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WINTER 2015

# Northwest Indiana Business Quarterly

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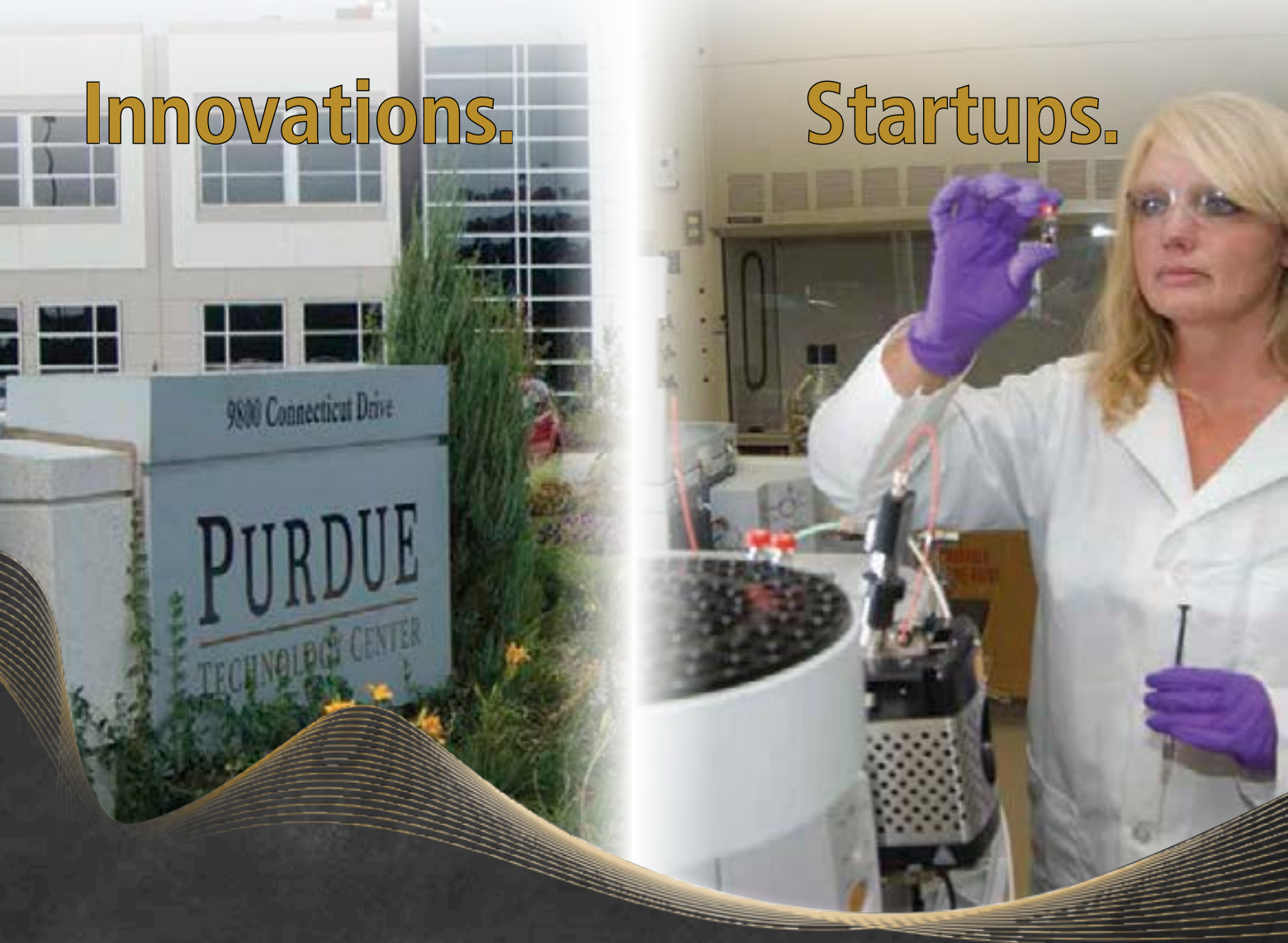
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*Cover photo by Shawn Spence*



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Winter 2015

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## PUBLISHER'S NOTE

# Leading the Way

*Profiling entrepreneurs, manufacturers,  
fitness-oriented executives.*



Glee Renick-May

Our cover story for this issue profiles the 2014 Entrepreneurial Excellence award winners, many of whom started from humble beginnings to become a class of their own. For example, Ridge-way Petroleum Inc., named Family Owned Business of the Year, evolved from supplying home heating oil to operating gas stations today. Once an offensive tackle for the Cincinnati Bengals, Dave Smith says he runs his business like a football team. Larry Kondrat of Calumet Testing Services Inc., who was named Small Business Person of the Year, began his career right out of high school in 1978. The company has been growing under his leadership ever since, with such milestones as the launch of the Calumet Welding Center, addressing training needed for the growing demand for welders in the workforce.

The Small Business Advocate of the Year, Dr. Subir Bandyopadhyay, knows the challenges facing small business owners and new startups. His calling is helping others to clear the hurdles. The Lifetime Achievement Award winner, Bob Urschel, began working in the family business before he graduated high school, and today his company has a customer base throughout the United States and 100 other countries. His son, Rick Urschel, has now taken the lead in the family business as president and CEO.

Aspiring and small business advocate, Julie Olthoff, named Women in Business Champion, now can be a voice for women as the newly elected District 19 state representative. She says to have been running a campaign while operating a business was an experience of its own.

We are beginning to see the emergence of more women as elected

officials. We just need to get more women into CEO positions, and pursue potential legislation to ensure equal gender compensation in the workplace. As a successful small business owner, be prepared for years of hard work and lots of stress to manage.

Speaking of women's health, we picked the top five health issues from heart disease and breast cancers to mental health issues that women face in the workplace. Taking care of yourself *first* is essential. Read the full story inside this issue.

We also talked with area executives about how they stay fit. Mark Hackler, president of Valparaiso University, gets up early for a 90-minute workout after checking his emails. Mayor Thomas McDermott Jr. breaks up his exercise routines with a variety of sports-related activities.

Though manufacturing is stable in the greater Northwest Indiana region, the hiring of workers is not. Our writer, Jerry Davich, examines the trends in manufacturing hiring and profiles four of the region's best. Construction activity looks strong in 2015, and area construction companies talk about current projects and those in the works.

Our departments this issue include a touching Making a Difference story about Roger Hayward, the challenges of bringing the first TEDx conference to Northwest Indiana, and economist Michael Hicks' take on Northwest Indiana for 2015.

On a final note, we are truly grateful for our readers and advertisers who help make this magazine a leading voice in the counties we serve. We wish you a very successful 2015, and enjoy our current issue! ☑

—Glee Renick-May, Publisher



# Around the Region

BY JACQUELINE VON OGDEN  
**BANKING**

**Nick Matthews** has joined **Centier Bank** as assistant vice president of business banking. Matthews services commercial loans throughout the Elkhart, South Bend and Mishawaka region and joins Centier as a seasoned banker with experience in commercial banking and commercial credit ... **Jim Pinarski** has joined Centier Bank's new Elkhart branch as bank officer and branch manager. Pinarski, a graduate of Purdue University, is a former board member of the Goshen Little League, a volunteer for Junior Achievement, Habitat for Humanity, and the Boys and Girls Club ... **LaPorte Savings Bank** recently announced **Jim Kypuros** joined the bank as a mortgage loan originator, bringing more than 25 years of mortgage lending experience in the Chicago market. Kypuros holds a bachelor of science degree from Purdue University-Calumet, has served on the board of directors and acted as president for the sales and marketing council of the South Suburban Home Builders Association ... **MB Financial Bank** announced **Michael J. Leonard** has joined the organization as a group president in the bank's Commercial Banking Group. Leonard joins MB from First Midwest Bank, where he was regional president of the bank's largest commercial banking region, and will provide MB Financial Bank's range of commercial banking services to mid-sized companies in the south and southwest suburbs of Chicago as well as in Northwest Indiana ... **1st Source Bank** President **Jim Seitz** has been elected president of 1st Source Corp. by the board of directors. All of the bank's business and commercial banking areas, specialty finance lending units and banking centers will report to Seitz. Similarly, **Andrea Short**, chief financial officer and principal accounting officer, has been promoted by the

board to executive vice president of the corporation, with the company's lending and deposit operations being added to her accounting and finance responsibilities. Lastly, **Jeff Buhr**, chief credit officer of 1st Source, with responsibility for credit analysis and underwriting, loan workout and recovery, and loan administration, was promoted to executive vice president of the bank.

## COMMUNICATIONS/MEDIA

South Bend-based **Villing & Co.** named **Jeff Middaugh** as creative director. He'll be responsible for the creative integrity of all agency projects by directing copy and design, as well as developing and maintaining client brand awareness through print, television, radio, video, digital, social media and the web. Middaugh has more than 20 years of advertising and marketing experience and previously held positions with Todd Allen Design in Elkhart, the former Juhl Agency in Mishawaka, M&H Advertising in Minneapolis as well as Haynes & Partners Communications Inc. in Indianapolis ... **VIA Marketing** of Merrillville recently welcomed **Carlo Labriola** as a senior graphic designer. Labriola is a Winfield resident and a graduate of the American Academy of Art, bringing more than 16 years of graphic design experience to Via.

## CONSTRUCTION

**Berglund Construction** has been named construction manager for the **Purdue University North Central** Student Services and Activities Complex, providing project administration services working alongside architects **Design Organization**. The expected completion is projected for the university's May 2016 commencement ... **Construction Advancement Foundation** awarded **Superior Construction Co. Inc.** the 2014 Project of the Year Award for the **Whiting Lake-**

**front Revitalization Project**. This award was based on Superior's ability to deliver a quality project to the owner—on schedule, within budget, with minimal disruption of the owner's operation, while upholding the highest commitment to safety.

## ECONOMIC DEVELOPMENT

**Jill Ritchie**, vice president and general counsel of **Indiana Beverage** and chair of the **Northwest Indiana Forum**, was honored as Volunteer of the Year at the Indiana Chamber of Commerce's annual luncheon in Indianapolis. Ritchie has called Northwest Indiana home for more than eight years and through her work on the Indiana Chamber board and several policy committees, as well as being an Indiana Vision 2025 regional partner, she strives to connect Northwest Indiana with broader goals and initiatives. Prior to joining Indiana Beverage, Ritchie was director of public policy and governmental affairs for U.S. Steel Corp., where she addressed policy issues for U.S. Steel facilities in Indiana, Michigan and Illinois ... **RDA** chief operating officer **Sherri Ziller** was one of 25 women recognized at the 4th Annual Influential Women of Northwest Indiana gala, and was named as the Up and Coming Woman of the Year in the category of economic development. Ziller joined the RDA in 2006 as finance and grants manager, and was named COO in November 2012. During her tenure she has overseen more than \$200 million in RDA grants for shoreline, transportation and economic development projects, resulting in more than half a billion dollars of additional public and private investment in Northwest Indiana .... The **RDA** was inducted into The Society of Innovators of Northwest Indiana at the society's 10th Annual Induction Ceremony at the Horseshoe Casino in Hammond, receiving the 2014 Accelerating Greatness Award.





**BANKING** Jim Seitz



**ECONOMIC DEV.** Jill Ritchie



**EDUCATION** Jessica Huber



**HEALTH CARE** John Doherty

## EDUCATION

**Jessica E. Huber**, a professor in **Purdue University's** Department of Speech, Language and Hearing Sciences, was named the 2014 recipient of the Outstanding Commercialization Award for Purdue University faculty. Given annually in recognition of outstanding contributions to, and success with, commercializing Purdue research discoveries, the award was established with an endowment gift from the Central Indiana Corporate Partnership Foun-

dation. Huber is chief technology officer of SpeechVive Inc., a company whose behind-the-ear smart device helps people with Parkinson's disease speak more loudly and communicate more effectively ... **Indiana University Northwest** announced the appointment of **Alexis Montevirgen** as vice chancellor for student affairs and enrollment management. Montevirgen comes from the College of Alameda in Alameda, Calif., and brings nearly 15 years of higher education experi-

ence in student services and enrollment management ... **Valparaiso University** has again been named to the President's Higher Education Community Service Honor Roll with Distinction, joining a group of select universities and colleges across the country honored for their support of volunteering, service learning and civic engagement ... By increasing its freshman-to-sophomore year student retention rate to 73.5 percent from 68.8 percent the previous year, **Purdue Calumet** received one of

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three 2014 Student Success Collaborative Awards from the Education Advisory Board. The national honor recognizes outstanding achievement of improving student outcomes and proactively intervening with students at risk ... Dan Hasler, president of Purdue Research Foundation, announced **Chad Pittman** will be the vice president of the **Purdue Office of Technology Commercialization**. Pittman, who recently served as the executive vice president and chief of staff of the Indiana Economic Development Corp., was instrumental in bringing hundreds of companies to Indiana in the past five years ... In addition to a record-breaking commercialization year with the Purdue Startup Class of 2014, the Purdue Office of Technology Commercialization reported 272 invention disclosures, 140 issued U.S. patents, 471 global patent applications filed, and royalty income of nearly \$7 million, all of

which is returned to the inventing faculty and Purdue University.

#### GOVERNMENT

**U.S. Rep. Pete Visclosky** announced a grant award from the U.S. Department of Housing and Urban Development to the City of Michigan City under the Community Development Block Grant program. The program is a federally funded grant program that provides annual grants to develop urban communities and expand economic opportunities ... Portage-based **NorthShore Health Centers** will receive \$1.5 million in continuation funding from the U.S. Department of Health and Human Services, allowing NorthShore to continue providing affordable primary care, including medical, dental, behavioral health and pharmacy services, regardless of patients' level of health insurance coverage ... **U.S. Army Corps of Engineers** awarded a construction contract of \$3.2 million for the eco-

system restoration work of 80 acres in the City of Portage lakefront area. Techniques utilized will be girdling in place, under-story clearing, planting, controlled burns and invasive plant eradication. Dune rebuilding will occur for 9.5 acres through onsite cut and fill with the excess material being placed for a separate dune restoration. Additional wet woodland acreage in the southern area will be terraced upland from the river.

#### HEALTH CARE

The **Indiana Hospital Association** presented one of its two highest awards to **Denise Dillard**, Methodist Hospitals' chief consultant for government relations and external affairs. Dillard received the IHA Award of Merit for exemplary service to health care and has been recognized with several awards, including the NAACP Image Award, Who's Who in Indiana and Influential Women of NWI 2013 Community Leader of the

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HEALTH CARE Terrie Fontenot



LEGAL Michael Tolbert



PRO SERVICES Shelley Chakan



REAL ESTATE Debra Barclay

Year ... **Benjamin Schmid, M.D.**, a gastroenterologist, received the annual McAuley Clinic Gratitude Award from Thomas Gryzbek, **Franciscan St. Margaret Health-Hammond** president. Schmid has been with the hospital for 34 years and has volunteered at the clinic since it opened in 1996. Physicians receive the annual honor for volunteering at the clinic, which provides medical and referral services at minimal cost for needy Northwest Indiana residents. ... **Porter Health Care**

**System** welcomes **Teresa Haskins, M.D.**, to the hospital's occupational and corporate wellness program, Health At Work ... **Terrie Fontenot, R.N., MSN**, has been named the new chief nursing officer at **Porter Regional Hospital**. Fontenot began her career with Porter more than 10 years ago as a nurse in the intensive care unit and has served in the role of ICU director, and most recently, assistant chief nursing officer. Fontenot graduated from Valparaiso University with her bachelor of sci-

ence in nursing and completed her master's degree in nursing from Indiana Wesleyan University. Fontenot is also a veteran of the U.S. Air Force ... **Methodist Hospitals** announced new medical staff officers to lead more than 600 physicians who serve communities' medical needs: president—**Raied Abdullah, M.D.**, nephrologist; president-elect—**Abdul Kawamleh, M.D.**, cardiologist; secretary—**Thessa Robertson, M.D.**, emergency medicine; treasurer—**Amead Atassi, M.D.**,

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general surgeon ... **Porter Health Care System** welcomed **Pravin Gupta, M.D.**, to the hospital's network, **Porter Physician Group**, located at Steel Family Health Care Center in Chesterton ... **Methodist Hospitals** recently signed an \$11 million dollar agreement with Siemens Medical Solutions USA Inc. to replace all of its diagnostic imaging

equipment with the latest technologies available. The first phase of the agreement is a multi-million dollar investment in Siemens' cutting-edge CT and radiography equipment. Later phases of the project will include the addition of new MRI systems, nuclear medicine systems, ultrasound systems including systems with dedicated breast imaging capabilities,

and further additions to the array of CT and radiography equipment available at Methodist facilities ... **Sally A. Ramirez** has joined **Methodist Hospitals** as director of compensation and benefits. Ramirez served as corporate director of compensation and benefits at Majestic Star Casino ... **St. Mary Medical Center** recently welcomed nurse practitioner **Angela Tursman, WHCNP**, to its Community Care Network of physicians and allied health professionals. Tursman, with more than 10 years of experience in women's health and integrative medicine, earned her MSN from the University of Colorado Health Sciences Center and her BSN from Purdue University ... **Orlean Miller**, a 16-year veteran at **Indiana University Health Starke Hospital**, has been honored with The Daisy Award for her compassion and excellence in nursing service to patients and families. The award is a top honor for nurses who provide compassionate care to patients. ... **Elkhart General Hospital** was named a 2014/2015 Consumer Choice Award winner by **National Research Corp.** The annual award identifies hospitals across the United States that health care consumers choose as having the highest quality and image. Elkhart General Hospital is a part of **Beacon Health System. Memorial Hospital of South Bend**, which is also a part of Beacon Health System, was named a 2014/2015 Consumer Choice Award winner as well ... **Porter Health Care System** welcomes urologist **Ashay Kparker, M.D.**, to the hospital's network, Porter Physician Group. Dr. Kparker joins fellow urologists **Dr. Robert Lai, Dr. Adam Perlmutter** and **Dr. John Lynam** in practice at Lakeshore Urology. A graduate of Duke University in Durham, N.C., where he received a dual undergraduate degree in engineering and biomedical engineering and chemistry, Dr. Kparker completed his medical degree and residency at the University of Illinois Chicago College of Medicine ... **Community Hospital** concussion clinic

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director **John J. Doherty, MS, PT, ATC, ITAT**, has been inducted into the Indiana Athletic Trainers' Association Hall of Fame. Considered one of the highest honors a member can receive, the Hall of Fame showcases the exceptional talents and workmanship of athletic trainers loyal to their trade. To be considered for the award, inductees must have worked at least 15 years in their specialty, be active and respectable members of their communities, and perhaps most important, be dedicated to advancing the fields of athletic training and sports medicine. Doherty balances a full-time career at Community Hospital's concussion clinic, the head athletic trainer position at Munster High School and writing a sports column in *The Times* ... The **Saint Joseph Physician Network (SJPN)** announces the opening of SJPN Dermatology in Mishawaka, with **Miles Andrew, M.D.**

### HUMAN RESOURCES

**Kelly Baker** has been named the new director of human resources for all seven **YMCA** organizations in the Northwest Indiana area. Baker will be located at the Valparaiso Family YMCA in Valparaiso, and brings human resource experience with nonprofit and for profit organizations in Northwest Indiana and Chicago. Baker received a BA in political science from the University of Illinois.

