May.

"I'm going to work hard and be successful," Pecanac says of Olga's Place, the restaurant named for her, and the business she will take over in the not too distant future.

"You have to have that drive and this was my drive," she says. "PNC has taught me the importance of a business plan and a marketing plan. Right now I'm busy working and I'm busy with school, but doing both helps the bigger picture come into focus for me. I'm starting to realize what it's all about."

Pecanac has been preparing herself for the transition, spending a semester in the Disney College Program at Disney World in Florida, where she worked at Cosmic Rays, one of the busiest restaurants in the theme park.

Pecanac says she's ready to run the restaurant now, but it's important to her parents that she get a diploma. "It's important to them that I get my degree in America. To come to this country is very, very difficult. When we came here there was civil war in my country. We didn't come here to take anyone's job; we came here to better ourselves."

The Pecanacs are now American citizens, something Olga says she doesn't take for granted. "We came to this country with two suitcases, no money, didn't speak the language and didn't know anybody. We knew what we were getting into,



PICTURING ENTREPRENEURSHIP Nate Biancardi, a senior at Valparaiso High School, has turned his drawing ability into a budding business called Nate "Can Do" Caricatures.

PHOTO BY RICK A. RICHARDS



NEXT GENERATION Olga Pecanac will graduate from college in May and plans to take over Olga's Place, her family's restaurant.

but isn't that what life is about?"

Cindy Roberts, interim dean of the College of Business at Purdue University North Central, says that while PNC doesn't have a standalone entrepreneurship program, the College of Business works with budding entrepreneurs.

"We're very pragmatic," says Roberts. "We offer a fundamental business education aimed at people who want to be middle managers. For instance, Olga is a marketing major, but she has the kind of talent that drives her to succeed. She is the type of student who comes here to learn business basics because she already knows what she wants and needs to know how to move ahead."

Pecanac's determination and hard work sends a message to other young entrepreneurs, says Keith Kirkpatrick, owner of KPM Group in Valparaiso and the former director of the Northwest Indiana Entrepreneurship Academy.

"All of the colleges in the area seem to have some kind of entrepreneurship program," says Kirkpatrick, adding that while entrepreneurship programs are popular for some students, it's not that way for all of them.

"If you're looking for stability, maybe being an entrepreneur isn't for you," says Kirkpatrick. "It looks exciting and it is, but it's hard work. It's really tough to succeed."

Kirkpatrick describes entrepre-

neurs as "mavericks," people who don't want to work for someone else, who want to depend on their brains and people who think they can do it – whatever 'it' is – better than anyone else.

The biggest thing entrepreneurs need to learn, says Kirkpatrick, is what they *don't* know. "A lot of entrepreneurs aren't good managers. That's important to know because it's one of the biggest reasons entrepreneurs fail; while they can start a business, they don't recognize they can't run a business."

By enrolling in business school, Kirkpatrick says entrepreneurs are forced to read the textbooks that show them how to run a business.



BLUE JACK DAIRY SHACK Purdue senior Jackson Troxel (right), who wants to open a dairy-themed restaurant, is pictured with student body president Joe Rust (left) and personal mentor Jay Akridge (center), agriculture dean.

Once in a while, however, an entrepreneur comes along who isn't old enough to have read the textbook. Nate Biancardi, a senior at Valparaiso High School, has turned his drawing ability into a budding business called Nate "Can Do" Caricatures.

He has been drawing since he could hold a pencil and today draws at parties, business events and as a sidewalk artist. Biancardi donates a portion of what he makes to local charities.

"My parents, Andrew and Carole, are both artists so it seemed natural that I would be drawing," says Biancardi. "A lot of kids do scribbles, but for me one line would become an eye, one line became an eyebrow; another line for the nose, and then another for the mouth and then a lot of lines for the hair and then the shape of the head."

Biancardi is clear that he's not drawing a portrait. "A caricature is the artist's amusing perspective of another person," he says.

He started drawing professionally after visiting The Collective Edge in downtown Valparaiso, where local art is featured and sold. His first paid job was at the 2012 Popcorn Fest where he made a few hundred dollars drawing caricatures of visitors.

As he prepares for college, Biancardi says he knows he's going to have to learn how to divide his time between business and school. "My goal is to support myself and become famous."

Rajan Selladurai, a professor of management at Indiana University Northwest in Gary, says there is a growing interest in entrepreneurship because of the economy, but the hard work and time involved in cre-

ating and running a business holds many of them back.

"What business schools do is teach entrepreneurs about business plans and marketing plans," says Selladurai. "It's important that entrepreneurs know their industry, completely understand their business and know what customers want. They need to know all aspects of their business."

Selladurai says that in a typical class of 25 students, only two or three will have the motivation to know what they want and the willingness to do what it takes to succeed.

Jackson Troxel grew up on a dairy farm near LaCrosse in southern LaPorte County. The senior at Purdue University in West Lafayette hasn't started a business, but the young entrepreneur knows what he wants to do.

After graduation in May, he has

accepted an Orr Fellowship and will work with Slane Capital, a small venture capital company in Noblesville, where he's going to learn about the money side of entrepreneurship. Troxel says he will probably make a pitch to Slane when the time is right about his idea to open a dairy-themed restaurant.

"I guess growing up on a dairy farm has something to do with that,"

"If you're looking for stability, maybe being an entrepreneur isn't for you," says Kirkpatrick. "It looks exciting and it is, but it's hard work. It's really tough to succeed."

— Keith Kirkpatrick, KPM Group

says Troxel. "I want to provide fresh dairy products every day. It's like a dairy themed Cracker Barrel. I plan to call it the Blue Jack Dairy Shack."

The name, he says, has no particular meaning, and it came to him during an agriculture class his freshman year. Troxel likes how the words roll off his tongue.

Richard A. Crosier, director of the Burton D. Morgan Center for Entrepreneurship at Purdue, says universities are adapting to the changing landscape of entrepreneurship. "There are lots of entrepreneurial opportunities other than college today," says Crosier. "We do not just give entrepreneurial degrees because we think it's important to learn about all aspects of business."

Since 2007, 4,000 students have gone through the Burton D. Morgan Center and each has one of two

things vital for an entrepreneur: technical or intellectual property that can be turned into a viable business.

"We try to add value," says Crosier. "We help them with a business plan because 99 percent of the time, young entrepreneurs don't have a handle on their market and don't have a good business plan."

Crosier says there is a correct way

to start a business, something entrepreneurs need to be taught. "It's important for them to know what they don't know and be able to find people who do know."

And, he said, it's important that entrepreneurs know how extremely difficult running a business is and how much work it takes.

University of Notre Dame junior

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BATTLING THE POVERTY INDUSTRY University of Notre Dame junior Peter Woo (pictured left with friends) formed Jubilee Initiative for Financial Inclusion to help educate people how to obtain small loans.

Peter Woo says he's had an entrepreneurial streak for as long as he can remember. Woo grew up in New Jersey, the son of Protestant missionaries. It's from his parents, Isaac and Eunice, that he combined his entrepreneurial drive and a mission to give back to others.

Woo, a philosophy major, has formed Jubilee Initiative for Financial Inclusion (JiFFi). It's a program set up to help people who don't have easy access to banks to be able to obtain small loans to help them improve their lives.

Already the program is running

a trial effort through the Center for the Homeless, which is heavily supported by Notre Dame.

"There is a poverty industry in the United States and I want to try to get people to break free of it," says Woo. He says too many people depend on payday loans and tax refund loans where interest rates are so high that borrowers seldom get out from underneath the debt.

"If you borrow \$200 this week and pay it back the next paycheck, you're simply not able to do that if you're living paycheck to paycheck."

Woo has obtained "a couple thousand dollars from friends and alumni" to get JiFFi off the ground. With the help of the university, Woo is applying for a tax-exempt status to perpetuate the program after he graduates. With the help of the university, he's also opened an office downtown where rent is only \$20 a month.

"One of the biggest challenges for students when they get involved in the community is that many of them don't plan to stick around after graduation," says Woo. That means their ideas go with them. He doesn't want that to happen with JiFFi, which is why he wants to set up a not-for-profit organization.

"Our research shows there are 7,000 payday loan borrowers in South Bend, each borrowing \$500 on average," says Woo. "That's a \$3.5 million business and we want to provide them with a something to help

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them with their financial needs and get them out of the paycheck to paycheck status.

“It’s an ambitious goal,” says Woo. “There are a lot of challenges in front of us, and it won’t solve all the borrowers’ problems. Our goal is to provide a loan and at the same time teach them about their finances and improve their financial literacy. We sit with clients to help them figure out what they can pay each month and work from that.”

Jeff Bernel is director of the Gigot Center for Entrepreneurship at Notre Dame. He says students like Woo bring an enthusiasm to the table that opens up new kinds of social entrepreneurship that fits well with Notre Dame’s mission.

“What we teach is that entrepreneurs must recognize that economically we can’t grow unless someone takes a risk,” says Bernel, a former business owner in LaPorte. “We’ve taught entry-level managers for years

“It’s important that entrepreneurs know their industry, completely understand their business and know what customers want.”

— Rajan Selladurai, Indiana University Northwest

at Notre Dame that it’s important to find another way. We teach what is possible.”

Bernel says one of the most important skills business schools can teach is how to recognize opportunity. “That comes with business planning, market analysis and competitive analysis. When you launch your plan, how are you going to make things go? My goal is to make sure students have the tools they need to be successful.”

