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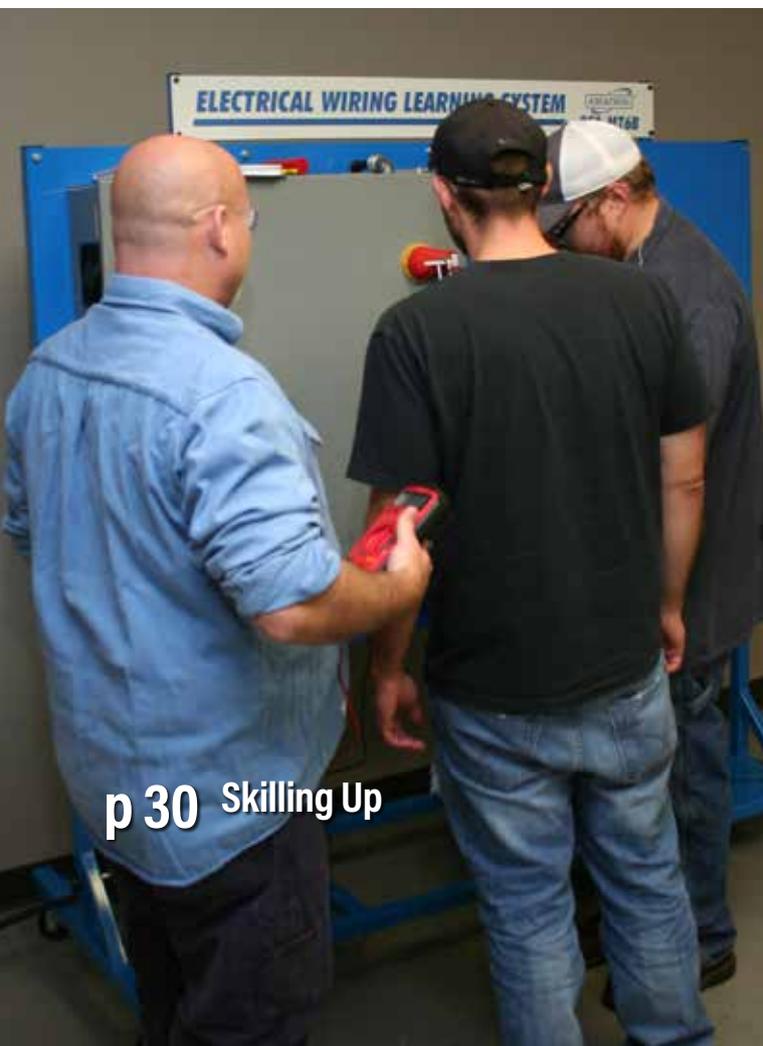


*American Banker Magazine

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Northwest Indiana Business Quarterly

FALL 2017

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Integrative Flavors

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Troy Linker



Northwest Indiana Business Quarterly

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Northwest Indiana Business Quarterly
is owned and Published by
Linker Media Group, Inc.,
Troy Linker, President and CEO.

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Two-year quarterly subscription rate is \$19.95. Single magazine price is \$3.95. Requests for additional magazines will be billed shipping charges. Total circulation: 13,000. Send payment with your name, company address and contact information to: Northwest Indiana Business Quarterly 905 Joliet St. #237, Dyer IN 46311

Innovation Fuels Growth

Look for innovations in your business

We strive to cover innovation in every issue of *Northwest Indiana Business Quarterly*, but our Fall issue is extra special as we profile the creative and talented individuals and teams honored by the Society of Innovators of Northwest Indiana.

The society honors five individuals in this it's thirteenth year. Dr. Chenn Zhou was named a Lamkin Fellow for her long-standing commitment to innovation in U.S. steel manufacturing. Chris Mahlmann and his digital news team help us accentuate the region's positive news. Norm Fischer and his innovative dryer design saved his client ArcelorMittal a great deal of energy and money. Mike Schrage and Centier Bank's focus on local customers have helped them thrive and grow along with their customers. Applying innovative and proven business concepts in a public school setting helps Superintendent Dr. Teresa Eineman and her staff make progress toward their goal of ensuring all learners reach their full potential.

Also honored are three local teams. Lead-based batteries may seem like a mature technology, but thanks to the research and products produced by The Hammond Group, this mature technology is continuing to gain efficiency. Arconic Power and Propulsion's La Porte Engineering team designs and manufactures some aviation's most innovative and complex engine parts. ArcelorMittal's R&D Center in East Chicago is one of the world's leading research facilities, creating and perfecting innovative processes to allow steel to remain competitive with other

materials and find new applications.

We congratulate the honorees for their innovation and willingness to try something new. Inspired by their spirit of innovation, the magazine is planning several new initiatives of our own in 2018. Beginning with our next issue, we are removing quarterly from our name and increasing to six issues per year. In January, we are launching our *Northwest Indiana Business Podcast*. I am excited to start this journey in January, and I hope you will give us a listen.

Since joining the magazine, I have had wonderful conversations with leaders who taught me about their businesses, showed me their facilities, shared their philosophies and taught me about the region's history. We will continue to share these types of stories in print and now in our podcast. These two additional issues and new weekly audio podcast will allow us to share these stories and conversations more frequently, bringing our readers and now listeners even more in-depth and frequent coverage of the region's business community.

Just like the innovators we honor in this issue we don't know if these changes will be a success, but we are excited to try something new. With the support and feedback of readers, and soon listeners' we are confident we will succeed.

Please follow-us on social media or sign-up for our newsletter to learn more about the podcast, the magazine and the other new things we have planned for 2018.

—Troy Linker

Around the Region

Stay current with local people, news and events

MICHELLE SEARER

Banking

Michelle Anderson has been promoted to mortgage loan originator at **First Financial**. Anderson, a graduate of Purdue University, has served as a banking center manager with First Financial for more than 15 years... **Horizon Bank** announced the appointment of **Mark Ritzi** as market president for Porter County. Ritzi has been an employee at Horizon Bank for 17 years in the mortgage division.

Construction

Ozinga recently named Joe Sanders as executive vice president of Indiana, responsible for heading Ozinga's ready-mix operations in Indiana and Michigan. Sanders started at Ozinga in 1996 and replaces Don Rapley, who ran the Indiana region since 1990 and also served on the Indiana Ready Mix Concrete Association.

Education

Northwest Indiana native **Peggy Hinckley** has been appointed as the new emergency manager for the **Gary Community School Corporation** by the Indiana Distressed Unit Appeals Board. Hinckley will lead a team of financial and academic experts in an

effort to balance the district's budget, reduce its more than \$100 million debt burden and make improvements that attract more students. She is a former teacher, school superintendent and author... **Purdue University Northwest** announced that **Richard Rupp**, an experienced associate professor of political science, has been named chief of staff in the office of **Chancellor Thomas L. Keon**. In this role, Rupp will be engaged in the university's strategic planning and engagement, community relations and participating in the day-to-day operations of the university. Rupp has been with Purdue Northwest since 1998 and is the director of PNW's Friday University series of workshops.

Government

City of Hammond Mayor Thomas M. McDermott, Jr. announced a series of staff changes. Philip Taillon has been named chief of staff. Taillon, a graduate of Purdue University Northwest with a bachelor's degree in management, has been with the city for the last nine years as executive director of planning and development. Africa Tarver has been promoted to executive director of planning and development. Tarver is a native of Hammond and graduated from Calumet College of St. Joseph with a bachelor of science

in organization management. She has been employed with the city for the past 16 years in various positions. Mark McLaughlin has been named deputy executive operator of the Water Department. McLaughlin, a native of Hammond, graduated from the University of Colorado with a bachelor's degree in chemistry. He previously was employed with the City of Hammond as director of planning and development. Anne Anderson has been promoted to director of economic development. She received a bachelor's degree from Washington and Lee University in Virginia and has worked for the City of Hammond since 2013. Richard Szany, who has been finance director with the Hammond Port Authority for the past nine years, will also be responsible for Port Authority operations in the absence of the port authority director. Szany, a native of Hammond, earned an MBA and bachelor's degree in business, both from Indiana University Northwest. Matthew Muta has been named deputy district manager of the Hammond Sanitary District. He is a native of Hammond and was in the first graduating class of the College Bound Scholarship Program. Muta graduated with a B.S. in civil (environmental) engineering from Purdue University. Muta has served on the



BANKING Mark Ritzi



CONSTRUCTION Joe Sanders



EDUCATION Peggy Hinckley



EDUCATION Richard Rupp



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	Local Deposits	Local Share	Local Offices
1. Centier Bank	\$2.5B	19.21%	43
2. JPMorgan Chase Bank, National Association	\$2.4B	18.77%	34
3. Horizon Bank, National Association	\$1.08B	7.74%	16
4. Fifth Third Bank	\$956M	7.33%	20
5. 1st Source Bank	\$853M	6.55%	15
6. First Midwest Bank	\$781M	5.99%	17
7. Peoples Bank SB	\$751M	5.76%	16
8. First Merchants Bank	\$728M	5.59%	12
9. First Financial Bank, National Association	\$652M	5.00%	7
10. BMO Harris Bank, National Association	\$569M	4.36%	19

*All data as reported by the Federal Deposit Insurance Corporation as of June 30, 2016.

