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DAWG PARADISE E-Day honorees Laurie Clark and Annette Bloss.

GOOD WORK The growing career opportunities in construction.

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Cover photo by Shawn Spence

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CEO works to empower customers, local students and his community.

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Many indicators are improving, and some need more attention.

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Northwest Indiana Business _{Quarterly}

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PUBLISHER'S NOTE

Inspirational Entrepreneurs



Troy Linker

Celebrating leaders who grow and sustain businesses in our region.

n our cover, we celebrate the 25th year of the Entrepreneurial Excellence Awards. This year's honorees are a diverse group of inspiring people with a passion to grow their businesses and contribute to our community. Laurie Wink profiles the winners and their outstanding accomplishments.

Changing demographics and infrastructure investments will create excellent opportunities for the construction industry. Lesly Bailey interviews industry leaders who share their plans for recruiting and training a robust construction workforce now and in the future.

Hospitality and tourism contribute to our region's economy by drawing visitors to our natural resources, sporting events and festivals from downstate and around the Midwest. Local officials tell Laurie Wink why hosting visitors is good business and great fun.

Indiana may not have as much shoreline as other Great Lakes states, but that didn't stop us from becoming a national player in waterborne logistics. One key to our logistic success is the Port of Indiana at Burns Harbor, which imports and exports products by ship, barge, truck or rail-using its water access to the Great Lakes, inland waterways and the Atlantic Ocean via the St. Lawrence Seaway along with its land access to eight rail carriers and five interstates. Jerry Davich talks with local leaders who shed light on what happens at

the port and describe its considerable contributions to the region's economy.

Also in this issue, we look at reasons behind local health care consolidation. Investment advisors share ideas for 2017 investment strategies. Professor Michael Hicks forecasts that much like 2016, 2017 will be a year of modest growth. Rick Dekker, CEO of Dekker Vacuum Technologies, shares his optimism for the business climate in the region. John Cain and Jack Walton recommend upcoming arts and entertainment opportunities. Jim Jorgensen offers some helpful tips for ensuring that workplace disagreements don't escalate into a hostile work environment. We meet Leaders as Heroes honoree Linda Perez, who is making a difference on behalf of domestic violence victims. We visit Compton Family Ice Arena and learn how it is inspiring Olympic, collegiate and youth athletes. Finally, Don Babcock gives us his take on the 2016 One Region Indicators Report, which identifies areas for improvement in Northwest Indiana.

Early in the year is a great time to take stock of accomplishments. For us that means it is time for our annual Best of Northwest Indiana & Greater South Bend/Michiana reader's survey. Please join your fellow readers and vote for local businesses that provide outstanding service and are worthy of recognition. Visit our website at NWIBQ.com/BestOfSurvey to vote. *—Troy Linker, Publisher*

Around the Region

BY MICHELLE M. SEARER ACCOUNTING

Eileen E. Brassil, CPA, a partner at **Legacy Professionals LLP** in Schererville, has been appointed to the American Institute of Certified Public Accountants (AICPA) Employee Benefit Plans Expert Panel. The panel serves the needs of AICPA members by monitoring and advising on industry developments, trends and opportunities.

AGRICULTURE

Chester Inc. has hired **Kent Wamsley** in its agricultural systems unit. Wamsley started his career in Ohio with a private lake management company before working for The Nature Conservancy, where he worked for 13 years. Before coming to Chester Inc. Ag Systems, Kent was employed at Wallace Pork Systems, a swine and cattle feed mill in southern Pulaski County.

BANKING AND FINANCIAL

Northwest Indiana Bancorp, the holding company for **Peoples Bank**, has elected **Robert Johnson III** to its board of directors. He is the president, CEO and co-founder of Cimcor Inc., a firm that develops cutting edge IT security software. He is also the founder of Velocityware, which develops, markets and distributes mobile software and technology... Ruoff Home Mortgage has hired Tammy Graff as a senior loan officer for their Crown Point office. She was most recently with Caliber Home Loans. She has been doing mortgages for 22 years and specializes in FHA and VA loans. Ruoff has also named Cindy Jansky as its top loan originator for their Crown Point office for the month of September. Jansky joined Ruoff in May 2016 and has been in the banking/mortgage industry for nearly 31 years. Ruoff Home Mortgage is a full-service residential mortgage company with 23 branches throughout Indiana and in Michigan and Florida.

CONSTRUCTION

The Pangere Corp. has promoted Tim Guendling to carpenter superintendent of the Commercial Construction Division. He has been with The Pangere Corp. since 2009 and has led a variety of projects in the health-care, education, and municipal markets ... Chester Inc. has hired Laura Small in its architectural and construction unit. Small is an experienced and accomplished licensed architect and LEED AP. with over 25 years of experience. She began her architectural career in 1990 working for a well-known Porter County architectural firm. In 2010 she started

her own architectural business, L A Small Architects LLC in Crown Point for commercial and custom residential projects.

EDUCATION

Saint Joseph's College in Rensselaer, Ind. has appointed Michelle **Searer** as its new director of alumni affairs and parent relations. As the college's strategic and operational leader in alumni affairs and parent relations, Searer will play a central role in providing direction for alumni programming, engagement, chapter development and management. Searer recently served as vice president of the South Shore Leadership Center in Valparaiso, Ind. where she was responsible for program development of the widely renowned regional community leadership programs South Shore Leadership Youth for Community Engagement (SLYCE) and Leadership Northwest Indiana (LNI) ... Dr. Eileen P. Doherty has joined Saint Joseph's College as the new vice president for student development. Doherty previously served as the dean of students at Saint Xavier University in Chicago, Ill. ... Fr. Vincent Wirtner has joined Saint Joseph's College Campus Ministry as a full-time chaplain. Since his ordination in 2010, Fr. Vince has served the Community as Director of Voca-



BANKING Cindy Jansky



BANKING Tammy Graf



CONSTRUCTION Tim Guendling



EDUCATION Jeff Lochowicz

tion Ministry. A native of Fort Wayne, Ind., he has served others as a youth minister, a high school campus minister, a retreat leader, and a nurse ... The Purdue University Northwest College of Technology recently recognized Joseph Uzubell with the Outstanding Graduate Alumni award for his contributions in technology. Tanima Zaman received the first Accomplished Graduate Alumni award. Uzubell is chief information officer of Rail Watchers, a startup focusing on railroad safety applications for mobile devices. Zaman is a full-time instructor of mechatronics at Ivy Tech Community College and also serves as chair of Engineering Technology and Electrical Engineering Technology at its Valparaiso campus ... The Presidents' Round Table has named Keisha L. White. associate vice chancellor of student affairs at Ivy Tech Community College's East Chicago campus, to the Thomas Lakin Institute for Mentored Leadership (Lakin Institute). The Presidents' Round Table. a national association dedicated to supporting African-American leaders and students in community colleges, presents the Lakin Institute annually for African-American participants whose experience and credentials indicate they are ready to attain the highest academic positions ... Ivy Tech Community College has hired Megan Juchcinski as its new associate director of admissions at its Valparaiso campus. She comes to Ivy Tech from Franklin College in Franklin, Indiana, where she served

as senior admissions counselor. Juchcinski is a 2009 graduate of Portage High School ... Purdue University Northwest has hired Jeff Lochowicz as its new executive director of admissions. He previously served as senior assistant dean of admissions at Marquette University of Milwaukee, Wis., where he attracted an increased number of diverse and graduationpersistent students ... The American Association for Marriage and Family Therapy (AAMFT) has recognized Joseph Wetchler, the director of the Marriage and Family Therapy program at Purdue University Northwest from 1988 through 2013. He was awarded the organization's 2016 Outstanding Contribution to Marriage and Family Therapy Award ... Purdue University Northwest Center for Innovation through Visualization and Simulation Director Chenn Qian Zhou was a featured panelist at the 2016 convocation of the National Engineering Academy and the American Association of Engineering Societies. The panel's theme was "Revolution in Modeling and Simulation in Engineering." She is a professor of mechanical engineering at Purdue University Northwest ... The Indiana Association of Public School Superintendents has named John Hunter, superintendent of Union Township School Corporation, the 2017 District I Superintendent of the Year. He was selected by fellow superintendents in his district who consider the qualifications and accomplishments of area colleagues and their instructional

leadership during a time of limited resources. He has been Union Township superintendent since 2005.

GOVERNMENT

The National Park Service has selected Dan Plath as the new chief of resource management at Indiana Dunes National Lakeshore. Plath, who began work in mid-October, oversees the park's Natural, Cultural and Fire Management Branches. He previously worked at NiSource Inc. in the environmental department for the last eight years. Prior to that, he spent 10 years with the Indiana Department of Environmental Management. He is also the president and founder of the Northwest Indiana Paddling Association (NWIPA).

HEALTH CARE

Prompt Ambulance announced promotions for Ron Donahue to vice president and Nathaniel Metz to vice president for medical operations and ambulance deployment. Donahue has been with Prompt since 2001, most recently serving as the director of business development and EMS consulting. Metz has been with Prompt since 2012, most recently serving as the director of operations for Prompt's Central and South Bend Divisions. Metz is also the newly elected president of the Indiana EMS Association ... The board of directors of the Community Foundation of Northwest Indiana (CFNI), has promoted John Doherty, MS, PT, ATC to the position of vice president for Therapy



EDUCATION Joseph Wetchler



HEALTHCARE Ashish Patel



HEALTHCARE Nathaniel Metz



HEALTHCARE Omar Perez



HEALTHCARE Shalini Patel



HEALTHCARE Tina Thomas





NONPROFIT Steve Beekman

Services, Sports Medicine and Occupational Health. CFNI is the parent company to various health-care entities, including Community Hospital in Munster, St. Catherine Hospital in East Chicago, and St. Mary Medical Center in Hobart ... Franciscan Health Michigan City named Anne Corder, a 13-year intensive care unit nurse, its October Ambassador of the Month and Tina Thomas as its November Ambassador of the Month. The award is presented by the hospital's Social and Recognition Committee and recognizes employees who exhibit the mission and values of Franciscan Health ... **The Porter Health Care System** has welcomed **Dr. Shalini Patel**, who will practice family medicine at her office in Chesterton. She received her medical degree at American University of Antigua and completed her family medicine residency at University of

Illinois at Rockford ... **DeMotte Physicians**, a **Porter Physician Group** practice, has welcomed **Keri Smith**, MSN, FNP. She received her bachelor's degree in nursing from Purdue University North Central and earned her master's of science as a family nurse practitioner at Purdue University Calumet ... The Society for Minimally Invasive Surgery in Las Vegas earlier this month heard research presented by **Dr. Nitin Khanna**, a













TECHNOLOGY Sam Sawaya

PARKS Helene Pierce

spine care specialist at **Orthopedic Specialists of Northwest Indiana**. He presented on the role of alignment and advanced tools to measure alignment intraoperatively ... **Timothy Wiess**, MD, an obstetrics-gynecology specialist in practice since 1995, received the annual St. Raphael Award for performance excellence and outstanding teamwork from the nursing staff at **Franciscan Heath Crown Point**. Dr. Wiess has been with the hospital since 2006 ... **Methodist Hospitals** has welcomed physicians **Dr. Ashish Patel**, a spine and scoliosis surgeon, and **Dr. Omar Perez**, an orthopedic surgery and sports medicine specialist, to its Methodist Physician Group. Patel has a fellowship in spine and scoliosis surgery and served as chief fellow at New York's Hospital for Special Surgery which has been ranked as U.S. News & World Report's #1 Ortho-

pedic Hospital, 2016-17. Perez has a fellowship in orthopedic sports medicine from Baylor College of Medicine, Houston. He has successfully treated world-class athletes in the NFL, NBA, MLS, NCAA and Major League Baseball.

LEGAL

The corporate and real estate teams at **Hoeppner Wagner & Evans LLP** have welcomed **Ann M. Dolezal** to

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their Valparaiso office. She is an IU Kelley School of Business graduate with a juris doctor from New York Law School. She has worked at two New York law firms and most recently was a vice president in Global Custody and Agency Services at Bank of America Merrill Lynch in Chicago.

NONPROFIT

HealthLinc Inc. has appointed Emily Backe as its chief human resources officer. She will be responsible for developing and executing human resources strategy in support of the business plan and strategic direction of HealthLinc ... The Starke County Economic Development Foundation has recognized Wil-



liam Sonnemaker with its Robert E. Hamilton Award. He was honored for his many activities to make life better in Starke County, including serving as an officer at Starke United. his service as a board member at the Starke County Economic Development Foundation and his work to establish a Workforce Development Committee to further vocational education programs and training ... The Food Bank of Northwest Indiana has named Steve Beekman executive director of the region's largest hunger relief organization. Beekman had served as the Food Bank's deputy director and head of development since 2013.

PARKS AND RECREATION

The Valparaiso Parks Department has announced the addition of two new people to its staff and the promotion of a long-time employee. Terrance Price was promoted to recreation superintendent; Lisa Baisden was named youth program director; and Helene Pierce named executive assistant for the department. Price is a Valparaiso University graduate and played basketball at VU for Coach Homer Drew. Baisden is a Valparaiso native, a graduate of Valparaiso University with a physical education science degree and served as the Valparaiso High School varsity softball assistant coach for three years. Pierce, a Valparaiso native, has worked for the city for 19 years, most recently as customer service administrator.

REAL ESTATE

Gina Avila recently graduated from the Indiana Association of Realtors Leadership Academy. It is a yearlong training program designed for emerging Realtor leaders to give them the skills and confidence to effectively assist buyers and sellers in their markets. She is a Realtor at **Coldwell Banker Residential Brokerage**, Schererville.

TECHNOLOGY

Chester Inc. has hired **Nick Doud**, **Michael Sikora** and **Sam Sawaya** in its information technology unit.

