

Northwest Indiana Business Quarterly

*Serving Greater
Northwest Indiana
and Surrounding Counties*


BIOMEDICAL BREAKTHROUGHS

*Homegrown progress on
everything from tracking cancer
to healing diabetic wounds
to understanding the brain.*

J School of Medicine
Dipika Gupta, Ph.D.

Dipika Gupta, Ph.D.
Indiana University School
of Medicine, IU Northwest

Choose a strong foundation for your growing business.



Purdue Technology Center and AmeriPlex at the Crossroads provide the right locale and environment for entrepreneurs to create and grow their businesses.

Right location - close proximity to I-65 & U.S. 30.

Room to grow - Purdue Research Park 392-acre site ready for build-to-suit.

Superior facility - office and wet lab spaces, flexible space, competitive pricing.

Business services - business acceleration, marketing, clerical support, mailroom.

Personal learning opportunities - Tech Talk, Technology Road Shows, Angel Network.

For more information visit:

Purdue Technology Center. 9800 Connecticut Drive, Crown Point, Ind.

(219) 794-1492

www.purdueresearchpark.com/merrillville

PURDUE
RESEARCH PARK

The idea economy is here®

remote
BANKING

SINCE
1895

ONLINE
Business Banking

Capital
STRENGTH

TREASURY
Management

Indiana's largest
private
family-owned
bank.



Mike Schrage
Centier President & CEO

Member FDIC

1-888-CENTIER | CENTIER.COM



p16 **BREAKTHROUGH** Frank Szczepanski's IVDiagnostics Inc. is developing a test to track circulating tumor cells.



p26 **INNOVATIVE EDUCATION** Mitch Daniels is president of Purdue University.

Northwest Indiana
Business Quarterly
SUMMER 2015

contents

PUBLISHER'S NOTE

5 Bright Minds, Generous Hearts

Influential leaders, executives and researchers elevate our quality of life.

NOTEWORTHY NEWS BITS FROM ...

6 Around the Region

COVER STORY

16 Biomedical Breakthroughs

Indiana researchers are making progress on everything from tracking cancer to healing diabetic wounds.

EDUCATION

22 The Big Disconnect

Universities and businesses working together to better prepare students for real-world challenges.

26 Degrees The Market Needs

Universities pay close attention to workplace demand as they develop new degree programs.

WOMEN IN BUSINESS

30 At the Top of Their Game

Women executives excel at juggling career and family responsibilities.

LIFE SCIENCES

34 Something Old, Something New

Address cardiovascular disease with both new technology and well-known advice.

BUSINESS LAW

39 Tops In Their Fields

Twelve of the area's top legal professionals.

Cover photo by Shawn Spence

PUTT. *Again!*

Want to put vitality back in your game?

Trust our

experts in orthopedic care

at Franciscan Alliance. Here patients get the care they need and trust, from surgery to recovery. And, through our partnership with the nationally recognized Rehabilitation Institute of Chicago, we'll get you back to your active life...*again!*

To find an orthopedic doctor near you, call **(800) 931-3322** or visit FranciscanAlliance.org/orthopedics

inspiring health



FranciscanAlliance.org/orthopedics





p30 **WOMEN IN BUSINESS** Karen Barnett leads Valley Screen Process Co. in Mishawaka.



p50 **INFRASTRUCTURE FOR GROWTH** John Phair is at the helm of South Bend-based Holladay Properties.

COMMUNICATIONS TECHNOLOGY

43 Fiber Connections

Communities upgrading their communications technologies to aid in economic development.

ENERGY & ENVIRONMENT

47 Harnessing Solar Energy

Rooftop power generation is more affordable than ever before.

CEO PROFILE

50 Developing Prosperity

John Phair leads Holladay Properties in creating headlines and jobs across much of Indiana.

ADVICE

55 Business Plan Basics

Spell out your plans in detail in order to get startup financing.

SPORTS

56 A Future With the Cubs

South Bend minor league team thrives as an affiliate of Chicago's North Siders.

ARTS

58 Arts Update

Upcoming events in Northwest Indiana and Greater South Bend.

MAKING A DIFFERENCE

59 Leaders as Heroes

Winners of the 2015 South Shore Leadership Awards.

FINANCIAL MATTERS

62 Rising Rates

The Fed is expected to make a move soon; what will the impact be?

TECHNOLOGY

63 Your Website Investment

Some factors to consider as you plan your online presence.

VIEWPOINT

64 Teaching How to Think

School choice promotes excellence, increases competition and saves money.

Summer 2015

Northwest Indiana Business Quarterly

Publisher/Executive Editor/Advertising
GLEE RENICK-MAY

Managing Editor
LAURIE B. WINK

Contributing Editor
STEVE KAELBLE

Assistant Editor
DENISE C. BUSCHMANN

Advertising Sales Manager
JO HARVEY

Administrative Assistant
REBECCA L. ISAACS

Art Director
ANDREW ROBERTS

Contributing Art Director
JANICE L. DIXON-FITZWATER

Photographers
PETE DOHERTY
SHAWN SPENCE

Contributing Writers
MICHELLE ANDRES • PHIL BRITT
JOHN CAIN • LAUREN CAGGIANO
JERRY DAVICH • STEVE C. KRING
FATHER GLENN KOHRMAN
JACQUELINE VON OGDEN
HEIDI PRESCOTT WIENEKE • MICHAEL PUENTE
CASSIE RICHARDSON • BEN SMITH
JACK WALTON • LAURIE WINK

Editorial Advisory Committee
JOHN DAVIES • LORRI FELDT
BARBARA GRIMSGARD • KEITH KIRKPATRICK
LEIGH MORRIS • EVELYN MORRISON
MICHELLE SEARER • ANDREA K. SHERWIN
MARY WELLNITZ • LAURIE WINK
LINDA WOLOSHANSKY

Circulation
REBECCA L. ISAACS

New Media
JANICE L. DIXON-FITZWATER

Tech Support
JASON CRUNDWELL

e-mail: businessnews@nwibq.com

web: www.nwibq.com

visit us at facebook.com/nwibq

Northwest Indiana Business Quarterly is owned and published by May Communications Group, LLC, Glee Renick-May, president and CEO.

© Copyright 2015. All rights reserved.
Reproduction without permission is prohibited.

Two-year quarterly subscription rate is \$19.95.
Single magazine price is \$3.95. Requests for additional magazines will be billed shipping charges.
Total circulation: 13,000. Send payment with your name, company address and contact information to:
Northwest Indiana Business Quarterly
9801 Fall Creek Rd. #247, Indianapolis, IN 46256-4802



PUBLISHER'S NOTE

Bright Minds, Generous Hearts

Influential leaders, executives and researchers elevate our quality of life.



Glee Renick-May at a fundraiser for Gleaners Food Banks of Indiana

Welcome to our summer issue, which is packed with impressive examples of how our region's best and brightest are generously sharing their intellect, their great ideas and their time to improve quality of life for all.

The cover story focuses on the brightest minds—Indiana researchers and companies whose studies and products are battling everything from cancer to diabetic wounds. For example, Crown Point's IVDiagnostics has a new, non-invasive and fast way to track circulating tumor cells, without the need for taking a biopsy or doing a blood test. Purdue Calumet's Center for Innovation through Visualization & Simulation is assisting in a variety of studies, including one that's shedding new light on how the brain works, and another aimed at improving spine treatments. A Notre Dame researcher is working on a fast and inexpensive tuberculosis test that will be well-suited for less developed countries, where TB is most prominent. And local heart patients are now going home from the hospital with tiny, wireless implants that remotely monitor their heart and help prevent unexpected and unwanted returns to the hospital.

We also spotlight some of the area's most generous citizens, including those honored recently by the South Shore Leadership Center. One honoree was chosen for tireless faith-based efforts in churches, schools and prisons, another was lauded for work on behalf of the environment, and another has spent years furthering field of early childhood parent education and support.

For a dose of inspiration, check out Laurie Wink's stories of local women executives, who have demonstrated

time and again that it's possible to excel in business while still making family a priority. And don't miss Lauren Caggiano's profiles of a dozen of the area's top attorneys, whose expertise has helped businesses thrive.

Our focus on education shares how local institutions and businesses are working together more closely than ever, to ensure that students are adequately prepared for a prosperous future. Together, they're creating degree programs and training opportunities that are a win-win for Northwest Indiana. Honing the region's labor force yields success for local employers, which in turn fuels the economy for everyone.

And speaking of the critical links through which businesses build local prosperity, our communications technology feature reveals how much economic development depends on powerful communications connections. Writer Michael Puente, meanwhile, tells us that solar power is more feasible and affordable than ever—and likely is coming to a rooftop near you!

The CEO profile tells the story of John Phair, whose Holladay Properties has provided the infrastructure for job growth across Indiana. It would be hard to overstate the importance that his work has had on the economy and quality of life in Northwest Indiana and beyond.

Check this issue's departments for helpful financial and technology advice, the latest arts and cultural happenings, and an important viewpoint on education. And finally, Ben Smith's exclusive sports report shares the story of how the Cubs came to South Bend.

Enjoy our current issue! And the rest of your summer! **BQ**

Around the Region

BY JACQUELINE VON OGDEN
BANKING

PNC Financial Services Group Inc. of Mishawaka announced the appointment of **Nicole Ross** to vice

president and senior relationship manager for Wealth Management in Northern Indiana. Ross has 20-plus years of experience and is responsible for managing the short- and

long-term financial needs of affluent individuals, families and businesses in the region.

ECONOMIC DEVELOPMENT

The board of directors of the **Northwest Indiana Regional Development Authority (RDA)** agreed to join with the City of Gary and the **Northern Indiana Commuter Transportation District (NICTD)** in applying for a federal grant to fund transit-oriented development (TOD) at and around the South Shore station in Gary's Miller neighborhood. Gary is applying for a \$21.05 million grant from the U.S. Department of Transportation's Transit Investment Generating Economic Recovery, or TIGER, competitive grant program. Gary, NICTD and the RDA are pooling resources to provide the necessary local match for the grant application. NICTD is providing \$860,000, Gary \$1 million and the RDA \$4.26 million. Funds will be used for improvements at the Miller station, including the new high-level boarding platform called for in the NICTD 20-year Strategic Business Plan jointly developed by the railroad and the RDA.

EDUCATION

At **Valparaiso University**, more than 90 percent of recent graduates are employed or enrolled in graduate school for the 22nd straight year. Overall placement rate for 2013-2014 alumni is 94.5 percent, marking a 2.2 percent increase ... **Brian Miller**, former Hammond chief of police, has assumed responsibilities as director of Public Safety at **Purdue University North Central** and **Purdue University Calumet**. Miller will oversee law enforcement, emergency preparedness, regulatory compliance and transportation at both regional campuses. Purdue Calumet and Purdue North Central are engaging in a unification process to

BCC

BURKE COSTANZA & CARBERRY ^{LLP}

ATTORNEYS AT LAW

Advisors you want. **Advocates you need.**

Your
SMART
Choice
for
Lawyers
in
Northwest
Indiana

Recognized by *Northwest Indiana Business Quarterly*

6 Years In A Row!

Find out why at

www.bcclegal.com

9191 Broadway | Merrillville, IN 46410 | t. 219.769.1313

156 Washington St. | Valparaiso, IN 46383 | t. 219.531.0134

bcclegal.com

become Purdue University Northwest effective with the start of the 2016-17 academic year...**Saint Joseph's College** recently announced Interim Vice President of Academic Affairs **Chad Pulver** is one of 28 mid-level administrators in higher education nationwide selected by the **Council of Independent Colleges (CIC)** to participate in a year-long Senior Leadership Academy. The Academy is designed to prepare prospective leaders to assume positions as the chief officers in any division — including academic affairs, student affairs, finance, enrollment management, and advancement — in independent higher education. Pulver received his bachelor's degree in psychology from SJC in 1997. He earned his master's of science in education in 1999 and his doctorate in 2004 from **Purdue University ... Dr. Tantatape Brahmasrene**, professor of finance and international business at **Purdue University North Central**, has been selected for a Fulbright Senior Specialists project in Turkmenistan at International University for the Humanities and Development (IUHD). He is one of more than 400 U.S. faculty and professionals who will travel abroad this year through the **Fulbright Senior Specialists Program ... Purdue University Calumet's** College of Business has earned accreditation from the world's premier business accrediting body — the Association to Advance Collegiate Schools of Business (AACSB) International. **Indiana University Northwest** recently selected **Mark McPhail, Ph.D.**, as the executive vice chancellor for academic affairs. McPhail, who has more than 15 years of administrative experience in higher education and is an accomplished scholar in the field of communication, will lead the Office of Academic Affairs. In his role, McPhail will serve as an active and substantive contributor to the strategic direction of academic programs, continuous strengthening of academic excellence and effective day-to-day operation of the IU

Northwest campus, as well as the advancement of Indiana University.

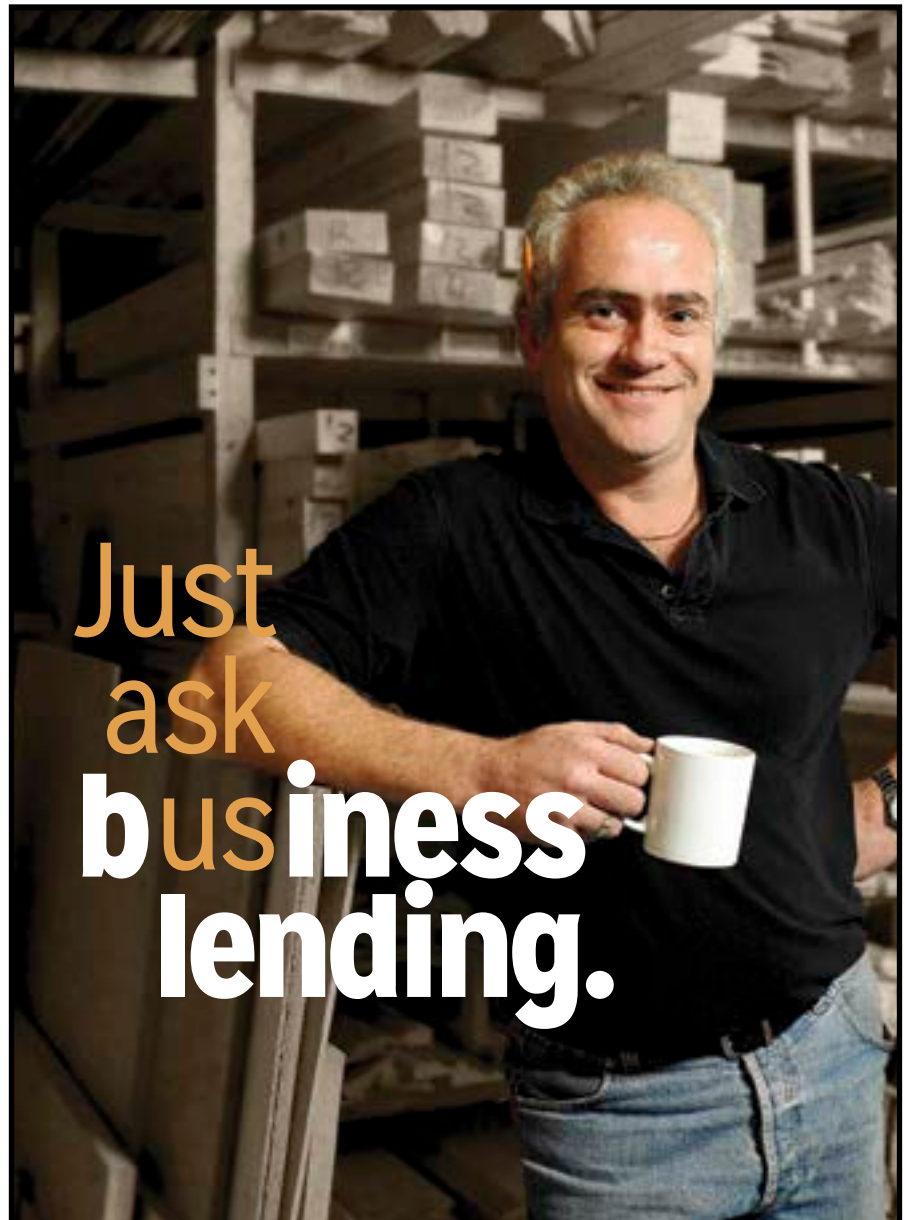
ENTERTAINMENT

The Illiana Brew Bus is expanding by taking craft beer drinkers to local craft breweries across the Calumet Region, including **St. John Malt Brothers, Bulldog, WildRose,**

New Oberpfalz, The Devil's Trumpet, 18th Street, One Trick Pony, Pokro, Crown Brewing and Flossmoor Station. Services begin upon licensure from the state.

HEALTH CARE

Beacon Medical Group proudly welcomes **Nonyem Onujiogu, MD,**



Just
ask
business
lending.



LaPorte Savings Bank offers more than just business loans. We lend opportunity to our local communities. Visit laportesavingsbank.com/business-banking or just ask us for details at your local branch office.

Equal Housing Lender

Member FDIC

who specializes in treatment of ovarian, uterine, cervical, vulvar, and vaginal cancers. She is experienced in robotic, laparoscopic, and complex gynecologic surgeries. Dr. Onujiogu received her medical degree from the **University of Chicago Pritzker School of Medicine** and completed her obstetrics and gynecology residency at the **University of Chicago**

Medical Center. She completed her gynecologic oncology fellowship at the University of Wisconsin School of Medicine and Public Health ... **Franciscan Alliance** has named **Gene Diamond** senior vice president and chief operating officer of Inpatient Services for its entire health care ministry. For the past 17 years, Diamond has served as the Northern

Indiana Region CEO for Franciscan Alliance facilities in Hammond, Munster, Dyer, Crown Point, Chesterton and Michigan City. In his new role, the system's hospital presidents will report to Diamond on inpatient activities and he will be responsible for developing a service line management structure for all Franciscan Alliance hospitals ... **David Ruskowski**, Franciscan St. Anthony Health-Crown Point president, will retire from Franciscan Alliance, following a progressively successful 41-year career, and will serve on the **Franciscan Alliance Central Indiana Regional board of directors** upon retirement and will also serve as an adviser to the corporate marketing team ... **Barbara Anderson** (formerly Greene), former president of Franciscan Healthcare-Munster and current chief operating officer of Franciscan St. Anthony Health, will assume the role of president and CEO of the Crown Point facility. **Sister Aline Shultz**, current corporate vice president of marketing and development, will assume Anderson's former duties as chief operating officer at Franciscan Healthcare-Munster ... **James Callaghan, MD**, current Franciscan St. Anthony Health-Michigan City president, has been named the new president and CEO of Franciscan St. Francis Health's hospital campuses in Indianapolis, Mooresville and Carmel ... **Thomas Gryzbek**, former Franciscan St. Margaret Health-Dyer and Hammond president, has assumed a new corporate senior vice president position and has been charged with overseeing the system's post-acute services, including home health and hospice ... **Franciscan Alliance** of Mishawaka has announced the appointment of **Michael J. Stenger** to the position of president and CEO of Franciscan St. Margaret Health, with campuses in Dyer and Hammond, and the expanding Franciscan Healthcare campus in Munster. In a health care career spanning more than 30 years, Stenger has spent 16 years in key leadership positions with leading Catholic health care systems, including Centura Health

24th ANNUAL ENTREPRENEURIAL EXCELLENCE AWARDS



NOVEMBER 4

RADISSON STAR PLAZA • MERRILLVILLE
LUNCHEON BEGINS AT 11:30 AM

Celebrate the spectacular successes
of business owners who propel our local economy.

NOMINATE AN ENTREPRENEUR TODAY!

219.644.3513 or www.EDAYLEADERS.com

NOMINATION DEADLINE AUGUST 31

 **ISBDC**
Business. Smarter.



BANKING Nicole Ross



EDUCATION Brian Miller



HEALTH CARE Gene Diamond



HEALTH CARE MaryAnn Hansen

in Colorado, Hospital Sisters Health System in Illinois and Wisconsin, and Franciscan Sisters of the Poor in Ohio. He is graduate of the **University of Notre Dame**, with a master's degree in Health Administration from **Xavier University** ... **Mary Ann Hansen** has been appointed to director of Imaging Services at **Methodist Hospitals**. Hansen has been an employee at Methodist Hospitals for more than 35 years serving in a number of staff and leadership roles with her most recent position being that of manager of

Ultrasound Services and Advanced Obstetrical Services Outpatient Clinics ... **Porter Health Care System** has named **Linda S. Kiger** as its new director of Health Information Management. Kiger is responsible for managing policies and procedures related to healthcare information services throughout the system and serves as assistant privacy officer, bringing more than 25 years of experience in acute healthcare to her role ... **Beacon Medical Group Portage** broke ground on a new 20,469-square-foot medical facility

on five acres of land on Cleveland Road in South Bend. Upon its completion, slated for August 2016, the new facility will replace the current Beacon Medical Group Portage Road office. The new facility will offer medical care to patients of all ages, including family medicine and podiatry services, and will be equipped with digital radiology services, EKG capabilities, and an on-site lab, enabling patients to receive efficient, convenient care. It will also include a Med-Point Urgent Care Clinic.

**SEIZING AN OPPORTUNITY.
WE MADE IT HAPPEN.**

Michael Witbey
PRESIDENT, TOOL STEEL SERVICE, INC.
BRIDGEVIEW, ILLINOIS

“Having the working capital to seize opportunities as I see them. That’s what I knew was missing at my former bank, which didn’t understand our need for quick funds to invest in equipment. When switching to First Merchants, I was provided a more suitable line of credit, allowing me to act swiftly on a machine purchase that has since helped our business expand. My goal was having the financial flexibility to seize opportunities. First Merchants helped make it happen.”

It's your goal. We make it happen.

At First Merchants, we see beyond the numbers by using powerful financial resources, prompt local decisions, and personal attention.



