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134 LOOKING BACK, LOOKING FORWARD Heather Ennis of the Northwest Indiana Forum.

Northwest Indiana Business Quarterly SPRING 2016

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#### Northwest Indiana Business Quarterly

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#### **PUBLISHER'S NOTE**

# Excellence and Milestones



**Troy Linker and Conrad May** 

On our 25th anniversary, we spotlight the best and welcome new leadership.

elcome to our spring issue! In this issue we recognize the Best of Northwest Indiana and Greater South Bend/Michiana Business, as voted by our readers across the region. Thank you for taking the time to vote, and we applaud this year's recipients!

Read on for an issue packed with thoughtful articles. In celebration of our 25th anniversary, Laurie Wink asked five area leaders to reflect on the region's growth over the past quarter century and share their visions for the next 25 years. Lauren Caggiano's article on coworking looks at shared workspace options available in the region, and explores how these spaces can enhance productivity and spark creative collaborations. Writer Lesly Bailey examines innovative workplace programs that are helping employers protect their businesses by improving worker health and safety. Michael Puente talks to area executives and experts who are promoting Northwest Indiana's presence in the world economy. Jerry Davich spotlights some of the region's bright young professionals, discussing why they do business here and what will keep them in the region for the next 25 years.

Also in this issue, Ben Smith profiles the Indianapolis 500's historian, Donald Davidson. Laurie Wink interviews representatives of five of the region's communities to learn how they are thinking differently about their downtowns. Phil Britt shares comments from Northwest Indiana real estate agents, homebuilders and banks about current real estate trends. John Cain and Jack Walton once again share a regional arts and entertainment update. Barbara Eastman profiles a made in Indiana success story, Ben's Soft Pretzels, as well

as the Sojourner Truth House that is making a difference in the region.

After 25 years of publishing, Northwest Indiana Business Quarterly has reached a major milestone. Some milestones mark one's progress along the same path, while others mark an intersection where one must choose the path for the future. Our 25th anniversary milestone is an opportunity for me to choose a new path. My wife, Glee, and I spent a lot of time planning our retirement, but before we could retire, we needed to find a new publisher for the magazine. Not just any publisher would do. We needed someone who would put as much heart and soul into the magazine as Glee did for the past 25 years.

We have found that person in Troy Linker. I am pleased to announce that Troy is the new publisher of *Northwest Indiana Business Quarterly*. Unfortunately, Glee's health didn't allow her to see this day, but I know she would be as proud as I am to see Troy take over the magazine.

Troy has more than 20 years of publishing experience and an entrepreneurial spirit. Having grown weary of the long commute to Chicago, Troy has been searching for an opportunity to use his publishing experience in Northwest Indiana. We are so blessed to have found each other. Troy and his wife, Lee Ann, both attended Purdue University and live in Dyer with their teenage daughter, Rachel.

Now with *Northwest Indiana Business Quarterly*'s future in good hands, I can retire and pursue a new path in life. Glee and I thank you, our readers and advertisers, for 25 wonderful years. I hope you will join me in wishing Troy great success for the next 25 years!

—Conrad May

### Around the Region

#### BY MICHELLE M. SEARER AGRICULTURE

Red Gold's Scott Rice, James Rice, and David Rice were awarded their seventh Master Grower Award for delivering quality production and exhibiting professionalism and industry leadership at Rice Farms in Wanatah ... Kathy Little, of Hebron, won third place in the AA non-irrigated division of the 2015 National Corn Growers Association's Corn Yield Contest in Indiana and Robert Little won second place in the AA non-till/strip-till non-irrigated division.

#### **BANKING**

Centier Bank president and CEO Michael E. Schrage announced the promotion of Bryan Traylor to senior vice president of Residential Lending. Traylor's office is located in Carmel, Indiana ... Gina DeCicco has been appointed branch manager of the Centier Bank's new branch located inside Strack & Van Til in Schererville ... Chairman and CEO David A. Bochnowski of Peoples Bank was presented the Crystal Globe award by the Asian American Medical Association at their 39th annual gala. The award is given to community members who have contributed to Northwest Indiana through their civic

and philanthropic involvement and have success in their profession ... **Rebecca Lusin** was named branch manager of the Munster office of **Horizon Bank N.A.** ... **Jim Katona** was recently appointed senior loan officer of Tech Credit Union's commercial loan department. He previously worked as a commercial lender for the past nine of his total 18 years in banking.

#### **BUSINESS ORGANIZATIONS**

The Michigan City Area Chamber of Commerce selected Mary Jo Orlowski to take over as new president January 11. Orlowski most recently served as the director for member services at the Greater Bloomington Chamber of Commerce, which won the National Chamber of the Year Award from the Association of Chamber of Commerce Executives in 2012. She will also join the Northwest Indiana Business Quarterly's editorial board ... The Northwest ISBDC announced the addition of Kenneth Gonzalez as a business adviser. Gonzalez will work directly with new and existing business owners. Previously he worked for Tyco as a global executive leader in the electrical and metals business unit and is a founder of several startups.

#### **COMMUNITY**

Two local **Allstate** agency owners **Cassandra Toporski**, Hobart, and **Jorge Guitierrez**, Munster, were recently awarded the Allstate Agency Hands in the Community Award for their community service. The Allstate Foundation also awarded \$1,000 to each nonprofit where these agents volunteer—Toporski for Phi Beta Psi Sorority and Guitierrez for March of Dimes Foundation.

#### CONSTRUCTION

The Pangere Corp. recently announced the promotion of Jim Vermillion to division manager of commercial construction. Since 2004, Vermillion has been with Pangere and led a variety of construction projects in the educational, commercial and healthcare markets The **Indiana Builders Association** board of directors recently elected **Iim Pressel** to serve as 2016 president. Pressel is the owner of Pressel Enterprises in LaPorte. He is a certified graduate builder and has been in the construction business for 24 years ... Kevin Kelly was appointed to serve as 2016 Chairman of the National Asphalt Pavement Association (NAPA). Kelly is president and CEO of Walsh & Kelly, and as chairman, Kelly will be responsible for



**BANKING Bryan Traylor** 



**BUSINESS Kenneth Gonzalez** 



**CONSTRUCTION Jim Pressel** 



**CONSTRUCTION Kevin Kelly** 

guiding NAPA's efforts to support the asphalt pavement industry.

#### **EDUCATION**

**Indiana University Northwest** recently appointed Alan Barr, Ph.D., as Chancellor's Professor, a special academic title conferred on senior faculty members who demonstrate "highly meritorious performance in all areas of faculty work." Barr is a professor of English and scholar of Victorian literature, who has published five books and 27 peerreviewed journal articles ... Renee Conroy, associate professor of philosophy at Purdue University Northwest Calumet, spent a semester as a Fulbright Scholar at the University of Roehampton in the United Kingdom teaching a course in the philosophy of dance, conducting research for a monograph on the subject and presenting professional papers on the topic ... The American Civil Liberties Union of Indiana announced that Kevin L. McElmurry was recently appointed to serve on its board of directors. McElmurry is an associate professor in the Department of Sociology and Anthropology, Indiana University Northwest ... Chad Celestin, a Purdue University Northwest Calumet student's successful class project turned into a job opportunity with Strack & Van Til, who was also the first recipient of the university's College of Technology Outstanding Graduate Alumni Award. Celestin of Highland, graduated from Purdue Calumet with a bachelor's degree in industrial engineering technology in 2010 and a master's degree in technology in 2014 ... The Indiana Chamber of Commerce selected Dr. Robert A. Pastoor, president of Saint Joseph College in Rensselaer, to serve on its Business Higher-Ed Policy Committee for the 2016 term ... Indiana University Northwest Chancellor. William J. Lowe, and Interim Superintendent of Public Safety, Bob True, announced the appointment of Lt. Wayne James as chief of the Indiana University Police Department (IUPD) at IU Northwest ... Lowell High School teacher, Kevin Garling, was recently recognized as a leader by the Indiana Conservation Partnership Leadership Institute. Garling, who has taught for 30 years, is responsible for the Natural Resources, Horticulture, and Landscape Management classes. He has also represented Lake County for the past three years on the Indiana State Board for the Soil and Water District Committee.

#### **ENGINEERING**

SEH of Indiana recently announced the appointment of Dan Botich as a senior economic development specialist. Botich will lead SEH's economic development team by providing site selection, incentive negotiation, design/build and other services to both municipal and private clients.

#### **FINANCIAL**

**TrueWealth Advising Group** of Crown Point announced the appointment of **Jennifer Vinovich** 

as their new director of client services. Vinovich has more than 20 years' business experience and is a Purdue University graduate ... Harbour Trust & Investment Management Co. announces the addition of Todd McWhirter, an 18-year financial services veteran and Indiana University graduate and the promotion of Brian Merrill to vice president. McWhirter has served Harbour for nine years and Merrill for eight ... Delta Jones-Walker has recently started ATLED Financial in Schererville. Jones-Walker has been in the financial service industry for 20 years ... Western & Southern **Life** announced the appointment of Walter Matheny as a financial representative in its Merrillville office ... Residential mortgage lender Ruoff Home Mortgage announced David **Leeper** was the top loan originator for their Crown Point office in January ... Clifford Bryan, a financial advisor with the Chesterton office of Wells Fargo Advisors, has been named Managing Director of Investments. Bryan previously served with Wells Fargo Advisors for seven years and has 22 years of experience in the financial services industry.

#### **HEALTHCARE**

Ophthalmologist **Richard Houck**, MD, 46-year veteran of the **Franciscan St. Anthony Health- Michigan City** medical staff, was recently honored by the Indiana General Assembly through an adopted resolution saluting his service ... **Franciscan Alliance** welcomes neurosurgeon



**EDUCATION Alan Barr** 



**EDUCATION Kevin Garling** 



**EDUCATION Robert Pastoor** 



**EDUCATION Wayne James** 

George DePhillips, MD, to its northern Indiana medical staff in March. DePhillips will be servicing patients at the Crown Point and Michigan City facilities. JoAnn Riley Miller, a 39-year pharmacy technician, was named as the February Ambassador of the Month ... Cardiologist Eric Schulte, MD, recently joined Com-

munity Healthcare System's Community Care Network Inc. (CCNI) team of physicians. CCNI is the physician group affiliated with St. Mary Medical Center and all Community Healthcare System hospitals. Jennifer Sabuda, FNP-BC, joins Schulte in practice at his office in Merrillville ... St. Mary Medical

Center recently welcomed the cardiologists of Portage Heart Care and Southlake Heart Care to its Community Care Network Inc. team of physicians: Nazzal Obaid, MD, Abdulrazzak Kawamieh, MD, and Kais Yehyawi, MD ... Nurse practitioner Kathryn Gjeldum, NP, joins the doctors in their practice ... Dr. Michael H. Simpson is the newest member of Community Care Network Inc. and will work in the hospital's comprehensive medical, surgical and lifestyle weight loss program, Healthy 4 Life ... Gowri Ramadas, MD, has joined the practice of **Cancer Health Treatment Centers** in Munster. She is board certified in internal medicine, medical oncology and hematology and graduated Magna Cum Laude of Northeast Ohio University's College of Medicine. Ramadas was chief fellow at University of Illinois at Chicago where she completed her residency ... Rachel **Moody**, MS, CNS, RN, administrative director for critical care and infection control at Franciscan Alliance was recently honored by The National Association of Clinical Nurse Specialists with the prestigious Brenda Lyon Leadership Award. The Award recognizes extraordinary leadership in service to the national association ... Samaritan Counseling Centers Inc.- Michigan City, announced Nolah Nasser-Gertner will serve as the 2016 board president ... Dr. Nitin Khanna presented on the role of alignment in spine surgery at the Insurgency Spine meeting to 80 key surgeons from major academic institutions around the world. SPINE journal named Dr. Nitin Khanna to its Associate Editorial Board, SPINE is an international, peer-reviewed, bi-weekly periodical. It is the leading subspecialty journal for the treatment of spinal disorders ... Franciscan St. Anthony Health-Michigan City's March Ambassador of the Month is Larry Mitchell, security officer and veteran police officer who was cited as an employee who "goes above and beyond ... in a joyful and helpful manner."









FINANCIAL David Leeper



FINANCIAL Delta Jones-Walker FINANCIAL Todd McWhirter



#### **INSURANCE**

Insurance American Family Agent Russ Bereolos, of Munster, was recognized for providing an outstanding customer experience under the American Star Excellence in Customer Experience Certification Program. The service excellence distinction is determined through an evaluation process, including a customer satisfaction survey.

#### **LEGAL**

Bingham Greenebaum Doll LLP has announced that attorney David T. McGimpsey has rejoined the firm and is now a member of the Economic Development and Corporate Transactional practice groups. He will continue his practice from the firm's Jasper office ... Three attorneys at the Langer & Langer law firm have been recognized by the 2016 Indiana

Super Lawyers Magazine: Steven L. **Langer** made the magazine's Indiana Top 50 list as a Super Lawyer; Jon Schmoll was recognized as a Super Lawyer; and Tara Worthley was named a "Rising Star" by the magazine ... Family law attorneys David Butterfield, Valparaiso, and Barbara Shapiro Friedman, LaPorte, were recognized as the 2015 10 Best Family Law Attorneys for Client Sat-



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Gary Fox, Partner, Tax Services

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isfaction from the American Institute of Family Law Attorneys ... Renee Mortimer, with Hinshaw & Culbertson of Schererville, was recently named secretary for the Defense Trial Counsel of Indiana ... Board of director appointments include Marian Drenth, with O'Neill McFadden & Willert in Schererville, Jaime Oss with the Michigan City firm of **Huelat** Mack & Kreppein and Louis **Voelker** of **Eichhorn & Eichhorn** in Hammond ... The Million Dollar Advocates Forum announced that attorneys Rhett L. Tauber and Jared R. Tauber have been certified as life members of both the Million Dollar Advocates Forum and the Multi-Million Dollar Advocates Forum. The Taubers are partners at Tauber Law Offices in Schererville. Membership is limited to attorneys who have won million and multi-million dollar verdicts, awards, settlements ... The Indiana State Bar Association

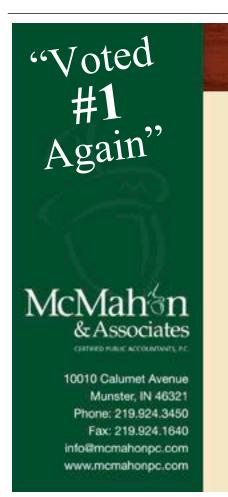
announces the Class of 2016 of its Leadership Development Academy. Now in its fifth year, members include Elizabeth L. Barnes of Church. Church, Hittle & Antrim in Merrillville; James "Jim" B. Dillon of the Lake County prosecutor's office in Gary; O. Adedoyin Gomih of Adedovin Gomih Law in Merrillville; and Raeanna C. Spahn of State Farm Insurance in Crown Point ... For the 10th consecutive year, **Barry R. Rooth**, partner and co-founder of the Merrillville law offices of Theodoros & Rooth, has earned the distinction of being selected one of the Top 50 Super Lawyers in the State of Indiana ... Highland lawyer Daniel L. Freeland, of the law offices of Daniel L. Freeland & Associates PC, has been named to the 2016 Indiana Super Lawyers list for the seventh consecutive year. No more than five percent of the lawyers in the state are selected for the honor.

#### **MANUFACTURING**

The Hammond Group Inc. (HGI) announced the appointment of Gordon C. Beckley to vice president and chief technical officer. Beckley will be responsible for all R&D efforts now headquartered at HGI's new Lead-Acid Battery Laboratory and report directly to the CEO.

#### **NONPROFIT**

United Way of Porter County selected Kim Olesker as its new president and CEO. Olesker had been the agency's regional director of early childhood initiatives before assuming her new position in January following the retirement of **Sharon Kish**, who held the position for 14 years ... Damien and Rita Gabis recently received the Outstanding Philanthropist Award from the Association of Fundraising Professionals, Northwest Indiana chapter. The couple has



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HEALTHCARE Michael Simpson LEGAL Barry Rooth





**LEGAL David McGlimpsey** 

been longtime supporters of Taltree Arboretum & Gardens ... Leigh Morris has been appointed interim president and CEO of the South Shore Leadership Center (SSLC). Morris is a former mayor of LaPorte and a former Chairman of the Northwest Indiana Regional Development Authority ... The March of Dimes appointed Lisa **Carpenter** to lead the organization's Northwest Indiana region. Prior to

joining March of Dimes, Carpenter served as Lake Area United Way's senior relationship manager ... The bi-state Association for the Wolf Lake Initiative (AWLI) has elected Lara Gonzalez, of Crown Point, as president. Gonzalez is a communications specialist with the Field Museum. Alissa Finch. of Crown Point, and **Debbie Lucia**, of Glenwood, were re-elected treasurer and secretary, respectively. AWLI is a

bi-state, not-for-profit organization and land trust. Amanda Smith, of Valparaiso, a graduate student at Indiana University Northwest (IUN), has become the first Ford Motor Co. intern at the bi-state Association for the Wolf Lake Initiative (AWLI). Smith, who is a student in the School of Public and Environmental Affairs at IUN will become engaged in the day-to-day management of the AWLI.









**LEGAL Tara Worthley** 



**NONPROFIT Kim Olesker** 



**TRAVEL Dominic Pampalone** 

#### **PROFESSIONAL SERVICES**

Jim Burns, President of Burns Funeral Home & Crematory in Crown Point and Hobart, was recently recognized by the Indiana Funeral Directors Association and the Hobart Chamber of Commerce for 40 years of service to his communities as a funeral director.