Doud started his IT career in 2004 in the U.S. Air Force. After the military, he spent five years at Purdue University North Central, where he was the classroom technology technician and, most recently, he worked the corporate headquarters for Direct-Buy in Merrillville. Sikora is a 2013 graduate of Indiana University with a degree in telecommunications. Since college, he has been working in the Chicagoland area as an information technologies specialist. Sawaya has been in the IT industry for over eight years with expertise in disaster recovery, business continuity and managed service plans.

TRANSPORTATION

Powersource Transportation Inc. owner **Barb Bakos** has had her firm certified as a Women's Business Enterprise by the Great Lakes Women's Business Council.

MINNESOTA BASED STEEL PRODUCER TO DOUBLE IN SIZE AT INDIANA PORT

Ratner Steel Supply Co. announced plans to expand its operations at the Port of Indiana-Burns Harbor in Portage, creating up to 37 new jobs by 2019. The Roseville, Minn.-based company will invest \$8.83 million to nearly double the size of its facility in Portage. Construction is currently underway to add an additional 100,000 square feet and is expected to be completed by March 2017. With its growth, the company plans to improve its logistics efficiency by providing additional space for loading and unloading steel shipments. Ratner Steel produces 300,000 tons of steel annually and is currently operating at capacity 24-hours a day. Ratner Steel's announcement follows the company's decision in 2012 to locate a facility in Portage-its only facility outside Minnesota-and create 30 new jobs. The company currently employs 50 associates in Portage and is currently hiring machine and crane operators.

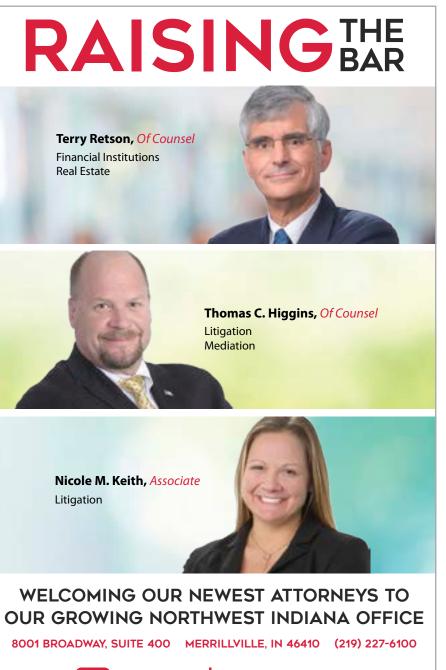
BYWAY BREWING PARTNERS WITH INDIANA BEVERAGE

Byway Brewing recently partnered

with Indiana Beverage to distribute their award winning beers across Northern Indiana. The company opened in February 2016 and in June was named Indiana Brewery of the Year and Grand Champion Indiana Brewery of the Year at the Indiana Brewer's Cup Competition in Indianapolis. Three Byway beers received gold medals at the competition.

HORSESHOE CASINO OPENS THE EATERY AND DONATES TO NWI FOOD BANK

Horseshoe Casino recently unveiled The Eatery, a \$5 million food hall adjacent to the casino floor, adding burgers, pizza, sandwiches and desserts to its food offerings. The Eatery's four restaurants include H Burger, 360 Pizza, Fresh, and Café.



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COVER STORY

Entrepreneurial Excellence

Winners of the annual Northwest Indiana E-Day Awards.

BY LAURIE WINK

L's a daunting task to select the special individuals who receive Entrepreneurial Excellence Awards. Each year, the Northwest Indiana Small Business Development Center (NW-ISBDC) asks a 10-member steering committee to sift through countless nominees and identify the best of the best.

The process has been going on for 25 years. During that time, some 175 individuals have been recognized for their business success and community service. This year, nine outstanding entrepreneurs received the special honor at the E-Day Awards luncheon on Nov. 16 at the Radisson in Merrillville.

"This year we recognized leaders from four counties, a true regional group," says Lorri Feldt, NW-ISBDC regional director, noting that nominees can be submitted from seven counties in Northwest Indiana.

"The E-Day committee looks for small business owners with strong track records who are having an economic impact on the region," Feldt says, "so the criteria are around growth in sales, growth in investment, innovation, and growth in jobs. The selection process also weights community service, so E-Day honorees are truly making positive things happen in our region in many ways."

Here are this year's winners.

"WE REINVEST IN THE COMPANY EVERY YEAR" Jesus Martinez owns and operates OM Distributors with his twin brother, Jaime, and sister, Olga. They sell Tortillas Nuevo Leon products to retail stores in 28 states and Canada.



-

"FOR MOST OF OUR CUSTOMERS, THEIR PETS ARE THEIR CHILDREN" Annette Bloss and Laurie Clark pamper pets at Dawg Paradise, a tropical vacation-themed, luxury dog boarding and grooming business.

VINCENT LEMAN

Dust and Ashes Productions NW-ISBDC Client 'Maker' of the Year

Lorri Feldt says the NW-ISBDC award was given to a "maker" who merges art and engineering to create one-ofa-kind products. "Vincent goes from an idea—all the way to a finished piece of furniture that is functional and unique. His blend of design and engineering creates beautifully unconventional furniture, and every step is taken right at their small plant in Valparaiso."

The business started under the name Dust Furniture about 10 years ago. At the time, Vincent was creating one-of-a-kind furniture pieces and marketing them at small craft galleries while also working in his father's custom cabinetry business.

"We started from zero and grew quickly the first few years," Vincent says. "We were just getting established when the recession hit. That shook things up a bit."

Since then, Jessie and Vincent Leman have expanded their product lines and services under the umbrella name Dust and Ashes Productions. They now have two brands in addition to Dust Furniture: Uncommon Handmade is a line of home décor items, and Rocket Mission is a line of modern office furniture.

The company grew 50 percent from 2015 to 2016 and the products are sold all over the world. They employ four full-time and three parttime workers.

The Lemans have successfully blended their artistic talents, design instincts and business acumen. Vincent takes design inspiration from nature, striving to create one-of-akind, handmade furniture that has an artsy flair. Jessie creates the home décor items and handles marketing for the company, while also caring for their three-year-old son Emerson and infant daughter Ada. Vincent says they're committed to maintaining a work/life balance. "You can get so carried away with the business that you forget priorities. It's easy to sacrifice your family needlessly because you forget what's important."

KEVIN HAND Zounds Hearing Young Entrepreneur of the Year

At the age of 12, Kevin Hand decided to find a job. He asked the owner of a horse stable to hire him and kept calling until he got the job. From these humble beginnings, Hand has emerged as a successful entrepreneur at the age of 26.

Hand became a Zounds Hearing franchisee in 2014, opening his first store in Crown Point. He now has locations in Munster, Schererville and Valparaiso. His staff has grown from three to seven over the past two years. Not content with the status



Tracey and Barry Triska Traffic Control Specialits Recipient of the "Small Business Person Of The Year"



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"I ALWAYS LIKED TO DRESS SHARPLY" Paco Fernandez serves more than 3,900 customers in 19 cities throughout the world, through his Paco's Custom Clothiers. 900

quo, Hand is adding a mobile service to provide in-home hearing services.

Hand credits his parents for teaching him responsibility at a young age and for encouraging him to start his own business. "I got my work ethic from them," he says.

After completing a bachelor's degree at the University of Iowa, Hand returned to Crown Point and explored various small business opportunities. He says, "I was drawn to franchises because they have a structure in place, guidance and a proven business model."

He'd always dreamed of having a business that improved people's quality of life. After talking to owners of hearing service businesses, he knew it was a good fit. "They had cool stories about people coming in almost on a weekly basis and breaking down in tears when they got their hearing back," Hand says.

With the aging Baby Boomer population, business is booming. Hand says he didn't expect entrepreneurship to be an easy career path. "I knew it would be really, really hard. There's so much you can't prepare for. When you're living it, it's an entirely different animal."

SUE ANDERSON Hammond Development Corp. Small Business Advocate of the Year

Sue Anderson knows the value of good mentors. She started her career as a file clerk in a Chicago bank and was blessed to have two bankers who instilled in her the importance of having a vision and cultivating good people skills. Anderson worked her way up in the bank from teller to vice president. Her extensive résumé now includes positions in consulting, business development and workforce development.

Anderson has never forgotten her mentors and has devoted much of her career providing mentoring opportunities for others. Currently, she's a program director for the Hammond Development Corp. (HDC), a nonprofit within the city of Hammond. Her job is to work with dozens of entrepreneurs at four incubators where new business owners can take advantage of a bevy of resources including affordable rental space, administrative support and business management guidance.

Anderson also develops internships for high school students who want to develop entrepreneurial skills. She enjoys interacting with people from different age groups through the HDC. "The young people are more into technology and art businesses," she says, "while retirees are looking for new opportunities. The high school age kids don't worry about risks and aren't afraid of failing. It's wonderful."

She says small businesses play a key role in economic development



"WE'VE GROWN SO FAST IT'S AMAZING" Tracey and Barry Triska started Traffic Control Specialists Inc. in Knox in 2007. and are the lifeblood of communities. "If you see a small business open up, as a community you want to support it because you see what it brings to the table. People see that it's another part of keeping the community stable."

Prior to taking the HDC position, Anderson was the regional director of the NW-ISDBC—the organization that presented her with this year's Small Business Advocate of the Year award. It's a fitting tribute to a long career built on lessons learned early in her career: Have a clear vision and work well with others.

LAURIE CLARK & ANNETTE BLOSS Dawg Paradise Emerging Business of the Year

Annette Bloss and Laurie Clark have channeled their deep devotion to dogs into Dawg Paradise, a tropical vacation-themed, luxury dog boarding and grooming business in Westville. "We both hate winter," Clark says, explaining the vacation concept. "We named the suites after islands."

Dawg Paradise resembles a vacation resort with 32 luxury suites each with a flat-screen TV, a custom-made elevated bed, tile floor and sliding glass door—two indoor and four outdoor play areas and a heated indoor pool. For customers' convenience, an Aloha Taxi is available to pick up and deliver pet guests.

The burgeoning enterprise started in 2010 as a mobile dog grooming business and Dawg Paradise was created in 2012. A year later they expanded the facility and they're ready to expand again this spring.

Providing clients with everything they need in one location is always the goal at Dawg Paradise. Clark says, "One of the best services we offer is the staff. We're very picky. They have to be total animal lovers."

Pet owners particularly appreciate the 24/7 staffing and being able to view their pets remotely via a webcam on the Dawg Paradise website. Clark says. "For most of our customers, their pets are their children. It gives them peace of mind."

PACO FERNANDEZ Paco's Custom Clothiers Minority-Owned Business of the Year

Paco Fernandez is the epitome of entrepreneurial success. He's a selfmade businessman who grew up poor in Mexico and followed his passion for fashion to create a thriving custom clothing business. Paco's Custom Clothiers serves more than 3,900 customers in 19 cities throughout the world.

"I came to this country from Mexico without one word of English and only three years of schooling," Fernandez says. Although his family

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"WHEN YOU'RE LIVING IT, IT'S AN ENTIRELY DIFFERENT ANIMAL" Kevin Hand became a Zounds Hearing franchisee in 2014, opening his first store in Crown Point. He now has locations in Munster, Schererville and Valparaiso.

was poor, Fernandez always took pride in his appearance. "I always liked to dress sharply," he says. "I was given the name 'The Gentleman' because everywhere I went I was properly dressed."

A career in clothing was tailor made for Fernandez, who started in the business in 1973 as a three-week temporary hire at Custom Shop, a chain of 90 stores coast-to-coast. "It was the longest three weeks of my life because I was there 28 years," notes Fernandez, who rose through the ranks to become a traveling manager.

Fernandez launched Paco's Custom Clothiers in 1999 and built the business on his reputation for exceptional customer service. He goes to customers' offices or homes, or they come to his home office in Highland. He also has a showroom on Erie in downtown Chicago. Besides men's clothing, he specializes in creating tailored suits with jackets and skirts or pants for women.

Fernandez is proud of what he's accomplished during his long career. "I enjoy helping people. My biggest joy is to watch the smile on people when they put on my garments."

DAMASIUS FAMILY Vyto's Pharmacy Family-Owned Business of the Year

Vyto Damasius opened his first pharmacy in 1989 in Calumet. His son Nathan, 10 years old at the time, was actively involved in setting up the 400-square-foot apothecary.

"I still vividly remember the whole experience," he said. He also remembers his father asking him to mop floors at 5 a.m. on Saturdays when he was a teenager. The Damasius family's work ethic runs deep.

"My father was very health careoriented and customer-oriented," Nathan says.

Today, Nathan and his brother, VJ, are pharmacists who also juggle the responsibilities of running the company, along with their mother, Becky, and his wife Rosa. Over the past 27 years, the business has expanded to include locations in Highland and Hammond and employs 46 people.

Vyto's Pharmacy serves customers in Lake, Porter and LaPorte counties, the Southside of Chicago and parts of Southwest Michigan. The Damasius family culture of treating customers like members of their own family is instilled in their employees. Nathan says, "We expect our employees to know our patients' names—to not only know their medications but to know their families, too."

At Vyto's Pharmacy, the emphasis is not only on treating health care problems but preventing them too. The business provides a free service, called medication synchronization, that bundles medications into singledose bubble packs, making it easier for people to keep track of what pills they need to take when.

Vyto's has always had a delivery service for people who are homebound or in assisted living. And the business has a showroom that carries a full line of medical equipment.

Nathan says the pharmacy doesn't try to compete with the larger chains such as Walgreens and CVS that have pharmacies within stores that carry an array of consumer products. "We want to concentrate on health care. That's our niche."