First Merchants Bank

See how our commercial banking solutions make it happen for you. firstmerchants.com



THE STRENGTH OF BIG THE SERVICE OF SMALL | firstmerchants.com | 800.205.3464





HEALTH CARE Mike Stenger



HEALTH CARE Nonyem Onujiogu



HEALTH CARE Linda Kiger



INSURANCE Greta Wagner

INSURANCE

Schererville-based **Meyers Glaros Group**, a one-stop shop for employee benefits, business and personal insurance services, announced the addition of **Rob Adlard** to the team. In his new role, Adlard works with a full range of clients, bringing his expertise in the area of the Health Insurance Marketplace and Medicare insurance products and will focus his efforts on individual health, life and

Medicare ... **JB** **insurance Group** welcomed new members aboard recently. **Tina Tobye** recently joined the Operations / Marketing department. Tobye has more than 20 years' experience planning and directing executive-level administrative activities and support to directors and senior management. **Christine Gonzalez** has joined as account manager and brings fifteen-plus years' experience as account manager and

account executive, working with such insurance brokers as **AJ Gallagher**, **Hub International** and **Mesirow Financial**. Gonzalez's expertise lies in construction, professional liability, habitational and hospitality industries. **Riste Jakimoski** joined as account executive and producer after five years with Farm Bureau and two with Crown Insurance ... Jakimoski specializes in working with business owners on developing solid insur-



McShane's

BUSINESS PRODUCTS & SOLUTIONS



SUPPLIES

FURNITURE

EQUIPMENT

TECHNOLOGY

PROMOTIONS



EVERYTHING for the OFFICE





Panels



Seating



Tables



Layout & Design








Your Business IT Specialists!

Call today for a **FREE** initial consultation!



Cost-effective IT Services & Solutions throughout NW Indiana & Chicagoland.

Total Graphic Solutions!



Corporate Apparel!



Memorable Giveaways!



Gifts!






800.837.1400
www.mcshanes.com



INSURANCE Heather Schmidt



INSURANCE Jan Phifer



INSURANCE Jocelyn Pollard



INSURANCE Kelly Bunnell

ance protection. **Doug Norris** will be overseeing the call center and niche market programs ... **Jan Phifer** of **Gibson** is leading the new small employer benefits group, focusing on employee benefits for companies with under 100 employees. Phifer works with new and existing clients in the development and implementation of their employee benefits strategies using her expertise to develop benefits plans that align with regula-

tions while also meeting the needs of the employees. **Jenny Toth**, CAWC has joined Risk Management Services as a claims consultant. She is responsible for developing and implementing claims consulting plans for select clients and coordinating client meetings. Toth joined Gibson in 2013 as an account manager in the Business and Private Client Group and has received the Certified Authority on Workers' Compensation (CAWC) des-

ignation. **Heather Schmidt** has been named a senior marketing analyst in the Employee Benefits Practice. Schmidt's responsibilities include preparing the request for proposals (RFP) while auditing historical and current plan information and experience. **Kelly Bunnell** has joined the Employee Benefits Practice as a marketing analyst. Bunnell joined Gibson in 2012 as a client manager in the Business and Private Client Group.



Relationships are built on many things...

Like having partners involved on your account.

Our clients value the opportunity to have Crowe Horwath LLP partners involved in their engagement and throughout the relationship.

To learn more, visit crowehorwath.com or contact Gary Fox at +1 574 236 7604 or gary.fox@crowehorwath.com.

Gary Fox, Partner, Tax Services



Audit | Tax | Advisory | Risk | Performance

Crowe Horwath LLP is an independent member of Crowe Horwath International, a Swiss Verein. Each member firm of Crowe Horwath International is a separate and independent legal entity. Crowe Horwath LLP and its affiliates are not responsible or liable for any acts or omissions of Crowe Horwath International or any other member of Crowe Horwath International and specifically disclaim any and all responsibility or liability for acts or omissions of Crowe Horwath International or any other Crowe Horwath International member. Accountancy services in Kansas and North Carolina are rendered by Crowe Chizek LLP, which is not a member of Crowe Horwath International. © 2015 Crowe Horwath LLP FWO-16200-001D

WE UNDERSTAND PRIVATELY-OWNED BUSINESSES – BECAUSE WE ARE ONE.

We are recognized as the area's local bank for business, but first and foremost, we are a business very much like those of our clients. We know the challenges and aspirations of an owner-operated company competing in a demanding marketplace. We know our clients must have services tailored to their unique needs. Most significantly, we know building strong client relationships – ones that endure for years and even decades – is the most important thing we do.

The bank for your business.

American Chartered Bank

Michael E. Martino

Group Senior Vice President • 708.403.6325
mmartino@americanchartered.com
9561 West 171st Street • Tinley Park, IL 60487



Member FDIC
Locally Owned and Operated
©2015 American Chartered Bank

americanchartered.com

Jocelyn Pollard has been named a senior data analytics consultant in the Employee Benefits Practice. Pollard's responsibilities include providing plan forecasting and modeling for fully insured and self-funded clients, along with in-depth network and plan analysis. **Greta Wagner** has been named a data analytics consultant in the Employee Benefits Practice. **Patrick Harpenau**, GBA, of Gibson has been awarded the Group Benefits Associate (GBA) designation from the International Foundation of Employee Benefit Plans. The GBA designation is offered through the CEBS program and distinguishes professionals who know the group benefits industry and are committed to their career. The GBA designation examines a wide variety of welfare benefits including: dependent care and family leave benefits; work/life benefits, such as financial planning, adoption assistance, legal services, and education assistance; and vacation and other time-off benefits.

LEGAL

Joel Bowers of the South Bend office of **Barnes & Thornburg LLP** was selected as a member of the Michiana Forty Under 40 Class of 2015. The Michiana Forty Under 40 program honors young professionals for their contribution and accomplishments in the workplace and community ... **Larry Evans of Hoepfner Wagner & Evans LLP** was selected as a Fellow of the Litigation Counsel of America. The LCA is a trial lawyer honorary society composed of less than one-half of 1 percent of American lawyers. Fellowship in the LCA is highly selective and by invitation only. Fellows are selected based upon excellence and accomplishment in litigation, both at the trial and appellate levels, and superior ethical reputation ... For the fourth straight year, **Burke Costanza and Carberry LLP** won the large firm division of the Indiana attorney general's statewide March Against Hunger Competition. This March, attorneys and staff donated 257 pounds of food and \$4,302.70 to



INSURANCE Patrick Harpenau



INSURANCE Rob Adlard



MARKETING Aaron Ratigan



NON-PROFIT David Lasser

the Food Bank of Northwest Indiana. The donation put the firm in first place in the Large Firm division.

MARKETING

SMDG LLC (Social Media Development Group), a social media marketing firm based in Gary, welcomes **Aaron Ratigan** as content manager. Ratigan, a student of Purdue University North Central, served in the United States Army, was promoted to sergeant (2010) and received the Meritorious Service Medal (2012). As

content manager for SMDG LLC, Ratigan will assist in the planning and executing of social media campaigns and the creation of quality content needed for various social media channels.

NON-PROFIT

Goodwill LEADS Inc. of South Bend named **Randy Beachy** as executive director for The Excel Center. Holding a MBA from Bethel College, master of science degree from Miami University and bachelor of business

administration from McMurry University, Beachy previously served as assistant vice president for Marketing and Enrollment at Bethel College and held positions with Richard Harrison Bailey, Illinois College, Butler University, Denison University and McMurry University. Beachy will be providing the leadership to direct and manage the educational goals and vision for The Excel Center.

REAL ESTATE

David Lasser, Managing Broker



THERE FOR YOU

in person | online | mobile

Whatever you need, we can help. Give us a call today.

Valparaiso | 219 476-2635

Chesterton/Portage | 219 926-2505

LaPorte/Michigan City | 219 324-9111

South Bend | 574 235-2466

Elkhart | 574-293-3677

At 1st Source, we're always there when you need us. Whether it's a checking account for your business, or a loan to help you grow, our experienced business bankers are ready to help you succeed. Online, over the phone or in person, we're there for you.



1stsource.com

Voted "Best Bank for Business" and "Best Bank for Obtaining a Business Loan" by readers of *Northwest Indiana Business Quarterly Magazine* in 2015.

of **Commercial In-Sites LLC** of Merrillville, has been elected as the 2015 chairman of the board of the **Lake County Economic Alliance (LCEA)**.

SUPPLY CHAIN MANAGEMENT

General Motors honored Elkhart-based supply chain company **Kem Krest Corp.** as one of its best global suppliers during its 23rd annual Supplier of the Year awards ceremony. CEO Mary Barra and other GM executives recognized 78 suppliers (out of 20,000) from around the world to receive the award for going above and beyond GM's requirements, designed to provide customers with the most innovative technologies and the industry's best quality vehicles. The Supplier of the Year award winners are chosen by a global team of GM purchasing, engineering, quality, manufacturing and logistics executives.

EDUCATION LEADER EARNS SAGAMORE OF THE WABASH

IU Northwest's vice chancellor of administration, Joseph Pellicciotti, was honored with the Sagamore of the Wabash award during a formal presentation on IU Northwest's campus.

Pellicciotti, who recently retired from IU Northwest has had a long and distinguished career with the University. After having begun his tenure at IU Northwest in 1980 with the School of Public and Environmental Affairs (SPEA), Pellicciotti was promoted from teaching part-time to assistant professor, associate professor and, finally, professor of public and environmental affairs in 1997. Within SPEA, he also served as criminal justice coordinator and division director for 13 years, during which time he oversaw significant growth in student enrollment and faculty, as

well as the addition of the bachelor of science degree in criminal justice, and graduate certificate programs in environmental affairs and nonprofit management.

As vice chancellor of administration since 2008, Pellicciotti made significant contributions to IU Northwest through his leadership, directing a multitude of campus facilities-related and infrastructure projects. Specifically, he spearheaded an unprecedented number of projects made necessary by the 2008 campus flood, including the creation of Arts on Grant and other campus departmental relocations, property purchases and demolitions, creation of the RedHawk shuttle bus service, investment in a major storm water sewer improvement project, and planning for the new Arts and Sciences building.

The Sagamore of the Wabash award is the highest honor the governor of Indiana bestows. Among



Time is running out!

Windows Server 2003 support ended July 14, 2015.

Are you at risk?

C Chester inc.
Information Technologies
Network Solutions at Work

Contact us today for more information.
**Phone (219) 464-9999
or 800-778-1131**

those who have received the award are astronauts, presidents, ambassadors, artists, musicians, politicians, and ordinary citizens who have contributed greatly to Hoosier heritage.

RARE FILM OF AMELIA EARHART DONATED TO UNIVERSITY

Purdue University Libraries' Virginia Kelly Karnes Archives and Special Collections Research Center recently accepted the donation of an original 16 mm film showing Amelia Earhart and her Lockheed Electra as they were being photographed by Albert Bresnick, Earhart's official photographer.

Earhart, a Purdue career counselor and adviser to the Department of Aeronautics from 1935 to 1937, was recruited by then-President Edward Elliott, who was impressed by her spirit of adventure and her message to women. In April 1936 an Amelia Earhart Fund for Aeronautical Research was created with the Purdue Research Foundation. The fund purchased the \$80,000 Lockheed Electra that became known as Earhart's flying laboratory. With navigator Fred Noonan, Earhart disappeared July 2, 1937, near the tiny Howland Island in the Pacific Ocean while attempting an around-the-world voyage.

The film was donated to Purdue by Douglas Westfall, owner and publisher at The Paragon Agency, which last month released a book, "Amelia Earhart's Last Photo Shoot," by Nicole Swinford.

According to Westfall, who acquired the film from John Bresnick Jr., the family believes the film footage was taken by Albert's brother, John Bresnick. The film is unique in that it captures Earhart posing for publicity photos and interacting with her photographer and others at the Union Air Terminal in Burbank, California (today known as the Bob Hope Airport). The film shows clear and close-up shots of Earhart's plane before her departure on her world flight attempt.

Purdue University Libraries Archives and Special Collections faculty and staff will take steps to preserve the film and make it accessible to students and researchers interested in scholarship on the many facets of the legacy of Amelia Earhart.

CIMCOR MAKES TOP 20 LIST OF CYBER SECURITY FIRMS

Recently recognized for the innovation of its cyber security solutions, Cimcor Inc. has been named to *CIO Review's* annual list of the top 20 list of most promising cyber security solutions firms to watch in 2015. The

continued on page 54

Taking Care of Business.

Business Counseling

When it comes to starting, growing or protecting a business, owners and executives turn to Hoepfner Wagner & Evans. We represent some of the region's largest manufacturers and service employers, mid-size family run enterprises, and small start-up companies, advising on a wide variety of legal and business issues:

- Entity Formation
- Employment and Labor Counseling
- Financing and Restructuring Transactions
- Real Estate Development and Zoning
- Federal and State Taxation
- Litigation
- Mergers, Acquisitions, Joint Ventures and Sales
- Business Succession and Estate Planning
- Bankruptcy and Collection Matters
- Dispute Resolution, including
Mediation and Arbitration

**HOEPPNER
WAGNER &
EVANS LLP**
ATTORNEYS AT LAW

Valparaiso (219) 464-4961
Merrillville (219) 769-6552
www.hwelaw.com

Hoepfner Wagner & Evans – We Care About Your Business

Biomedical Breakthroughs

Indiana researchers are making progress on everything from tracking cancer to healing diabetic wounds.

BY LAURIE WINK

Innovative research at area universities is producing promising results for advancing health and medical care. Breakthroughs could lead to new ways of tracking cancer cells, treating colitis and healing diabetic wounds, to name a few possibilities. But the process of taking discoveries from bench to bedside requires years of lab work, clinical trials and considerable funding.

Patrick Bankston, director of the School of Medicine and dean of College of Health & Human Services at Indiana University Northwest, says, “The medical school fosters basic disciplinary research, but then there’s the next step. You hear stories of impending breakthroughs, but they will take years to reach the market. A lot of people don’t understand that.”

Dipika Gupta, IU School of Medicine associate professor of biochemistry and molecular biology, agrees that a long lead time is required to yield results that make a difference in people’s health. About 15 years ago, Gupta and her husband Roman Dziarski, IU professor of microbiology and immunology, discovered a family of proteins that help prevent bacterial infections. The discovery could lead to treatments for inflammatory diseases, such as colitis, asthma and psoriasis.

“These proteins regulate the bac-

terial population,” she says. “If they’re not working, the bacteria cause inflammation. We’ve come a long way in our understanding but no way are we close to a complete understanding. Inflammatory diseases are complex and do not have a single cause.”

Gupta is now studying the role of proteins in excessive weight gain in laboratory mice. She says it’s important to understand contributors to obesity because excess weight is a factor in diabetes and heart disease.

Gupta and Dziarski serve on the scientific advisory board of IVDiagnostics Inc., a research and development company in Crown Point. IVDiagnostics translates basic research discoveries into technology for mainstream medicine. Frank Szczepanski, cofounder, CEO and president of IVDiagnostics Inc., says the company has invested five years in developing a diagnostic test for circulating tumor cells (CTCs)—the major cause of death in cancer patients. The new technology uses an optical scanner attached to a laser probe on a patient’s vein to get real time information, without taking a biopsy or blood sample.

“It’s 150 times more effective than the typical 10 milliliter blood sample in finding circulating tumor cells at early cancer stages,” he says. “This device will tell a physician if the

patient needs further treatment.”

Szczepanski’s passion for the project is personal. His wife was diagnosed with breast cancer in 1989 and received conventional treatment: surgery, chemotherapy, radiation and years of medication. She was in remission until 2007, when it became clear the cancer had spread. She died in October 2012, after undergoing what Szczepanski calls “years of torture.”

IVDiagnostics is testing the CTC technology in clinical trials at three Indiana medical facilities. Szczepanski says it could be approved for widespread use within a few years. The return on investment could be significant, but a lot of money has been invested up front.

“Every little step has to be validated and revalidated and tested against humans,” Szczepanski says, adding that a single pilot trial costs \$1 million, or about \$10,000 per patient.

More immediate applications are emerging from Purdue University Calumet’s Center for Innovation through Visualization & Simulation. Chenn Zhou, director of the CIVS, says the center is combining advanced simulation techniques with virtual reality technologies to solve real-world problems for organizations across Northwest Indiana and beyond.

The center’s three-fold mission is innovation, application and educa-



tion. Over the last six years, the CIVS has collaborated with more than 90 organizations—including hospitals, companies, schools and government agencies—on 140 different projects. Hundreds of university students have gained experience in simulation and visualization research that has opened up exciting career opportunities, Zhou notes.

“Both simulation and visualization together can really help biomedical research in terms of looking at causes of disease, surgical planning and diagnosis,” she says. “It also has educational applications that are tremendous and can enhance learning and training, which is critical for health care.”

Several biomedical projects are underway. A Munster physician initiated a spine modeling project to find the best treatment options for patients. Standard medical imaging technology, such as X-rays and MRI, gives a two dimensional picture of patient conditions. By using a 3-D model, a physician can simulate the effects of stress and other scenarios to get a more comprehensive view.

A CIVS project by Bin Chen, professor of electrical and computer engineering, is creating a 3-D virtual model of the human brain that shows how signals pass through certain areas of the brain to control specific body functions. Zhou says the brain imaging research could lead to greater understanding of Alzheimer’s disease and sports-related concussions.

At the University of Notre Dame, a research team led by Jeff Schorey is working on a diagnostic test for tuberculosis that is fast, accurate, inexpensive and easy to use in less developed countries, where most cases occur. Schorey, a professor of biological sciences and associate director of Notre Dame’s Eck Institute for Global Health, says the immediate goal is to identify biomarkers, in the form of mycobacterial proteins, that signal active cases of TB.

SHAWN SPENCE SHAWNSPENCE.COM

“IT’S 150 TIMES MORE EFFECTIVE” Frank Szczepanski is cofounder, CEO and president of IVDiagnostics Inc., which is developing a diagnostic test for circulating tumor cells—the major cause of death in cancer patients.



“We’re hopeful that we’re going to be successful but we’re not at the stage of product development. If things go like we hope, it could be five or six years before field testing occurs.”

Schorey’s Notre Dame team is collaborating with scientists at Colorado State University and University of California at San Francisco on the project, funded by a \$1.5 million grant from the Bill and Melinda Gates Foundation.

Schorey says TB kills about 1.5 million people worldwide each year. The disease is most prevalent in low- and middle-income countries, where cases often go undetected because of 100-year-old testing methods and a lack of basic infrastructure, such as reliable sources of electricity.

“In the United States, people would

COMPLEMENTARY STRENGTHS Anantha Shekhar is director of the Indiana Clinical and Translational Sciences Institute, a public and private partnership of corporate, community and government entities.

“Voted
#1
Again”

McMahon
& Associates
CERTIFIED PUBLIC ACCOUNTANTS, P.C.

10010 Calumet Avenue
Munster, IN 46321
Phone: 219.924.3450
Fax: 219.924.1640
info@mcmahonpc.com
www.mcmahonpc.com

All Stages of Business...and Life

- Voted Best Accounting Firm by Readers of the *Northwest Indiana Business Quarterly* Magazine Ten Consecutive Years and Running
- Health Care Industry Experts
Serving over 100 healthcare related professionals
Practice Management Expertise and
Certified Business Valuation Experts
- Our Commitment to the Integrity of Our Services and Depth of Our Relationships Allow Our Professionals to Individualize the Demand of Each Client



**To Experience the McMahon Difference
Contact Our Office for a Free Consultation**

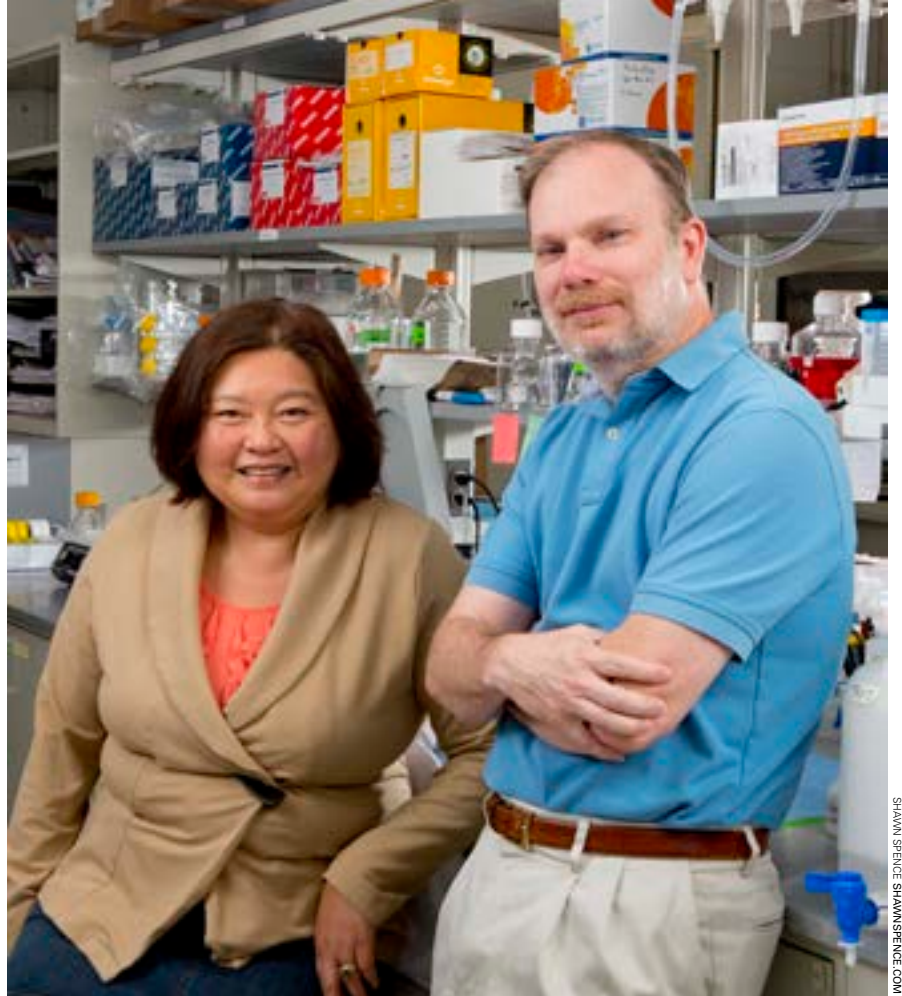
Your Partner for Growth

go to the doctor and get treatment,” he says. “In many parts of the world, going to a clinic or physician is logistically hard to do.”

Although cases of TB are rare in this country, outbreaks do occur. In Sellersburg, Ind., 85 people tested positive for the TB bacteria in June, after being exposed to a student at Rock Creek Community Academy who had a confirmed case of TB. The exposed individuals were treated with antibiotics to prevent the disease from spreading. Schorey cites the incident as an example of how easily infectious disease can be transmitted.

“Infectious diseases don’t know boundaries,” he says. “TB is a very easily transmitted disease. With this age of globalization and the ease of going from one country to another, it

NOTRE DAME RESEARCH EXPERTISE
Mayland Chang is conducting a five-year study of wound healing in diabetics, while Jeff Schorey is working on a diagnostic test for tuberculosis.