#### **REAL ESTATE**

**Century 21 Executive Realty** welcomes Carol Dobrzynski as a Realtor in its Schererville office. With

13 years of experience, Dobrzynski most recently worked for Re/ Max and specializes in all aspects of residential real estate ... George Dubovich, of McColly Real Estate Valparaiso, was awarded "2015 Outstanding Associate of the Year" by the Home Builders Association of NWI at their annual holiday installation banquet ... McColly Real Estate DeMotte recently received the Business Achievement Award for Community Involvement from the DeMotte Chamber of Commerce. Linda White, managing broker for the McColly Real Estate office, accepted the award on behalf of her colleagues.

#### **TRANSPORTATION**

Dennis (Denny) Oklak, of Indianapolis, has been appointed independent board chairman of ITR Concession Co., Indiana Toll Road operator. Previously Oklak served as chairman and chief executive officer of Indianapolis-based Duke Realty Corp. He remains executive chair-

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man of the board of directors of Duke Realty.

#### TRAVEL, TOURISM & HOSPITALITY

Indiana Dunes Tourism has made several new staff and board appointments: Nupur operations director, responsible for various aspects of administration, building operations, community support, finance, and other functions; Brooke Allen, community engagement director, overseeing the organization's social media. graphic design projects and business partnerships; and new board members Lisa Wodrich and Julie **Jones** were recently announced. Jones is manager of Birky Family Farms Country Gourmet. Wodrich, a Porter resident, was appointed by the towns of Chesterton, Porter and Burns Harbor, while Jones is a resident of Kouts and was appointed by the towns of Kouts and Hebron ... Travel Hut owner Mary Rakoczy recently won an All Star Award for high sales in 2015 with 45 nationallyknown tour and cruise companies at the MAST Travel Network annual awards ceremony. The award ranks Travel Hut, in Highland, among the top 15 percent of travel agencies in the MAST Travel Network ... **Donnie Gilbert** has been promoted to managing partner of the Portage Longhorn Steakhouse, after previously serving as manager at the Bloomington, Indiana, Longhorn Steakhouse ... Pampalone Travel owner **Dominic Pampalone** was recently awarded the All Star Award for high sales in 2015 with 45 nationally-known tour and cruise companies from the MAST Travel Network awards in Oak Brook, Illinois, This award ranks Pampalone Travel, in Merrillville, among the top 15 percent of travel agencies in the MAST Travel Network.

#### **VETERINARY**

The Indiana Veterinary Medical Association awarded certificates of excellence in education to **Dr. Molly**  **Farrell** of **Dyer Animal Clinic** and **Dr. Anne De Graaf** of Highland. Award recipients must have completed at least 40 hours of continuing education during the past year.

#### NIPSCO CONTINUES UPGRADES TO ENERGY INFRASTRUCTURE

NIPSCO announced plans to begin

work on a natural gas upgrade project in the Towns of Munster and Highland. One of many existing and future project investments planned as part of the company's long-term effort to modernize the gas and electric infrastructure. In April, NIPSCO will start construction to replace 3.5 miles of underground natural gas transmission lines. Construction is

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expected to run from April through November 2016. The new natural gas lines are being installed to provide safer and more reliable service to area residents and businesses in the future.

#### **SJC TO LAUNCH MATHEMATICS/ENGINEERING DUAL DEGREE PROGRAM**

Saint Joseph's College is launching a Mathematics/Engineering Dual Degree Program, which will be open to students beginning in the fall of 2016. The five year program will provide students the opportunity to earn a bachelor's degree in mathematics from Saint Joseph's College and a second degree specific to their area of interest from an accredited engineering program.

#### **CROWN POINT COMMUNITY SCHOOL CORP. FIRST IN INDIANA TO EARN NATIONAL TOP HONORS**

The National School Board Associ-

ation (NSBA) has named Crown Point Community School Corp. (CPCSC) the 2016 Magna Grand Prize winner for the 20,000 to 5,000 enrollment category in the 22nd annual Magna Awards Program. CPCSC is the first Indiana school corporation in history to receive this-category distinguished award and selected the CPHS Summer Engage Program in relation to the Freshman School within a School to represent the district. Since its launch, the Crown Point High School graduation rate reached a high of 98% (a 15 percent improvement).

#### **CHALLENGER LEARNING CENTER TO OFFER CHILDREN'S SUMMER CAMPS IN 2016**

The Challenger Learning Center of Northwest Indiana, located on the campus of Purdue University Northwest in Hammond, will host summer camps for children ages 5-15. Offerings include the Star Wars themed Rebel Training Camp, with sessions

for children aged 7-9 and 10-12, which will investigate explosions, lasers, holograms and intergalactic space travel. The camp will also include a mini-lightsaber for campers to take home.

#### TRANSPORTE LAPORTE **GOES GREEN, TRANSITIONS TO PROPANE FUELED BUSES**

TransPorte of LaPorte recently held an open house to announce that the City of LaPorte would now officially run on propane fuel, which is the first city in Indiana to utilize an all alternative fuel system. Four propane fueled buses are now in commission with a fifth on the way and are bought as unleaded vehicles, then converted to propane. The TransPorte fleet won the 2015 Green Fleet Award for their commitment to going green. Next the Street Department will be converting their vehicles to propane soon, and both the Public Works and Waste Departments are considering propane fuel in the future.



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# Best of Northwest Indiana & Greater South Bend/ Michiana Business

Our readers make their picks in dozens of categories.

he best of the best." We all think quite highly of our state, and our region within the state. It's the best, for sure, and no one will persuade us to believe anything different. So who is the best of the best? What businesses and organizations stand out among our area's impressive crowd?

That's what we try to reveal each year through *Northwest Indiana Business Quarterly*'s reader survey ... we're measuring the high opinions of our readers, who are business leaders but also customers across the business community. To those honored businesses and organizations, we say "congratulations!" And we couldn't have done this without the countless readers who took time to vote in our online survey. Thank you for your participation in our annual celebration!



BEST COMPANIES TO WORK FOR Co-winners Larson-Danielson Construction Co., which was also named Best Construction Company for Commercial Office Remodeling and Expansion Projects and runner-up for Best Commercial Construction Company. (Seated: Mark Danielson, Terry Larson, Tim Larson, Tom Walter, David Merkel; back row: Nick Larson, Brian Larson).

#### **BEST COMPANIES** TO WORK FOR

Winners: Centier Bank; Franciscan Alliance hospitals and physician practices; Larson-Danielson Construction Co.; and Peoples Bank.

Greater South Bend/Michiana Winner: 1st Source Bank.

#### **BEST MEETING SITE FOR SMALL GROUPS**

Winner: Avalon Manor, Hobart.

**BEST CONVENTION SITE Radisson at Star** Plaza, Merrillville, also named Best Meeting Site for Larger Groups and Best Hotel for Business Travelers, as well as runner-up for Best Meeting Site for Small Groups.



Runners-up: Radisson at Star Plaza, Merrillville; the Center for Visual and Performing Arts, Munster; Gamba Ristorante, Merrillville; Uptown Café, Valparaiso.

Greater South Bend/Michiana Winner: Morris Inn, University of Notre Dame.

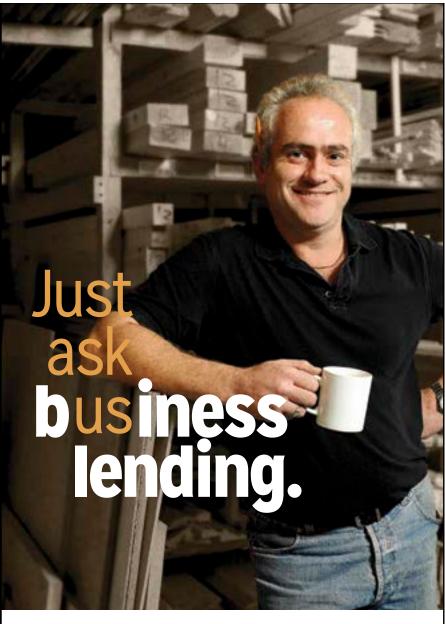
#### **BEST MEETING SITE FOR LARGER GROUPS**

Winner: Radisson at Star Plaza. Merrillville.

Runner-up: Blue Chip Casino, Michigan City.

Greater South Bend/Michiana Winner: Palais Royale Ballroom,

South Bend.





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#### **BEST CONVENTION SITE**

Winner: Radisson at Star Plaza, Merrillville.

Greater South Bend/Michiana

Winner: Century Center,

South Bend.

#### **BEST SITE FOR A CORPORATE RETREAT**

Winner: Blue Chip Casino, Michigan City.

Runner-up: Inspiration Wood Cottage Inn & Conference Center, Westville.

#### **BEST HOTEL FOR B USINESS TRAVELERS**

Winner: Radisson at Star Plaza, Merrillville.

Runners-up: Hampton Inn and Hilton Garden Inn, multiple locations.

Greater South Bend/Michiana Winner: DoubleTree by Hilton.

#### **BEST BED & BREAKFAST FOR BUSINESS TRAVELERS**

Winner: Arbor Hill Inn, LaPorte. **Runner-up:** The Inn at Aberdeen, Valparaiso.

Greater South Bend/Michiana Winner: Oliver Inn.

#### **BEST RESTAURANTS FOR BUSINESS ENTERTAINING**

Winners: Asparagus, Merrillville; Café Borgia, Munster; Coopers Hawk, Merrillville; Dish, Valparaiso; Gino's Steakhouse, Dyer and Merrillville; Gamba's Ristorante, Merrillville.

Greater South Bend/Michiana Winners: Café Navarre, South Bend; and Corndance Tavern, Mishawaka.

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**BEST UNIVERSITY FOR OBTAINING A TECHNOLOGY DEGREE Purdue University** Northwest. Pictured here are technology students at the Calumet Campus in Hammond using an advanced-manufacturing plasma torch to produce parts for an off-road vehicle.

#### **BEST CATERER FOR BUSINESS EVENTS**

Winners: Comfort's Catering, St. John; Great Lakes Catering, Michigan City; and Scarborough Faire Café & Bakery, Schererville.

#### **BEST CASINO FOR BUSINESS MEETINGS AND EVENTS**

Winner: Blue Chip Casino,

Michigan City.

Runners-up: Horseshoe Casino, Hammond; and Ameristar, East Chicago.

#### **BUSINESS SERVICES**

**BEST AIR TRAVEL/CHARTER SERVICE FOR BUSINESS TRAVELERS** 

Winner: Southwest Airlines.





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Voted by the readers of Northwest Indiana Business Quarterly



BEST COMMERCIAL INTERIOR DESIGN COMPANY HDW Interiors Inc., Merrillville and South Bend. Pictured here is the Steel City Grill, located in the Majestic Casino.

BEST GOLF COURSE, AND BEST COURSE FOR OUTINGS White Hawk Country Club, Crown Point.



#### **BEST ACCOUNTING FIRM**

Winners: McMahon & Associates Certified Public Accountants PC. Munster; Swartz-Retson & Co. PC, Merrillville.

Runners-up: Angelos and Rardin CPAs; LaPorte; Applegate & Co., Michigan City.

Greater South Bend/Michiana Winner: Crowe Horwath LLP.

#### **BEST AD AGENCY FOR WEBSITE DESIGN SERVICES**

Winner: JM2 Webdesigners, Valparaiso.

Runner-up: Group 7even, Valparaiso.

#### **BEST AD AGENCY FOR A BUSINESS**

Winner: Impact Solutions, Valparaiso.

Runner-up: Iddea Group, Valparaiso.

#### **BEST COMMERCIAL PRINTER**

Winners: Accucraft Imaging, Hammond; and Largus Printing, Munster.

Runners-up: Home Mountain, Valparaiso; Lithographic Communications, Munster; NWI PrintPro, Crown Point; and Reprographic Arts, Michigan City.

#### **BEST BANK FOR BUSINESS**

Winner: Centier Bank.

Runners-up: Horizon Bank; First Merchants Bank; People's Bank; and JP Morgan Chase (locations across the region).

Greater South Bend/Michiana Winner: 1st Source Bank (locations across the region).

"1st Source is pleased to be recognized as a 'best bank' by readers of Northwest Indiana Business Quarterly magazine," says Jim Seitz, 1st Source president. "It is an honor to be acknowledged for





our strength in business banking and our outstanding client service. We also value being named one of Michiana's best companies to work for. It is quite an honor."

#### BEST BANK FOR CUSTOMER SERVICE

Winner: Peoples Bank.

**Runners-up:** Centier; JP Morgan Chase (locations across the region); Fifth Third Bank; Horizon Bank; and Peoples Bank.

**Greater South Bend/Michiana Winner:** 1st Source Bank (locations across the region).

#### **BEST SAVINGS BANK**

**Winner:** The La Porte Savings Bank, LaPorte.

#### **BEST CREDIT UNION**

**Winners:** Members Advantage Credit Union, Michigan City.

**Runners-up:** Tech Credit Union, Crown Point; and Regional Federal Credit Union, Hammond.

**Greater South Bend/Michiana Winner:** Teachers Credit Union;
Notre Dame Federal Credit Union.

### BEST BUSINESS INVESTMENT BROKERAGE FIRM

**Winner:** Edward Jones (locations across the region).

**Runner-up:** Merrill Lynch, Merrillville.

### BEST WEALTH MANAGEMENT ADVISORY COMPANY

**Winner:** Peoples Bank Wealth Management.

**Runners-up:** Harbour Trust Investment Management, Michigan City; Lakeside Wealth Management, Chesterton.

#### BEST COMMERCIAL CONSTRUCTION COMPANY

**Winner:** Tonn and Blank, Michigan City and Indianapolis.

"Tonn and Blank is proud to be continually recognized as a leader in the construction industry," says Jon Gilmore, president and CEO. "Each day our employees deliver on the commitment to build facilities that create value, but also to continue to push industry-leading safety practices and innovative construction technologies. For nearly 95 years, our customers have allowed us to be a part of their team and have trusted us with their building projects. For that, we say 'thank you."

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Runners-up: Larson Danielson Construction Inc., LaPorte.

#### **BEST CONSTRUCTION COMPANY FOR COMMERCIAL OFFICE REMODELING AND EXPANSION PROJECTS**

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

Runner-up: Tonn and Blank, Michigan City and Indianapolis.

#### **BEST COMMERCIAL ARCHITECTURAL DESIGN COMPANY**

Winner: Design Organization, a Division of Shive-Hattery Inc., Valparaiso.

#### **BEST COMMERCIAL REAL ESTATE COMPANY**

Winner: McColly Real Estate.

Runner-up: CBRE Group.

Greater South Bend/Michiana Winner: Bradley Co., South Bend.

Runner-up: Cressy & Everett,

South Bend.

#### **BEST RESIDENTIAL REAL ESTATE COMPANY**

Winner: McColly Real Estate.

Runner-up: Century 21.

Greater South Bend/Michiana Winner: Bradley Co., South Bend.

Runner-up: Cressy & Everett,

South Bend.

#### **BEST COMMERCIAL LANDSCAPING COMPANY**

Winner: Lakeshore Landscaping, Valparaiso.

Runners-up: Tim's Landscaping, Griffith; Hubinger, Crown Point; and R.A.L. Landscaping & Garden Center. Crown Point.

#### **BEST CORPORATE LAW FIRM**

Winner: Krieg & DeVault LLP, Schererville.

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**BEST HEALTH AND WELLNESS FACILITY** Franciscan Omni Health & Fitness, Schererville

Runners-up: Hoeppner Wagner & Evans LLP, Valparaiso and Merrillville; and Newby Lewis Kaminski & Jones, LaPorte.

Greater South Bend/Michiana Winner: May Oberfell Lorber, Mishawaka.

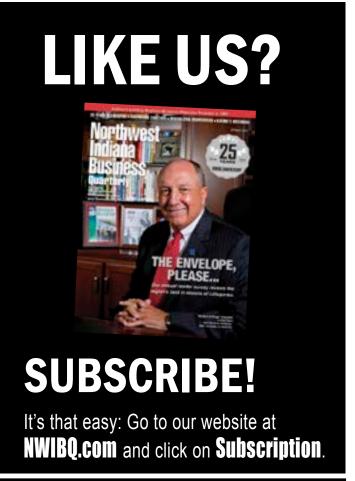
#### **BEST LAW FIRM FOR LITIGATION, BEST LAW FIRM FOR BUSINESS ACQUISITIONS AND MERGERS**

Winners: Krieg & DeVault LLP, Schererville; and Newby Lewis Kaminski & Jones, LaPorte.

#### **BEST ESTATE PLANNING PRACTICE**

Winners: O'Drobinak & Nowaczyk PC, Schererville; and Burke Costanza & Carberry LLP, Merrillville and Valparaiso.





Runner-up: Rice and Rice, Valparaiso.

#### **BEST LAW FIRM SPECIALIZING IN ACCIDENTS AND PERSONAL INJURY**

Winner: Ken Allen, Merrillville; and Sarkisian, Sarkisian & Associates, Portage.

#### **BEST INSURANCE AGENCY FOR A BUSINESS, BEST PROPERTY & CASUALTY INSURANCE COMPANY**

Winner: Pinnacle Insurance Group, Crown Point.

Runners-up: General Insurance Services, LaPorte, Michigan City and Valparaiso; Meyers Glaros Group, Schererville; and State Farm Insurance (locations across the region).



BEST PLACE TO PURCHASE OFFICE EQUIPMENT & SUPPLIES McShane's Business Products & Solutions, Munster. Pictured here is a Minolta multi-function machine.





BEST UNIVERSITY TO OBTAIN AN MBA Indiana University Northwest, Gary. Pictured here is Demetra Andrews, assistant professor with the School of Business and Economics.

BEST AUTOMOBILE DEALER FOR BUSINESS EXECUTIVES Mike Leep of Gurley Leep Automotive Group, the Greater South Bend/Michiana co-winner.

RICHARD WAGNER



#### Greater South Bend/Michiana

Winner: Gibson Insurance.

#### **BEST COURIER/PACKAGE DELIVERY SERVICE**

Winner: UPS (locations across the region).

Runner-up: FedEx (locations across

the region).

#### **BEST PROFESSIONAL EMPLOYMENT STAFFING AGENCY**

Winner: Express Employment Professionals, Valparaiso.