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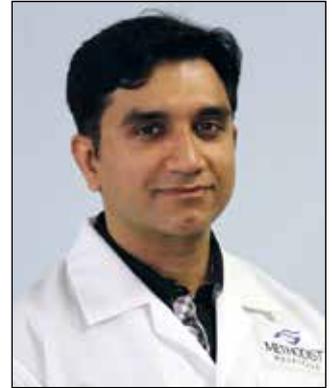
GOVERNMENT Africa Tarver



GOVERNMENT Philip Tallion



HEALTHCARE Janet Retseck



HEALTHCARE Kamran Aslam

Board of Sanitary Commissioners since August 2013. Aileen Ibarra has been hired as administration assistant to the chief of staff in the mayor's office. Ibarra is a Hammond native and holds a B.S. in public affairs, civic leadership with a minor in policy studies and Spanish from the Indiana University School of Public and Environmental Affairs.

Healthcare

Methodist Hospitals announced **Dr. M. Kamran Aslam** has joined

the **Methodist Physician Group Network**. Aslam is a cardiologist specializing in cardiac electrophysiology. He also treats atrial fibrillation and ventricular tachycardia. Aslam's office is at the Southlake Campus in Merrillville...**Porter Physician Group** recently welcomed two new medical oncologists. **Dr. Janet Retseck** and **Dr. Tareq Braik** both specialize in hematology and oncology. Retseck, a Michigan City native, is a graduate of the Ohio State University College of Medicine and has a special

interest in patient-centered care and advances in immunotherapy. Braik earned his medical degree from the University of Baghdad and treats all types of cancers, with a special interest in breast, lung, gastroenterology, and prostate cancers...**Mark Savage** is the new operations director of the Occupational Health Department for **Community Healthcare System**. He's responsible for management of the system's operations in both Lake and Porter counties, supervising a service line that includes clinics in

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HEALTHCARE Mark Savage

East Chicago, Hobart, Munster and Portage as well as onsite services at the BP Refinery in Whiting and U.S. Steel in Gary. Savage received a master's degree from the University of Nebraska-Omaha and an MBA from Western Governor's University.

Insurance

Ben Zimmer of **Anderson Insurance**, a Keystone Insurers Group partner, received the Thoroughbred Award in recognition of outstanding new business production in the



HEALTHCARE Tareq Braik

state of Indiana during calendar year 2016. The award is presented to the top producer in each of Keystone's eleven states ... **Hoosier Insurance Agency** of Schererville recently welcomed **Jeanette Luce** as its newest producing agent. Luce is a life-long Indiana resident who joins the team in Schererville as an independent insurance agent.

Legal

Adam Sedia has joined the litigation team at Hoepfner Wagner &



INSURANCE Ben Zimmer

Evans, practicing in the firm's Merrillville office. Sedia is a graduate of Indiana University and the DePaul University College of Law. He currently serves as president of the Lake County Bar Association.

Non-Profit

Boys & Girls Clubs of Porter County announced new leadership for its South Haven Club. Former Program Director **Jason Kegebein** was promoted to serve as the club's new director. He began his career as a



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LEGAL Adam Sedia

part-time youth development professional for the South Haven Club. In 2011, he left the organization to work for Opportunity Enterprises, returning to the Club in 2014 as the program director. **Amber Zimmer** has been appointed to serve as the South Haven Club's program director. Zimmer is a graduate of IUPUI, with a bachelor's degree in physical education, a major in exercise science and a minor in psychology. She is a certified personal trainer and group exercise instructor, and also is CPR, AED and First Aid certified.

Public Safety

Valparaiso Police Department has promoted officer **Philip Spence** to the rank of patrol lieutenant. Spence is a 23-year veteran of



NON-PROFIT Amber Zimmer

the department. He is a graduate of Olivet Nazarene University, and Northwestern University Crash Reconstruction School and Police Executive Leadership Academy... The **Crown Point Police Department** welcomed new officer **Jayson Villars**.

Real Estate

McColly Real Estate agents and staff recently celebrated their top-producing agents of 2016. Platinum Award winners from Indiana included: Top Producer, **Kelly White**, Portage Willowcreek office; Rookie of the Year, **Jennifer Karban**, Portage Route 6 office; and President's Platinum Team Award for top-producing team, **Lisa Grady Team**, Schererville office.



NON-PROFIT Jason Kegebein



REAL ESTATE Lisa Grady

Methodist Hospitals Completes \$12.1M Renovation of ER and ICU

Methodist Hospitals has completed a \$12.1 million investment at the Northlake Campus in Gary. The project was completed in 14 months ; it includes the renovation of the Emergency Room and an existing Intensive Care Unit to create a Surgical/Trauma ICU to support Northwest Indiana's first "in process" Level III Trauma Center, and the construction of a new ICU. The renovated Northlake Campus Emergency Department features 15 large rooms with improved patient privacy that includes doors instead of curtains, updated nurse call systems, the latest patient telemetry monitoring systems and televisions. Each room also contains nurse work stations so charting and medication scanning can be performed at the patient's bedside. A new centralized station offers emergency nurses and physicians a view of every room and the department's floor layout is designed for the most effective patient flow. Its design enables physicians, surgeons and staff to reduce ER wait times and improve overall efficiency. The renovation also includes a Fast -Track Area where patients with less critical needs are seen and treated quickly. The ICUs feature a new 12-bed ICU and a renovated 6-bed ICU, for a total of 18 private, spacious rooms that accommodate the latest technologies. The general contractor was Skanska USA building, architect was Stantec Architect (formerly VOA Associates Incorporated) and the project manager was Adams Management Services Corporation.

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Methodist Hospitals Northlake Receives Level III Trauma Center Designation

Methodist Hospital's Northlake Campus in Gary has been verified as a Level III Trauma Center by the Verification Review Committee (VRC), an ad hoc committee of the Committee on Trauma (COT) of the American College of Surgeons (ACS). This achievement recognizes the trauma center's dedication to providing optimal care for injured patients. Established by the American College of Surgeons in 1987, the COT's Consultation/Verification Program for Hospitals promotes the development of trauma centers in which participants provide not only the hospital resources necessary for trauma care, but also the entire spectrum of care to address the needs of all injured patients. This spectrum encompasses the pre-hospital phase through the rehabilitation process. The program provides confirmation that a trauma center has demonstrated its commitment to providing the highest quality trauma care for all injured patients.

Founding Families Win Bid to Buy Back Strack & Van Til

Members of its founding families successfully bid on 20 Strack & Van Til supermarkets in a bankruptcy auction. Strack & Van Til President and CEO Jeff Strack, the Strack family, the Van Til family and others joined forces to buy the stores, owned by the bankrupt grocery cooperative Central Grocers. Chicago-area retailer Jewel-Osco, owned by Albertsons Cos., had entered a \$100 million bid for 19 stores but was outbid for an undisclosed amount. The deal includes 17 Strack & Van Til stores in Northwest Indiana, two Town & Country Markets; an Ultra Foods store; a central bakery in Valparaiso; and the corporate headquarters in Highland.

Visclosky Announces Grant Award for Michigan City Fire Department

Congressman Visclosky announced the Federal Emergency Management

Agency (FEMA) has awarded a grant for the Michigan City Fire Department under the Staffing for Adequate Fire and Emergency Response (SAFER) program in the amount of \$718,468. This grant award will provide the Michigan City Fire Department with the ability to hire six additional firefighters. In general, the SAFER program is designed to strengthen the nation's ability to respond to fire and fire-related hazards and improve the nation's overall level of preparedness.

Chester Inc. Celebrates 70th Year and Induction into Chief Buildings Hall of Fame

Chester, Inc is celebrating its 70th year in business. In addition, Steel Guru Chief Builders (a division of Chief Industries) announced the induction of Chester Inc., and its **CEO Pete Peuquet** into the Chief Builders Hall of Fame. Overall sales and constant commitment to partnership are the cornerstone of Chester's longevity. Chester Inc., based in Valparaiso, is structured into three primary divisions: Architectural and Construction; Information Technologies; and Agricultural Systems.

Orville Redenbacher and Charles Bowman established Chester, Inc. in 1947, after purchasing the George F. Chester & Sons Seed company. At that time, Bowman was manager of the Purdue Ag Alumni Seed Improvement Association, Lafayette, and was formerly manager of the Indiana Crop Improvement Association Seed Certification Service. Redenbacher was manager of Princeton Farms, in Princeton, Ind., a large farm operation which, among other major projects, produced hybrid seed corn, certified seeds and commercial popping corn.

City of Hammond Breaks Ground For New Sportsplex and Community Center

Hammond city officials, along with representatives for architectural, construction and engineering companies, broke ground for a new, state-of-the-art sports complex and community center. It will be located



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at the former Woodmar Mall site at the corner of 165th and Indianapolis Boulevard. The 135,000 square-foot complex will feature 6 basketball courts, 12 volleyball courts, 2 regulation-sized indoor soccer fields, 6 indoor batting cages and an upper level track for running and walking, as well as for observation of sporting events taking place on the lower level. The facility also will offer a community room to host city events, a concession area, general offices, restrooms and changing rooms. Mayor Thomas McDermott stressed that the project is on a fast track, and is expected to be completely finished, operational and open to the public within the next 12 months. Construction for the new sports complex is being done by Madison Construction Co., of Orland Park, Ill. American Structurepoint is the architect and is also responsible for the project's interior design, structural engineering, and civil engineering services. IMEG Engineering of Rock Island, Ill. is performing the mechanical, electrical, and plumbing engineering services.