Power Up For Business



Office technology impacts how business gets done and your ability to compete.

For over 20 years US Business Systems has helped organizations of all sizes with innovative office technology solutions that improve productivity and performance while lowering overall costs. From technology to superior customer and technical service, you can depend on US Business Systems to keep your business running powerfully.

- † Managed Network Services
- † IT Solutions & Data Security
- † Cloud Computing
- † Document Management Solutions
- † Managed Print Services



Call us today for more information.
800-291-2561

USbus.com
Elkhart | South Bend

SHARP

ENX Magazine 2014 Elite Dealer

can come to the United States at the drop of a hat.”

Mayland Chang, Notre Dame research professor of chemistry and biochemistry, has a \$1.6 million grant from the American Diabetes Association for a five-year study of wound healing in diabetics. More than 29 million Americans—about 9 percent of the population—suffer from diabetes. The disease causes nerve damage and weakened immune systems that interfere with proper wound healing and result in amputations. In fact, some 70,000 diabetes-related limb amputations are performed in the United States every year.

Chang wants to understand why diabetic wound healing is different from the normal healing process. Using laboratory mice, her team has identified two types of proteins, called metalloproteinases (MMPs), that are involved. MMP-9 appears to cause diabetic wounds and MMP-8 accelerates wound healing. She's working with medical staff at the

Elkhart General Hospital Center for Wound Healing to find out if the same process that works in mice also works in humans.

Right now, there are no effective treatments for healing diabetic wounds. While her research looks promising, Chang says it will take at least five more years of work and about \$2.5 million to produce an actual treatment.

“It requires not just research but others coming together to make this happen,” Chang says. “Before we can move to clinical trials, we need to do toxicological studies in a large number of animals. That can't be done in a university lab. We need to contract with a chemical manufacturer and a toxicology laboratory. Someone has to be interested in raising funds to bring it to the next phase.”

Chang says pharmaceutical companies don't want to fund work until it can result in a marketable product, which makes it challenging to get funding for earlier research stages,

she says. “Many discoveries from the lab die because no one picks them up,” Chang says.

To make sure that not all good ideas get lost, the Indiana Clinical and Translational Sciences Institute (CTSI) was created in 2008 with a multimillion dollar grant from the National Institutes of Health. The statewide entity provides pilot funding, consultation and technical assistance for translational research that could improve human health, according to Anantha Shekhar, CTSI director.

“New biomedical discoveries at the basic science level are occurring at an extremely rapid pace,” he says, “but the progression of these new ideas to the market as therapeutic products and the implementation of new findings into routine disease management face enormous delays.”

The CTSI is an innovative public and private partnership of corporate, community and government entities being led by the major health sci-



MAXIMIZE YOUR OPPORTUNITIES

Behind every successful business is a solid financial support team. Swartz Retson is the oldest and largest accounting firm in Northwest Indiana. For more than 80 years, companies have relied on our expertise to help them maximize their opportunities. Our strength lies in our experience and cross consulting philosophy, drawing on our team of 25 professionals to identify and attain your financial and operational goals.

**Swartz
Retson**

CERTIFIED PUBLIC ACCOUNTANTS

235 E. 86th Avenue, Merrillville, IN 46410

(219) 769-3616 • fax (219) 736-4876 • www.swartz-retson.com

INNOVATION, APPLICATION AND EDUCATION Chenn Zhou is director of Purdue University Calumet's Center for Innovation through Visualization & Simulation, and interim associate vice chancellor for research and graduate studies.

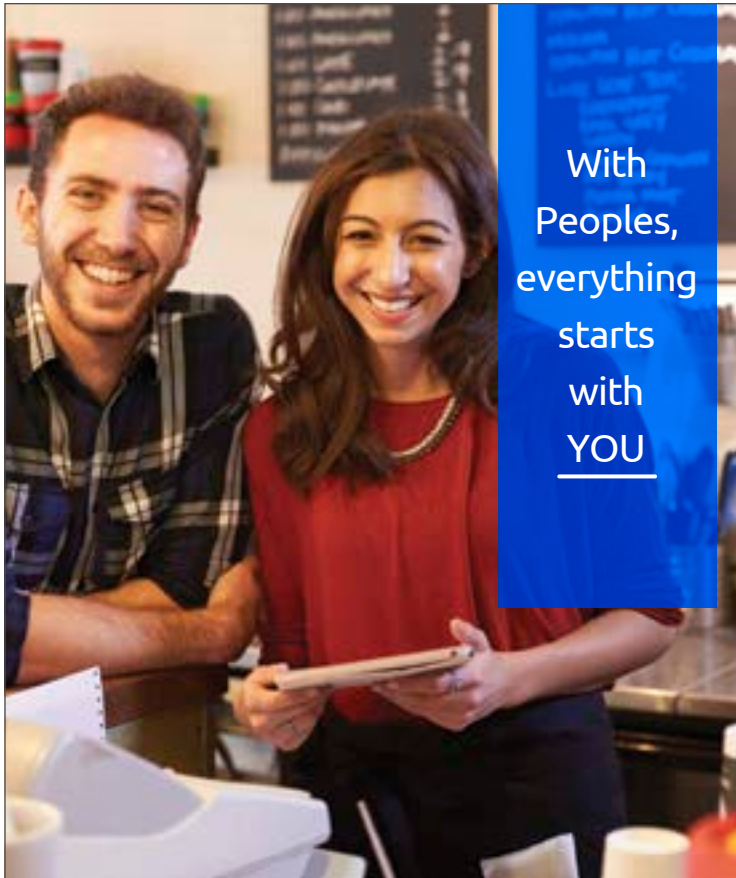
ence schools at Indiana University, Purdue University and the University of Notre Dame.

Shekhar says, "The main reason the three schools are working together is that they have complementary strengths. The problems of health in Indiana are too big to be solved by any one institution and we can be much more effective and competitive for funding together as opposed to competing separately."

Through groundbreaking scientific discoveries made by university scientists, grants from major funders and collaborations with private companies, Indiana is making significant contributions to improving the health of Hoosiers and people throughout the world. **BQ**



SHAWN SPENCE SHAWSPENCE.COM



With Peoples, everything starts with YOU

Growing Your Business Is Our Top Priority

When it comes to your business, you need a strong financial partner in your corner like Peoples Bank. We run a business too, so we know what it takes to help you grow, finance an expansion, acquire additional working capital, and manage your money more efficiently. If relationship-based, worry-free banking is important to you, look no further than the experienced Business Bankers at Peoples, named the 2014 **"Bank of the Year"** for SBA 504 loans by the Regional Development Company.

Visit us online or call a Business Banker at 219.853.7500 to get started today!

Peoples Bank
you first business banking

personal banking | business banking | electronic banking | wealth management

 Member FDIC

ibankpeoples.com

The Big Disconnect

Universities and businesses working together to better prepare students for real-world challenges.

BY HEIDI PRESCOTT WIENEKE

Gary Bertoline wonders how many times college engineering students have been challenged to redesign the flashlight. They study the circuitry, power source and look for ways to improve its durability, but there are limitations to their assigned task.

“A flashlight is a flashlight. It was designed 100 years ago, and there’s only so much you can do with it,” says Bertoline, dean of Purdue Polytechnic Institute in West Lafayette. The challenge isn’t one that encourages the same amount of creativity, innovation and ingenuity that another type of question could.

Now, he said, consider this challenge.

“There is a certain type of waterborne illness spreading among the people in Kenya, Africa. It’s a poor nation, where disease is easily transmitted. How would you go about solving this problem?” Bertoline asks. In this assignment, students apply technology to a broader social issue and work in teams to find possible solutions.

Students research and learn about water contamination, with assistance from biology and science instructors. They visit a filtration plant to better understand the process and technologies used to remove organisms and toxins from water supplies. When it’s time to write and present a report, English and communications professors visit their classrooms to provide assistance.

“When you learn in context, you have technically prepared students



CONNECTING WITH BUSINESS Teresa Lubbers, Indiana’s commissioner for higher education, tours the Rolls-Royce Allison Heritage Trust Museum this spring during a meeting with Indiana’s STEM Action Coalition.

who can write much better, work in teams much better, and who are more creative and innovative. These challenges will make them more motivated individuals,” Bertoline says.

Industry leaders and educators generally agree that a “disconnect” exists today because colleges are not graduating students with the abilities and experiences businesses are looking for to compete in the increasingly competitive global marketplace. The relationship between business and higher education has to be strengthened by more conversations between them and a change in mindset. Education must be accompanied with

experience in the field.

“We’re not preparing graduates for 21st century jobs because the economy has changed,” Bertoline says. “Higher education has not caught up with the needs of the workforce. But the wheels on the bus of higher education aren’t falling off yet. We do a lot of things right. At the same time, we’re trying to focus on the fundamental flaws in higher education. We’re addressing the issues.”

At Purdue Polytechnic, Bertoline said a learn-by-doing atmosphere integrates humanities and technology application with student majors. The pilot program that involved 30 students in 2014 will be expanded to all first-year students this fall.

“The first giant step is about to happen and we’re slowly integrating this into the four-year degree,” he says. “This is what business and industry needs. We still have a lot of work to do.”

In addition to requiring internships before graduation, Purdue Polytechnic also stands out from other schools with its required year-long industry-sponsored, senior capstone project that matches students with industry mentors in the competency-based program.

Bertoline cites an example of students working with an aerospace company that designs fan blades for jet engines. Students studied the painstaking weeklong process engineers took to convert data into a three-dimensional model used to cut the metal into the appropriate size and scale. Working as a team, the Purdue Polytechnic students found a

way to trim the amount of time taken for that process to about four hours.

“Needless to say, the rest of the story is that this company now uses our process and they’re so happy they keep coming back with more projects,” Bertoline says. “They were so impressed with one group of students that they flew them to Europe to present their solution to company leaders. Think of that experience for those kids.”

And by integrating liberal arts and learning across the curriculum, the university is producing technically prepared students who can write better, work in teams better, create and innovate.

“Industry leaders say college graduates don’t know the right questions to ask. And when they do, they don’t know how to ask them. Higher education has divorced itself, to some extent, from the real needs of business and industry. I’m not sure it was done on purpose,” he said. “It’s just where we’re at right now.”

Purdue Polytechnic is not alone. Last spring, the Indiana Commission for Higher Education launched an initiative aimed at improving Indiana’s talent pipeline by serving as a link between businesses, schools and students. The goal of the “Career Ready” campaign announced by Teresa Lubbers, Indiana’s Commissioner for Higher Education, is to give more students internship experience.

“We have certain fields like teaching and nursing, where you have an opportunity to do work in that field as part of your preparation,” Lubbers says. “But the challenge is transitioning this into a rule for everyone, as opposed to the exception. We want to align education with employment in the workforce.”

Already, Lubbers said the commission is seeing educators and business leaders talking to each other more than she has seen in decades, and discussing how to create more work-based learning experiences.

“There’s a desire on the part of education and employers to prepare



GEARING UP FOR CAREERS Students Michael Balzer and Nicole Attar inspect gears from a print of an automatic transmission model on a 3D printer at Purdue Polytechnic.

more students for the jobs that this economy needs. I don’t think it’s a stretch to say we’re determining the place Indiana will be in the next decade. How successful we are in strengthening our economy depends on both human talent and a more educated workforce.”

During the last school year, Purdue University Calumet collaborated with

the Northwest Indiana Small Business Development Center on a pilot project that also connects students with small businesses.

Kasia Firlej, a continuing lecturer in marketing, approached the NISBDC with the idea of finding business clients who could use the skills of her ad management students. In the spring, students collaborated as

teams to develop Google Ads campaigns for six area small businesses as part of the Google Online Marketing Challenge.

“Students are initially a bit put off about having to contact a business and explain to the business the premise of the project. Some students feel like the business owners will not take them seriously and some feel inexperienced in being

assertive and working with the client on setting marketing goals and navigating the project specifics,” Firlej says. “However, most students find the experience most valuable upon its completion.”

Lorri Feldt, regional director of the Northwest Indiana Small Business Development Center, helped line up the businesses for the class project. The businesses ranged from

a furniture manufacturer with four employees to a Hammond-based manufacturer with 90 employees.

“Students win by getting real world experience, and the business wins by getting something to help their business. I don’t know how much better you can get than that,” Feldt says. “Results were stellar.”

Crowley Engineering, based in Schererville, learned the value of search engine optimization to project the correct image to prospective clients, and the company was so impressed by the project results, it hired the student team leader right out of college.

Wilson and Stronks also hired student leader Meredith Neis to work part-time during her senior year on marketing and human resource projects. Neis obtained valuable and diverse experience that led to a full-time job in human resources with local industrial distributor Jupiter Aluminum, Firlej says.

For participating in its program, Google provided each student team \$250 in SEED money toward their campaign. When students participate in the competition again this fall, participating business owners will have the opportunity to add their own money to that student budget.

“In the past, we’ve seen students develop a general marketing campaign that the client may or may not have tried, because it may or may not have added value,” Feldt says. “But this project offered the students’ technical knowhow to get more clicks to their websites. It’s something a lot of businesses don’t take the time to learn.”

CLR Auto Transport in Merrillville participated in the ad management class project. CLR is an employee-owned and operated vehicle relocation company that operates nationally, relocating vehicles for corporate and commercial fleets, government agencies and private individuals. Students were asked to develop a marketing plan that CLR could use to expand its customer base.

Patricia Shaw, CLR vice president
continued on page 52



group7even.com
info@group7even.com

- Commercial Contract Cleaning
- Construction Cleanup
- Carpet Cleaning
- Floor Maintenance Programs
- Window Cleaning
- Janitorial Supplies and Equipment
- Snow Removal (South Bend area only)

Cleaning **Your** Business
Is **Our** Business

Family Owned and Operated
Serving Northern Indiana Since 1917

800-358-6951 • www.performancep.com

PURDUE
UNIVERSITY
CALUMET

HOME OF THE
BIGGEST
& **BEST**



**COLLEGE OF
BUSINESS**
IN NW INDIANA



WE GET RESULTS!

PURDUECAL.EDU/BUSINESS

AACSB Accreditation represents the highest standard of achievement for business schools worldwide. Less than 5% of the world's 13,000 business programs have earned AACSB Accreditation. AACSB-accredited schools produce graduates that are highly skilled and more desirable to employers than other non-accredited schools.

For more information, contact:

**Purdue University Calumet
College of Business**

219/989-2595

purduecal.edu/business

facebook.com/PUCBusiness

Twitter @PUCBusiness

***Thinking Differently.
Making a Difference.***

Degrees The Market Needs

Universities pay close attention to workplace demand as they develop new degree programs.

BY JERRY DAVICH

Big data. It's not only the next big thing in the business world. It's also a skyrocketing trend with colleges and universities looking to recast their academic programs to better cater to students' ever-evolving, real world focuses. They're doing so by expanding students' degree options to meet the growing demand from the business community.

"We're definitely getting more big data from many different sources," says Anna Rominger, dean of the School of Business and Economics at Indiana University Northwest in Gary. "In the last year, we've noticed a tremendous demand from the business community, specifically in marketing, accounting, finance services and human resources management."

Rominger, who's been at IUN since 1992, acknowledges that certain trends are cyclical in university circles, but this one is new, thanks to emerging technology. "It just keeps getting stronger and stronger," she says.

With more gray-haired professionals retiring from the workforce, the demand to replace them is being placed on educational facilities which, in turn, rely on big data to gauge which academic programs need retooling.

"It all works together in a very collaborative effort," Rominger says.

Purdue University Calumet in Hammond claims it's the first university in the state to offer business analytics as a new major in its undergraduate program. It's the study of data through statistical and quantitative analysis, explanatory and predictive



"ENGINE FOR WORKFORCE DEVELOPMENT" Gathering to celebrate the opening of a new Ivy Tech Community College instructional site in LaPorte are Dr. Thomas G. Coley, chancellor for Ivy Tech Community College Northwest and North Central regions; Mike Seitz, president of the Greater LaPorte Chamber of Commerce; Blair Milo, mayor of LaPorte; and Rick Soria, president of Ivy Tech's Michigan City campus.

modeling, and prescriptive analysis to drive decision-making and business planning.

According to Raida Abuizam, associate professor of operations management at PUC's College of Business, this program was developed in response to business needs, specifically for people who can analyze big data.

The program helps decision-makers and managers discover new ways to strategize, plan, optimize business operations, and capture new market opportunities, she says.

The school recently earned accreditation by the Association to Advance Collegiate Schools of Business International, the world's premier business accrediting body. With 1,723

undergraduates and 225 master's level students, the school is the largest AACSB International-accredited program in Northwest Indiana.

"The curriculum and the senior project offer you the opportunity to apply what you have learned to real-life problems and walk away with a project guaranteed to impress potential employers," Abuizam says.

Such programs at schools across Northwest Indiana provide a multitude of career choices, including logistics analyst, sustainability director, and business analytics consultant.

"Ivy Tech is the engine for Indiana's workforce development," says Thomas Coley, chancellor for Ivy Tech Community College Northwest and North Central regions. "The com-

munity college serves as Indiana's engine of workforce development by offering affordable degree programs and training that are aligned with the needs of its communities."

In Ivy Tech's strategic plan, "Accelerating Greatness 2025," an objective is to improve and expand external relationships by working with employers and the business community to address global workforce needs in curriculum and experiential learning opportunities for students, faculty, and staff.

Examples include:

- Launching the Machine Tool Technology program last fall, investing more than \$1.5 million.
- Creating a Center of Excellence in Automation and Robotics.
- Launching a Paramedics program with substantial support from Porter Regional Health.
- At its East Chicago campus, revitalizing the automotive program with the goal of becoming ASE certified.
- At its Michigan City campus, creating customized training in robotics for an initiative at Alcoa Howmet's new LaPorte plant going into operation this fall.

"An assessment of local needs identified logistics and manufacturing as key economic drivers for the LaPorte community," Coley says. "But we also know that needs are not limited to LaPorte. Northwest Indiana is the crossroads of transportation for our nation, and manufacturing continues to grow here as well."

According to the Indiana Business Research Center, the state continues to rank first in percentage of its workforce engaged in manufacturing, and ranks second in manufacturing employment growth over the past year. However, with advances in technology, today's workforce is in need of middle skills beyond a high school diploma.

"These are skills that Ivy Tech is in a position to deliver, including certificates and associate degrees," Coley says. "These often include nationally recognized certifications which are embedded in much of our curriculum."

Demand for a skilled labor force in the manufacturing and logistics industries continues to grow in this region, particularly for entry-level positions. For example, the high need for commercial truck drivers, including roughly 2,000 needed drivers to meet the needs of the RV industry alone.

Valparaiso University's professional graduate school aims all of its programs at real-world needs in business, officials say.

"We develop and grow new programs as industries begin to express growing fields and positions," says Megan Mankerian-Stem, admissions specialist at VU's Graduate School & Continuing Education. "This includes some of our newer programs, such as Healthcare Administration, which we have both on-campus and online options, as well as Cyber Security, which is also available on-campus and online. These two industries are expanding greatly in the coming years, so we are helping to prepare a workforce to fill this demand."

The Indiana Commission for Higher Education takes such demand into account when examining degree programs before giving them approval.

"When faculty develop coursework and curricula in all subject areas,

they do so with an eye on today's demands and also equip students with the critical thinking, communication and decision-making skills that will help them be leaders in tomorrow's career fields," says Carol Connelly, spokeswoman for Purdue University North Central in Westville. "After all, many of our grads will end up working in jobs that do not exist today."

PNC works hard to match its degree programs to real-world needs and also today's marketplace demands, she notes. "We have to show there is a demand for people with these degrees in our geographic area and in our state," Connelly says.

Over the past few years, PNC has added several degrees, including human resources, early childhood education, mechanical engineering, civil engineering and health studies.

Similarly, professors teaching traditional classes such as English, math and history also do so with an eye on today's world and workplace relevance.

"We also work closely with our advisory boards to keep abreast of current trends or needs they may have," says Cynthia Roberts, dean of the PNC College of Business.

That school has redesigned two of its certificate programs to be deliv-



REAL-WORLD NEEDS Valparaiso University students take part in a health administration class and lab.

ered completely online—one in organizational leadership, the other in human resources.

“Both were developed to assist with upskilling our current workforce in response to area needs,” Roberts says. “In addition, we chat with our exiting seniors to find out what they have seen as a need. Therefore, our curricula are continuously being

examined for relevance.”

Most recent examples: Revising its management track to include courses in entrepreneurship and logistics; adding a social media marketing course; and a global human resources course.

Trine University in Angola prides itself on offering degrees designed to meet expanding needs while prepar-

ing students to succeed in a global economy. “Our goal is to provide real-world experience to enable our graduates for career success,” says Trine President Earl D. Brooks II. “Trine collaborates with industry leaders, such as Parkview Health and legendary coach Lou Holtz, to develop programs and cultivate relationships so our students can gain hands-on experience.”

One example is its Doctor of Physical Therapy program, where the first cohort of students began last fall. According to the U.S. Bureau of Labor Statistics, there will be a 39 percent spike in the number of physical therapists needed through 2020.

“The program will help meet growing demand for more physical therapists with doctorate degrees,” says Max Baumgartner, dean of Trine’s School of Health Sciences. “As the knowledge base in the field has grown, physical therapists have had to increase their studies, making doctorate degrees the new standard.”

Trine also is developing a master of science in physician assistant studies program to help fill a growing need for physician assistants, with specialties in orthopedics, cardiology, trauma and emergency.

At Purdue University-West Lafayette, the name-changing transformation of the campus’ Polytechnic Institute is a key element of the university’s “Purdue Moves” initiative.

“The institute provides a 21st century poly-technical education that will prepare students with skills, knowledge and experiences required by business and industry today and in decades to come,” says its dean, Gary Bertoline. “It incorporates innovative learning environments, integrates humanities with technical studies in a learn-by-doing atmosphere, and offers new options for majors and for earning a degree. As we work to address the needs of today’s economy, we are redefining the polytechnic experience.”

Purdue President Mitch Daniels said in a statement, “By revamping their teaching methods so comprehensively, to match the evolving



Executive Retreat?

Awaken to a gourmet breakfast, meet for a while, enjoy lunch, continue your successful retreat, relax in your Jacuzzi, dress for a 5-course dinner and an evening with friends followed by dessert and a good night’s rest. Perhaps, make it a Mystery Dinner for fun.

Own The Inn for your next business meeting and guarantee success!

Gift Certificates: Order Inn at Aberdeen Gift Certificates to show your family, friends and business associates that you REALLY care.