Runner-up: Staff Source,

Hammond.

#### **BEST COMMERCIAL INTERIOR DESIGN COMPANY**

Winner: HDW Interiors Inc. Merrillville and South Bend.

#### **BEST PLACE TO PURCHASE OFFICE FURNITURE**

Winners: McShane's Business Products & Solutions, Munster; and Kramer & Leonard, Chesterton.

Runners-up: Office Depot and Staples locations throughout the

region.

#### **BEST PLACE TO PURCHASE OFFICE EQUIPMENT & SUPPLIES**

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

Runners-up: Kramer & Leonard,

Chesterton.

#### **BEST LOCAL TELECOMMUNICATIONS COMPANY**

Winner: MTA, Midwest Telecom of America Inc., Merrillville.

#### **BEST LOCAL INTERNET PROVIDER**

Winner: Comcast.

Runners-up: Nitco: Midwest

Telecom of America.

#### **BEST UNIVERSITY TO OBTAIN AN MBA**

Winner: Indiana University

Northwest, Gary.

"We are honored to again be chosen as the Best University to Obtain an MBA," says Anna Rominger, dean at the IU Northwest School of Business and Economics. "We take pride in our commitment to provide our students with a quality, personal and affordable education at Northwest Indiana's longestrunning AACSB-accredited public institution. Our weekend and weeknight MBA programs allow for both online and in-person courses,

# Who should be in the spotlight this year?

Join us August 25 for the unveiling of the **2016 Companies to Watch**.

for more information visit inctw.org

Companies to Watch is sponsored by:

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which enable students to complete their life-changing education while maintaining life balance."

Runners-up: Purdue University Northwest, Hammond; and Valparaiso University, Valparaiso.

Greater South Bend/Michiana Winner: Indiana University, South Bend.

#### **BEST UNIVERSITY** FOR OBTAINING A **TECHNOLOGY DEGREE**

Winner: Purdue University Northwest, Hammond.

"We are connected to business and industry and committed to preparing students for cutting-edge jobs and careers vital to current and emerging

industries," says Dr. Niaz Latif, dean of the College of Technology at Purdue University Northwest.

Runners-up: Ivy Tech Community College.

#### **BEST UNIVERSITY TO OBTAIN AN ONLINE DEGREE**

Winner: Indiana Wesleyan University.

#### **BEST CHAMBER OF COMMERCE**

Winner: Valparaiso Chamber of Commerce.

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

#### **BEST ECONOMIC DEVELOPMENT ORGANIZATION**

Winner: Northwest Indiana Forum. Runner-up: Greater LaPorte

Economic Development Corp.

#### **BEST LOCATION FOR OPENING A NEW BUSINESS**

Winners: Crown Point, Hobart, LaPorte, Michigan City, Munster, Schererville, Valparaiso.

#### **BEST WOMEN OWNED BUSINESSES**

Winners: Group 7even, Valparaiso. Runner-Up: HDW Commercial Interiors. Merrillville and South Bend.





#### **HEALTH AND WELLNESS**

#### **BEST HOSPITAL**

Winner: Franciscan Alliance

hospitals.

Runners-up: Community Hospital, Munster; Porter Healthcare System,

Valparaiso.

Greater South Bend/Michiana

Winner: Memorial Hospital of

South Bend.

Runner-up: St. Joseph Regional Medical Center, Mishawaka.

#### **BEST HEALTH CARE** PROVIDER FOR CARDIOLOGY

Winner: Franciscan Alliance hospitals.

Runners-up: Indiana University Health LaPorte Hospital; Cardiology Associates of Northwest Indiana, Munster.

#### **BEST HEALTH CARE PROVIDER FOR TREATING CANCER**

Winner: Community Hospital,

Munster.

Runner-up: Woodland Cancer Care

Center, Michigan City.

#### **BEST OCCUPATIONAL HEALTH PRACTICE**

Winner: WorkingWell-Franciscan Alliance.

#### **BEST URGENT/IMMEDIATE CARE CLINIC**

Winner: Franciscan Hammond Clinic, Hammond.

#### **BEST HEALTH AND WELLNESS FITNESS FACILITY**

Winner: Franciscan Omni Health &

Fitness, Schererville.

Runner-up: Fitness Point, Munster.

#### **EXECUTIVE LIFESTYLE**

#### **BEST AUTOMOBILE DEALER FOR BUSINESS EXECUTIVES**

Winner: Schepel Buick GMC, Merrillville; Sauers Ford Lincoln, Michigan City; Christenson Chevrolet, Highland.

Greater South Bend/Michiana Winner: Gurley Leep Automotive Group; Lexus of Mishawaka.

#### **BEST RESIDENTIAL HOME BUILDER**

Winner: Olthof Homes, St. John. Runner-up: Schilling Construction, St. John.



#### **BEST GOLF COURSE**

Winner: White Hawk Country Club, Crown Point.

Runners-up: The Course at Aberdeen, Valparaiso; Briar Ridge Country Club; Schererville; Sand Creek Country Club, Chesterton; Innsbrook Country Club, Merrillville; Lost Marsh, Hammond; Youche Country Club, Crown Point.

#### **BEST GOLF COURSE** FOR CHARITABLE/ **BUSINESS OUTINGS**

Winner: White Hawk Country Club, Crown Point.

**Runners-up:** Briar Ridge Country Club; Schererville; Sand Creek Country Club, Chesterton; Innsbrook Country Club, Merrillville; Youche Country Club, Crown Point.



BEST RESIDENTIAL HOME BUILDER Olthof Homes, St. John.

#### **BEST PLACE TO PURCHASE SPORTING GOODS**

Winner: Dick's Sporting Goods, multiple locations.

Runners-up: Blythe's Sporting Goods, Valparaiso; MC Sports; Sports Authority.

#### **BEST JEWELER FOR CORPORATE GIFTS**

Winner: Albert's Diamond Jewelers, Schererville and Merrillville.

Runners-up: Martin Binder Jeweler,

Valparaiso. M



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# Looking Back/ Looking Forward

A quarter century of growth and change, and a vision for the future.

#### BY LAURIE WINK

Torthwest Indiana Business Quarterly is celebrating 25 years as Indiana's leading regional business magazine. To mark this milestone, we asked five area leaders to reflect on the region's growth over the past 25 years and share their vision for the next 25 years.

#### **HEATHER ENNIS**

#### Northwest Indiana Forum

Twenty-five years ago, Heather Ennis was attending Purdue. After graduation, she pursued career opportunities where she found them—away from Chesterton, her hometown, and Northwest Indiana. She built a career in product development at major corporations in Indianapolis, Connecticut, Louisville and Cincinnati.

Ennis returned to the area 17 years ago and is using her professional experience to make a difference in the business community. She headed the Duneland Chamber of Commerce then became president and CEO of the Northwest Indiana Forum two years ago.

The Northwest Indiana Forum, a non-profit organization started by business leaders in 1979, is a strong advocate for economic development in the seven counties comprising Northwest Indiana or Region 1. Its 130 members range from large companies—such as ArcelorMittal, NIPSCO and BP—to smaller organizations.

"I think we're a great unifying force," Ennis says. "We're working with our regional partners to tear down the silos that separate us. Northwest Indiana is acting more as a region and less like a variety of municipalities that have nothing in common. There's still going to be competition but when everyone is putting their best foot forward, it's good for all of us."

Ennis says the region's historic reliance on the steel industry has broadened to include agribusiness, solar technology, biomedicine and other currently hot areas. "We're doing a better job of connecting today's workforce with opportunities and staying globally competitive," she says. "It's no secret we're in a global war for talent. One of the top needs for every company is its workforce."









LOOKING FORWARD Publisher Conrad May (center) with Northwest Indiana Business Quarterly staff members Shawn Spence, Laurie Wink, Troy Linker, Janice Dixon-Fitzwater, Andrew Roberts and Denise Buschmann (not pictured, Steve Kaelble).

Computer technology has been a game changer, revolutionizing the way we live and work in ways unimaginable 25 years ago. "Twenty-five years ago the world moved at a slower pace and decisions didn't happen in the blink of an eye," Ennis says. "Failure wasn't an option-you just persevered. Now failure is a step toward success. Some of the most interesting things happen by accident."

Northwest Indiana's proximity to Chicago—the third largest economy in United States and ninth in worldcoupled with the state's competitive tax environment are strategic advantages, according to Ennis.

"We're within a day's drive of 80 percent of the U.S. population," she says. "People want things quicker and fresher. They don't want to wait more than two days for anything."

Over the next 25 years, the region's access to Lake Michigan will add to its competitiveness, she predicts. "Freshwater is the new gold. Countries all over the world are concerned about their water supply. We're in a beneficial situation because of the Great Lakes."

Twenty-five years ago, environmentalists and the business commu-

nity weren't on the same page, but today are working hand-in-hand to build on opportunities along lakefront. "We're more environmentally driven," Ennis says. "We're utilizing resources in the area but not squandering them."

Ennis has a 10-year-old son, Joe, and in 25 years she'd like him to have abundant career opportunities that will keep him living and working in Northwest Indiana. She predicts the Northwest Indiana Forum will continue to be around. "Having an organization focused on the big picture is important."

### **TY WARNER**

## Northwest Indiana Regional **Planning Commission**

Ty Warner, Northwest Indiana Regional Planning Commission (NIRPC) executive director, was completing a master's degree in urban planning and policy at the University of Illinois Chicago 25 years ago. He's established a successful career working with regional planning agencies and councils, helping people to "see beyond the boundaries to recognize we're really all in this together."

Warner is the fourth director of the

50-year-old NIRPC, a council of government officials from Lake. Porter and La Porte Counties committed to addressing regional issues. NIRPC is a government designated Metropolitan Planning Organization responsible for transportation planning. Warner says NIRPC will handle \$1 billion in transportation projects from 2016-19. Projects under consideration are double tracking the South Shore Line to speed travel to and from Chicago, and a West Lake Corridor linking the South Shore to Munster and Dyer.

NIRPC also addresses environmental and community development issues, taking a big picture view of a long-term planning horizon. It spearheaded a multi-year effort that produced the 2040 Comprehensive Regional Plan for economic development, urban renewal and enhanced quality of life across the region. The plan was approved in 2011.

Warner says, "I honestly believe the region is more united now than ever before and is very much aligned behind the 2040 plan and vision of where folks want to go."

Through NIRPC's leadership, the Marquette Plan was released in 2005 as a long-term vision for reinvest-

ments in a livable lakefront. "We've come a long way in this region to recognize the importance of water resources to economic development and how to protect that resource from an environmental standpoint," Warner says. "Business development and environmental protection are not mutually exclusive."

NIRPC's partners—including the Northwest Indiana Forum, Regional Development Authority (RDA) and the Northern Indiana Commuter Transportation District (NICTD)—see the strategic value of connecting to Chicago, and fostering collaboration across state lines.

"Chicago is critical to our future," he says, "and it doesn't do this region any good to disrespect the relationship with Chicago because we're dependent on it. We have to make the boundary more permeable."

### **BILL SCHALLIOL**

## St. Joseph County Office of **Economic Development**

Bill Schalliol became executive director of the St. Joseph County Office of Economic Developmenta newly created position—last fall. And he's been on the ground level of economic expansion in St. Joseph County for the past 25 years.

Purdue graduate, Schalliol became city planner in his hometown of Mishawaka in 1996. It was a time of major expansion along the Grape Road corridor, Main Street corridor and Edison Lakes Parkway.

"Mishawaka became a major economic force in the county," Schalliol says. "The city had the foresight to develop the infrastructure, with the right utilities in place and the right land zoned."

While Mishawaka was booming, South Bend was declining. Schalliol joined the economic development department in the City of South Bend in 2001, viewing the city as "a great mixing bowl of opportunity."

"South Bend in the early 2000s was focused on redevelopment of legacy sites like the Studebaker plant," he says. "It was an opportunity to pick up big scale projects, like the redevelopment of the Ireland Road corridor on the south side."

The long abandoned Scottsdale Mall was demolished and replaced with new commercial space. Coveleski Stadium transformed into Four Winds Field, home of the South Bend Cubs.

Looking ahead 25 years, Schalliol says Sound Bend is well-positioned to capitalize on information technology and advanced manufacturing. The Renaissance Center, with a state-of-the-art digital information hub at the Union Station Technology Center, will create thousands of hightech, high-paying jobs, according to Schalliol.

"It will bring opportunities to the community in ways we can't even

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begin to imagine," says Schalliol, who predicts a "new wave of entrepreneurship."

Now his sights are set on the entire county as he searches for new opportunities. He sees untapped potential in six towns, each with only 500 to 1,700 residents: New Carlisle, Walkerton, North Liberty, Lakeville, Osceola and Roseland.

For example, he says, New Carlisle has "a great little downtown" and is

Woloshansky was director of the Kankakee Valley Job Training program 25 years ago. At the time, she says, communities operated in isolation and the conventional wisdom was: "If someone else does well, it reflects on you not doing well."

Driven by a decade of declining resources, communities are focusing on efficiency and collaboration. "As we've studied other regions and other countries," she says, "we see into Purdue University Northwest, which becomes official this fall. He sees the creation of Purdue University Northwest as a model for other unification efforts in municipalities and K-12 school systems.

"I would say the great asset to the unification of the two campuses is for the Purdue University system to be able to identify and direct resources more carefully throughout the Northwest Indiana region," he says. "Clearly what we have seen is, when we're in competition, we're expending more resources to get the same market of students."

A key part of the chancellor's job is to build business and community relationships. Keon keeps his finger on the pulse through his involvement with the Northwest Indiana Forum, the Alliance for Regional Development and the One Region organization.

"We need to make sure what we're doing as a university is sufficient to meet the needs of businesses in our area," Keon says. "We want to be in tune with them to ensure we're putting students out into the labor market who are prepared."

He'd like to keep talented people in the area by bringing in new industries and white collar career options.

"I'm concerned that we're losing young people who might otherwise decide to settle here but can't find the kinds of jobs they see as appropriate," Keon says.

Regarding community relations he says, "We exist as part of the community. It's important to be good partners with the cities and towns that surround us."

These five people are a few of the many leaders who are united in collaborative efforts to strengthen the economic vitality and quality of life in a region of Indiana that has abundant resources, a strategic location and a strong belief in a bright future. Northwest Indiana Business Quarterly looks forward to the ongoing opportunity to shine a spotlight on the ideas and initiatives that are driving us forward.

# "As we've studied other regions and other countries, we see that working more effectively as a region helps everyone."

-Linda Woloshansky, Center of Workforce Innovations

surrounded by thousands of acres of farmland with utilities and rail infrastructure that make it ripe for industrial development. The St. Joe Energy Center project, announced in November, will create a \$500 million energy production facility near New Carlisle, with potential for a second phase.

"That's a \$2 billion development in a town of 1,100 people," Schalliol says. "We can bring in high-skill, high pay jobs and add value to the greater region."

Schalliol collaborates with counterparts in Southwest Michigan, Elkhart and Marshall Counties to take advantage of economic opportunities.

"Parochialism is not working anymore," he says. "One town can't stand alone. It's only politicians who look at lines on a map. It's the political boundaries that can hold you back."

### **LINDA WOLOSHANSKY**

### Center of Workforce Innovations

Linda Woloshansky believes a well-trained workforce is central to economic development in the region now and over the next 25 years. As president and CEO of the Center of Workforce Innovations, she plays a key role in aligning employers' needs for skilled workers with the education and training programs that can supply qualified employees.

that working more effectively as a region helps everyone."

Woloshansky has seen air and water quality improve dramatically over the last 25 years. She recalls driving north on I-65 when, "the sun would be shining and the air was clean then suddenly you could see the particles (pollution) in the air. Now that's not the case."

She credits the change to technological advances that have allowed industries to be more environmentally friendly. "And technology has improved the quality of jobs," she says. "It requires people to have more skills and higher levels of education. An educated workforce will bring more companies here."

Woloshansky views Northwest Indiana as one community and, she says, "In the next 25 years, this community is going to change even more drastically. I see us all moving in the same direction no matter where you live."

It's really exciting what's happening here in Northwest Indiana," Woloshansky says. "We're on the right trajectory."

## **THOMAS KEON**

#### **Purdue University Northwest**

Chancellor Thomas Keon is at the center of the unification of Purdue Calumet and Purdue North Central



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# Coworking Together

# Flexibility and collaboration bring success to fledgling businesses.

BY LAUREN CAGGIANO

oworking has been in the entrepreneurial vernacular ✓ for a few years now. The idea is simple: that independent professionals and those with workplace flexibility work better together than they do alone. And thanks to several facilities in Northwest Indiana, coworking is no longer just a concept, but a reality.

## **UNION STATION TECHNOLOGY CENTER**

What was an abandoned factory is now a hub for technology and mixed-use space in South Bend. Entrepreneur Kevin Smith purchased Studebaker the former factory located in a blighted neighborhood and turned it into an event space and subsequently a data center. According to Will Fulsom, communications assistant for the facility, Union Station is the region's largest data center and the second-largest carrier hotel in the region and serves as "the convergence of all back-end IT infrastructure."

Fulsom says several companies lease space in the facility, which further adds to the atmosphere. The companies range from educational



AN "ECOSYSTEM" The Depot at Union Station Technology Center offers hightech office space without the burden of overhead expenses.

institutions to start-ups. The coworking arm of Union Station, the Depot, makes it possible for seemingly unrelated companies to intersect and collaborate—all under one roof.

"Because we recognized the benefits of having this eco-system in Union Station, we started a coworking space," Fulsom says.

The Depot is a membership-based ecosystem designed for entrepreneurs and creative professionals as well as freelancers, consultants and students. The objective is to facilitate business growth and innovation by providing a central facility for collaboration and mutual development. The Depot also offers the advantage of high-tech office space without the burden of overhead expenses.