### INSURANCE

**Jerry Scott** of **Gibson** has been promoted to chief operating officer, responsible for creating and driving operational excellence across the company and building the talent capacity for dynamic future growth. Joining Gibson in 2013 as the director of commercial risk management, Scott quickly became director of operations and joined the executive leadership team in early 2014, and named COO later that year. **Ruth Kramer** has joined Gibson as a client manager in the Employee Benefits Practice, where she is responsible for providing renewal and service management for employee benefits,





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including overseeing renewals and enrollments, maintaining policy data, the creation of employee communication materials, and conducting employee open enrollment meetings in both English and Spanish. **Mike Ripley** has joined Gibson as a consultant in the Employee Benefits Practice. Prior to joining Gibson in 2014, Ripley worked as an employee benefits consultant with Old National Insurance in Fort Wayne for six years. **Gary Clark** of Gibson has been promoted to loss prevention manager, specializing in risk management techniques and loss prevention services for business clients. **Shawna Neilson** of Gibson has been promoted to director of risk management services. Her responsibilities include oversight of the claims, claims consulting and loss prevention teams, providing them with guidance and support for achieving the strategic goals of the agency and clients. **Diana Weatherly, GBA, GBDS, CMS**, of Gibson,

has been awarded the Compensation Management Specialist (CMS) designation from the International Foundation of Employee Benefit Plans. **Patricia Groh, AINS, CAWC**, of Gibson, has been awarded the Associate in General Insurance (AINS) designation from the Insurance Risk Management Institute Inc. and the Certified Authority on Workers' Compensation (CAWC) designation. The CAWC designation offers a unique perspective on workers' compensation, combining business acumen with key educational training, for an innovative and unique skill set. **Andrew Graman**, of Gibson, has been promoted to client manager in the Employee Benefits Practice.

#### LEGAL

Attorney **Michael Tolbert** of **Hoepfner Wagner & Evans LLP** was presented the 2014 Rabb Emison Organization Award at the Indiana State Bar Association's

annual meeting. Awarded by ISBA's diversity committee in recognition of an individual and organization that demonstrates "a commitment to promote diversity and equality in the legal profession and in the membership of the State Bar," Tolbert currently serves as president of the Lake County Bar Association and has previously served as president of the James C. Kimbrough Bar Association, and continues to serve on numerous boards and is active in his community. **Larry Evans** and **John Hughes** of Hoepfner Wagner & Evans LLP were listed in *The Best Lawyers in America 2015*. Evans was selected by his peers for inclusion in multiple fields: Bet-the-Company Litigation, Commercial Litigation, Litigation-Construction, Litigation-Labor & Employment, and Litigation-Real Estate. Hughes was selected by his peers for inclusion in the field Personal Injury Litigation—Defendants. Both Evans and Hughes have been

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repeatedly chosen by their peers for inclusion in most of the fields noted in previous years.

### PROFESSIONAL SERVICES

**Gordon Demery** has joined Valparaiso firm **Success Trek** as a junior consultant. Demery, who hails from the Chicago area, obtained his undergrad degree in Southern Utah and graduate degree from the Chicago School of Professional Psychology ... Elkhart-based **Interlogic Outsourcing Inc.**, a provider of payroll and employer services, announced the addition of **Shelley Chakan** as marketing manager. Chakan comes to IOI from Schurz Communications Inc.-owned *South Bend Tribune*. Chakan has worked for the *Herald-Journal* (Spartanburg, S.C.), the *Tampa Tribune* (Tampa, Fla.), *Wednesday Journal Inc.* (Oak Park, Ill.) and the *Chicago Tribune*.

### REAL ESTATE

**Century 21 Alliance Group** has recently added new real estate agent **Debbie Barclay** to its team. Barclay has been involved in volunteering in the community, church, school and youth sports organizations. Century 21 Alliance Group has also added **Angela Traycoff** to its real estate team. Traycoff is a Northwest Indiana native and Indiana University graduate.

### TOURISM

**Marquette Park** will host its first air show since getting a \$30 million makeover when the Gary air show returns in July 2015. The RDA invested \$28 million in the renovations at Marquette Park as part of the Marquette Plan to recover 75 percent of the shoreline for public use. This attracted an additional \$2 million from federal sources. To date, the RDA and local communities have invested more than \$200 million in shoreline improvements in Hammond, Gary, East Chicago, Whiting and Portage over the past nine years. Projected to create more than 1,000 jobs, primarily in the tourism and hospitality industries, the invest-

ment may add more than \$90 million annually to the region's economy by 2025 ... The board of directors of **Lubeznik Center for the Arts (LCA)** announces the appointment of **Erika Hanner** as its executive director. Hanner recently served as the director of convergent programs at the Museum of Contemporary Art (MCA) in Chicago, bringing more than 20

years managing program initiatives, including curatorial, educational, performance, as well as the library and archive at MCA. Hanner will succeed **Carolyn Saxton**, who led LCA for eight years through a major period of growth, including spearheading several significant community initiatives that promote and/or support arts and culture within Michigan City. **BQ**

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# Entrepreneurial Excellence

*Outstanding professionals recognized for success and leadership.*

BY LAURIE WINK

The 10 winners of the 2014 Entrepreneurial Excellence Awards join a rich roster of distinguished business professionals who've been honored by the Northwest Indiana Small Business Development Center (SBDC) for 23 years. This year's E-Day Award winners were applauded by a packed audience at a Nov. 12 luncheon at the Radisson in Merrillville.

Ross Pangere, founder and president of The Ross Group Inc. in Portage, was the inspirational keynote who talked about overcoming challenges. Pangere had a freshly minted college degree and bright prospects when he lost his eyesight. But he's never lost sight of his goals. After helping expand his family's construction business, Pangere launched his own building design and construction company. His success is based on a "customers first" approach.

Like Pangere, the 2014 awardees have inspiring stories. Their motivation to achieve excellence isn't about winning awards. It comes from a desire to serve customers, empower employees and give to their communities.

## CARMELLA SARACENO

**Miller Beach Market Place, Gary  
SBDC Client of the Year**

Carmella Saraceno has boundless energy and the rare ability to meld an artistic sensibility with business savvy. She's a sculptor who sees opportunities and is driven to fill needs. At this juncture in her life, Saraceno has trained her visionary

powers on Gary, calling it "the coolest place in the world, with so much potential."

Since moving to the Miller Beach area with her husband and daughters, ages 10 and 14, Saraceno has catalyzed development in the lakefront enclave. After realizing a lack of convenience stores in her neighborhood, she opened Miller Beach Market Place in 2013 to "bring milk to Miller." Customers can find basic

A year after opening the food store, Saraceno launched Carmella's Café on the Lake in Marquette Park, a lakefront gem surrounded by the Indiana Dunes National Lakeshore. The café serves bagels, croissants and a full range of coffee drinks from 6:30 to 10 a.m., then switches to a menu of hot dogs, Italian sausage, spinach pie, pizza and hand-scooped gelato. She intends to make the café a year-round destination.

Bill Gregory, a business advisor with the SBDC, nominated Saraceno for the SBDC Client of the Year award. He says, "When I first met Carmella in spring 2012, I knew I'd need to join her in her journey or get out of her way. I can't wait to see what comes next!"

## JULIE OLTHOFF

**Via Marketing, Merrillville  
Women in Business  
Champion**

Julie Olthoff, founder and president of Via Marketing, is a passionate advocate for business women, and in recognition of this commitment, Brian Rusin of Peoples Bank nominated Olthoff as the Women in Business Champion.

"It's one of those things that I would do no matter

what," she says. "I try to make things better for women. I've known and been mentored by so many awesome women and I appreciate their impact on my life."

Olthoff launched her advertising agency 27 years ago and has steered it through economic ups and downs while navigating changes in communications technology. During that time, she joined with Ann Peters to publish a directory of business



**"EACH ONE OF US HOLDS THINGS TOGETHER"**  
Pyro Industrial Services CEO Jim Harting, chief financial officer Margo Warnke and President Ray McMillan.

necessities along with an array of fresh produce and artisan food products at the specialty convenience store, which is open seven days a week.

The store is housed in half of the 5,000-square-foot building she owns on Shelby Street in Miller Square. She plans to convert the other half into a commercial kitchen for food entrepreneurs and a performing arts center and gallery.

PETE DOHERTY



**"I TRY TO MAKE THINGS  
BETTER FOR WOMEN"**  
Julie Olthoff, founder and  
president of Via Marketing.

women in the region that has spun into the nonprofit organization, “e Engaging Northwest Indiana Business Women.” Its mission is to support career advancement for professional women in Northwest Indiana through education, mentoring and leadership development.

Throughout her career, Olthoff has been active in government service, including stints on the city of Merrillville Planning Commission and the Board of Zoning Appeals. In November, she was elected as District 19 state representative. Her goal is to make a difference on women’s issues and advocate to stop violence against women. Being thrust into the new role is challenging. “I feel like I’ve jumped into a river, and the river is going 55 miles an hour.”

**DR. SUBIR BANDYOPADHYAY**

*Indiana University Northwest, Gary  
Small Business Advocate of the Year*

Subir Bandyopadhyay, a professor in Indiana University Northwest’s School of Business and Economics, makes it his business to help entrepreneurs start and expand small businesses. He says receiving the Small Business Advocate of the Year Award is an important recognition that, “I’m doing something that the community values.”

“If anybody needs support it’s the small business community,” says Bandyopadhyay. “They have few employees and everybody is pressed for time.”

Bandyopadhyay gets high marks for his workshops on branding, marketing, social media and business planning, offered to clients of the SBDC. His commitment to encouraging entrepreneurs to start and expand businesses fits perfectly with IU Northwest’s emphasis on community engagement and economic development.

“We have a mission at IUN to help

businesses develop around the state,” he says. “We also assist nonprofits.”

Anna Rominger, dean of the School of Business and Economics, nominated her colleague for the award and says, “I celebrate with him the recognition this award brings.”

**LEANNE HOAGLAND SMITH**

*Advanced Systems, Valparaiso  
Small Business Journalist of the Year*

Leanne Hoagland Smith is a journalist, columnist, blogger, book author and performance coach who’s fundamentally a results-driven trailblazer always on the lookout for the next opportunity. She began her career as a salesperson but says, “I’ve always been a journalist at heart.” Receiving the Small Business Journalist of the Year award was “emotionally satisfying.”

The owner of Advanced Systems, Hoagland Smith is a performance coach for executives in large corporations and owners of small busi-



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**ISBDC Awarded - 2014 Emerging Business of the Year**





**“IN ORDER TO KEEP GROWING,  
WE NEED A WORKFORCE”**  
Larry Kondrat, president  
of Calumet Testing Services.

A photograph of a modern, cylindrical glass skyscraper with a blue tint. At the top, there is a golden sunburst logo and the word "Centier" in white. The building is set against a sky with white clouds. In the foreground, there is a circular, yellow-tinted structure with white columns.

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nesses. Her clients also include students, ranging from middle school to college. She helps them take control of their lives through a 20-hour Career & College Success Boot Camp. Participants develop a goal-driven action plan and learn communication skills, critical thinking and a solid work ethic.

Hoagland wrote her book “Be the Red Jacket in a Sea of Gray Suits: The Keys to Unlocking Sales Success” with small business owners and salespersons in mind. Published in 2009, the book instructs readers on how to differentiate themselves in a competitive marketplace.

“My goal is to educate people by bringing information forward that they’re not aware of,” she says. To do so, she is constantly learning herself.

Marti Masterson, Masterson Insurance, nominated Hoagland Smith for the award and says, “Leanne continues to challenge the status quo. She does not back down from conventional wisdom and appreciates how each person can contribute something in his or her own way.”

### **WILLIAM (TERRY) FLORIDA**

***Midwest Construction Services,  
St. John***

***Emerging Small Business  
of the Year***

“Emerging” is an apt word for Terry Florida’s business. As president of Midwest Construction in St. John, he’s never finished setting and achieving goals. William Winterhaler, of Centier Bank, nominated Florida for his “dynamic leadership and hard work.”

Midwest Construction Services is a thriving enterprise that delivers asbestos, lead and mold remediation services in compliance with ever-changing environmental regulations. The company also handles interior demolitions and is licensed in Indiana, Illinois and Michigan.

Florida entered the emerging remediation field in 1986, working his way from laborer to site supervisor on jobs in more than 10 states. After years of enriching others, Florida

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**“IF ANYONE NEEDS SUPPORT, IT’S THE  
SMALL-BUSINESS COMMUNITY”**  
Subir Bandyopadhyay, professor in  
Indiana University Northwest’s School  
of Business and Economics.



decided to start his own company in 2008, during an economic downturn. His commitment to quality customer service buoyed him through the tough time. Now Midwest Construction Services is a \$1.2 million company. Florida hopes to take it to \$3 million by expanding his customer base to the steel mills.

"To be an entrepreneur you need

to have foresight and have financial capability," he says. "You need to have the ability to lay out a road-map and be nimble enough to get through obstacles."

**DR. JORGE BENAVENTE**  
*Benavente Eyecare, Munster*  
**Minority Owned Business of the Year**  
 Although he's been in business for

37 years, Dr. Jorge Benavente continues to challenge himself by trying different things. "Life is a continuous learning process," he says. "You have to adapt and keep up with the changes."

Now 77, Benavente moved at the age of 4 from Mexico to East Chicago, where his father worked at Inland Steel. Years later, after graduating from Indiana University's optometry school, Benavente returned to East Chicago and got a contract to provide safety glasses to the steel industry that had employed his father.

The owner of Benavente Eyecare has achieved a competitive advantage by seeing niche opportunities. At one time, he had the optometry concession at Sears in Merrillville's Southlake Mall. He serves the Spanish-speaking community and accepts Medicaid patients.

Tom Rowland, of Treehouse Financial, nominated Benavente for the Minority Owned Business of the Year award, and says, "He decided a long time ago he would never turn anyone away because they couldn't pay for his services."