Like others who teach budding entrepreneurs, Bernel says it’s vital

for students to know what they don’t know. “They need to know that so they can hire the experts they need to get the job done.

“Entrepreneurs are a bit different. They’re independent. Young people today all want to be the next Jeff Zuckerberg, but that’s not possible for everyone. He’s an exception to the rule,” says Bernel.

“I counsel our entrepreneurs to get a job first and to watch and learn. Use that job to make your mistakes using someone else’s money,” says Bernel. **BQ**

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LEADING THE WAY Indiana Institute of Technology's new honors program in leadership addresses the changing needs of the job market. Pictured are Anthony McMichael (standing), Christina Mettert, Joseph Langschwager and Nathan Whetstone.

Preparing for Work

Despite high unemployment rates, it's not always easy for employers to find qualified hires. Local programs are closing the gap.

BY MICHAEL PUENTE

When 2013 began, Northwest Indiana's jobless rate stood at 9.8 percent, more than a percentage point higher than Indiana's overall jobless rate of 8.5 percent and two points above the national rate of 7.6 percent.

But there are signs that the trend could start to reverse.

The U.S. economy is starting to pick up with a resurgent housing market and manufacturing gains, with Northwest Indiana mimicking those trends. According to WorkOne

Northwest Indiana, employers in the region are hiring now to fill openings based on orders and services from customers both within the region and outside.

However, even with job openings on the increase, finding qualified individuals to fill the jobs can be a difficult challenge for employers. "There is a mismatch between the current needs of the economy and the availability of workers with skills and knowledge, and the skills mismatch will become even more acute in the future," according to

Haley Glover, director of convening strategy of the Indianapolis-based Lumina Foundation.

"What we see is that jobs in occupations being posted aren't being filled. There are 21 million jobs open, which you wouldn't expect in a time of high unemployment. The mismatch is magnified in cities and regions, and Northwest Indiana isn't any different," Glover said during a March presentation in Merrillville sponsored by the Northwest Indiana Workforce Board Inc., also known as WorkOne.

According to a report by WorkOne, within the five counties that make up Northwest Indiana (Lake, Porter, Jasper, Starke and Newton), there are approximately 107,000 people who have some college but no degree. There's a renewed push for these individuals to finish their degrees.

Linda Woloshansky is assisting WorkOne in pairing job opening with qualified individuals. "The public strategy is raising awareness through the WorkOne system and providing additional training as well as identifying the jobs in demand," says Woloshansky, who is president and chief operating officer of the not-for-profit Center of Workforce Innovation in Valparaiso.

"WorkOne has programs to help people offset the costs of the training—up to \$2,000 per person—and they also help people fill out the FAFSA for financial aid, among other things," she says. "The skills gap has been on WorkOne's radar for the last four years. Businesses are just not finding the right candidates, and NWI is not alone, but it is our community, and we want our employers to be successful."

Another way the Center for Workforce Innovations is assisting in better preparing Northwest Indiana Hoosiers is through a \$360,000 grant from the Indiana Department of Education. It provides additional resources for an initiative called ReadyNWI, which stands for Regional Education/Employer Alliance for Developing Youth. The grant will strengthen math skills for those looking to move into postsecondary education or other career training programs in various industries where employers stress the need for STEM (science, technology, engineering and math) skills.

School systems in Northwest Indiana that will be involved with this project are Crown Point, Gary, Lake Ridge, Merrillville, Lake Central, Munster, Highland, Tri-Creek, East Chicago, Hammond, Hobart, MSD/Boone Grove and Portage. "This grant will allow communities to strengthen the college and career

readiness (CCR) approaches currently within Lake and Porter Counties," Woloshansky says.

Nursing, public administration and criminal justice are the sectors that are in most need of qualified applicants, says Michael White, coordinator of facility recruitment at Indiana Wesleyan University's Northwest Indiana campus in Merrillville. IWU, a Christian-based institution, is geared toward the adult learner who is looking to move up in a chosen field. The university, based in Marion, offers a full range of undergraduate and graduate degrees.

White says IWU students fall into one of three categories: "One, they have been in the labor field and recognize they want to change. Two, they've basically hit the ceiling or have stagnated in their job because they don't have a degree and need a degree to move up, or three, they have been displaced because of the economy and are coming back to get some additional tools to be more marketable." White says IWU pays close attention to what jobs are available, including just listening to local institutions such as the Crossroads Chamber of Commerce.

Fort Wayne-based Indiana Institute of Technology (Indiana Tech for short) is dealing with the same dilemma in Northeast Indiana. As a way to address the needs of the changing job market, Indiana Tech recently unveiled what's called its honors program in leadership, says Cindy Verduce, director of Indiana Tech's Career Planning and Development Center.

"The Honors Community blends the university's commitments to relationship-based education and leadership development by offering a select group a unique experience in living, learning and leading together. The students chosen for the Honors Community will be those who have demonstrated leadership potential," Verduce says.

According to Verduce, those in the Honors Community will have the opportunity to enroll in courses focused on leadership and career

development designed for high-achieving individuals. The students, particularly freshmen, will also participate in activities such as business luncheons with area executives and community volunteer projects.

"Our degree programs are already very focused on providing the knowledge and skills needed for career success, but the Honors Community will emphasize the leadership skills that are vital for today's job market," says Verduce. "These students will have opportunities to distinguish themselves as campus and community leaders."

Indiana Tech will also try to make inroads in law. Indiana Tech will open a law school this fall but has taken some heat for making that decision during a depressed economy and a lack of high-paying jobs for law school graduates. The school is now building a \$15 million, 70,000-square-foot facility that will house classrooms, facility offices, a law library, a trial courtroom and legal clinics.

Indiana Tech's president, Dr. Arthur E. Snyder, is unapologetic in his move to open Indiana's fifth law school. "Indiana Tech Law School will cast off the limitations of long-entrenched teaching practices and embrace the best methods of contemporary legal education," Snyder says. "This is a huge milestone in the history of this great university."

In Starke County, officials are trying to address the county's unemployment rate of 12.5 percent, the sixth-highest in Indiana. The Starke County Economic Development Foundation and the Starke County Initiative for Lifelong Learning (SCILL) jointly announced recently the start of a new welding program for high school students within the North Central Area Vocational Cooperative.

"We have examined how we might best help the industry that we already have in Starke County that have told us how hard it is to hire qualified welders, as well as help high school students obtain work-ready skills, and it became obvious that welding



JANNE GOETZ

WELDING PROGRAM FOR HIGH SCHOOL STUDENTS Instructor Andy Odle and student Eli Hensler are part of the program from the Starke County Economic Development Foundation and the Starke County Initiative for Lifelong Learning.

was the right program for us,” says Jerry Gurrado, director of SCILL.

The program has been created in order to fill a vital need in the job market, Gurrado says. In fact, Arcelor-Mittal, the world’s largest steelmaker with plants in East Chicago and Burns Harbor, is providing materials and labor to build 12 workstations. Sabre LLC, a Starke County employer that hires welders, donated the cleaning and painting of those stations.

Meanwhile, the Starke County Community Foundation, Kankakee Valley REMC and Northern Indiana Public Service Co. have provided seed money and Starke County has committed economic development funds to the project. Other area industries that have donated funds and materials to make the welding lab a success include Kruz Inc., Gallbreath Inc. and Tefft Bridge & Iron LLC.

“We are very pleased with the reception this program has already received locally and we look forward to expanding this program in the future as word gets out about the skills being taught and the ability to gain employment in the area at a good wage,” says the Starke County Economic Development Foundation’s executive director, Charles Weaver.

Ivy Tech Northwest is working with major steel producers such as ArcelorMittal along with the United Steelworkers of America to provide short-term training that will assist prospective employees pass a test of basic skills for jobs in fields such as industrial maintenance, according to Dr. Thomas G. Coley, interim chancellor. “There are openings in lots of these types of jobs, which are highly technical. We are trying to provide training so that applicants are successful in taking that test.”

But besides getting the basic training to qualify for a job, Coley says Ivy Tech also works on soft skills, such as showing up to work on time and looking professional. However, a growing area of concern is applicants’ ability to pass a drug test.

“That can be a barrier whether in South Bend, Gary, Michigan City,



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East Chicago or Elkhart,” says Coley, who is the chancellor at Ivy Tech North Central (South Bend, Elkhart). “No matter how much training you get, drug tests are becoming a stumbling block for many applicants. We believe we are training people who can be productive and can be counted to be reliable employees.”

Many of these initiatives, however, aren't cheap and sometimes require funds from the federal government. “The economy continues to grow here in Northwest Indiana and it is coming back in a very solid way,” U.S. Sen. Joe Donnelly, a Democrat from South Bend, said on a visit to Gary in March to talk about job creation and funding for training. “What we want to do is match the people so that we can continue to have other employers come here.”

But Donnelly says the battles over a shrinking federal budget will help focus money on programs that are most likely to land jobs for students. “There will be significant spending reductions,” Donnelly says. “But we want to be a place where every dollar is spent wisely.” 



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Health on Two Wheels

Ditch the car and pick up a bike. More than 125 miles of trails cross the region, with several more miles added every year.

BY RICK A. RICHARDS

Travelers who prefer to do their sightseeing on two wheels instead of four have more than 3,000 miles of bicycle trails across Indiana to choose from.