For a nominal monthly fee, members have access to the facility and its various amenities. But more importantly, they are able to expand their ideas and opportunities through the atmosphere and collective energy. That is the beauty of coworking.

In Fulsom's words, "One of the best things about it is the openness it's conducive to open dialogue and collaboration. It's really a crossroads when a bunch of people are coming to work every day."

There is also the perk of flexibility. Some professionals wants a dedicated space they can go to escape distractions at home and work in quiet.

"(Coworking) allows you to put yourself out there to the business community without being tied down to a certain office," he says.

Whatever the motivation, Fulsom says the management hopes to harness that positive energy going forward. "We hope to expand in terms of office space, attract businesses and keep that eco-system alive." According to Fulsom, there will be a couple phases to the project. One building is expected to be completed by the fall. The second phase might be more like 5-10 years down the road, he says.

"The ultimate goal is to create a more vibrant community out of this," he says. "We really want to change the game in that neighborhood."

### **THE BRANCH**

Also located in South Bend at 105 E. Jefferson Blvd., The Branch is building community—one member



"OPPORTUNITY TO BUMP INTO OTHER PEOPLE" The Branch offers three membership levels to meet the different needs of professionals.

at a time. But before there was The Branch, there was an unmet need. As they say, necessity is the mother of invention. Such was the case for cofounder Dan Neumann. A consultant at the time, he found working from home too distracting. And at the same time, he found it isolating.

"There wasn't a way to bump into people with similar careers," he says. "I missed that."

Neumann knew there had to be a better way to live the self-employed lifestyle. He connected with a local man looking for office space, which served as a catalyst to find an office with a short-term lease. That was three years ago in May. Neumann and his wife and co-founder.

Debi, took the plunge and haven't looked back. Today The Branch has a vibrant community of coworking professionals.

The environment is attractive to anyone looking for that connectedness of an office environment without the price tag that often comes with it. According to their website: "We want to take away the burden of renting office space and getting it setup for business." To that end, The Branch pays the lease while providing internet, heat/cooling/lights and office furnishings. Members pay a monthly fee relative to their level of use. There is no long-term lease commitment, which means users can try it out without feeling confined by a lease. Membership runs between \$25 and \$225, depending on the level of use.

What unites their membership is a shared desire to connect and get things done.

"We want people to focus on what they're there for," Neumann says.

And that looks like something different for each member. Members' lines of work run the gamut-from a marketing professional, to seamstress, to attorney. A ride-sharing company recently rented space in the building.

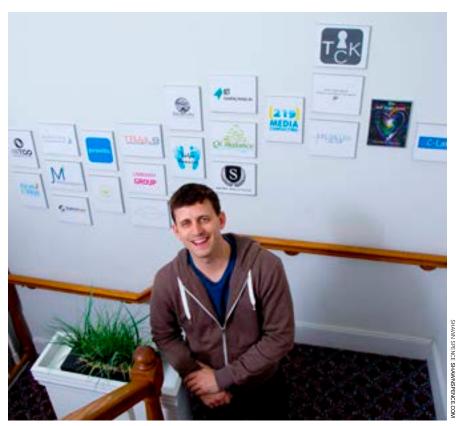
Some members are more established than others, which is what makes a coworking space unique. Neumann considers The Branch a "launchpad," a place where young companies can grow and cut their teeth. Having a physical space lends an element of legitimacy.

"You can only meet with someone in a coffee shop so many times before they begin to wonder if you're a real company," he says.

There's also a sharing of ideas that happens organically in a coworking facility you won't find in a coffee shop. As Neumann describes it, "It's the opportunity to bump into other people that might help each other."

### **OPEN DOOR COWORKING**

Open Door Coworking has a similar origin story. The founder, J.D. Flynn, was commuting to Chicago



"THERE'S USUALLY SOME SORT OF LINK" Eric Zosso's Zoseco Coworking helps tenants find solutions to problems.

from La Porte five days a week when he was first exposed to the Midwest brand of coworking.

"One good thing about this was the fact that it was much easier for me to network with other professionals in Chicago, many of them freelancers and entrepreneurs," he says. "Through many conversations, I learned that many of them opted to work from coworking spaces around the city as opposed to working from home or coffee shops."

Flynn tried the work-from-home route, but was unsuccessful. As he shared, he was easily distracted and become eager to find an alternative arrangement. He did some research and found that there was a coworking space in Valparaiso (Zoseco Coworking) and South Bend (The Branch) but there was nothing resembling a coworking space in La Porte County.

He inquired about available buildings that would be a good fit. He also worked from some local coffee shops to see if there was a need for a shared workspace. He determined the need was there, so he decided that the time was right to open a coworking space in La Porte. The idea came to fruition In November 2005 at 1705 State St. Flynn currently has two members and anticipates growth this year.

"My goal is to make it open to anyone who needs a place to work, and to not limit it to any one type of business," Flynn says. "However I've found that the majority of interest I've gotten has come from people in the technical field: web developers, IT consultants, etc."

Regardless of profession, Flynn hopes that independent workers can benefit from the community aspect.

"Many freelancers and solopreneurs miss out on the community that comes from working in a traditional office," he says. "By joining a coworking space they gain access to both a community of coworkers that they couldn't find at a coffee shop or at home and a group of other professionals, often from multiple backgrounds, to bounce ideas off of or to ask for advice."

There is also the ability to scale as



"A FUN, PRODUCTIVE WORK ENVIRONMENT" Businesses sharing space at LaunchPad work both individually and collaboratively.

needed. In Flynn's words, "I see a coworking space as a stepping stone between the home office or coffee shop and the storefront or office. I've seen professionals thrive in coworking spaces for several years, and I've seen freelancers grow into companies so fast that they've had to move out in a matter of months."

What's more, Flynn sees the introduction of Open Door Coworking as part of a larger, national trend. He noted the number of coworking spaces has been steadily increasing since the first "official" coworking space opened in 2005. And it's not because people just want to open them. The demand is there, too.

"In larger tech communities, it isn't uncommon for spaces to have enough overflow to warrant someone else opening another space down the road, "he says. "We haven't quite reached that level of need in Northwest Indiana yet, but as more people learn about coworking spaces and more companies opt for

distributed offices, the need is only going to increase."

## **ZOSECO COWORKING**

Eric Zosso saw a void in Valparaiso, and like Flynn, he was inclined to bring a solution.

"We started it to give entrepreneurs a place to grow themselves and their businesses," says Zosso about the coworking facility located at 5 Washington St.

"We currently have 27 individuals who use our space at Zoseco. Some people come every day, some people come every evening, and some people come when they're in town and want to get some work done."

That's the beauty of a coworking space, according to Zosso. It's nice to have the option to work from home or come to a dedicated space to network and bounce off ideas. "Ultimately, coworking is part of that ecosystem because sometimes we need a place to truly focus hard, get

work done, and spend time around other highly motivated individuals."

And those individuals—members, in this case— are often entrepreneurs in growth mode. Others are people with remote day jobs who come to the space for a different atmosphere where they can have fun and/or concentrate. The third type of professional is someone who now works for one of the companies headquartered at the space, says Zosso. In fact, entrepreneurs at the space have added seven new employees to the group.

Just as the type of member varies, so do their respective fields. According to Zosso, the facility caters to professionals in the fields of web design, technology consulting, sales, marketing, health coaching, accounting, management consulting and more.

"It's a great, diverse group, which means if someone is facing a unique challenge, there's usually some sort of link to help solve it," he says.

### **LAUNCHPAD**

LaunchPad in downtown Goshen owes its very existence to changing times.

"Like most Midwestern downtowns, demographic and economic shifts away from city centers in the last half of the 20th century led to decreased utilization of second floor offices, "says Gina Leichty, spokesperson for LaunchPad and partner/account manager at Eyedart Creative Studio. "Over the last ten years, advances in technology have enabled more workers to work remotely. In Goshen, the economic crash of 2008 forced many creative workers out of full-time employment into freelance positions."

Goshen was no exception to the rule. That's why the Goshen Chamber of Commerce sought a solution to creatively use the space and support the business community at the same time. Through research with various economic development agencies, businesses and non-profits, the Chamber identified a growing

continued on page 47

# Holistic Approaches

Mind-body-spirit connections lead to happier, more productive employees.

BY LESLY BAILEY

mployers are embracing a d holistic approach to health ductivity, happier employees, less turnover and a thriving workforce. They understand the importance of bringing all components of health together.

Innovative wellness programs are looking at the impact of stress, drug and alcohol abuse, nutrition and lifestyle on an employee's mind, body and spirit. Employers are striving to offer options that address issues preventing employees from living healthy, full lives.

Pam Johnson, wellness champion at Franciscan WorkingWell, says, "We are bridging the gap between disease management and wellness."

As a certified functional medicine practitioner and holistic health practitioner, Johnson brings an allencompassing mindset to her role.

"I go out and talk to CEOs and HR directors to discuss where they are having issues. We sit and strategize to find out about the corporate culture, what the mindset is, and we put together a kind of prescription for the company," Johnson says. "I come in as a practitioner and see the company as a patient. It's really about diagnosing the problem, taking into account the symptoms and seeing where we can intervene and design a program. The leaders in functional medicine, who work in corporate wellness, often follow this paradigm."

WorkingWell offerings focus on an overall holistic approach addressing nutrition, stress, mindset and exercise.

"It's about getting to the root cause ... the whole future of medicine is now in the gut. There is a connection between the health of your gut and



**"WE ARE BRIDGING THE GAP BETWEEN DISEASE MANAGEMENT AND** WELLNESS," says Pam Johnson, wellness champion at Franciscan WorkingWell.

your brain. If you aren't taking care of your gut, you may not be able to think clearly," says Johnson, who has a background in integrative nutrition and highlights how identifying food sensitivities or understanding the physiology of stress can make an impact.

"There has been so much research on the impact of the gut microbiome in the works for so long ... when you realize how you care for your gut can determine behavior, productivity, how you handle a situation ... it's just amazing."

She leads lunch-and-learns presentations and posts up-to-date information available through an online portal.

"Employers want to provide new information when the old is not working. It's a fresh start. There's a whole layer of education rolled into the portal," she says. "One piece of good information from a trusted source can change lives.

"One of the biggest stresses employees have is when something is going on with their families. If they have information they can take home that can change themselves or their families, that's when you see an improvement in the overall quality of life. One person's morale changes and that energy spreads."

For more than 15 years, Mary Wellnitz, along with Jim Wellnitz. has been providing Department of Transportation (DOT) compliance consulting as well as drug and alcohol testing and Drug-Free Workplace (DFWP) services.

"We look at substance and alcohol use and abuse from the big picture point of view. We consider this the bottom line: that if employees are thriving mind, body, spirit- holistically-that approach boosts the team, themselves and the organization's performance and everybody wins," she says.

As owners of LaPorte-based Figment Group Inc., the Wellnitzes and their team help employers not only develop strategies for a drug-free workplace, but also help connect employees who need help to local resources.

"We offer different pieces of a long-term strategy and initiatives depending on the risks they are experiencing: Have they seen low morale, employees coming in with complaints ... What are the issues?" she says. "We offer policy development and program oversight that sets the tone for a drug-free workplace program. We provide employee education and awareness. It allows for employees to be more knowledgeable about substances and the effects of their use ... they can apply that knowledge to their family and home life."

Mary Wellnitz says that 75.2 percent of current substance abusers and 90 percent of alcohol users are employed, according to the Substance Abuse and Mental Health Services Administration, a federal

"The question is: 'Are they working for you?' It starts with a (drug

"Employers are improving access to treatment and recovery and taking employees back. More employers are adding prescription and synthetic drugs and medical marijuana to their profile detection piece for testing," she says. "Education is being targeted even to the teenage workforce. I just had a call the other day ... 'What surface is a small degree of what is happening inside. The physiological, mental and emotional components of health are oftentimes overlooked." she says. "We really work hard with Pam (Johnson) to come up with new topics, and she goes out into the community to look for topics and speakers."

Westergren says the wellness component nurtures a sense of caring that encompasses more than just compensation.

"They really bring value to the employment environment. Employees feel they are being taken care of and it's not just a paycheck," she says.

Stephanie Kuziela, town of Chesterton clerk-treasurer, says the partnership with WorkingWell also allows employees to track their wellness progress through the portal and earn incentives.

"They can input what kind of meals they are having, how much water they are drinking, if they are sleeping enough and they can earn a certain dollar amount back depending on their tier and how much they pay out," she says. "We also do free wellness tests and from the results we can tailor the speeches. We can see what is affecting employees and what incentives we can offer to help them be healthier.

"We want to keep them around for a long time. We are blessed to have very low turnover. We want to keep them as happy and healthy as pos-

Methodist Hospitals offer an employee assistance program both internally and externally as an affiliate provider to businesses and municipalities in Northwest Indiana. Sue Heaton, director of the EAP at Methodist Hospitals, says EAP's evolution includes helping employees stay healthy beyond just the physical aspect.

"We are looking at the whole body now. Employee health affects productivity, absenteeism. employees are tardy, they're not just late, but it's often a symptom of a

# "It's so much more than just taking meds. Lifestyle choices, such as smoking and not eating properly, affect productivity, morale, the whole system."

Leigh Westergren, Anton Insurance Agency

testing) policy; the foundation is a policy. Supervisor education also helps support the drug-free workplace program. How they can identify reasonable suspicion, what are the signs and symptoms and how they can constructively communicate that an employee may not be fit for duty that day and do it in a non-confrontational way," she says. "The policy needs specific details and needs to be defendable. It protects the employees and employer ... It's not a punitive approach."

Having policies in place is seen as a corporate responsibility for companies that want to sustain healthy, talented and engaged employees, Mary says.

"Good employee well-being boosts organizational health. Healthy workers equals a healthy organization equals healthy business performance. Isn't that what all employers want? Whether they are small, medium or large," she says. "Wellness and safety programs have expanded to embrace employee well-being."

The latest programs or initiatives are doing tests beyond the areas of pre-employment, random, after accidents or reasonable suspicion to include promotions to safety or security sensitive positions or when employees return to work after an extended leave.

can we teach our teenagers about safety?' There's drug abuse, texting while driving and wearing seatbelts

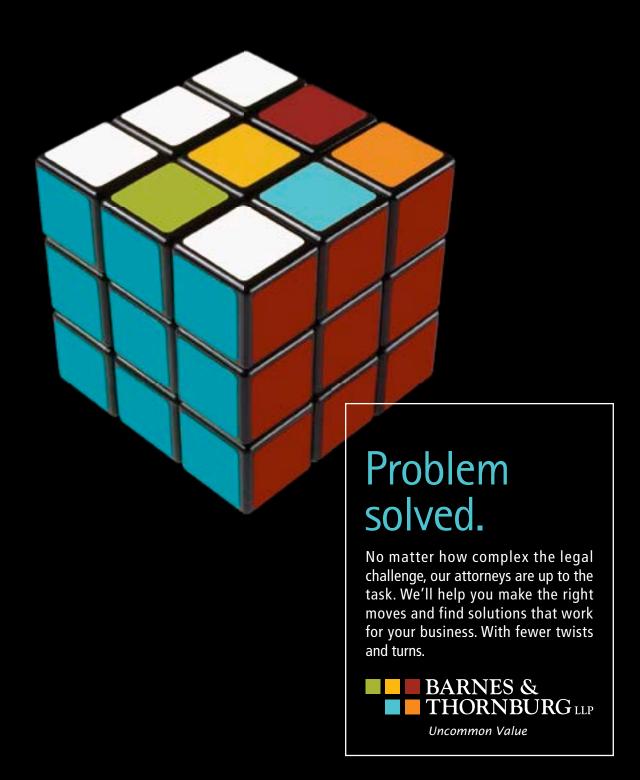
"No one program suits all needs, and it needs to be customized for the culture and issues and objectives of the employers."

Anton Insurance Agency's Leigh Westergren helps connect Working-Well to employees as a servicing agent for a number of municipalities in Porter County, including the Town of Chesterton.

"Wellness has a myriad of components from onsite screenings to smoking cessation programs to corporate wellness challenges," she says. "Having these programs enables employees to have a better understanding of what truly constitutes health. It's so much more than just taking meds. Lifestyle choices, such as smoking and not eating properly, affect productivity, morale, the whole system ... by having these types of programs we are addressing the entire system and not just a select group."

Westergren says lunch-and-learns spotlight key topics such as functional medicine.

"We've taught our employee-base about how nutrition has an impact on everything in your body. It's like an iceberg: What you see on the



bigger problem," she says. "We don't always know the back story (of their personal lives). EAP is a confidential service where they are able to talk through some of those things."

Heaton cites the mind and body connection when it comes to coping with stress and its effects.

"We have many conversations on what to do when you are stressed and how to still make good decisions and take care of yourself. We have lunch-and-learns on stress reduction and relaxation techniques," she says. "Here at the hospital, stressors build and that can affect a unit. Sometimes we talk to the staff in general and not just the individual ... they may just need to feel like they have been heard and that will alleviate

"We offer different pieces of a longterm strategy and initiatives depending on the risks they are experiencing."

-Mary Wellnitz, Figment Group Inc.

some of that workplace stress."

EAP is like an insurance policy in that you don't always think about it until you need it, Heaton says.

"Sometimes, we just want to remind employees that it's there," she says. "There are high levels of stress in the workplace with our constantly ever-changing world where all businesses are trying to survive. Everybody is trying to keep up with the status quo of their families and keep the securities that their parents had—or they thought they had—and they see what is happening in our communities and workplaces and they internalize this.

"With the stresses in work life and family life, we can help them survive with the motivation of the wellness program and EAP."

Dr. Christopher Sayers, staff physician with LaPorte Occupational Health, emphasizes how the benefits of wellness offerings are truly strong for both sides.

"Employers are not only looking at it from an insurance standpoint, but also a business standpoint. With absenteeism and presenteeism—where employees are here and not functioning—employers have a vested interest in keeping them as productive as possible. By helping employees be healthy, they in return get more productive people," he says.