MARTINEZ FAMILY Tortillas Nuevo Leon Entrepreneurial Success of the Year

Jesus Martinez owns and operates OM Distributors with his twin brother, Jaime, and sister, Olga. They create and distribute Tortillas Nuevo Leon products—including corn and flour tortillas, tortilla chips and tostadas to retail stores in 28 states and Canada with the help of 40 employees.

The robust family food business was started by their parents, Oscar and Maria, in 1975. The name Nuevo Leon comes from the Mexican state where Oscar and Maria grew up. They met in Northwest Indiana after their fathers came to work at the steel mills. Oscar worked for a food company before deciding to put his energies into his own company.

Jesus says his parents' approach of starting their kids at the ground floor of the business—literally sweeping the floors—was a good one. "It's important to know every aspect of the business. It's a mistake to put kids in an executive position when they don't know what happens in production."

When Jesus and Jaime graduated from college in the 1990s, the company was serving the Northwest Indiana and the Chicagoland area. The brothers started going to food shows across the country and sales took off.

"It's always been our dream to be a national product," Jesus says. "When you stay local, you don't grow as much. We reinvest in the company every year and keep updating equipment. You have to keep up."

Oscar and Maria retired 10 years ago and the Martinez siblings enjoy continuing their parents' legacy. "They are very proud of us and proud of what they accomplished," Jesus says.

Jerry Tomasic, of Centier Bank, nominated the Martinez family for the Entrepreneurial Success of the Year award and says, "The Martinez model for success has always been a direct result of responsive customer service and great tasting products."

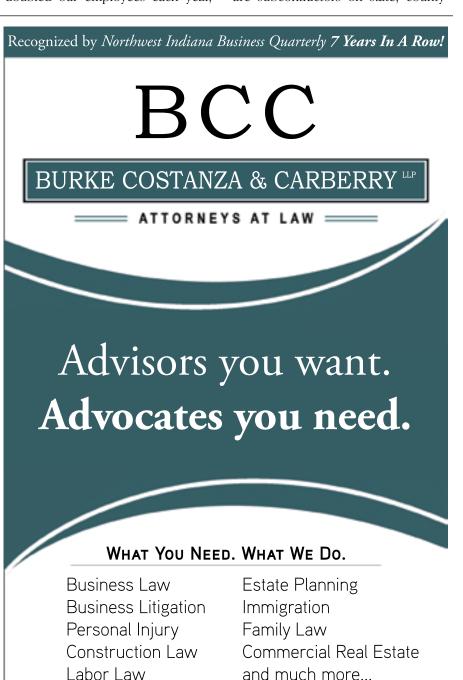
It's clearly a winning recipe.

TRACEY & BARRY TRISKA Traffic Control Specialists Small Business Persons of the Year

The next time you're on a highway and spot orange barrels, cones and other traffic control devices signaling a construction zone, there's a good chance you'll see Traffic Control Specialists Inc. employees on the site. It's been life in the fast lane for Tracey and Barry Triska since they started their construction-related traffic control business in Knox in 2007.

"Over the past three years we've doubled our employees each year," Tracey says. "We've grown so fast it's amazing."

TCS Inc. now has 100 employees and just added a larger facility on 16 acres that can accommodate an expanding signage business. The majority of the work is on interstates and toll roads, Tracey says, and they are subcontractors on state, county



9191 Broadway | Merrillville, IN 46410 | t. 219.769.1313 156 Washington St. | Valparaiso, IN 46383 | t. 219.531.0134 bcclegal.com and city projects throughout Northwest Indiana.

Barry and Tracey learned the business while working for a large traffic control company based in Illinois. They came to Indiana when Barry was asked to manage a branch office here. Tracey eventually convinced Barry to start their own company.

"We had the experience in the industry and knew how to do things right and offer quality service," Tracey says.

Tracey is the majority owner of the company and her son, Brian, owns the rest. "I credit him with a lot of our growth," she says. "The next generation always has the bigger ideas.

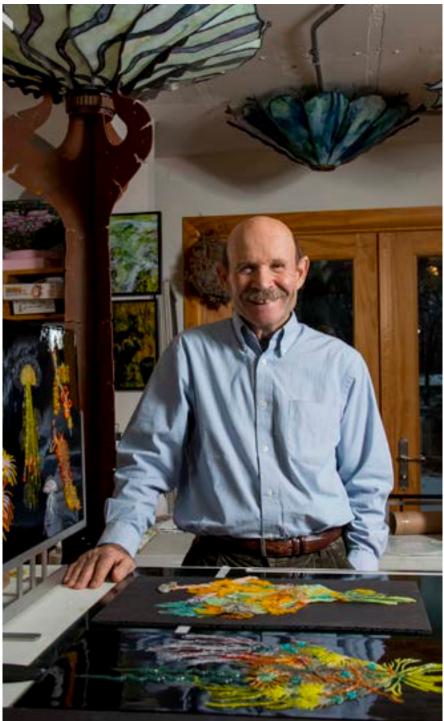
"One good thing about this industry is it's needed. You always have to repair roads and bridges and always have to protect workers."

TOM SOURLIS Mortar Net Solutions Lifetime Achievement Award

Tom Sourlis is a Renaissance man. He's an inventor, artist, angler, rugby player, preservationist and philanthropist. And he's a very successful businessman who has joined a roster of distinguished leaders in Northwest Indiana who've received the Lifetime Achievement Award.

Sourlis attended the Illinois Institute of Technology architecture program but decided a desk-bound career was not for him. So he combined his interest in architecture with an outdoor job working in his father's tuck-pointing business in Gary. He took over the company in 1972 and built a solid reputation in Chicago's historic restoration industry, working on such landmark buildings as Chicago Water Tower, Old St. Patrick's and Holy Family churches and the Rookery.

Sourlis had a flash of inspiration 25 years ago that catapulted his career into the stratosphere. Based on years of masonry experience, he recognized the chronic problem of destructive leaks in brick buildings. Suddenly, Sourlis had a lightbulb moment and sketched out an innovative idea that came to be known as mortar net. The patented product is



"AN AMAZING COMBINATION OF TIME AND MONEY" Tom Sourlis, shown here in his home art studio, recognized the problem of destructive leaks in brick buildings, and Mortar Net Solutions was born. Sourlis donates the majority of his colorful sea life-based glass artwork to charities and other causes.

now used by architects and contractors throughout North America.

After 22 years at the helm of Mortar Net Solutions in Burns Harbor, Sourlis is reducing his work week and leaving much of the leadership responsibility to Gary Johnson, com-

pany president. He spends more time assisting with a half dozen nonprofits and foundations, creating art and fishing. "Mortar Net Solutions gave me an amazing combination of time and money," Sourlis says. And that suits him just fine.



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TORTILLAS NUEVO LEON

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Tortillas Nuevo Leon is a family-owned company founded by Oscar and Maria Martinez in 1975. Customer service, authentic Mexican products, and high standards are the staples that have contributed to this company's success. In 1990, the family tradition continued when the Martinez's children Jesus, Jaime and Olga, joined the company full time to help expand the product line and distribution network. As part of the company's tremendous growth, Tortillas Nuevo Leon moved into a new 60,000 sq.ft. facility and updated all equipment to increase overall productivity, to keep up with customer demand in 2008.

We at Centier Bank would like to congratulate Tortillas Nuevo Leon on their acheivement and wish them continued success.



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HEALTH

Health Care Consolidation

Many factors are causing small hospitals to join big health-care systems.



LOCAL FLAVOR, MORE CLOUT Smaller hospitals are joining larger organizations for bargaining power, access to capital and physician recruitment, but they work hard to remain true to their local roots.

BY STEVE DAVIDSON

I thas happened in everything from banking to beer, restaurants to retail chains, media conglomerates to medical device manufacturers. Why would health care be immune from the kind of industry consolidation that is rocking practically every other major industry?

When the accounting and consulting firm of PricewaterhouseCoopers a year ago studied the top health-care industry issues that it felt would dominate 2016, industry consolidation was at the top of the list. For 2017, the uncertainty facing the Affordable Care Act under the new presidential administration tops the chart of issues to watch, but industry consolidation is still in the top 10. "The health industry will continue to consolidate through mergers and acquisitions in 2017," the latest PwC report states. "The new year also likely will bring an uptick in alternative transactions, such as joint ventures, partnerships, strategic alliances and clinical affiliations."

"In Indiana, we have about 130 acute-care hospitals," says Doug Leonard, president of the Indiana Hospital Association, referring to hospitals that offer a broad range of services including an emergency room. There are additional hospitals that have a more specific focus, such as behavioral health, rehabilitation or long-term care.

Of the acute-care hospitals, he says, "A little over half are in systems now, and every year that changes," as smaller hospitals affiliate with bigger systems. "The last few years there have been four to six every year."

Why are those hospitals opting to join larger organizations?

"It's becoming increasingly difficult for a smaller hospital to stay independent," Leonard explains. It's harder to recruit talent, including physicians and nurses. Getting access to the capital needed for expansions and upgrades may be more difficult for a small hospital. And they can have a harder time maintaining services in certain clinical areas.

"It's also difficult to have negotiating clout with insurance companies and managed care companies if you're a small, single hospital."

Indeed, he points out, access to the right medical care is a real problem in parts of Indiana, away from the bigger cities where there's lots of competition and clusters of specialty services. A dozen and a half counties in Indiana have no hospital at all. And in almost a dozen more counties, there's a single small hospital that no longer provides maternity care, he adds. "They're no longer delivering babies on an elective basis."

By joining a larger system, a small hospital just might be able to bring

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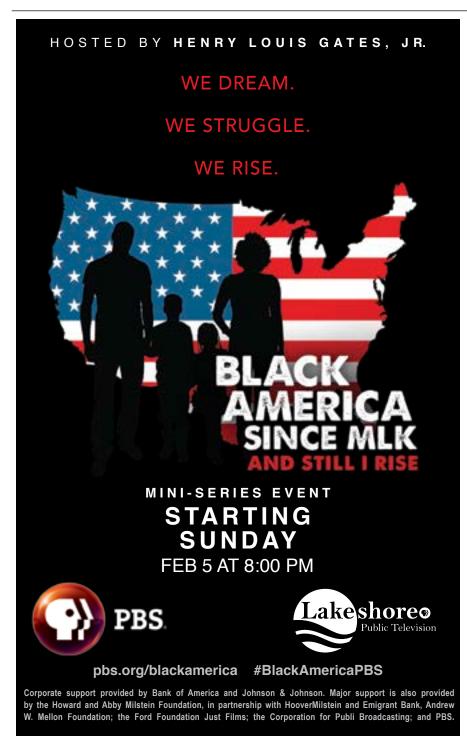


Barnes & Thornburg has been named a metropolitan Tier 1 "Best Law Firm" in South Bend/Elkhart in 10 areas by U.S. News – Best Lawyers[®] in 2017.

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

in specialists that were not feasible before. It might gain access to more management and human resources expertise and cutting-edge information technology services. And it might get a better reception in the capital markets as it tries to finance a newer or bigger facility. "One hospital needed a new building but had difficulty getting access to capital," Leonard points out. "By joining with a system, they're getting a new building built."

Consolidation is certainly not a new trend in Northwest Indiana. Back in 2009, for example, Starke Memorial Hospital in Knox merged into the La Porte Regional Health System, which itself had a dozen years earlier become part of what was then called



Clarian Health Partners, a growing statewide system now known as Indiana University Health. The next year, La Porte Regional Health System acquired Lakeshore Surgicare, a provider of outpatient orthopedic surgical services.

Then in early 2016, IU Health announced plans to divest an 80 percent share of the La Porte hospital and its smaller sibling in Knox, along with their clinics and physician networks. The acquiring entity was a subsidiary of Community Health Systems, a large for-profit hospital chain based in Tennessee.

The reasons for the 2016 plan mirrored the motivations that brought the Knox and La Porte hospitals into the IU Health fold in the first place. The local hospital leaders said at the time that they sought the Clarian/IU Health connection in order to benefit from shared resources, networking, buying power and physician relationships. And in announcing plans for the Community Health Systems acquisition, they hailed the potential to bring in new technology, improve physician recruitment and construct replacement hospitals in La Porte and Starke counties.

Meanwhile, the Mishawaka-based system known as Franciscan Alliance is very active across Indiana. Among its 14 hospitals are locations in Hammond, Dyer, Crown Point, Munster, Rensselaer and Michigan City. The Catholic system last fall announced a plan to rebrand most of its hospitals to carry some variation of the name Franciscan Health. What were known as Franciscan St. Anthony Health in Crown Point and Michigan City, for example, became Franciscan Health Crown Point and Franciscan Health Michigan City. The two Franciscan St. Margaret Health locations changed to Franciscan Health Hammond and Franciscan Health Dyer.

It is a rebranding, for sure, but more than that, according to its leaders. The more unified brand really underscores the benefits of an integrated, aligned system approach. "It further underscores the combined strength of our system, offering patients and their families a full continuum of high-quality, compassionate care," Sister Jane Marie Klein, chairwoman of the Franciscan Alliance board of trustees, explained in making the announcement.

According to Kevin Leahy, president and CEO of Franciscan Alliance, "Unified names for each hospital will create broader awareness of our standing as a large, multistate Catholic health-care system with nationally recognized centers of excellence, numerous joint ventures, partnerships and physician relationships."

All of those attributes, of course, are among the selling points for a hospital system approach. That said, the way the hospitals are now named also reflects the importance of paying attention to the very specific characteristics of each local community, according to Leahy—"assuring that the services we offer and our access point matches ever more closely the needs of the people and communities we serve."

And that local focus is a vital consideration in the consolidation movement. "There's always some fear in the local community," when its independent hospital decides to join a bigger team, Leonard says. With that in mind, the hospitals and their larger affiliation partners put a lot of effort into maintaining a local voice.