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Sand Creek Country Club Recognized for Environmental Distinction

Sand Creek Country Club has retained its designation as a "Certified Audubon Cooperative Sanctuary" through the Audubon Cooperative Sanctuary Program for Golf Courses, an Audubon International program. Participation is designed to help course personnel plan, organize, implement, and document a comprehensive environmental management program and receive recognition for their efforts. To reach certification, a course must demonstrate a high degree of environmental quality in a number of areas including: environmental planning, wildlife and habitat management, outreach and education, chemical use reduction and safety, water conservation, and water quality management. Sand Creek Country Club is one of 6 courses in Indiana and 910 courses in the world to hold the honor.

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Northwest Indiana Innovators

Innovation is invention on steroids and a catalyst for growth



JERRY DAVICH

The earliest innovators didn't get heralded for their revolutionary ideas. They got persecuted and punished for revealing their genius.

Look no further than legendary astronomer Galileo Galilei, who was convicted in 1633 for attempting to prove that the earth revolves around the sun. He was found guilty of heresy, sentenced to house arrest, and his groundbreaking work was condemned.

The word “innovation” was once hurled as an expletive, not enshrouded with reverence. A transformation began during the Industrial Revolution, when “innovation” began marching in progressive lockstep with “industry” and “science.”

Today, think of innovation as an invention on steroids, the act of introducing something new to solve old problems, and a catalyst for economic growth.

“Such innovations help our region be more competitive,” says John Davies, managing director of the Society of Innovators of Northwest Indiana.

Now in its 13th year, the Society recognizes and celebrates this ageless spirit of innovation in our seven-county region. Through a project of the Gerald I. Lamkin Innovation and Entrepreneurship Center of Ivy Tech Community College, more than 1,600 innovative pioneers have been heralded.

“This is one of the most exciting times in our history as we enter a second decade,” says Davies, whose coveted Society was launched in 2005.

This year, the Society’s panel of judges selected five individual fellows and two team awards: the Chanute Prize for Team Innovation and the Accelerating Greatness Award, awarded to co-awardees. These recipients were inducted into the Society – and publicly heralded – during an Oct. 26 ceremony at the Horseshoe Casino in Hammond.

“They are to be inducted at what we call the Nobel Evening for Northwest Indiana,” Davies says.

Here is a glimpse of the awardees, their genius contributions, and how they revolve around the lode-star of innovation.

FELLOWS

Gerald I. Lamkin Fellow for Innovation & Service - Dr. Chenn Q. Zhou, Purdue University Northwest

Chenn Q. Zhou is founding



Gerald I. Lamkin Fellow for Innovation & Service - Dr. Chenn Q. Zhou, director of the Steel Manufacturing Simulation and Visualization Consortium at Purdue University Northwest

director of the Steel Manufacturing Simulation and Visualization Consortium based at Purdue University Northwest. Named a Society Fellow in 2005, and a recipient of the Chanute Prize in 2012, Zhou organized a steel consortium to advance the beleaguered steel industry by focusing on new technologies, including simulation and visualization.

“I was, of course, honored to receive the recognition...because it acknowledges the importance of the work we do and its contributions to industry and education,”

says Zhou, who shared the recognition with her staff, students, colleagues and partners.

Knowing that sustainability and competitiveness of U.S. steel manufacturing are at risk, she invited steelmakers from across the country to develop a partnership, earning a \$480,000 grant to do so.

“I have great passion for my work and am so appreciative that my passion has been acknowledged by this award, which is especially significant for its prestige in Northwest Indiana,” Zhou says.

Chris Mahlmann, founder and publisher of Ideas in Motion Media

Good news is too often an oxymoron in the media industry. However, not for Chris Mahlmann's Ideas in Motion Media, which began over his garage in Valparaiso. His novel business model features only positive news in Porter, Lake and La Porte Counties. His online publications – ValpoLife, PortageLife, LaPorteCountyLife, NWIndianaLife – reflect the uplifting actions and affirmative messages of thousands of the region's residents.

"You can't tell me that you don't read a story that is affirming and not feel better about it," says Mahlmann, who stresses the importance of creativity to his staff of 20 employees. "I always assume new and different is the way to go. Whatever we achieved yesterday is the starting point for today."

The former president of a financial markets company received news of his Society fellowship with a sense of pride, surprise and appreciation.

"I'm excited to have our team earn



Chris Mahlmann, founder and publisher of Ideas in Motion Media which publishes ValpoLife, PortageLife, LaPorteCountyLife, NWIndianaLife began over his garage in Valparaiso.

an award that validates the ridiculous amount of work it took to get here," he says. "I'm surprised considering the kinds of people the association has recognized for this award. And proud that collectively we could prove all the skeptics wrong and

make good news work.

"Being recognized as a fellow is a sign that we had the resilience and creativity to battle all the obstacles that new ideas face, as well as the hundreds of mistakes made along the way," Mahlmann adds.

2017 Best of Northwest Indiana Business



MTA is proud to accept this award, making it the 11th year MTA has been recognized in Northwest Indiana. Thank you to *Northwest Indiana Business Quarterly* and its readers.

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For 38 years, Norm Fischer toiled as a problem solver in his industry, culminating with the patented invention of an energy-efficient compressed air desiccant dryer. Think of it as a high-tech new way to remove humidity and contaminants from the air, a necessity for industrial manufacturing.

A desiccant air dryer is an industrial piece of equipment that accomplishes this process by sending air through a dryer made up of tanks filled with desiccant, a substance that absorbs moisture (similar to the little packets packed with new cameras.)

His firm designed, built and installed three large dryers for ArcelorMittal, with energy savings in excess of 7 million kilowatts annually, the equivalent savings of \$500,000.

“Meeting a specific goal with customers, recognizing the goal was met successfully has always been



Norm Fischer chief engineer of The Fischer Group. Norm designed a new high-tech way to remove humidity and contaminants from the air, a necessity for industrial manufacturing.

recognition enough for me,” says Fischer, chief engineer of The Fischer Group in Crown Point. “Now, the fact that recognition has come from others is extremely rewarding and new to me. It gives me a great boost

of encouragement to continue to press on with other projects I have been working on.”

“I was astonished,” he says regarding news of his fellowship. “I am truly humbled.”

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The advertisement features a dark green background with a pattern of small, light-colored spheres. The text is arranged in a circular pattern around the central logo. The logo itself is a white rectangle with a double border containing the name "McShane's" in a large, bold, black serif font. Below the logo, the website and phone number are displayed in a bold, yellow sans-serif font.



Mike Schrage, president and CEO, Centier Bank.
"Creativity and entrepreneurship go together.
An entrepreneur wants to invent something
different and find a new way of doing things."



Superintendent Dr. Teresa Eineman and her team at Crown Point Community Schools. By implementing a continuous improvement model and applying proven business practices Crown Point is now among the elite performing districts in Indiana and the nation.

Mike Schrage, president and CEO, Centier Bank

Michael Schrage underwent two transformative changes in his life—first, the financial crisis of the 1980s and second, a personal health crisis in the 1990s. Both life-changing challenges would prompt him to change how banking was done in his company.

The chairman, president and CEO of Centier Bank, based in Merrillville, transformed a small, family-owned bank into the largest bank of deposit in Northwest Indiana, and Indiana’s largest private bank. The bank is 122 years old, with nearly 900 employees, and still “Not for Sale,” its popular marketing slogan.

“To me, doing banking differently was my way of innovation,” he says. “It was adapting a banking style to a future environment, taking the ma and pa shop—the wonderful bank of more than a century ago—and catapulting it into the 21st century.”

Schrage belies banking stereotypes by investing in creativity to reap financial

dividends.

“Creativity and entrepreneurship go together,” he says. “An entrepreneur wants to invent something different and find a new way of doing things.”

Schrage was taken aback by the Society’s honor, thinking that it was more for the “Edisons and Franklins of the world.” He later realized that making Centier the “uncola” of the banking industry was significant enough for inclusion.

“Innovators do things not for awards but rather their personal passion. Mine is preserving the independent family-owned private bank for generations to come.”

Dr. Teresa Eineman, Superintendent, Crown Point Community Schools

Teresa Eineman led a systems-based, hands-on approach to turn around a stagnant school district over the course of 12 years. This innovation was inspired by the book *Good to Great* by Jim Collins, which led to more accountability, enhanced performance and new ideas from her team of principals and staff.

“I showed them that greatness is a choice, and we could be the best for our kids, and they did it,” she says.

By implementing a continuous improvement model and applying proven business practices, Eineman’s leadership put Crown Point among elite performing districts in Indiana and the nation.

“Money does not buy me happiness but big hairy audacious goals as catalytic mechanisms do inspire my smiles,” she says.

In regard to her induction into the Society, Eineman described her reaction as “shock and awe” when she first received the call.

“I instantly felt much richer, professionally and personally, being rigorously vetted and then selected for this prestigious award,” she says. “An outside, Leonardo da Vinci type organization understood me. Wow.”