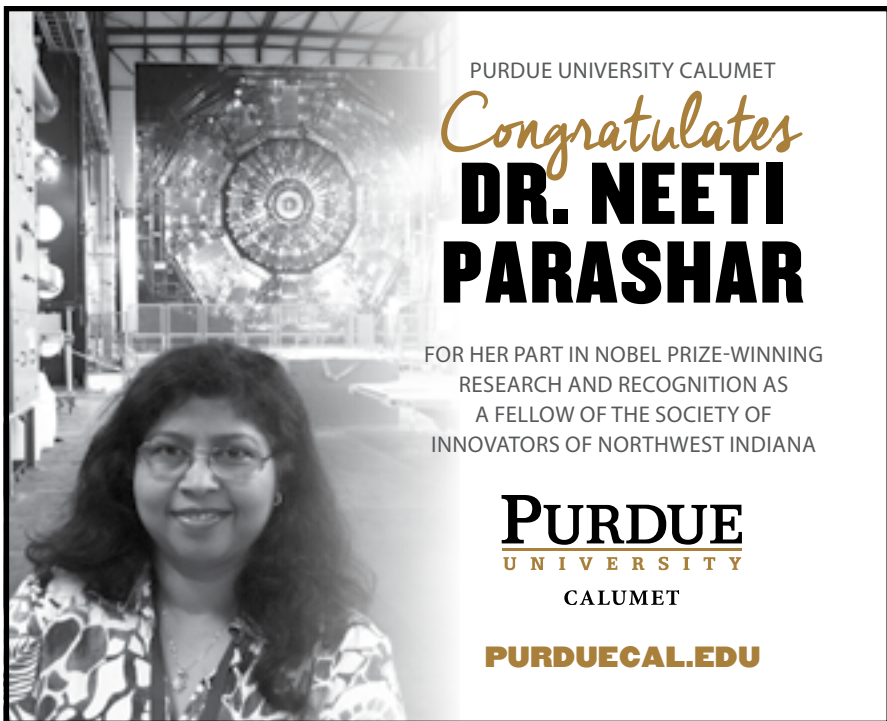
In 1996, Benavente relocated his practice to Munster, where he sponsors Little League teams and is an active member of the local Rotary and Lions Clubs. True to his belief in continuing education, he earned an MBA in 2009.

Benavente is energized by helping people and doesn't plan to retire anytime soon. "When you own a business, you survive on sheer enthusiasm. I like what I'm doing."

**DAVE SMITH**  
*Ridgeway Petroleum Inc., Indiana and Illinois locations*  
**Family-Owned Business of the Year**

Dave Smith is a third generation business owner. His family went from supplying home heating oil, to supplying fuel to gas stations, and now, owning and operating gas stations.

Beginning at the age of 10, Smith learned to work hard and serve customers by accompanying fuel truck drivers to gas stations. And he learned



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a lot about team work when he was an offensive tackle for the Cincinnati Bengals. Now, as company president, he draws on this experience to motivate employees.

“On a football team, everyone has a role to play and how they perform that role affects the entire team,” Smith says. “That’s how I run the business, addressing the employees as members of the team.”

Under Smith’s leadership, Ridgeway Petroleum has expanded to seven retail gas station/convenience stores employing 95 people. Donald McCormick, of Peoples Bank, nominated Ridgeway Petroleum and says, “This family-owned business has maintained its success by focusing on the company mission to satisfy customers by delivering safe, clean and friendly service at every visit and through good corporate citizenship.”

Smith hopes that, in the future, one or more of his four children will take the family business to the next level, whatever that might be.

### **JIM HARTING, MARGO WARNKE AND RAY MCMILLAN**

#### ***Pyro Industrial Services, Portage Entrepreneurial Success of the Year***

Pyro Industrial Services, in Portage, was named the Entrepreneurial Success of the Year on the strength of the nomination from James Magera, of 1st Source Bank, who says, “The company has grown while maintaining a high level of quality service in a very competitive industry.”

He added, “Pyro’s ownership team of Jim Harting, Margo Warnke and Ray McMillan have proven themselves to be outstanding leaders in the community and business.”

Margo Warnke, company CFO, speaks for her colleagues in saying, “We were just very honored to be recognized.”

Pyro Industrial, a general contractor, provides refractory services and coating-line equipment to utilities, steel manufacturers and refineries in Indiana and five other states. Business has doubled in the last two years says Warnke, who started with

the company nearly 30 years ago as a self-described “Girl Friday.” Now, as CFO, she handles payroll for 30 full-time employees and up to 500 union bricklayers and laborers during peak periods.

Harting worked his way up from the machine shop to CEO. McMillan, a resident of Illinois, is in charge of sales.

“We’re like a wheel,” Warnke says. “Everyone has a spoke. Each one of us holds things together.”

She calls company founder Jack Carlson “a dynamic, charismatic leader. “He believed in hiring talented people he could trust,” Warnke says. “He made every customer and every employee, no matter what they did, feel good and special.”



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### LARRY KONDRAT

**Calumet Testing Services Inc., Griffith Small Business Person of the Year**

Larry Kondrat started with Griffith-based Calumet Testing Services right out of high school in 1978 and has been instrumental in its expansion.

CTS provides non-destructive testing services to ensure fabrications meet welding codes and quality standards. Over the past 35 years, CTS has grown from four employees to 30 and has more than 800 customers, largely as the result of Kondrat's leadership.

John Freyek, of First Merchants Bank, nominated Kondrat for the

Small Business Person of the Year award, saying, "Through his gifts of leadership, example and generosity, he has made life immeasurably better for the people of Northwest Indiana."

Kondrat refers to his career as "an interesting ride." He says, "We've kept growing, a little bit here and a little bit there."

Five years ago, CTS launched the Calumet Welding Center to train a new crop of welders for jobs that are opening up, as an increasing number of skilled-trades employees retire.

"In order to keep growing, we need to have a workforce," Kondrat says. "We get kids that haven't even held a wrench before. We give them intensive hands-on training and then work with them to get jobs. We teach employability skills as well."

Kondrat estimates about 10,000 welding jobs will become available every year in Northwest Indiana. "This is a skill that's not disappearing," he says. "Everything in the world is put together with welds."

### BOB URSCHEL

**Urschel Laboratories, Valparaiso Lifetime Achievement Award**

Bob Urschel is a third-generation entrepreneur who began working in the family business before he graduated from high school. The Valparaiso based family business was started in 1910 by his grandfather, William Urschel, who invented the Gooseberry Snipper to remove stems and blossoms from berries. Today, Urschel Laboratories has 500 employees who design and manufacture food cutting machinery used by major food processing companies throughout the United States and more than 100 other countries.

Bob is handing over the highly successful business to his son Rick, who became CEO and president in 2013. The company is completing a \$104 million expansion that will move its global headquarters to Chesterton this year.

Although the family business continues to thrive, Bob Urschel is not one to claim credit for its success. In fact, he shuns the spotlight, leav-

**Julie Olthoff**  
President, Via Marketing, Inc.  
Recipient of the  
"Women in Business Champion"

and

**Dave Smith**  
President, Ridgeway Petroleum, Inc.  
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ing it to others to tout his talents and explain why he is worthy of the Lifetime Achievement Award.

James Jorgensen, of Hoepfner, Wagner & Evans, says, "Urschel Laboratories is the best in the world at what it does. It is the product of its outstanding and visionary people. Bob Urschel is the best of the best."

Rex Richards, president of the Greater Valparaiso Chamber of Commerce, notes, "After 44 years, he has passed the reins on to his son but remains committed to bettering the community he calls home."

*The annual Entrepreneurial Excellence Awards celebrate individuals and businesses that contribute to the economic vitality of the seven counties in the Northwest Indiana region served by Northwest Indiana Small Business Development Center. Lorri Feldt, the center's regional director, thanked the funding partners for supporting the event. The sponsors include: NIPSCO, Centier Bank,*



**"YOU SURVIVE ON SHEER ENTHUSIASM" Dr. Jorge Benavente, owner of Benavente Eyecare.**

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*Larry Kondrat, Calumet Testing Services  
Small Business Person of the Year  
Nominated by John Freyek*

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# Women's Resolution

*Schedule more "me" time for a healthier 2015.*

BY CASSIE RICHARDSON

For many working women who bring home the bacon and fry it up in a pan, the added pressures of caring for children and aging parents can be overwhelming—even when she has the help of a supportive man.

If given a 60-minute bonus, many busy women would be able to find good use for an extra hour in the day. And chances are she'd spend a portion of that windfall on a few extra minutes of "me" time.

Adding a 25th hour to the day equals an impossible dream, but a woman's need to focus on exercise, healthy eating and de-stressing is real—especially if her focus on taking care of others pushes her own health needs aside.

"It's a more stressful environment [today]. The economy has stressed everybody," explains therapist Lucille Robbins. "Women tend to have some particular extra stressors, partly because of the roles they play" as caregivers, as breadwinners and as important members of their work teams.

Robbins is a counselor with Methodist Hospital's employee assistance program, which provides professional counseling services to employees and families of participating Indiana businesses.

Stress may cause hormonal imbalances that can negatively impact several systems of the body. The result of prolonged exposure to stress can lead to a variety of conditions, including coronary problems, hair loss, reduced sex drive, ulcers and



**MAKE IT A PRIORITY** Internist Ashley Therasse, M.D., of Porter Regional Hospital, says it's important for women to find time to take care of themselves.

other digestive disorders. Stress can also lead women into bouts with anxiety, depression and overeating—which can lead to obesity and all the complications associated with that condition, Robbins says.

"Women often spend time taking care of others. It's important that we allow them to take care of themselves as well," says Ashley Therasse, M.D., who practices internal medicine at Porter Regional Hospital. Everyone "needs to take time to themselves to lead a healthy lifestyle."

To make sure you and the women in your life make time for a healthy lifestyle in 2015, follow the steps below:

## **FIND TIME TO FEND OFF OBESITY**

It's no secret that lots of women would like to become a few pounds lighter this year. And in light of research that links obesity with heart

disease and cancer—the two leading causes of death among women—losing a little weight this year might be a good goal to have. Women carrying too much weight are at greater risk for Type 2 diabetes, high blood pressure, heart disease, nonalcoholic fatty liver and osteoarthritis, says Dr. Therasse.

Dr. Therasse, who is specially trained in endocrinology, diabetes care and metabolism issues, says obesity is defined by Body Mass Index (BMI). Women and men with a BMI between 25 and 30 are overweight. Anyone with a BMI greater than 30 is considered obese. In Indiana, nearly 59.5 of Hoosier women are considered overweight or obese, according to the American Heart Association.

Dr. Therasse says there are three reasons why women land in the obese category: "Some of it is genetics. A lot is related to diet and exercise, [and] a lot of people eat too much food."

By now, most people understand that losing weight requires exercise and eating fewer calories. It's also common knowledge that shedding extra pounds (and keeping them off) is often easier said than done. Because the complications associated with obesity tend to develop over time, Dr. Therasse encourages anyone with a BMI of 25 or higher to talk to a doctor about his or her weight.

In addition to a routine health check, doctors can point patients in the right direction toward lifestyle changes for better health, Dr.



**HELP FOR DEPRESSION** Emergency rooms such as Methodist Hospitals' Northlake Campus Emergency Department can help women find immediate help for severe cases of depression that may lead to suicide.

Therasse says. These doctors can also help severely ill obese patients explore surgical weight loss options, when they have not been able to lose weight through diet and exercise.

**PENCIL IN BREAST AND GYNECOLOGICAL CANCER SCREENINGS**

Making (and keeping) appointments with health care professionals can help women stay in their best shape to power through life's demands. If a troubling health condition is brewing, noticing bodily changes and possible symptoms could make the difference between life and untimely death.

"Early detection is the key," says Neel Shah, M.D., oncologist on staff at Community Hospital in Munster, St. Catherine Hospital in East Chicago and St. Mary Medical Center in Hobart. "Sometimes we can catch [gynecological] cancers earlier if people are getting their mammograms and if they're getting evaluated by their physician, if they're having symptoms."

One out of every seven women faces the possibility of having breast cancer at some point in their lives. And because more women are find-

ing time to get screened, many of these women will receive treatment early and beat this disease, Dr. Shah says. He explained that Northwest Oncology physicians follow U.S. Preventive Services Task Force guidelines, which recommend patients to start having annual mammograms at age 40. Women with a family history of breast cancer are screened earlier.

"I advocate for every woman in America to get screened because at the end of the day, it saves lives. I tell my own mom to make sure she gets her mammogram every year," Dr. Shah says, adding that "In our practice, we're finding cancers at stage 0 and stage 1 instead of stage 3 and stage 4."

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*"I advocate for every woman in America to get screened because at the end of the day, it saves lives."*

—Neel Shah, M.D.

Dr. Shah also advises his patients with a family history of either breast or ovarian cancer to have genetic testing to determine whether they have the BRCA gene, which puts them at high risk for either form of cancer. If they are identified as having the BRCA1 or BRCA2 gene, these women will have the opportunity to discuss and pursue options that could help reduce their chances of getting these types of cancer, Dr. Shah says.

Aside from genetic testing, there is no screening test for ovarian cancer. An annual gynecological exam can monitor ovarian health and test for the presence of cervical cancer. However, women experiencing pain in their abdomen and lower extremities, or bleeding after the onset of menopause should see their gynecologist.

**LOWER THE RISK FOR HEART DISEASE**

The risk factors for heart disease are similar for women and men. People with close relatives who've had heart disease, as well as those who smoke, or have hypertension, high cholesterol or diabetes, are at risk. Obesity, a sedentary lifestyle, and a lack of





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## Give Her the Gift of Good Health


The best way to help the superwoman in your life take care of herself, as well as she takes care of others, is to remind her. Consider these gift ideas and woo the women in your life to choose good health.

- Get her a new red dress: The American Heart Association's National Wear Red Day is February 6. Snap her photo while wearing red and scheduling an appointment for a heart check-up, then post it on social media. See [www.goredforwomen.org](http://www.goredforwomen.org) for details.

- Flirt with her inner girl: Anything pink can serve as a reminder to get a mammogram. October is Breast Cancer Awareness Month, but any time is a good time to get screened for cancers that affect women.

- Add a trinket to her wrist: The words diet, weight loss and exercise don't have to be fighting words. Let a fitness activity tracker do the talking for you. Get matching bracelets that measure steps, calories and sleep patterns. Then get healthy together.

- Dinner on you: Enlist a registered dietitian to help plan heart healthy meals, snacks and shopping lists. Better yet, hire a prepared meal service to deliver low calorie or diabetes-friendly dinners to your home and make good nutrition a snap.

- Relax. Relate. Release: Soothe away stress by treating your superwoman to a mani, a pedi or a massage. Give her a spa gift certificate and let her choose her preferred mode of relaxation. 

regular exercise can also contribute to heart disease in everyone. Yet the symptoms of heart disease may look different in women compared to men.

"Women do have some unusual challenges in terms of symptoms. They can have atypical symptoms," says M. Shakil Aslam, M.D., an interventional cardiologist at Memorial Hospital in South Bend.

According to Dr. Aslam, chest pain may not always alert women to undiagnosed heart problems. Some women with heart conditions may experience neck pain or discomfort in their jaw, upper back, abdomen or arm. "If every time they exercise, they start to have arm pain, that could be a warning sign for heart problems," he says. And if lightheadedness, dizziness, fainting or a sudden outbreak of sweat accompanied by an uneasy feeling in the chest appear, then a trip to the doctor's office may be a good idea.

Spontaneous coronary artery dissection (SCAD), a condition that affects younger women more than men, may appear suddenly with or without these symptoms. "Sometimes it could present with symptoms of chest pains. Sometimes it could present with heart attack. Sometimes people could have cardiac arrest, and that could be presenting the first warning signs that [SCAD] has come up," Dr. Aslam says.

SCAD is caused by tiny tears in the heart's arteries that suddenly interrupt blood flow. Some studies attribute its higher incidence among younger women—who are otherwise healthy—to hormones associated with childbirth and menstruation.

A growing number of post-menopausal women, on the other hand, are more susceptible to Takosubu cardiomyopathy, also known as Broken Heart Syndrome. Typically, these patients come into the emergency room reporting sudden chest pains and shortness of breath after exercising or experiencing emotional stress. Although they appear to have suffered a minor heart attack, closer examination finds that only one

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*“Women tend to have some particular extra stressors, partly because of the roles they play.”*

—Lucille Robbins, therapist

portion of the heart is working and the rest of the heart has ballooned in size.

“The good news is it does get better if you catch it at the right time and you start the right medication. In a few months the heart does get better,” Dr. Aslam says. Still, the best way for women to address the complications of heart disease is to lower their risk by not smoking, maintaining a healthy weight, and finding time to exercise.

#### PREVENT OR REVERSE

Like heart disease and cancer, obesity is a major risk factor for Type 2 diabetes. High blood pressure, a sedentary lifestyle, and middle age are also characteristics of men and women most likely to get diabetes. Women with polycystic ovary syndrome are also at high risk.

“Diabetes is a sneaky disease. A lot of times people don’t have symptoms, and if they do [the symptoms] are so vague that they kind of creep up on [on patients] without them being aware of them,” says certified diabetes educator Cynthia Mako, R.N., who teaches groups and individual patients with diabetes at Franciscan St. Anthony Health in Crown Point. However, excessive thirst, frequent urination, overwhelming fatigue and slow-healing wounds could be signs of diabetes.