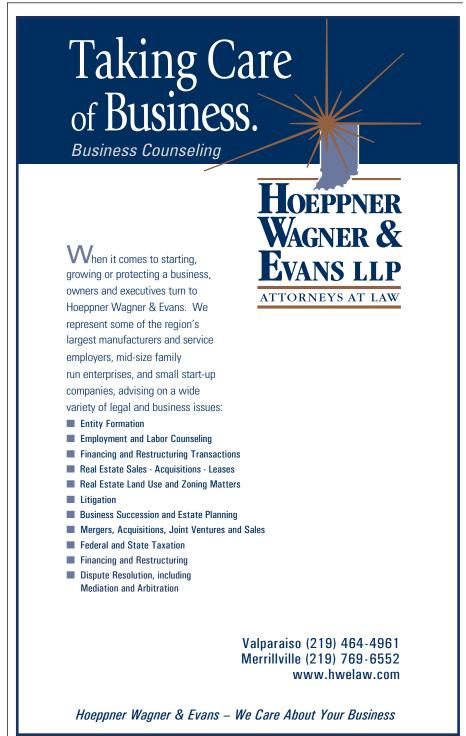
"Most of the systems still have local people on their boards or have a local advisory board at least," Leonard says. "And the systems want to maintain a good relationship with the community, so they try very hard to keep getting local input. Often, the management team stays in place."

That desire for local control led two Northern Indiana hospitals to take a different consolidation approach. Memorial Hospital of South Bend and Elkhart General Hospital affiliated with one another in late 2011. A few months later they announced that, while they would keep their hospital names, they would operate under a parent structure known as Beacon Health System.

"One of the things that the boards were interested in was maintaining local governance, explains Kreg Gruber, chief operating officer of Beacon. "They've been able to achieve that by having local boards populated by local residents and business owners."

The system itself has a 14-member board, and its initial composition carefully included seven members from each community. In addition, there are still entity-specific boards for the hospitals and the large medical group. Those boards pay attention to local quality considerations and community health issues, while the system board focuses on larger strategic matters and overall system quality.

The system was created from continued on page 38



Construction Careers

Retiring workers and a wealth of projects create excellent opportunities.

BY LESLY BAILEY

I ndustry leaders are striving to pound home the reality and benefits of a career in construction while riding the wave of change to ensure a trained and knowledgeable workforce is available for Northern Indiana projects.

Kevin Comerford, director of professional development at the Construction Advancement Foundation (CAF) in Portage, says the industry continues to be a key sector for regional growth.

"When you think of construction, it means that either the government or the private sector is making an investment into the economy," he says. "Construction infrastructure spending is a key driver of productivity. Businesses and investors consider the quality of the infrastructure as one of the key elements when considering location decisions."

Chris Buckman, vice president of corporate construction at BMWC Constructors Inc., says Northwest Indiana has strong industrial and highway infrastructure arenas. The company has offices across the country, including in Indianapolis and Northwest Indiana as well as Ohio and Washington.

"These two industries provide consistent opportunities that allow for a strong supply of skilled construction resources," he says. "Commercial construction provides opportunities as well, but it is the ongoing maintenance and capital improvement opportunities of the industrial sector and ongoing highway infrastructure initiatives that really make the dif-



GOOD WORKERS Ironworkers Local #395 helps young people understand what it takes to succeed in the construction industry.

ference for Northwest Indiana by creating a consistent demand for construction services.

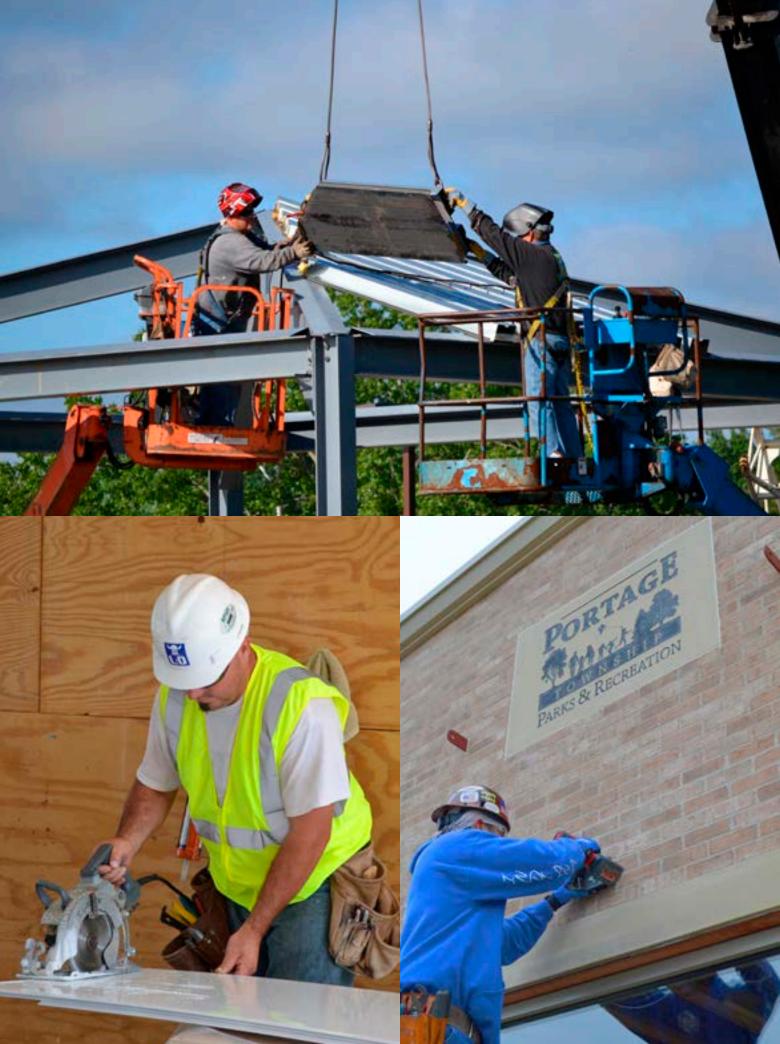
"This demand drives both job sustainability and growth, which in turn fuels the economy. Having such a robust construction market spurs other support for businesses as well. We work in regions across the country and this region is certainly among one of the most active."

Tim Larson, president of Larson-Danielson Construction Co. Inc., based in LaPorte, says a reliable and capable industry is necessary to take on the region's economic development opportunities. "The Northwest Indiana construction industry is well trained and has a wide range of skills and manpower available to handle any project that may come up in the region," he says. "This helps promote economic development when potential customers know their construction needs will be handled professionally, safely and quickly."

Organizations are working to keep the pipeline of workers filled through promotion of construction careers.

Rich Gamblin, apprenticeship coordinator for Ironworkers Local #395, says attending career fairs is an avenue to showcase the industry.

"A lot of what we do is word of mouth as we have been around 25 years," adds Jim Clarida, president of International Brotherhood of Electrical Workers Local 531. "We promote through social media and radio and go into the high schools to highlight what we do and how to get into our apprenticeships."



"I think we need to break down ... stereotypes in order to attract workers."

-Kevin Comerford, Construction Advancement Foundation

Comerford says CAF also works closely with area schools and colleges to spotlight the areas within the construction field. "We visit dozens of schools annually and talk to hundreds of students about the career opportunities in construction," he says. "The CAF also coordinates several field trips every year. These are typically for high school counselors and high school building trade students.

"Field trips typically include a visit to our training center in Portage, where participants are given an extensive presentation on the construction industry and what it takes to succeed in a construction career."

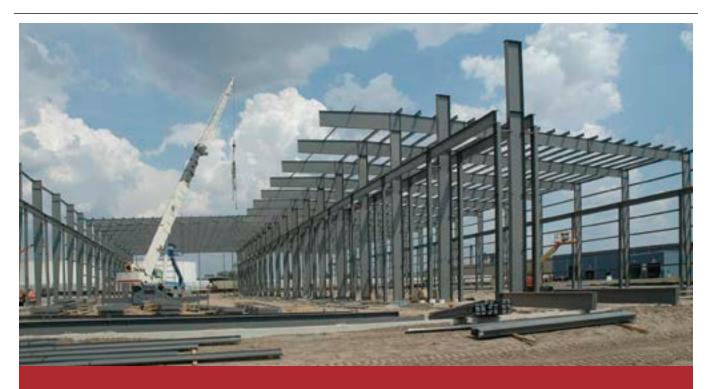
The CAF team has also created a

website, www.webuildnwi.com, as a central location for information on the industry. "This website acts as somewhat of a clearinghouse for all of this information and compiles it in an easy-to-navigate format," Comerford says. "I think in many instances people try to get into construction because of the lucrative pay and benefits. With that in mind, we designed the website in a way to let prospective applicants understand that the work is often very hard, and it takes a unique individual to succeed in today's construction workforce."

Comerford says there is a possible challenge looming on the horizon as Baby Boomers are retiring. "As they leave, so does much of the skills, experience, knowledge and work ethic that they bring to the table," he says. "Combine that with the fact that the U.S. infrastructure is in dire need of replacement and you have the perfect storm for a skill shortage."

In order to fill this gap, Buckman says the industry could benefit from an image update. "Construction careers offer unbelievable opportunities, but unfortunately, our industry has struggled with an identity crisis as a large number of folks [who are] looking for a career see construction as less sophisticated and not as attractive as other industries," he says. "The reality is that a large number of owners of construction companies started as workers in the field.

"For those that prefer to work in the field, they have enjoyed careers that are as challenging and financially rewarding as careers in any other industry. We need to continue to work hard to promote the con-





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struction industry and the unbelievable opportunities it presents and battle the negative perceptions."

Comerford also sees how views of the industry can make it more challenging to attract workers. "I think the younger generation views the industry as old-fashioned and not very dynamic," he says. "I don't think that the average high school student understands the sheer variety of careers that exist in the construction industry.

"It's true that many of the careers in the industry require working with your hands, and I don't think that will ever go away. However, construction workers regularly use highly sophisticated equipment and instrumentation in order to perform their job duties in a safe and efficient manner. So I think we need to break down some of these stereotypes in order to attract workers."

Clarida finds that engaging the next generation requires a shift in tactics







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because time on smartphones and video game systems has replaced playing outside. "The world has changed so much," he says. "We need to get kids who like to work with their hands and have some mechanical aptitude and an inquisitiveness.

"We are looking for the kids who grew up wondering how the TV works and took it apart. They are still out there. Technology is changing things, but there are still kids who build their own computers and electronics and have a mind to see how things work."

Gamblin adds that it is important to highlight the reality of life as a construction worker while connecting with interested individuals.

"Ironworking is a physical job and it also requires determination, resilience and good planning. Honestly,



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some individuals struggle with that concept," he says. "It is important to expose students to all the elements of the job, so they understand what the work really entails. We focus on not just the technical knowledge of ironworking, but also what makes a good worker."

Programs such as Helmets to Hardhats, Veterans in Piping and Indiana Plan seek to spur veterans and minorities down the construction career path. "We work closely with several veterans groups to help the men and women who have served our country find gainful employment within the construction industry," Comerford says.

Proper initial training and apprenticeship programs keep the workforce strong and safe. The ironworkers' four-year comprehensive apprenticeship program blends job training and classroom/shop hours. "We also offer onsite Ivy Tech college courses that fold into the ironworking classes and training that culminates in an associate's degree of applied science," Gamblin says.

Clarida says it takes 8,000 on-thejob hours to be considered topped out to become a journeyman. "Training is our bread and butter and what separates us from everyone else," he says. "Most of our guys go through five years of an apprenticeship and five years in a classroom in a collegetype setting."

Clarida says the training is selffunded and participants, who pay for books, have the opportunity to earn money as they learn. "We have a 99 percent graduation rate," he says. "You have to have the ability to be able to handle working full-time, going to school, and your family, if you have one."

After graduation, maintaining elevated skill sets is required for a solid labor force in the region. Larson says the industry is becoming more regulated with specific safety requirements, task training, drug testing, background checks and equipment operating certifications.

"Workers today need to be better trained and keep their training and

certifications up-to-date," he says. "Workers today are more than just a body that can perform manual labor ... today's construction workers are required to work smarter and safer than ever before."

CAF provides opportunities for professional development and training in such areas as project management and bidding procedures. It also has the Construction Safety Institute, which provides a platform for workers to learn safety tactics in a handson way.

"The building incorporates structures such as a scaffold tower, underground storage tank and a variety of safety equipment, which allows for the safe simulation of actual safety hazards that construction workers will encounter while working on construction sites," Comerford says. "The new building was constructed to help the Northwest Indiana construction industry achieve the bold goal of zero accidents." *"Having such a robust construction market spurs other support for businesses as well."*

-Chris Buckman, BMWC Constructors Inc.

Gamblin says adaptability and planning are key aspects to the industry's continued growth and development. "Most of our work is in maintenance and with advancements in technology and the steel mills downsizing, the construction industry has had to adapt," he says. "The changing face of construction does affect our apprentices and journeymen, but we have been preparing and planning for these circumstances.

"Pre-planning has become a big part of our industry. At the school, we focus on the well roundedness of our apprentices. We arm them with the skills to be adaptable." Clarida adds that for electricians, staying up on code changes and adjusting to the shift toward LED lights are vital. "We roll it into our training regimen," he says. "You can't stop progress. You have to get on board with it."

Buckman says the industry will only continue to benefit from companies and organizations working together to foster continued learning.

"The pace of change makes ongoing training and education an extremely important aspect of our business," he says. "If you are not continually learning and upgrading your skill sets, you will be left behind."



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Hosting Visitors is Good Business

Communities bank on economic impact of tourism.

BY LAURIE WINK

I ndiana is known for Hoosier hospitality. And hospitality is paying off big time for local communities, where visitor spending has a huge economic impact.