There are more than 125 miles in Northwest Indiana and that is growing by between five and seven miles a year, says Mitch Barloga, the non-motorized transportation planner for the Northwestern Indiana Regional Planning Commission.

system,” he says. “It’s a true non-motorized transportation system.

Although NIRPC doesn’t have the ability yet to track the number of riders using the region’s trail network, Barloga says it’s clear through anecdotal evidence that they are popular and are becoming more popular.

“In surveys from businesses looking for a good location, sidewalks and trails are at or near the top of their list,” he says.

fences, we’ve put them in only to be asked to come back to take them out. We’ve had cases where the people who complained are now among the biggest users of the trails.”

Barloga says crime has actually fallen along the trail. “Instead of an abandoned, overgrown rail line, it is now a well policed and maintained trail and people are using it. Liability is a non-factor.”

For bicyclists, the trails are heaven, says Barloga. “They’re asking for more and more amenities – signs, drinking fountains, benches and restrooms. And we’re doing what we can to accommodate them.”

One of the newest – and longest – trails is the Erie Lackawanna, which stretches 17 miles from Crown Point to Hammond. It’s part of a whole network of trails that eventually will stretch from Chicago across the region to New Buffalo, Mich.

“One thing we try to provide with the trails is an economic benefit,” says Barloga. “We’ve found that large businesses coming to the area, like the trails.” Cabela’s worked with the city of Hammond and built a bicycle trail, and the Ameriplex at the Port built its own trail that connects with our existing trails. “It’s open so any bicyclists can use it,” says Barloga.

Paul Jellema of Trek Bike Shop in Schererville, loves the region’s trails. He ridden them all, and uses them every day – rain, shine or snow. “We sold one of our cars,” says Jellema. “I ride to work every day. It doesn’t matter what the weather is outside.”

“In surveys from businesses looking for a good location, sidewalks and trails are at or near the top of their list.”

— Mitch Barloga, Northwestern Indiana Regional Planning Commission

“The idea of bicycle trails began back in the 1970s,” says Barloga, “but it wasn’t as extensive or organized as it is today.” Back then, nearly all trails were shared with cars and trucks, and a lot of times four-wheeled vehicles weren’t too keen on sharing. There was only one true bicycle trail and it extended just nine miles. “It was the Calumet Trail and it was mostly impassible,” says Barloga.

The network of bicycle trails didn’t grow much until the 1990s when efforts began to convert abandoned rail lines into biking and hiking trails. Barloga says that’s when things took off.

“We created our Ped & Pedal

“We’re spending \$1 million to \$2 million a year to expand our network but we’re getting \$10 million in requests a year,” says Barloga.

Even though trail popularity is growing, Barloga says there is still a lot of “not in my backyard” feelings, especially in more rural areas. “We get a lot of concerns about privacy, so we work with residents one-on-one. We’ve put up bushes and walls to address those concerns,” says Barloga.

The biggest myths about the trails are that they increase crime, liability and reduce privacy. “That’s not the case. In fact, in some places where people have requested privacy

"I RIDE TO WORK EVERY DAY,"
says Paul Jellema of Trek Bike
Shop, pictured along the Pennsy
Greenway behind the store.



Jellema likes the fact the region's bike trails are growing each year. "It's got a lot nicer over the last few years, and I think drivers are becoming more aware of bicyclists," he says. "The trails have been huge in increasing the popularity of biking, and it's been a huge part of our business."

Just a few years ago, major highways like U.S. 30 and U.S. 41 in Lake

County were impassible barriers for bicyclists. There wasn't any safe way to get from one side to the other so it kept bicyclists penned up on one side of the highway.

With the trail networks, overpasses and underpasses have been built, making it easy for bicyclists to get around, says Jellema.

As the trail network expands fur-

ther south to places like Lakes of the Four Seasons and Hebron in Porter County, more people are taking advantage of them. "These trails are the best kept secret in Northwest Indiana," says Jellema. "They're phenomenal."

John Hall of The Avenue Bike Shop in South Bend says bicycling has become more popular in recent years, especially for people looking for a way to keep in shape.

"We're seeing a lot of people use the trails to commute to work, especially for those who live within three to five miles of their office," says Hall.

He says he rides as often as he can and says what's most enjoyable for him is the slower pace. "It's much more relaxed than driving, and I like the people I meet."

In the places where trails force bicyclists to share the road with motorists, Hall says more drivers are aware of bicyclists and are more respectful than they used to be. With that, Hall says bicyclists need to pay more attention to safety by adding lights and reflectors to their bikes and to always wear a helmet.

Hall says bicycling is a year-round activity. "There is no such thing as bad weather for bicyclists," he says. "The problem is wearing the wrong clothing."

At The Bike Stop in Michigan City, owners Todd and Trina Walsworth of Chesterton not only sell bicycles, they repair bikes, promote bicycling by hosting their own events and simply ride for pleasure as often as they can.

"There are all kinds of bicycles people can choose from," says Todd Walsworth. Bicycles can cost a few hundred dollars to several thousand, depending on the materials being used. "You can get going on a bike that costs just a little over \$300," he says.

"What kind of riding do you want to do? We're here to help. All of our builders are certified mechanics and they make sure the bike fits you," says Todd.

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bikes as trade-ins for new ones, just like auto dealers.

"We're seeing a huge surge in biking," says Trina Walsworth. "The trails are expanding, but here in LaPorte County, we seem to be missing the boat a bit. We're not expanding as quickly as the counties around us."

Still, the bike outings organized at The Bike Stop take advantage of what trails there are in the area. "It's a great way to get out and see the county," says Trina. "It's also a great social gathering. We have 30 to 40 riders and we're out to have fun."

Trina says one of the regular rides

"We're seeing a lot of people use the trails to commute to work, especially for those who live within three to five miles of their office."

— John Hall, The Avenue Bike Shop

is the Ride of Silence in which participants don't talk throughout the ride to honor bicyclists who have been killed or injured while riding. This year's ride leaves from The Bike Stop on U.S. 20 at 7 p.m. on May 16.

One of the biggest bicycling events in the region is hosted by the Indiana University Health LaPorte Hospital Foundation. The annual Tour de LaPorte was first held in 2002 with just 275 riders. Last year, 1,293 riders participated, and Liz Sawaya, development manager for the foundation, says more are expected this year.

"We've seen a lot of growth, so much that we're adding running events, too." Sawaya says the Tour de LaPorte isn't a race. "You're only racing against yourself."

The event was created after board member Larry Noel, an avid bicyclist, brought the idea to the foundation's board, says Sawaya. "He thought

it could be a nice fund-raiser."

It turns out he was right. In the past 11 years, the Tour de LaPorte has raised more than \$300,000, with that money set aside to help cancer patients in-need pay for their treatment.

Sawaya says the feedback the foundation has received has been positive. "What we've heard is that

people like the way the event is organized and that they have learned to appreciate the beauty of rural LaPorte County.

This year's Tour de LaPorte will be held the weekend of Aug. 24-25. Bicyclists have the opportunity to take part in 5-, 15-, 25-, 40-, 60-, or 100-mile rides. Sawaya says a time trial has been added this year, and

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100-MILE RIDERS Dr. Dale Goodman and his 15-year-old son, Daniel, pictured after completing the Tour de LaPorte.

that all participants will be timed through use of a microchip. The event begins and ends at Soldiers

Memorial Park in LaPorte.

“We’re really excited about this year’s event,” says Sawaya. “We’ve

seen 5 to 10 percent increases in entries the last two years and we expect to see that this year.” **BQ**

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"WE WORKED HARD TO THINK OUTSIDE THE BOX ON THIS," says Tom Uhan, owner of Figure 8 Brewing, pictured with Mike Lahti, brewmaster.

Brewing Success

Beer sales are falling, but craft beers are bubbling up in a big way. Breweries are opening all over the region.

BY RICK A. RICHARDS

The oldest known beer recipe dates back 3,900 years to Samaria. For craft beer aficionados in Northwest Indiana, that's not surprising. Beer – long a human

staple – is becoming a booming business in the region.

No one knows if the recipes so carefully concocted in garages, laboratories and kitchens in Northwest Indiana will show up on a tomb wall

thousands of years from now, but there is little doubt that the popularity of beer will persist.

The Brewers Association says the number of craft breweries in the nation rose to 2,336 last year,



ROLL OUT THE BARRELS Four Horsemen Brewing Co. in South Bend has more than tripled its capacity since last year.

up from 1,949 in 2011. At the same time, the association reports that more than 1,500 craft breweries are in some stage of pre-production and could be up and running in the next two years.

In Indiana, craft beers have grabbed about 6 percent of a market

that saw consumption drop 1.3 percent in 2011. But even though overall beer sales in Indiana fell, the craft beer market rose 13 percent.

“Craft beers are super-hot right now,” says Sam Roule, a partner in Four Horsemen Brewing Co. in downtown South Bend.

“I’d like to be a regional brewer in five years, distributing throughout the Midwest and out East.”

— Sam Roule,
Four Horsemen Brewing Co.

Roule, who lives in LaPorte, grew up in a beer family. It owned LaPorte County Beverage and later Metro Beverage, regional beer distributing companies. In 2010, the family sold Metro Beverage to Indiana Beverage in Valparaiso, setting the stage for Roule and his brother, Ben, and their father, Robert, to acquire Mishawaka Brewery in 2011. It was best known for its Four Horsemen label, but Roule saw a big opportunity with that name.