This recognition “authenticates transformative change through innovation and grit,” she says. “It ensure all learners – and I mean all – will reach their full potential.”

TEAM AWARDS

Chanute Prize for Team Innovation - The Hammond Group, Inc.

Every day, lithium-ion batteries from cell phones, laptops and hybrid vehicles go into landfills after they're empty, unlike lead batteries, which get recycled, potentially without limit.

"The battery in your car really has an infinite life, and no other consumer product can make that claim," says Terry Murphy, president and CEO of the Hammond Group, Inc. "This award helps the public understand that advantage."

Murphy and his team completed its state-of-the-art Lead Acid Battery Laboratory in 2015, created to work with the industry to improve battery charge acceptance, or "rechargeability," in order to meet the ever-increasing demands from automobile manufacturers and renewable energy markets.

"We all know that lead was once ubiquitous...but today it is highly regulated, rightly so, for essentially one application, energy



Tom Wojcinski, Dan Gargula, Anne Hoover, Maureen Murphy and Terry Murphy in the R&D Lab at The Hammon Group.

storage," Murphy says. "We see this award as a huge affirmation that lead batteries have a role to play in helping reduce society's carbon footprint, from both the transportation and electricity generation. It allows a discussion that affirms that lead batteries

are unique in their sustainability."

Nominated by the City of Hammond, the announcement of earning the Society's Chanute Prize stunned Murphy, even though his firm earlier received the Battery Council International's inaugural

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Leonardo da Vinci

*Portrayed by Richard Marrell, Founder, RLM Tissue Bank Prosthetics;
a 2005 – 2006 Fellow, and the 2016 – 2017 Chair of The Society of Innovators of NWI*

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Ivy Tech Community College and the Gerald I. Lamkin Innovation & Entrepreneurship Center for Excellence join with our Principal Partners to congratulate the Class of 2017 – 2018 Members, Fellows, Leonardo da Vinci Accelerating Greatness, and Chanute Prize Recipients in The Society of Innovators of Northwest Indiana.



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Arconic Power and Propulsion, La Porte Engineering Team—Back Row (L to R): Ryan Garwood, Bob Gifford, Chris Kraynak, Josh Smith, Nancy Bailey, and David Miller **Front Row (L to R):** Mike Pillow, Byron Marben, Ethan Ramey, and Kelly Hague **Not Pictured:** Andy Sickinger, Shane Wright, Jody Warner, and Nathan Rarick

global innovation award for its advanced chemistry breakthroughs and industry commitment.

“One of our key characteristics is our global reach, so it was somewhat poetic when I got the news,” he says. “I was 13 hours ahead in Kuala Lumpur supporting our team in Asia. Hammond Group, Inc. is like every other nominee—we pursue an ever-evolving notion of what we’re meant to become.”

Leonardo da Vinci Accelerating Greatness Award for Team Innovation – Arconic Power and Propulsion, La Porte Engineering Team

The Arconic Power and Propulsion’s La Porte Engineering Team pioneered the manufacturing process for a first-of-its-kind, single-piece casting for Pratt & Whitney’s next generation Pure Power-gear Turbo Fan jet engine. The firm’s La Porte facility is the only place in the world producing this

highly complex, mid-turbine frame casting. “People around the world fly on airplanes made with aero-engine components we produce right here in La Porte,” says Chris Kraynak, director of structural operations.

The innovative casting is nicknamed “the cornerstone” because its implementation laid the foundation for a \$100 million plant expansion. This also captures the growing demand for advanced jet engine components while creating more than 300 advanced manufacturing jobs.

“This award is a fantastic honor for our team because it validates the innovative aerospace work we do behind the scenes every day,” Kraynak says. “We owe a tremendous thank you to Pratt & Whitney for pushing the boundaries of aircraft engine design and for turning to us as a trusted partner to help them do it.

“You might have a dozen misses before you hit on the idea that works. But creativity really sparks when you combine diverse experiences and capabilities. Every member of our team owned pieces of this innovation, as did our customer.”

Leonardo da Vinci Accelerating Greatness Award for Team Innovation - ArcelorMittal R&D Center

Creating a first-of-its-kind accelerating cooling technology is not something that a layman would associate with steel mills, but this is what happened with ArcelorMittal’s global research and development center in East Chicago. Partnering with its sister R&D centers in France, the company created a product called ACctec for steel plate products in this country.

“Being recognized with this award is particularly special, given that members of the Society of Innovators were not stakeholders in our project,” says Charles Romberger, senior principal scientist. “Yet it independently recognized our team’s efforts as innovative, warranting this award.”

The team’s patent-pending application is capable of extremely high cooling rates on thick-plate products, providing less variable mechanical properties and improved flatness. This technology was designed, implemented and commissioned at the Burns Harbor plant’s 160-inch plate mill.

“I was surprised, grateful and humbled by the selection of our ACctec team,” Romberger says.

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Region Casino Gaming

Not just gambling, but dining, shopping and entertainment too



Majestic Star recently opened its new Majestic Chop House, part of non-gaming expansions it hopes will boost attendance.

ANNIE ROPEIK

Next year, Indiana casinos will see big changes in their state taxes that will help them keep more money for each person that walks onto the casino floor. This could let regional gaming do more outside the gaming realm—bringing customers in not just to gamble, but to dine, shop and be entertained.

The regulatory change is just another

incentive to diversify in an increasingly competitive market, where casinos aren't waiting around to try and make themselves stand out as more than just places to gamble.

Horseshoe Hammond general manager Dan Nita says his was “very much a casino-centric facility” when it opened 22 years ago, with “very modest additional amenities.”

“Over the years, we’ve put a lot of

additional emphasis on the other attractions, so it’s not just a place for slot machines and table games,” he says.

Nita says the Caesars Entertainment-owned casino is now the top-earning in the state, in addition to being home to a 2,500-seat theatre, waterfront restaurants and more.

“The casino is always going to be the center point of what we offer, but we

have other amenities to help complement that,” he says.

Balancing The Books

Those non-gaming expansions could get more lucrative when the state’s new tax structure for casinos takes effect in 2018. This will involve raising the wagering tax, and doing away with the state’s old admissions tax—a \$3-per-head levy on people going through casino turnstiles.

Industry analyst Ed Feigenbaum, who tracks casino revenues and trends in Indiana Gaming Insight, says over the years some facilities—including the Horseshoe—have made or had the space onboard their casinos for their non-gaming attractions.

“But others have really put their big signature restaurants, bars, entertainment venues, spas, stuff like that outside the turnstile,” Feigenbaum says. “It costs [the casinos] a lot of money to facilitate that, because they’re paying three bucks a person every time they go back and forth.”

He points to the land-based Tropicana casino in Evansville, which is surrounded by non-gaming options outside its turnstiles. He said the new tax will let all of Indiana’s casinos develop more freely and give back more, long-term, to their home communities.

“You want people to be able to freely come and go and avail themselves of the other ancillary entertainment options that they’ve got,” Feigenbaum says. “You want to be able to let them have a little more space on the gaming floor just for the games.”

The state is also doing away with casinos’ long-reviled “add-back tax,” which kept them from writing off their already-paid wagering taxes. Feigenbaum says casinos saw this as being “double-taxed.”

“The state’s trying to come up with a way to effectively partner with the gaming properties, understanding that the environment’s changed and they need a little more money to market their services,” Feigenbaum says.

Reinvesting In Properties

Majestic Star spokesman Steve Platcow agrees that the reforms



Horseshoe Hammond general manager Dan Nita says his was “very much a casino-centric facility” when it opened. “Over the years, we’ve put a lot of additional emphasis on the other attractions, so it’s not just a place for slot machines and table games.”

give them more flexibility.

“Since there will no longer be a per-head admissions tax,” he says, “this gives us a lot more freedom to market our great non-gaming amenities.” Those amenities include a new chop house and grill and a renovated buffet.

Blue Chip in Michigan City has added a new hotel tower, events center, spa and restaurants outside the casino in the past decade. Spokesman David Strow of the casino’s parent company, Boyd Gaming, says this increased their number of visitors coming and going, which increased their taxes. The tax reforms will help stabilize their finances, he says.

“And in the long term, we think it will encourage other Indiana casino operators to continue re-investing in their properties,” Strow says. “We operate in an extremely competitive regional gaming market, so anything Indiana can do to encourage reinvestment will help ensure our future success.”

Ameristar in Gary has also looked for new ways to bring in guests, according to Matt Schuffert, vice president and general manager. This has included hotel renovations, new dining options and special events, like meet and greets with athletes. Schuffert says the new regulatory structure expands possibilities.

“The new casino tax structure allows

us greater flexibility as an operator to ensure that we can focus on the assets that will create the most excitement and add the greatest value to our guests’ experiences,” he says.

Capture Rate

Dan Nita, at Horseshoe, says they’re not expecting a huge revenue boost from the reforms. But it might allow them to pay extra for higher-profile performers in their theater, which is inside the casino and, therefore, age-restricted.

Along with its higher-end restaurants, Horseshoe recently opened a new array of food outlets, called the Eatery, on its casino floor. Nita says it’s gotten more people to both gamble and eat at the casino.