The multibillion-dollar hospitality industry is one of the fastest growing business sectors worldwide. It encompasses a range of businesses centered on customer service. Indianapolis is the pot of gold at the end of the revenue rainbow generated by the conference and meeting segment. Each year, more than 60,000 gaming enthusiasts flock to Gen Con, held in the Indiana Convention Center. Gen Con 2016 generated an estimated \$71 million for the Indy area economy. That's according to Leonard Hoops, the head of Visit Indy. The annual Future Farmers of America convention in October brings in 64,000 FFA members and generates \$36 million in revenue. And then there's the economic driving force of the Indy 500, one of the premier sporting events in the world.

The Northern Indiana region can't compete with larger cities that have mega hospitality infrastructures. That's especially true now that White Lodging is demolishing the well-used Radisson at Star Plaza in Merrillville. The 30,000-square-foot conference center will be replaced by a facility less than half the size in a hotel expected to open in 2018.

Even before the dust settles around the Radisson, Northwest Indiana lost revenue from 90 cancelled events and 90,000 hotel room reservations, according to Speros Batistatos, president and CEO of South Shore Convention and Visitors Authority (SSCVA).

That's the bad news. The good news is that a growing number of large group events are attracting visitors and boosting the economy. We talked to Batistatos and other convention and visitors bureau professionals about what's on tap for 2017.

Batistatos says hospitality is the second-largest industry in Lake County. According to an economic impact report by Rockport Analytics, visitors in 2014 spent more than \$795 million and supported more than 15,000 jobs. That includes spending on lodging, food and beverage, shopping, entertainment and transportation.

When the hospitality impact figures from Lake, Porter and LaPorte counties are combined, Batistatos says, "We're just as big as Indy." The SSCVA also serves Newton and Jasper counties and takes a broad regional approach to marketing directly to customers. Customers don't care where one county ends and another begins, Batistatos says.

"The process is driven by the cus-

tomer. A visitor wants the experience they want to create. We understand visitors can spend their money anywhere and we have to make it as easy as possible to get [them] the information they want."

Among the most lucrative markets are amateur sporting events, notes Batistatos. "Sports for us is what got us through the recession and what we believe will carry us through."

The National Softball Association's Girls Fast Pitch Class "B" World Series is back in Northwest Indiana this July, bringing in about 286 teams and a total of 10,000 visitors—including players, coaches, family members and fans. The Class "B" series has been held here for the past 10 years at the Crown Point Sportsplex and venues in surrounding cities, including Michigan City and LaPorte. Last year, the Class "A" event took place in Northwest Indiana. Batistatos calls this World Series "a multimillion-dollar piece of business."

"We understand that, in order to maximize their stay past the tournament, we have to be willing to help them find the dunes, find Chicago."

The SSCVA has a longstanding relationship with the Lutheran Basketball Association of America (LBAA), which hosts its national tournament at Valparaiso University each year in March. "Lutheran basketball is the gold standard for



BATTER UP! The National Softball Association's Girls Fast Pitch Class "B" World Series is back in Northwest Indiana this July, bringing in a total of 10,000 visitors.

us on how to work with a professionally managed amateur sporting event," says Batistatos, explaining the amount of work done with customer service operations and the pre- and post-tournament communications with the LBAA and individual tournament attendees.

Another significant part of the area's hospitality industry is the VFR—visiting friends and relatives market, Batistatos says. VFRs are often coupled with "traveling for history and culture." In other words, visitors like to have other experiences while spending time with significant others. He says, "While they're here, what else can we entice them to do and see?" He credits revitalizing cities, such as Whiting, Crown Point and Valparaiso, for providing exciting opportunities for visitors.

Lorelei Weimer, executive director of Indiana Dunes Tourism, acknowledges that Porter County can't meet the demands of major event planners, who are looking for large ballroom space with breakout rooms and an attached hotel.

"A lot of times that's a strict requirement," she says. "Lacking those facilities, we can't compete with Indy and Fort Wayne in drawing large conventions."

What Porter County does have is an abundance of natural resources that attract recreation-oriented visitors. "We're a leisure market," Weimer says, citing several examples of large events in 2017.

This spring marks the third annual Indiana Dunes Birding Festival, to be held May 4-7. The event is a joint effort by the Indiana Dunes National Lakeshore and the Indiana Dunes State Park. The dunes area is a hotspot for migrant and resident birds, making it the best birding location in the state, according to the event web page.

Weimer says, "I'm very impressed with what they've done in a short time. More than 400 attendees come from all over for a weekend of birdwatching and related programs. It sold out last year."

Several other repeat events are on

tap in 2017. Le Tour de Shore is a two-day, 100-mile fundraising bike ride from Chicago to New Buffalo, Mich., that benefits Arts for Kids at Maywood Fine Arts. The June 16-17 event attracts 500 bikers who travel on Duneland bike paths and scenic secondary roads and stay overnight in area motels and inns. And for the second year, the American Cancer Society Gears of Hope-Duneland Tour will bring in teams of bike riders to Founders Square in Portage for a June 24 fundraising event.

The farther visitors travel to get here, the more likely they are to extend their stay and spend money on lodging, food and incidentals, Weimer says. "A lot of times, events drive the visitors here and then they participate in secondary activities, too."

In neighboring LaPorte County, the premier annual event is the Great Lakes Super Boat Grand Prix at Washington Park Beach in Michigan City. This year's boat race is scheduled for August 3-6, marking the ninth year.

Jack Arnett, executive director of Visit Michigan City LaPorte, says the excitement leading up to the Sunday race is heightened by a boat parade, the Taste of Michigan City in the Uptown Arts District, and opportunities for visitors to get up close and personal with the powerful race boats and their team members and owners.

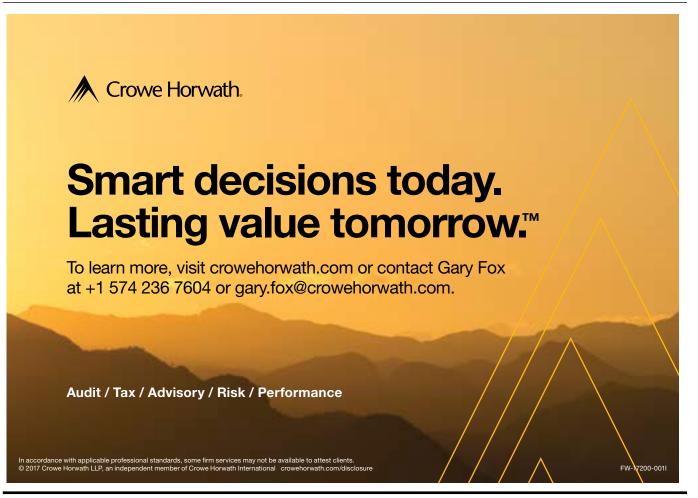
The Great Lakes Grand Prix is part of the Super Boat International offshore powerboat racing schedule that kicks off each year in Key West and runs a circuit across the United States. "Our event got traction right away because there's a fan base that follows the race," Arnett says. Over the years, a strong relationship has formed between the community and the race teams—each with an entourage of up to 20 people.

"We treat them [racing teams] like rock stars," Arnett says.

The multi-day event attracts an estimated 120,000 attendees, with about 80,000 on race day alone. Most of the visitors come from Indiana, Michigan and Illinois, with the largest number from the Chicago area. According to a report by Certec Inc., the 2016 Grand Prix event pumped \$9.6 million into LaPorte County's economy and generated more than \$2 million in job-related wages.

"The ripple effect goes from hotel rooms to bags of ice and everything in between," Arnett says.

LaPorte County is also reaping financial benefits from the Star Plaza closing. Arnett says, "We've been booking dozens of contracts for meetings that had been scheduled at the Radisson." The Blue Chip Casino Hotel and Spa in Michigan City is capturing the bulk of the business





ON THE WATERFRONT The Great Lakes Super Boat Grand Prix in Michigan City celebrates its ninth year this August.

because of its 20,000-square-foot Stardust Event Center.

"We have ongoing weekly events at the Blue Chip," Arnett says. The revenue brought in by the Blue Chip on a continual basis surpasses even the boat race."

Becky Fletcher, director of sales for Visit South Bend Mishawaka, says tourism contributes about \$551 million to the local economy and generates more than 7,000 jobs. Youth and amateur sports make up the most lucrative market segment. Notre Dame football is by far the biggest dollar driver.

The 2017 Notre Dame football schedule includes an additional home game, Fletcher says, and that one game will result in \$18.5 million in revenue from the weekend. Multiply that single-game figure by seven and you'll find out Notre Dame football's mega-contribution to the local economy.

Notre Dame women's and men's basketball teams have had successful seasons recently, Fletcher says, and that translates into opportunities to host post-season NCAA tournaments on campus. This year, the Compton Ice Arena will host the 2017 Arena National Curling Championships on April 25-30, bringing in about 450 attendees. And a total of more than 2,000 visitors will take part in the USBC Women's Indiana Bowling Championship over four weekends in April and May.

Also in May, the Studebaker Driv-

ers Club will meet in South Bend, bringing in 2,400 car enthusiasts from around the world for four to five days. The membership club meets in South Bend every five years and is a powerful economic engine, Fletcher notes.

Each year, an array of conferences and meetings are held at the South Bend Century Center and at additional meeting spaces in the South Bend and Mishawaka area. The 75,000-square-foot convention center can host groups of up to 2,000, according to Fletcher. "Our sweet spot is events that need about 250-275 room nights."

That's about to change with the



anticipated opening of two new downtown hotels this fall. A 140room Courtyard by Marriott will be connected to the convention center, and a 187-room Aloft Hotel will be two blocks away. "This will allow us to get back meetings that haven't been in South Bend for six to 10 years because they outgrew our availability when we lost two hotels a few years back."

Visit South Bend Mishawaka is hosting the Small Market Meetings Conference on Sept. 26-28. The conference will attract a total of 300 travel planners and travel industry vendors. "Most of them have never been to South Bend, so it's an opportunity for us to showcase our community," Fletcher says.

St. Joseph County is a draw because of its strategic location, Fletcher says. "We're located in the northern part of the state on I-80/90, with a regional airport and the South Shore line. We're an awesome drivein destination."

Local residents have noticed the influx of visitors. "More and more people are now asking why there are more cars in town," Fletcher says. "It's an opportunity to educate local residents about the impact of tourism. It's not just [about] Notre Dame football."

In the rapidly growing hospitality industry, the best salaries go to those in management positions, which generally require a bachelor's or master's degree. Purdue Northwest's White Lodging School of Hospitality and Tourism Management is preparing the future leaders of this industry according to Michael Flannery, executive director of the program.

Being part of the College of Business gives students a solid foundation in business management coupled with an understanding of all aspects of the hospitality industry. Students have the option of pursuing one-year certificates, a four-year bachelor's degree, and a five-year combined bachelor's and MBA degree.

The White Lodging School of Hospitality and Tourism Management Center was established in the early



GOLD STANDARD Lutheran Basketball Association of America hosts its national tournament at Valparaiso University each year in March.

'80s through a \$5 million gift from the Dean and Barbara White Foundation and the Bruce and Beth White Foundation. Bruce White is chairman and CEO of Merrillville-based White Lodging, a company that owns 165 hotels located in 19 states. One of the key executives at White Lodging is Deno Yiankes, the president and CEO of the investment and development division. Yiankes is a successful graduate of the Purdue Northwest hospitality degree program. He got his start in the industry in the '80s, when he worked at the Holidav Star Plaza-the forerunner of the Radisson Star Plaza-while attending college.

Flannery says quite a few of the Hospitality and Tourism Management graduates stay in the area and help current students get internships and full-time jobs. "There's a nice synergy between our graduates and students. Alumni are active and always involved in the program."

Flannery notes the hospitality industry has grown substantially since the '80s. Continued growth will bring vitally needed revenue to local economies throughout the region.

HEALTH CARE continued from page 27

a position of strength and an eye toward the future, Gruber says. "Each organization was strong when we came in," he says. Bond ratings are one measure of strength—they were solid before and remain that way.

So why combine the two independent hospitals? "We believe we're seeing good, tangible results from that decision," Gruber says. "We've seen economies of scale in the supply area, purchasing leverage and use of resources, recruiting of physicians."

For example, before the combination, Gruber says, "Each of the two hospitals was struggling to find neurologists. We were able to put together a neurology group that covers the two hospitals. And we were able to add neurosurgeons to both campuses."

Another type of situation provided part of the motivation when Bloomington Hospital joined the IU Health system, according to Leonard. Bloomington is home to Indiana University's biggest campus, and IU Health is strongly affiliated with IU's medical school in Indianapolis. Bringing Bloomington Hospital into the IU Health system helped pave the way for a plan announced in 2015 to create a regional academic health campus that includes a brandnew IU Health Bloomington hospital. In that way, the affiliation helped bring about not just new facilities, but also new academic opportunities for IU students in Bloomington.

Clearly, there are lots of different reasons why independent hospitals are making the leap toward affiliating with big systems. That said, Leonard notes, "There are a lot of independent Indiana hospitals that are doing very well and will do well for a long time. They have enough critical mass."

Still, the hospital association president has no reason to believe that the consolidation trend will cease, as the challenges for smaller hospitals remain, along with the potential benefits of affiliation. "I think it'll continue. There's nothing I see on the horizon that is going to make it easier for small hospitals."

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TRANSPORTATION & SAFETY

INTERMODAL CONNECTIONS The Port of Indiana at Burns Harbor boasts easy access to eight rail carriers and five interstates, designed to quickly and efficiently transport products by ship, barge, truck or rail.

The Port Connection

Healthy investments flow from Port of Indiana's water connections.