It turns out that Four Horsemen wasn’t trademarked by the University of Notre Dame, so Roule moved to do just that. He says there has been some back and forth with the university about the name, but the company is moving ahead.

“We know the beer business, but we didn’t know how to make beer. We had to find a brew master,” says Roule. Through a friend, they got in touch with master brewer Stephen Foster, whose pedigree includes work and study at the The Bavarian State Brewery Weilhenstephan School of Brewing in Germany and at breweries in South Africa and around the United States.

“Our personalities just clicked,” says Roule. By acquiring Mishawaka Brewery and its equipment, Roule says the family was able to start quickly.

“We invested heavily in equip-

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ment to get into this," he says. "We're distributing the beer locally but we hope to be able to move into the Chicago area and Michigan sometime in the future. I'd like to be a regional brewer in five years, distributing throughout the Midwest and out East."

When Roule started, the company had eight 15-barrel fermenters. Now, the brewery has seven 30-barrel fermenters and a 5,000-gallon water holding tank.

In 2012, Four Horsemen produced 1,000 barrels of beer (the equivalent of 13,500 cases). This year, the company has the capacity to produce 3,500 barrels.

"It takes an enormous amount of money to get a brewery like this going, but that wasn't a problem for us because we had money from the sale of our previous business."

For Chuck Krcilek, the owner of Backroad Brewery in LaPorte, brewing beer has been a lifelong passion. He opened Backroad in 1996 after brewing small batches of beer at home for six years.

"When I opened, people thought I was crazy," says Krcilek. "I've always liked beer. When I was a kid, I had a beer can collection. When I got older, I wanted to try making it myself."

He spent \$80 for a beer-making kit and that small investment set him on the path he is today.

"There wasn't a lot of good beer

"I've always liked beer. When I was a kid, I had a beer can collection. When I got older, I wanted to try making it myself."

— Chuck Krcilek, Backroad Brewery

out there back then," he says. Krcilek says craft brewers set themselves apart from mass brewers like Budweiser and Miller by sticking to all malt beer. "We don't use corn or rice; it's all malt." The reason large brewers use corn and rice is because it's cheaper than malt.

When Krcilek was ready to start his business, he wrote letters to the state and the ATF asking what permits and rules he needed to follow. He got quick replies, jumped through all the right hoops and started his business.

"I didn't really have many problems with either," says Krcilek. "I was

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BEER FOR BLUE COLLARS
Bulldog Brewing Co. in Whiting produces 27 different labels of beer. Pictured are the three partners—brewmaster Kevin Clark, Jeff Kochis and Bob Faust—in front of the seven-barrel brewing system that is visible from the “front of the house” and 119th Street.

going to pay my taxes and as long as I do that, they’re happy.”
Today, Backroad Brewery sells about 500 barrels of beer a year, mostly around LaPorte, Michigan City, Chesterton and Valparaiso.

His Backroad Ale is the most popular beer and he gets requests all the time on where to buy it. He says he's also getting calls from farmers about the possibility of growing hops to supply the growing number of craft brewers in the area. "I don't know if the area is suitable for hops, but people are asking."

Tom Uban was in the computer consulting business in 1990, but always in the back of his mind was the desire to brew beer. He had been brewing beer at home since 1985, but wasn't sure if it was something he could do as a business.

Three years ago, he took the plunge, and with brew master Mike Lahti, opened Figure 8 Brewing in a small building just outside of Valparaiso. The beer was a hit and now, the brewery has moved to larger quarters in the heart of downtown, complete with its own restaurant.

Uban explains that Figure 8 is a knot used in sailing and rock climb-



SPECIAL RECIPE Brewmaster Mike Lahti adds ingredients to a fermenting vat at Figure 8 Brewing.



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ing. He says that aside from good beer, rock climbing is one of his passions. The knot is used to tie the safety rope to the climber's harness. The name Figure 8 is a way to join both of his passions, says Uban.

"I guess I've always had an entrepreneurial desire," says Uban. "This is a part of that. I think what we have

done rounds out downtown quite nicely. The mayor has been instrumental in keeping downtown vital and we're glad to be a part of that."

Figure 8 opened in a former Sears auto garage and Uban says it took a lot of work to convert it into a brewery and restaurant.

Both Uban and Lahti create reci-

"We've got some room to grow and I think we'll be at our high water mark in three or four years."

— Tom Uban, Figure 8 Brewing

pes for Figure 8, and right now he says the most popular label is its Rao Shampo. He describes the taste as "robust and hoppy."

"When you get into this business you really have to be determined," says Uban. "There is a lot of paperwork and the government doesn't always help you through it." He says it's a full time job keeping up with the paperwork to make sure the various permits needed to brew beer are kept current.

"I don't want to get too big," says Uban. "I think the space we're in is big enough. We've got some room to grow and I think we'll be at our high water mark in three or four years."

The adjoining restaurant at Figure 8 has room for 160 people and its menu focuses on sandwiches, mac and cheese and salads. "We worked hard to think outside the box on this," he says.

At Bulldog Brewing Co., which opened in 2011 in Whiting, the passion for craft beer is obvious in owners Jeff Kochis, Bob Fausto and Kevin Clark.

Kochis says Bulldog was created to celebrate the blue-collar worker who has been the foundation of Whiting's industry for more than a century. Kochis, who also works as a Hammond firefighter, says the opportunity for a micro-brewery was too good an opportunity to pass up.

"We all have a boat and we used to sit around at the marina on our boats talking about beer," says Kochis. "We finally decided, 'Why not?'"

The three partners looked at several buildings before deciding on a

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building on 119th Street because it was in the heart of the downtown revitalization that was taking place in Whiting. “We wanted to be a part of that,” says Kochis.

“Before we opened, we talked a lot about the potential pitfalls. But craft brewing has shown such a tremendous growth over the past five years that we decided now was the time,” says Kochis.

Each of the partners has a considerable personal investment in the business, and to keep renovation costs down, they did a lot of the remodeling work themselves. “We knew the restaurant was the key to our success. We also were lucky because Whiting has liquor licenses available.”

Bulldog produces 27 different labels of beer. As production ramps up (it’s already surpassed 1,000 barrels a year), Kochis says the next step is to figure out what steps need to be taken for distribution.

He says that is the biggest hurdle for many micro-breweries. While craft beer makers know how to make beer, figuring out how to get it to the people who want to drink it isn’t easy. A small brewery, says Kochis, can’t afford a fleet of trucks to deliver its own beer.

“A lot of small brewers self-distribute in the immediate area, but you have to do some homework to have the ability to move the beer. That helps you keep up with demand and that’s one of our biggest concerns,” he says.

Getting beer into consumer hands is where Indiana Beverage of Valparaiso comes in. John Lynk, craft brand manager, for the company, says the concerns of a few years ago that craft beers would be detrimental for distributors has turned out not to be true.

“It used to be there weren’t a lot of craft beers out there. There used to be a concern about market share, but right now, craft beers make up only about 5 percent of the market,” says Lynk. “That’s not much when you think about how much people drink.”

Still, it’s enough that Indiana Beverage is actively recruiting – and being recruited by – craft beer makers. “We’re going from supplying 35 brands to supplying 75 brands in the blink of an eye. We’re still learning about the craft beer market. It’s a lot different. We will sell it by the pallet, by the case or even the

bottle. It’s that competitive.”

Before getting into it, Lynk says the company discussed if it was the right move. Once the decision was made, it meant creating a whole new sales force to keep on top of the market.

“Craft beers have created a lot of excitement in beer marketing today,” says Lynk. 



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Off to the Races

Speedboat events bring thousands to LaPorte County shores.

BY RICK A. RICHARDS

A warm, sunny day, the roar of powerful engines and the thrill of speed is all a race fan needs. But this racing isn't taking place at the Indianapolis Motor Speedway. It's happening just offshore from Michigan City on Lake Michigan, and this year, the roar of racing engines also will be heard on Stone Lake in LaPorte.

Huge 50-foot offshore racing boats will zip past the Washington Park Beach the first weekend in August in the fifth annual Great Lakes Grand Prix, and from May 31 to June 2, tiny but powerful 18-foot tunnel boats will race on LaPorte's Stone Lake.

Jason Miller, sports marketing director for the LaPorte County Convention & Visitors Bureau, has organized both events. He says the Lake Michigan race features offshore power boats from 28 to 50 feet long that can travel up to 200 miles per hour. The Great Lakes Grand Prix is part of the nine-race Superboat International series that holds races in Mississippi, Florida, Indiana and New York City.

LaPorte's Maple City Grand Prix features boats just 18 feet long, but they're more maneuverable and travel up to 130 miles per hour. It is part of the 10-race F1/PROP series that holds races in Texas, Missouri, Indi-

ana, Michigan, Washington, Colorado, Illinois and Quebec in Canada.

"When I was young my dad and I used to go to Grand Haven and Saugatuck (Mich.) and watch these boat races up there. It was great," says Miller. "I loved it. I had a lot of fun."

But those races left the Great Lakes for the Southeast. Now they're back.

"I wanted to find something really cool to bring to LaPorte County," says Miller. "I had a pretty strong thought that Washington Park wasn't being used to its full potential."

Remembering those boat races he enjoyed as a youngster, Miller called John Carbonell, the president of Superboat International about coming to LaPorte County. Miller's timing was perfect. Superboat, which is based in Key West, Fla., had just lost a race event in North Carolina and needed something to replace it.