If a doctor diagnosis a woman with the condition, or determines that she is borderline, she may be able to take proactive steps, exercising and making healthier food choices, to reverse or prevent the onset of



diabetes. In fact, she says that losing 5 to 7 percent of body weight can make a significant difference.

When it comes to better food choices, Mako says a good rule of thumb is to eat 90 percent of the time for health and 10 percent of the time for pleasure. She says eating from an 8-inch plate, replacing high-calorie items with low-cal fruits and veggies, and eliminating junk food and sugary drinks, can go a long way toward improved health. She also suggests leveraging technology, such as free mobile phone apps to count calories.

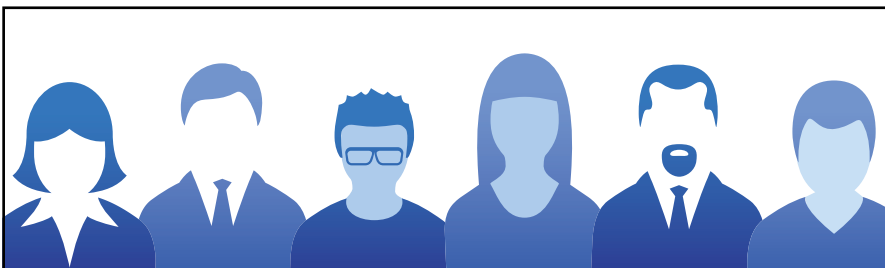
### TAKE A BREAK FOR MENTAL HEALTH

Although men and women both experience depression, hormonal imbalances can be linked to a higher instance of depression and anxiety in women. In fact, women are twice as likely to suffer from depression.

“Everybody has some blue days, for whatever [reason]. That’s how it comes,” Robbins says. There may be cause for concern, however, if the sadness lasts longer than two weeks. “If it’s lasting, if it’s interfering with your ability to function ... if it’s having a negative impact on your life,” then seeking professional help may be advised.

One of the key symptoms of depression is sorrow. “When we talk about depression, that’s usually sad plus some other symptoms,” Robbins explained. Along with sadness, women can also experience feeling hopeless and helpless to change their situation. Depression also often brings insomnia, appetite changes, inappropriate feelings of guilt, and the inability to plan and set goals.

In severe cases, depression can lead to suicide, Robbins explains. So if a friend, family member or other affected individual believes her depression could lead to suicide or the harm of others, then it is appropriate to seek professional help immediately at an emergency room such as Methodist Hospitals’ Northlake Campus Emergency Department, which is Northwest Indiana’s only level III trauma center. **BQ**



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# Who's Coming to Town?

*Meetings and conventions in Northern Indiana in 2015.*

BY SHARI HELD

2015 is shaping up to be a banner year for the tourism and event industry and Northwest Indiana is reaping its fair share of the business.

"Naturally we are thrilled to see an upturn in the tourism and event industry," says Carolyne Wallace, director of sales, Visit South Bend Mishawaka. "Encouraged by the significant overall visitor increase in the South Bend Mishawaka area, Visit South Bend Mishawaka's sales team not only has been able to double its trade show schedule for 2015, but sponsor partners to travel with us as well."

Here's a snapshot look at some of the events, especially those first-time-to-the-area ones.

## ALLEN COUNTY

2014 was a great year for area meetings and conventions for "The Summit City." But that didn't stop Visit Fort Wayne for setting its cap on making 2015 even better and con-

centrating on booking meetings that were new to the area. The strategy paid off.

"We helped attract 15 new meetings so far in 2015," says John Felts, marketing and communications specialist for Visit Fort Wayne. "We are very excited about that." Here's a look at some of the first-time events to the Fort Wayne area in 2015.

The **NUWAY Championships** (January 9-11) will bring approximately 9,000 to 10,000 people to the Allen County War Memorial Coliseum, Fort Wayne's largest sports facility with 13,000 square feet of arena and expo space. High school and collegiate wrestlers will compete at the event, which is sponsored by the National United Wrestling Association. Hotel Fort Wayne is the site of the **2015 Regional Training Seminar of the International Conference of Police Chaplains** (March 8-11). Two hundred people are anticipated to attend. About 750 people from the U.S. and Canada are expected to attend the **2015 Annual**

**North American Brass Band Association Championship Contest** (NABBA) (March 13-15). This brass band contest will take place at Fort Wayne Historic Embassy Theatre. The Grand Wayne Convention Center will host the **2015 Church of Christ Women's Conference** (September 11-13). Attendance is anticipated to be around 300. And finally, the **Eastern Great Lakes Regional Figure Skating Championships** (October 17-20), presented by U.S. Figure Skating, will take place at Fort Wayne's Parkview SportONE Ice House. This is the regional qualifying event in preparation for the 2016 championships.

## LAKE COUNTY

**Illinois YMCA Youth Swimming** (March 20-22) is being hosted at the new Lake Central High School Aquatics Center in St. John — giving Illinois-based Fox Valley YMCA a neutral site for its championships. This first-time event for Lake County is anticipated to attract 1,200 attendees for an estimated 450 room nights and an economic impact of \$112,500. The **African American Travel Conference** (April 14-16), another first-time event for the area, will be held at the Radisson Hotel, Merrillville. This conference brings 100-plus group tour buyers to the area, allowing the South Shore CVA to showcase area hotels, restaurants and attractions. Site tours are planned throughout Northwest Indiana, including Majestic Star Casino and Fair Oaks Farms. Four hundred room nights are expected to be booked with an initial economic impact of \$100,000 and the potential to book future business — 81 percent of AATC buyers return with a group to host cities.

Merrillville's Radisson Hotel and Star Plaza Theatre will host the **Salvation Army Annual Conference**



**AMERICA'S YOUTH ON PARADE** Baton twirling competition comes to the South Bend area.



**GREAT LAKES GRAND PRIX** Bringing many of the world's fastest offshore powerboats to LaPorte County.

(June 12-13). The conference has been held here for more than 25 years and attendees refer to Northwest Indiana as their home! An anticipated 1,200 room nights will be needed to accommodate the 3,000 attendees, and the economic impact will total \$300,000. The **Professional Bowlers Seniors and Doubles Championships** (August 6-8), sponsored by the Professional Bowlers Association, will be held at Olympia Lanes in Hammond. The South Shore has hosted a PBA event since 1999. Each year the event features a pro-am night where amateurs can bowl with professionals. Proceeds go to a local charity. This year's event will include a doubles component for the first time. The economic impact is expected to be \$87,500 with 350 room nights anticipated to accommodate the 220 attendees.

**LAPORTE COUNTY**

Michigan City's Stardust Event Center at the Blue Chip Hotel Casino & Spa will host **International Harvester Collectors Chapter #33** for the second consecutive year with 300 anticipated attendees. City Lanes and Lakeshore Lanes in Michigan City will host the **88th Annual Indiana State Women's Championship Bowling Tournament** (every weekend March 27-May 10) for an estimated economic impact of \$750,000 and 2,400 room nights sold. Returning for the fourth consecutive year, the **Eby-Brown Expo** (April 22-24), hosted at the Stardust Event Center for the fourth consecutive year, will bring an anticipated 1,200 attendees to the area.

LaPorte County Convention & Visitors Bureau will sponsor the **3rd Annual CoHo Derby** (April 25-May

31) on Lake Michigan at Michigan City. This five-week free fishing tournament, with a total purse of \$2,000, pays \$100 per week to each person weighing in the heaviest salmon and the heaviest trout. Weekly winners in each class automatically qualify for the \$500 Big Fish Award. May 29-31 the LCCVB will sponsor the **3rd Annual Maple City Grand Prix** at Stone Lake in LaPorte. The event features fireworks, flyovers, "Meet the Racers" events and a downtown parade. Estimated economic impact is \$1 million. The **Great Lakes Grand Prix** (July 29-August 2), also hosted by the LCCVB, features many of the world's fastest and most powerful offshore powerboats, reaching speeds nearing 150 mph. The event features a downtown parade, block party, VIP parties, a car show and

more. Estimated economic impact is a whopping \$8 million.

New to the area in 2015 are the **World Massage Festival Annual Convention** (July 12-15) and the **Association of Indiana Counties Annual Convention** (September 20-24). Both will be hosted at the Stardust Event Center, and each is expected to bring in 1,000 attendees.

## PORTER COUNTY

In 2014, 6.3 million people visited Porter County, and the No. 1 attraction remained the Indiana Dunes. The 3 million visitors Indiana Dunes State Park and Indiana Dunes National Lakeshore draw to the area help the travel and tourism industry contribute \$368 million to Porter County's economy each year. Here's

a look at some popular events taking place in 2015.

**Lutheran Middle School National Basketball Championships** (March 19-22), sponsored by the Lutheran Basketball Association of America, will be held at the Athletic and Recreation Center at Valparaiso, the 33rd year it has been hosted along the South Shore. According to the South Shore CVA, this national tournament brings teams to South Shore from all over the nation, and attracts one of the most diverse cross-sections of visitors to the South Shore annually. The anticipated 960 coaches/players and 1,800 family members are expected to book 2,500 room nights and have an economic impact of \$700,000.

The **30th Annual Jazz Fest** (April 6-11), hosted at Valparaiso University's Harre Union, is the Midwest's largest non-competitive jazz event. The **Valpo Brewfest** (September), in downtown Valparaiso, celebrates craft beer and the people who enjoy it. It boasts more craft beers than any festival in Northwest Indiana as well as music and great food. Attendees can vote for their favorite, and the participant with the most votes wins the Hoosier Brew award. The 37th **Valparaiso Popcorn Festival** (September 12) is an annual family-friendly event featuring arts and crafts, great food, the five-mile Popcorn Panic and the nation's first Popcorn Parade. It typically draws 55,000 people to downtown Valparaiso each year. Elvis fans won't want to miss the **Elvis Fantasy Fest** (October 2-4). Held in Portage each year, it draws more people to Porter County than any other festival, filling more than 250 hotel rooms. This year it will feature a Jukebox LIVE show on Friday night and an All-Elvis show on Saturday.

## ST. JOSEPH COUNTY

"We are so blessed in the South Bend Mishawaka area to be home to such excellent meeting and sports facilities," says Wallace. "With two convention districts featuring three conference centers, plus an extensive selection of facilities to accommodate



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all types of sports.” That’s resulted in a host of new events coming to St. Joseph County in 2015.

The Century Center and Double Tree by Hilton South Bend are hosting two new events — **Sigma Phi Gamma Sorority’s International Convention** (June 23-29) and the **Group Travel Family’s Going on Faith Conference** (August 2-6). The economic impact of 300 Sigma Phi Gammas is estimated to be 820 room nights and \$585,000. The 300 Group Travel planners/buyers are estimated to need 400 room nights and bring in \$300,000 initially, but the long-term impact of bringing buyers to experience the area firsthand is priceless. “We are proud that we are partnering with four neighboring convention and visitors bureaus — Elkhart, Marshall, Kosciusko and LaGrange Counties — to co-sponsor and co-host the event,” Wallace says. “Together we promote the entire Northern Indiana region as a fantastic group tour destination.”

The University of Notre Dame’s Compton Family Ice Arena will also host two new events this year. The **40th Tri State Synchronized Skating Championship** (February 6-8), sponsored by the Notre Dame Figure Skating Club, will bring in approximately 2,000 people, for an estimated 300 room nights, \$96,655 in direct sales and \$160,876 total economic impact. The **NCAA Men’s Hockey Regional** (March 25-30), dubbed the “Road to the Frozen Four,” is a much-anticipated new event.

Other new events include **USA Gymnastics Level 8 Regionals** (April 23-26), which is anticipated to draw 1,000 attendees to the Indiana University South Bend Student Activity Center for an estimated 600 room nights, \$193,680 in direct sales and a \$322,255 total impact. The **ISC World Tournament** (August 8-15) will be held at Belleville Softball Complex in South Bend, bringing in approximately 1,100 attendees for 3,000 room nights, \$311,494 in direct sales and a total economic impact of \$515,952. This tournament showcases the best pitchers and players

from North America and seven other countries.

Returning to the area in 2015 are the **Society of Women Engineer’s Region H Conference** (March 6-8) and the National Baton Twirling Association’s **America’s Youth on Parade** (July dates TBD). 2015 marks the 46th consecutive year for America’s Youth on Parade, which

appeals to multiple generations. Admission is free for all events, including pom-poms, flag, dance, and drum corps by participants from age 3 through collegiate. Five thousand participants, coaches and family members are expected to attend, needing 4,500 room nights for an economic impact of approximately \$3 million. **BQ**



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# The Business of Making Things

*Industrial employment is sluggish, but the region remains a great place for manufacturing.*

BY JERRY DAVICH

For more than a century, Northwest Indiana and manufacturing have gone together like steel mills and smokestacks. But slow economic growth, slashed wages and the loss of good-paying production jobs in 2014 has kicked another dent in the chugging industry.

“Since 1990, the region has lost almost 50 percent of jobs in primary metal manufacturing,” says Micah Pollak, assistant professor of economics at Indiana University Northwest. “This is a continuation of a trend in this region, and the nation, since the 1970s.”

Roughly 2.5 million manufacturing jobs in this country have been lost, merged or shipped overseas since 2001, according to a report by the Economic Policy Institute. Last year, however, employment in primary metal manufacturing in this region fell by only 1.67 percent, hinting at hope for 2015 and beyond.

Manufacturing jobs from all industries here, including durable goods and primary metal production, rose about 2 percent in 2014, slightly better than the nation’s rate. But its growth rate was significantly worse than the state’s, which grew 4.3 percent, according to the Northwest Indiana Coincident Index.

The Index, which measures economic activity and growth, shows that our region’s economy grew by 1.68 percent. Using similar data, the nation’s economy grew 3.2 percent and the state grew 4.55 percent over the same time period.

“So while the economy improved here, it improved significantly slower than both the state and nation,” Pollak says.

This lackluster growth is mostly due to two factors: Last year’s



**INDUSTRY PIONEER Ralph Braun, who was diagnosed as a boy with spinal muscular atrophy, invented one of the first electric scooters and founded BraunAbility Corp. in Winamac.**

extremely harsh winter which took us longer to dig ourselves out. And several major construction projects were completed, such as the BP Whiting Refinery project, at its peak employing more than 14,000 skilled tradesmen.

“While these factors did limit our growth significantly in 2014, they were hopefully one-time shocks to the region and do not represent any significant structural change,” Pollak says.

At the 2014 Workforce Summit, held at Avalon Manor in Hobart, business experts confirmed that this region’s manufacturing industry is simply producing more products with fewer workers. Many of those high-quality jobs are being replaced with lower-paying ones in other sectors.

In their annual forecast, Indiana University Kelley School of Business

economists showed more optimism for 2015 than for previous years. The panel expects Indiana to add 55,000 workers and the unemployment rate to fall to 5.25 percent by year’s end.

The NWI Coincident Index’s forecast for the first two quarters of 2015 is modest at best, citing “Weak to No Growth.”

“If we extend that forecast to all of 2015, we’re likely to see relatively weak growth in the range of 1 to 2 percent overall,” Pollak says.

However, all is not bleak for this year, with several massive projects proposed or in the works, including NIPSCO’s modernization venture, the South Shore rail line expansion, the Illiana Expressway, and continued expansion of the Gary/Chicago International Airport.

In addition, the Quarterly NAI Hiffman Industrial Market Review, which tracks industrial vacancy rates, showed promise in late 2014 with a rate of 6.9 percent (down from 7.2 percent for the previous year’s third quarter).

“This suggests that Northwest Indiana continues to be an attractive area for industry,” Pollak says.

Several manufacturing firms in the northern part of this state illustrate this trend and they are leading the charge to pump up production, create jobs and expand their facilities. Here are a handful of companies bucking the downward trends, both locally and globally.

## **GIVING MOBILITY TO MEGATRENDS**

“We had a record year in 2014,” says Joe Garnett, director of marketing and brand development for BraunAbility Corp. in Winamac.

The company, in business for more than 40 years, has revolution-

ized what mobility and independence means to wheelchair users around the globe. Its founder, Ralph Braun, was diagnosed as a boy with spinal muscular atrophy and, by 15, he was unable to walk. He invented one of the first electric scooters, called the Tri-Wheeler, which led to designing the first wheelchair lift and steering controls. It allowed the Winamac native to drive independently for the first time in his life. "He became a pioneer in the industry," says Garnett, a Crown Point native.

Braun died in 2013 but he set up a succession plan for the increasingly mobile company, now boasting more than 1,000 employees. In addition to the massive facilities in Winamac, the privately held company has locations in Mesa, Arizona, Sweden and Brazil. It serves three units of business: the consumer market, commercial sector and international sales, which comprise its fastest growth.

Its best-selling products are wheelchair lifts, and its newest product will be featured this year in a minivan platform, labeled as a mobility crossover vehicle, or MXV.