BY JERRY DAVICH

Rick Heimann chuckled to himself while pointing to a mountainous pile of scrap metal near the entrance of his massive workplace, the Port of Indiana-Burns Harbor. He recalled a snide comment from a visitor who suggested that piles of scrap metal "junk" are not the best welcome mats for the sprawling 600-acre facility on the southern tip of Lake Michigan.

"Those piles of so-called junk are here to be recycled and then made

into refrigerator doors, among other household products," says Heimann, director of the Port-Burns Harbor. He also cited the many shipments coming through the port for BP Amoco's massive \$4 billion expansion project, as well as 65 brewery tanks shipped from Europe to craft breweries in this country, including several located in Northwest Indiana.

"We're somewhat hidden from public view, but we do so many things the general public has no idea about," Heimann says. The port, one of three in the state, resembles a small town with its own intermodal infrastructure, security personnel and hard-working occupants. Located on the northern end of Portage, just 18 nautical miles from Chicago, it houses 17 berths for ships and other vessels navigating the Great Lakes, the Inland Waterways and the Atlantic Ocean through the St. Lawrence Seaway.

It also boasts easy access to eight rail carriers and five interstates, designed to quickly and efficiently



DOCKSIDE Northwest Indiana's port houses 17 berths for vessels navigating the Great Lakes, the Inland Waterways and the Atlantic Ocean through the St. Lawrence Seaway.

transport products by ship, barge, truck or rail. All roadways are designated as "heavy haul" with no weight limits to accommodate the heaviest of truck traffic hauling multiple steel coils. "And it all starts with water transportation on Lake Michigan," Heimann says. "Marine shipping is safer, greener and more efficient than rail cars and trucking, with less fuel used, fewer air emissions emitted, and a much lower fatality rate. Northwest Indiana is now the largest steel-producing region in North America, which plays a huge role in our daily operations."

The port's reach includes all 50 states and 31 countries, with Indiana ranking sixth in domestic waterborne shipping. More than half of the cargo shipments to the port begin or end in a country that's an ocean away, such as England, China, Brazil, Japan, Taiwan, France and the Netherlands. In all, the Ports of Indiana ship enough truckloads of cargo each year that, if lined up bumper to bumper, would stretch around the earth 19 times.

Key cargoes are comprised of steel, limestone, minerals, oils, dry-liquid fertilizers, and bulk commodities of raw materials for the steel industry. Each year, the port in Northwest Indiana handles 125 ocean ships, 500 barges, 175 lake ore vessels, 330,000 trucks and 12,000 railcars. Nonetheless, more than 110 acres of property are available for development, including 9,000 feet of Lake Michigan dock space.

"We're looking for businesses with the right fit for their needs and for the best economic advantage of the port," says Heimann, who's been director at the port for four years. Through the end of 2016, the everbustling facility handled more than 2.5 million tons of cargo, and it's on



CHEERS! The port's unusual cargo has included 65 brewery tanks shipped from Europe to American craft breweries, including several located in Northwest Indiana.

track to record the highest three-year shipping total in its history, approximately 8.5 million tons from 2014 to 2016. Grain shipments alone were up 75 percent over the same period in 2015.

In turn, it generates more than \$4 million annually in property taxes for local government. Despite Indiana's seemingly landlocked location in the Midwest, 57 percent of the state's boundary is water, with Lake Michigan and the Ohio River providing more than 400 miles of navigable waterways. To capitalize on this maritime advantage, the state has three public ports, all managed by a single statewide entity, the self-funded Ports of Indiana, which receives no taxpayer dollars. It was created by the state legislature in 1961, with the Port-Burns Harbor opening in 1970. The organization's bipartisan board of directors is made up of seven commissioners appointed by the governor to serve staggered fouryear terms.

By design, 100 percent of the port's revenue, including from leases and user fees, is reinvested into the Ports of Indiana. "Most Hoosiers don't know that Indiana has three ports," says Rich Allen, communications manager for the Ports of Indiana, which is based in Indianapolis. "Everyone thinks it's a landlocked state, until they learn about these vital ports."

A 2015 study conducted by Martin Associates, a maritime economic consulting firm, states that Indiana's three ports generate \$7.8 billion in economic activity and 60,000 jobs annually for the state. This is an increase of 22 percent and 16 percent, respectively, compared to 2012. "Not only does this study quantify the value of the ports to our state's economy, but it highlights the [three] ports' growth," says Rich Cooper, CEO of the Ports of Indiana.

Former Indiana governor and now U.S. Vice President Mike Pence said in a statement, "Indiana's ports have been spectacular catalysts for job growth. The Port-Burns Harbor is Northwest Indiana's port to the Great Lakes, serving as an integral part of the state's transportation infrastructure and economic development."

"The Port of Indiana is extremely important for the overall economic development of Portage," says Andy Maletta, director of the Portage Economic Development Corp. "Having an international shipping port located 100 percent in Portage is something that really sets us apart from other communities as we compete for companies looking to locate in Indiana."

The port generates 30,000 sitedependent jobs in addition to nearly 10,000 related jobs, according to Martin Associates. "The businesses located in the port provide a tremendous amount of really good-paying jobs for our residents," Maletta says. The city's economic corporation is working hard in conjunction with its schools to showcase the many varied companies and jobs inside the port.

"They were a big part of the Manufacturing 360 program we did in October 2016," Maletta recalls. "That program escorted 200 high school seniors who hadn't decided on a career path or continuing education, and it let them tour some of



POWERFUL The largest wind turbines in North America have sailed in by way of the Port of Indiana.

the port's companies. The goal was to see what training the students would need and how to get them jobs within the city.

"Onsite companies such as Ratner Steel, which after only four years is nearly doubling its operation, have found a great deal of success due to the availability of multiple means of shipping that the port can offer," Maletta says.

Dennis Szymanski, general manager of the port site for Ratner Steel Supply Co., says his firm couldn't be happier since moving its operation into the port a few years ago. The company employs roughly 70 warehouse workers with more new hires expected in 2017.

"Between the port, the city of Portage and the state, it's been phenomenal here," he says. "There's also talk of building a new truck staging area here, as well as other developments. We're on a continued path for growth."



BARGING FORWARD A tug pushes a barge at the Port of Indiana.

The port is home to 30 businesses, half of which are steel-related companies, including ArcelorMittal, U.S. Steel and Indiana Pickling/Processing. Steel coils, billets, wire, rods, and raw materials and byproducts involved in the steelmaking process are all handled by the port.

"Many companies take advantage of port's maritime industrial park to develop onsite warehousing, distribution and manufacturing facilities," Allen says. Danny Gurgon, who handles Portage terminal operations for PI&I Motor Express Inc., says his company's location within the port has been "second to none" during his 40 years of serving the flatbed trucking industry.

"We are minutes away from some of the top steel-processing companies in the Midwest, including Ratner Steel, Feralloy Midwest Processing and ADS Logistics' Roll & Hold Division, to name a few," says Gurgon, noting that all three firms are onsite port companies. Gurgon notes his firm's neighbor and partner in logistics, NLMK Indiana, uses the raw materials brought into the port via ships to manufacture steel coils to be transported via PI&I trucks to the many processors within the port.

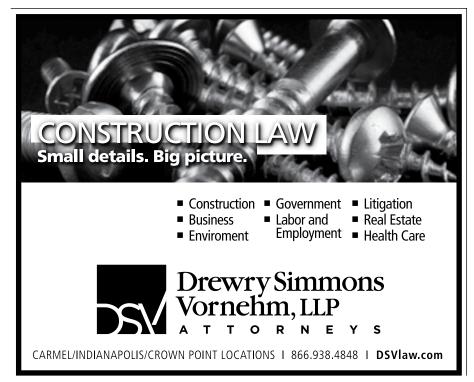




GROWING BUSINESS Grain shipments at the Port of Indiana are up 75 percent.

"Having direct access to barge and ship traffic when they come to port is invaluable and irreplaceable," he says. "Plus, I can't fail to mention another invaluable amenity at the port: its security, 24 hours a day, seven days a week, 365 days a year."

The port is a restricted area, meaning it's under the provision of the U.S. Department of Homeland Security through enforcement of the U.S. Coast Guard. Every vehicle that enters the port—via only one access route, a bridge—must pass through a guarded checkpoint at the entrance. A second bridge is in the works with completion by 2020, according to state officials. A driver's license must



be shown, with security cameras recording all traffic in and out of the facility.

"We need to make sure that all visitors have a proper purpose and that they undergo a cursory check at the very least," Heimann says. "We have been fully compliant since 9/11 occurred."

An additional security perimeter also had to be created around the docks requiring special security credentials for access to certain ships. This special credential is awarded to operating engineers, longshoremen, laborers and all port employees.

In 2015, a Québec-Indiana maritime partnership was formed to intensify collaboration in the Great Lakes-St. Lawrence shipping and maritime economic development. Québec's ports act as gateways to North America for shipments entering and exiting the Great Lakes-St. Lawrence Seaway. Maritime transportation accounts for \$34 billion in annual economic returns and more than 225,000 jobs in the Great Lakes-St. Lawrence region, according to Allen.

"Québec and Indiana account for approximately 40 percent of those totals," he says. "The Port of Indiana here at Burns Harbor offers a gateway for cargoes connecting to the U.S. inland river system at the other end of the Great Lakes."

Heimann adds, "By 2030, \$9 billion will be invested by Québec in its maritime infrastructure."

Heimann recalls some unique shipments, specifically barge movements of Indiana National Guard troops; restored World War I tanks from Europe; the world's largest crawler crane; the largest wind turbines in North America; hay bales for drought-stricken farmers in the Deep South; and an entire Boeing 727 airplane for a Chicago museum.

"People have no idea how many goods come through this port that affect their lives—from refrigerators to craft breweries to products they've never heard of," Heimann says.

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Proactive Investment Strategies

Where to put your money in 2017? There's no easy answer.

BY PHIL BRITT

The Brexit vote, unexpected U.S. presidential election results, a surging Dow, rising oil prices ... 2016 certainly finished with some surprising financial results for many people. And 2017 is a question mark in many areas, particularly with some new personal and corporate tax rules and other changes expected to affect consumer finances and investments.

Where should people put their money in 2017 to find the best opportunity to increase their wealth and also to protect against unwanted financial surprises? There is no simple answer.

The suggestions that financial consultants give are general in nature. Each person's financial situation is different, so they tailor their financial advice for individual (or family) clients. The advice given to a millennial will be far different from that given to a retiring Baby Boomer. Similarly, advice given to a millennial with only a little money to invest will be different from that given to a millennial with a large amount of disposable income who can afford to take some risk.

Michael Dexter. broker with Edward Jones in Crown Point, says the tailoring of advice and recommendations will become even more of a factor for investment recommendations in 2017, as new Department of Labor (DOL) rules come into effect that eliminate many of the commission differences between investment offerings for IRAs and ERISA accounts. Edward Jones in August announced plans to end mutual-fund access for retirement account holders for funds that charge commissions and cut investment minimums on others. All financial advisors will be required to follow the DOL rules, so some higher-commission type investments could be slashed across the industry.

Again stressing that the investment advice for each client needs to be different, Dexter says Edward Jones has a basic weighting of stocks as follows:

- Technology, 19 percent
- Financial services, 17 percent
- Health care, 15 percent
- Consumer discretionary, 11 percent
- Consumer staples, 10 percent
- Industrials, 10 percent
- Energy, 9 percent
- Communications, 3 percent
- Utilities, 3 percent

Greg Farrall, CEO and president of Farrall Wealth in Valparaiso, points out that 2016 was a much more volatile financial year than 2015, a period with nearly unchanged interest rates and relatively little happening to drive markets significantly one way or another.

After increasing rates one-quarter point at the end of 2016, Federal Reserve Chair Janet Yellen said the Fed could increase interest rates up to three times in 2017. Of course, unexpected economic market moves, such as a better than expected economy or some catastrophe, would prompt the Fed to delay increases.

A rising interest rate market is generally seen as good for banks because they can earn more on net interest margin. They can charge more for many types of loans without a corresponding increase in their expenses. Higher borrowing costs also make it more difficult for some startups, including financial technology (fintech) companies, to enter the market and take business away from banks.

However, rising interest rates tend to hurt higher dividend-paying instruments: bonds and bond-equivalent stocks, such as utilities; and real estate investment trusts (REITs).

Though there were some gyrations at the beginning of 2016 when the stock market dropped, the rest of the year was relatively stable until the Brexit vote. After polls indicated it was unlikely to happen, the markets dropped sharply, but recovered a week later.

Similarly, after Donald Trump won the presidential election in November after nearly all polls indicated he would lose, the markets tanked overnight but the equity markets bounced back by the end of the next day, and they moved solidly upward through mid-December. Farrall, of Farrall Wealth Management, says he looks for opportunities for his clients in which potential investments have become greatly undervalued, as well as looking at when they become overheated—when he would move investors into cash.

In anticipation of lower taxes in 2017, most economists expect stocks that have risen in 2016 to remain high because capital gains could be less in the new year. So selling a "winning" stock would result in lower taxes if the owner waited to sell.

If there is a tax exemption for companies to move business back to the United States, investors in those firms could benefit, Farrall says. He also expects equity markets to do well in general because there is no apparent overheating of the markets. Though there's more confidence than at the beginning of 2016, it's nowhere near as high as it was during the last market boom, according to Farrall.

"Just because it's been going on for a long time is no reason for the bull market to end," Farrall adds. He recommends overweighting energy and U.S.-based financial services stocks.

Farrall predicts small-cap stocks should do well because regulations are expected to be rolled back, which should lessen compliance costs for these firms.

Mitch Zacks, principal and senior portfolio manager at Zacks Investment Management, points out that small cap stocks tend to be those that benefit the most from "the January effect," a theory that year-end tax loss selling drives many losing stocks even lower, making them attractive in January, so they spike back up early in the following year.