The Inn at Aberdeen

Bed & Breakfast and Conference Center

3158 South State Road 2 • Valparaiso, IN 46385-7765

Toll Free 866-761-3753 • 219/465-3753 • www.innataberdeen.com

As seen in *Midwest Living*, *Chicago Magazine* and Chicago ABC TV’s *190-North*.

Voted Best B&B by readers of *SHORE Magazine* & *TIMES* newspaper.

Voted Best Bed & Breakfast for Business Travelers by readers of *Northwest Indiana Business Quarterly*.

Your Risk. Your Needs. Our Focus.



Insurance tailored to you and your business.

MEYERS GLAROS GROUP
 WESTFIELD INSURANCE
 219.865.6447
meyersglaros.com

needs of the marketplace, they have refuted the stereotype that higher education cannot be nimble and innovative.”

Students enrolling this fall can choose from unmanned aerial systems, audio engineering technology, supply chain management technology, game studies or health-care construction management. In all, students can choose from 36-plus majors.

“The economy has irreversibly moved to a thinking economy era where integration, innovation and collaborative problem solving are now key skills of the workforce,” Bertoline says. “This is the beginning of a new chapter for our faculty, staff and students.”

P.N. Saksena, associate dean of Graduate Programs and Accreditation at the Judd Leighton School of Business and Economics, Indiana University South Bend, says when his school decided to redesign its MBA program, officials approached the task from several perspectives.

“We looked at what employers and students deemed to be important in an MBA program. We looked at our accrediting body—the Association to Advance Collegiate Schools of Business—which requires a focus on continuous quality improvement in management education through engagement, innovation and impact. And we looked at our core strength to determine how to tailor the curriculum to provide the greatest advantage to future leaders and managers,” he says.

Saksena also looked at how to best leverage technology to make the school’s in-class time more engaging, and how students could best engage with the North Central Indiana Small Business Development Center, housed on campus.

“Our efforts revealed the redesigned program would be strengthened by a focus on engaging, experiential, real-world problem solving. This led to a commitment by faculty to offer a program with active learning at its core and a capstone experience which requires

experiential, real-world problem solving.”

The University of Notre Dame also is writing new real-world chapters regarding its Mendoza College of Business’ Master of Science in Management courses. The school’s MS in Finance and MS in Business Analytics were designed to help people develop a career-related skill, says

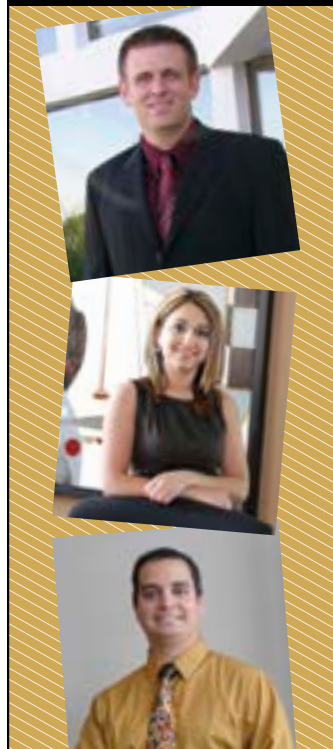
spokeswoman Shannon Chapla.

Rominger, dean of the School of Business and Economics at IUN, said it’s the winning combination of big data, business analytics and student needs behind this trend in the educational community. “We’re consistently looking at what jobs are in demand and which of our programs should be fine-tuned.” **BQ**



PNC MEANS BUSINESS

MBA SATURDAYS IN VALPO



Bachelor’s Degrees in:

Business (Concentrations in Accounting, Economics, Management or Marketing)
Organizational Leadership
Human Resources
Transfer & Dual Credit Students Welcome

Associate Degree in:

Organizational Leadership (Human Resources option)

Certificates in:

Human Resources (classroom & online)
Organizational Administration (Business Fundamentals)
Organizational Leadership & Supervision (classroom & online)
Supervision (online)

Masters in Business Administration

Now Accepting Applications for Fall 2015

Graduate Certificate in: Economic Development

www.pnc.edu/academics/cb

PURDUE

NORTH CENTRAL

At the Top of Their Game

Women executives excel at juggling career and family responsibilities.

BY LAURIE WINK

In her book “Lean In: Women, Work, and the Will to Lead,” Sheryl Sandberg encourages women to continue pursuing careers, even while starting families. Sandberg, the COO of Facebook, wants to “change the conversation” about women and work away from what women can’t do to what they can do. And she encourages women to share stories about how they’re achieving their professional and personal goals on the website www.LeanIn.org.

Career success is not the same for women as for men. Professional women traditionally take responsibility for managing households and families, and have to figure out how to achieve a work/life balance. As the following profiles of accomplished women attest, there’s not a single path to the top.

“There’s no specific recipe,” says Michele Layman. “You have to find out what works for you and what makes you feel fulfilled.”

During a 27-year career at BP, Layman has held numerous execu-

tive positions. She currently manages business improvement at the Whiting Refinery, and oversees continuous improvement techniques across the organization. Layman, 50, says she’s “ridiculously blessed.” “My dreams were never as big as what I’ve accomplished. I’m still excited about finding the next adventure.”

As a tomboy, Layman played with Lincoln logs, built forts and hung out with boys. On a fourth grade field trip to Detroit’s Ford Motor plant, she became fascinated by industrial operations. “I was just blown away,” she recalls. “They started with a block of steel at one end and rolled a car out the other end.”

Layman showed an aptitude for engineering, a field that didn’t attract many females, but her mother encouraged her to do whatever she wanted. “She never set any limits on me.”

Layman graduated from Purdue University Calumet with a mechanical engineering degree in 1988 and was immediately hired by BP. She’s managed to juggle job responsibili-

ties with marriage and motherhood. At one point, she spent half of her time traveling overseas. Back home, she made international business calls in the morning and evening.

“I put a priority on my son,” she says. “I got to be a room mother and participate in a travel baseball league. I had breakfast with him and was there when he got home from school. And I never missed a birthday or the first day of school.”

As engaged parents with active careers, Layman and her former husband Jack benefitted from having Michelle’s live-in aunt share responsibilities. “You need to have a support system in place for those times when you get the call from work and you have to go,” Layman says.

She’s grateful to mentors and sponsors who guided her career. As a mentor herself, she recommends women find a mix of advisors for personal issues and senior executives who can advocate for their career advancement.

“It’s still a passion of mine to be able to give back what I was generously offered early and throughout my career,” Layman says. “It’s only fair that I give back.”

Karen Barnett, the CEO, president and owner of Valley Screen Process Co. in Mishawaka, also feels strongly about mentoring. “It’s really all about women helping other women,” Barnett says. “We have an obligation to do that.”

She started working in high school for her family’s vinyl graphics screen printing company, started by her father, Jerry Bauer, in South Bend in 1967. The company’s largest customers were owners of recreational vehicles, and Valley Screen expanded along with the exploding RV industry.

Barnett married in 1983 and received a business degree from



“WOMEN HELPING OTHER WOMEN” Karen Barnett is CEO, president and owner of Valley Screen Process Co. in Mishawaka.



BUILDING A CAREER Ashley Dickinson, Porter Health Care System's chief operating officer, meets with Walsh Construction project superintendent Dan Prochno at the site of Porter's new emergency room in Valparaiso. The new ER is set to open in the early fall.

Indiana University South Bend in 1984. She took over customer sales and service for Valley Screen. At the time, she recalls, women were divided into those who stayed home to raise children and those who had careers. She was doing both and found it critically important to have women role models who were doing the same.

Barnett raised two boys and was able to arrange her work schedule around her kids' activities. Both sons now work for the family business, as does her brother Kevin Bauer. Following her father's death in 2007, Barnett bought the business at the beginning of the recession and shouldered responsibility for a company that depended almost exclusively on the RV industry during a time when people stopped making discretionary purchases.

"We ended up laying off about half of the employees," Barnett says. "We really tried to keep as many employees as we could because we knew, if we were going to make it, we had to keep the staff intact. We had rotating layoffs and we all worked together to get through it."

Today, Valley Screen has 60 employees. In addition to producing vinyl graphics for the RV and marine industries, the company is capitalizing on the growing market for removable vehicle wraps, a popular business promotion tool that Barnett calls "rolling billboards." She

also diversified the business by creating two new divisions. Olee Creative supplies architectural graphics, such as wall murals, custom artwork, window etchings and signage. Olee Kids is a smaller division focusing on kids' décor. The unique brand name is a tribute to Barnett's father, who was known for his jokes about fictional Norwegians Olee and Sven.

Barnett's business turnaround story is inspiring to budding women entrepreneurs. She shares lessons learned as an instructor and mentor for the Women's Entrepreneurship Initiative (WEI), a program she helped start at Saint Mary's College in 2010. WEI offers education, business training and professional mentoring to

women who want to launch their own businesses.

"They (women) like to hear my story," Barnett says. "I talk about how the recession impacted the business. I've been in the trenches and had some hard times but have come out on the other side."

Barnett encourages women entrepreneurs to stretch beyond their comfort zones. "Do something for the first time that you're really uncomfortable doing," she says. "The next time you do it, your comfort zone will be bigger. You'll become comfortable being uncomfortable."

Carol Hiskes co-owns Total Disposal with husband Mark. The Gary-based commercial and residential waste hauling business serves Northwest Indiana and South Chicago suburbs. The couple started Total Disposal in 2001 with one truck. Since then, the business has blossomed to include: Blaine Street Partners LLC, a recycling and transfer facility; and Outer Space Mobile Storage, handling sales and rentals of portable storage containers. They're carrying on a family business tradition that began 30 years ago, when Mark and his brother George worked in the waste management business started by their father.

The couple has four sons, ranging in age from 21 to 28, and three of them work for Total Disposal (son



"MY CHILDREN COME FIRST" Carol Hiskes co-owns Total Disposal with husband Mark.



“GO INTO WHAT MAKES YOU HAPPY” Mary Lewis recently became accounting manager for In Good Company Management Services, which manages 27 top-rated rental communities.

Matthew recently started his own trucking company). Carol and Mark grew up in South Holland, met after high school and married in 1986 then moved to Munster. Carol earned an associate’s degree in computer programming from Purdue Calumet.

“I really wanted to go into computer programming,” she says. “That was my dream. Computers have

always been a passion of mine.”

After graduating, Hiskes took time out from her career to raise her sons, returning to work when the youngest went to kindergarten. “He’d go [to school] in the morning and I’d pick him up from school and bring him back to the office,” she says.

As business manager, Carol Hiskes handles payroll, billing, permits,

licensing and the computer system. She supervises a staff of three women and believes in leading by example.

“I try to encourage them to put their family first. Two are mothers and they get lots of phone calls in the middle of the day. Sometimes they’re stressed by that. They see that my children come first as well.”

Carol and Mark Hiskes have complementary skills and interests. “We truly are partners who depend on each other to take care of different aspects of the business,” she says. “He’s not a techie. He hands me the [TV] remote control when he can’t figure it out.”

Mary Lewis sees her career and motherhood as equally important parts of her identity. Until mid-June, she was vice president of administration and chief financial officer for Lakeshore Public Media, with responsibility for all finance and accounting procedures; compliance with corporate, state and federal grants; annual financial reports



~~\$681.00~~
\$319.90
BSX-BIGTALL

~~\$354.00~~
\$175.75
BSX-EXECUTIVE

~~\$316.00~~
\$138.75
BSX-GUEST

HON.

Supplies are limited, call
800.922.5226 to order
your chairs today!

CHAIR
sale!

KRAMER & LEONARD, INC.
312 Roberts Rd
Chesterton, IN 46304
(800) 922-5226

www.kramerleonard.com

2015
Best of
**Northwest
Indiana
Business**
As voted by the readers of
Northwest Indiana Business Quarterly

Voted: Best Place
to Purchase
Office Furniture



**KRAMER
LEONARD**

and audits; and management of the human resources office.

She left the position to become accounting manager for In Good Company Management Services, a company that manages 27 top-rated rental communities. She says IGC partners Jonathan Hicks and Michael Sakich are hands-on owners. "They're proud of their reputation and they're very philanthropic."

Lewis earned an accounting degree from Northern Michigan University and worked for several CPA firms. After her husband Michael earned an MBA in 1987, he began a career in finance with Procter & Gamble. As his career took off, the couple made a series of moves, first to a small town in Florida, then to Memphis, Cincinnati and Iowa City.

With a growing family—the couple has two sons and a daughter—Lewis wanted to be with her kids after school and enjoy their extracurricular activities. So she worked a series



PIETÉ DOHERTY

"RIDICULOUSLY BLESSED" Michele Layman manages business improvement at BP's Whiting Refinery.

of part-time jobs, including selling Mary Kay cosmetics, teaching aerobics classes and providing book-keeping services to businesses. But she also felt a strong tug toward the work world and missed the intellectual stimulation. "It's that craving for knowledge that I was not getting," she says. "I would see my husband

dressed in a suit and tie going to work at this big company every day, and I really envied the fact that he got to do this all the time."

The family moved to Crown Point in 1996, and Lewis set a goal of returning to her career when her youngest son graduated from high school in 2006. That's exactly what she did, getting hired by Lakeshore Public Media as the station accountant in August 2006. Five months later, she was promoted to business manager and, as the nonprofit company grew, she moved into higher level executive positions.

True to her roots in accounting, Lewis is adept at balancing debits and credits in her life ledger and says success is not about the bottom line of money and prestige.

"I would say you need to go into what makes you happy," she says. "You're going to be working a long time and life is short. You need to be

continued on page 52

LOCAL BUSINESS LENDER

*Loan Decision Next Business Day
GUARANTEED!**

When you need a business loan, open new opportunities by turning to Horizon – your hometown bank.

Our trusted loan advisors are more than financial experts. They're your neighbors – local professionals who have the insight and experience to get you the loan you need to help your business thrive.



**Talk To Your Local Business Lender Today!
888-873-2640**



horizonbank.com/cash2



Member FDIC

EXCEPTIONAL SERVICE • SENSIBLE ADVICE®

*See an Advisor for Details.

Something Old, Something New

Address cardiovascular disease with both new technology and well-known advice.

BY CASSIE RICHARDSON

Imagine if preventing a heart attack was as easy as swallowing a pill.

The idea may sound like an imaginary convenience taken straight from the Space Age world of cartoon character George Jetson. But at Google X, Google's semi-secret research facility in Mountain View, Calif., scientists are working to bring this concept to reality.

Google researchers believe in the possibilities of a pill containing nanoparticles—tiny protein-coated molecules capable of detecting other molecules with specific biomarkers—that can help spot cardiovascular disease and other health conditions at very early stages, even before noticeable symptoms appear.

Here's how Google X researchers believe their conceptual pill can work: A patient swallows the pill containing thousands of magnetic nanoparticles. As the pill is absorbed by the body, these tiny particles enter the bloodstream and travel throughout the body, collecting clues about the patient's cardiovascular health. In the doctor's office, a small device worn on the patient's wrist, similar to a watch, may be used to attract the magnetic particles and then interpret the information gathered from blood vessels throughout the body.

"It sounds like something from 'Star Trek,'" says Daniel Linert, M.D., an interventional cardiologist with Porter Regional Hospital Physicians Group. Yet the need to save lives by detect-

ing cardiovascular conditions early, before a stroke or a heart episode, is more reality than science fiction.

In most cases, men and women discover they have cardiovascular troubles during an emergency room visit to find relief from symptoms. According to the American Heart Association, three men out of every thousand will have their first cardiovascular event between 35 and 44 years old. This rate increases dramatically with age—74 out of every thousand men between 85 and 94 years old will see the first visible symptoms of cardiovascular disease. The rates are similar for women, though the first cardiovascular event typically appears 10 years later than in men.

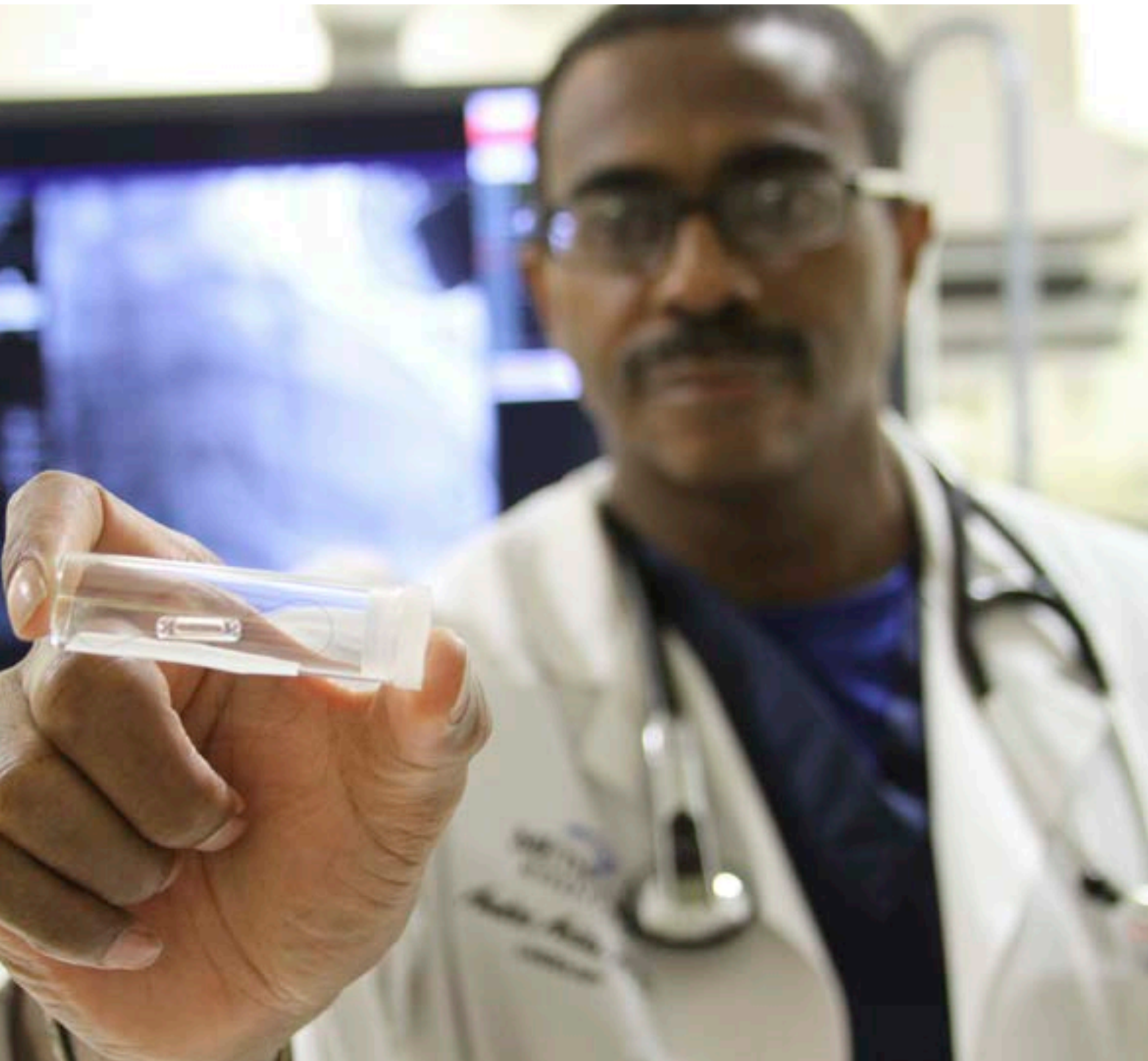
While scientists continue to explore new techniques for addressing one of the nation's top health concerns, Dr. Linert says determining the likelihood of future heart attacks or strokes is quite possible, today. "What we've been using over the last several years has been working for us about cardiovascular disease and risk factors for cardiovascular disease."

Dr. Linert says annual blood tests that evaluate blood count, lipid profiles and thyroid hormones work well to detect cardiovascular disease. On the other hand, determining the risk for heart attack and stroke can be as simple as understanding the patient's health history and lifestyle habits. Age, weight and a history of heart disease, diabetes, chronic obstructive pulmonary disease, high blood pressure, high cholesterol, kidney disease



or anemia can all signal possible heart problems. Smoking, alcohol consumption and frequency of exercise are important factors as well.

Still, the nanoparticle pill technology's potential for identifying traces of fatty plaques in blood vessels that could lead to heart attack or stroke, and pinpointing cardiovascular issues much sooner than existing tests, should come as exciting news for people of all ages—including the



GROUNDBREAKING TECHNOLOGY Cardiologist Andre Artis, M.D., uses a tiny, wireless CardioMEMS HF implant to monitor his patients, remotely, while they recover at home.

42.2 million Americans over age 60, who have one or more types of cardiovascular disease.

“That field [of nanoparticles] is kind of interesting,” says Jagdeep Sabharwal, M.D., an interventional cardiologist with Beacon Health System in Elkhart. For years, medical researchers have reveled in the promise of similar technologies for detecting

and treating cancer, so the idea of applying this technology to detect very early cardiovascular disease and prevent heart attack is intriguing. Yet “I think we’re a long ways from it.”

In his practice, Dr. Sabharwal uses relatively simple, tried and true tests to detect coronary disease and, hopefully, prevent heart attacks in his patients’ near futures. These

commonly-used tests include electrocardiogram (EKG), which measures heart electrical activity, and stress testing, which monitors heart rate at periods of rest and exercise.

“Things are relatively simple: There is no miracle genetic testing that’s going to tell us and reduce the risk of heart attack for the elderly,” Dr. Sabharwal says.

"I'm an interventionist. I do some plumbing work. I can open up the blockages, but what has a more long-lasting effect are these five things that help in prevention of heart disease and heart failure," Dr. Sabharwal says, adding that no pill or technology can replace or trump the impact of the following lifestyle changes:

- Eat a healthy diet that contains fruits, vegetables, nuts, reduced fats in dairy products, whole grains and fish, to reduce risk of heart attack by about 15 percent.
- Enjoy a glass of wine or small alcoholic beverage (10 – 30 grams a day) and reduce risk of heart attack by 11 percent.
- Quit smoking and reduce your

risk for heart attack and stroke almost three- to five-fold.

- Regardless of your age and mobility, do some form of aerobic exercise. This can reduce your risk of heart attack by 3 percent.
- Lose weight and keep a trim waistline to reduce your chances of having a heart attack by approximately 17 percent.

Though the nanoparticle technology is still on the horizon, some amazing devices are realities today. One groundbreaking new technology is the CardioMEMS HF System, which is providing patients of Northwest Indiana's Methodist Hospitals a better chance of survival following hospitalization. Among patients in this age range who have been hospitalized for heart failure, there's a 20 percent change of an unexpected return to the hospital—or even death—in the month following their discharge from the hospital.