With more than 10,000 spinal cord injuries each year, there is a steady need in the market. Factor in megatrends such as a graying America, longer lives and high-tech medical developments, and this is one manufacturing company that is set to be a leader in this region for years to come.

### SCHAFFER IN HIGH GEAR

"2014 was a good year for us," says David Alley, sales and marketing manager for Schafer Industries, based in South Bend.

The firm's primary market is gears and axle assemblies for golf and utility vehicles. With other locations in Fort Wayne, Ohio and Illinois, company officials are excited over the rising level of quotation requests, with all five plants responding to new customer inquiries.

"Schafer is constantly reinvesting into the newest technology gear manufacturing equipment," Alley says.



**"CONSTANTLY REINVESTING" Schafer Industries, based in South Bend, makes gears and axle assemblies. Pictured here is a gear grinder.**

Last year alone, the company installed its ninth gear grinder, two new gear shavers, four new lathes and two new ID/OD grinders. Schafer also produces axles, transmissions and brakes for ATVs, high speed side-by-sides and utility vehicles.

What began as Schafer Gear Works in 1934 has meshed into an industry giant after its current management team bought the company in 1988. At that time, the company had gross sales of \$3 million. Today, annual revenue tops \$80 million with more than 300 employees.

The South Bend flagship plant, a 108,000-square-foot facility in Blackthorn Industrial Park, produces medium-volume gearing for a very wide variety of markets. The Rockford plant produces large low-volume gears for rail, mining, oil/gas and industrial markets. Fort Wayne produces small high-precision gears and shafts for aeronautical and medical equipment. Axle assemblies are made in the Ohio facility.

"We expect 2015 to be very similar to 2014, and 2016 to be an exciting year full of new product launches," Alley says.

### FORGING AHEAD IN THE INDUSTRY

"2014 was an extremely exciting year for our company," says Greg J. Heim, chief financial officer for Modern Drop Forge Co. in Merrillville. "We celebrated our 100-year anniversary, made significant strides in moving

our largest operation to our new Merrillville facility, and saw a record level of activity across the company."

Modern Forge initially began in 1914, as Modern Die & Tool Co., a part-time business for Melvin and Sadie Farmer in Blue Island, Illinois. The enterprising couple soon bought a forging hammer, a die shop and a small office. Within two years, the fledgling business was already becoming profitable. By 1919, they acquired more land, more hammers and a new name, Modern Die and Drop Forge Co.

The business continued to expand until the Great Depression, when it survived by producing packing rings for locomotive axles and horseshoes for police mounts and other city horses. By 1936, a new six-hammer shop was erected and a new shortened name hung on the shingle: Modern Drop Forge Co.

To this day, the firm still goes by this name but it has forged ahead in a competitive industry through specialized products, modern equipment and old-fashioned work ethic. It also serves several industries, including marine, motorcycle, agriculture, railroad, aircraft and automotive.

The company diversified its operations, added new plants in other states, and employs more than 500 workers at multiple machine centers for finished products and assemblies. A century after its birth, Modern Forge is operated by the family's third generation through Greg Heim and his brother, Rick. They continue to put the word "modern" to good use with the industry's latest equipment and expansion plans. This includes its much-heralded relocation from Blue Island to Merrillville, which began in 2011. Northwest Indiana officials did everything but roll out a red carpet to welcome the firm to this region.

"In 2015, we plan to complete our Merrillville facility by mid-year, and continue to invest in our other locations," Heim says. "Overall we are anticipating continued growth in our core markets, and potentially a rebound in the segments of the



agriculture and mining markets we participate in.”

### NO PLANS OF DISSOLVING

“2014 has been yet another very successful year for MonoSol,” says Christian H. Herrmanns, the firm’s vice president of marketing and sales. “Overall business growth was in the double-digits, driven by the expansion of single-unit dose format laundry and automatic dish-wash products in the United States and Europe.”

The Merrillville-based manufacturing giant, in business since 1953, is an innovator in specialty water-soluble polymer-based films—more commonly known by consumers as laundry detergent pods. MonoSol LLC, however, offers a wide range of other water-soluble, unit-dose applications for consumer, agricultural chemicals and industrial products, as well as additional films, solutions and compounds.

“The North American laundry unit dose market was a disproportional



### CLEANING UP MonoSol, based in Merrillville, makes the water-soluble polymer-based films used in laundry detergent pods.

growth driver in 2014,” says Herrmanns, whose company exports its many products around the world.

Last year, the company watched the introduction of two new single-unit dose laundry detergent products in the Japanese market. It almost immediately captured nearly 10 percent of the market share in that country. Further market introductions in Asia are expected this year and beyond.

“This growth is expected to continue in 2015 at a similar magnitude, but with further geographical expansions into the Asian market,” Herrmanns says.

Locally, MonoSol is building a \$95 million facility in the AmeriPlex

industrial park in Portage, expected to create more than 150 jobs and boost its capacity by 15 percent.

“We are leveraging our technology leadership in water soluble films into new application areas, such as the delivery of personal care products and food ingredients,” Herrmanns says, referring to the company’s latest manufacturing platform.

Labeled as Vivos Films, these film products are transparent, odorless and tasteless, composed of a proprietary blend of food grade ingredients. They also offer robust mechanical properties enabling real-world usage for various food delivery applications.

“Vivos Films are another new and exciting platform under development for the safe delivery of water treatment chemicals for applications in markets such as the oil and gas industry,” he says.

Unlike its innumerable products, MonoSol has no plans of dissolving in the near future. **BQ**

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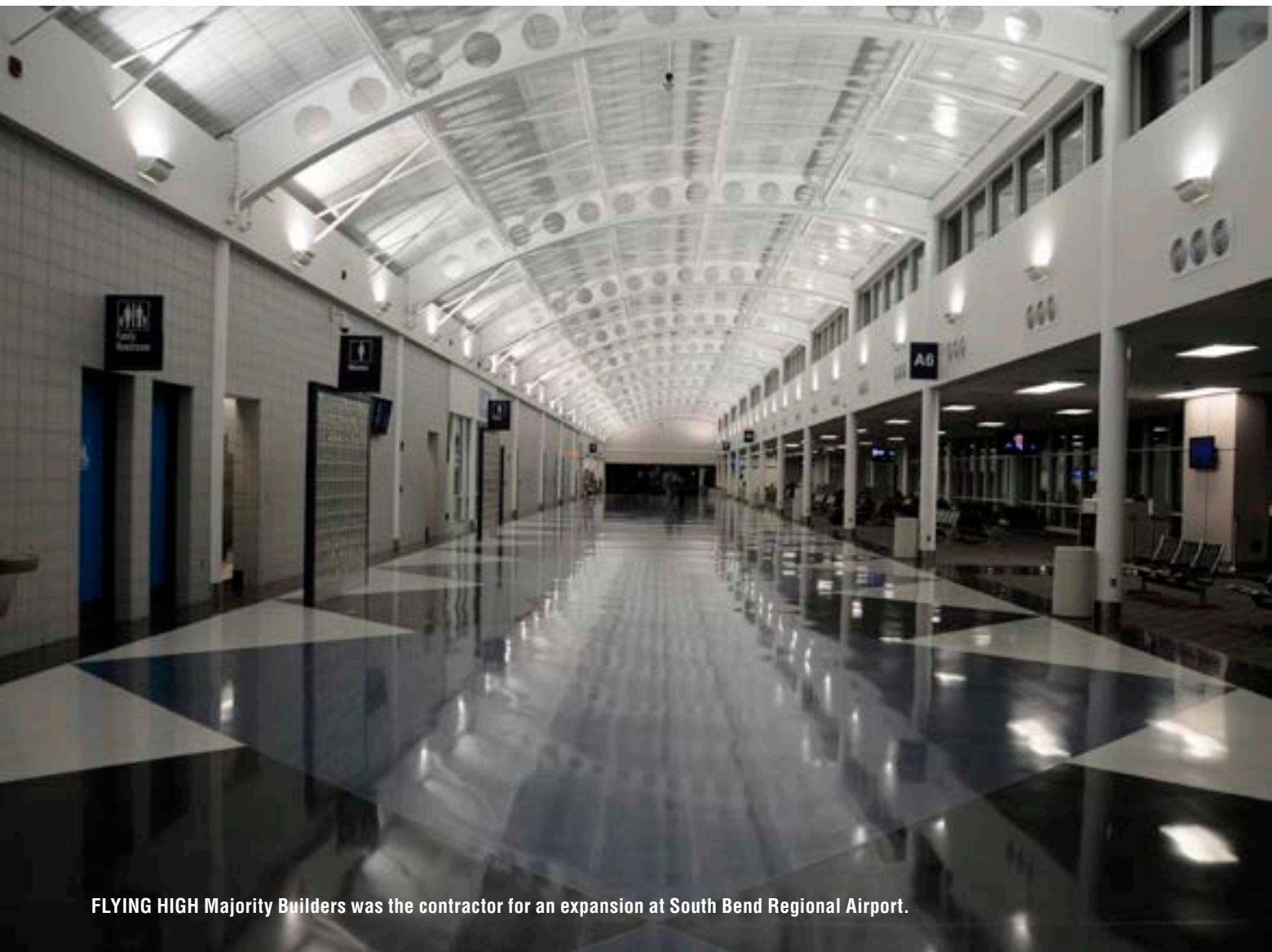


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FLYING HIGH Majority Builders was the contractor for an expansion at South Bend Regional Airport.

# Business is Building

*Construction industry is expecting a strong 2015.*

BY PHIL BRITT

Construction in Northwest Indiana is expected to continue to be strong in 2015, according to executives from major building companies in the area.

All have significant projects that are in various phases of completion and have strong orders on the books for 2015 and the beginning of 2016, they say, admitting that attempting to

forecast beyond two years in the construction business is nearly impossible due to shifts in the economy, tax rules and other factors that can affect the demand for commercial projects.

“All counties are sharing in the growth,” says Terry Larson, secretary-treasurer for Larson-Danielson Construction Co., LaPorte. “LaPorte has shown a lot of growth in the last year. We have work in Lake, Porter,

LaPorte and St. Joe counties; there are no real pockets of weakness.”

Rick Slagle, president of Majority Builders, South Bend, goes even further, saying that 2015 could be the best in the company’s history, which extends back to 1973. Slagle also credits former Indiana Gov. Mitch Daniels with developing a tax and business environment that attracts businesses from other states



**NEW HEADQUARTERS** Tonn and Blank is close to completing the new \$100 million headquarters for Urschel Laboratories in Chesterton.

and encourages native Hoosier businesses to expand.

“We’re in a better position than any other state in the Midwest,” Slagle adds.

Tony Peuquet, division manager of Chester Construction Services, Valparaiso, also points out that the lending environment has improved,

with lenders more willing to make loans to small businesses now that the economy has shown sustained strength. The situation has also given owners more confidence to invest their own cash and to borrow money when necessary.

Peuquet adds that Northwest Indiana financial institutions are more

likely to work with local businesses to help them secure financing than are the large, national financial institutions.

Other Northwest Indiana commercial construction executives agree, with several projects in various stages of completion and several other projects close to being finalized. None of the construction firms wanted to discuss anything not already under way, but they did share some of their projects that are continuing into 2015.

The evolution of health care is providing builders with opportunities such as assisted living facilities, says Jon Gilmore, president and CEO of Tonn and Blank, Michigan City. Tonn and Blank is building new 100,000-square-foot facilities in Dyer and Crown Point and expects to build a couple more in the next few years.

“I think there is a need for it as the population grows older,” Gilmore says. “It follows the current health

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care trend of cradle to grave care.”

In that vein, the facility owners look to build in communities with easy access to full-scale hospitals, Gilmore adds.

However, those full-care facilities themselves are changing, with an increasing emphasis on smaller outpatient facilities offering specialized care rather than on the large hospitals that attempt to provide all services for everyone.

For example, another of Tonn and Blank’s projects is a \$70 million addition to an existing Franciscan Health facility in Munster that will include a new emergency department and new nursing care.

Tonn and Blank’s work includes much more than health care facilities. The builder is close to completing the new \$100 million headquarters for Urschel Laboratories in Chesterton. Urschel is one of the country’s top manufacturers of food cutting machines. Urschel builds machinery for a large range of different industries, but potato processing is a primary part of its vegetable and bakery sector.

“We built their original facility in Valparaiso in 1957; now we are building their new one in the Coffee Creek development in Chesterton,” Gilmore says.

Another important development is a new data center in Valparaiso that will include redundancy for Internet connections, as well as fiber to the site to provide the needed speed and bandwidth, according to Gilmore.

Other Northwest Indiana builders have similarly built long-term relationships with particular owners and developers and in certain industry sectors.

Chester Construction Services is building vet hospitals in Mishawaka, Rensselaer and Highland, ranging from 3,000 to 6,000 square feet. The facilities include one-stop services, with examination rooms, dental facilities, treatment areas for cancer and for other illnesses and other amenities. The buildings continue Chester’s dominance with this kind of facility, says Pequet. The company has built

60 of those facilities in and around Northwest Indiana since 1988.

“We have a very strong reputation in that area,” Pequet said. “We’re affiliated with Purdue and other universities with vet schools.”

Chester Construction Services’ largest commercial co-development, still in progress, is the 47-lot Eastport Centre for Commerce and Industry

adjacent to the Porter County Airport. There are currently 28 buildings in Eastport Centre including the Valparaiso campus of Ivy Tech Community College and a Social Security Administration office; 23 of those buildings were designed and built by Chester. There are still a few lots available for development at Eastport Centre.



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Among recently completed Chester Construction projects are the third phase of Modern Drop Forge in Merrillville and the Valparaiso Public Works city campus.

Just as Chester Construction Services is seeing continuing interest for Eastport Center, Majority Builders is seeing continuing interest in Ignition Park in South Bend, a former brown-field site where the company is designing and building two similarly named and designed 50,000-square-foot buildings which will have very different uses.

Catalyst I will be a multi-tenant facility with three to four large tenants as well as 12,000 square feet designed to serve the needs of several post-incubator small businesses, which could rent space for as little as a day or longer. The space includes a large open common area and a café. The idea is to facilitate collaboration among tenant businesses. It's a new building concept in Northwest Indi-

*"We're looking to the future. We expect an upturn at the steel mills next year."*

—Jerry Schreiber, MC Industrial

ana, but this has been a successful concept for a portion of Merchandise Mart in Chicago and in other areas.

Catalyst II, which offers a slightly higher clearance than the other building, will house a turbine engine facility that is a joint venture between the University of Notre Dame and General Electric. The university wasn't always interested in working with the city to draw in and retain business, but now is a valuable draw for the industrial park and for other developments in and around the city.

"Notre Dame has shown a greater interest in working with the city and in starting businesses here," Slagle says. "Not every area has a Purdue, IU or Notre Dame to draw in businesses."

Notre Dame has its own business incubator, so the facilities at Catalyst I provide an important, logical next step in the growth of many of these startup companies. Thanks to the participation of Notre Dame, Slagle expects the rest of Ignition Park to fill up quickly and other development in the area to thrive as well. "There is room for a lot of different buildings here," Slagle says. "It's been a good year for getting projects."

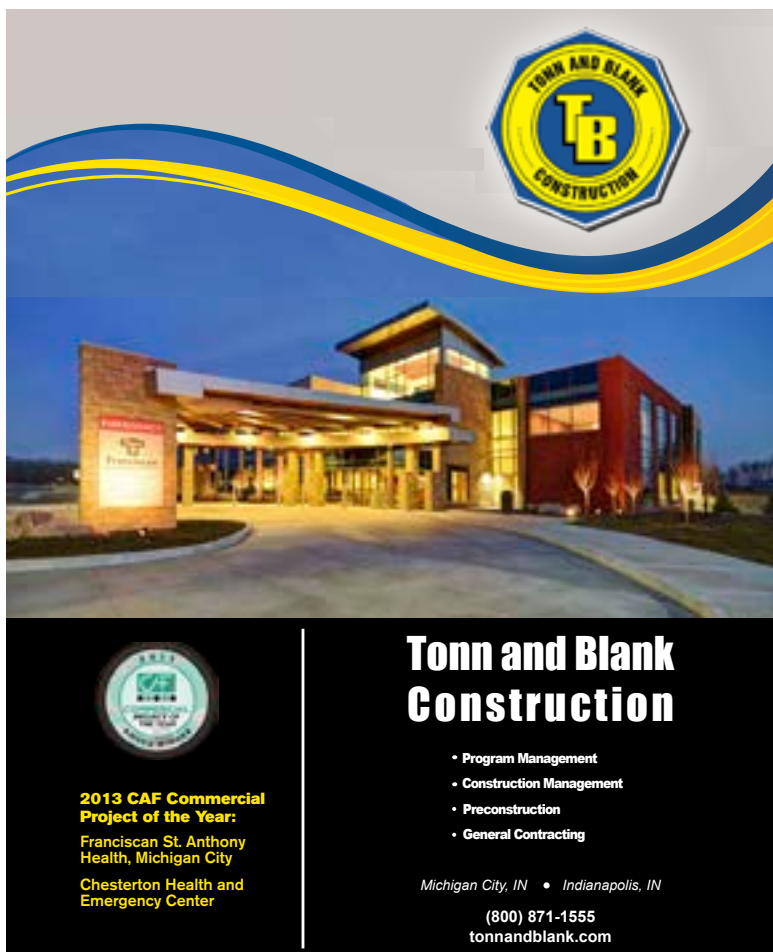
In addition to the work at Ignition Park, Majority Builders is also building a retirement building on the edge of Mishawaka, a day care facility in Chesterton and an addition on the Stanley Park on the south side of South Bend.