Zacks adds, "The theory goes that the annual combination of lower prices and fresh new capital were driving stock prices higher, or at least creating conditions conducive to rising prices. Small-caps historically emerged as the category that benefited the most from this effect."

However, Zacks cautions, the January effect is far from a reliable indicator. He says, "Over time it will probably work just as many times as it doesn't. In fact, 2016 was an example of its shortcomings. The market underwent a fairly steep correction that spanned just about the entire month, and hit all categories of stocks. Betting on the January effect this year would have been as disappointing as it gets."

Zacks adds that the environment could be shifting back in favor of small- and mid-cap stocks, as the proposed lower corporate tax rates and infrastructure spending plans could help profitability in domestic and cyclical categories, where small-caps tend to thrive. Zacks advises investors who want growth and equity exposure in their portfolios to include small-cap stocks as part of a broadly diversified portfolio. Additionally, he advises investors to keep their risk tolerance in mind when evaluating exposure to the small-cap category.

The January effect theory is similar to the "dogs of the Dow" theory of investing that entails buying the 10 Dow stocks with the highest dividends and holding onto them for a year. This investment theory has outperformed the general market in many of the last 30 years. The highestvielding stocks at the top of the Dow Jones at the end of 2015-Verizon, Chevron, Caterpillar, ExxonMobil and IBM—yielded an 18 percent return as of mid-December 2016, according to financial analysts reporting for CNBC. That strategy topped the 14 percent performance of the Dow itself.

According to the CNBC report, an equal weight portfolio of the dogs of the Dow beat the return of the S&P 500 over the last 20 to 30 years.



Modest Growth in 2017

The coming year promises to be an economic rerun of 2016.

The performance of the U.S. economy in 2016 has been anything but stellar. Growth through the third quarter averaged a paltry 1.8 percent, signaling the domestic economy has settled into a period of low GDP growth. A more rapid recovery seems unlikely given the expansion has lasted a full 90 months.

Though job growth has pushed the unemployment rate to 5 percent, at or near full employment, wage gains have been modest. Also, long-term unemployment remains much higher, and alternative measures of labor market performance imply slack in the labor force around much of the nation. In short, 2016 exemplifies the slower growth that has marked the U.S. economy in the years following the Great Recession. The 2017 forecast for the U.S., Indiana and Northwest Indiana calls for much of the same in output and employment.

The Indiana Econometric Model produced at Ball State University predicts the U.S. economy will grow, in inflation adjusted terms, by 2.1 percent in 2017. That is more than the national economy grew in 2016, and effectively identical to the OECD forecast for the year at 2.2 percent.

We also project Indiana's economy will expand by 2.1 percent in 2017, which is very similar to the IHS Global Insight forecast for Indiana of 2.3 percent. Much of this growth will be led by expansion of the transportation and logistics sector, retail, professional services and health care. Lagging sectors across Indiana will include information services, real estate and financial sectors.

We project Indiana economy to add 46,000 jobs in 2017, but expect



WHAT'S AHEAD? Organic, population-based growth will offer an economic future for Northwest Indiana.

the unemployment rate to remain very close to its current level of 4.9 percent.

Separate GDP figures for Northwest Indiana are not available, but personal income growth is likely to reach 2.5 percent and the regional unemployment rate will remain between 4.5 and 5.1 percent through 2017. Employment will also grow in Northwest Indiana, but more slowly than the state or nation.

Northwest Indiana has experienced several decades of growth that is slower than expected in the suburbs of Chicago. This is due primarily to the disproportionate representation of manufacturing employment in the region. Manufacturing job growth has been in steady decline for 40 years, and urban locations that are manufacturing dependent have grown much more slowly than more household centric communities.

In more recent years, the relationship of Northwest Indiana to Chicago offers contrasting concerns. Chicago has long been on the cusp of a fiscal catastrophe. The unfunded liability statewide in Illinois is already at a crisis point. The challenges in Chicago are far worse, but due to continuing economic growth in the region, have not yet been on full display. That growth now slows as business investors and households recognize the large tax liability the unfunded obligations now impose on residents. Indeed, the looming fiscal crisis in Chicago will almost certainly prove to be the largest municipal fiscal crisis in U.S. history over the coming decade. Northwest Indiana has benefitted from migration of households and firms from Illinois, but this will prove a trivial benefit against the backdrop of a failed city.

Over the coming year and decade, Northwest Indiana will also experience considerable sectoral adjustment in employment. Over the past generation (18 years), employment in Northwest Indiana has risen only about 1 percent. But, over the same time period, employment in footloose industries (manufacturing, some finance and corporate headquarters) has declined by 22.7 percent, while employment in non-footloose sectors has grown by 7.4 percent.

These stark facts argue against continued investment in efforts to attract firms to the region. Organic, population-based growth will offer an economic future for Northwest Indiana. This forecast reinforces that conclusion.

Finally, no forecast is complete without an assessment of the likely changes to regulatory and tax policy that accompany a new presidency. Mr. Trump has promised widespread regulatory reform, a half trillion-dollar infrastructure plan, a simplification of the income tax system and a reduction in corporate tax rates which are currently the highest in the developed world. All of these potential changes would likely offer significant short term impacts on Gross Domestic Product and employment. Whether Americans are better off from this remains a more difficult question.

impact the Midwestern economy.

The current spike in consumer and business optimism suggests that the tax, infrastructure and regulatory

Northwest Indiana has experienced several decades of growth that is slower than expected in the suburbs of Chicago. This is due primarily to the disproportionate representation of manufacturing employment in the region.

Mr. Trump has also promised extensive changes to the terms of foreign trade agreements, including increased tariffs. This would almost certainly make American consumers worse off, while risking significant counteraction that would profoundly changes appear likely, while the trade restrictions are more hyperbolic. Only time will reveal these clearly.

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

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Rick Dekker

CEO works to empower customers, local students and his community.

BY JILLIAN VAN VOLKERBURGH The vacuum technology industry is not something that the average person thinks about on a daily basis.

Rick Dekker, CEO of Dekker Vacuum Technologies Inc., is the first to agree with that statement. "We receive calls daily about vacuum cleaner repair," laughs Dekker, "but we take it in stride.

"People don't realize that so many aspects of their day-to-day lives are affected by vacuum systems. They are used in 85 percent of manufacturing/service industries and, he says, "pretty much everything that we use, buy and touch."

Dekker Vacuum Technologies was established in 1998 and operates in an 81,000-square-foot facility in Michigan City with 70 employees. Dekker Vacuum Technologies is recognized in the industry as one of the leading suppliers of vacuum equipment.

Vacuums were not Dekker's original career path. "My father was in the vacuum industry, but my initial interest was working with robotics," he says. After graduating from Purdue, Dekker worked at Panasonic before joining his father, Jan Dekker, in the vacuum industry.

"Dekker Vacuum Technologies was originally set up with my dad and I as equal partners with equal equity," says Dekker, "but my dad was firm about my being the energy behind it. At that time, he was more established in the industry than I was, so he was a great support, especially with the technical end.

"With a new business, I had to make a lot of sacrifices to get things off the ground. I had to go without a salary for six months, and that's



VACUUM TECHNOLOGIES They drive "pretty much everything that we use, buy and touch," says Rick Dekker, CEO of Dekker Vacuum Technologies.

never easy, especially with a young family to support. In hindsight, those early days in business were incredibly valuable."

Dekker's father sold his shares of the company in 2004, but still acts as a consultant.

"Over a year ago, I took the role of CEO," Dekker says. "Charlie Mitchell was promoted to president and essentially manages the day-today business. He has been a great complement to me. Having Mitchell as president, allows me to put more of a focus on research and development. I also can be more involved with key sales initiatives or visiting key customers."

Dekker Vacuum Technologies is rooted in empowering customers. "Historically the industry was secretive with their literature, product curves, etc.," Dekker says. "I made a push to get our product information online. The initial argument was that our competitors would have access to all our information, but I said, "They already have it, the customers do not.' Since then, our website has been integral to our company. We just launched a new website earlier this year with expanded information." Dekker is a self-described historical adventurer. "I'm a history buff, so I combine historical research with metal detecting. I metal detect on abandoned farm sites and recover items that would ultimately degrade. People always visualize someone metal detecting on the beach, looking for loose change," he laughs. "What I'm doing is trying to uncover and preserve history."

Dekker is involved in his community and is active on a number of committees and boards. He serves on the Michigan City North End Advocacy Team (MCNEAT). "Through MCNEAT, we brought Art Space to Michigan City and we work on initiatives to get people interested and engaged in moving the city forward," he says. He also looks forward to serving as board chair for the Michigan City Development Corp.

With a vision for the future, Dekker looks to our youth. He is the finance committee chair for La Lumiere School, a private high school in LaPorte. He also sits on the advisory board for the A.K. Smith Career Center in Michigan City. "At the career center, we are focused on getting people ready to enter the workforce. There's a shortage of skilled

"I am hearing a lot of optimism in business. I am looking forward to the future of our area."

-Rick Dekker

workers and we're working hard on correcting that."

Dekker hopes his optimism catches on. "We live in one of the best corridors for industry and an ideal place to locate a facility. I am seeing industry improving and I am hearing a lot of optimism in business. I am looking forward to the future of our area."





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The Little Sisters of Hoboken are shocked to discover that their cook, Sister Julia, Child of God, has accidentally poisoned 52 of the order, leaving them in dire need of funds to pay for the burials. The sisters decide that the best way to raise the money is to put on a variety show. "Nunsense A-Men" is an all-male version of the popular franchise, featuring star turns, tap and ballet, an audience

At the Towle Theater in Hammond.

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ARTS

Things to Do and See

An update on arts and entertainment options across the region.

NORTHWEST INDIANA

BY JOHN CAIN

heatre at the Center invites you to relive the legendary career of Frank Sinatra as four actors share more than 50 of his beloved hits in "My Way: A Musical Tribute to Frank Sinatra." When asked the key to his success, Sinatra replied, "Sing good songs." This tribute is filled with just that! "Fly Me to the Moon," "Chicago," "New York, New York," "The Way You Look Tonight" and "That's Life" are a few of his hits to be showcased in this salute to Ol' Blue Eyes. February 9 through March 19. For more information call 219/836-3255 or visit www. theatreatthecenter.com.

The Northwest Indiana Symphony Orchestra takes a romantic journey around the world with lively and lush musical Valentines in "Dance & Romance" on February 10. The overture to the comic opera "Donna Diana" adds a Spanish flare (by way of Canada) to the classic hijinks of lovers in denial. Travel down the Rhine with Siegfried and Brünnhilde as they hail their light-bringing love. The Middle Eastern flare of the "Gardens of Spain" will be brought to life by popular pianist Yana Reznik. The cheerful and optimistic Bohemian Dvorák 8 will call everyone to the dance. More information is available by calling 219/836-0525 or at www. nisorchestra.org.

nsens

"NUNSENSE A-MEN" An all-male version of the popular franchise arrives at the **Towle Theater in Hammond in February** and March.

quiz, and comic surprises performed by Reverend Mother Regina, a former circus performer; Sister Mary Hubert, the Mistress of Novices, a streetwise nun from Brooklyn; Sister Mary Leo, a novice who is a wannabe ballerina: and the delightfully wacky Sister Mary Amnesia, who lost her memory when a crucifix fell on her head. This international phenomenon runs February 24 through March 12. More details at 219/937-8780 or www. towletheater.org.

Visit the South Shore Arts Regional Arts Calendar at SouthShoreArtsOnline.org for more information on current exhibits, concerts, plays, and other arts events.

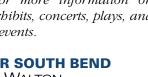
GREATER SOUTH BEND BY JACK WALTON

he competition for the position of the next conductor and artistic director for the South Bend Symphony Orchestra is heating up. Beloved maestro Tsung Yeh has stepped down after a 28-year term in the position, and now five finalists each take a turn leading the orchestra in one of the SBSO's Masterworks

Concerts. The process is off to a promising start, and it's hardly over vet: Contestant Vladimir Kulenovic's turn at the podium comes on March 11, in works by Debussy, Beethoven and Tchaikovsky. Keitaro Harada gets his chance to audition on April 15, directing the SBSO in pieces by Britten, Elgar and Beethoven. Both concerts will be at the Morris Performing Arts Center, 211 N. Main Street in South Bend. Find out more at www.southbendsymphony.com.

Music-from ancient to modernabounds at the University of Notre Dame's DeBartolo Performing Arts Center. The adventurous Third Coast Percussion performs Feb. 4, followed by Cuarteto Casals on Feb. 12 and the Venice Baroque Orchestra on Feb. 19. The Kronos Quartet appears March 25, with special guest Wu Man, who plays a Chinese lute called a pipa. A couple of star opera singers also visit the DPAC for recital engagements: tenor John Mark Ainsley on March 4 and baritone Nathan Gunn on April 9. There's also dance, with Ballet Hispanico in performances May 5-6. The theater event of the season is Lauren Gunderson's "I and You," presented by Notre Dame's Department of Film, Television and Theatre, March 1-5. Get the full DPAC schedule at www. performingarts.nd.edu.

Three big shows are on the horizon at South Bend Civic Theatre. First, the kids' musical version of Roald Dahl's, "James and the Giant Peach," will run March 3-12, part of the Kids4Kids series. Tennessee Williams' Pulitzer Prize-winning, "A Streetcar Named Desire," is next, from March 31-April 9. "Big River," the musical adaptation of Mark Twain's "Huckleberry Finn," is the main SBCT musical feature, and it takes the stage May 5-21. The South Bend Civic Theatre is located at 403 N. Main Street in South Bend. Visit www.sbct.org to learn more.



LEGAL ADVICE

Preventing a Hostile Workplace

It takes a written policy, backed by training and education.

e spend a significant amount of our waking hours at work. For some of us, we live to work. For others, we work to live. In every instance, the workplace is a key part of our lives.