CardioMEMS is a tiny, wireless implant that cardiologist Andre Artis, M.D., uses to remotely monitor patients while they recover at home. Methodist is the first institution in the region to offer the FDA-approved heart-monitoring device. Studies have shown that CardioMEMS can reduce mortality significantly, and cut the rate of heart failure hospitalizations.

Another technology that might blossom sooner than nanoparticles is genetic testing that will allow physicians to prescribe medications based on each cardiovascular patient's unique biochemistry.

"I can very well see that a similar type of [pill] concept can be developed, and information can be obtained for the clinician as to the patient's predisposition and or risk for various cardiovascular disease states," says Paul Jones, M.D., Franciscan Health System medical director of cardiovascular services.

For example, there are many blood thinner and anti-hypertension medications on the market. And in many instances, health care workers use their best judgment to make sure the right patients receive the most effective



INNOVATIVE
BUILDING
SOLUTIONS

DESIGN + BUILD



2015
Best of
Northwest
Indiana
Business

As voted by the readers of
Northwest Indiana Business Quarterly





LARSON
DANIELSON

Construction Company, Inc.

QUALITY CONSTRUCTION SINCE 1908

302 Tyler Street
LaPorte, Indiana 46350
(219) 362-2127
ldconstruction.com

tive prescriptions. This is because everyone is different. Therefore, not every patient will respond in the same way to the same medication.

“Technology does not surprise me,” Dr. Jones says. That’s because several new and cutting-edge technologies are available to help cardiovascular experts bring new options and better outcomes to their patients, especially elderly patients who, typically, are considered poor or risky candidates for conventional, open-heart surgical procedures.

“Some of the advances in technology that we use today, and we will be using even more so tomorrow, that have revolutionized how we care for our patients” are related to “the advent of non-surgical catheter treatment strategies for cardiac and particular vascular disease,” Dr. Jones says. “There’s major, major progression in that area.”

At Franciscan Health System, patients—such as one very active 92 year-old whose physician believed repairing a very large aortic aneurysm with conventional surgery and general anesthesia was too risky—are finding new hope with an advanced technology known as percutaneous endovascular repair of aortic aneurysm. With this newer technique, most patients return home 23 hours after treatment.

Transcatheter aortic heart valve replacement (TAVR), which Dr. Sabharwal offers in his practice, is another lifesaving treatment that is saving the lives of elderly patients who are considered too frail or too old to withstand conventional heart valve replacement surgeries. This technique, which received FDA approval in 2012, allows surgeons to replace a diseased heart valve with an artificial one, through the groin. The conventional open-heart valve replacement surgery is much more invasive.

“The recovery is much faster and patients who would have a very difficult time recovering from a traditional open heart surgery, they do pretty well with this,” Dr. Sabharwal says. **BQ**

Happy. Healthy. Productive.



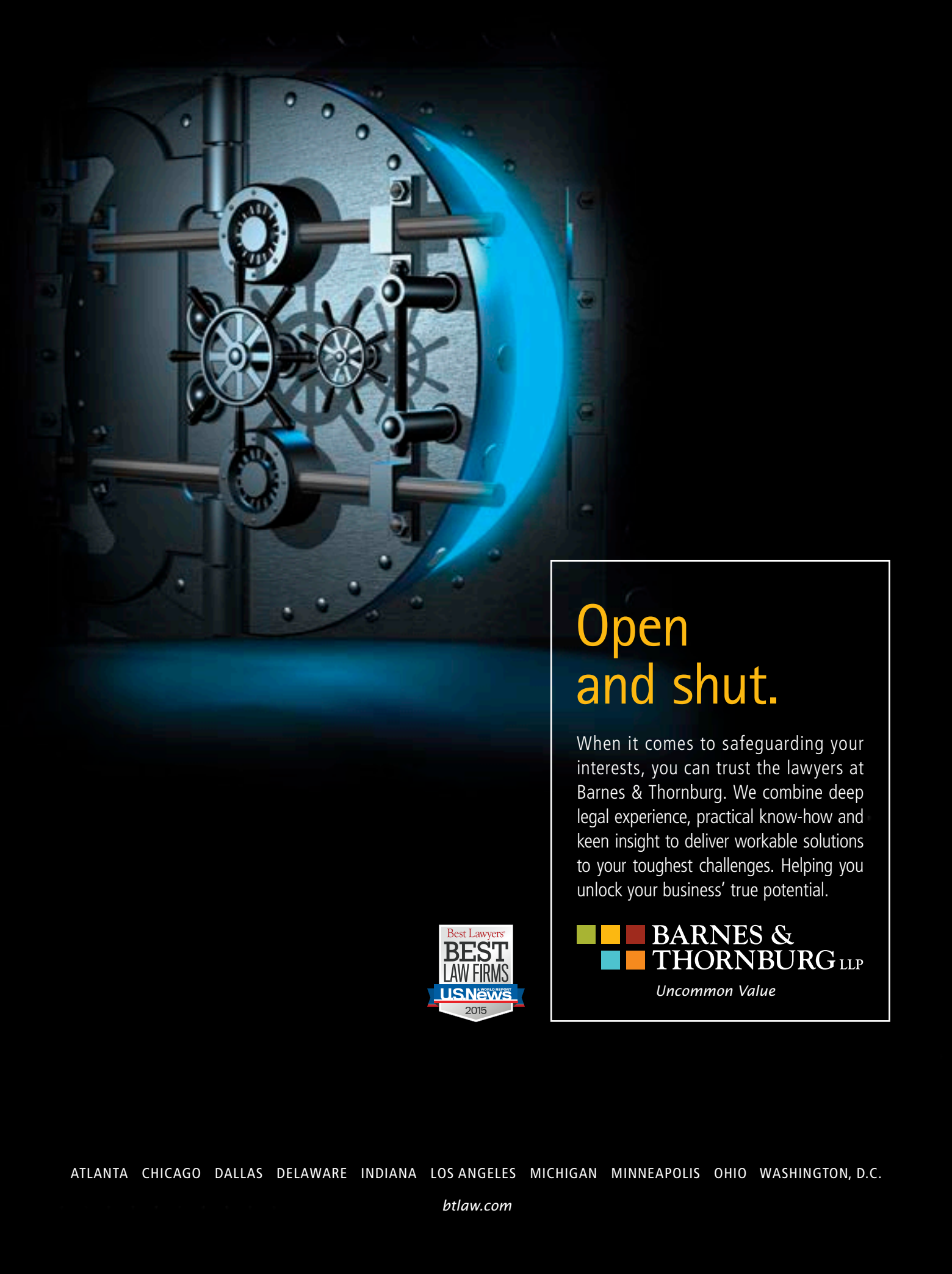
**METHODIST
HOSPITALS
EAP**
Your Employee
Assistance
Program

More and more Northwest Indiana businesses and institutions are turning to the Methodist Hospitals Employee Assistance Program to help strengthen and stabilize their workforces. By helping employees better cope with personal issues that impact their lives, Methodist Hospitals EAP enables them to be more positive and productive assets to their employers.

**Call 219-736-4067 to learn how our experts
can focus and fortify your team...
and ultimately improve your bottom line.**



**METHODIST
HOSPITALS**



Open and shut.

When it comes to safeguarding your interests, you can trust the lawyers at Barnes & Thornburg. We combine deep legal experience, practical know-how and keen insight to deliver workable solutions to your toughest challenges. Helping you unlock your business' true potential.



 **BARNES &
THORNBURG** LLP

Uncommon Value

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

btlaw.com

Tops In Their Fields

Twelve of the area's top legal professionals.

BY LAUREN CAGGIANO

It's hard to put a price tag on experience. Some might even go as far to say it's priceless, especially when it comes to practicing law. The area's well-established attorneys know the ins and outs of their field of law. Meet our top 12 picks from veteran attorneys who are the local go-to professionals in business law.

EARLE F. HITES

Hodges and Davis PC



Loyalty is in Earle Hites' blood, having been with the firm of Hodges and Davis, P.C., in Merrillville, since his career began in 1972. His work primarily focuses

on business law and health care law, with emphasis on representing providers in business and regulatory areas.

Hites considers himself an outside-the-box thinker. "I enjoy the creativity involved in helping our clients solve problems and being of service to clients," he says.

He also enjoys educating people about the intricacies of setting up a business.

"Many first-time business owners have misconceptions about the relative advantages or drawbacks of incorporating or using an alternative structure, such as a limited liability company," he says. "I always recommend that they contact their attorney, accountant and insurance broker before deciding on the appropriate organizational structure."

Hites stresses the importance of consulting with these professionals sooner rather than later, because "it

takes successful teamwork to find the right solution for your business due to the fact that taxation, legal and insurance issues are often intertwined. This team is also the best offense in warding off problems that can derail your business success."

DAVID BEACH

Eichhorn & Eichhorn LLP



Twenty years with his current firm means David Beach has helped a lot of clients navigate the complexities of business law. His interests and experience have focused primarily on professional liability, defending healthcare providers and attorneys, and corporate litigation.

In his words, "We represent our clients from the time a problem first arises through litigation and appeal if necessary."

Beach appreciates that no two clients' situations are the same—a fact that energizes him. The intellectual stimulation that comes with the work is another motivator.

"I have had the privilege of representing many intelligent and accomplished clients, who call us when they have a problem they need help solving," he says. "We work as a team to find a solution that fits their individual situation."

Another element that adds some color to his everyday work is the fact that the law and society are constantly evolving.

"Oftentimes, the law is trying to catch up with innovation in society," he says. "Helping clients confront new challenges and find work-

able solutions has been a gratifying experience."

ETHAN LOWE

Blachly, Tabor, Bozik & Hartman LLC



Ethan Lowe has practiced law for 11 years, eight of which have been with Blachly, Tabor, Bozik & Hartman LLC in Valparaiso. He considers himself

a bit of an unofficial business coach.

"I enjoy the opportunity to work with entrepreneurs on a day-to-day basis," he says. "Quite often, business clients have figured out how to do something different or better. It is a pleasure to work together with individuals that are willing to bet on themselves to succeed."

Lowe says that success—regardless of the size of the business—requires preparation.

"One of the common misconceptions that I encounter is that only larger businesses need to consult with an attorney," he says. "I take pride in assisting businesses of all types and sizes. It is critically important that even the smallest business be properly structured and the rules for corporate entities followed."

What keeps his work interesting is how advances in technology continue to change the business law practice. The ability to email or text permits the immediate exchange of information and can speed up processes.

"It is not unusual for me to get an email or text from a client while they are in a business meeting," he says. "I am able to respond immediately and provide these clients with the advice that they need."

J. BRIAN HITTINGER

Krieg DeVault LLP



J. Brian Hittinger's expertise lies where accounting meets the law. He graduated from Indiana University in 1982 as a public accountant (CPA)

and practiced for eight years. While a public accountant, he attended law school at Valparaiso University School of Law on a part-time basis. He graduated law school in 1990 and practiced law at a few firms before joining Krieg DeVault LLP's Merrillville office in 2007.

His education and experience have challenged him to become

well-versed in tax law, business law and estate planning/probate.

"This provides me with a good background in general corporate affairs, lending transactions, real estate, contracts, transactional work, shareholder disputes and estate planning," he says.

Regardless of the nature of the work, he enjoys the fact that every day is different.

"I rarely do the same thing twice. Virtually every engagement and transaction is slightly different than the last," he says.

Although each transaction is unique and may require an individualized approach, each presents a different challenge in its own right.

"The practice of law is not for everyone," says Hittinger. "It requires many hours and much attention to become proficient in the profession, but once you become invested it can be very rewarding."

JIM JORGENSEN

Hoepfner Wagner & Evans LLP



Jim Jorgensen has helped a lot of people and companies in his 40 years in practice, all with Hoepfner Wagner & Evans, in Valparaiso.

Times may have changed since his early years in practice, but Jorgensen says a lot has remained the same: "I enjoy the relationships, and the ability to solve problems and make opportunities occur," he says. "A business attorney is a builder."

While this type of work doesn't always have a glamorous reputation, Jorgensen challenges the misconception that business law is not exciting.

"To the contrary, he says, "each day presents some idea or matter that is new and different. That is exciting." Technology has also added a new and different dimension to law. For example, intellectual property issues are being more prevalent, and because of technology, the speed of transactions has

LEGAL SOLUTIONS

We Have Attorneys for That

 KRIEG | DEVAULT.



Robert A. Anderson
PARTNER
randerson@klegal.com



Calvin Bellamy
PARTNER
cbellamy@klegal.com



David A. Bula
OF COUNSEL
dbula@klegal.com



Karen L. DeJong
PARALEGAL
kdejong@klegal.com



J. Brian Hittinger
PARTNER
bhittinger@klegal.com



Steven P. Lammers
PARTNER
slammers@klegal.com



Lori McLaughlin
OF COUNSEL
lmcLaughlin@klegal.com



Shannon L. Noder
ASSOCIATE
snoder@klegal.com



Julie A. Rosenwinkel
PARTNER
jrosenwinkel@klegal.com



Ross D. Taylor
OF COUNSEL
rtaylor@klegal.com



Laura M. Trnadel
PARALEGAL
ltrnadel@klegal.com

SERVICES

Health Care | Financial Institutions | Corporate Representation | Mergers & Acquisitions
Employee Benefits | Employment | Litigation | Creditors' Rights & Bankruptcy
Commercial Lending | Public and Municipal Finance | Governmental Affairs
Real Estate | Estate Planning | Tax



Krieg DeVault LLP
8001 Broadway, Suite 400
Merrillville, Indiana 46410
Phone: 219.227.6100

www.kriegdevault.com

INDIANA | ILLINOIS | GEORGIA
FLORIDA | MINNESOTA

© Krieg DeVault 2015

greatly increased, Jorgensen says.

On the other hand, there is a static element to law he values: "In some ways, business law does not change. It will always involve bringing people and opportunities together and creating the best chance to make something good happen."

JOHN LADUE

LaDue Curran & Kuehn LLC



John LaDue knows what it takes to start something from the ground up. He founded the firm along with three other attorneys and expanded to a team of 14 in the past seven years.

His focus is commercial litigation, including product liability defense, trademark and copyright litigation, business contract disputes, and representing employers in employment

and non-compete litigation. The firm also handles day-to-day advice to employers on labor and employment issues, business formation, mergers, and acquisitions and medical malpractice defense.

LaDue says his firm's hallmark of service is going the extra mile to understand clients' business and needs.

"In order to most effectively represent our clients, we must first invest time learning about their business, their corporate vision and goals, and their people," he says. "Then, we can work together to help resolve our cases in a manner that furthers our clients' business goals." That process is interesting, fun, and rewarding. In fact LaDue says the process can be enjoyable for the client as well. While some believe that resolving corporate legal disputes is necessarily complex and expensive, that isn't always accurate, says LaDue.

"[In] most cases, careful analysis at the early stages of the dispute and application of common sense can produce a business resolution that serves the interests of both parties and avoids prolonged costly litigation," he says.

JAMES KAMINSKI

Newby, Lewis, Kaminski & Jones LLP



James Kaminski has helped countless businesses during his 28-year tenure at Newby, Lewis, Kaminski & Jones in LaPorte. He specializes in business entity formation, transactional work and estate planning, along with health care. However, his passion lies in helping position businesses to succeed in their day-to-day operations.

Best Lawyers
BEST LAW FIRMS
A WORLD REPORT
U.S. News
2015

Quality Legal Services for Over 100 Years

NEWBY, LEWIS,
KAMINSKI & JONES, LLP
ATTORNEYS

John E. Newby (1916-1990)
Daniel E. Lewis (1910-1997)

ATTORNEYS
Mark L. Phillips
Martin W. Kus
Mark A. Lienhoop
James W. Kaminski
William S. Kaminski
David P. Jones

OF COUNSEL
Edward L. Volk

RETIRED
Leon R. Kaminski
Gene M. Jones
Arthur L. Roule, Jr.
Daniel E. Lewis, Jr.

Matthew J. Hagenow
Kristina J. Jacobucci
Nicholas T. Otis
Rebecca M. Berg
Anthony G. Novak

nlkj.com



Newby Lewis Kaminski Jones LLP

La Porte, IN 46350
916 Lincolnway
P: 219.362.1577
F: 219.362.2106
Michigan City, IN 46360
P: 219.879.6300

Adoption | Accidents (Injuries & Death)
Business Planning | Civil Rights
Corporations & LLCs | Criminal Defense
Divorce - Custody & Visitation | Estate Planning
Trusts & Wills | Labor Employment | Real Estate
Traffic Offenses | Zoning

"I enjoy assisting businesses with planning and seeing them succeed," he says. "Watching the 'next generation' enter a family business is also gratifying."

Assisting clients means being able to adapt to change and helping them work through it.

"Technology is the biggest change

I have seen — it is an issue all businesses analyze to 'gain the extra edge,'" he says.

Speaking of competitive edge, Kaminski earned the highest possible Martindale-Hubbell peer review rating (AV) for legal ability and professional ethics.

TOM HALL

Tuesley Hall Konopa LLP



With 40 years of experience as a trusted advisor to businesses, Tom Hall is a consummate professional. He is currently with Tuesley Hall Konopa LLP and

was a founding partner of what was then known as Tuesley & Hall.

He serves as a general legal counsel to closely held, owner-managed business entities in various industries. His typical clients employ 15 to 150 people and have sales in the range of a few million to over \$20 million per year.

The neat part about Hall's approach is that he enjoys going beyond the typical attorney-client relationship. He cites the "development of long-term relationships with clients, many of whom have become business and personal friends," as a bright point of his job. Also, he says being able to watch businesses grow and succeed, often with succession to other family members, or through a sale transaction, has been "very satisfying."

GEORGE CARBERRY

Burke Costanza & Carberry LLP



George Carberry has been in private practice for 37 years, with Burke Costanza & Carberry LLP's Merrillville office. His practice is concentrated in

general business law, estate planning, probate and trust administration. He also provides services to many physicians and physician practice groups in Northwest Indiana.

This work is like putting together the pieces of a puzzle.

"I view my role as that of a problem-solver for my clients," he says. "By and large, my clients are very appreciative of what I do for them. I

continued on page 53

BLACHLY, TABOR, BOZIK & HARTMAN, LLC

Integrity. Service. Stability... Since 1961.

Let Us Help.



Real Estate,
Business and
Employment Law

Personal Injury

Worker's
Compensation

Social Security
Disability

Wills, Probate &
Estate Planning

Veterans' Disability

Municipal Counsel

Family Law

Civil Litigation

Product Liability

www.BTBHLaw.com

56 S. Washington Street
Valparaiso IN 46383
219.464.1041

370 W. 80th Place
Merrillville, IN 46410
219.738.2824

4656 W. Jefferson
Fort Wayne, IN 46804
260.432.9100

CONSTRUCTION LAW

Small details. Big picture.

- Construction
- Business
- Environment
- Health Care
- Government
- Labor and Employment
- Litigation
- Real Estate
- Estate Planning



**Drewry Simmons
Vornehm, LLP**
ATTORNEYS

CARMEL/INDIANAPOLIS/MERRILLVILLE LOCATIONS | 866.938.4848 | DSVlaw.com



Fiber Connections

Communities upgrading their communications technologies to aid in economic development.

BY LAURIE WINK

In today's world of high-speed communications, a fiber optic infrastructure is an essential tool for economic development in communities throughout our region. Cities that already have fiber optic systems, such as South Bend, are expanding their networks. Others, including Michigan City and Valparaiso, are earlier in the process.

Optical fiber, made of flexible strands of glass about the size of a human hair, sends pulses of light that transmit telephone, Internet and cable TV signals. It's a reliable vehicle for relaying large amounts of data at high speeds over long distances at reasonable cost. For that reason, optical fiber is replacing copper wire as the communications material of choice, says Tom Carroll, senior vice president of sales and marketing for Nitco in Hebron.

"Fiber optics is a magic process," he says. "It's really driving the (telecommunications) industry. Copper lines have a limited capacity to carry information."

Nitco, established in the 1890s, has grown along with the telecom-

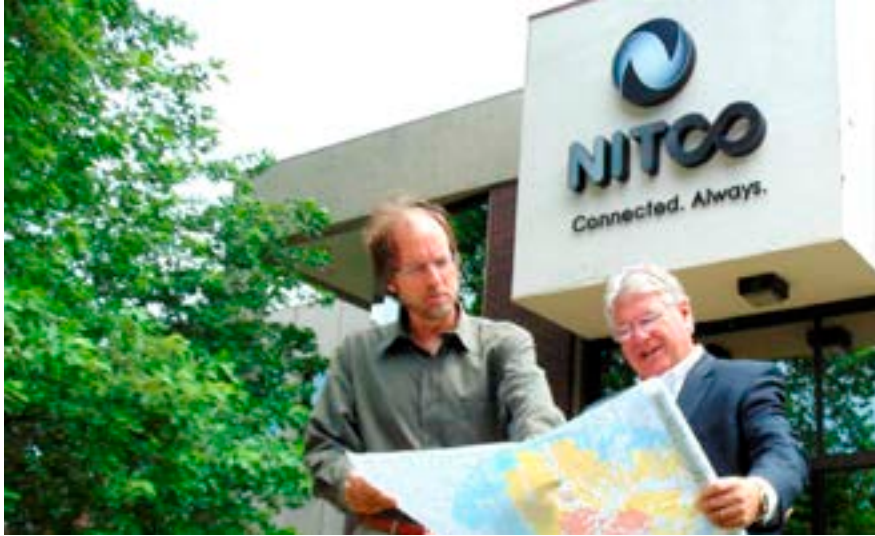
munication revolution that has led to what is commonly called the "Information Age." Carroll says a turning point came in 1965 with passage of the federal Telecommunications Act, which broke up telephone company monopolies and made affordable phone service widely available. Nitco, a small phone company at the time, received government funding to install telephone lines in previously unserved rural areas. Today, Nitco is among the companies installing and managing fiber optic systems to deliver phone, Internet, TV and security services. Nitco competes with large providers such as AT&T, Comcast and Frontier by delivering quality, personalized customer service and technical support to customers in Lake, Porter, Jasper and Newton Counties, Carroll says.

Nitco works with city officials to plan and install fiber optic infrastructures and manage customer service. In many cases, the city pays to create the underground fiber optic infrastructure and Nitco, or other companies, contract to manage customer service. Economies of scale allow municipalities to offer high-speed

broadband service at lower rates than the major telecommunications companies, Carroll notes. "A lot of economic agencies are pushing data transfer as a key driver for economic development competitiveness."