School construction represents one of a few major projects for Larson-Danielson Construction, which is continuing its three-year, \$500 million expansion project for the Lake Central school system.

The company's biggest project, however, is the new plant for the Howmet division of Alcoa, which manufactures jet engine components. The \$100 million facility will produce nickel-based structural components for industry's best-selling jet engines. The state-of-the-art plant will use the latest in advanced manufacturing technologies, including digital x-ray, 3D printing and robotics.

The facility, which will produce components for larger jet engines (the existing plant makes components for smaller jets), is currently under roof with the floors to be completed soon, Larson said. The new plant, which will supplement the existing one, is expected to be operational by the end of 2015.

Another project that Larson Danielson has under contract, but has yet to work out all the parameters, is an expansion of the LaPorte County library system. System officials are still determining if they want to



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expand through new buildings or through expansions to existing locations, according to Larson.

The Ross Group, Portage, also continues to expand each year, says company president Ross Pangere, who, like other construction company executives, cites the importance of building relationships with developers and of developing a reputation for quality work.

The company's projects that will continue into 2015 include a facility at a 23-acre site in the AmeriPlex at the Port business park in Portage for MonoSol LLC, which makes water soluble film used in "pods" for dishwashers and washing machines; a 90,000-square-foot office space facility; and an Avalon Manor banquet facility; as well as ongoing work for U.S. Steel, NIPSCO and ArcelorMittal.

"There's a trend toward single-source construction with a single builder because that gives the owner better pricing and results in



**\$100 MILLION PROJECT** Larson-Danielson Construction is responsible for the new plant for the Howmet division of Alcoa, which manufactures jet engine components.

improved delivery," Pangere says. "If the designer and the builder is the same company, then they take full responsibility if something goes wrong or if something is missing.

Pangere also says the company, like other Northwest Indiana builders, is having challenges finding skilled craftsmen such as ironwork-

ers, carpenters and roofers. When the recession hit a few years ago, fewer young people went into those trades and veteran skilled craftsmen sought out other types of employment as their work dried up.

Most of the above firms have several years, some decades of experience in Northwest Indiana.



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MC Industrial, Portage, is a relatively new firm in Northwest Indiana, opening its doors only three years ago, so the firm is still working to spread its wings beyond work in the steel mills and at BP Whiting, says Jerry Schreiber, the company's business development manager. Most of the work to date has been repairs of existing facilities, ironwork, piping and the like.

"We're looking to the future," Schreiber says. "We expect an upturn at the steel mills next year."

One common design feature among all projects already under way, and for those expected for the next couple of years, is efficient use of space, these construction executives agree.

"Building owners learned a lot from the recession," Peuquet says. "They really want practicality. There are not any monuments being built. There is nothing fancy. It's all brick-and-mortar and pre-engineered steel.



**BUSY TIME** Among recently completed Chester Construction projects is the Valparaiso Public Works city campus.

Owners are looking to maximize what they are receiving. They want the biggest bang for the buck."

Larson adds that companies are trending toward LED lighting for

outdoor use as the prices for the fixtures have dropped significantly. The lights themselves consume less electricity than traditional exterior lighting. **BQ**

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# Time to Be Fit

*Execs schedule their fitness activities, and hold to the schedule.*

BY JERRY DAVICH

Like so many busy executives in today's global business world, Miche Grant pumps out 12-hour workdays either in her office, via remote means or somewhere in between.

Over the past 20 years, Grant has worked in 28 countries while raising children, earning higher-education degrees and supporting her extended family.

"Yes, I do work a lot," admits Grant, vice president of Data, Technology and Learning Initiatives at Center of Workforce Innovations Inc. in Valparaiso.

Still, Grant rarely misses a day without some form of exercise. So rarely, in fact, that it translates to less than one work week a year without doing at least 30 minutes of "something." It could be an early morning run, weight machines at the Y or a DVD workout. But somehow, somehow, somewhere she always squeezes it in.

If she has to wake up at 4:15 a.m., so be it. If she has to speed walk in between appointments, she does it. If she has to mix things up to deadlift the boredom from her routines, she'll get creative enough to make it interesting again.

"I have a very sedentary job, so I actually have to plan and schedule fitness into each 24-hour period," says Grant after returning from a recreational run in Nashville, Tenn.

Grant's "plan and schedule" mission statement is echoed by many executives who, though they're hurried and harried on a daily basis, somehow manage to find time—and make time—to stay active.

"Life can get crazy and stressful,



**"WORKING OUT HELPS TO RELIEVE STRESS" says Kevin Coppinger, owner of Yo Amazing Yogurt Shoppes.**

so sometimes it's tough to get that workout in every day," says 54-year-old Kevin Coppinger, owner of Yo Amazing Yogurt Shoppes in Valparaiso and Schererville.

"I never plan a day off from working out because issues may come up at the stores and I might not get to the gym," he says. "However, I put everything aside for at least one hour every day because working out helps to relieve stress and clear my mind."

Coppinger, the longtime owner of Dari Dip in Portage, opened Yo Amazing with Courtney Crozier, who lost weight and gained fame on the hit TV show "The Biggest Loser."

Similar to Crozier, he also was very heavy in his youth. The phrase "working out" was more an oxymoron than a daily mantra in his younger years. At one point, though, he got sick and lost 25 pounds, forcing him to realize how much better he felt overall.

"I began working out to keep the weight off, and I never looked back," he says before heading again to Clas-

sic Bodyworks Gym in Portage. "As I got older, I came to realize that I could either spend time in the gym or time at the doctor's office. Seeing as how I hate doctors' offices, the gym was the place for me."

There, he has two workout partners and a routine of lifting weights four days a week with cardio on the other days. "And when the weather's warm, I'll run outside, usually on the trails," he adds.

LaPorte Mayor Blair Milo doesn't have a set schedule in her public office position, so her workout times constantly vary. She, too, has consistently bench-pressed the "squeeze it in" model of staying in shape.

"Typically, I just try to create openings in my calendar when I think I can squeeze in at least an hour," says Milo, who began exercising as a college freshman in the U.S. Navy, "mostly to meet the required standards."

These days, she meets her own required standards while navigating her city's residents toward healthier

habits through the vessel of “Fitness Fridays,” an outreach program that’s been expanded to all Hoosier counties.

Admittedly, she’s not a morning person, especially for a run or workout.

“But I always feel great afterward, and I wonder why I fought myself so hard to get up,” she says. “That lasts until the next morning when I have the same internal fight all over again.”

As the high-energy mayor of “The Hub of Awesome,” she’d rather be creative with her workout schedule than do nothing at all. In order of preference, she enjoys running outdoors, hitting the gym or using DVDs, depending on the weather and her workout partners’ schedules.

“Like anything that demands time, when you have a busy schedule, you have to make it a priority and set realistic goals,” says Milo.

Hammond Mayor Thomas McDer-

*“Like anything that demands time, when you have a busy schedule, you have to make it a priority and set realistic goals.”*

—LaPorte Mayor Blair Milo

mott Jr. has always prided himself on being in shape, staying active and competing in sports. “Exercise is important to me; it always has been,” says McDermott, who wrestled all through high school and joined the U.S. Navy scuba diver school in Panama City, Fla.

“However, after eight years of

being mayor, I found I was losing the battle with my waistline,” he says, noting that his weight once ballooned to 230 pounds.

Like so many time-crunched execs, McDermott rationalized that he was too busy, too stressed and too much in demand for work-related duties. “I regularly had heartburn, backaches and other medical problems,” he recalls. “I was getting old quickly.”

After elected to his third term, he vowed to change his workout habits. Instead of taking business lunches, he met with the same people in his office, away from food, drinks and cop outs.

“I took charge of my calendar and scheduled time for working out,” he says.

Some days it’s a two-hour bike ride to work. Other days it’s an hour at the gym or a 30-minute run outdoors. Regardless, whatever gets his heart racing and sweat flowing.

“This time for me is just as



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important as the most important meetings I hold," he insists. "Somehow, even though I added this extra appointment into my daily activities, I still manage to finish the appointments I covered earlier without the workout being involved."

McDermott, 45, agrees with the other execs that an added bonus of working out is the ability to hurdle work-related mental obstacles while challenging their physical bodies. "While I'm running, riding or working out, I find I can work through the most complex of problems in my mind while straining my body to its limits," he says.

Mark Heckler, president of Valparaiso University, typically gets up by 5 a.m., checks his email, and then goes through his 90-minute workout routine. It begins with a 20-minute full-body stretch he learned from the Cleveland Clinic's Executive Health Program.

"Then I do between 15 and 40 minutes of cardio, coupled with either abdominal strength conditioning or strenuous strength conditioning of my legs or arms using a balance ball and free weights," he says.

Heckler tries to get in five workouts each week and he's "religious" about it when he's not traveling. On the road, if time allows, he either uses a hotel's fitness center or outlined exercises from the book "Your Are Your Own Gym" by Mark Lauren.

"Many times, my travel does not permit a full morning workout, and I can feel the effects of skipping a workout almost immediately," he says. "This provides greater motivation to keep my workout regimen intact."

Heckler understands that physical activity is only half the battle for staying in shape or losing weight. Nutrition is key, making "all the difference."

"For me, it took eliminating as much sugar as possible from my diet, including those carbs that quickly convert to sugar," says Heckler, who still enjoys an occasional cocktail or glass of wine. "But as far as food is concerned, I have wiped sugar from my diet."



**"I HAVE TO PLAN AND SCHEDULE FITNESS" says Miche Grant, vice president at Center of Workforce Innovations.**

Heckler's lesson plan to others is to set aside time—any amount of time available—for yourself and "under no circumstances" allow anything else to take up that time.

"It is really a matter of personal discipline," he insists, noting that he was overweight well into his college years. "If you bring the same discipline to your body as you do to running your organization, you can absolutely get on top of this and feel great about your physical self. And you'll have more energy and will be more productive at work."

Milo agrees, suggesting these three tips: Make exercise a priority, set achievable goals and have a partner or group to help keep each other accountable.

"It becomes easier for me to prioritize exercising because I'm not just doing it for me," she tells herself. "I do it so I can maximize my contribution to our team. Accountability to another can be a huge motivator."

Another motivation is having a specific and achievable goal in mind. Otherwise, it's a dusty treadmill ride to old habits and older rationalizations.

"After a couple days build up where I just couldn't make this happen, I notice that my attitude, my work and then my team suffers because I'm not releasing negative energy


and rebuilding positive energy," Milo says.

Coppinger says to write "workout" across your upcoming calendar just as you would for other appointments. And do it today.

McDermott suggests adding distractions to your workout, such as upbeat music or the stock exchange ticker, "as a background visual to add to your sensory overload."

Grant's multi-step advice is to first schedule some sort of movement, no matter how small, into every 24-hour period. "You can do this if only walking the school hallways during intermission of your child's basketball game," she says.

Next, be creative by giving yourself several options to choose from. "Before the start of the day, plan the when, what and where by time, activity and location," she says. "Just a small mental note by way of acknowledging what you plan to do and for how long. This is not a pass-fail, simply something you do for yourself."

Her last piece of advice is the one she lives by: Any day you can come up with an excuse or reason to *not* exercise or be active is a day you *must* exercise. "That works best for me because I could come up with an excuse not to exercise every day of my life," she says, ringing a bell familiar to most every executive. 



# Give Prompt Notice of Claims

*Tell liability insurance company of claims or suits ASAP.*

BY DAVID L. SIMMONS, J.D.

The Indiana Court of Appeals recently underscored the importance of giving prompt notice of an insurance claim in the case of *Travelers Cas. and Sur. Co. v. Maplehurst Farms, Inc.*, 18 N.E.3d 311 (Ind. App., 2014). This case involved losses incurred by Maplehurst as a result of environmental contamination caused by an underground storage tank. Maplehurst conveyed the property before discovery of the contamination, and the purchaser subsequently sought recovery from Maplehurst for the resulting remediation costs. Maplehurst then entered into a settlement agreement with the purchaser under which it paid certain costs and assumed the liability for remediation.

Maplehurst provided notice to Traveler's several months after the agreement had been reached. However, the relevant policy provided that "No insureds will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent." Once Traveler's discovered the agreement, it denied Maplehurst's claim and refused to provide a defense. Several years later, Maplehurst commenced litigation against Traveler's to procure coverage for the losses incurred, including the costs paid to the purchaser and defense costs incurred prior to the furnishing of notice.

The trial court found in favor of Maplehurst and awarded it both the pre-notice losses and defense fees. However, on appeal, the Indiana Court of Appeals found that the award was improper, holding that "an insured is not entitled to recover pre-notice costs" and "an insurer's duties under the policy do not arise unless

and until the insurer has knowledge of the claim." Because the costs and expenditures at issue were incurred by Maplehurst before it notified Travelers of the claim, those costs cannot be recovered.

The court also concluded that Traveler's was liable for the costs

obligation without the insurer's consent. Any insured that settles a claim without the insurer's knowledge or consent does so at the insured's own expense under the express language of this provision.

This case reminds us of the importance of providing timely notice of

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*Most liability insurance policies require a policyholder to provide notice of an occurrence "promptly" or "as soon as practicable." They also generally require the policyholder to notify the insurance company if a claim is made or a suit is filed and served.*

incurred by Maplehurst after notice of the claim was received. However, Traveler's argued that the costs at issue were incurred by Maplehurst at the time of the agreement with the purchaser, which was prior to the date on which notice was received. On the other hand, Maplehurst argued that Traveler's was liable for all costs incurred after the date of notice, regardless of when the agreement was reached.

The court agreed with Traveler's, ruling that Maplehurst obligated itself to remediate the property when it entered into the agreement, and therefore, no coverage exists for the pre-notice costs. To hold otherwise would allow an insured to settle a claim, notify the insurer, and obligate the insurer to cover the settlement. Such a result would violate the policy provision that prevents an insured from voluntarily assuming an

claim to an insurer. Most liability insurance policies require a policyholder to provide notice of an occurrence "promptly" or "as soon as practicable." They also generally require the policyholder to notify the insurance company if a claim is made or a suit is filed and served. In most instances, these are considered two separate notice requirements—both of which must be met in order to avoid losing coverage for an otherwise covered claim. Insureds should remain mindful of these requirements to avoid any loss of coverage. **□**

*David L. Simmons is a partner of Drewry Simmons Vornehm LLP, which maintains offices in Merrillville, Indianapolis and Carmel. He practices in the areas of construction law and litigation, commercial law and litigation, and business entities and transactions.*



Phil Britt

# New Ways to Pay

*Mobile payment technologies nearly ready for prime time.*

BY PHIL BRITT

Consumers enter 2015 with a new payment option at some retailers—a mobile wallet that enables users to pay with their phone rather than swiping a credit or debit card, writing a check or using cash—but this alternate payment method is still in its very embryonic stages.

Apple Pay, available on the iPhone 6 and iPhone 6 Plus, made some consumers aware of mobile payment options for the first time when it debuted in October along with a media campaign and backing by some early-adopting retailers.

Two of the retailers that promote their acceptance of Apple Pay are Panera Bread and Whole Foods, which each have several locations throughout Northwest Indiana. However, besides those two merchants, there are very few merchants that accept Apple Pay or other forms of mobile wallets today. In all, Apple Pay is accepted at about 220,000 merchant locations, a small portion of the estimated 12 million in the U.S.

Yet even with this small footprint for Apple and competitors, banking experts agree that mobile payments will grow quickly and become a viable payment option at an increasing number of merchants by the time the new year comes to a close.

Mobile payment proponents point to the ease of payment and the enhanced security of smartphone payments. Several studies have shown that people would rather leave their wallet at home than their smartphones. The phones also include additional security known as tokenization, which uses a randomly generated number rather than a payment card number to secure payments from hackers.

Here's a brief look at some of the different mobile payment options:

## APPLE PAY

Payments run through a payment card the consumer enters into the Apple Pay platform, much like PayPal works for online purchases.

Apple Pay uses near field communications (NFC), a technology not included in most merchant point-of-sale terminals today. Many merchants are upgrading their terminals due to new payment card industry standards that will go into effect in October. But even if the merchant has an NFC-capable terminal, the feature may not be activated. In addition to the tokenization, the payments are secured by the iPhone's fingerprint technology.