Successful employers know that a workplace that is civil and respectful to its employees is a workplace that will succeed. Productivity should be high; absences and turnover low. Simply stated, it is good business to treat employees fairly.

Unfortunately, not every business succeeds in this 100 percent of the time. A workplace can become hostile or harassing, and this may create legal issues, all of which can be minimized or eliminated.

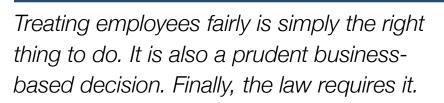
There is a key initial distinction to be made. No workplace can be perfect, and the law does not require perfection. At any point in time, some people may be rude, uncivil or unfriendly. This will occur whenever people come together for any purpose.

The law's definition of "hostile" or "harassing" is different. Generally speaking, harassment becomes unlawful in one of three situations. First, it can exist when having to endure offensive conduct becomes a condition of continued employment. tion charge, testifying, or participating in any way in an investigation, proceeding, or lawsuit.

As noted, one type of actionable hostility or harassment is a "hostile work environment." Hostile environment harassment occurs when sexual or other discriminatory conduct is so severe and pervasive that it unreasonably interferes with an individual's performance; creates an intimidating, threatening or humiliating work environment; or perpetuates a situation that affects the employee's psychological wellbeing.

A hostile work environment, whether based on gender, age, race, national origin or disability, may be created in many ways, including but not limited to, by offensive jokes, slurs, epithets or name calling and physical assaults or threats. As noted above, petty slights, annoyances, and isolated incidents (unless extremely serious) will not rise to the level of illegality.

What is the employer's legal exposure? If the hostile work environment is created by co-workers or third parties (like vendors, customers, visitors), the employer has the duty to immediately and thoroughly investigate any claim and take appropriate action to end the harassment. The



Second, actionable harassment may arise when the conduct is severe or pervasive enough to create a work environment that a reasonable person would consider intimidating, hostile or abusive. Finally, it may exist when an individual is harassed in retaliation for filing a discriminamost appropriate response is determined on a case-by-case basis.

If the hostile work environment is created by a supervisor, the employer's risk increases. Now the employer may be absolutely liable for the supervisor's wrongful acts, unless the employer had in place a report-



ing system which the aggrieved employee failed to follow.

The employer may also be liable for a retaliation claim. An employer can be legally liable if it retaliates against, or permits others to retaliate against, an employee who complains of wrongful harassment or who aids others who do so.

What can the employer do? Starting with senior management, it must continuously express its opposition to harassment in the workplace. A written policy to this effect is a must.

The written policy must provide for a complaint procedure that encourages employees to come forward with complaints without fear of retaliation. When this occurs, each complaint must be thoroughly investigated and appropriate action taken to stop the wrongful acts.

A policy is not enough. The employer must also train and educate supervisors and employees alike as to what constitutes harassment and what must be done if it exists.

Treating employees fairly is simply the right thing to do. It is also a prudent business-based decision. Finally, as manifested in harassment type claims, the law requires it.

James L. Jorgensen is a partner at Hoeppner Wagner & Evans LLP, a law firm with offices in Merrillville and Valparaiso. He practices in the areas of corporate and employment law.

MAKING A DIFFERENCE

Hope and Compassion

Linda Perez leads St. Jude House's work on behalf of domestic violence victims.

BY JERRY DAVICH

Difficult conversations. Linda Perez initiates and facilitates such uncomfortable interactions on a daily basis to make a difference in the Northwest Indiana community. As executive director of St. Jude House, a rescue center for victims of domestic violence, she is not only an expert on familial abuse, she also is a survivor. She uses her dark background to shed light on a subject too often closeted by shame and stigma.

"Despite my trials and bad experiences that have happened, I use my testimony to empower others and to encourage others to do the same," Perez wrote on her Leaders as Heroes nominee response form last fall. In October, she was honored with the coveted award by South Shore Leadership Center. She didn't expect it, thinking some kind of mistake was made.

"When I received the email, I misread it and thought I was getting another email about me being nominated," she says. When she finally realized the award was indeed for her, she also realized that all her hard work, hectic days and sleepless nights had paid off.

"Bringing awareness to the cause, and helping St. Jude House be a well-known resource and place of empowerment for victims of domestic violence has been my main goal," she says. "I feel we are on our way to do more for the community and to shed light on this important topic."

A workplace peer nominated Perez, and a committee of South Shore Leadership Center representatives vetted her and deemed her "Leader in a Not-For-Profit" for 2016.

"Linda was a standout because of the daily dedication and commit-



EMPOWERING OTHERS Linda Perez is executive director of St. Jude House.

ment she brings to her efforts on behalf of abused women and family members," says Harry Vande Velde III, president and CEO of South Shore Leadership Center. "Linda is truly empathetic in her approach to ending domestic violence, counseling those in the cycle of abuse and caring for the entire individual and family members."

St. Jude House, located in Crown Point, offers safe haven for women and their children escaping violent situations. Sometimes they show up with only the clothes they're wearing, blanketed by nothing else but fear and confusion.

"That program continues to grow to meet the immediate needs of those knocking at the door daily because of Linda's leadership," Vande Velde says. "The Leaders as Heroes awards are given to those who work tirelessly, daily, behind the scenes. Linda models this behavior for all who come in contact with her to see and observe."

Perez models her behavior on the teachings of Jesus, often crediting God for her many blessings since being a domestic violence victim. "My faith and trust in God is the most important factor in my life," she says. "God is a master at turning broken pieces into masterpieces."

Perez uses the broad brushstrokes of compassion and empathy to paint a welcoming portrait for victims to the center. "I always keep a positive outlook because I know I am in a position to influence and inspire," she says. "Someone needs our smile, our love and our encouragement. And someone is always watching."

Perez formerly worked as a megachurch executive and in the casino industry, allowing her to watch the human condition from different polarities of viewpoint.

"Establishing relationships and partnerships is very important to me. However, I can't do it all," she says. "With great organizations to partner with, and great leaders to share their knowledge and resources, we can make our communities better."

Since being hired as the center's new executive director in 2014, Perez has used her experiences to empower others in similar situations. In her line of work with high-profile expectations, she believes it is crucial to be a positive influence for women of all ages. "Especially young ladies," she says.

Routinely getting involved in the troubled lives of victims is how she makes a difference. "Domestic violence is not a topic people like to talk about," she says. "In order for me to create awareness and be able to provide our residents the best quality service, I must have difficult conversations."

A Gleam on the Ice

Notre Dame's ice arena aims to inspire young athletes.

BY BEN SMITH

The eye of the beholder begins to gleam, as the beholder steps into this clean, well-lit place. Jeff Jackson has seen it. Mike McNeill, too.

"I don't ask them directly what their thoughts are about the facility, but when they walk through there, their eyes are pretty bright," says Jackson, Notre Dame's men's hockey coach, of that moment when he introduces recruits to the

212,000-square-foot Compton Family Ice Arena.

"[It's great] to see a young hockey player, a young person, a young figure skater, walk up the front steps of our building, see the arena, and then all of a sudden somebody says, 'Yeah, that's the rink you get to play in,'' says McNeill, the Compton's programming and instruction program manager on a promotional video for the facility.

McNeill's is a busy job. The Compton opened in October 2011 as the home of Notre Dame hockey. The "Lefty" Smith Rink seats 5,022 and contains five visitor/auxiliary locker rooms.

The venue also houses an Olympic rink that is 100 feet wide by 200 feet long with 350 bleacher seats and four auxiliary locker rooms. This means it's not only home to Notre Dame hockey, but to intramural hockey, curling and broomball; women's club hockey; youth, high school and adult hockey; and figure skating and public skating.

That makes the Compton not only a bright southern anchor for Notre Dame athletics—it sits south of the Joyce Center and west of the track-



"THEIR EYES ARE PRETTY BRIGHT," Jeff Jackson, Notre Dame's men's hockey coach, says of recruits getting their first look at Compton Family Ice Arena.

and-field complex along Edison Road—but also an outreach from the university to the community. It's a way for Notre Dame to connect with teams from the United States, Canada and Mexico, and with the general public as well.

In the peak winter season, the place resounds with the scrape of blades on ice almost around the clock.

"At the peak of our time, we're 6 a.m. until 1 [o'clock] in the morning with activity on a pretty regular basis throughout the day," says Operations Manager David Gilbert, who figures the Compton accommodates "into the hundreds of thousands" in a given year.

That includes fans and students who jam the place for Notre Dame hockey games; members of the community who drop in for lunchtime skating; children and the physically challenged enrolled in the My Tot & Me, Learn to Skate and Adaptive Skating programs; the curlers on Sunday nights; the adult hockey and Irish Youth Hockey leaguers; and the youth hockey tournaments that begin at 6 a.m. on Saturday mornings and run into Sunday night.

When the Compton opened five years ago, Notre Dame athletic director Jack Swarbrick said the athletic facilities would be a special point of contact. "I hope we win national championships with teams that train here, and I hope we build new programs for our athletes and our students. But the ultimate success of this facility will be if we inspire a young boy or young girl from the community to

shoot higher, if we challenge them to be better people because they spend time on our campus. Then we've realized the potential of athletics at Notre Dame."

Notre Dame and the Compton family, whose contribution made the facility possible, share Swarbrick's aspirations. Kevin Compton and his wife, Gayla, are the parents of a Notre Dame grad—Cameron Compton graduated from Notre Dame in 2010—and are part of the ownership group that owns the San Jose Sharks of the National Hockey League. Until their donation, the plan had been to simply renovate the existing hockey facility in the Joyce Center.

Building the new facility has proven to be an excellent decision. Coach Jackson says, "Not just from a physical perspective, but the actual hockey locker room facilities and training facilities certainly have had a huge impact on any kid that walks through our buildings. I think they're in awe."

The game-night atmosphere alone is enough to induce that.

"When the band is there and the students are there at full throttle, it's a pretty intimidating place for a visiting team," Jackson says.

VIEWPOINT

A Regional Report Card

Many indicators are improving, and some need more attention.



Don Babcock

Hello, Northwest Indiana! I say that with pride as a Northwest Indiana boy who grew up in Highland, where everyone worked in the steel mills or, like my mom, took the South Shore to Chicago for work. Those were the days when most people had fat paychecks, but we were choking on our polluted air, fouling our waterways and poisoning our soils.

Well, those days are long, long gone. The fact is we don't have any more low-skill, high-paying jobs and the future is not going to be in new massive mills with tens of thousands of workers.

Today, the region is higher tech, more efficient and cleaner than ever before. And it's made up of diverse and creative workers with a mix of college degrees, associate's degrees, certifications and specialized training.

Clearly there is no silver bullet when it comes to creating a vibrant, inclusive and sustainable region. But we have some phenomenal assets to build on. The 2016 One Region Indicators Report highlights progress made in key areas in Lake, Porter and LaPorte counties between 2000 and 2014.

People—Growing. Four percent growth is slower than the state and nation. But, with 768,748 residents, we are more diverse and more reflective of the nation's population. An influx of new international residents continues, with 652 people moving into the region in 2014.

Economy—Needs improvement. Average wages rose from \$31,552 to \$44,013, productivity continues to improve, and Gross Regional Product is up to \$33.1 billion. But total jobs declined by a couple percent. We need to plan better and invest more in high-quality industrial parks such as AmeriPlex, Northwind Crossings and Thomas Rose and continue to focus on innovation with organizations such as Ivy Tech's Society of Innovators.

Environment—Improving. The air quality index shows significant improvement. Beach action days during the season were down. Our 45-mile Lake Michigan shoreline has

Days, mentoring and internships.

Health—Needs Improvement. Northwest Indiana tends to be less healthy than the rest of Indiana and the nation. With education and the environment improving, there is hope for better health. NIRPC has completed its Greenways and Blueways 2020 plan. Let's start peddling around on our

Today, the region is higher tech, more efficient and cleaner than ever before. And it's made up of diverse and creative workers.

15 miles that are protected for recreation and future generations. We need to do more to support and promote the beautiful natural resources of the Indiana Dunes National Lakeshore and the Indiana Dunes State Park.

Transportation—Needs improvement. Commuter rail served 3.6 million riders in 2014. It is critical that the region gets behind the game-changing South Shore Westlake Corridor and Double Tracking projects. A focus on linking transit systems to create greater connectivity regionally and to Chicago is imperative. Valpo's ChicaGo Dash and LaPorte County's Transit Triangle are showing real promise.

Education—Improving. Education levels are rising, with more people graduating from high school. In 2014, 36 percent of the region's residents had high school diplomas; 24 percent had some college; 8 percent had associate degrees; 14 percent had bachelor's degrees; and 7 percent had advanced degrees. Improvements in levels of education and workplace skills will continue by strengthening partnerships between business and education through activities such as Ready NWI, Manufacturing 100 miles of bike trails and paddling on our newly restored Grand Calumet River and other blueways. Take a walk in the dunes or on our 15 miles of Lake Michigan shoreline. Sunsets over Chicago are just incredible.

Arts & Culture—Improving. There's a greater and greater focus in this area across the region. Check out the new Artspace Uptown Artists' Lofts in Michigan City. Witness Whiting's lakefront rebirth and Valpo's new downtown ice skating rink.

Our region is being driven by diverse, creative people who invent, produce and distribute the best products in the world. Products such as high-tech jet engine parts at ALCOA, food processing machines at Urschel Labs, MonoSol plastic films, Hoist heavy duty lift trucks, Pratt recycled cardboard and, my favorite, Albanese gummy bears.

We have a lot to be proud of in Northwest Indiana, but there is much work to be done. Let's focus our collective positive energies to create a new and even more exciting Northwest Indiana for all of us!

Don Babcock is NIPSCO's director of economic development.

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