Fiber optic cable systems can be installed in the easements running along highways and toll roads—creating a literal information superhighway. Because cities own many of the easements, they're key players in forming integrated networks that link to existing telecommunication service providers. Clarence Hulse, executive director of the Michigan City Economic Development Corp., says the city is taking advantage of fiber optic lines already running through the area from major hubs like Chicago and Detroit.

Steps are being taken to create a tax increment financing (TIF) district to fund a fiber optic pilot project along State Road 212 that Hulse estimates will take two years to become fully operational. Fiber optic broadband networks are an essential tool for all kinds of businesses, including those in the medical, customer service, financial, manufacturing and



TELECOM REVOLUTION Tom Carroll, senior vice president of sales and marketing, and Tom Long, president, are part of the growth story at Nitco in Hebron, established in the 1890s.

technical services fields, Hulse says.

“That’s the key to attracting more companies, if they know you have fiber in the ground,” he says. “Cities have sanitation and water districts to serve residents and now data districts are being seen as similar utilities,” he says.

Patrick Lyp became economic development director for the city of Valparaiso in January 2014. One of his first tasks was to figure out the fiber optic needs of existing businesses.

“It became abundantly clear there was a need for fiber connectivity at a cost-effective price,” Lyp says. “Some (businesses) have a greater need than others, but having reliable, cost-effective connectivity is now a requirement.”

For example, he says health care providers need fiber optics for video-conferencing and transmitting health records, x-ray and MRI images. When talking to companies thinking about locating in the Valparaiso area, Lyp says, “One question they ask is, ‘What is the fiber availability and what are the cost estimates?’”

Lyp says the highest cost in a fiber optic system is creating links from an area that isn’t already connected to one that is—known as providing the “last mile,” even though distances covered are usually more than one mile. Valparaiso is actually about 14 miles from main trunk lines that can link companies to large fiber data hubs, such as the one at 350 E. Cermak in Chicago—billed as the world’s largest data hub.

For the past year, Lyp has worked

with a consulting company and an engineering firm to determine the capital investment, construction, operation and maintenance costs of constructing a fiber optic system in Valparaiso. Lyp told *Northwest Indiana Business Quarterly* he anticipates announcing the city’s fiber optic infrastructure plan sometime this summer.

“We have a stakeholders group that’s been engaged in the planning process to make sure what we’re doing is something they will buy into,” Lyp says. “Simply putting fiber into the ground doesn’t get you anywhere unless businesses utilize it.”

Lyp and other community leaders have looked to South Bend, an early adopter of fiber optics, as a potential model. In 2005, South Bend became the first city to install optical fiber in an underground network when it launched the St. Joe Valley Metronet system. Metronet now provides telecommunications connectivity to the cities of South Bend, Mishawaka and Elkhart as well as St. Joseph, Plymouth and Marshall counties.

The impetus for Metronet came in part from the University of Notre Dame’s need for high-speed communication. Businesses, medical providers and governmental offices also felt they were paying too much for the limited bandwidth available at the time, according to Mary Jan Hedman, executive director of St. Joe Valley Metronet.

“The city of South Bend was already a big player (in fiber optics) and absolutely saw the benefit of

having local businesses have access to last mile service and for the city to provide better service to taxpayers,” Hedman says.

Because of South Bend’s proximity to Chicago, it already had a high concentration of optical fiber running through it. Hedman says, “A map of the carriers looked like many different colors of yarn running next to each other. The different strands were owned by different companies.”

Metronet provided connections to the Union Station Technology Center, a former train station that is described as a “carrier hotel” that connects local users to the major telecommunications providers at a central location. Optical fiber running along railroad easements is now transporting data instead of people, Hedman notes.

The Union Station Technology Center is operated by a private company owned by entrepreneur Kevin Smith. It’s one of four data centers operating in South Bend. Metronet is a nonprofit organization that leases its underground fiber optic infrastructure to users who pay subscriber fees that cover Metronet’s operating costs and network expansion.

“My job is to make sure the fiber optic infrastructure gets to the businesses that need it,” Hedman says. “We provide a robust carrier grade system that’s well-protected with built in redundancy so (subscribers) don’t have service interruptions.”

Leaders in Lake County are also looking to fiber optic connectivity to boost economic development. The Lake County Economic Alliance, in Merrillville, is the main point of contact for economic development opportunities. Karen Lauerman, president and CEO, and Don Koli-boski, vice president of economic development, are in charge of the Lake County Economic Alliance efforts to develop a large, fiber-rich data center for Northwest Indiana. Such a center would provide low-cost access to major telecommunications carriers for 20 communities across the county, including Crown Point, East Chicago, Hammond, Merrillville and Gary.

INFINITELY FRIENDLIER

TRY A DIFFERENT INTERNET & PHONE BUNDLE.
THE ONE THAT INCLUDES
CUSTOMER SERVICE.

Who says you can't have superior customer service AND great internet and phone?! With NITCO's packages, you get the best of both worlds. With a full range of bundles to choose from and on-call, local customer service representatives, the latest technology is affordable and enjoyable for the whole family.



Call today. Switching has never been easier!

Tom Carroll (SVP), tcarroll@nitco.com
Gavin Bristol (SNE), gbristol@nitco.com

nitco.com
(219) 996-2981



NITCO
Connected. Always.



FIBER PIONEER Mary Jan Hedman is executive director of St. Joe Valley Metronet.

Lauerman says communities were losing business prospects when they were operating independently.

“When consultants were looking for locations on behalf of a company, they had to do 20 different searches,” she notes. “Not all of the communities had their own economic development corporation, so [consultants]

might call the mayor’s office then get bounced around to different city offices.”

Lauerman and Koliboski are former staffers of the Northwest Indiana Forum, an alliance of 130 member organizations that promotes economic development and job growth for the seven-county region.

They understand that locating a business is a multi-million dollar decision that requires a detailed analysis of many variables. Today, one of the important variables is the existence of high-speed fiber optic connectivity, according to Lauerman.

“Fiber is the electronic highway,” Lauerman says. “If you think about fiber as roads, it’s a similar kind of thing to get data moving rapidly and efficiently at a cost savings. Northwest Indiana is at a great advantage because the convergence of fiber in this area is pretty amazing.”

Koliboski says the Northwest Indiana Forum created a fiber asset map for Lake, Porter and LaPorte counties that shows where telecommunications carriers connect to power substations. The information will be useful in pinpointing a suitable location for a fiber optic data center to serve the Northwest Indiana region, similar to the St. Joe Valley Metronet model.

Koliboski says, “We’re fortunate to be on the right side of Chicago, the fifth-largest economy in the world. Every major carrier goes through here.”

The Lake County Economic Alliance has been working with the city of Gary and the Gary Economic Development Commission to create a fiber optic data center called the South Shore Technology Center. The data center will be housed in the Gary State Bank, a century-old structure being renovated to attract businesses to downtown Gary.

By investing in fiber optic infrastructures, cities are attempting to boost their economic development prospects. They believe that the lighting fast, low-cost, high capacity information superhighways can ensure their ability to compete in today’s data driven marketplace. The advantages of optical fiber call to mind the iconic fictional character Superman, described in the ’50s TV series as “faster than a speeding bullet, more powerful than a locomotive and able to leap tall buildings in a single bound.” Optical fiber appears to be all that—and more. **EN**

You Have a Lot of Data



How You Move It Matters



More Data • More Speed • More Possibilities

The fast dark fiber network now serving South Bend, Mishawaka and Plymouth

www.MetronetZing.org

St. Joe Valley Metronet 130 S. Main St. Suite 275 South Bend IN 574.968.5353

Harnessing Solar Energy

Rooftop power generation is more affordable than ever before.

BY MICHAEL PUENTE

In the 1985 blockbuster movie “Back to the Future,” Doc Brown famously told Marty McFly near the end of the film and looking 25 years into the future, “Where we’re going, we don’t need roads!”

If the movie was released today, Doc Brown may have said, “Where we’re going, we don’t need to buy electricity for our homes!”

That’s because in the year 2040, it’s predicted that more than half of the world’s power-generating capacity will come from sources that emit no carbon dioxide, primarily solar energy.

That’s according to a report released in June from Bloomberg New Energy Finance, an energy analysis group.

It’s expected residential homes and businesses will make a good percentage of solar power users—and generators. In Indiana, there are about 600 customers of solar power who both buy and sell the energy they use.

Solarize Northwest Indiana hopes to increase those numbers this year.

“What we see with solar energy, it’s just helping Northern Indiana move toward energy independence,” says Carl Lisek, president of the Crown Point-based South Shore Clean Cities Inc. “We all want clean water. We all want clean air. And we’re all looking at ways at just being sustainable, and this is just another opportunity for residents and businesses to take advantage of that.”

Solarize NWI is actually being spearheaded by the Northwestern Indiana Regional Planning Commission (NIRPC).

Under the program, Northwest Indiana homeowners and businesses can sign up to install rooftop solar power that is touted as being “more affordable” than ever before.



TO THE FUTURE A growing number of Hoosier homes and businesses are buyers and generators of solar power.

In fact, the cost to install the equipment will significantly decrease depending on the number of homes and businesses that sign up by the end of July. There is also a 30 percent federal tax credit on installation costs.

“Solarize has been all over the country. It’s like a Groupon for solar. A lot of people say they would like to go solar but it’s too expensive. We have a group discount. The more people we sign up, the lower our vendor will reduce the prices. So, we’re trying to bring the cost down,” says Kathy Luther, director of environmental programs, for NIRPC.

Funding to support the Solarize campaign is provided by the U.S Department Of Energy SunShot Initiative Rooftop Solar Challenge.

“The goal of SunShot is to reduce the cost of solar energy and our project is focusing heavily on soft costs: regulator burden, red tape, lack of knowledge, those kinds of things that make it difficult to get the ball rolling. It’s kind of overwhelming for people,” Luther says. “Solarize is designed to get passed all those obstacles.”

Luther says there are typically two ways a resident can save money on

their electrical costs with the use of a solar system.

One is called “net metering.” That’s where the electricity generated from solar panels is sent to an inverter, which sends the electricity to your home. When your home is not using the electricity, the energy produced is sent instead into the power grid.

“Your electrical meter is running backwards. Once it starts using electricity again, it runs forward,” Luther says. “Basically, it’s a credit back and forth. An average homeowner may save \$600 to \$800 a year. The utility never actually pays you cash, but at the end of the year, they may zero you out. You may be in the hole or you could end up ahead. They start your meter roll after a year.”

Another way to save money is through a system called “feed-in tariff.” This involves the utility purchasing the electricity directly from the customer. Luther says the customer will still pay their utility bill, but they will also receive a check for the amount of solar energy they produce.

Currently, NIPSCO will enter into a 15-year contract with the customer. Right now, customers are making

about 5 cents per kilowatt hour, even with a smaller solar energy system.

"You can get a guaranteed income that way. It's literally a payment for all the solar your home can generate," Luther says.

The firm selected to conduct the installation is Midwest Wind and Solar LLC based in Griffith. Founded eight years ago, the firm has experience with electrical, automation and project planning for solar thermal and wind systems for both residential and commercial.

Company president Kevin Moore says the Midwest is behind such states as California and New Mexico when it comes to using solar energy.

But there's a reason for that. "It all comes down to economics. The Midwest has relatively low electric cost. Typically, we pay about 12 cents per kilowatt hour. Out West, they are paying 17 cents to 20 cents per kilowatt hour. You can see why people out west would adopt solar much sooner than us in the Midwest," says Moore.

With the cost of materials and installation dropping every year, solar energy is seen as more affordable nowadays. "The cost of solar has gone down so much, the economics really makes sense today," Moore says.

Moore understands that it will take communities and residents to get accustomed to purchasing solar energy products. "It's not like a refrigerator, washer or dryer. We know what those are and how they work. It really takes education on the part of the consumer to understand how it works, what it does and the cost involved."

One of the biggest myths about solar is that there's not enough sunlight in Northwest Indiana to make it a viable option. "That's furthest from the truth," Moore says. "Germany is the number one user of renewable energy in the world. They get about an hour less of sunshine than we do. It still works even when we have a cloudy day."

Moore says each home has its own unique system. Some panels are installed on a rooftop, or even on land.



FITS RIGHT IN Advances in solar panel technology make it possible to generate power in all kinds of places, including on top of building awnings and overhangs.

"Every home is really customized by us. It's based on the amount of energy usage," Moore says. "We asked to look at their last electric bill. We can determine if you put on 10 solar panels, it may cut your electric bill by 50 percent. Or, if you put on 20 solar panels, it may get rid of their electric bill 100 percent."

Moore says it's important to note that not every home is suitable for a solar panel system. An in-home consultation will determine that.

NIRPC's Kathy Luther says part of her job is to make people feel comfortable with the whole idea of solar energy. "Some people think it's kind of out there but in reality solar energy has been around for more than 30 years. Some think it's too new, it's unreliable, or may lower my property value," Luther says. "There are studies that show that solar systems increase your property value."

Luther adds that Midwest Wind and Solar will not just try to sell you the biggest system. A typical system can range from \$12,000 to \$15,000. Some systems can pay for themselves in eight years.

"There is also a 30 percent federal tax credit on your installation. That is expiring in 2016. So, right there, that is a big chunk," Luther says. "With our system, you'll just sign up, Midwest Wind and Solar, and they'll come out and there's no obligation. Midwest Wind and Solar can also look on Google to see if your house is even suitable for a solar system."

Luther stresses that the assessment in finding out if a system is right for you is free and there is no obligation to purchase.

Midwest Wind and Solar will conduct an on-site solar assessment at your home, walk you through a pro-

posed system design, provide you with a detailed financial proposal, and answer any questions you may have.

Right now, the cities of Valparaiso, Hobart, Gary and Dyer have signed up to be a part of the program. "We've had quite a bit of interest in Hobart and Gary," Luther says. "Those are the people who have signed up to be pioneers."

Overall, Luther says, the campaign by NIRPC is to make purchasing a solar system as easy as possible.

"It just makes it easier. You don't have to find an installer. You don't need to find quotes. We've done all that," Luther says. "You just have to decide if this is what you want to do and if solar makes sense for your house."

For Lisek, he says educating the public is the key in making the program a success. "There's been a lot of confusion on the types of equipment can be used; where this equipment can be mounted; ordinances for communities and businesses," Lisek says. "We're hoping to ready our communities and businesses so that they are solar-ready."

A surprising aspect has been the involvement of local school districts, he says.

"We've seen a lot of enthusiasm with many of our communities. The biggest contributor that we've seen has been our schools. Many school administrators are looking at ways of getting off the grid. Their campuses are becoming more sustainable," Lisek says. "In the coming year, we'll have numerous examples of organizations, businesses, schools and communities that have begun the process of moving toward solar."

Moving toward solar, Lisek says, will have a trickle-down effect into other areas. "We believe that we all can be green. We can help with the brain-drain; we can create some new jobs with the different trades," Lisek says. "We've seen some solar-panel manufactures coming into our area, which is a great opportunity. I think we're just at the cusp of some wonderful things happening in our area." ■

For more information visit SolarizeNWI.com or go to www.nirpc.org/environment/solarize-nwi.



We're upgrading our infrastructure. For whatever the future demands.

From replacing power lines to upgrading natural gas pipes, NIPSCO is making improvements throughout northern Indiana. So the only limits are their imaginations. [NIPSCO.com/future](https://www.nipSCO.com/future)

Michaela, age 8, future inventor

NIPSCO 

Developing Prosperity

John Phair leads Holladay Properties in creating headlines and jobs across much of Indiana.

BY MICHAEL PUENTE

Hardly a week goes by when Holladay Properties isn't in the news.

Whether it's opening new commercial complex to construction of a new hotel location, Holladay Properties is involved in many business dealings across the northern part of the state and beyond.

"We're into vertical integration these days. Kind of like soup to nuts in the real estate development area," says John T. Phair, managing partner, president and CEO of the South Bend-based Holladay Properties. "You have to have a little vision, creativity and design ability. You have to be able to build it and oversee the management of it. That's what we try to do in the real estate projects. We conceive it, we build it, we manage it and we ultimately sell it."

Holladay started in 1952 but broke off into two companies. Holladay Corp. is based in Washington, D.C., while Holladay Properties is based in South Bend.

Phair joined Holladay Properties in 1978 after spending seven years in the mortgage-banking field in Denver. In 1999, Phair became president and CEO for Holladay Properties.

As the managing partner, Phair oversees 75 commercial properties. According to the firm's website, Holladay Properties is among the five largest asset management firms of medical office space in the country.

Since 1998, Phair has led the development of approximately \$50 million of new construction per year, including three of the four largest mixed-use parks in Indiana.

Of course, Holladay Properties is the firm behind the development of the very successful AmeriPlex busi-

ness parks in Fort Wayne, Indianapolis, Portage, Merrillville and South Bend. "These are all long-term developments. These are very large, mix-use land developments," Phair said. "At the Portage site, there are 25 buildings where some 4,000 people go to work every day. And about half that many go to work in Merrillville. The Merrillville complex was a joint venture with the Purdue Research Foundation."

Phair said AmeriPlex properties offer a variety of land uses, from retail to industrial. He says what makes the properties so successful is the master planning, which includes designing the roads, sidewalks, parking and landscaping long before the businesses start to move in.

"For example, when you construct the first building on 400 acres of property like in Merrillville, it looks grossly oversized as far as streets, setbacks and utilities and drainage," Phair said. "But the planning pays off big-time when you keep adding other buildings. We plan for trucks, cars and parking. It's 100 times easier to put all that in at the front end of a project. It's costly, but it saves you tremendous amounts in the long run and makes it much easier to accommodate almost any kind of client. It's the master planning that really makes us different."

In one of its latest projects, Holladay Properties has partnered with Value Place, the largest extended-stay hotel brand in the U.S., to develop 15 new hotel properties in the next four years in the Chicago market.

"This development group has the stamina and resources to aggressively grow with us in this area of the country," Ron Burgett, executive vice president of development for Value Place, said in a written statement,

"Partnering with Holladay in a big way in Chicago is exactly what this brand needs in the upper Midwest. Holladay is a perfect fit."

Holladay will lead the site selection and development effort and will also utilize its architectural services. "Prioritizing sites and gauging entitlement lead times will be the more challenging aspects of meeting the aggressive development schedule," says Tim Healy, senior vice president and partner at Holladay Properties.

"Value Place represents a strategic expansion of Holladay's hotel portfolio," continues Healy. "We were attracted to the Value Place brand based on its strong executive leadership team and our shared core values."

Business, civic and industrial leaders know the quality of Holladay Properties.

"Holladay Properties has built a reputation across Indiana as a first-class developer with two excellent business parks in Northwest Indiana, AmeriPlex at the Port and AmeriPlex the Crossroads," says Donald L. Babcock, director of economic development for Northern Indiana Public Service Co. "Holladay's leadership and local representatives are extremely knowledgeable and professional. Holladay investments have made significant contributions to the local tax base and have created thousands of jobs. Northwest Indiana is fortunate to have such a high-quality firm at the table in many communities working to drive our economy forward."

Holladay has earned multiple development honors over the years. Most recently, the firm won the prestigious NAIOP-Indiana 2013 Developer of the Year award. The award was a nod to Holladay's numerous

development projects in the state, including Bass Pro Shops, multiple AmeriPlex branded business parks, hotels and commercial office space.

For his part, Phair is the former chairman of Trustcorp Mortgage Co. and a current member on the board of 1st Source Bank and investor in several small businesses.

Phair has been involved with numerous civic organizations including the Boys & Girls Club of St. Joseph County, Family & Children's Center, WNIT Public Television, the South Bend Civic Theatre, the Alliance of Indiana (IU Kelly School of Business) Project Future and the Villages of Indiana. He is a graduate of Marquette University.

As Holladay grows, it's difficult for Phair to have his hand in every project.

"I've become a little less hands-on. It's hard to be in six or seven locations at the same time. We have somebody in charge in each and every one of them, but I certainly stay involved," Phair says.

Phair says he hasn't lost any desire to continue getting involved.

"Our business is a fairly high-risk, high-reward type of business. There's a thrill in all of that. We also have a family-type atmosphere in our office here where about 250 people work," Phair says. "I think most of them go home at the end of the day thinking we made the world just a little bit better and hopefully we made some money doing it."

For Phair, this is the high-water time, as opposed to 2008 when the recession hit. "We made money up until about 2007, then life got very complicated and difficult. I began to wonder after about five years if we were ever going to make money again. But we have and we survived and the last couple of years have been pretty good. I'd like to think the future is pretty bright," Phair says. "We've seen a number of our peers disappear but we're into our 65th year so we think we at least figured out how to survive if not thrive."

Although Phair is 65, the Oshkosh, Wisconsin-native says he has no



IT'S A HIT John Phair, managing partner, president and CEO of the South Bend-based Holladay Properties, pictured at Four Winds Field, home of the South Bend Cubs.

plans to slow down.

"I turn 66 this year. As long as my health is good, my work ethic is going to be good," Phair says. "This job is fun to do. I still like what I

do every day. I can't wait to come to work in the morning. Some days are better than others but most days I'm pretty happy when I go home, too." **BQ**

EDUCATION continued from page 24

and National Fleet Coordinator, said the students worked long and hard and developed a plan that offered a unique spin on old ideas.

"When our company was looking at our website, we saw things that needed to be changed, but we were unsure how to develop those changes and make them market-savvy to attract new customers," Shaw says. "The students showed us some new ideas about color palettes and changing pictures to grab the customer and make our website more appealing."

CLR is still in the early stages of implementing the new marketing plan, but Shaw believes it was a win-win. "The partnership with Purdue has been a successful one, and with the growth of our business, we would welcome a renewed partnership with the school," she says.

Students today are looking for

experiences like this one, Shaw says. "That's what these school projects can offer individuals who have hopes to enter their field of choice with the confidence and know how that potential employers need. When a student can enter a job with confidence that they have knowledge, that's something that can't be taken away, and it develops a sense of pride and accomplishment."

It's also a tool that Shaw says many unemployed people lack. "Education, accompanied with experience, is a boost to a resume that lacks job experience in the field to which the student wants to enter."

As a result of working with the students, and hiring intern Loriann Reed, a Purdue Calumet graduate with marketing experience, Shaw says CLR has created a new PowerPoint presentation for clients, new letterhead and new proposals to expand and compete for customers.

Reed says she decided go back to school in her 50s and change careers. But she didn't anticipate the difficulty she experienced in landing employment upon graduation. "I was either over-qualified or too old to take a risk on. I was experiencing some difficulty in landing employment," the Gary resident says.