A deal was struck, and Superboat International headed to Lake Michigan. Carbonell says the stop in LaPorte County is one of the most popular on the tour.

"A lot of it has to do with the people. They are so great," says Miller. "They like coming to a community and making an impression. Well, the community has made an impression on them as well. They're so used to racing these boats in Florida and everywhere you turn in

"I knew it would take about three years for the event to become really established, but we were astonished by the number of people the first year."

— John Carbonell, Superboat International



Florida, you see these boats. They're not anything new. Up here, you don't see these kinds of boats. It's a big deal."

Carbonell is a former boat racer and has promoted events for more than three decades. "I knew it would take about three years for the event to become really established, but we were astonished by the number of people the first year."

Miller says a lot was at stake for the first race in 2009. "There was a hefty sanctioning fee, and we were bringing potentially thousands and thousands of people here. It could cause an uproar, especially with traffic and getting people to the beach."

Miller says "we would be over the moon happy with 25,000 people," but that first year, 80,000 people showed up. And the crowds have continued to grow.



MAKING WAVES LaPorte County hosts not one but two boat racing events this summer.

“That wasn’t even a pie in the sky number for us,” says Miller. Last year, more than 30,000 people showed up for the Friday night boat parade in downtown Michigan City; on race day there were 100,000 people on the beach.

Carbonell praises the fan base in LaPorte County, pointing out that high waves on Lake Michigan cancelled last year’s racing. “But the people stayed. They came to the beach to have a party and they did. I can’t say enough about them.”

Because of that response in Michigan City, Miller wanted to provide a similar experience for LaPorte, and he contacted Jose Mendana of the F1/Prop Series. “As the county tourism bureau we love having Michigan City to offer to visitors, but we also love having

LaPorte to offer to visitors,” says Miller. “LaPorte has three inland lakes within two miles of downtown.” Miller says Stone Lake was chosen because it’s the right size and has plenty of places for spectators.

Mendana was in much the same position as Carbonell when Miller called. The F1/Prop Series, based in Miami, had just lost an event and was looking to fill a void on its calendar. By chance, Mendana was visiting Northern Indiana when he got Miller’s call and the two met in Warsaw, where a deal was worked out for the race in just a couple of hours.

“I got a very positive vibe from Jason,” says Mendana. “We offer a very different kind of racing event than what’s on Lake Michigan. We think it’s a good bookend

to what’s offered there.

Mendana, who also competes in the series, is a fourth-generation boat racer. He says he’s excited about the opportunity to bring a race to Indiana since many of the racers in the series are from the Midwest.

“I want the people in LaPorte County to know about the economic impact of events like this,” says Miller. “Over the past four years of the race in Michigan City, visitor spending has put over \$20 million into the local economy.

“We don’t do anything that’s not going to end up being a real positive,” says Miller. “These guys have been doing races for a long time and they aren’t going to go someplace where it’s not going to benefit them and the community.” **BQ**

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Hoosier Daddy livens up barbecues across the country.

BY KATHY MCKIMMIE
Kim Foy remembers watching her dad make his special barbecue sauce when she was five or six years old. She grew up with the sweet concoction served at family gatherings and neighborhood picnics. When he died in late 2007 after a long struggle with cancer, she decided to dust off his old handwritten recipe.

"It was my own way of holding on to something and honoring my dad," she says.

Foy, 49, of Dyer, sent bottles off with her daughters to college and to their friends. Then the idea came: Could she actually bottle it and sell it?

Hoosier Daddy BBQ Sauce was born on paper Dec. 22, 2009 — named for her state and her dad. But family illnesses pushed the real start date out another year. When she began in earnest she asked local butcher shops for advice and was referred to Royal Food Products in Indianapolis to discuss production.

In May 2011 the first batch of Hoosier Daddy BBQ Sauce (71 cases with 12 bottles to a case) was ready for pick up at Royal Foods.

"I was a nervous wreck," Foy says. "What was I going to do with it all?" She worried about having to give it away. Then two butchers took three cases each, some bottles were used as samples, and her husband, Dave, and a friend helped with sales and distribution of the initial lot.

Less than two years later, working with KeHE Distributors, the sauce is in stores across the country. Today they produce as much as 6,000 cases



FAMILY RECIPE Hoosier Daddy BBQ Sauce is in stores across the country.

bi-weekly during peak season and they estimate production will double in a year.

Two sauces have been added to the original Sweet & Sassy: a hot sauce called Ghost Roast; and the latest, Smokehouse Hickory with Lime. The company has more than 1,000 points of retail distribution plus food service for stadiums, restaurants, state fairs and prepared food in grocery stores, a growing part of the business.

With stadiums it's a partnership, Foy explains. She sells the sauce, but she also buys advertising. It's pretty much a wash on the face of it, but with maybe a couple million people going through the gates, 10 percent buying a pulled-pork sandwich and then 1 percent of them buying a bottle of sauce later, the ultimate result is a win.

"It's the biggest demo you could ever have," she says. The Chicago White Sox was the first team to sign on. Now fans of the Colts, Browns, Pacers, Indiana University, Purdue and Notre Dame are savoring the sauce, too.

The growth continues. Foy will soon move out of her home office,

where she continues to babysit for her grandkids (ages 10, 5 and 4) when she isn't traveling for the company, just as she did before she started the business. And to help ramp up the company she took on an outside investor in February, Imperium Financial Capital Holdings of Downers Grove, Ill.

A merchandise line is in the works, including T-shirts featuring its scary looking buffed boar — Chef Billy.

Sales are great but awards are sweet. In February, Hoosier Daddy's Sweet & Sassy sauce took a second place in the mild category at the 2013 National Barbeque Association's Awards of Excellence ceremony.

Foy says she knows her dad would be proud of her and of the company's success. But she's most proud of the fact that a portion of its income goes to medical research meaningful to the family through the William Clinton Marshall Foundation, named for her dad. It's also contributed to a greyhound rescue program her brother helped found. Named after his dad, he passed away from cancer in 2008.

"It's a good sauce that serves a great purpose," she says. "At the end of the day I feel good about myself. I feel good about the business." **BQ**

For more information, contact Kim Foy, owner/CEO, Hoosier Daddy BBQ Sauce, LLC, Dyer, Ind., (219) 789-5711, or visit the Web site www.hoosierdaddybbqsauce.com.



John Cain

Sculpture, Snow White, Steampunk Shakespeare

A summer packed with arts and entertainment across the region.

South Shore Arts will present the fourth exhibit in its Outstanding Midwest Artist Series, this time featuring Chicago artist Chris Cosnowski, who paints icons of Americana in a photo-realistic style.

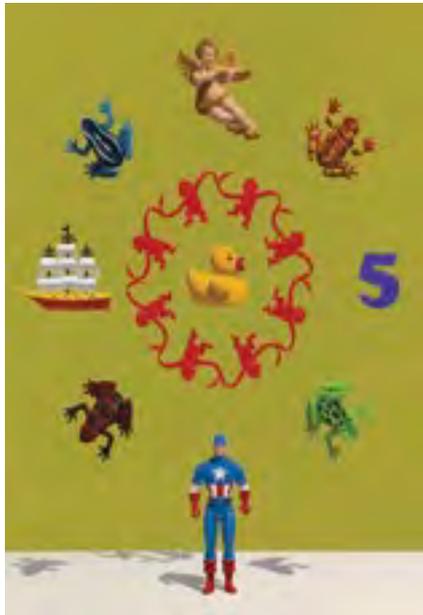
At once lifelike in detail and humorous in concept, Cosnowski's artwork recalls Western classical art through its use of figurative sculpture as subject matter.

"Trophies and plastic figures make up the primary subject matter of my work," the artist says. "These cast, monochromatic figurines are reminiscent of classical sculptures, as well as being quintessential objects of Americana."

The exhibit runs June 16 through Sept. 2 at The Center for Visual and Performing Arts in Munster, with a reception for the artist on Sunday, June 23, from 1 to 3 p.m.

June 23 is also Family Arts Day at the Center, with fun activities scheduled from 11 a.m. to 3 p.m. In addition to the exhibit opening in the gallery, there will be a children's theatre presentation of *Snow White and the 7 Dwarfs* in the theatre and two free art projects in the studios, where families can make an apple project (less toxic than the one in the play) and a Happy, Grumpy or Sleepy face. Other activities include a performance by Northwest Indiana Symphony Youth Orchestra members, back stage tours, acting classes, face-painting, games, food, and more.

Located on the Indiana-Michigan border on a scenic 20-acre wooded site, the Dunes Summer Theatre has been providing quality theatrical programs for over 60 years. This summer's productions include *Rent*,



OUTSTANDING MIDWEST ARTIST
Chris Cosnowski's *Captain America Mandala*, an oil on panel.

Steampunk Hamlet Shakespeare, *Revenge of the Space Pandas* and *Oklahoma*. For more information, visit www.dunessummertheatre.com.

Taltree Arboretum & Gardens is a remarkable asset to the South Shore region. Sitting atop the Valparaiso moraine, Taltree boasts 360 acres of woody plant collections, formal gardens, wetlands, woodlands and prairies.

Taltree's Summer Music Series for 2013 will feature the Neverly Brothers, American English and Marrakesh Express. For dates and times, visit www.taltree.org. Each concert will feature hot food offerings plus beer and wine for purchase.