"Keeping employees happy and healthy is the world of occupational medicine. When you can positively impact people's lives and keep them healthier through their employers, it's a win-win."



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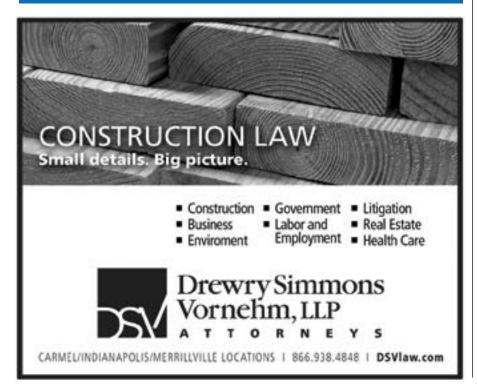
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#### COWORKING continued from page 42

national trend of business people, hobbyists, and entrepreneurs seeking incubator and coworking space. Convinced it was the next right move for Goshen, the Chamber determined to use its extra space to create a new business resource for the community.

"The Goshen Chamber of Commerce believes that bringing creative entrepreneurs and freelancers together in a fun, productive work environment is the best way to accelerate the launch of startups in Goshen," Leichty says.

Grants and funding made it possible to remodel and open the upstairs suite offices into an open concept coworking space. The Chamber officially opened their LaunchPad in the summer of 2013, partnering with Eyedart Creative Studio to design and decorate the space. Together, the Chamber and Eyedart continue to market and promote the space to small businesses and freelancers in the region, according to Leichty.

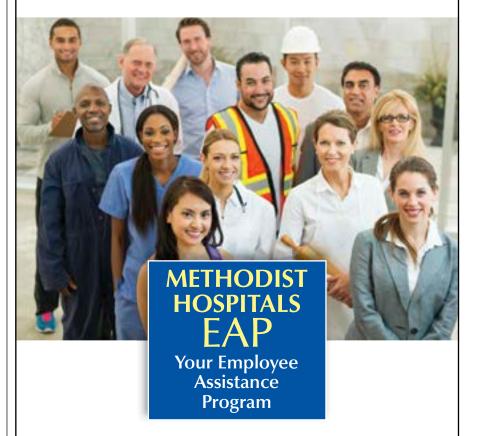
The facility hosts a large coworking room with 12 seated desks, four standing desks, a large-screen projection unit, high-speed internet, three conference rooms with videoconferencing capability, a gallery of original artwork, and some cozy couches.

According to Leichty, the coworking aspect of the facility is just the tip of the iceberg.

"The LaunchPad founders envisioned not only a coworking space but also a business incubator, a training and resource program to support business development for rapidgrowth companies," she says. "They envisioned young start-ups locating here to receive consulting and training, and ultimately outgrowing the space and transitioning into other buildings."

Looking to the future, Leichty says LaunchPad has the potential to be a game-changer: "While these additional supports and amenities may ultimately play into the resources at the LaunchPad, it could dramatically change the nature and function of the current space."

# Happy. Healthy. Productive.



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

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# Reaching the World

# The region's businesses find an eager appetite for exports.

BY MICHAEL PUENTE

hen Todd Cannon left the Air Force in 1999, still in his early 20s, he wasn't quite sure what he was going to do. He returned to his native Rolling Prairie, Indiana, to think things through.

"I thought I was going to have to leave Indiana to be successful in business. There wasn't much going on here," Cannon tells *Northwest Indiana Business Quarterly*.

Four years after returning home, Cannon began working in the packaging business by opening up his own company APACKS, based in La Porte.

"The first few years, I went around this region basically knocking on doors, learning the market around the Midwest and Chicagoland. I sold machines for other manufactures and imported some machines from other countries to sell into this market," Cannon says. "By 2006, I was kind of seeing the need in the market to manufacture machines myself because the customer wanted a machine that would perform up to their expectations and be more reliable than some of the machines imported from other markets. So. I kind of went out on a limb and started manufacturing machines out of my garage."

It didn't take long for Cannon to outgrow his garage, so he began renting a larger space. But even that got too small very fast.

"In 2008 is when we bought some property, a building, and added on to the building. I began to hire engineers, service technicians and inside parts and services and sales," Cannon says. "We kind of went through a fast growth phase that started in 2008 and it continues today."

What's fueling APACKS growth is looking beyond the region for customers.

"Immediately after we began man-



"WE NEED TO RAISE THE PROFILE OF INTERNATIONAL TRADE IN OUR REGION," says Keith Kirkpatrick, vice president of membership for the Northwest Indiana World Trade Alliance and president of his own KPM Group Inc.

ufacturing our own products is when the exports took off," Cannon says. "We don't import anything anymore. We manufacture in house or we integrate with other U.S. manufactures."

With 25 employees, Cannon says he owes a lot of the company's success to PMMI, the Association for Packaging and Processing Technologies, which guided him in marketing his products overseas.

"They told me about what's going on in Mexico, Brazil and all these other emerging markets," Cannon, 39, says. "That's where I really got my education."

Cannon says while exports are less than 20 percent of his company's annual revenue, he believes that will change in the coming years.

"In the next five years, our revenue will be based on 60 percent of our revenue based on what the market intelligence is telling me and what other manufactures are seeing right now, too," Cannon says. "I've been to Russia, Germany, Ukraine, Ireland and I've been to China five times to meet people to connect with. We have people on the ground who can communicate and sit down with a potential prospect."

Cannon is one of a growing

number of companies in Northwest Indiana that are looking overseas for new markets. He says places like China no longer scare him.

"They love Americans. When I went to China, they treated me like a king. They really did. They rolled out the red carpet," Cannon says. "Right now, while we're not doing a lot in China, that's my next target. That will be a place where we will have offices, we will have people in China supporting our machines that are built in the U.S. but delivered and installed into the Chinese market."

According to the U.S. Census Bureau, Canada is the number one country Indiana exports its goods to, 32 percent. The rest of the Top 10 include in order: Mexico, Japan, France, Germany, China, United Kingdom, Italy, Netherlands and Ireland.

What are the top products? Pharmaceuticals or other medical related fields, parts for motor vehicles, civilian aircrafts, engines and parts, and printed books, according to the U.S. Census Bureau.

That's why there's a renewed push by local leaders to get business owners to see the value in at least exploring the possibility of exporting to other countries.

"Our group just feels that Northwest Indiana has a very vital role in the global economy but doesn't realize it," says Keith Kirkpatrick, vice president of membership for the Northwest Indiana World Trade Alliance and president of his own KPM Group Inc.

Kirkpatrick says Northwest Indiana's proximity to Chicago gives it a very distinct advantage over other areas of the state.

Another advantage is the region's diversity in ethnic groups.

"We have people living in this area from all parts of the world--Mexico, Eastern Europe, and many others. And many are first generation," says



Kirkpatrick, who is also host of the PBS show "Lakeshore Focus" on WYIN Lakeshore Public Media.

In addition, Kirkpatrick said Northwest Indiana attracts a few thousand international students and faculty to colleges and universities throughout the area.

The NWI World Trade Alliance. which started in 2015, is currently surveying how many companies in Northwest Indiana are actually exporting products to other countries.

"We need to raise the profile of international trade in our region," Kirkpatrick says. "By doing that we feel that we will open the door to other businesses participating in that global marketplace. We need to change the attitude. We need to

capitalize on it, not run from it."

Joseph Gomeztagle says he knows there are many small businesses in Northwest Indiana that are doing business overseas but that it's not well known. Gomeztagle is a professor in the School of Public and Environmental Affairs at Indiana University Northwest in Gary. He is also founder of the Midwest Business and Economic Research Group LLC.

"We have several firms who aren't heard as much as the big steel companies. Smaller companies need to know there is plenty of opportunity in the global marketplace," Gomeztagle says.

Gomeztagle says Northwest Indiana firms are experts on green technologies, which can be useful in other parts of the world.

"Reducing carbon monoxide. reducing pollution, going green," Gomeztagle says. "Developing countries, like China, can use that. There are a lot of opportunities that Northwest Indiana companies are providing to other countries yet we haven't recognized those small companies."

Andrew Reinke, president of the Indianapolis-based Foreign Targets Inc., says one of the biggest misconceptions is that foreign customers don't want or value American-made products.

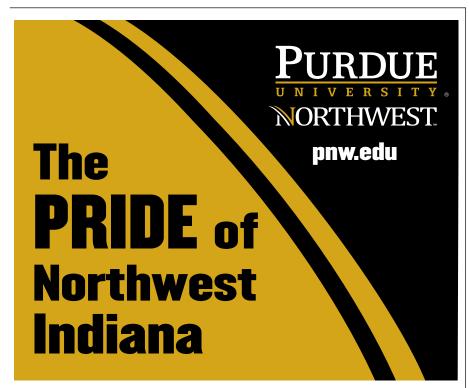
"The world is very accepting of American-made products," says Reinke, who also works with the Indiana Small Business Development Center (ISBDC). About 14 percent of the near \$18-trillion U.S. economy comes from exports.

"That's the biggest percentage in the history of the United States," Reinke says. 'That's kind of a good indicator that American made goods are sought after in the world."

Through the ISBDC, Reinke develops seminars and other presentations to assist firms in how to get into the global market.

"Most people don't know what the regulations are. They may not know how much it would be to transport their product overseas or find a distributor," Reinke says.

About 10 percent of Indiana's \$318 billion Gross Domestic Product in 2015 came from exports. Reinke says compared to other states, Indiana





businesses should be doing more sales overseas.

In Northwest Indiana, most think of petroleum products and steel as this region's main exports. But would you also think of firefighting equipment?

For four decades, Task Force Tips has been the industry standard for firefighting nozzles. The company was founded by Clyde McMillan in 1971 in Valparaiso. He was working with the Gary Fire Task Force when he came up with the idea of an automatic nozzle, which he drew on a napkin.

The company now employs 250 workers at its 168,000-square-foot headquarters in Valparaiso. The company is now run by McMillan's son, Stewart, who oversees its 4,000 combinations of products.

"I never thought the company would grow to be this big," Stewart McMillan says. "About 40 percent of our sales come from outside the United States."

McMillan says his products are being used in the Middle East, China, Japan and South America. The company's exporting began to develop in 1985 when he met a man from France at a trade show. The man eventually acted as an intermediary for Task Force Tips to enter the French market.

"People are afraid of exporting because of the complexities. It's not that difficult once they figure out how to handle it," McMillan says.

McMillan also says Indiana firms need not worry about not speaking Chinese, French or Spanish to get their products overseas. "Remember, there are more Chinese people who speak English than there are Americans," McMillan says. "We're very fortunate that English is the standard language. The language of business."

Another advantage companies in Northwest Indiana have is O'Hare International Airport in Chicago. "O'Hare is sitting right here. I just went to Italy for a day to meet with a client," McMillan says.

APACKS owner Todd Cannon agrees that Northwest Indiana's proximity to Chicago makes all the difference in the world.

"I think Northwest Indiana is the best place in the world. I really do," Cannon says. "It doesn't matter where the customer is at. If I need to get on an airplane, or my service tech needs to get on an airplane or we need to get people out to do an instillation, we can be anywhere in the world within 24 hours since we're only 90 minutes away from O'Hare."

In 2015, Cannon was awarded the Small Business Exporter of the Year for Manufacturing by the Northwest Indiana ISBDC at its 24th annual Entrepreneurial Excellence Awards (E-Day).

For more information on connecting to global markets, contact the Indiana Small Business Development Center at www.isbdc.org.



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Northwest Indiana Business Quarterly

# Bright Young Professionals

# Keeping the best minds in the region, innovating and leading.

BY JERRY DAVICH

**7** hat will it take to keep Northwest Indiana's best and brightest young professionals to remain in this region over the next 10, 20 or even 30 years? To name a few points of criteria, it must involve better paving jobs. enhanced diversification, improved school districts and stronger leadership, they say.

Northwest Indiana Business Quarterly spoke with a few bright, young professionals who plan, and hope, to remain in this region until retirement. Here are their stories.

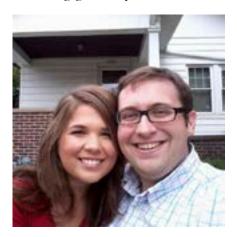
### **MATTHEW WELLS**

Matthew Wells never figured he would ever want to stay in the Hoosier state after graduating from Indiana University.

"I always assumed I would go elsewhere, somewhere more exotic or diverse," says Wells, director of the Center for Professional Development and Career Management at Purdue University Calumet in Hammond.

Something, however, changed his planned narrative—his exposure to "the region."

"Having grown up in Central Indi-



"TRUE HIDDEN GEM" Matthew Wells and his wife, Erin, moved to Valparaiso and decided to stay put.

ana, all I heard before moving here was that it was rife with problems, pollution and corruption," he says. "What I have experienced has been entirely to the contrary."

Wells, who's 29, and his wife, Erin, relocated to Valparaiso for his first post-college job.

"We knew no one in the area and, at the time, thought this move would be a temporary one," he recalls. "We'd get some experience and then bolt for greener pastures."

The longer they stayed here, the less inclined they were to flee.

"We had no idea about the dynamic economic development that was underway in Valpo and other Indiana communities, Northwest with their burgeoning downtown commerce and cultural attractions." he says. "We were astounded by the natural beauty afforded by the Dunes National Lakeshore and the incredible biodiversity the area presents."

"We had discovered a true hidden gem," he says.

Still, the couple also began to realize the region's "forward momentum" is in a fragile state.

"We must continue to attract and retain young professionals to keep these vital efforts on track," he says.

In his experience, the most critical factors are opportunities for professional growth, entrepreneurship and community impact.

"We millennials and gen xers seem to have a penchant for trying to save the world, and so the opportunity to make a demonstrable impact in a community is an attractive one," he says. "Another major area for potential development is public transportation.

"Since there has been a movement toward more centralized, downtown living in recent years, expanded public transit would be an attractive recruiting tool for Northwest Indiana communities," he adds. "I also believe the continued support of quality of life initiatives, such as the Central Park Plaza development in Valpo and the revitalization of downtown Whiting, will make a positive impact on retaining young talent."

"Our hope is that these trends continue, and that more young professionals will find their niche in the region, so that this hidden gem won't remain hidden much longer."

#### **ATHENA SOLEIM**

Athena Soleim was born in Virginia and moved to Valparaiso with her parents in 1989.

The 28-year-old Purdue University graduate earned a master's degree in social work from Indiana University Northwest, and has worked in the residential-behavioral health field since 2010.

"I always pictured myself remaining in Northwest Indiana," says Soleim, whose newest position is director of clinical services at Campagna Academy in Schererville. "My family and friends are here, and I want to send my future children to the same schools I went to."

She enjoys many amenities here, from the cost of living and unique offerings to proximity to Chicago and inexpensive home prices.

"My goal is to grow as an executive at my current job. Ultimately, I plan on becoming a CEO of a hospital at some point," she says.

But will that future hospital position be located in this region? Yes, she believes.

"I am likely to remain here ... my family and friends will be here," she predicts. "I enjoy all this area has to offer. To me it is never boring and I find new things all the time."

Soleim also cites our natural amenities-the dunes, the lakefront, the scenic beauty.

This area made me successful and I want to continue to give back as well due to my success.

"My thoughts are always about giving back to the area that helped me succeed."

### **TYLER CARTER**

The owner of Chick-fil-A in Merrillville was born and raised in downstate Yorktown, which seemed a world away from this corner of the state.

After graduating from Liberty Christian School in Anderson, he studied business at Anderson University, where he first started working for Chick-fil-A. Through college, he worked at a store inside Castleton Square Mall in Indianapolis, before



"WE PLANNED TO GROW OLD HERE," says Chick-fil-A local owner Tyler Carter, Grace, and Dan Cathy, president and CEO

pictured with wife Mya, children Josh and of Chick-fil-A Inc.

given the opportunity to operate his own franchise in Glenbrook Square Mall in Fort Wayne.

Carter, 34, and his wife kept their eye on another location in the state for a free-standing store. It finally materialized in 2010 in this region.

"So we decided to come check the area out." he recalls.

The drive along U.S. 30 from Fort Wayne to Merrillville was admittedly "pretty boring," but when they arrived in Northwest Indiana, they quickly fell in love with this community.

It didn't hurt that the location was "phenomenal" for their new Chickfil-A store.

"We are right in the heart of one of the best places to shop and dine in Northwest Indiana, and right off of I-65," he says. "We knew the location couldn't be any better, and that this would be a great place to raise our young family.

The Carters had two kids then, and four kids now.

"We are so happy with our decision to move to the region," he says. "We plan to continue to invest in and connect with the community in the years ahead."

This includes their close ties at Bethel Church, and their love for our beaches. Carter would love to open another Chick-fil-A restaurant here, but nothing certain is planned.

"When we moved here, we planned to grow old here," he says. "I don't know why we would ever want to leave."



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"I WOULD NOT BE HERE," says Zach Oehlman, president of No Limit Investing Inc., "if not for the people who helped me get to where I am."

### **ZACH OEHLMAN**

Born in a doctor's office in North Judson, Zach Oehlman moved with his family to a farm in Kouts and was raised to help run a strawberrygrowing business, among other rural chores.

"From a young age, I wasn't very focused on education. I thought I was going to work on the farm the rest of my life," he says. "After I graduated high school, I realized I wanted to travel and be a business owner and investor."

At 30, single with no kids, he has spent most of his time studying at schools and on his career as president of No Limit Investing Inc., a financial investment firm.

He earned a degree in business administration and financial information systems from Indiana University Northwest. His plan was to work for a hedge fund or private equity group, but he couldn't find a position in these industries.

"So I took a position with a real estate investor that specialized in historical rehabs and tax credits," he savs.

After that position, he took a job as a commodities broker at the Chicago Board of Trade, but he didn't like the atmosphere. He then took a job as a valuation analyst, dealing largely with theoretical finance.