"CLR embraced me with open arms and gave me the opportunity to show that I do have something to offer the work world and I'm not too old to make a difference," Reed says.

"It has shown me that there is work for me and my skills can be transferred to a job skill set. Businesses should invest in students that have the potential to expand their minds and learn what is really out there. Confidence is the key, and that confidence comes with experience," Reed says. "That's what a great collaboration between a university and business can achieve." **BQ**

WOMEN continued from page 33

proud of what you're doing. If you're not doing that, you're in the wrong field."

Ashley Dickinson became COO of Community Health Systems in Valparaiso in January 2014. Previously, she was COO at the CHS Northeast Regional Medical Center in Kirksville, Mo. Although she's early in her career, Dickinson has moved steadily upward in her chosen profession and is focused on her goals.

Dickinson began charting her health care career course in childhood. She comes from a family of health care workers. Her father is a certified athletic trainer and her mother is a surgical nurse.

"I've always wanted to be in health care," she says. "I've always been fascinated by medical and health care systems.

After completing high school in suburban Tulsa in 2002, Dickinson earned a bachelor's degree in finance from Oklahoma State in 2006. She completed an MBA and a master's of science degree in health administration at the University of Alabama.

During graduate school, she applied what she learned in the classroom to real world situations in the university affiliated hospital.

A particular incident stands out for Dickinson. She was job shadowing an orthopedic surgeon who had a patient with a diagnosis requiring treatment by the only specialist in the state, who lived quite a distance away. Dickinson felt for the patient, a struggling 30-something single parent, who was suddenly faced with the inconvenience of traveling to receive necessary health care.

"My eyes were opened to the issues of health care access," says Dickinson, who subsequently shadowed hospital administrators and learned more about the role of finance in their work.

She appreciates the CHS Porter Health Care System's affiliation with the Loyola University medical center in Chicago, which gives Valparaiso patients access to specialized care that is not far away. "We want to keep patients as close to their families as possible," she says.

Dickinson also values the breadth

of her health center's services, which include cardiovascular treatment, women and child services and neonatal intensive care.

Dickinson's husband is a certified registered nurse. The couple was drawn to Northwest Indiana because of the concentration of health care facilities offering rich employment opportunities for both of them. They've purchased a house and are settling into the Valparaiso community. Their five-year plan for the future includes having children and, eventually, Dickinson wants to become a hospital CEO.

"It has been an exciting journey for sure," Dickinson says.

Of course, things don't always go as planned. Sheryl Sandberg found that out in May, when her husband Dave Goldberg unexpectedly died while exercising during a family vacation. Sandberg and Goldberg have two children. One thing does seem certain: Sandberg and the accomplished women in this profile will continue striving to achieve their goals and sharing what they've learned along the way. **BQ**

also find these areas of practice to be intellectually stimulating.”

To that end, Carberry is quick to point out that many people, including fellow attorneys, think that business law is a dry area of the practice. However, that has not been his experience.

“Practically every day there is a new issue for consideration on my desk,” he says. “While we all have good days and bad days at work, I enjoy the daily challenges of my practice and like to come into the office every day to see what awaits. Often the solution to a client problem is found through thinking creatively or talking a problem through with one of my colleagues here at the firm.”

JOHN SMARRELLA
Barnes & Thornburg LLP



Proprietors of family-owned businesses lean heavily on John Smarrella, an attorney with Barnes & Thornburg’s South Bend office.

“I serve as outside general counsel [for many family owned-businesses],” he says. “That could include mergers and acquisitions, succession planning, joint ventures, and corporate governance matters. It really runs the gamut on the business side.”

But Smarrella recognizes he doesn’t operate in a vacuum. His success really comes down to a team effort.

“One of the things I enjoy about Barnes & Thornburg is that we have a number of attorneys I can turn to as resources,” says Smarrella.

Speaking of resources, Smarrella says a legal professional can provide value throughout any business transaction. He says there’s a tendency to bring in an attorney near the end of process, but the reality is that he or she may be able to spot any issues from the outset, thus saving time and money later.

“If we can do that on the front end, it’s usually a much smoother process,” he says.

EDWARD HEARN
Johnson & Bell Ltd.



Edward Hearn, with Johnson & Bell in Crown Point, welcomes a challenge in the courtroom. The attorney, who has been practicing law for 20 years, concentrates his practice on civil litigation of complex disputes with large exposure.

Hearn says what makes him different is his willingness to take cases to a jury. In his words: “[This proves] an advantage for my clients when it comes time to discuss settlement since my adversaries are aware that our side will not ‘cave in’ on the courthouse steps just to avoid a trial.”

Speaking of trials, Hearn says in recent years it has been more challenging to ensure a fair one. He says that’s because “previously, courts and juries were not predisposed to treat corporations or businesses differently than individuals once the law on the matter was explained to them.” However, popular opinion looks unfavorably towards corporations and businesses, making it more difficult to ensure impartiality.

“Because of this, the selection of juries and the process involved in this has become much more important in

business law cases,” he says. “I confront jurors about these biases and prejudices directly during jury selection in order to ‘weed out’ jurors who will not give businesses a fair day in court.”

DAVID L. SIMMONS
Drewry Simmons Vornehm LLP



After 35 years practicing, David Simmons of Drewry Simmons Vornehm in Crown Point, knows the law inside and out. The founding partner focuses on transactions, construction law, and commercial litigation.

Simmons says he appreciates the problem-solving nature of his work: “I enjoy representing a wide variety of clients in business matters and helping them to navigate their way through complex transactions.”

And that complexity is something often overlooked by clients, he says. For that reason, he argues that “proactive legal representation can often reduce the risk of loss and liability inherent in operating a business.” To that end, he says business owners benefit most from retaining a lawyer who can act as both a trusted adviser, as well as a problem-solver. He or she can efficiently design solutions that meet a client’s particular needs.

BUILDING LEADERSHIP CAPACITY
in Northwest Indiana



Now Accepting Applications for Fall 2015

- ◆ Connect to a network of more than 1,200 NWI leaders
- ◆ Engage in regional issues
- ◆ Be aware of NWI strengths and resources
- ◆ Learn how you can make a difference



Visit www.southshorelc.org today to learn how you can participate!



technology magazine's cyber security edition focuses on trends in the cyber security landscape, helping CIOs navigate and understand solutions, and providing a listing of those firms best equipped to handle the ever-changing landscape.

"Cimcor has been on our radar for stirring a revolution in cyber security

space and we are happy to showcase them this year due to their continued excellence in delivering top-notch technology-driven-solutions" says Harvi Sachar, publisher and founder of CIO Review. "Cimcor's solutions continue to break new grounds benefiting its customers around the globe and we're excited to have them featured on our top companies list."

According to Robert E. Johnson III, president and CEO of Cimcor, "This is not only a wonderful honor from CIO Review magazine, but this acknowledgment affirms our product strategy and roadmap of innovation as we move into the future. We continuously strive to create groundbreaking security solutions that are not only technology-based, but ones that are closely aligned to our customer requirements as well."

This continued momentum has allowed Cimcor Inc. to emerge as a leader in file and system integrity monitoring software for servers, network devices and databases, as organizations attempt to maintain compliance, ensure continuous system uptime and take control of their environment.

PURDUE FLOOD WEBSITE OFFERS RESOURCES FOR REBUILDING

Purdue University's Extension Disaster Education Network has compiled a number of informational resources on a new website to help agricultural producers and homeowners affected by this summer's destructive floods in Indiana.

The site includes instructional videos, background materials, news stories and how-to guides produced by extension experts. Topics covered on the site include crops and livestock, agribusiness, residential flooding, horticulture and gardening, financial management, mold control, food safety and managing stress.

"Those who have lost crops or personal property face many decisions going forward. By providing these resources, we hope to help people make choices with confidence," says Michael Schutz, director of extension's agriculture and natural resources programs in the state.

Resources available on the site include a field guide to cleaning up flooded homes, and an additional publication featuring homeowner suggestions for pre- and post-flooding practices regarding water supply, health and septic systems. **BQ**

2015 Best of Northwest Indiana Business
Local Telecommunications Company

As voted by the readers of *Northwest Indiana Business Quarterly*

MTA
Midwest Telecom of America, Inc.

Looking for a new telephone system? Call MTA today and set up a live demonstration of MTA's Allworx IP PBX telephone system.

- IP Telephone Systems
- DVR Security Camera Systems
- High Speed Internet
- VOIP Services
- SIP Trunk Services
- Managed Router Services
- Managed Firewall Services

Compare MTA to your current provider and save \$\$\$\$!

Call us at 1-877-PickMTA or email us newsales@pickmta.com

IMMEDIATE CARE CENTER
THE DOCTOR IS IN

7am-9pm, 7 days 365 days a year including ALL holidays
ALWAYS seen by a PHYSICIAN

Most major insurance, Medicare, Medicaid, cash, check, credit/debit card.

No appointment. No hospital fees.

Children & adults Illness & Injuries

Occupational Medicine & Sports exams.
Serving NW Indiana since 2003
US Hwy 30 & Burr St—SE corner "Pointe"
219/769-1DOC (1362)






Steve C. Kring

Business Plan Basics

Spell out your plans in detail in order to get startup financing.

For startup ventures, a well-written business plan will play an important role in the success of the business, but also will be required by banks to consider financing. The business plan should provide the bank with an overview of the company, market and competition, along with financial projections.

I highly recommend that entrepreneurs work with a certified public accountant to draft the financial projections. A CPA with experience in your type of business or industry can provide valuable insight on various factors impacting revenues and costs that will be needed to put together your company's balance sheet and income statement. This, along with footnotes and supporting documentation on how you arrived at your figures, will play a vital role in helping banks determine if the projections are achievable. Not providing this detail will make it almost impossible for a bank to consider your financing request, so take the time and spend the money to make sure your projections are realistic and supported by industry data.

A good business plan should consist of eight sections.

- Section 1: The *executive summary* should provide a succinct explanation of your business and its activities, with an overview of your key objectives and business goals.

- Section 2: The *business description* should describe your perception of the company, and discuss how your business will grow and make money.

- Section 3: The *market and competition* section should acknowledge competitors and explain how your company is different from other providers.

- Section 4: The *product and service* section should describe the core of your business.

Take the time and spend the money to make sure your projections are realistic and supported by industry data.

- Section 5: The section on *marketing/selling* should explain how you will access the marketplace. Will you advertise and by what instrument (newspapers, billboards, website, trade publications, trade shows, etc.)?

- Section 6: This section focuses on *management and personnel*, and should explain how you will staff and manage your business. It should include one-paragraph profiles of you, partners and any other key team members.

- Section 7: The *financial data* section should contain the balance sheet, profit and loss statement, break-even and cash flow analysis.

- Section 8: Include such *appendices* as testimonials from potential customers, research clips and anything else relevant to your business.

In addition to your business plan, include your last three years of personal tax returns and an updated

personal financial statement, which breaks out your assets, liabilities and net worth. Banks must review and analyze the business owner/owners to determine if they have outside income and assets to assist with startup expenses or to pledge as collateral for loans.

It is important to note that due to the inherent risk associated with startup businesses, banks will likely use a government enhancement program to mitigate the risk. These programs are administered through the Small Business Administration and come in the form of a guaranty up to 85 percent, or a loan. Having the U.S. government guarantying the loan or collaborating with the bank with financing the new venture will provide the bank an incentive to take on the additional risk because it reduces exposure of loss.

You can get free assistance from a number of nonprofit sources, including SCORE "Counselors to America's Small Business" and local Small Business Development Centers. You can visit SCORE at www.score.org to find the chapter nearest to you.

Steve C. Kring is LaPorte County market president at Horizon Bank in Michigan City.

A Future With the Cubs

South Bend minor league team thrives as an affiliate of Chicago's North Siders.

BY BEN SMITH

The past is here, beyond the shimmering emerald grass, beyond the walkway that runs behind center field, beyond the scoreboard welcoming everyone, on this blue-sky evening, to Four Winds Field and Back to the Future Night.

But first, back to the past.

It's in a small enclosure behind the scoreboard, where field equipment and assorted other clutter rests in peace. Against one wall, nearly hidden, is a large round illustration of a yellow-green-and-silver bird. His given name is Swoop, and once upon a time he was the mascot of the Midwest League Single A baseball team known as the South Bend Silver Hawks.

The baseball team survives. But the color scheme is now a familiar red-white-and-blue, and the skyline is dominated by a giant inflatable bear—a bounce-house in the kids' Fun Zone beyond left-center that is master of all it surveys.

Which is, these days, the South Bend Cubs of the Midwest League.

Team owner Andrew Berlin swung the deal that made South Bend a Chicago Cubs affiliate last fall, and a neater fit can hardly be imagined. A Cubs town 100 or so miles by highway or rail from Wrigley Field is now a Cubs town squared—as evidenced by the locals who differentiate between one and the other by saying “Cubs” for their MWL team, and “Cubs-Cubs” for the parent club.

“It's absolutely amazing,” says South Bend Cubs president Joe Hart. “I think obviously we had our excitement just because we were going to be part of the Cubs organization, and then the fact they're playing well



IN THE LINEUP Third baseman David Bote of the newly renamed South Bend Cubs.

... we're showing highlights on the video board of Cubs scores and you hear the crowd go crazy and cheer when they're winning. So it's kind of like the perfect storm coming together.”

It would seem so. On one end, you've got a Cubs regime whose goal from the start was to rebuild the farm system, a process that's beginning to pay dividends as young stars such as Anthony Rizzo and Kris Bryant lift the Cubs from bottom feeders to contenders.

And on the other end?

In South Bend, you've got a Single A franchise that has been around almost 30 years. And it, too, has undergone a renaissance of its own with the transformation of Coveleski Stadium into Four Winds Field at Coveleski Stadium, one of several

gleaming state-of-the-art facilities in the Midwest League.

A statue of South Bend Hall of Famer Stanley Coveleski in mid-pitch still greets visitors at the brick-and-wrought-iron north gate, but beyond that the place looks nothing like it once did after five years of renovations.

Beyond left field and left center, there's the Fun Zone and the Budweiser Picnic Garden and the Miller Lite Tiki Hut and the Cubs Den team store, housed in a former synagogue that's listed on the National Register of Historic Places. There's a splash pad and terraced lawn seating in the right-field corner. There's the Barefoot Wine Party Patio just beyond the 360 sign in right-center, and cheery beds of yellow daffodils and decorative grasses everywhere.

Four Winds has seating for 5,000 fans, and the Cubs are drawing right around 4,500 per game so far. Seven times, as of this night in mid-June, they've drawn crowds exceeding 7,000.

“We're thrilled to begin this partnership with South Bend,” Theo Epstein, president of baseball operations for the Chicago Cubs, said on the MWL website last fall. “South Bend provides exactly what we were looking for both as a community and as a farm club.”

The community and the farm club say the same about the Cubs.

“Exciting,” says infielder David Bote from Longmont, Colo., who was drafted by the Cubs in 2012. “Just to be drafted in general, and then to be drafted by a team the caliber of the Cubs.

“The fan base and following is just ginormous. It's worldwide. Everywhere in the country you go, there's Cubs fans.”



MATT CASH/RE/SOUTH BEND CUBS

TRANSFORMATION Four Winds Field at Coveleski Stadium is one of several gleaming state-of-the-art facilities in the Midwest League.

Fellow infielder Andrew Ely agrees. Drafted last year, the Cubs have always been on his radar. He grew up in Boise, Idaho, where until this summer the Cubs' short-season Class A affiliate played.

"The (Cubs) haven't won in a long time in terms of the World Series and at the highest level in the bigs, but it seems like there's fans everywhere," Ely says. "That's something I've experienced in the first year and a half. Everywhere I go there's Cubs fans."

More so this summer than ever, given the parent club's rise in the National League Central standings. Whether it's that or the increased emphasis on the farm system, or a combination of both, everyone in the organization feels a certain electricity in the air these days.

"We just came back from Peoria, who's with the Cardinals, and you can still feel a little tension between Cubs and Cardinals even there," Bote says. "You get Cubs fans and Cardinals fans and they're cheering ... it's a great atmosphere."

Ely agrees.

"It's more of a winning attitude," he says. "You see the higher club's doing well and you kind of don't want to be the one or two clubs that don't perform. So it's kind of a thing we're all competing off of that."

No one senses it more than South Bend manager Jimmy Gonzalez, who's been in the organization for three years and manages a roster that includes players from the U.S., Canada, Cuba, Venezuela and the Dominican Republic.

"I think everyone on the planet knows the history of the Cubs and how they haven't won, and the excitement that winning brings," Gonzalez says. "We want to see our big club succeed. And I think it does filter down to these young guys."

"They see these guys winning, and it's a motivation for them. When they see these guys winning it's like, 'Wow, I want to go win there.' So I think it's good to see throughout the whole organization."

On this night in June, the winning doesn't happen. The Cubs are a young club even by Midwest League

standards—their top prospect is 18-year-old infielder Gleyber Torrez—and on this night they'll lose 3-1 to the Dayton Dragons to drop to 27-35 on the season. Gonzalez, meanwhile, will get tossed arguing a play at the plate.

Comes with the territory in the Midwest League.

"This is a full season," Gonzalez said earlier. "You go to spring training, you break camp and you go to wherever you're going. Especially at this level, with these first-year guys, it can be tough on them. A lot of them are learning right now, not necessarily baseball things, but what it takes on a daily basis."

That apparently goes for everyone.

On this night, for instance, 4,746 fans show up at Four Winds. A Marty McFly look-a-like throws out the first pitch. And the team's two mascots make their usual appearance.

One is Stu, a bear. The other is Swoop himself, who—like so much else here—has undergone his own transformation.

He now wears a Cubs cap and a Cubs jersey. **EQ**

Arts Update

Upcoming events in Northwest Indiana and Greater South Bend.



John Cain



Jack Walton

NORTHWEST INDIANA

BY JOHN CAIN

The fall season abounds with arts offerings! Hammond's Towle Theater presents "Perfect Wedding," September 11-27. An appalling situation occurs when a bridegroom wakes up on his wedding day to find a strange girl beside him in bed. Worse, during the ensuing panic to get the stranger dressed and out of the way, the bride arrives and the girl is trapped in the bathroom. By the time the bride's parents and half the hotel staff get in on the act, the chaos reaches nuclear proportions. Visit www.towletheater.org for details.

Valparaiso's Memorial Opera House presents "The Addams Family," October 4-18. They're creepy and they're kooky, mysterious and spooky, and America's most lovable creeps come to the Opera House just in time for Halloween! Join Gomez, Morticia, Wednesday, Pugsley, Fester and Grandmama Addams for a night of squeaks, screams and squeals, when grown-up Wednesday Addams, the ultimate princess of darkness, falls in love with a sweet, smart young man from a respectable family. Horror takes on new meaning for the Addams family on the fateful night they host a dinner for Wednesday's "normal" boyfriend and his parents. More info at www.memorialoperahouse.com.

The Northwest Indiana Symphony presents "Hooray for Hollywood," its opening concert of the 2015-16 season, on Friday, September 25, at the Star Plaza Theatre, Merrillville. Music and movies have always gone hand in hand. Music can set the mood, convey an emotion, and in some cases be a character itself. Film clips and still photos will accompany the music selected by Maestro Kirk Muspratt,

who will also share behind-the-scenes stories of some of the most beautiful and beloved pieces, explaining how music enhances a scene. From uplifting to epic, the music of the big screen will be celebrated from films like "Close Encounters of the Third Kind," "Star Trek" and "Gone with the Wind" and by such legendary composers as John Williams, Danny Elfman, Elmer Bernstein and Alan Silvestri. Additional details at www.nisorchestra.org.

The South Shore Arts Regional Arts Calendar has current information on exhibits, concerts, plays, dance performances and more at www.SouthShoreArtsOnline.org. Find out more by watching Lakeshore Public Television's "Eye on the Arts," every Friday evening at 7 p.m. on "Lakeshore Report."

GREATER SOUTH BEND

BY JACK WALTON


The South Bend Jazz Festival returns August 29. Jazz ensembles perform throughout the day and evening, with shows in multiple downtown South Bend venues. This year's headliner is the Moutin Factory Quintet, led by French twin brothers bassist Francois and drummer Louis Moutin. Jazz improvisers are often said to use telepathy in anticipating one another's moves. The Moutins add an additional mysterious ESP that many twins share. The result is thrilling modern jazz. Check out the full roster of artists at southbendjazzfestival.com.

The Chris Wilson Pavilion at Potawatomi Park in South Bend bustles with energy for the Community Foundation of St. Joseph County's Performing Arts Series. The free weekly performances include dance, theater and a wide range of music. The annual South Bend Symphony Orchestra concert

is always a major event. This year, conductor Tsung Yeh will lead the orchestra in a full concert along with a community-play-along of Verdi's "Anvil Chorus" on August 22. Go to cfsjc.org for the full series info.

South Bend Civic Theatre's fall season touches a lot of bases. From September 11-27, SBCT presents Christopher Durang's comedy "Vanya and Sonia and Masha and Spike." For a musical, SBCT is getting ambitious, staging "Miss Saigon" from October 2-25. Then it's the campiest of camp: "The Rocky Horror Show," originally a theatrical production before becoming a cult midnight movie, takes the South Bend stage October 30 to November 7. Visit sbct.org for details.

The Ruthmere Museum in Elkhart has added music to its mix, with the announcement of a new Fall Concert Series for 2015. Highlights include the witty songstress Spider Saloff on October 23. She has an encyclopedic knowledge of the Great American Songbook, and her concerts always have anecdotes along with the songs. Smooth jazz saxophonist Danny Lerman plays tunes including his new single "Rio de Dinero" on November 5. See the full schedule at ruthmere.org.

Currently on exhibit at the University of Notre Dame's Snite Museum of Art—and running through December 6—is Danae Mattes' "Transitory Waterscapes," featuring paintings and an installation called an "evaporation pool," in which various clays change patterns over the course of the exhibition. Also on display: "Counter-Archives to the Narco City," August 16 through December 13. An exploration of art and human rights, it's co-curated by Tatiana Reinoza and Luis Vargas-Santiago. Check out what else is happening at the Snite at sniteartmuseum.nd.edu. 

Leaders as Heroes

Winners of the 2015 South Shore Leadership Awards.

BY JERRY DAVICH

Keith Kirkpatrick asked hundreds of guests to raise their champagne glasses to symbolically toast the newest “Leaders as Heroes” inductees.

More realistically, Kirkpatrick hoped his toast at the jam-packed Avalon Manor in Merrillville raised awareness to the importance of publicly recognizing our region’s “doers, founders and risk-takers,” as he calls them.