More outdoor musical entertainment will be provided by the Northwest Indiana Symphony at this year's South Shore Summer Music Festival. The concerts will

have something for everyone, with the orchestra featuring light classical and patriotic music, as well as music from Broadway musicals and movies. These free concerts will be performed in Cedar Lake on July 20, Griffith on July 26, Crown Point on July 27 and Hammond on Aug. 2. The public is invited to come early, bring lawn chairs and blankets and relax and enjoy the music.

The Michigan City Chamber Music Festival, founded by husband/wife team Nicolas Orbovich and Sunny Gardner-Orbovich, will present "Around the World in Eight Days," a series of five concerts performed Aug. 10 to 18. Each concert has its own theme, including Franco-Belgian, Latin Flavors, Witness and Legacy, Israeli Night, Thirsting for Hungary and Teutonic Titans. All events are free. Go to www.mccmf.org for dates, locations and selections for the performances.

South Shore Arts reminds you to visit its online Regional Art Calendar at www.SouthShoreArtsOnline.org for listings of local arts events. The calendar lists exhibits, concerts, plays, lectures, film series, dance performances and more, all taking place in your neighborhood. Don't forget the South Shore Arts Facebook page where you can also keep up to date on exhibit schedules and opening receptions, class sign-ups, outreach programs and special events. Local artists also post their events and share local art experiences. **EQ**

Find out more about area arts activities and events by watching John Cain on Lakeshore Public Television's "Eye on the Arts," every Thursday evening at 9 p.m. on Lakeshore News Tonight.



Peter Jordan

Ahead in the Clouds

Working smarter with the help of cloud computing.

If you had the opportunity to extend the life of your current computer equipment (especially that server that you bought in 2003) without a large capital outlay, would you consider it? Would you like to access a client file stored on your

businesses. Twenty-five percent of respondents agreed strongly with the statement that “cloud computing is a key factor in the recent boom of entrepreneurs and start-ups.” Sixty-two percent agreed totally or somewhat with the statement.

Moving your business to the cloud is a simple procedure. The provider will evaluate your needs, then will make an appointment around your schedule to move your data. The provider will organize the data to ensure that your procedures don't change.

It's pretty painless — your cloud service provider will set up the cloud so it's very similar to how you currently use your computers. In most cases, you will just log into the cloud and all the icons to your programs and files will be on the desktop. Once the cloud server goes live, you are usually back up and running within an hour or less.

One of the questions I'm asked most often is “How secure is my data?” The answer is “Very Secure.” Our client files are placed on a virtual private server (also known as a VPS). This protocol is like having your own offsite server. When you make a connection to the server, the information is encrypted; standard safeguards include routers, firewalls, and username/password protection.

Another question references backing up and archiving data. My company's services include continuous backup of data. If your Internet connection is lost, everything you were working on is still there when it comes back. We also backup all of our servers so our client data is always safe. Archiving is available as well. **EQ**

Peter Jordan is president of Best Servers LLC in Merrillville. The company provides IT consulting, system administration, cloud computing solutions and disaster recovery for all sizes of businesses.

Two-thirds of organizations that use cloud services believe that cloud computing has reduced their IT costs, with nearly 60 percent reporting a cost savings by not purchasing additional IT infrastructure.

hard drive while you're having lunch with that client?

You can with cloud computing. Like leasing a car, you can enjoy the advantages of the latest hardware without the long-term commitment of buying it. And by storing your data on a service provider's server in a secure data center, you and your employees can work from anywhere.

According to an article published on the *Forbes* website in February, two-thirds of organizations that use cloud services believe that cloud computing has reduced their IT costs, with nearly 60 percent reporting a cost savings by not purchasing additional IT infrastructure.

Looking beyond the benefits to established businesses, the cloud can be beneficial to start-up companies as well. A startup can purchase just the services they need, then scale upward as the business grows. The *Forbes* article references a UK study of 1,300 executives that measured effects of cloud computing on their

Nearly half of those participating in that study started their businesses within the past three years. Of the startups, 52 percent reported they would not have been able to open those businesses without access to cloud-based resources. Other findings from the survey include cost savings through avoiding IT infrastructure costs (58 percent); the ability to scale up cost-effectively (48 percent); easier to deploy, use and manage than on-premise solutions (46 percent); an ability to buy only what we need, without paying for additional service element which we will not use (45 percent); productivity gains due to less time dealing with IT issues (41 percent); more control over what we spend (38 percent); predictable monthly costs to help manage cash flow (36 percent); access to industry expertise from cloud providers (27 percent); and access to the same caliber of high performing services that larger competitors use (24 percent).



Thom Villing

Forging Your Brand

Do it right or watch the sparks fly.

There are multiple views on the origins of branding which, according to Wikipedia, is derived from the Old Norse *brandr* meaning “to burn.” One of the most obvious is the burning of a mark on the backsides of livestock to establish ownership. The branding iron was literally forged by a blacksmith, a profession fraught with occupational hazards – from a recalcitrant horse to an errant spark.

Forging a company or organizational brand is fraught with hazards as well. Executed properly, branding can pay remarkable dividends. But failing to get it right can cause serious sparks to fly and bring the whole initiative down in flames.

This may be attributed to the many myths and mistakes often surrounding the branding process. Three of the most common are failing to understand what a brand really is, creating unrealistic expectations about the benefits of branding, and neglecting to educate and engage employees in the process.

A brand is not a logo. It is not simply a visual identity. It is not a tagline. It is all of these – and so much more. Marketing guru and author Seth Godin describes a brand as “the set of expectations, memories, stories and relationships that, taken together, account for a consumer’s decision to choose one product or service over another.”

The operative word in that definition is “expectations.” As people are exposed to a company, they begin developing expectations about the organization’s values, culture, performance, and product or service quality. To the degree these expectations are positive, the organization

builds brand value. Through subsequent encounters with the company, expectations evolve and brand value either increases or diminishes.

It’s also important to remember that effective branding is strategic, not tactical. Identifying a brand strat-

touchstone for the organization’s marketing efforts.

Another common pitfall of a branding program is the failure to educate and engage the entire organization. More and more executives realize that employees are the ultimate ambassa-

A brand is not a logo. It is not simply a visual identity. It is not a tagline. It is all of these— and so much more.

egy must factor in past history as well as realistic aspirations. For example, an organization that has historically been very conservative and decidedly low tech cannot suddenly try to reposition its brand as progressive and high tech. Such a radical departure would simply not resonate with the target audience and would be doomed to fail.

The essence of Apple’s brand is its innovative product development. Walmart’s is its low pricing. McDonald’s, its universal consistency. Effective branding involves knowing who you are and what you stand for. Once that historical base is understood and articulated, the brand can evolve but it must do so in realistic, achievable ways.

Expectations for a branding program also come into play internally. Branding is not a silver bullet. It will not cause marketing problems to magically disappear. So if the benefits of a branding initiative are oversold to the sales or management team, disappointment is almost inevitable. The greatest value of effective branding is its ability to provide a focal point or

dors of their company brand. If the employees do not understand the brand, do not live it and breathe it on duty and off, or simply feel estranged from the process, the initiative will, at best, fail to achieve its full potential and, at worst, will flame out and come crashing down.

No one contemplating a strategic branding program should back away out of fear. Branding is a powerful tool. Like any powerful tool, it should be used with proper knowledge and an appropriate measure of caution. The best brands are the ones forged through sound strategy, disciplined implementation and a healthy awareness of potential dangers. This approach should allow it to shine brightly for many years to come. **EQ**

Thom Villing is president of Villing & Co., a marketing communications agency in South Bend that, for more than 30 years, has been providing integrated marketing communications solutions including advertising, public relations, video and audio production, sales promotion, internet-based services as well as social communications for local, regional and national companies.

College Recruiting

As in business, it's all about finding the right person for the role.

BY RICK A. RICHARDS

Getting the right people into the right position is the lifeblood of any business or organization. There are dozens of books and classes explaining how to make sure the right people are put in the right job, but there is no way of predicting ahead of time if the person chosen will ultimately meet the expectations laid out in the interview.

For college athletic recruiters, the metrics are pretty much the same. Tom Reiter, associate athletic director at Purdue University in West Lafayette, said coaches do all they can to make sure they're bringing the right person to campus, but it doesn't always work out.

"They're looking to find the right fit," says Reiter. "Can the person do the work academically? If they can't, then the coach is barking up the wrong tree.

"Can they compete at the level the university wants? Are they an athlete who can compete in the Big 10?"

Beyond that, says Reiter, coaches want to make sure their athletes have good moral character.

"The person can have all the ability in the world to compete, but if they've had problems, then you've got to be careful. If you feel they're not going to be a good fit with the people you already have on the team, you better find someone else," says Reiter.

He says there are a lot of similarities in recruiting athletes for collegiate sports and in recruiting employees in business.

"There are certain standards that must be met and we need to make sure our athletes have met them," says Reiter. "Ideally, we require four years of math in order to be admitted

to Purdue. Not everyone does, but there at least needs to be a reason why they don't have that."

One difference between collegiate athletics and the private sector is that recruiting an athlete can take place over several years. Colleges can begin scouting prospective athletes when they are in the eighth grade. "It's part of a learning process to find out what kind of a person they are. It's a courtship."

In the business sector, prospective employees ask questions about salary and benefits and need to understand what they're required to do. Reiter says it's not all that different with athletes. "They're very similar – one is the environment they're going to work in and the other is the environment they're going to play in."