"I loved it and became very successful with it," he recalled.

He later founded his own firm and today operates five different businesses, all based in Kouts of all places.

"I still live and work in Northwest Indiana because of the people and the relationships I have built over time," he says. "When it comes to business, I am nothing without my relationships and I value them more than anything."

"I love living here because of its

proximity to Chicago and also to wide open fields," he says. "One day I can go floating down the Kankakee River, and later go to Chicago for an event. I get my peace and quiet without giving up my proximity to my resources."

What will it take to keep him in this region?

"The people," he replies. "I would



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not be here if not for the people who helped me get to where I am."

#### **DREW MITCHELL**

The Minnesota native's first step in Indiana was at Notre Dame, where he attended as an undergraduate studying finance and computer applications. Following graduation, he was the youngest employee at IBM's 350-employee corporate headquarters campus in Armonk, N.Y.

Mitchell credits "love" for bringing him back to this region, after being selected for Korbel Champagne's "Perfect Proposal" contest, which aired on NBC's "Today Show" in 2003. He became engaged to his wife Denise, who was living in Chicago, and he then returned to Notre Dame to obtain his M.B.A.

During that schooling, he acquired



"IT'S BEEN MY DREAM JOB," says **Drew Mitchell of Holladay Properties.** 

single-family homes around the Notre Dame campus, founding a company called Rent Like a Champion, which connects football fans with a weekend rental home near the university.

"The real estate bug had bit me," says Mitchell, who appeared on the TV show "Shark Tank," where he successfully pitched his Champion business venture to two billionaires.

He also obtained an internship with Holladay Properties, based in South Bend, where he is still employed.

"It's been my dream job," he says. His most significant project in the

works is the Promenade at Founders Square in Portage, a 300-plus unit featuring a mixed-use and amenityrich development.

"It will redefine area residents' understanding of quality urban residential development, and I believe it will make Portage the envy of its neighbors," he says.

"The business climate in Indiana is very attractive, relative to several of its tax-laden, regulatory-rich neighboring states," he adds. "This creates unique opportunities for business growth, which leads to career advancement and job opportunities for Hoosiers."

Mitchell cites our region's assets for luring him to stay here as he ages.

"I believe we have a very strong business climate that is only improving." 🗓

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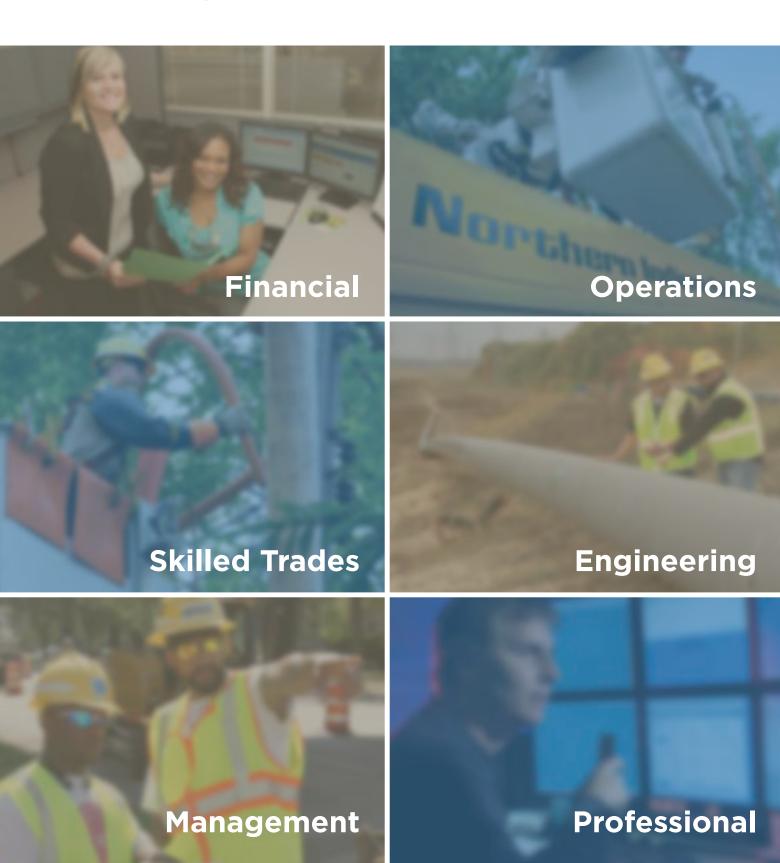




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# Indy 500 History Lesson

On its 100th running, no one knows the race like Donald Davidson.

BY BEN SMITH

Te seems such a slender reed to carry the weight of so many years. That's what strikes you first about the polite Englishman sitting here in this quiet office on the second floor of the Indianapolis Motor Speedway's Hall of Fame Museum.

Downstairs, in the museum itself, a blaring, tumultuous century comes at you in endless eye-watering chunks. Here is the Day-Glo orange of Joe Leonard's wedge-shaped STP turbine from 1968, one of the most iconic machines in Indianapolis 500 history. Here's the deep maroon of Cliff Bergere's 1932 Studebaker, as primitive to today's eye as a Roman chariot. Here's the cream-colored Novi from the 1950s, whose supercharged scream and penchant for killing those who tried to tame it still haunts this place of ghosts, and the red, blue and pearl of Parnelli Iones' fabled No. 98 Offenhauser roadster.

It is impossible to get your arms around it all. now that the 500 readies for its 100th running. And so the slight, polite Englishman does not even trv.

His name is Donald Davidson, and he knows more about these crowded 100 years than any man living. The only full-time track historian in the world, he came here as a young man in 1964, saving up for several years to make the pilgrimage. And if his knowledge of the place and the race is encyclopedic, it is not so much the broad sweep which absorbs him, but the small details that illuminate it.

His favorite part of race day, for instance?

It comes at mid-morning or thereabouts, when the pace cars roll out carrying the former winners. Their names are not on the cars, but they don't have to be. Everyone knows



AN ENCYCLOPEDIA OF RACING A young Donald Davidson is interviewed by the late Jim Phillippe, the Speedway's longtime public address announcer.

who A.J. Foyt is, or Mario Andetti, or Al and Bobby Unser.

"When those fellows roll out onto the track and you hear the reaction ... that's the greatest part to me," says Davidson, who helped establish this tradition in 2011.

He's been hearing those reactions for a long time. His passion for Formula One racing in the 1950s introduced him to the 500, and when he finally made it to the track in '64, climbing off a Greyhound bus at the corner of 16th Street and Georgetown Road, his impression, he says, was "euphoria."

"As much as I knew about it, I just assumed you get off and you walk a distance and you eventually see the track looming blocks away," Davidson recalls. "And you go under the overpass, and here's the grandstands right next to the road."

He quickly impressed Sid Collins, the longtime voice of the 500, with the fact he had memorized the final standings of every 500. And then came the race, memorable mostly for the fiery crash that killed Eddie Sachs and Dave MacDonald and stained everything that came after.

Davidson remembers every detail of that: The tower of black smoke, the "ashen" looks on the faces, the surf-sound of thousands of horrified voices. And, worst of all, there was the thought this would spell the end of the 500 itself.

"I thought, 'Wouldn't that be ironic that I have this dream all this time and I realize I'm here and I've lived it, and now is it gonna be ripped away?" Davidson says.

It was not. Jimmy Clark won the next year in a Lotus-Ford to usher in the era of rear-engine cars, and then came Parnelli and Leonard and the STP turbines, and on and on. Davidson began hosting the radio call-in program "Talk of Gasoline Alley" in 1971, and he hosts it to this day, having become almost as distinctive a voice to fans of the 500 as Collins was.

Sixty years on, he's still in love with his job and the race.

"I just love the fact so many people care about it," he says. "It's so neat not only that I have all these stories I'm so passionate about, but that thousands of people want to share them."

# Thinking Differently About Downtown

The heart of the city is ground zero for revitalization these days.

BY LAURIE WINK

merica's downtowns were once vibrant hubs for business and entertainment. The advent of our car-centric culturefueled by creation of the nationwide highway system—led to suburban sprawl and shopping centers. The historic cores of cities fell out of favor and languished.

Over the last decade, downtowns have been making a comeback. City officials recognize the hearts of their cities can be the pulse of community economic revitalization. Public/private partnerships are driving downtown facelifts of historic properties and streetscapes.

Popular elements of today's downtown turnarounds are: pathways for walking and biking, fine dining, micro-breweries, specialty shops, residential developments and yearround activities that draw people into vibrant central gathering places.

As each community strives to carve out a unique identity, the branding process is central. The idea is to come up with a few words that capture the essence of a place.

Northwest Indiana Business Quarterly selected five communities in the region that have taken fresh approaches to position themselves for a prosperous future. Here are the communities and their brands.

## **VALPARAISO: VIBRANT AND VISIONARY**

When Jon Costas became mayor of Valparaiso, downtown revitalization was at the top of his To Do list. Thirteen years later, the city is on its third strategic plan.

"The downtown is the heart of the city," Costas says. "If it doesn't beat



TASTY REDEVELOPMENT An abandoned building in downtown Griffith became the New Oberpfalz Brewery in 2015.

strong, it affects the entire city. It's a visible symbol of the area and to leave it to languish is really a shame."

The Costas administration has brought new life to downtown Valparaiso in phases, investing millions of dollars in infrastructure improvements and initiating a façade grants program to encourage downtown property owners to transform their buildings. Today, the difference is palpable.

"The downtown has changed remarkably and the citizens deeply appreciate it," Costas says. "More of them are proud of their city. It's a hot area."

One key to the new vibrancy is Central Park Plaza, an appealing gathering place located a block from the Old Courthouse Square. The city recently expanded the plaza, adding a \$9 million pavilion. The city's fulltime events planner organizes yearround activities and events, including

winter skating and the popular downtown movie night, to attract locals and visitors alike.

"A public space is very important to a community," Costas says. "It sends a message that everyone is welcome here and helps unite the community."

He's seeing more empty nesters and Millennials living and working downtown, where they have ready access to events, fine dining, biking and walking pathways. Valparaiso residents can navigate the community without a car by using the local V-Line bus system and can commute to Chicago via the Chicago Dash, which offers four buses a day to and from downtown.

"We're trying to be a really cool and functional suburb of Chicago," Costas says of the city of 35,000.

As a measure of its success, Valparaiso is among 15 communities vying for the designation of Ameri-



ATTRACTING MORE YOUNG PEOPLE The 2015 Rock 'N Rail Street Festival in downtown Griffith.

ca's Best Communities in a contest sponsored by Frontier.

It's really pretty magical," Costas says. "Ask any citizen what they like about the city and they'll mention the downtown. They feel the vibrancy."

## MICHIGAN CITY: CREATE. PLAY. REPEAT.

Other communities have looked to Valparaiso as a model for downtown redevelopment, including Michigan City, which hired Planning Director Craig Phillips from Valparaiso's planning department four years ago.

Michigan City has been engaged in a decade long process of planning and redeveloping the community of 32,000 (50,000 with surrounding beach communities) at the southern tip of Lake Michigan. Last year, a consulting firm used a survey of residents to come up with a new three word brand: Create. Play. Repeat.

The city is executing the final phase of the Lake Michigan Gateway Implementation Strategy that encompasses the Uptown Arts District—a seven- by three-block section of Franklin Street—and the area north to Washington Park on the lakefront. The pending demolition of the outdated police station and a building that housed the local newspaper will open a prime location for private

investment in mixed-use spaces.

Phillips and Rich Murphy, the city's controller and a former city council member, have been key players in Michigan City's transformation. Murphy and his wife fell in love with the area during vacations and moved to the community 10 years ago to raise their family. At the time, Murphy says, the city was suffering from decades of disinvestment following the loss of significant industries and lacked a strategy for moving forward.

A handful of what Murphy calls "urban pioneers" saw the potential of the downtown and began to restore buildings and bring in new business. The Lubeznik Center for the Arts initiated First Fridays, a monthly event that connects the art center to shops, galleries and restaurants on downtown Franklin Street. The community began to buzz about the importance of downtown to the community's quality of life.

The city made infrastructure improvements that were foundational for redevelopment. Among the key projects was a major makeover of Michigan Boulevard—one of the main arteries into the city—and a \$10 million investment in the Elston Grove historic district.

"Elston Grove was a struggling

neighborhood that was perceived as blighted," Murphy says. "Now it's an inviting area that's becoming a neighborhood of choice."

Murphy and Phillips say Michigan City's redevelopment gained momentum as a result of the alignment of financial resources, city leadership and changing attitudes among residents. As a city planner, Phillips appreciates the city's good fortune in keeping the downtown core intact. The recently completed conversion of the landmark, long abandoned Warren Building into the Artspace Uptown Artists Lofts (see related article), has been a springboard for private investment in downtown. Now, nearly all the Franklin Street storefronts are occupied with unique shops, restaurants, art galleries and other businesses.

Four areas of the urban core are now on the national register of historic places: Washington Park, Elston Grove, the Franklin Street Uptown Arts District and the Haskell-Barker Corridor along Wabash Street, paralleling the Lighthouse Premium Outlets mall. By Memorial Day, one-way streets will be converted to two-way traffic. The city is working with the Indiana Department of Transportation to beautify the Highway 12 overpass at Trail Creek near Blue

# An Artsy Development

hen Catherine MacDonald was growing up in Michigan City, the historic Warren Building at 717 Franklin Street had been vacant for decades. Today, she's the property manager for the refurbished seven-story building that is now the Artspace Uptown Artist

MacDonald is a high-energy 28-year-old who's literally on the ground floor of one of the premier landmarks signaling Michigan City's Renaissance. Her office is adjacent to the main floor gallery, where artists' work will be showcased. This spring, she's been engaged nonstop in leasing the 44 artist's residences and five commercial spaces created in the 1927 vintage building, which once housed a department store, medical offices and restaurants. Many of the building's architectural features and interior décor, including terrazzo floors and large wood-framed windows, have



ARTSPACE UPTOWN ARTIST LOFTS Property manager Catherine MacDonald, pictured with Michigan City controller Rich Murphy and planning director Craig Phillips.

The Uptown Artists Lofts are a mix of studio, one- and two-bedroom live/work spaces with affordable spaces for artists to rent. To qualify, a tenant's income must be 30 to 60 percent of the area's median income. Artists were selected by a local selection committee that interviewed prospective tenants.

"A lot of talented people are moving in," MacDonald says, including visual artists, actors, musicians, dancers and writers. Tenant ages range from 20 to 75. They've moved to Michigan City from California, Oregon, Michigan, Ohio and Illinois.

The building renovation took one year, but the project was eight years in the making, beginning when Artspace representatives were invited to visit the community and consider a partnership. Artspace, headquartered in Minneapolis, has created 35 affordable arts facilities by redeveloping historic buildings in 15 states.

MacDonald is excited about what's happening in her hometown. "Within the next 10 years, we'll see a lot of changes in the area."

Chip Casino. Efforts are underway to identify suitable locations for public gathering places.

"Now that things look better, we've shown the private sector it's a good place to invest," Phillips says.

Privately funded projects currently in the works include renovation of the historic South Shore train station on 11th Street, conversion of a former printing business into a microbrewery, and a mixed use development on the site of the former Memorial Hospital.

Murphy says, "There are really positive stories happening in Michigan City. We've tapped into a tremendous amount of positive energy in the community. Everybody's excited because it's our time."

## **GRIFFITH: A TOWN** ON THE MOVE

Rick Ryfa grew up in Highland

and was living in Atlanta when he decided to move to Griffith so his young family would be closer to his extended family. Ryfa understood the importance of creating a hometown atmosphere to energize the community and has been a key player in making that happen.

Ryfa is president of the Griffith Town Council and was among the new town leaders who took office in 2008. They set out to reverse the town's downhill slide, focusing on a six block stretch of Broad Street, the most visible part of Griffith for motorists passing through.

"The image (of Griffith) was a dumpy town and blighted area," Ryfa says. "Broad Street is the gateway into our community. Its poor image carries over into residential neighborhoods and lowers property values.

"The town had hit a point where it had really decayed," Ryfa says. "Sixty

percent of the buildings were vacant. Five buildings needed to be demolished."

Former town officials approved plans for improving Broad Street but never implemented them. So Ryfa met with clerk-treasurer George Jerome and resident Glenn Gaby, now deceased, to talk about moving forward. "We drew up plans on a cocktail napkin—really," he says. "We didn't spend money on consultants."

Ryfa and other elected officials use a common sense approach, running the town like a business. In an effort to encourage community buy-in for redevelopment plans, they organized public meetings and conducted a survey of residents. About the same time, a merger of the Canadian National Railway (CNR) with two other railroads compounded train traffic through downtown Griffith. As

compensation, the town received a multimillion dollar settlement from CNR and earmarked funds for economic development.

"The CNR settlement provided necessary revenue for a façade project to enhance the aesthetic value of buildings downtown," Ryfa says. The city also reduced Broad Street from four lanes to two, making way for additional downtown parking.

In 2014, the town council spurred residential improvements by lowering permits to \$5. That same year, the town allocated \$13 million to pave all residential streets and alleyways. Ryfa says the revamped downtown commercial district has helped to trigger resurgence in the residential real estate market, with affordable home prices attracting more young people.

"There's been an unprecedented number of residents in their late 20s to 30s," Ryfa says. "It's exciting to see."

Griffith Central Market, located at the heart of the town, is a popular gathering spot for residents and tourists, who are attracted by events such as the annual Rock 'N Rail festival, a nod to Griffith's history as a railroad town.

Redevelopment efforts are ongoing. Griffith recently received a Neighborhood Spotlight Grant from the Legacy Foundation to hire a community builder. Town officials are working with Army Corps of Engineers to prepare a former 55-acre golf course for future commercial. retail and industrial use.

Ryfa aptly uses a train analogy to describe the revitalization. "It's like getting the locomotive going on a train," he says. "We were able to create an environment where people felt positive."