“This is our salute to your leadership, and to each of you who guide our organizations and make things happen,” says Kirkpatrick, president and CEO of the South Shore Leadership Center.

The center received an overwhelming response to its call for nominations for the fourth annual awards tribute, designed to honor unsung leaders who exemplify a vision to educate, challenge, inspire, encourage, connect and engage. Northwest Indiana is led by a powerful network of diverse, innovative and energetic leaders who routinely advance effective solutions to significant issues in our communities, yet have received little recognition for their achievements in leadership, Kirkpatrick says.



SALUTING LEADERSHIP Pictured in front: Tiffany English, executive director, The First Tee of Hammond, and O’Merrial Butchee, director of the Ivy Tech Community College Center for Innovation and Entrepreneurship. In back are Alicia Nunn, founder and executive director of ARISE, and Scott Bourrell, first class patrolman with the Crown Point Police Department.

The spring awards celebration, sponsored in part by NIPSCO and Northwest Indiana Business Quarterly, featured 14 finalists and five honorees using 10 principles for criteria, such as engaging, innovative and ethical. Those finalists were: Scott Angel, Richard Christakes, Tiffany English, Scott Bourrell, Dion Campbell, O’Merrial Butchee, Geof Benson, Jon Hoek, Kimberly D. Smith, Greg Mance, Marcus Martin, Alicia Nunn, Tyrone Spann and Michael Sutton.

Five of the finalists received top honors—Campbell, Butchee, Benson, Hoek and Smith—bestowed at the event with custom-made awards reflecting their efforts through the years. For example, Campbell’s award includes hands reaching out to young people and a transformer to reflect his transformative work as a police detective.

“These leaders are truly our region’s greatest asset,” Kirkpatrick told guests.

DAN LOWERY

President

Calumet College of St. Joseph

The center’s second annual Crest Award went to Dan Lowery, an ordained deacon who has served on more boards, committees and organizations than most any professional in this region. The award, the pinnacle honor of the evening, was created to exemplify five tenets of professional excellence through being a teacher, mentor, model, historian and, of course, leader.

“I’m moved by the professional and personal stories of the award winners,” says Lowery, president of Calumet College of St. Joseph. “Each of us is challenged to make the world a better place, even in our own small way.”

DION CAMPBELL

Michigan City Police Department

“I was actually a bit embarrassed,” Campbell replies when asked for his initial reaction to being named a finalist and honoree. “After getting



“ALL ABOUT THE ENVIRONMENT” Honoree Geof Benson, executive director of the Dunes Learning Center, speaks with Jim Jessup, facilitator with Leadership LaPorte County.



IMPACTING LIVES Left photo: Mike Sutton, pastor at LaPorte Campus Liberty Bible Church, congratulates Dion Campbell, Michigan City Police Department resource officer. Right photo: Tyrone Spann is community program director for Foundations of East Chicago.

past the initial embarrassment, I felt humbled and then very grateful.”

The community initiatives he helped launch began with “hearing a cry in the community,” he says, prompting his decision to then take action.

“In observation of the current issues facing law enforcement engagement with the public, it sends a clear message that reforms must take place in both policing procedures and in society norms,” says Campbell, a police detective who also serves as a high school resource officer. “There does exist a posture and mentality where law enforcement can execute their duties while garnering the respect of the communities that they serve.”

Campbell hopes that earning this award may help draw awareness to others who also came from humble means while serving as an “inspirational point” to live for more than just themselves.

“It also creates a platform to further meaningful agendas that can impact positively the lives of others,” says Campbell, who founded the police department’s Youth Leadership Academy.

His advice for other aspiring leaders: Never enter into a project for recognition. “Your gift will make room for you and bring you before the right people,” he suggests. “Do it because it’s the right thing to do. Do it with excellence. Life without purpose is a tragedy.”

O’MERRIAL BUTCHEE
Director of the Gerald I. Lamkin Innovation & Entrepreneurship Center
Ivy Tech Community College Northwest in Gary

Butchee has been told by sev-

eral respected people that God has “something special” in His plans for her. For instance, Dr. Victor Obajuluwa, a prominent physical therapist, saw her struggling to get around after having knee surgery last year, and he acknowledged her as “a gift to many.”

Her gift led her to co-write the “Dare to Dream: One Region/One Vision” grant, and multiple books, including “Phobophobia,” exploring the timeless choice to live by faith, not fear.

“This award is a testament to the fact that old-schoolers can be taught new tricks,” she says. “I was honored and very appreciative of the gift as a finalist and award winner.”

She quickly thanked the center under Kirkpatrick’s leadership and her nominator, Dr. Janell Harvey, who supported her.

Her advice is to perform tasks with pride, passion and the highest of ethical intentions.

“If you only seek happiness in what others will say about you, you will have a miserable life. Take joy in that you were able to make a positive difference in the lives you touched and what is yours will come to you.”

JON HOEK
Vice President of Pig Production Bellstra Milling Co.

Jon Hoek felt truly humbled for being recommended for this award, let alone becoming a finalist and honoree.

Truth be told, he had never known about the South Shore Leadership Center but quickly became impressed by its service to the region. As creator of the popular “Pig Adventure” at Fair Oaks Farms, his acceptance comments were filled with little pork,

only substance. And an appreciation for God, church and his colleagues, in that order.

“Community and teamwork are what gets things done and so much of what I am passionate about has been a group effort, learning and growing from others,” he says, particularly noting Divine Hope Reformed Bible Seminary.

His award was adorned with three crosses symbolizing his faith-based efforts in churches, schools and prisons. “To Him I am grateful,” Hoek says.

Through this award, he has already met so many other unsung heroes who have become good friends and great connections.

“Leadership is sometimes hard to come by these days. I am grateful that South Shore Leadership Center exists to recognize the efforts of leaders who are not tooting their own horns, so to speak.”

GEOF BENSON
Executive Director
Dunes Learning Center

As Kirkpatrick puts it, “Geof Benson is all about the environment.” No truer words have been said about an award honoree.

Benson, from Beverly Shores, exemplifies this description through his work, his words and his leadership roles.

“When I first heard I was a finalist, I was very excited and humbled—even more so at the press conference when I met the other leaders who were also finalists,” he says. “I was impressed with their talents, passions and impacts on their communities.”

When the awards were announced, Benson was grateful to be recognized

and happy to share the stage with these other regional leaders, he says.

“Each of this year’s award winners is doing impressive and critical work. Leaders as Heroes doesn’t just recognize individuals, it shines a light on some of the best and most promising things happening in our region. It is inspiring to know that people notice and value the work we are doing.”

His advice also comes naturally: “Do it as if someone is watching and maybe someday they’ll notice your efforts. But do it for yourself.”

KIMBERLY SMITH

Executive Director

Early Learning Partnership of NWI

Kimberly Smith has been involved with the center as a Leadership Northwest Indiana (LNI) class 29 alumni, guest speaker, and several related events. And now she is among the center’s highest honorees.

“To be recognized at this event and held up with such an incredible group of community minded and engaged people was awesome in itself,” she says. “Finding out I was an award winner was a really proud moment, especially having my family, staff members and my 7-year-old son in attendance cheering me on.”

It was Dan Lowery who suggested she bring her young son to the awards dinner so he could better understand what mommy does when she’s away from him “working.” What she’s doing is making an impact on others’ lives.

“Hopefully it inspires my son and others to be engaged in their community,” says Smith, who has worked as a Parents as Teachers national trainer for more than a decade.

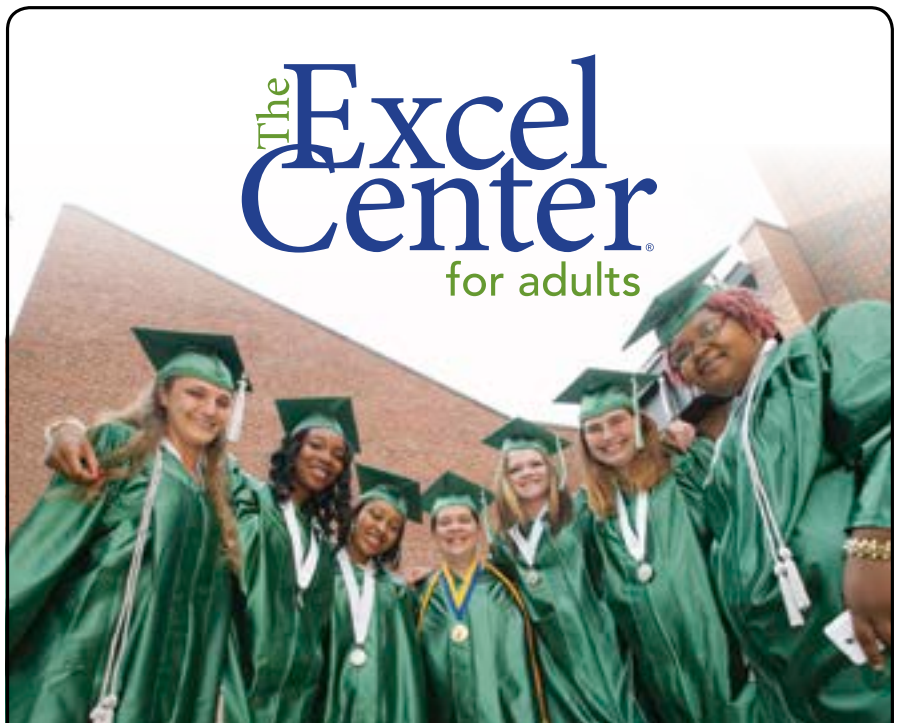
“Being recognized for the efforts put forth in the field of early childhood parent education and support over the past 15 years is really awesome,” she says. “I share this award with the incredible staff, board members, volunteers and families that make up Early Learning Partnership of NWI.”

“The award process brings a great opportunity to spread awareness of the importance of early childhood

initiatives toward improving the quality of life in our communities,” she adds. “The uniqueness and thought that went into the actual physical award was really special.”

Her award featured a parent and child reading and playing together, perfectly capturing what Smith is passionate about and the mission she serves.

“What I have learned and would pass on to others is that sharing your strengths, and being able to pinpoint assets that make you an effect leader, allows us to pass on lessons learned for future leaders,” she says. “It also builds a stronger understanding of self. I am a better leader now than before the Leaders as Heroes award process.” **BQ**



Helping the Community One student at a time

A **tuition-free** school for adults who want to earn an Indiana Core 40 high school diploma and have more career and college opportunities.

- Day and evening classes
- Eight week sessions
- Personal attention and support
- No cost to attend
- Free child care
- Free transportation

The Excel Center is a public school operated by Goodwill LEADS, Inc.

2721 Kenwood Ave. | South Bend, IN
574.472.7300 | ExcelCenterHS.org

Rising Rates

The Fed is expected to make a move soon; what will the impact be?



Phil Britt

BY PHIL BRITT

The Federal Reserve is expected by many economic experts to hike interest rates as soon as September and perhaps again in December.

The Fed took a pass on increasing the Federal funds rate at its June meeting, with Federal Reserve Chairwoman Janet Yellen saying the board needed further improvement in the economy before making the move. When the Fed does increase rates, be it September, December or, if the economy unexpectedly weakens in 2015, sometime in 2016, it will mark the first increase since 2006.

The rising interest rates will affect the finances of most people, primarily on the things that they buy on credit as well as their investments.

We asked Bill Witte, associate professor emeritus of economics, who continues to conduct research for the Center for Econometric Model Research in the IU Kelley School's Indiana Business Research Center, to discuss how he sees rising interest rates affecting different loans and investments.

Here's a look at some of the effects of rising interest rates:

Home loans—Fixed-rate loans with rates already locked in will look even better as rates trend up with what the Fed does. It's not an exact science, a one-quarter point interest rate increase by the Fed does not automatically lead to a one-quarter interest rate increase in new fixed home loans—the fixed-rate loans are more closely tied to the rates on 10-year bonds, which have already trended up—Witte points out. The best home rates for a 30-year mortgage were right around 4 percent in mid-June, up from 3.25 percent a

year earlier. If the Fed bumps rates up, the fixed-rate loans will likely continue to rise, though not necessarily as much as the Fed increases.

Adjustable-rate loans, on the other hand, could see an increase that mirrors or even exceeds the Fed's moves, Witte says. Those who already have adjustable-rate loans could see a larger than expected rise in rates—and in payments—when their loans readjust from initial teaser rates.

The good news for home sellers is that the Fed finally pulling the trigger on higher interest rates will likely push some potential buyers into the market in order to lock in rates before they go yet higher. However, the weak home sales still have to overcome other economic issues, including Millennials who are more reluctant to buy homes than their parents were at the same age, the continuing overhang from the housing bust and relatively weak wage increases over the last several years.

Personal loans—Loans for automobiles, home equity, etc., will be affected more than fixed-rate loans, but less than adjustable-rate loans, according to Witte.


Credit cards—Even though credit card rates are well into double digits already, the rising interest rates will mean that those rates will go up along the lines of personal loan rates. So it will be more expensive than it has been for years not to pay off balances each month. Credit card issuers will likely be less generous with their zero percent promotional offers as well.

Stocks—Stock prices are expected to go down, initially, with utilities and other interest-sensitive stocks hit the hardest once rates start rising. People tend to buy utilities and other

large dividend stocks primarily for the yield, Witte explains. But the dividends won't go up with the Fed's move, so the yields will no longer look that attractive.

The picture isn't as clear with growth stocks, Witte says. Many of these stocks could go down in anticipation of the Fed's move, then trend back up once the announcement is made because uncertainty will be removed. The big issue, according to Witte, is whether any Fed action has a negative effect on the overall economy. If it does, then stocks on the whole will trend down. However, the Fed theoretically wouldn't be increasing rates if the Fed governors didn't think the economy was strong enough to support more normal rates—historically around 3 percent, not the current 0.25 percent.

Yellen emphasized during her remarks in June that the Fed's moves would be data dependent. If that theory holds and an increase does seem to put too much slack in the economy, the Fed would keep the lid on future increases. So any stock market effects of moves or non-moves could be dramatic, but short in duration.

Bonds—Bonds will drop in price with the rise in rates, but the good news for investors is that new bonds will offer higher yields because bond issuers will now need to pay more to attract investors to purchase the obligations. Yet bond prices will continue to trend down until rates stop going up, Witte says. So unless an investor plans to hold a bond to maturity, he or she is better waiting to purchase bonds for another two to four years—when any Fed rate increases are expected to be over, according to Witte. 

Your Website Investment



Michelle Andres

Some factors to consider as you plan your online presence.

There's no question that websites sell. Today's consumer relies on information from on the Internet to make most purchase/service decisions. Today's consumer uses multiple relevant information channels such as online reviews and social media to benchmark, prioritize and support decision-making.

Regardless of your industry—whether you have a retail, service or manufacturing-based business—you need to have great web presence if you want to be in the mind of today's consumer. That presence starts with your website. However, when you don't know what you don't know, the biggest hurdle you face when making decisions for your company's website is simply a lack of information. So, before you embark on your next web adventure, consider the following information so that you can make the best decisions for your business that will give you a functional and well-performing website with a long shelf life and minimal headache.

The branding—Your website is an extension of your business. It needs to look and feel like it. By visiting your website, a viewer should be able to know and understand your brand as well as get a sense of your business culture. Therefore, your site should be strategically designed to accomplish those goals. Templates can be great, but customization can really set you apart. Remember that your web presence is an investment that should yield results.

Responsive design—More and more business and decision-making happens on the run. In the world of tablets and smartphones, responsive design is a must. This does not mean that your entire site becomes

tiny but viewable. Rather, your site should automatically reorganize itself to become user friendly for whatever device it's being viewed on according to resolution and screen size.

Content management—The only certainty with the web is that it will change, so to maximize your capabilities with the least amount investment possible, have your site built on a solid content management system (CMS). Three great options

You need to have great web presence if you want to be in the mind of today's consumer.

are WordPress, Joomla and MODX. A CMS makes it possible for an average person to make updates to the website and maintain search and marketing optimization strategies. Additionally, sites built on a CMS are very scalable, meaning that they have the ability to easily grow alongside your web needs.


Don't rent—Own your site. Be sure to ask your web designer if you will own your site after its completion. When you don't, it's like renting a house you already purchased.

The best content—While search engine optimization (SEO) should always be considered, content should be written for your readers first. Good, solid copy engages the reader and also satisfies many SEO techniques. SEO scoring includes a much larger surface area of factors than content alone.

Consider security—Your website is a key part of your reputation management. Most people don't even know when their website has been hacked until something brings it to their attention. The goal of most security exploits is to use your site to perform malicious activities in secret. If your site is compromised, it can cause serious problems with your reputation. Be sure to consider additional security measures for your website to prevent exploits that have been designed to target specific holes in the CMS or server setup you use. Using application proxy services such as Sucuri can help filter out any malicious traffic and can keep your site safeguarded even if you fall behind on keeping your site current with the latest updates.

The hosting question—Not all hosting is the same. Speed and security are greatly affected by this choice. Speed of response and site load efficiency is a key factor in search engine rankings. Additionally, IP address reputation is important. When it comes to hosting, you should consider a dedicated virtual web server with a trusted technology partner.

Don't neglect analytics—Your site should be working for you! Analytics can act as a roadmap, showing you what is performing really well and what isn't. There are numerous great options and you aren't limited to using just one. Google Analytics and Webtrends are two of our favorites.

Your website needs to work for you. Challenge your web builder with the information provided above. With the right questions, you will be able to get the most effective site you can for your investment! 

Michelle Andres is president of Group 7even.

Teaching How to Think



Father Glenn Kehrman

*School choice promotes excellence,
increases competition and saves money.*

It would be wonderful if every American could read the impressions of Alexis de Tocqueville, who wrote “Democracy in America.” Sadly, it seems that oftentimes many educators want to teach people what to think rather than how to think. In the spring issue of this magazine, a superintendent was critical of the Choice Scholarship program in Indiana. The article alleged some three-tier system for the taxpayer;

tradition to this first phrase of the amendment. If a citizen is a taxpayer and has children, why should they not have the choice to select what they deem to be more appropriate for their own child? For years those who have made the sacrifice to educate their children in their faith tradition, or in a private school, whatever that may have been, had been effectively “taxed twice” by the portion of their taxes paid in that went to

the poor. Their options have been so limited until Indiana decided to make “choice” a more realistic option for those who do not have the mobility of most. These “precious public dollars” are not generated randomly; they come from individuals who have a right to direct them to the education of their own children.

At least today we live in a free country, why would anybody be threatened by this freedom? Maybe it is because they are like the Grand Inquisitor in Dostoevsky’s “The Brothers Karamazov,” who assailed Jesus for recognizing the value of freedom as opposed to falling prey to the devil’s temptation for resources and control.

But again, is it because people are more concerned about teaching people what to think, rather than teaching them how to think? We need diversity in our educational system to foster deep reflection on values that will forge our future. Monopolies quell competition and there is little motivation to improve the quality of one’s product. Public school officials should not be threatened by competition, but be moved to make their product more excellent so people will freely choose what they deem best for their children! ■

Father Glenn Kehrman was ordained to the priesthood in 1992. Prior to that he received bachelor’s and master’s degrees in mechanical engineering from Purdue University. He is currently pastor of Holy Family Parish in South Bend, and is on the board of Catholic Charities and chaplain for the newly forming guild of the Catholic Medical Association in the South Bend area.

*We need diversity in our educational system
to foster deep reflection on values that will
forge our future.*

actually, the Choice Scholarship program saves taxpayer dollars. It also gives the taxpayer a choice in directing their tax dollars in a way that more accords with their respective values.

Sadly, there is a tendency for more and more control over the educational system, going back to the concept that is more concerned about teaching people what to think rather than how to think. The private schools do not “replicate services.” Private schools are free to express a faith component, which is protected by the First Amendment, and the first phase is worth quoting in full: *Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof.*

By limiting the choice of people to educate their children in the context of faith, or even the lack of any particular faith, (e.g. a charter school), such a limitation is in direct con-

educate other children, while also paying to educate their own children independently.

The Choice scholarship program adds a degree of competition to the educational system, and competition leads to the pursuit of excellence. With the new changes in the law, the taxpayer saves at least 10 percent for every child who attends a private or charter school. To somehow suggest that the Choice Scholarship program somehow penalizes the taxpayer is wrong; the taxpayer benefits from this program by decreasing the total amount that was budgeted for the education of our children. Parents still have the choice to choose the public option. To suggest that this “weakens” public schools is disingenuous at best.

Instead of complaining about how much money one school receives over another, let us focus on what is best for our children, especially

your life. **better.**

The Porter Regional Hospital Health At Work program provides a full suite of job-related medical services, including access to Service Coordinators 24/7. Our goals are to help prevent and reduce workplace illnesses and injuries, to avoid lost-time accidents, and lower your healthcare-related expenditures. At Porter Regional Hospital, we know a healthy workforce contributes to a healthy bottom line. **To learn why more employers are choosing Porter Regional Hospital's Health At Work program, or to schedule a consult, call 219-263-7200.**

- **Workers' injury treatment and management**
- **Pre-employment screenings**
- **DOT exams**
- **Drug and breath alcohol testing**
- **Respiratory clearance exams**
- **Audiometric and vision testing**
- **On-site screenings**
- **24/7 access to injury treatment**
- **Preventive health and wellness services**

HEALTHIER EMPLOYEES

CAN MEAN A HEALTHIER BOTTOM LINE.



Portage Clinic Now Open

Portage Hospital
3630 Willowcreek Road, Portage

Valparaiso Clinic

809 LaPorte Avenue, Valparaiso



Porter
REGIONAL HOSPITAL

**HEALTH
AT WORK**

**Occupational Health and
Corporate Wellness**

Porter Regional Hospital is directly or indirectly owned by a partnership that proudly includes physician owners, including certain members of the hospital's medical staff.



WE GIVE YOU OUR
BEST

...and it makes all the difference.

That difference means more of our patients survive cardiac surgery, a heart blockage will be discovered before it causes harm and a new hip will erase pain and put new life into every step.

Giving our best is what distinguishes the hospitals of the Community Healthcare System. From stroke to cardiac care, to orthopedics and gastrointestinal procedures, our hospitals rank among America's 100 Best by Healthgrades®.

Our best is also the nation's best.



St. Catherine
Hospital



Community
Hospital



Community
Hospital



St. Mary
Medical Center



Community
Hospital

For physician referral call 219-836-3477 or 1-866-836-3477.

Visit www.comhs.org, follow us on Twitter
@CHSHospitals or friend us on Facebook at CHSHospitals.