But make no mistake, the recruiting process for college athletes is not that dissimilar from a job interview. By accepting a scholarship to play basketball, football, baseball or any other intercollegiate sport, an athlete makes a promise to attend class and keep grades up in order to remain eligible to compete. If they don't do that, then they could find themselves without a scholarship and out of school.

"There are amenities that surround the game for athletes, just as there are for employees of 3M or Westinghouse," says Reiter.

Valparaiso University Athletic Director Mark LaBarbera says the same philosophy prevails at VU. "We're looking for student/athletes who can make the team better and also be successful students. We also want them to be a part of the campus culture."

LaBarbera says coaches at VU are careful not to get swept up in any hype about an athlete's ability.

"We've seen coaches make that mistake over the years," says LaBarbera. "One thing our coaches do is if the athlete is interested, we ask them to visit."

On a visit to VU, prospective athletes meet the team, attend school events and soak in the atmosphere on campus. "Afterwards, we ask our players what they think. If the person isn't a good fit with them, then it's not going to work if they get on campus."

LaBarbera says prospective athletes learn that their expectations might need to be tempered. "Some of them have been all-state or all-conference selections. Here, everybody has similar accomplishments, so we talk to them about the kind of competition they'll face as they move up the athletic ladder."

The biggest difference between recruiting athletes and recruiting employees, says LaBarbera, is that prospective workers are older and more mature. They may be just out of college, but at 22 or 23 years old, they are more prepared than many 17- or 18-year-old college recruits.

"We need to find out if they're ready to make that transition from high school to college," says LaBarbera. "It's all part of a process. Do we feel like our alumni and the school's constituents will be well represented by our recruits? We have a fairly consistent model to work from and what we aspire our students and graduates to be hasn't changed over the years. If a recruit doesn't fit into that model, then they're probably not a good fit for us."

And while winning is important no matter what the sport, LaBarbera says Valparaiso University's number one goal is to make sure all their athletes graduate.



THE RIGHT FIT Purdue University coaches do all they can to make sure they're recruiting the right people, both athletically and academically.

J.D. Campbell, an assistant athletic director at Indiana University in Bloomington, says the first priority for IU is finding people who are the “best fit academically, athletically and socially. They have to fit in with our system.”

Campbell says there are similarities between college recruiting and business recruiting, but both operate under different rules. “In the business world, the rules are set by government and the business; in our recruiting, we have to follow the rules set by the NCAA.”

Those rules prohibited each of the colleges in this story from talking about specific recruits and showing photos of recruits who were visiting the campus.

“We have a system where every coach in every sport communicates directly with our staff every day,” says Campbell. “We underscore the importance of that to them and we expect them to tell their recruits that they have a responsibility to repre-

sent themselves and the university in a socially acceptable manner.”

At the University of Notre Dame, assistant director of athletics Bernadette Cafarelli says there are specific guidelines in place about meeting academic standards. “We want the person to fit the athletic needs because our goal is to win national championships. But we want to do that in a university framework where our athletes thrive in the classroom and on the athletic field.”

Cafarelli says all athletes at Notre Dame are taught what the school stands for in the community and that they are expected to meet those standards. “Frankly, at Notre Dame, we hold our athletes to a higher standard. When we look at their ability, it may be great, but they may not be a great fit on the campus side. They may not mesh with the team or not fit in with the team dynamic.”

In those cases, Notre Dame moves on. Cafarelli says it's a lot like a business looking for the right person to

become part of sales or design team. Ability is important, but the ability to enhance the workplace also plays a big role.

A key component in Notre Dame's recruiting effort is working with a prospective athlete's parents. “Our coaches are recruiting the parents as much as they the athlete,” says Cafarelli. “We explain Notre Dame's reputation to the parents and make sure they know what the university's expectations are for their child. Those expectations are to show up at practice and at games and maintain their grades.”

Cafarelli says that sounds straight forward, but in exchange for a scholarship that pays for an athlete's education, athletes need to understand they will have to make sacrifices. They might not be able to go to a dance or a social event because of their athletic and academic obligations.

“There are trade-offs here, just like there are in the private sector,” says Cafarelli. 

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Richard W. Castleton

Telecommuting Risks

Letting employees work at home raises legal and security issues.

Recent decisions made by Yahoo! regarding home workers have created quite a stir in the employment world. In a memorandum to employees, Yahoo! CEO Marissa Miller stated that telecommuting would no longer be permitted. There has been a significant amount written on whether Miller should have done this, but the reality is that a business has the authority to make its policy decisions in this arena. Businesses contemplating allowing workers to work from home should be aware of the legal and security issues arising in these types of circumstances.

Legal issues: Employers need to understand that home workers present unique legal challenges that affect the way laws apply to the employer. For example, employers using home workers must be careful to ensure wage and hour compliance. Policies should ensure that home workers accurately report all hours worked, prohibit off-the-clock work, and make certain that breaks are taken but not abused. Failure to do so may result in significant liability to an employer under federal and state laws governing minimum wage and overtime.

Worker's compensation laws and insurance policies also need to be reviewed when an employer has home workers. State worker's compensation laws also may apply differently to home workers who do not traditionally come into the office, but are compensated for travel in certain circumstances. Some worker's compensation insurance policies may not cover home workers and or may not cover out-of-state workers. Employers should carefully review state laws and insurance policies.

An employee's privacy rights may also give rise to issues. Employers should obtain the employee's written consent to access the home (if necessary), monitor email communications, monitor telephone communications, and conduct all other legal

Employers should take proactive steps to prevent security breaches and comply with reporting laws if applicable.

forms of electronic monitoring. The employer must also decide whether to allow an employee to use a home or work computer.

Other legal issues may include tax matters, accommodation of disabled workers, protecting trade secrets and other intellectual property, family and medical leave, and many others.

Security issues: Employers also must consider the potential for security breaches and obligations that arise out of such breaches. Employers should take proactive steps to prevent security breaches and comply with reporting laws if applicable.

The #1 security threat to protected data is a weak password. Recent articles highlight the fact that too many employees use default passwords, including 1234, Password1 and others. Employers must ensure that employees are implementing strong passwords that may include letters and numbers, be case-sensitive and use symbols.

There are a variety of ways to allow employees to access internal networks and servers. Options may include a virtual private network (VPN), virtual desktops, remote desktop technology, extranets and many others. Each option poses unique challenges and different security risks. Employers should carefully consider the method of access, as it is possible for viruses and malware on remote machines to infect the office network. Employers should consult with their IT providers to review the strengths and vulnerabilities of each type of access to prevent this type of breach.

Other issues to consider include smartphones that access company email and the ability to remotely wipe them in case of loss, using Wi-Fi in public areas that may be monitored and intercepted by hackers, limiting administrator rights for employees, and adequately training employees to identify and reduce security risks.

Conclusion: The benefits to an employer from telecommuting can be significant, but an employer should not allow telecommuting without carefully considering and understanding both the benefits and risks. Employers should carefully consider these issues with their legal counsel and IT provider before drafting and implementing telecommuting policies. **EQ**

Richard W. Castleton is an employment and litigation attorney with Burke Costanza & Carberry LLP. Mark J. Terborg is the IT director at Burke Costanza & Carberry LLP. This article is for informational purposes and does not constitute legal advice. The authors may be contacted at 219/769-1313.

Tailor Your Buy-Sell Agreement



Gregory R. Ward

Are you really prepared for all of the possible scenarios?

I coach softball and before every game I make sure that I'm prepared for anything that may happen. I have all of the softball gear that the team should need. I have drinks and a parent bringing snacks after the game. I have a first aid kit.

On a beautiful Saturday afternoon, our team has a runner on second base and the batter hits the ball near the shortstop. The runner coming from second base slides hard into third to avoid the out. She's safe on base, but has a skinned knee. I'm prepared and grab the first aid kit. When opening the kit for the first time, I realize that it didn't include everything I need to properly clean and bandage up the runner's knee. Was I really prepared?

Having a buy-sell agreement in place for your business is a lot like having that first aid kit. You expect it to be effective when it needs to be relied on. Does the agreement really contain what it needs and are situations sufficiently defined so it can be implemented as the parties intended? Consider the following scenarios:

Two owners have 50 percent interests in an equipment leasing business. They have a buy-sell agreement in place that states in the event of a stock transfer the stock should be valued at book value. The leasing business is a highly profitable pass-through entity and the owners distribute most of the earnings from the business. One of the owners turns 70 next year and wants to retire. Is book value going to give the retiring owner a desired payout of the value of the business?

Let's assume that the buy-sell

agreement instead relies on a formula method to determine the value of the stock. The agreement states that the stock's value is calculated based on a formula of three times the average of the past five years' financial results. Although this is an improvement over book value,

Does the agreement really contain what it needs?

it ignores the need to normalize unusual activity and doesn't consider the current condition or future outlook of the business. It is merely a calculation using historical financial results. As valuation is inherently forward-looking, the buy-sell agreement could have stated that the business would be valued using the fair market value standard. This will allow an appraiser to select the appropriate method or methods that consider the special characteristics of the business and include its future potential.