## WHITING: REFINING THE **HEART OF THE COMMUNITY**

Whiting is the town that the oil

industry built—specifically Rockefeller of Standard Oil. Today, the BP refinery is "an active and valuable partner for us," says Joe Stahura, a Whiting native who has been the mayor for 13 years and a councilman for 20 years.

Whiting's business district is the focal point of the community, but, as in many others, businesses had struggled to survive and others had moved out, leaving empty, decaying buildings.

Early in his first term as mayor, Stahura focused on stabilizing the business district and improving its image. He led the effort to create a strategic plan in 2004-05. It took nearly seven years to create vision, get public input, find funding and implement the plan.

The Whiting Lakefront Park has been central to the city's turnaround. The historic park fronts on three miles of prime Lake Michigan shoreline with stunning views of the Chi-



cago skyline. Stahura credits Fred Smith, Whiting mayor in the early 1900s, with preserving the 26 acres of land for public use rather than selling it for industrial development. But Stahura says minimum investments were made in Lakefront Park after that and it wasn't well used.

"A 10-foot pile of rubble blocked the view of the lake and Chicago," he says. "Weed trees had been allowed to grow in the park."

In 2009, Whiting secured a \$19.3 million grant from the Regional Development Authority (RDA) that attracted another \$50 million in financing for a major redevelopment of the lakefront.

"The RDA was absolutely critical," Stahura says. "We couldn't have done it without their support. We used RDA funds to leverage local funds and then go after private investments."

Whiting Lakefront Park has turned into a regional attraction, with a boardwalk, fishing pier, boat harbor and a recreational trail network. The Oil City Stadium hosts Little League teams.

Stahura says Whiting Lakefront Park is attracting an "absolutely unbelievable" number of visitors. "It's beyond our wildest dreams," he says.

The city is in discussions to lease property for development of lakefront restaurants. And plans are underway for a 25,000-square-foot Mascot Hall of Fame.

"It's a fun idea for kids and families." Stahura savs. "It will be the home of mascots from all over the world."

Also in the works is a historical museum showcasing Whiting's role in oil refining. The museum will anchor the east end of the downtown business district and connect it to lakefront. With four years left in his term, Stahura says there's no shortage of ideas for making Whiting a "a one or two day destination.

"We have no grand illusion that we'd be a week-long vacation spot," he says, "but we're only an hour and a half drive from 9.5 million people.



A POSITIVE ENVIRONMENT Griffith's Central Park Walkway.

Mayor Stahura says ideas for new development projects hit his desk every day, boding a bright future for his hometown.

"In a couple of years, Whiting is going to be a different place," he says. "Our residents love what's going on. People are moving into the community all the time."

#### **GOSHEN: THE MAPLE CITY**

Jeremy Stutsman became the mayor of Goshen in January. He's a native of the community of about 32,000 and former member of the city council. After graduating from Butler University some 16 years ago, Stutsman and his wife returned to the community and started their business, Lofty Ideas LLC.

The entrepreneurial couple renovated a downtown building to house an antique business and upstairs rental unit.

"Our goal was to make a living and do something to benefit the community," Stutsman says. They joined other property owners who were committed to enhancing the vitality of downtown Goshen, where a half dozen well-established stores were managing to stay in business.

"We have two Walmarts, one at each end of the community," Stutsman says. "That puts stress on downtown shops."

Goshen was established in 1831 as the Elkhart County seat. Five historic blocks of Main Street make up the downtown. Buildings from the late 1800s to early 1900s give it a distinctive architectural flavor. Among

them are the courthouse in the center of downtown and the former Carnegie Library, now used for city

"Many of the buildings still have their original facades," Stutsman says. His company worked with other property owners to uncover original architectural details.

Today, the historic downtown has become a thriving center for cultural and

visual arts. A joint effort by the City of Goshen and the Chamber of Commerce called The Good of Goshen has led a campaign to have Goshen citizens tell the story of their community on social media. Stutsman says The Good of Goshen has become the city's unofficial brand, along with The Maple City.

Downtown Goshen Inc.-a nonprofit created through a public/ private partnership—is enhancing the thriving downtown cultural arts scene with free monthly festivals and events. First Friday activities bring in an average of 3,000 to 4,000 people each month. In April, the River Bend Film Festival moved from its original location in South Bend to Goshen's downtown arts theater. The threeday event showcases independent cinema from around the globe.

Stutsman says the community celebrates its diverse population—30 percent are Latino-and its mix of religions, ages and sexual orientation. The city has a good working relationship with Goshen College, a 135-acre liberal arts college established in 1894. The surrounding area boasts popular walking and biking paths along the Maple City Greenway and Pumpkin Vine Nature trail.

In short, Goshen is a community that embraces its past and enthusiastically enjoys the present—as do the other communities profiled here. Rather than compete with each other, mayors, town officials and community leaders understand that what's good for them is good for the entire region. 🛚

# A Strong Spring Market

The year is already off to a hot start for single-family home sales.

BY PHIL BRITT

n the spring a young person's fancy lightly turns to thoughts of residential real estate.

And young people, in particular the millennials who had largely been absent from the residential real estate market, will be driving what is expected to be another strong market in Northwest Indiana's single-family home sales in the spring and summer of 2016.

Spring and summer tend to be the busiest seasons for residential real estate sales as families get settled into new homes before the start of a new school year.

But even January and February were extremely strong in Northwest Indiana, with double digit growth in activity from the previous year, according to Peter Novak, CEO of the Greater Northwest Indiana Association of Realtors.

There was no particular area that was significantly stronger than others in the region, Novak added. Residential real estate activity was strong throughout Northwest Indiana.

Among the driving factors was the continuing increases in rents, and continuing low interest rates despite the Federal Reserve's quarter-point increase in December of 2015, making home ownership more financially appealing than renting.

Rents had moved up because the economic downturn, at the end of the last decade, had left many people without the financial wherewithal to make a down payment on a single-family home; many homeowners who would have traditionally "moved up" were underwater



ANOTHER SOLD SIGN IN GRIFFITH The home-buying market within the region is quickly transforming, as renters become first-time homebuyers.

on mortgages written when homes were overpriced, leaving these owners owing more than they could make by selling the home; and credit requirements for home mortgages had become extremely strict.

## **NEW AVERAGE HOME PRICE RECORD**

But much of that has changed. According to Novak, the average home price in Northwest Indiana improved to a record \$140,000 in 2015, surpassing the previous record of \$137,000, set in 2006, right before the start of the downturn.

Additionally, though not returning to the very easy credit of the early and mid-2000s, lenders have started to ease up a little on their credit requirements, Novak adds. Lenders are looking more favorably on self-employment income than they had been and are once again considering regular utility payments and rental payments as positive indicators that a potential borrower is an acceptable credit risk. So the mortgage might carry a higher interest rate than for someone with more pristine credit, but automatic denial is no longer the rule of thumb.

The oldest millennials are entering their 30s, entering the family formation portion of their lives, and are starting to land solid jobs, making home ownership more affordable, Novak adds. Yet many are still saddled with college debt-estimated to be \$1.2 billion nationally—so they are entering the home purchase market at older ages than their parents did.

But some of the earlier reports that they were not entering the home market at

all and preferred to rent were highly inaccurate, according to Brooke Metz, Realtor with Rossi & Taylor Realty Group in St. John, a millennial herself.

"I see part of my job as educating people about the truth of home buying," Metz explains, pointing out the chance to build equity as a mortgage is paid down, which doesn't happen when people pay rent.

"As soon as they are educated, they want to speak to trusted lenders," Metz adds. "People want to be investing (building equity)."

While the college debt issue is certainly an issue for many millennials, lenders are more willing to work with people to find credit solutions that enable young people to buy starter homes, according to Metz. Trusted

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# Arts and Entertainment





John Cain

Jack Walton

# Things to do in and around the region this quarter.

### **NORTHWEST INDIANA**

BY JOHN CAIN

**7** isitors to Indiana's state parks and forests can enjoy more art offerings this summer thanks to a partnership between the Indiana Arts Commission and Department of Natural Resources. The Arts in the Parks grant program is just one way that Indiana is celebrating its bicentennial. The program, endorsed by the Indiana Bicentennial Commission, also celebrates the centennial of Indiana State Parks and the 50th anniversary of the Arts Commission. For event dates at Dunes State Park, visit https://secure.in.gov/dnr/ parklake/2980.htm or call (219) 926-

Arts in the Parks grantees for the Indiana Dunes State Park location are:

- Corey Hagelberg for a two-month exhibit of hand-printed woodcuts featuring the Indiana Dunes, including an artist talk and free print-making workshop.
- Philip Hahn for an ensemble of players to perform a concert of music written and arranged for the alphorn.
- Garrette Horne for an interactive performance on the beach.
- · Jerald Jascoviak for year-round theatre workshops.
- · Kristine Knowski for a series of beginning bird drawing and painting workshops.
- Jesse Meyer for photography capturing dramatic dunes landscapes at night.
- Dunes Art Foundation for children's performances of short plays on the beach.
- Family Folklore Foundation for "Heroes' Quest," a radio play created by hikers who researched park his-



**SOUTH SHORE SUMMER MUSIC FESTIVAL The Northwest** Indiana Symphony plays a concert in Cedar Lake.

torv.

- Indiana Dunes Environmental Learning Center for local artists to work with 3rd through 6th grade campers experiencing the dunes and interpreting their newfound connection to nature.
- "Shifting Sands" (Legacy Foundation) for outreach programs associated with the new documentary film.
- Northwest Indiana Excellence in Theatre Foundation for live theatrical productions in the park, including Broadway favorites, Shakespeare classics, fun family shows and improv.
- South Shore Performing Arts Company for an outdoor concert at the park.

The Indiana Arts Commission also funded Indiana Masterpieces, a grant program for arts organizations presenting activities that showcase the state's rich arts history and prominent figures. Northwest Indiana recipients

• The Northwest Indiana Symphony Orchestra for a special Indiana Bicentennial edition of the South Shore Summer Music Festival of six

free performances celebrating Indiana music, composers, singers and musicians, including Cole Porter, Hoagy Carmichael and Michael Jack-

• Save the Dunes for "2016 Dunes Blowout: A Festival of Performance & Ecology" inspired by the great "Historical Pageant and Masque of the Sand Dunes of Indiana" of 1917.

The South Shore Arts Regional Arts Calendar has current information on exhibits, concerts, plays, dance performances and more at www. SouthShoreArtsOnline.org.

## **GREATER SOUTH BEND/ MISHAWAKA**

BY JACK WALTON

The Morris Performing Arts Center in South Bend is hosting a variety of hot entertainment acts as the weather finally heats up outside. There's a classic crooner (Johnny Mathis on May 12), a wailing guitarist (Joe Bonamassa on May 17), and one of the smoothest rhythm & blues singers ever (Keith Sweat on May 29). The unique, incomparable

#### ARTS continued from page 65

Blue Man Group takes over on May 31. and then it's time for Southern rock at its finest in the form of the Tedeschi Trucks Band on June 16. View the full schedule at morriscenter.org.

When the Elkhart Jazz Festival debuted in 1988, no one could have guessed how massive the event would become. The EJF draws an audience of approximately 15,000 annually, many of whom travel from well outside the region just to make the scene. This year, the fest features 100 performances on six stages over three days: June 24-26. Jazz subgenres from swing to hard-bop to contemporary smooth jazz are all represented. The most exciting news of all is that this year's headliner is the Joshua Redman Quartet. Son of the great saxophonist Dewey Redman, Joshua has established himself as one of the truly significant players in jazz over the past 20 years. He has transitioned from a "young lion" to a place among the elite saxophonists. Visit elkhartjazzfestival.com for a full list of performers and a detailed map of events.

The History Museum in South Bend hosts a variety of offerings, some in the permanent collection and some in temporary exhibits. Currently on view (through September) is "At Home: a Short History of Private Life," which explores trends in form and function in domestic decor. Football fans who miss their game during the summer months can get their gridiron fix via "The House That Rockne Built: Notre Dame Stadium." on view until August. For further details, visit historymuseumsb.org.

South Bend Civic Theatre is staging two thrillers and a beloved musical. First, it's psychological intrigue on Cape Cod in Sharr White's "The Other Place," running May 13-22. From June 3-12, Ken Ludwig's "The Game's Afoot" offers a mystery in the tradition of the Sherlock Holmes adventures. Finally, in a special outdoor presentation at St. Patrick's Park in South Bend, everyone can "step in time" as SBCT brings out its rendition of "Mary Poppins," running July 22-30. Get more info at sbct.org.

### REAL ESTATE continued from page 64

lenders will also educate potential buyers about the risks and benefits of home ownership.

Building equity enables home purchasers to eventually move from their starter home to their "forever home," Metz adds.

Though tastes among potential home buyers differ, every five to 10 years, there are home styles that become extremely popular.

According to Metz and to Kim Odegard, managing broker for Keller Williams Preferred Realty in Schererville, the current trend is toward homes that are in move-in readv condition. Buyers aren't looking to "save" money with "fixer-uppers," because they typically don't have the time to do that themselves and don't want to go through the time, cost and hassle of hiring contractors to make fixes.

## **LOW MORTGAGE RATES CONTINUE**

Another factor helping the residential real estate market in Northwest Indiana and nationally are continuing low mortgage interest rates.

Mortgage interest rates ticked up ever so slightly in early March but still remained near a 3-year low, according to a new report from Zillow.

According to Zillow's report, mortgage rates for 30-year fixed mortgages went up slightly in March, with current rate borrowers quoted on Zillow at 3.47 percent.

Additionally, in a speech in late March, Federal Reserve Chair Janet Yellen said the government would take a very measured approach to interest rate increases for the remainder of the year, likely meaning mortgage rates will continue to stay low throughout the remainder of the year. If there are any interest rate hikes, they are likely to be only a quarter of a point.

According to Zillow's report, borrowers on Zillow were quoted an average 15-year fixed mortgage rate of 2.69 percent. For 5/1 adjustablerate mortgages, the rate was 2.78 percent.

The results of Zillow's report mirror

the most recent interest rate data from Freddie Mac's Primary Mortgage Market Survey, which showed that the 30-year fixed-rate mortgage dropped to 3.62 percent for the week ending Feb. 25, 2016.

Even with the low rates for conventional mortgages, many buyers, especially first-time homebuyers, need to use Federal Housing Administration (FHA) financing. And FHA inspectors are extremely strict with their approvals, and want homes in move-in condition.

## **MAIN FLOOR LAUNDRIES POPULAR**

Another trend for young and older buyers alike is to have main floor laundry rooms to minimize the need to go up and down stairs, Metz adds.

Main floor laundries make homes more saleable in the future because they are then more attractive to empty nesters who may be looking to downsize, Metz adds. "We want to be inclusive (for future home sales). not exclusive."

As it has for many years, Northwest Indiana continues to benefit from people looking to escape the higher property taxes of Illinois, according to Metz and Odegard.

Many of those coming in from Illinois continue to work in the state, so some look for properties just over the state line or with easy expressway access, helping home sellers in north Lake County, Odegard says.

Dyer, Crown Point and St. John are popular for people looking for new homes, Metz and Odegard add. However, the level of home building, while up from a few years ago, still pales in comparison to what it was 10 to 15 years ago, according to Novak.

New construction is critical to keep rents and home price increases in check, Novak adds. While home sellers like increasing prices for their homes, Novak cautions that if prices increase too fast and if real estate activity is too strong, there's a stronger chance for another downturn.

"We would rather see slower, more steady growth," Novak says.

# The Perfect Pretzel

Ben's Soft Pretzels rapidly grows from a market kiosk to 60 locations.

## BY BARBARA EASTMAN

■ or most people, getting lost is never a good thing. But for Scott Jones, one of the founders of Ben's Soft Pretzels, the Goshen-based business that has been recognized as the fastest growing pretzel franchise in the United States, getting lost was fortuitous. He recalls the day that changed his life (and those of his partners, Ben Miller and Brian Krider), when he and an associate were making home ministry visitations.

That fateful day occurred nearly 14 years ago. When they found themselves lost on a country road, Jones' passenger thought he recognized the road on which his friend Ben Miller lived with his wife, Elizabeth. He told Jones that if they stopped by their house, at a minimum, they'd get directions to their next stop, and if they were really lucky, they'd get cookies. He explained to Jones that the Millers were Amish bakers and always had something delicious going into or coming out of the oven.

In addition to great cookies, Jones really enjoyed the Millers' company and found that he and Ben had a lot in common. They agreed that they would meet again to go hunting or fishing and Jones felt, on that day, he had gained a friend. Little did he know that he had also met his future business partner.

The Millers had a booth at the South Bend farmers market where they sold their baked goods. When an adjacent booth tenant wanted to sell his pretzel stand, Ben bought it and thought he was buying a business. It turns out that he was buying only equipment—no name, no recipe, and only about 30 minutes of instruction on how to use the equipment. The Millers scrambled to come up with a recipe, quickly named the business after Ben and began baking



"EATING ONE OF OUR PRETZELS IS REALLY AN EMOTIONAL EXPERIENCE." according to the founders of Ben's Soft Pretzels, Brian Krider, Ben Miller and Scott Jones.

pretzels at the farmers market within a few weeks. The pretzels were an instant hit and the Millers eventually opened a kiosk in Shipshewana.

When Jones tasted them, he knew that the Millers had come up with something special. He was working in the recreational vehicle business and went to a fellow salesman in the industry, Brian Krider, who was also a friend and the two talked to the Millers about wholesaling their baked goods, including the pretzel. Krider was sure they could work together to build a business based on pretzels. Jones was a little bit skeptical, but after doing some research, he developed a business plan and the three agreed to a partnership. In 2008, they opened the first Ben's Soft Pretzel Bakery in the Concord Mall in Elkhart. Five years later, in 2013, the partners sold their first franchise on the very day they were legally approved to do so.