Beyond limited merchant acceptance, other restricting factors for Apple Pay are the lack of any Android-based option, the inability of older iPhones to use this payment option and a limited number of payment cards that can be enrolled for usage.

## GOOGLE WALLET

With its media blitz and promotions from Panera and Whole Foods (which have Apple Pay signage in the stores), Apple Pay quickly became the mobile payment option that most people discussed, even though Google rolled out its Google Wallet mobile payment platform some three years earlier.

Google touts more than 10 million downloads of the wallet, according to the company's app store, but the number of active users is nearly nil. As with Apple Pay, only a limited number of merchants accept Google Pay, and only a limited number of cards can be used for payment.

There are other limitations as well. While Apple aggressively pushes its mobile payment option, Google is relatively quiet in the press and has limited the use of the mobile wallet to those Android phones running system

4.4 (KitKat) or higher. Just as Apple Pay won't run on Android devices, Google Wallet won't run on iPhones. Additionally, Google announced in early November that it would no longer accept its own digital wallet as a payment method for apps and software, though it will still support payments for Google Play Store apps.

## CURRENTC

CurrentC is in its earliest trials today, with a more aggressive rollout planned by the next holiday shopping season. Large merchants such as Wal-Mart, Target and Best Buy joined forces to develop the Merchant Customer Exchange and CurrentC as a way to get around the fees charged by Visa and MasterCard.

Like Apple Pay, CurrentC Wallet will rely on NFC technology and tokenization. However, much of the wallet's functionality has yet to be determined.

## CLOSED-LOOP OPTIONS

Beyond the above three, there are also several "closed-loop" payment options that can only be used in a single merchant's store. The most notable and successful of these is Starbucks, which includes mobile payment as part of its app. According to the company, about 6 percent of U.S. transactions take place via a mobile device—about 7 million mobile payments per week, dwarfing Apple Pay, but they're limited to Starbucks locations.

Other merchants have tried to copy the Starbucks effort by enabling customers to enroll payment cards through the merchants' apps, but the results are still sporadic at best at this time. **BQ**

*Phillip J. Britt, owner of editorial services firm S&P Enterprises Inc., has covered financial services since the mid-1980s for a variety of local and national publications.*



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# Hoosier Bat Co.

*Hitting home runs from the Little League to the Major Leagues.*

BY LAURIE WINK

Located on a stretch of East Calumet Avenue near the Route 49 overpass in Valparaiso is a small company making a huge hit with baseball players from Little League to Major Leagues.

Hoosier Bat Co. has supplied custom-made, high-performance bats to such heavy hitters as Frank “The Big Hurt” Thomas and Juan Uribe of the White Sox, and Cubs player and coach Dave Martinez, to name just a few. Thomas hit his 500th home run with a bat made by Hoosier Bat, and wanted to be shown swinging one in the sculpture of him at White Sox U.S. Cellular Field.

Dave Smith founded Hoosier Bat Co. with wife Debbie in 1989. After hearing Smith’s backstory, it’s clear the work fits him perfectly—just like the bats he crafts for players of all ages. Smith knows the game of baseball inside and out. The New Jersey native grew up going to games at Yankee Stadium and Ebbets Field. Although not the best batter, Smith was an outstanding pitcher who was named to New Jersey’s All-State team in high school. He was a standout baseball player at the University of Nebraska, then played one season for the Mets.

Through serendipitous circumstances, Smith became a full-time scout for Yankees owner George Steinbrenner. The legendary baseball mogul was a customer at The Hayloft, a restaurant Smith owned in Plymouth. Steinbrenner ate there during trips to board of director’s meetings at nearby Culver Academy,



**EXPERIENCE ON THE FIELD** Hoosier Bat Co.’s Dave Smith grew up going to games at Yankee Stadium and Ebbets Field, and played a year for the Mets.

his alma mater (Class of ’48). They developed a friendship and Smith went to work for him in 1980.

Nine years later, Dave and Debbie Smith moved to Valparaiso and started Hoosier Bat Co. The 25-year-old company is the third-longest-existing wood bat manufacturer in the United States. Dave’s claim to fame is the patented three-piece Woodforce 2000. It’s made of ash in the handle, hickory in the sweet spot and maple on the barrel end. The pieces are held together by an adhesive manufactured by National Casein, a company that supplies the woodworking and furniture industries. Smith learned about wood adhesives as a salesman for the company.

The Smiths and three long-time

employees operate Hoosier Bat Co. year-round. They turn out 35,000 bats a year, one at a time, in less than two minutes each. Bats are customized for players ages 8 and up, Smith says. Each bat is tailored to an individual hitter’s size, weight, age and strength. Other factors that make for a player’s perfect fit are the handle shape and thickness, knob and barrel shapes and balance.

Smith says wood bats are popular because of their durability and accuracy in hitting the sweet spot. Hoosier Bat Co.’s most popular model with major leaguers is the HB235, featuring an ice-cream-cone-shaped knob and comfortable bottom hand grip. Power hitters tend to like the HB325, featuring a thicker handle and longer barrel that adds to its durability.

Bats are priced from \$40 to \$100, come in 14 colors and can be imprinted with a player’s name. Besides regulation bats, the company makes small bats for team trophies, booster clubs and company promotions. Scrap wood is made into bat stands and other products displayed in the company’s showroom. Debbie Smith has created a line of baseball jewelry, including earrings and bead bracelets that can be made in team colors.

The Smiths invite visitors to tour the facility. They frequently host grade-schoolers, who send them handmade thank you cards. Dave Smith, 74, is generally onsite six days a week, doing a job that never seems to get old.

“Every day with wood is a learning experience,” he says. **BQ**

# A Diversity of Arts Events



John Cain

*Comedy, drama and music on stage, plus unusual exhibits.*

BY JOHN CAIN

In LaPorte County, the Lubeznik Center for the Arts presents “Work Local: Speak Global,” February 7-April 18. This exhibit unites local artists, craftsmen and graduate students from IIT in Chicago with local producers of materials, products and/or services that will celebrate the possibilities of local talent in fields as diverse as fine arts and industrial manufacturing and design. “Work Local: Speak Global” is curated in collaboration with Lubeznik exhibit director CarolAnn Brown and Paul Pettigrew, architect and professor at IIT Chicago. Visit [www.lubeznikcenter.org](http://www.lubeznikcenter.org) for information.

Festival Players Guild at Main Street Theatre will present “The Player King,” a one-man performance piece inspired by the lives of Edwin Booth, Junius Brutus Booth and John Wilkes Booth, set during the year following the assassination of President Abraham Lincoln. Edwin Booth, perhaps the greatest Shakespearean actor in American history, has been forced to quit the stage because of his brother’s heinous crime. This is a one-man show but, under the spell of playwright-performer Darin Dahms, it will seem as if there are three distinct men on stage, all fully realized and fascinating. The show runs March 20-29. Learn more at [www.festivalplayersguild.org](http://www.festivalplayersguild.org).

Footlight Players will present “Consider the Oyster,” February 6-15. During the celebration of a Detroit Lions Super Bowl victory, Gene Walsh impulsively proposes marriage to the love of his life. When she joyously accepts, he tumbles over the coffee table. This chance fall begins a hilarious cascade of startling twists that turn the happy couple’s future



**“WORK LOCAL: SPEAK GLOBAL”**  
An electric-acoustic concert ukulele and portable ukulele amplifier from Paul Pettigrew, a collaborator in the exhibit at the Lubeznik Center for the Arts.

upside down and inside out. Visit [www.footlightplayers.org](http://www.footlightplayers.org).


In Porter County, Valparaiso University presents “I Won a Blue Ribbon at the County Fair,” February 1-28, featuring photographs by Aimee Tomasek on display at the Christopher Center. An opening reception will be held February 9 from 5 to 7 p.m. More info at [www.valpo.edu/vuca](http://www.valpo.edu/vuca).

Chicago Street Theatre will celebrate its 60th season by presenting “The Angels of Lemnos,” the drama that began the group’s foray into producing new and original works and launched Jim Henry’s career as a professional playwright. Poignant and funny, “The Angels of Lemnos” tells the story of Nathan Spandrel, a homeless man who has fallen through the cracks of society until finding an infant he believes he must return to heaven. The show runs April 10-25. Online information at [www.chicagostreet.org](http://www.chicagostreet.org).

In Lake County, the Northwest Indiana Symphony Orchestra invites you to kick off your Valentine’s weekend with passionate music on February 13, with “Big Romance.”

Back for a second year by popular demand, pianist Winston Choi will play the beloved “Rhapsody on a Theme by Paganini” and the unique “Concerto for Left Hand.” The symphony’s “piano-cam” will showcase Choi’s intricate musicianship. Passionate Spanish themes from “Capriccio Espagnol” and the heart-pounding rhythms of “Carmen” will also be performed on this concert. Visit [www.nisorchestra.org](http://www.nisorchestra.org).

The Munster Concert Association presents Al Simmons in a one-man show in the tradition of Danny Kaye and Spike Jones on March 1. This world-renowned, critically acclaimed, comedian delivers classic vaudevillian comedy and musical humor, including instruments, props and costumes. Learn more at [www.munsterconcerts.org](http://www.munsterconcerts.org).

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

*John Cain has served South Shore Arts as executive director since 1993 and as executive director of the Northwest Indiana Symphony since 2008. Find out more about area arts activities and events by watching Lakeshore Public Television’s “Eye on the Arts,” every Friday evening at 7 p.m. on “Lakeshore Report.”*

# It's Gary's Time

*Not-for-profit offers hope and opportunities for ex-offenders.*

BY JERRY DAVICH

**R**oger Hayward had just returned home from another drunken bender.

He forgot about his dog left alone in the apartment for three days. He came back to a sobering mess. His poor dog defecated all over his home and urinated on his pillow.

"I got mad, really mad," Hayward recalls of that day in Pennsylvania a decade ago.

He repeatedly hit the dog, so badly that Hayward hit rock bottom. He felt it in his soul, or what was left of it. The dog also felt it, running away to hide from his broken master.

Hayward melted into an emotional mess. He fell down and landed smack on that same soiled pillow. He knew its symbolic consequence. He couldn't get any lower.

"I had nobody, man, nobody," he recalls with a sigh. "That was my reality."

His first recollection of drinking booze was sneaking guzzles from his stepfather's beer.

"It made me feel special, I guess, because I kept doing it," he says.

By age 13, he had to leave an abusive home. He bounced around like a wayward pinball in a damaged machine. He slept on a beach, in hallways, at a frat house, a Moose lodge, and inside a Salvation Army donation bin.

School was a word in a textbook, not part of his life. He never graduated, only later getting his GED. He worked more jobs than an entire classified section of a newspaper.

Hayward sold everything and anything to make a buck, even if he had to steal everything and anything to do so. He was a user. He used booze. He used drugs. He used pills. He used people. "I was a son of a gun, let me tell ya," he says.

Hayward, however, always had a



**COMMUNITY SERVICE WORK**  
**Roger Hayward's organization helps provide skills, job opportunities and hope to ex-offenders.**

dog in his life. They always missed him. Always loved him. Always forgave him.

That day he hit bottom, Hayward sobbed uncontrollably on a pillow drenched in dog urine. His wounded dog emerged from hiding and instinctively ran to him. The dog tried lifting Hayward's arms to help him back up. Hayward felt unconditional love for the first time in his life.

"I believe that was my God moment," Hayward says, breaking into emotion. "He loved me enough to have that dog show me love when I needed it most."

Hayward immediately called a pastor friend who lived nearby. "Please come and get me," he told him.

The pastor picked him up, took him in, cleaned him up. Finally, he felt reborn.

In 2009, he was working as a "bird dog" for investors to buy real estate properties on the cheap. Hayward, who always had a skill for construction, stumbled onto a dilapidated property in Gary.

"I didn't know Gary, Indiana, was even on the planet," says Hayward, who was born in Boston and sports a beat-up New England Patriots cap.

Near that property, he saw a man

drinking "a 40" on the front porch. It hit home. He broke down again, this time through an epiphany.

"This is where God wanted me to be," Hayward says as a police siren blares in the background.

Hayward has served several stints in jail, starting in his teenage years. He knows what it's like to serve time and waste time. He knew right then he had to create "It's Gary's Time."

The first-of-its-kind, not-for-profit program helps provide skills, job opportunities and hope to ex-offenders attempting to reenter society after serving behind bars. Mentoring, facilitating, teaching, lecturing, preaching, whatever it takes. Hayward knows where they've been and where they need to get to.

"He's the real deal," says one ex-offender.

Hayward has helped dozens of broken men find the missing pieces in their life. He's their eyes, ears and mouthpiece.

"I'm their hands for what they don't know to reach for yet," says Hayward, who possesses a serious gaze, a boisterous laugh and working man's hands.

His rotating crew of ex-offenders rehabs houses and performs community service projects in Gary. When the city needed to board up abandoned houses following a serial killer's confessions last fall, Hayward volunteered to help do the work.

When restorative work needs to be done, whether for the city or an ex-con's life, Hayward volunteers. He was honored as the 2014 Indiana Volunteer of the Year by the Indiana Criminal Justice Association.

"It's only by the grace of God I'm here to do this and help these men," he says.

Yes, he cried when accepting his award. And yes, he still has a dog by his side. **BQ**



# Hub of Lake County

*History and progress put Crown Point at the center of it all.*

BY MICHAEL PUENTE

The city of Crown Point has always been the center of all things government-related in Lake County.

The Lake County Sheriff's office is there, as well as all other county departments in the massive Lake County Government Complex at 93rd and Main Street in Crown Point.

But a short drive south and you come to one of the loveliest, cutest downtowns anywhere in Indiana.

Downtown Crown Point is as picturesque as any little town depicted in Hollywood, like Bedford Falls in "It's a Wonderful Life" or "Hill Valley" in Back to the Future.

With an eclectic array of restaurants, storefronts and coffee shops, it's no accident that downtown Crown Point is quickly becoming a "go-to" destination.

"It's a team effort across the board," says Crown Point Mayor David Uran. "Working together has made us stronger. Not one thing stands out but right now, it seems like we're firing on all pistons right now."

Uran says it's difficult to point to what project or what initiative he's most proud of. Here are just a few of the highlights:

- Low tax rates
- High-quality public schools
- 200 new single-family homes being built
- Historic homes and buildings
- Bike trails
- Festivals
- An ever-growing and improving sports complex which includes a new sports dome



**"WORKING TOGETHER HAS MADE US STRONGER"**  
Crown Point Mayor David Uran has overseen a long list of projects and initiatives.

Uran says the sports complex is situated on 85 acres and has pretty much everything a sports and fitness-crazed city like Crown Point must have.

"We just finished our third phase which added more softball fields, soccer, lacrosse and rugby," Uran says. "With the dome, it turns that location into a year-round destination spot for people to come."

With more and more people coming to visit Crown Point, it offers the city a chance to show off the restaurants and shops situated in its downtown district.

"Our value of our community and everything that everybody puts into it, only makes it a place that if you want to do business here or buy a home, you're going to be worth

more tomorrow than you are today because of those quality-of-life amenities that we have done across the board."

Uran says the city is now trying to acquire property from Crown Point Community Schools Corp. to develop an outdoor band shell and festival center.

Getting people to downtown Crown Point is a priority for Uran.

"With more visitors, our businesses are going to get stronger. They'll have better opportunities to hire more people. Those people are the ones who buy homes and they're part of the economic wheel that keeps turning for us in a lot of different ways," Uran says.

The city of Crown Point is fortunate to have a built-in mechanism to promote the city in Chicago that other cities in Northwest Indiana

do not.

The city's beautiful historic courthouse square is often featured during weather segments on WLS-TV Channel 7, the ABC affiliate in Chicago. The city is also home to the Northwest Indiana Bureau of 91.5 FM, WBEZ, the NPR affiliate in Chicago, which often says the name of the city on the air.

"Tourism is one of the largest benefits of our community. When you see the word Crown Point, you recognize it and it's always in a positive frame of reference," Uran says. "Our name and our brand recognition are very strong. Crown Point is a bedroom community. We're adding to our portfolio with business growth for job retention and job creation, but we're still a bedroom community."

For Uran, the city and its 28,000 residents feel more like a very big family than a city.

"We always say that we're a family of 28,000 because everybody is in it together," Uran says. "People can see it. When you come to Crown Point, it still has that small-town charm but it still has the amenities that show that we're growing in the right areas. It's the perfect scenario for success."

In 2015, Crown Point will become home to the new John Dillinger Museum inside the historic Lake County Courthouse. The museum is now located in Hammond, but will make the move to Crown Point by the spring.

Dillinger, of course, is famous for being an outlaw who escaped from the Lake County Courthouse in 1934, only to be killed in Chicago a few months later.

Uran is quick to point out that the museum doesn't honor Dillinger but highlights the improvements made to law enforcement from that time to today.