“This property, across our enterprise, was pretty low in terms of that capture rate,” he said. “The opening of the Eatery has really increased the number of guests that dine with us.”

Bill Hanna, CEO of the Northwest Indiana Regional Development Authority, says the casinos’ diversification is similar to what the region’s manufacturing-heavy communities are pursuing. Those communities also can no longer rely on consistency in the gaming industry to fund their governments, he notes.

“You just can’t put all your eggs in one



Four Winds in South Bend is set to open early in 2018 and will include five restaurants, three bars and a retail outlet.



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basket, no matter what that basket is and what it's made of—whether it's steel or it's platinum," Hanna says. "It's never going to be big enough to hold all the requirements that you have for your community."

New Player at the Table

The Pokagon Band of Potawatomi Indians is set to open its fourth Four Winds casino next year in South Bend. The tribe already runs three casinos in Michigan.

Construction in South Bend began in late 2016, after the federal government agreed to take land into trust for the tribe to use for services and economic development. And the federal land-trust structure means state tax laws don't apply.

Spokeswoman Jill Klinedinst says Four Winds in South Bend will compete on its own merits. The new casino is set to open early in 2018 and will include five restaurants, three bars and a retail outlet.

"Our guests choose to come to Four Winds because they know they will experience exceptional dining and entertainment along with gaming," she says. "We stay focused on our guests and properties by always introducing new games, dining experiences and entertainment to meet the desires and expectations of our guests."

"We can't speak to other properties, but we do know our business model works," she says.

Others in Indiana's market are watching closely to see what Four Winds brings to the table. No matter what, Dan Nita says it will be a game-changer.

"This is a two-plus billion-dollar gaming market here. It's chopped up amongst all the competitors," says Nita. "So anytime a new competitor comes on board, the question becomes, is that going to drive incremental trips from people in the region, or is it going to just shift chips around?"

Supply and demand, he says, is always a tricky balance in Indiana's casino industry.

"We're getting to that point in this region," Nita says. "So the addition of a new competitor, potentially, just pulls

share from the existing operators."

Carving Out a Niche

Four Winds is only the latest shift to affect Northwest Indiana's gaming industry.

Feigenbaum says more types of casinos across Indiana, along with other gaming options—charitable gaming, pull tabs at bars and the Hoosier Lottery—have put more strain on the

original casinos along Lake Michigan.

"They are no longer this kind of oligopoly that they were back when they were created," he says.

That means casinos are having to hone in on the types of players they want to attract—and how best to attract them.

"You pick out your niche," Feigenbaum says, "and you do a good job of catering to that niche."

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Skilling Up

Manufacturers, educators and community partnering to train workers



Allison Bertl, Nathan Origer, Thomas Box, Chad Huber and Andrew Pesaresi stand in front of an electrical wiring training system in the training room at Winamac Coil Spring.

LAURIE WINK

Many Northwest Indiana manufacturers are facing a dilemma: not enough skilled workers to operate the sophisticated equipment on

today's factory floors.

Training is the answer. But manufacturers are busy turning out products to service their customers. They don't have the time or ability to develop full-scale training

programs, especially those that involve only a few workers at a time.

To meet the need for more training, the Indiana Department of Workforce Development launched the Skill UP grants program a year

and a half ago. This initiative brings together workforce, education and industry professionals to come up with targeted strategies for meeting current workplace demands.

Manufacturing Key Engine of Indiana Economy

That's paramount in a region where manufacturing is expected to continue being the key economic engine, according to Allison Bertl, Regional WorkOne Business Services Manager at the Center of Workforce Development (CWI) in Valparaiso. The manufacturing industry contributed more than \$12 billion, or about one third, of the region's Gross Regional Product in 2013.

Bertl says about 60 percent of jobs in the region are in manufacturing, and they're relatively high paying, with median earnings of about \$18 an hour. Many of the jobs are in high-demand occupational areas that require specialized certifications in addition to a high school diploma.

Skill UP is making a difference for Northwest Indiana manufacturers by "upskilling" existing workers and those who are unemployed. Bertl says, "Northwest Indiana has a need to replace those who are retiring as well as to fill new positions in manufacturing that are coming into the region. We're focusing on under-skilled or unemployed workers."

Employers Pinpoint Skill Shortages

The CWI facilitated several strategy sessions with industry partners in the region to pinpoint workforce training priorities. Through these strategy sessions, employers came up with three primary areas where the skill shortages were most prevalent. Following that, targeted strategies were developed and implemented to address these challenges.

"The most unique thing is it's a great example of workforce, educators and industry coming together



William Kennedy, Tim Garlack and James Peterson perform wiring tests during an 18-week course designed and developed by Ivy Tech educators.

to address skills shortages of our workforce and develop solutions," Bertl says.

The three core areas forming the foundation of the Skill UP program are: production, machining and industrial maintenance. Most of the training has taken place at Ivy

employee on the job.

By going through WorkOne Northwest to find the right employee, T&B Tube was spared the time required to go through stacks of resumes and the cost of drug screens and background checks for employees who often don't pan out.

"Northwest Indiana has a need to replace those who are retiring as well as to fill new positions in manufacturing that are coming into the region. We're focusing on under skilled or unemployed workers." —Allison Bertl

Tech campuses across the region. Kathy Neary, Ivy Tech Workforce Alignment Consultant, collaborates with manufacturers to train workers in credit and noncredit programs.

A certified production technician program is offered for those coming into the workforce without desired skills, Neary says. "It gives them the basis for jobs in manufacturing."

T&B Tube Co. in Gary hired a graduate of the certified technician program a year ago and is happy with the results, according to Kevin Barker, operations manager, and Rachel Trotman, human resources generalist. The company also used grant funding from WorkOne Northwest to train the new

T&B Tube is a family owned and operated company that has supplied cut-to-length steel tubing for more than 30 years. The mill recently relocated from South Holland in Illinois to Gary when the state of Indiana, the City of Gary and MIPSICO offered incentives to make the move. The company was looking for a larger space to expand operations and add jobs. Troutman notes that, before the move, most employees were already Indiana residents, including company president Jack Jones.

Barker says the career prospects at T&B Tube are good. Workers make an average wage of about \$15 an hour and receive a generous benefits package plus opportunities

for advancement and tuition reimbursement. He's working with Neary of Ivy Tech and Bertl of WorkOne Northwest to bring together several companies in Gary and the surrounding area that need to train industrial maintenance workers. He says it's one of the hardest positions to fill right now because it requires specialized skills to operate sophisticated electronic equipment.

New Skills in Demand

CVI's Bertl says a shift has taken place in skill sets of industrial maintenance technicians, who formerly had skills in either mechanical or electrical systems. "They're much more valuable to employers if they have a wider set of skills that include both mechanical and electrical systems."

A collective approach to training

was modeled in a pilot program recently completed in Pulaski County. Five manufacturers came together to train a total of seven employees through an 18-week course designed and developed by Ivy Tech educators. Training space was offered in kind at the Winamac Coil Spring plant.

Neary says, "What's unique is it's very skills heavy training. There are some lectures but a lot of the work was (done) in a lab."

The Pulaski County program was designed to meet newly released industry recognized credentials from the National Institute of Metalworking Skills (NIMS) in the area of industrial maintenance.

"These credentials are designed to ensure participants have the necessary skills to be proficient on the job," Bertl says. "Our Ivy Tech partners were instrumental in working to ensure our region could be one of the first in the state to offer these newly released credentials."

Nathan Origer, executive director of the Pulaski County Economic Development Corp., was a key player in bringing industrial maintenance training to the area. Origer says the area is sparsely populated and, at the same time, is a hub for manufacturers ranging in size from Braun Ability, with more than 1,000 employees, to smaller shops with a half dozen employees.

"Manufacturing has always been a core part of our economy," says Origer, noting that the once predominantly agricultural area has generated a workforce with solid mechanical skills. "Relative to the rest of the region, Pulaski County has a low unemployment rate and is in need of skilled employees to fill existing jobs."

Origer says workforce development programs are driven by employer needs. "We're taking a long-haul view in trying to build a talent pipeline in the area," Origer says.

Chad Huber, vice president and operations manager at Winamac Coil Spring, is responsible for hiring

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Five manufacturers and Ivy Tech collaborated on a pilot program to train employees onsite in training space at the Winamac Coil Spring plant in Pulaski County.

and training employees. “What we see happening is we have a pretty loyal workforce. A lot of people have been with company 30 to 40 years and will be retiring. The younger generation has less hands-on skills.”

Huber says the concentrated training program was made possible through a partnership of small manufacturers with similar needs. “It’s been fun working with the member companies. All of us are starting to see the need to pull young people into manufacturing.”

Winamac Coil Spring has already seen a return on investment in terms of increased capabilities of the employee it put through the training. Huber says the employee has demonstrated the ability to apply what he’s learned in real world situations.