In three short years, Ben's Soft Pretzels has grown to more than 60 franchise locations in malls, athletic venues, and large retailers (Walmart and Meijer). There are an additional 20 franchises either under construc-

tion or under contract to be completed this year, and Ben's Soft Pretzels are now available in eight states: Indiana, Illinois, Michigan, Wisconsin, Florida, Alabama, Kentucky and Ohio.

According to Jones, "Eating one of our pretzels is really an emotional experience. People try them and that first warm salty bite conjures up feelings of well-being that they want their friends to experience. People take pictures of them enjoying one of our pretzels and post them on Facebook or Instagram and the photos generate all kinds of comments. We are getting over 1 million digital impressions a month and over 13,000 interactions. It's phenomenal and just reinforces the fact that we have an outstanding product. It's more than a pretzel—it's a movement!"

The partners are so sure their pretzel is the best one out there that they offer the Perfect Pretzel Promise: If a customer is not 100 percent satisfied they will give them a new pretzel no questions asked. Ben's Soft Pretzels is a rapidly growing company with outstanding products made right here in Indiana. 🔟

# Sojourner Truth House

Compassionate care for the region's most vulnerable people.

## BY BARBARA EASTMAN

pring has arrived in Northwest Indiana and, overall, it was a pretty mild winter. However, if you found yourself homeless during a lake-effect snow storm, you might have a different opinion. The sad reality is that there are many homeless women and children in our region. There may be issues like addiction, alcoholism, or mental illness contributing to a person's circumstances, but often a person can find herself homeless through no fault of her own. The loss of a job, for example, can mean that she simply can't pay her rent.

At Sojourner Truth House in Gary, Sister Peg Spindler, CSA, her dedicated staff, and a battalion of generous volunteers are making a difference in the lives of many of society's most vulnerable women and children.

When Peg Spindler was growing up in Cedar Lake, she began to think she might have a vocation. When she graduated from Andrean High School, she decided that the only way she would know for sure was to try religious life. At 18 she left her parents and four younger siblings and joined an order in Harrisburg, Penn. She went on to take her final vows and was sent to Gary (where she was born) to teach 8th graders at Holy Trinity School.

She taught for 15 years and was deeply saddened when the school closed. Not long afterwards, Peg lost her father who was preceded in death two years earlier by her mother. Peg petitioned for a sabbatical so that she could deal with her grief and take stock of her life. During this period she returned to school and earned a second master's degree in Pastoral Studies. As part of her course work she returned to Gary to interview Father Bob Gehring at St. Mark's. That



AN URGENT NEED Sister Peg Spindler holds one of her youngest clients, as another client shops.

interview proved to be pivotal for it was there that she met Sister Joan Fisher, a highly energetic member of the Poor Handmaids of Jesus Christ who was in Gary on behalf of her order, assessing the needs of the community. In the meantime, Sister Peg transferred her vows to the Sisters of Saint Agnes.

Sister Joan concluded that there was an urgent need to serve homeless women and their children and she described her vision to Peg, who knew immediately that she wanted to be a part of the ministry that became Sojourner Truth House (STH), named for the former slave and women's rights activist. Peg felt that she was called to a life of social activism and service to the homeless who were often further compromised by drug and alcohol addiction, a lack of education and skills, and domestic and sexual abuse. Although she was not a member of their order, The Poor Handmaids welcomed Sister Peg and she and Sister Joan, with the support of the Poor Handmaids, donations from organizations and individuals, and the tireless efforts of volunteers. opened the doors to STH in November 1997. When Sister Joan had to leave STH to care for her elderly mother, Sister Peg found herself the director of the ministry. She recalls,

"Here I was, a former 8th-grade teacher, suddenly in charge of a program that would soon be serving more than 2,000 clients a month."

The services STH provides fall into three basic categories, the first of which is homeless women and children. Women may take a variety of classes with support for recovery, parenting, and basic life skills. While the mothers are in class, children participate in educational and recreational activities which are supervised by staff and volunteers. Once STH has been able to secure safe housing for clients, they are invited to participate in the second pillar of service, a program called TOPPS (Transitional Outreach Program Participants), which helps prepare them for independent living. The third service stream is the food pantry and clothes closet. STH currently serves approximately 2,100 clients per month.

What began as a small outreach program serving homeless women and children has grown tremendously over the past 18 years, which attests to the needs of the community where homelessness, addiction, domestic abuse, extreme economic need, and other factors are rampant. Sister Peg, her staff, volunteers, and supporters of Sojourner Truth House are making a difference in Northwest Indiana.

# Succession Planning

# Efforts today will pay off tomorrow.

usiness owners regardless of their age have a responsibility to put in writing their wishes for business succession in the event they are unavailable to manage or wish to transfer their ownership of the business.

A starting point is to prepare a wellthought-out job description. What are your duties and are they transferrable to your chosen successor? Examples of these duties for many successful business owners are:

- Creating a "Brand" that sends a message to customers, suppliers, employers and the business community that says "We are the preferred business."
- Creating a clear organization chart that clarifies duties and responsibilities for all employees including a career path for everyone in the organization.
- Creating a business plan that allows the organization to have a "vision" of tomorrow, including product development, marketing, finance and matching hiring practices with tomorrow's needs.
- · Creating a current, futuristic, and cyber secure information technology system.

In most cases a business is valued based on its ability to make profits and the related cash flow. A few of the factors influencing the value are:

- Brand: Is it strong? Does your logo create a promise?
- Future: Are your products/services what consumers will need in the future?
- Organizational strengths and weaknesses: Strong organizational strength equals added value.
- Personal/business goodwill: Is your business organization a company brand or really just you?

Obviously you want your business to be more than just you. If you want greater value, visit with a professional business evaluator to get guidance. In discussing how to value a closely held successful business, I asked Jill Jones, CPA, CVA (Certified Valuation Analyst, partner, McMahon & Associates CPAs PC) to provide her thoughts on how to utilize a cash flow method. Jones says there are many reasons why a business value may need to be determined, includ-

measures the intangible value of the business as a profit making entity. It is meant to capture the value of the work force in place, reputation of the business, customer list, etc.

Buy/Sell Agreements are crucial to proactive planning in a business venture. Simplistic definitions of values such as "book value" will likely not capture fair value. Selecting an appropriate valuation formula

# Business value can and often will differ depending on the purpose for the valuation. Business value is more than what appears on a balance sheet.

- Estate valuation in the case of the death of an owner
- Gifting of ownership in a busi-
  - Valuation in the case of divorce
- Proactively establishing value for a Buy/Sell Agreement in a business venture
- · Buying or selling a business in the open market

Business value can and often will differ depending on the purpose for the valuation. Business value is more than what appears on a balance sheet. A business is typically worth the fair market value of its hard assets (cash, receivables, real estate, and equipment less liabilities) plus a value for goodwill (if any). Goodwill



that can be easily updated will lead to less confusion when it comes time to exercise the agreement.

Finally, think about what you want to do by answering some key ques-

- Business succession can be very personal, i.e., you worked hard to create the "Brand"—will your successor carry on?
  - Can you let others run the show?
- Can an inside buyer (family, top employees) afford the price? What terms will you provide?
- What are the tax consequences of a sale/gift?

A business owner has a responsibility to have a succession plan covering death, disability, or just time to sell. By providing this futuristic business plan, it will enable the business owner to be a better business person today as well as create a path for tomorrow.

Terry W. McMahon, CPA, is president and CEO of McMahon & Associates CPAs PC in Munster. He founded the firm in 1972 and has 25 team members.

# Managing Digital Assets

# Business owners need to safeguard access to commercially valuable data.

■ he late twentieth century composer and conductor Leonard Bernstein wrote his much anticipated memoir "Blue Ink," leaving it hidden behind various levels of passwords. In the 26 years since his death, no one has been able to decrypt the manuscript.

This is an example, albeit an unusual one, of a commercially valuable asset locked in a digital vault. Other copyrighted material, domain names, software licenses, customer lists, profiles and preferences, financial data, and even frequent flyer miles all may be hidden behind one or multiple layers of passwords known only to the business owner.

If the business owner dies or becomes disabled, especially unexpectedly, a business can be thrown into chaos. Access to digital assets and accounts is only one challenge to be faced—but a very important one. How should businesses be managing this new risk?

The first place to start is preparation of a complete inventory of the firm's digital assets and the user names and passwords needed to access them. Of course, the list needs to be updated frequently (vendors and customers change frequently) and this very powerful information should be securely stored.

Terms of Service Agreements: Every data vendor requires users to sign a service agreement or click on the "I agree" box indicating consent to their Terms of Service (TOS) agreement. User rights are determined by that language which probably no one bothers to read (I'm guilty too!).

Two matters every business owner needs to know about each TOS: Who else can be authorized to access data and whether the user "owns" that data or merely has a "license" to use it for a period of years or for life. If that data isn't owned, access dies

with the user. Even during life, the user may not be able to sell or transfer it, even if the company is sold.

Business owners often have a key, highly trusted employee who knows the user names and passwords. Such an arrangement might be a practical necessity, but it is not without risk. One risk is employee theft. Business annals are full of stories of trusted employees stealing sensitive infor-

2007, Indiana law has provided a mechanism for a fiduciary representing the account holder to access his or her digital assets. This law was a good pioneering effort, but its scope is limited and, therefore, an inadequate solution. Much better would be the "Uniform Fiduciary Access to Digital Assets Act." This uniform law, already enacted in several states, was considered by the Indiana legislature last year but not

# If the business owner dies or becomes disabled, especially unexpectedly, a business can be thrown into chaos.

mation that has monetary value. But there is also another risk, believe it or not, of violating federal law. The "Stored Communications Act" makes it a federal crime for anyone to "intentionally access ... without authorization a facility through which an electronic communication service is provided."

If you are relying on a key employee to access your dataeither day-to-day or as your successor in case of death or disability—you should make sure that person is officially authorized according to TOS provisions. Otherwise, if something goes wrong with a transaction performed through that service provider, the employee might face criminal charges as well as being sued civilly.

The owner's potential problems may compound if business and personal information are mixed in the same digital account. Hillary Clinton's use of a private server for both State Department and personal matters is Exhibit A of the dangers or at least potential embarrassment attached to mixing the two.

What if an unprepared owner dies or becomes disabled? Since

acted on. The legislation has not been considered this year. Individual business owners should contact their state legislators and express their interest in this legislation.

What issues confront even the business owner who plans ahead?

Preparation of a complete inventory of vendors, user names and passwords will work best if it is kept up to date. But danger lurks in such a powerful document. How can it be protected from the wrong hands and eyes? A potential safeguard is to use one of the many firms providing password management. Another benefit provided by these firms is the assistance they provide in organizing and managing access to your digital assets. Some possible vendors include LastPass, Dashlane, 1Password and KeePass. Another idea might be to keep the inventory in a safe deposit box or filed with a corporate trustee or perhaps with the company's CPA.

In short, it's of critical importance to your business to organize and manage your digital assets.

Calvin Bellamy is a partner in the Merrillville office of the law firm of Krieg DeVault LLP.

# The FBI vs. Apple

# Legal battle could have had unpredictable cybersecurity consequences.

y now, most people are familiar with the recent Apple vs. FBI dispute about the right to gain access to information on the iPhone of the San Bernardino shooter who was involved in a terrorist event that rocked our nation. The case drew worldwide attention because the outcome threatened to alter the balance between privacy and security from a national and global perspective.

The gunman had two cellphones. His private cellphone was destroyed. However, his work cell was retrieved, and the FBI wanted to identify any information on that phone that could be of value to the investigation. Both the FBI and Apple hoped for justice to be served on behalf of the victims of this terrorist attack. However, the point of concern was the actual process by which justice will be achieved.

The use of iPhones is now widespread. An estimated one out of three people in the United States were iPhone users at the end of 2015, with an estimated 101 million worldwide, according to a Consumer Intelligence Research Partners report. These users expect certain levels of privacy and security. In response to this rightful expectation, Apple has hardened the iPhone operating system over the last few years. Apple now encrypts all devices by default and protects them with a four-digit passcode. A valid passcode will allow access to a decryption key that can be used to access information on the phone. If there are 10 unsuccessful attempts to enter this passcode, the decryption key will be permanently erased, rendering the information on the phone impossible to access.

In February, a judge ordered Apple to create a special software tool to circumvent the security measures in the iPhone. Apple fought the order

that required it to do three things:

- Disable the limit on the number of attempts for the passcode.
- · Allow the FBI to enter these passcodes automatically via some electronic method such as Bluetooth or Wi-Fi.
- Ensure there is no unnecessary delay introduced between attempts to enter the passcode.

The FBI eventually found out-

potential to allow governments or cyber criminals to access the data of millions of users and to violate their privacy without any significant barriers of protection.

For many who struggle with understanding the ramifications of this potential issue, it can be likened to a home security system. Imagine if there was a key, or a code, one could use to unlock all home secu-

# It is inappropriate to ask companies to reduce or circumvent the security measures that they incorporate into their products.

side assistance, and dropped its case against Apple. But the questions the case raised were troubling to many. The court order sought to force Apple to create a software tool allowing the FBI to hack into the iPhone, stating that tool would only need to work on the specific phone about which the FBI was concerned. After that, Apple or the FBI would be free to destroy the tool for hacking the iPhone.

At face value, that sounded like a wonderful outcome. However, things are different in the digital world than the physical world. In the physical world, if a tool is no longer needed, it can simply be destroyed. In the digital world, it is much harder to destroy something once it has been created. A complex digital tool can be perfectly replicated many times with ease and with low traceability, making it the potential target of cyber criminals.

Given the way that digital devices and cryptography work, the tool Apple was being ordered to create to hack a specific iPhone could be used to target any iPhone, iPad or the new Apple TVs. This tool would have the rity systems, regardless of previous safeguards put in place. The results could be catastrophic if the tool used to create this access was leaked, stolen or archived.

It is inappropriate to ask companies to reduce or circumvent the security measures that they incorporate into their products. Cyber terrorism and cybercrime occur at higher levels than ever before. We should encourage corporations to incorporate as many techniques as possible into their products to protect and secure our private data. No company has ever been ordered to develop software to circumvent their own security measures. The court order, had it been enforced, would have set a precedent with far-reaching and unforeseen consequences.

Companies should not be in the equation. We should uphold their mission of protecting the privacy of consumers.

Robert E. Johnson III is president and CEO of Cimcor Inc., a Merrillville-based company at the forefront of initiatives to protect critical IT infrastructures for global corporate, government and military clients.



# Selling to the Government

# State program helps companies compete in the government marketplace.

n 2013, to further support Hoosier small businesses and entrepreneurs, the Indiana Office of Small Business and Entrepreneurship (OSBE) was elevated to an independent agency under the direction of the lieutenant governor's office. OSBE was charged with growing the state's economy by assisting small businesses in their efforts to launch, raise capital, and create jobs through a variety of no-cost consulting services provided by the state of Indiana

One such program within OSBE is the Indiana Procurement Technical Assistance Center (PTAC), established to increase the number of Hoosier small businesses competing in the government marketplace. In essence, PTAC helps Indiana companies identify, compete for, and win government contracts.

Our Indiana PTAC team is staffed with counselors experienced in government contracting and acquisitions who provide a wide range of services and procurement technical assistance. They help businesses sell products or services to the appropriate government agency by offering confidential counseling services and informational workshops at no cost.

PTAC also serves as a resource to Indiana's large prime contractors and the U.S. Department of Defense military installations. Working closely with organizations such as NSWC Crane and AM General, PTAC counselors help bridge the gap between buyer and supplier, bringing to bear their knowledge of both government

contracting and the capabilities of individual contractors.

Moreover, PTAC has a presence in regions all across the state to ensure that companies receive local attention. In Northwest Indiana, the PTAC office is staffed by Counselor Diana businesses counseled and more than 2,741 hours of service delivered, with those businesses earning more than \$9 million in contract awards.

What is clear is that this program and our dedicated OSBE staff provide a valuable service to Hoosier

Counselors help bridge the gap between buyer and supplier, bringing to bear their knowledge of both government contracting and the capabilities of individual contractors. Dedicated staff provide a valuable service to Hoosier businesses. small and big, and play an important role enhancing quality of life across Indiana.

Hunter and located in Crown Point at 9800 Connecticut Drive on the Ivy Tech Community College campus. This office serves the following counties: Lake, Porter, LaPorte, St. Joseph, Newton, Jasper, Starke, Marshall, Pulaski, Fulton, Benton, White, Cass, Warren, Tippecanoe, Carroll, Fountain, Montgomery and Clinton.

In 2015 alone, the Indiana PTAC team offered access to 90 training events through which Hoosier small businesses connected with both private and public sector organizations to learn of potential contracting opportunities. This resulted in 692

businesses, small and big, and play an important role enhancing quality of life across Indiana. The team looks forward to building upon the successes of previous years and continuing to play a role in making Indiana "A State That Works for Entrepreneurs!"

For more information on Indiana PTAC, visit www.in.gov/indianaptac. 🗓

Eric Holcomb serves as the 51st lieutenant governor of Indiana and oversees a varied portfolio that includes the Indiana Office of Small Business and Entrepreneurship.

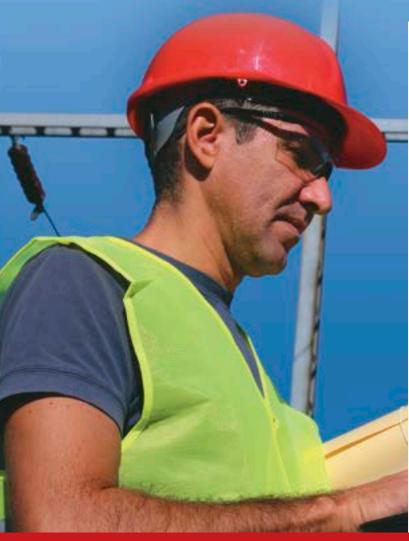
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