"The museum doesn't glorify Dillinger as a hero or as someone depicted as a movie star or high-profile person. It actually shows what he was doing through the '30s and how law enforcement has evolved," Uran says. "We can't change history. We understand what took place. We are not glorifying that at all. Crown Point was put on the map for other reasons."

Speros Batistatos, executive director of the South Shore Convention and Visitors Authority, says Crown Point is the natural city to tell the John Dillinger story. "[He's] Public Enemy number No. 1. The very first one. The fact that J. Edgar Hoover made a national manhunt for this. All of the things that happened, the state police got radios in their cars because of John Dillinger," Batistatos says.

Even though Dillinger was born and raised in Southern Indiana, Batistatos says his connection to Northwest Indiana, and especially Crown Point, is undeniable. "The most infamous acts of where or what

put him on the map took place here. We're the natural place to tell the story," Batistatos says.

Uran says while Dillinger is tied to the city, Crown Point is also known for other things, including being a marriage mill where such luminaries as Hollywood's Rudolph Valentino

and Muhammad Ali, then known as Cassius Clay, decided to get married at the courthouse.

"You get your marriage license and you get married the same day," Uran says. "There's a lot of history that has taken place in Crown Point, since we are the Hub of Lake County. **BQ**"

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# Adding Fuel

*New team brings professional hockey back to Indy.*

BY BEN SMITH

**F**ive days before Christmas, and no peace on earth this night.

Instead, there is only a scoreboard tilted against them again, and a flat crack echoing off the cinderblock walls of this narrow hallway outside the visitor's dressing room in Allen County War Memorial Coliseum in Fort Wayne. The Indy Fuel of the ECHL, Indianapolis' newest venture into professional hockey, has just lost to the league's best team, the venerable Fort Wayne Komets, 3-1. It's the Fuel's eighth straight loss in this, its inaugural season, and the 13th in the last 15 games.

Now the door to the dressing room is closed and there is only that flat crack, the sound of hockey sticks being hurriedly slapped down in a shapeless black duffel bag for the trip home.

"Locker room open?" a visitor asks an equipment man as he scurries past. "No," he snaps.

But a minute or so later the door opens, and out steps a compact young man wearing a black baseball cap turned backward, his face framed by a neat ginger beard.

This is team captain Mike Duco, a seven-year pro who has seen some things. On his resume are 18 games in the National Hockey League with the Florida Panthers and Vancouver Canucks, plus stops in the Triple A American Hockey League with Rochester, Chicago and Toronto. The Fuel is his second go-around in the ECHL, an affiliated league that serves as the de facto Double A loop for the NHL.

For all his travels, Duco has never had this experience—playing on a young expansion team trying to revive hockey in a city that hasn't had pro hockey in 10 years, even though its history with the game stretches back to 1939.



**WORKING THROUGH THE STRUGGLES** Scott Hillman is head coach and vice president of hockey operations for the Indy Fuel.

"It's pretty exciting, obviously," Duco says. "We saw the enthusiasm of the people in the city when we first came out, and everybody was pretty pumped up to have hockey back in."

But?

"But nobody wants to see a losing team right now. So we've just got to start figuring it out over break here and come back revived."

Wayne Gretzky played his first professional hockey game in Indianapolis.

That was with the Racers of the World Hockey Association, the impudent pro league that threw a lot of money around trying to challenge the NHL in the 1970s. Ultimately, it failed, but hockey in Indianapolis didn't.

It's been around since the Capitals of the AHL first took the ice at the Indiana State Fairgrounds Coliseum in 1939, and has intermittently continued, most recently with the Ice, a Chicago Blackhawks affiliate which played in the International and Central leagues from 1988-2004. Now, a decade later, the Fuel, also a Blackhawks affiliate, has returned pro hockey to the city.

A two-year, \$63 million renovation

of the Fairgrounds Coliseum—now known as Indiana Farmers Coliseum—was the major impetus for the revival, inducing owners Jim and Sean Hallett to launch the Fuel.

"I think Indianapolis is a great market," Jim Hallett, one of the original owners of the old Ice, said when the team was announced last year. "Indianapolis has demonstrated that it has a hockey base of fans here ... I think it was a case of having the right arena, the right venue. Then being able to attract the right hockey team, and the venue is certainly right."

Certainly the league welcomed Indianapolis with open arms.

"We look at all of this from a geographic standpoint, and you know you've got Evansville, Fort Wayne, Toledo, Kalamazoo, Cincinnati and Indianapolis," says Komets team president Michael Franke, whose family rescued Fort Wayne's 63-year-old franchise in 1990, and engaged in a fierce natural rivalry with the Ice through the '90s. "This is something that's been on Fort Wayne's radar, really, since Indy left the old IHL. So for us to get Indy back, it's just huge for us.

"It's an unbelievable market. This is going to take a little time to develop



into what I know the owners of the Indianapolis team are going to eventually accomplish. (But) the sponsorship base is great, and the bottom line is the ownership is incredible and the leadership group within their organization is incredible.”

That would include head coach and vice president of hockey operations Scott Hillman, who’s been down this path before. In 2009 he was head coach of the Missouri Mavericks during their inaugural season in the CHL, and his plan for the Fuel is to build from the ground up with young players. The Fuel carries 14 rookies on its roster, and only six players are older than 25.

“We wanted to start with a very, very young team and grow something we could be proud of in a couple years,” Hillman says. “We didn’t want to bring in a bunch of guys that are close to retirement and ready to start hanging them up. We wanted to work our way through the struggles.

“It was my experience in doing this five years ago that you want to make your own foundation, you want to create your own team and your own style of play. So moving forward, they come to understand the work ethic that it takes, and these guys, as you develop your own core of players, they’re the guys that are the leaders in the locker room. We didn’t want to go get a bunch of established leaders that learned not only good habits around some other places but also bad habits, too. It’s a big effort, takes a lot of patience. It’s a grind—but that’s the path we set out for.”

It’s hurt them at the gate, early on. After drawing 6,477 for their home opener – a 5-4 shootout loss to the Komets – the Fuel drew more than 5,000 fans only twice more in 14 home dates through Christmas. Their average attendance of 3,361 ranked 23rd out of 29 ECHL teams.

But although they won just five games before Christmas, better days are coming, everyone believes. Nine of the 21 losses the Fuel had in the first six weeks of the season were by one goal.

“Believe it or not, we can start

to feel it coming together,” Hillman says. “We’re going to continue to take some lumps against maybe the top couple teams in each division, maybe, but we feel we’re playing with the majority of the teams each and every night.

“Once these guys learn to win those one-goal games, we’re going to feel real good about ourselves.”


And Indianapolis, a hockey town











from way back, will feel better about the Fuel.

“If the wins were coming, people would be coming a lot more, right?” Duco says. “People were enthused [at the start], people were excited. There was no hockey here. I don’t know if Indy is a big hockey town. But everybody’s saying it was, so hopefully we can bring that spark back to the city.” **EQ**

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# Journey of Change



Jason R. Topp

*Behind the scenes of TEDx CountyLineRoad.*

BY JASON R. TOPP

“A platform for ideas worth spreading—or at least worth arguing about.” That’s how the organization TED describes itself. TED started in 1984, converging ideas on technology, entertainment and design into a conference format. Independently organized TEDx events help spread ideas in local communities throughout the world.

In May 2014, a group of young, committed leaders experienced a call to adventure—to bring one of the most innovative and inspiring events ever to the region. Every person on the team had been on an individual journey that brought us together at a conference table where we each shared our desire to alter the trajectory of Northwest Indiana. I was fortunate to be a part of this mission.

A recognition that great ideas launch life-altering movements is what motivated these leaders to collaborate to bring TEDx to Northwest Indiana. However, the path to TEDx CountyLineRoad wasn’t easy. In fact, it seemed at one point we would need to postpone or completely reconfigure the event apart from TED’s branding.

The stringent licensing process to gain the rights to host a TEDx event proved to be more than a challenge. It was downright difficult. After three rejections from TED, fear had gripped us all. Fear of failure. Fear of not making a difference. Fear of seeing something not happen that

we wholeheartedly believed to be the right thing.

One more rejection and we’d likely drop our dreams of hosting a TEDx event. Time was not on our side, so we continued forward with securing the venue, lining up speakers and figuring out details in faith that we’d receive approval. Risks and roadblocks are inherent with every call to accomplish something innovative.

*Government isn’t fueling the recent economic growth. It is entrepreneurship and the technological advances by hard-working people.*

“Even though we felt frustrated with the application process at times, our team was persistent and committed to the end goal. We made sure to consistently communicate our vision,” says Celina Weatherwax, a member of the team.

By September 19, we received the green light we’d been aching for. The next six weeks would produce a flurry of activity that culminated into what many would describe as a “wow” event!

The morning-long conference on November 13, 2014, featured four live speakers and two video speakers that sparked thought-provoking questions about our region and beyond. Attendees were tasked with

doing our part to accept the risky call to adventure to make a change within our own spheres of influence.


Norma Williams shared her inspiring story and encouraged us to “be our brother’s keeper” by shedding our “island” mentality and adopting a community mindset.

Pastor Bob Bouwer discussed the power of finding your “wow” and multiplying it. He asked, “What is Northwest Indiana’s ‘wow,’ and what can it do to reproduce it?”

Blair Milo, LaPorte Mayor, emphasized happiness as an economic and community development strategy.

In regard to technology, however, it was Brian Wesbury, chief economist for First Trust Portfolios, who challenged our notions about the 2008 financial crisis. He quipped, “Ben Bernanke and Janet Yellen have never stayed up all night drinking Red Bull, eating pizza and writing apps...[and] they [have never] built a 3-D printer.” He concluded that government isn’t fueling the recent economic growth. It is entrepreneurship and the technological advances by hard-working people.

Emcee John Cain, executive director of the South Shore Arts Center, ended the event with these words: “The young and talented people who had the vision for doing this, take great interest in the community, and want you to go forth and multiply the ideas presented.”

Won’t you accept the risky call to adventure and join us in altering the trajectory of Northwest Indiana? 

*Jason R. Topp, CFP®, CRPC® gives financial advice for families in Northwest Indiana and around the country, specializing in women’s issues, retirement stress tests, and advice for young professionals.*





Michael J. Hicks

# More Jobs & Improvement

*Indiana should surpass the nation in GDP and income growth.*

BY MICHAEL J. HICKS, PH.D.

As 2014 wrapped up, economic growth for the first three quarters was 2.3 percent. This is close to the 2 percent growth I predicted a year earlier. Growth in the third quarter showed a marked improvement from the 1.2 percent growth over the first half of the year, which included the dramatic decline in GDP in first quarter. It is a safe bet that the last quarter of 2014 will be better than the first, with U.S. growth in 2014 perhaps creeping toward 2.5 percent for the year. The United States remains in a recovery, but it is slow with few broad signs of accelerating growth.

In 2015, our forecasts see improved conditions with real gross domestic product growth in the United States averaging 2.7 percent through the year. We believe the unemployment rate will continue to decline, ending the year at 5.7 percent, well within the range of full employment. Monthly job creation will range from just over 90,000 per month to more than 120,000 per month throughout the year, accelerating slowly by the end of the year. The number of unemployed will also rise, though at the end of the year as labor force losses stabilize and more workers commence a job search.

The U.S. economy continues to expand, but the rate of growth continues to be beneath that expected in typical recoveries. This recovery is longer than all but four recessions since the 1850s. Time accumulates risk to this recovery. The risks include slowing European and Asian economies, especially a recession in Northern Europe as Russia's economy sinks into deeper recession and its currency devaluation leads

to financial crises in the nation.

Stable and unusually low fuel prices for both natural gas and petroleum offer a counterbalance to the downside risk of Russian military adventurism and broad political

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*Northwest Indiana will see increases in construction as the growth of urban areas continues to lead to increased investment in the region.*

instability in the Middle East. Inflation remains a looming but not yet immediate issue. The size of the Fed's balance sheet, and the near doubling of the U.S. debt over the past decade, limit policy responses to any change in growth or inflation in the coming years.

In Indiana, the economy did well in 2014. These gains will continue through 2015, and we forecast Indiana gross domestic product growth to outstrip the nation by more than a half percentage point through 2015. Likewise, personal income growth in Indiana will outstrip the nation, and we should see the income gap between Indiana and the nation as a whole shrink through 2015.

However, the Great Recession has left parts of the Indiana economy weaker than in the pre-recession period. In particular, the housing market statewide has not recovered. While some areas have seen a price and sale rebound, much of Indiana, like much of the nation, has yet to see a surge in new home construction, which remains stuck at near record low post-World War II levels.

At the industry level, we expect

continued above trend growth in manufacturing and logistics, retail, utilities and a rebound in finance insurance and information services. Health care will recover slightly from its 2014 pause, but growth will remain

below trend in that area through 2015.

Northwest Indiana will see uneven growth in 2015; first, the bright spots. As labor markets tighten we expect personal income to rise and unemployment rates to decline. In some areas, labor force will rebound as discouraged workers re-enter the economy. Northwest Indiana will see increases in construction as the growth of urban areas continues to lead to increased investment in the region. This is important since this will offer significant job opportunities to low-skilled young workers in the area.

Much of the Northwest Indiana story will be about continued growth in the manufacturing and transportation of goods. It is likely that 2015 will be another record year for Hoosier manufacturing production. Importantly, manufacturing employment is above the trend level, and is likely to continue. Across the region, 2015 will be a year of more jobs, modest wage growth, and improved economic conditions. **EQ**

*Michael J. Hicks, Ph.D., is the George & Frances Ball Distinguished Professor of Economics at Ball State University.*



# Collaborating for the Future



Linda Woloshansky

*Region eyes workforce development goal for 2025.*

BY LINDA WOLOSHANSKY

There is an old saying that “too many cooks in the kitchen” is a recipe for a disastrous meal.

The opposite may be true when it comes to revitalizing our regional economy. I’m encouraged that so many groups are focused on making Northwest Indiana a great place to live and work.

We have a way to go, but we can achieve our dreams provided we adhere to the same ingredients that yield success. The key elements to our “secret sauce” must be collaboration and alignment.

I eat and breathe workforce development, and I am pleased that so many of our communities and community leaders understand the importance of talent development related to global competitiveness.

For example, in September, a Michigan City audience heard Jeff Finkle, president of the International Economic Development Association, talk about the importance in closing the skills gap. In October, One Region hosted a community leadership retreat to identify the priorities most important to the region. For the second year in a row, connecting industry and education made the top 10 list.

Workforce development has become the number one priority for economic development across the country.

Economic and business writers, such as Tom Friedman, are writing about workforce development. Business leaders such as Jim Clifton are now writing books about the Coming Jobs War.

The communities that are victorious in this Jobs War will be those

areas where workers have the skills needed by business. Northwest Indiana will win if, by the year 2025, 60 percent of our adults have a college degree or a skill certificate valued by our employer base.

The good news is that we have a decade to reach that goal; the bad news is that we haven’t moved the needle over the past three years. Procrastinators, please step aside.

I’m convinced our greatest regional asset in achieving our 2025 goal is the number of “chefs” committed to closing the skills gap: 38 public school systems and eight colleges and universities in our seven county area. Additional resources include a host of private schools and charter schools.

Each of these institutions will be an important asset provided they adhere to the alignment strategies produced by several key groups. I offer the following examples:

- The READY NWI initiative emphasizes career awareness, planning, and readiness so that students achieve an end goal of entering the labor market with a credential or degree. Recently, the READY NWI team was inducted into the Society of Innovators based on its transformational work in blending the goals of education, workforce development and economic development resulting in students ready for college and careers.

- The Northwest Workforce Board and the WorkOne system are placing an even greater emphasis on high wage, high demand sector-based training in collaboration with our community and university partners. Everyone is looking at ways to improve and enhance instructional

strategies, and to deliver education in new ways.

- The Region 1 Works Council is highlighting the benefits of high school students enrolled in Career and Technical Education programs. The council discovered such students have a higher graduation rate than students attending a traditional high school. Career and technical education students are also better prepared for careers and college.

- The Regional Adult Education Consortium has long supported efforts of older students in obtaining their GED. Now, the Consortium will encourage their graduates to remain in a classroom and obtain skills sought by area employers, especially for positions where employers struggle to fill those jobs because job applicants do not possess the necessary skills that would lead to a job offer.

- The Regional Youth Employment Council continues to focus on work ethic and work readiness strategies and materials. The Youth Council is collaborating with the READY NWI employer team to introduce these strategies and materials to employers throughout the region.

In my mind, the above examples illustrate that we have many “kitchens” in Northwest Indiana, and that we welcome more “cooks” to staff more kitchens.

As long as they understand the importance of following our strategies, or “recipes” to grow our economy, our future looks sweet. **EQ**

*Linda Woloshansky, president and CEO of the Center of Workforce Innovations Inc. (CWI), is dedicated to assisting businesses and communities to invest in workforce and economic development activities.*

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CAN MEAN A HEALTHIER BOTTOM LINE.



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