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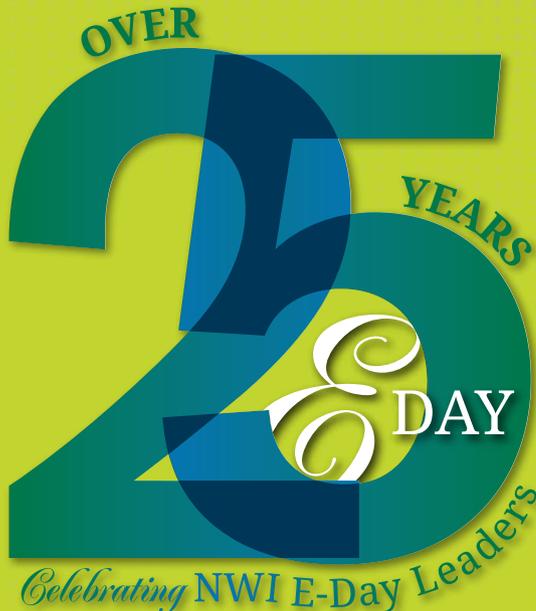
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owned and operated company founded in 1948 by Huber's grandfather. It has grown into a major spring supplier for customers worldwide, with its products in everything from race cars to refrigerators. Its major clients are in farm equipment, sport utility and recreational machine manufacturers.

Danielle Dacanay, human resources manager at the GAF manufacturing plant in Michigan City, says the industrial maintenance training program is a good fit with the company's belief in investing in employee development. Founded in 1886, GAF has become North America's largest manufacturer of commercial and residential roofing.

"One of the values at GAF is people," Dacanay says. "Our net goal is to continue to prepare people with opportunities to grow within the company."

"Training allows people to grow into higher-level operator positions. It sets them up with higher skill capabilities to fit into roles that require leadership, trouble shooting and decision making."

According to Dacanay, GAF has traditionally separated the jobs of mechanical and electrical maintenance but is seeing the industry shift into having one employee with the skills to do both.

Manufacturing industry jobs are projected to become increasingly concentrated in Northwest Indiana compared to the rest of the country, according to Bertl. With the increase in manufacturing occupations in the region and the ongoing evolution of manufacturing technologies, coordinated approaches to training such as Skill UP will continue to be necessary, Bertl says.

"At a time like this, when unemployment is low and job demand remains high, it's critical that we continue to align and deploy strategies and resources collaboratively across the region in an effort to respond to and prepare for our industry demand."



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Proper insurance coverage is an essential component of the entrepreneurial process.

“Your insurance agent is just as important as your attorney and accountant,” says Larry Meyers, managing partner of property casualty, Meyers Glaros Group, which has offices in Schererville and Valparaiso. “All provide professional advice to help protect you and your business assets.”

The Basics

In general, most businesses will need property, commercial general liability, workers’ compensation and business automobile components to their policies. No matter the type of business, an owner has property that needs to be protected, which includes everything from office space to tools of that particular trade.

“Even though there are diverse businesses out there, they all have property to protect against loss,”

Meyers says. “From professionals, such as doctors and lawyers, to restaurants to contractors, they have office furniture, inventory or equipment that needs to be protected against fire, theft or whatever.”

Entrepreneurs also need to have liability insurance across all businesses, according to Mark Bates, president of Pinnacle Insurance Group of Indiana in Crown Point.

“For instance, an engineering firm will need professional liability for any



Larry Meyers reviews documents with Robert Stout. “Even though there are diverse businesses out there, they all have property to protect against loss,” says Meyers

errors or omissions related to their professional services,” says Bates.

Meyers adds that all business owners have liability exposure, whether it’s related to their property or end product, such as food items.

“If you have an office and someone comes in and trips and bangs his or her head, you need to protect yourself against that,” he says. “In supermarkets, thousands are going in and out and someone could slip and fall. Retail stores have the same exposures.”

Workers’ compensation coverage is necessary if an entrepreneur has employees as part of the business. This is dictated by the legislative process and any insurance agent in Indiana must follow the statute to the letter.

Finally, just as individuals have to insure their personal vehicles, any business owners who have vehicles as part of the operation, must insure those as well.

Industry specifics

Building on the base foundation of general insurance, entrepreneurs will need to have any policies that are related to their field and unique to their businesses, says David Walters, principal and commercial insurance practice leader at Gibson, which has offices in South Bend, Plymouth, Indianapolis, Fort Wayne and Elkhart.

“Based on an organization’s unique exposures, size, scope of work and contractual requirements, additional policies are available for purchase,” Walters says.

Depending on the type of business, Walters cites the possible need for additional coverages, such as fiduciary liability, directors’ and officers’ liability, professional liability, privacy and data protection, environmental/pollution liability, travel accident coverage, volunteer accident or credit risk/accounts receivable insurance.

Meyers says these types of more specialized coverages are not included under standard general liability policies. Specific professional liability policies are distinctive to an entrepreneur’s role as a doctor, lawyer, accountant, real estate agent or architect.

“Even insurance agents have errors and omissions coverage,” Meyers says. “If I or my staff doesn’t get the job done and a client wasn’t properly covered, that’s on me and my office.”

New to the business world

As entrepreneurs begin the business-building process, they should connect with an insurance agent as a starting point.

“Selecting an insurance agent can be quite overwhelming,” Bates says. “If an entrepreneur does not have an established relationship with an agent/broker, he or she should contact other business owners to see who insures their business.”



Entrepreneurs need to have liability insurance across all businesses, according to Mark Bates, president of Pinnacle Insurance Group of Indiana in Crown Point

He recommends requesting an appointment to learn about the services offered and the agent's expertise.

"It is also helpful to have a business plan to share with the agent, so he or she can understand the model and pro-forma to grow the business," he says.

"You should feel comfortable with the relationship," Meyers adds. "Talk to peers about their agents. Have a conversation with two or three recommended agents and ask, 'Do you have other businesses like this that you insure?'" You would rather have an agent with some experience and not have them learning on your business.

"You want to partner with an agent that is going to service' the account/ insurance needs and not just 'sell' you insurance policies."

Walters says it's important to interview a potential advisor to see how he or she works.

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be assigned to work with you and what qualifies them to do so," he says. "Ask about tools, resources, consulting capabilities and key carrier relationships that they will approach on your behalf.

"Long story short, find someone that a) you trust and b) delivers the most robust value proposition for the commission dollars or consulting fees they are earning."

Establishing the connection

Once an agent is selected and policies are determined, entrepreneurs need to work with their advisors on an ongoing basis. Depending on the size of the business, meetings may be needed once a year or every quarter.

"You and your agent should discuss expectations of service and ongoing insurance needs," Meyers says. "Some clients I speak to a couple of times a year and then I have contractors who I have almost daily conversations with as there is always something going on."

He adds that business inventory is an area owners tend to become under-insured on over time as they add items and don't keep their agents updated.

"If you are just adding a computer or desk at a time, you may say, 'I'm OK,' but over a five-period period, it adds up," Meyers says. "What we do is remind clients if you made a major purchase, we need to know about it and every once in a while, do a quick review."

Bates also says entrepreneurs need to keep their agents informed of any increased/decreased payrolls and sales that can potentially impact workers' compensation, as these are subject to audit at the end of the policy period.

"Keeping current on payroll and sales can greatly reduce the burden of a large premium due after an audit," he says. "Your agent or broker should be in your inner circle of key advisors that includes your CPA and attorney."

A partnership creates a relationship that is important to the business's long-term success.

"Businesses don't typically change

their accountant or attorney every year," Meyers says. "Your insurance agent is no different; build a long-standing relationship."

Meyers says a strong connection with an insurance agent can be beneficial to business owners who may be facing some challenges.

"If you had a string of losses, but you have been with us for 8 or 10 years, we will see it as a bump in the road

that we can overcome," Meyers says.

Biggest mistakes

"Looking for the 'cheapest' price is a bad way to look at your insurance package," Meyers says. "It does you no good to have saved money on your premium and then, if and when you have a loss, you don't have the proper coverage for the loss."

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entrepreneurs against catastrophe, he adds.

“You have to be conscious of the price, but you have to make sure the coverage fits your needs,” he says.

Bates says some entrepreneurs perceive insurance as the same across the board.

“No two policy contracts are identical,” Bates says. “This could come back to haunt the business owner at

the time of a claim.”

Walters sees business leaders making mistakes in the process of selecting an agent when they allow multiple firms to quote a policy.

“Quoting/bidding forces an advisor to make a sale as opposed to doing what is best for your organization,” he says. “Commercial insurance policies can be complex and very few business leaders truly have the knowledge,

experience or time to adequately compare policies. Bidding/quoting forces a business leader to become an insurance expert in order to truly compare one proposal to another.

“There is no such thing as ‘apples to apples’ in the insurance world. There is only ‘apples to oranges.’ Even if limits, sub-limits, exposures and coverage parts appear to be identical, there are still hundreds or even thousands of pages of policies that include exclusions, endorsements, conditions and coverage triggers that make it impossible to compare ‘apples to apples.’”

The right fit

When an agent is independent, that allows him or her to represent national and regional insurers and offer more choices to potential clients.

“Understanding their business, asking probing questions and a client’s commitment to embrace risk management allows us to custom-tailor an insurance/risk management program to meet their needs,” Bates says.

An agent’s industry knowledge is a foundation for the custom-tailored policy.

“Once you’ve found the right advisor, use their industry knowledge to help you benchmark limits and coverages against other organizations who are of similar size and within the same or similar industry,” Walters says. “Insurance is complex. It takes the right advisor to ensure you’ve got it right.”