Consider a second scenario in which four siblings have equal 25 percent interests in a manufacturing business. One sibling wants to sell her stock to the other siblings on a pro-rata basis for 25 percent of the value of the business. The other siblings believe that the value of a 25 percent interest should include discounts since it is a non-controlling minority interest in the business and there is no market for selling the stock. The fair market value of the 25 percent interest using the three siblings' approach is half the value of the other sibling's amount. Which

value is correct in this situation? The buy-sell agreement was silent on whether discounting should be considered. A better agreement could have addressed the levels of control and marketability to be used when valuing the stock.

In the last scenario, three owners equally own a printing business. The business is the beneficiary of life insurance policies on the three owners. When one of the owners dies unexpectedly, should the proceeds be considered when valuing the company's stock? The agreement doesn't address whether the life insurance proceeds should be included in the value or if it is only a source for funding the buyout of a deceased owner. This is a potential issue that the buy-sell agreement could have prevented.

Creating a buy-sell agreement is a great way to prepare the business and its owners for a future stock transfer. The previous scenarios represent only a few of the issues that we have encountered related to buy-sell agreements. We recommend having your attorney consult with a certified valuation professional when they are drafting your buy-sell agreement. This agreement should be reviewed periodically and all owners should be included in the process. Considering possible scenarios and customizing the agreement to the business can help avoid many headaches and potential lawsuits when the time comes to rely on the agreement. Tailor your buy-sell agreement before you need it so it can be implemented as you intended. **BQ**

Gregory R. Ward, CPA/ABV, is with Swartz, Retson & Co., P.C., in Merrillville.



Bob Krumwied

Addressing Mental Health

It's not a cost; it's an investment with a big payoff.

The desire to neatly label and group all aspects of our environment is just human nature. People are good or bad; pretty, homely or plain; fat, fit or average; or smart, dull or normal.

And yet none of the labels or groupings captures the essence of any unique individual or issue. The truth is everyone and everything is similar and different in a variety of ways. This remarkable and wonderful truth gives vibrancy to life, the world and our interactions.

If we insist on categorizing every subtle nuance and unique characteristic of the world, we lose the forest for the trees.

So it is for mental illness. Most aspects of health are sorted into small groups, heart problems, cancers, colds, childhood diseases, infections, etc. Mental illness is a large group probably because most people think it doesn't apply to them.

Over the years it has been conveniently applied to explain events, people and conditions that we find uncomfortable and difficult to watch lest it apply to us. The impressive treatments that have helped control the vast array of conditions, though slow in coming, have helped define the size and shape of the grouping, but it still is unwieldy to comprehend.

Thus society struggles to label and contain the horrendous events at Sandy Hook, prompting calls for improved access to mental health treatment and stricter gun control laws. I am modestly hopeful that all labels and subgroups of mental illness—which impacts 25 percent of the population and over 20 percent of the workforce—may finally get the attention it needs.

When diagnosis, care and treatment are made available, the result is more vibrant communities, a more efficient workforce and more functional families. I am hopeful that gun control laws will be more meaningful so that the weapons that can wipe out in an instant the brightness of

Spending \$500 over a two-year period for treating depression in a primary-care setting would save a business \$3,836 over the same period.

innocent life don't get in the hands of those who might use them carelessly, or find their way into the hands of children. The fact is people with a mental illness are more likely to be the victim of violence and less likely to a perpetrator.

I fear society's collective retreat from the precipice of enlightenment about mental illness. The rush to remedy the problem has linked access to mental health care with access to guns. The conclusion is that those diagnosed with a mental illness having access to guns causes events like Newtown, the Sikh Temple in Wisconsin, Columbine, Virginia Tech, or the Colorado theater. The truth is there are people who do bad things, often with guns, and yes occasionally they have a mental illness.

Screening for mental illness when someone pursues a gun permit

makes sense, but not necessarily to prevent mass homicide. Fifteen percent of those with clinical depression commit suicide; over half of them use a firearm.

The highest rate of suicide is among men over 85, and suicide is the third leading cause of death for 15 to 24 year olds. So checking on the prevalence of mental illness on gun permit applications for evaluation and treatment options makes sense.

Lest you think improvement in access to mental health care will come with an unaffordable price tag, consider that estimates indicate 20 percent of the workforce suffers from a mental health disorder such as depression or anxiety, that left untreated adversely impacts productivity. One study quotes an annual loss of \$113 billion a year due to untreated or mistreated mental illness, of which \$105 billion comes from lost productivity.

Another study concluded that spending \$500 over a two-year period for treating depression in a primary-care setting would save a business \$3,836 over the same period. Most studies indicate that treating a mental illness reduces the total cost of health care by 10 to 15 percent.

We can't afford emotionally or monetarily to avoid this issue. It may help to think about your own family when you consider the emotional and financial cost of mental illness. It's not a function of a personal shortcoming or lifestyle choice; it's an equal-opportunity affliction that can and should be addressed for the benefit of all. **EQ**

Bob Krumwied is president and CEO of Regional Mental Health Center in Merrillville.



John Davies

Daring to Dream

Bring diverse communities together to build a brighter future.

When NIPSCO's Eddie Melton stepped to the podium at Strongbow's Inn, he had no small task.

He was asked along with others to answer this question: "How does a diverse region learn to work together to build a great region in a global economy?"

He was among a number of regional speakers at a Dare to Dream initiative called a "Cross County Breakfast and Convening" attended by more than 200 leaders on Feb. 14. The initiative was sponsored by Ivy Tech Community College Northwest, and has long been championed by the Gerald I. Lamkin Innovation & Entrepreneurship Center.

Now each of these visionaries did an amazing job. The others: Tyonne L. Green, an 11th-grader from Wirt-Emerson, Gary; Nancy Adams, Porter County Commissioner; Gary Corbett, CEO, Fair Oaks Farms; and Harry J. Vande Velde III, president/ CEO, Legacy Foundation. Also inspirational was our keynote speaker, W. Joye Hardiman, emeritus faculty, Evergreen State College in the state of Washington.

But I was especially struck by Eddie's story of how his children were challenged to put together a puzzle over the holidays. In fact, when one of his kids expressed frustration, he said: "You have the answers right in front of you."

So after encouraging his children to work together, they accomplished the task of assembling the puzzle. Long story short: "They did it together."

Then the light bulb moment came

when Eddie realized he had the answer to this question before our audience on that Valentine's Day. "It hit me like a ton of bricks. We have the answer right in front of us." His answer: "We are all better together."

Creativity is at the heart of an innovative economy. Some say creativity is in decline in this country. So let's fix it.

By looking at the puzzle as a symbol of the diversity of communities, and at his children as coming up with different methods to address key issues, he understood that all of us are part of the solution. Together, we can achieve success in a global economy.

Thus Eddie, as did other speakers that day, touched on the paradigm shift that has been at the heart of the Dare to Dream initiative led by O'Merrial Butchee, director, Lamkin Innovation & Entrepreneur Center, and our team starting in 2009, with a grant from the Knight Foundation.

This initiative was aimed at inspiring greater cooperation among leaders across Northwest Indiana. Yet this is just one initiative among many striving for greatness for our region as noted by Forrest (Bill) Thon, executive director, Corporate College. He represented Dr. Thomas G. Coley, interim chancellor, Ivy Tech Northwest, at this event.

In the spirit of Dare to Dream, I offer my own creative ideas to help our greater community of Newton, Jasper,

Lake, LaPorte, Porter, Pulaski and Starke counties. This is not surprising as I serve as managing director, The Society of Innovators of Northwest Indiana, which is part of the Innovation & Entrepreneur Center.

As I told the audience that day, "Dare to Dream is rooted in our robust American experience of invention and entrepreneurship." Here in Northwest Indiana, because we were the last region to be settled in the state, we often have been first in innovative solutions over the generations. But we don't even realize it.

Simply, I would call for more openness to new and different ideas, innovation as a core value, and creativity development for our children across the region.

After all, creativity is at the heart of an innovative economy. Some say creativity is in decline in this country. So let's fix it.

Northwest Indiana is an amazing place. But like Eddie said, it's a puzzle. We need to be more creative in assembling the diverse pieces. Then we must Dare to Do! 

John Davies is assistant director, Gerald I. Lamkin Innovation & Entrepreneurship Center and managing director, The Society of Innovators of Northwest Indiana, Ivy Tech Community College Northwest.

Past Companies To Watch winners are still making headlines...

"**Nyhart Actuary & Employee Benefits** announced today that it has acquired The Epler Company, a regional actuarial, employee benefits and compensation strategies firm based in San Diego, CA."

– *IBJ.com, September 2012*

"This validates to us that we are living up to our vision of being the premier event retail and merchandising company in the country," said David Moroknek, President and CEO of **MainGate**. "We are excited to be playing such a large role at Super Bowl XLVII." – *Inside Indiana Business, December 2012*

"The LPGA today reinforced its commitment to player development and global growth, announcing a multi-year extension with the Indianapolis-based **Language Training Center** (LTC) as the Official Language Service Provider of the LPGA." – *LPGA.com, February 2013*

...and we're not done yet.

The sixth annual **Indiana Companies to Watch**, presented by the Indiana Economic Development Corporation, the Indiana Small Business Development Center, and in association with the Edward Lowe Foundation, recognizes the state's successful second-stage companies that have a history of growth and are projected for future success. These elite Indiana companies will be honored at an awards ceremony in late August.

For information about Indiana Companies to Watch, visit indiana.companiestowatch.org. Find us on twitter at [#inctw](https://twitter.com/inctw).

Indiana Companies To Watch

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