Agents must also assess an entrepreneur’s risk and how best to manage it.

“It all starts with risk management. If an organization truly wants to minimize the cost of insurance, while maximizing the coverage terms afforded to them, a defined risk management process is critical,” Walters says. “Nail this, and your marketability will increase drastically. Increased marketability drives carrier competition, which in turn results in better coverage terms and lower, more stable, insurance costs.”

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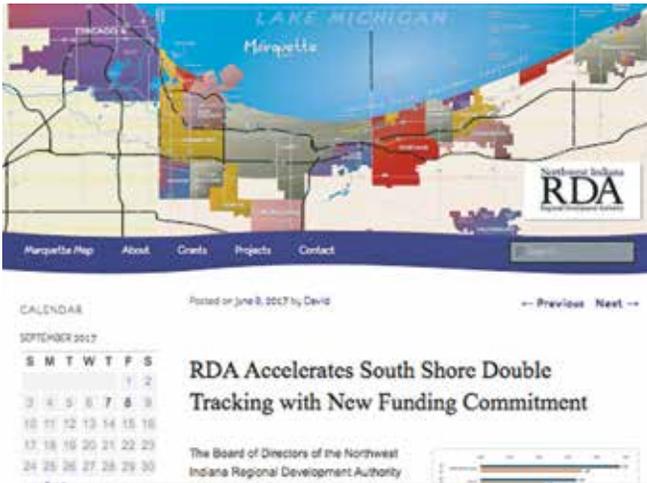
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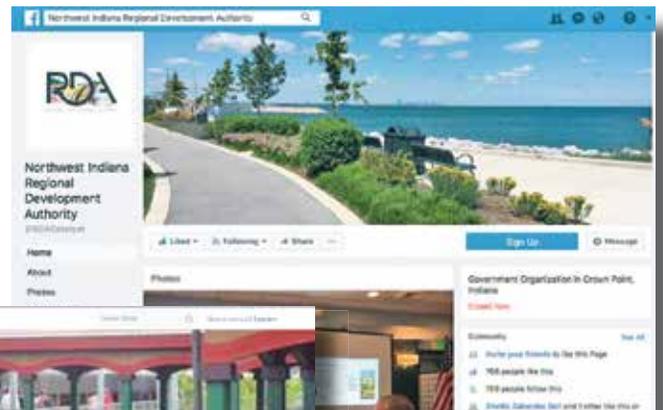
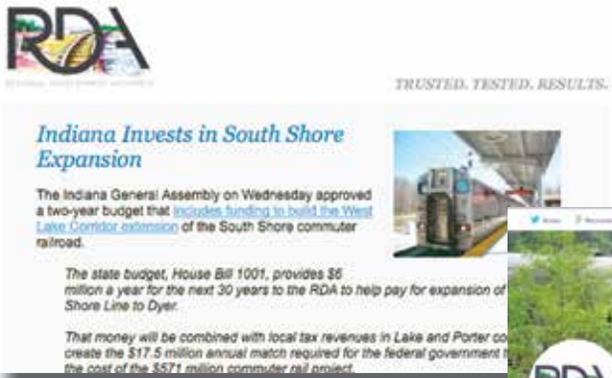
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Regional Development Projects

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NewPorte Landing project includes the redevelopment of 50 acres along Clear Lake in the heart of La Porte. Plans are to build spec and custom retail buildings of 8,000 to 10,000 square feet in 2018.

BOB MOULESONG

Northwest Indiana's economy is on the rise. That translates into available capital for commercial, residential, and industrial development across the northern quadrant of the state. And that adds jobs before and after construction.



Drew Mitchell, vice president of development at Holladay Properties, is excited to see the \$40 million investment in the Promenade at Founders Square in Portage begin to take shape.

Prominence at Promenade

After five years of planning, Drew Mitchell, vice president of development at Holladay Properties, is excited to see the \$40 million investment in the Promenade at Founders Square in Portage begin to take shape. The residential / retail facility will circle three sides of Founders Square Park once completed. The company purchased approximately 20 acres from the city's Redevelopment Commission for the project.

"It took us quite a while to acquire all of the various properties needed," Mitchell explains. "While we assembled the land, we worked with the City Council and various boards to finalize a plan that will provide the city exactly what they envision."

That vision includes more than 16,000 square feet of unique, niche retail shops, 500 luxury apartments designed to attract

millennials and empty nesters, and amenities such as a cyber café and fitness studio.

"The upper floors will have upscale apartments for those who desire the city life," he says. "These residences will include granite counters, open concepts and many exquisite touches usually seen in much larger cities."

The first phase will include five buildings located north of Main Street, south of the Indiana Toll Road, east of the Little League fields and west of Hamstrom Road. This phase will also include a community room, an art studio and a facility for elderly residents who may need assistance.

"It's important to include the types of amenities that attract people to want to live here," Mitchell says. "We have conducted extensive research and feel we have made some excellent choices in that regard."

Apartment models, which will include everything from studios with one bath to three bedrooms with two baths, will be available to view next spring. The first phase is scheduled for completion in the summer. The second phase will add four buildings and construction will begin as soon as phase one is complete.

Commercial development will include restaurants, retail, boutiques, offices, medical facilities and assorted amenities on the first floor of the five buildings, according to Mitchell.

"Two restaurants have committed to the project," Mitchell says. "We cannot release the names yet, but soon."

Expanding and developing the area around Founders Square has been a high priority for city officials as they work on different ways to attract various age groups to Portage.



Centennial Village rendering shows one of the eventual 15 buildings on its 15 acres. Six of the buildings will be four stories high, with residential components on the top three floors.

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Town on the Ridge

Planning Director Tom Vander Woude says the development of Centennial Village is a precedent for the evolution of the Town of Munster.

“The concept of mixed-use neighborhoods is very popular,” Vander Woude explains. “With unique retail shops on the first floor of each building and condominiums on the top three levels, Centennial Village will be a community within a community.”

Munster has placed an emphasis on developing walkable communities, a highly desired amenity for those looking to call Northwest Indiana home.

“Residents are drawn to a neighborhood where they can walk to various shops, boutiques and restaurants,” Vander Woude says. “These walkable communities establish a sense of place, where residents feel they belong. That’s very high on everyone’s wish list.”

Centennial Village, located on the corner of 45th Street and Calumet Avenue, will eventually contain an upscale hotel with 99 rooms and extensive amenities, a Japanese steak house called Kitano and dozens of niche shops not found in big box malls. Groundbreaking on the first two buildings took place in late spring. Those first two buildings will house four restaurants—two each—and many attractive retail shops.

“We have the opportunity to create a community where residents can shop and eat locally, then commute to Chicago and its suburbs for work,” Vander Woude says. “And all of this will be close to bicycle and walking paths.”

Dustin Anderson, town manager, says, “We have a strong school system that attracts young families to Munster. Our low crime rate helps mature homeowners feel comfortable and safe. New neighborhoods that emphasize

walkability, like Centennial Village, will create a very desirable town.”

Proof of that statement lies in the fact that dozens of condominiums in Centennial Village have already been sold, even though construction is ongoing.

Anderson adds that Centennial Village will eventually include 15 buildings on its 15 acres. Six of the buildings will be four stories high, with residential components on the top three floors.

“Current and potential residents have been very receptive to our plans,” Anderson says. “That feedback tells us we’re on the right track.”

Speaking of tracks, the town is working with regional partners to build an underpass beneath the Canadian National Rail tracks that cross Calumet Avenue. Once that project is complete, 45th Street east of Calumet Avenue will be realigned to reduce congestion at the Centennial Village site.



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One-stop shop for businesses

The Greater LaPorte Economic Development Corporation (GLEDC) provides prospect and project development, coordination, retention and expansion services. In that regard, they teamed with Holladay Properties to redevelop NewPorte Landing.

The project includes the redevelopment of 50 acres along Clear Lake in the heart of La Porte. Twenty

acres are now shovel-ready, according to Micka. The current plan is to build spec and custom retail buildings of 8,000 to 10,000 square feet in 2018.

"This project has been a long time unfolding," explains Mike Micka, vice president of development for Holladay. "We began in 2013. Some of the land includes the old Allis Chalmers factory. We had

a lot of preparation to make the land reusable.

"We worked with the state and federal EPA divisions to clean past issues. But, we're finally gaining steam."

Micka explains that Holladay is the master developer for the property, and they work in tandem with GLEDC on the vision.

"What both sides envision is a focus on retail and mixed-use development," says Micka. "We want this project to complement the downtown area, not steal from it. We're focused on bringing new business to La Porte, not move everything from downtown. It's a balancing act.

"We can accommodate small, unique shops within each building. Many small boutiques that will be about 1,500 square feet are discussing spots at NewPorte."

A 50,000-square-foot sports complex that will focus on youth and adult volleyball will be built at NewPorte Landing, according to an August 7 town press release. The Dunes Event Center will be designed to draw teams and spectators to La Porte for tournaments. Eventually, the complex will include batting cages, basketball courts, soccer fields and event space.

"Part of the vision is to create destinations within the city," Micka explains. "When players and families come out for a tournament, we hope they will stay overnight, eat and shop locally, and learn what a wonderful community La Porte is."

In addition to Holladay's plans for the 20 shovel-ready acres, Dunkin' Donuts opened in 2015 at the Landing, and Starbucks purchased a parcel to develop next year. Holladay is in negotiations with two larger restaurants, although Micka says it's too early to release names.

Holladay will own and lease the land and buildings.

"We have a history of being a long-term owner," he says. "That's beneficial to tenants, because we will understand the history



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of NewPorte Landing, and we'll be able to adapt as needs change over time."

Industrial growth in South Bend

Not all of the local land development is retail and residential. In the South Bend area, Great Lakes Capital is making news with industrial growth.

The real estate developer and private equity firm recently signed a lease with Communications Test Design, Inc (CTDI) for a 315,000 square-foot building. This will be the first development north of Adams Road just off I-90 in Phase II of the Portage Prairie Industrial Park.

"This is a prime national distribution and shipping location," says Jeff Smoke, director of development for Great Lakes Capital. "Logistically, this area is convenient for many regional and national freight companies, due to its proximity to the toll road, U.S. 31, I-94

and several local airports."

CTDI is a global engineering, repair and logistics company in the communications sector. They've had a location in South Bend for more than 28 years, and had outgrown their current location.

"This is a big win for the South Bend area," says Smoke. "When CTDI outgrew their space, they could have looked elsewhere. But they wanted to stay in the area for several reasons. Together, we worked with them and the city officials to make this a happy move."

Breaking ground on the 119-acre site occurred in June. The plan is for CTDI to take occupancy in February 2018.

Meanwhile, Great Lakes Capital has already fielded several inquiries and begun marketing the remainder of the site. The company previously built a 210,000 square-foot spec building for the city that is now occupied by American General, builders of the Humvee.

"We have room for an additional 1.3 million square feet of development," Smoke says. "The close location to major highways, trains and airports makes it very desirable. Manufacturing and transportation are making a big comeback, and South Bend is a focal point."

Great Lakes Capital is also developing a modern warehouse and distribution center at Ameriplex, located at I-80/90 and only five miles from the South Bend International Airport. The building will be 210,000 square feet and similar in design to the building leased by American General. Smoke says the building can be enhanced with build-to-suit options and flexible demising walls.

"South Bend is a terrific location for these type of businesses," Smoke says. "Multimodal transportation is on the increase, and South Bend and Great Lakes are positioned to capitalize on the need."



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This year's gift guide spotlights small businesses throughout the region and the unique products and services only they could offer. With Small Business Saturday on Nov. 25, mark your calendars to shop local and help the entrepreneurial community continue to flourish.

Unique gifts

Copper Butterfly Fine Arts and Gallery—Unique shop which includes a large selection of original art and one-of-a-kind finds. The Copper Butterfly is a home town boutique with an uptown flair. Copper Butterfly is at 120 S. Main St. in Crown Point. For

more information call (219) 663-1506.

Rusted Oak—The gentlemen's boutique brings together all of the elements needed to stay stylish no matter what the occasion. From suits and ties to shoes and casual wear, owner Robert Ordway offers custom clothing and tailoring services as well as spotlights books by region authors. Rusted Oak is located at 19 Lincolnway in Valparaiso. For more information, visit www.rustedoak.co, call 219/510-0016 or email Robert@rustedoak.co.

Dust Furniture—At the intersection of art and function is Dust Furniture. Designer Vincent T. Leman brings basic design principles to life

in unique furniture and accent pieces. Dust Furniture is located at 456 S. Campbell St., Suite C, in Valparaiso. For more information, visit www.dustfurniture.com, call 219/464-9100 or email info@dustfurniture.com.

Seasons on the Square—Owner Donna Phelps stocks the shelves of her women's boutique with brands such as Joseph Ribkoff, Frank Lyman and Tribal Sportswear. For more information, visit www.seasonsonthesquare.com, call 219/465-0165 or email donna@seasonsonthesquare.com.

Barre + Beyond Studio—The boutique fitness studio specializes in Mind over Matter Method, M3, to

help participants achieve long, lean sculpted muscles. Owner Orlee Glazer brings her mix of ballet, Pilates and barre techniques to women in the region. Barre + Beyond Studio is located at 3907 N. Calumet Ave., Suite 207, in Valparaiso. For more information, visit www.barreandbeyondstudio.com, call 219/929-1550 or email info@barreandbeyondstudio.com.

More Fun Sports Cards Store—Owner Ken Zajkowski has been in business for more than 40 years and has 40 years of collecting experience. He has nostalgic collectibles, baseball, football, NASCAR and hockey cards and back-issue comic books. The store is located at 706 Joliet St. in Dyer. For more information, visit www.morefun-sportscards.com, call 219/322-5080 or email morefuncollect@comcast.net.

O'Gara & Wilson Antiquarian Booksellers—Chicago's oldest bookstore, established in 1882, now calls downtown Chesterton home. Owners Doug and Jill Wilson carry on the tradition of used bookselling and also feature autographs, old documents, artwork and book-related collectibles on their shelves. Browse the shelves for the perfect gift at the store, located at 223 Broadway in Chesterton. For more information, visit www.ogaraandwilson.com, call 219/728-1326 or email books@ogarawilson.com.

Karma Cigar Bar—With more than 900 cigar facings, owner Dhiren Shah and team offer a large selection of premium cigars to purchase as well as an atmosphere to connect with the cigar-loving community. Karma Cigar Bar is located at 850 W. 81st Ave. in Merrillville. For more information, visit www.karmacigar.com, call 219/756-0698 or email info@karmacigar.com.

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Munster Performing Arts Center—Your boss can sit back and enjoy Sunday brunch at the Munster Performing Arts Center. Bacon, eggs, champagne and much more is the order of the day at this Broadway-like playhouse. The Center for Visual and Performing Arts is at 1040 Ridge Road in Munster. Phone: (219) 836-1930.

White Hawk Country Club—This 36-Hole facility has four beautiful nines that present a unique test of golf at every turn. There are 600 acres surrounded by tranquil scenery and wetlands. Excellent course conditions await members, their guests, and public play at this championship facility. Located in Crown Point, White Hawk Country Club has some of the most

unique gift items for that one-of-a-kind executive, including clubs and gear made by Ping and Titleist. Or, how about your favorite boss or client getting the inside track from a golf pro? White Hawk Country Club is at 1001 White Hawk Drive in Crown Point. For more information call (219) 661-1300.

Unique food and wine

Cute as a Cupcake! Cupcakery & Bake Shop—Handcrafted cupcakes are available in sugar-free, gluten-free, organic and vegan options. Owner Michelle Wainwright and her crew put together sweet creations with fine ingredients in traditional, seasonal and specialty flavors all wrapped up in a cute package. Cute as a Cupcake! is located at 2008 W. 81st Ave. in Merrillville. For more information, visit www.cuteasacupcake3.com, call 888/719-9591 or email cupcake@cuteasacupcake3.com.

Uptown Cakery—From tarts and cookies to pies and brownies, owner Kimberly Wertz brings dessert to a whole new level of sweet. The bakery has a range of flavors and specialty items available at the shop or by request. Uptown Cakery is located at 215 W. Eighth St. in Michigan City. For more information, visit uptowncakery.wix.com/cakery, call 219/814-7700 or email uptowncakery@gmail.com.

Running Vines Winery—Cousins

Nicole Caylor and Walter Novosel pour their family's passion for running into each bottle of wine, which features the team's unique blends. The winery offers a calendar full of events, including fun runs, book club events, wine and canvas paint parties and trivia nights. Running Vines Winery is located at 119 S. Calumet Road in Chesterton. For more information, visit www.runningvines.com, call 219/390-9463 or email info@runningvines.com.

Tasty Olive Company—Lynn and Al Gandolfi's story began with an initial visit to an olive oil shop in Wisconsin, where they discovered a love for creating marinades and enjoying dishes with products from around the world. Their shop spotlights extra virgin olive oils, flavor-infused oils, balsamic vinegars and specialty products, such as pepper jelly and sea salts. Tasty Olive Company is located at 2014 45th St. in Highland. For more information, visit www.tastyolivecompany.com, call 219/924-7881 or email sales@tastyolivecompany.com.

DeBrand Fine Chocolates—are made from the purest, most natural

ingredients. Whether they are imported Belgium chocolates, inclusions from around the world, or fresh local ingredients, the quality and freshness of each chocolate remains an absolute priority. The first DeBrand store was located on Wells Street in Fort Wayne. For more information call (260) 969-8333.

South Bend Chocolate Company—got its start making chocolates under a license from the University of Notre Dame. The company now has 13 company-owned stores in Northern Indiana and four franchised locations throughout Indiana, Michigan and Ohio. South Bend Chocolate Company is at 3300 W. Sample Street in South Bend. For more information call (574) 233-2577 or (800) 301-4961.

Barbara Jean's Gifts & Gourmet—Owner Barbara Young strives to keep small business in the spotlight by featuring local products in her gift baskets. Local food products and artisan creations can be put together in a variety of containers from baskets and bags to coolers and decorative pails. Barbara Jean's is located at 11039 Broadway, Suite B, in Crown Point. For

more information, visit www.bjgiftsandgourmet.com, call 219/661-1900 or email barbarajeansgifts@gmail.com.

Opportunity Enterprises Simply Amazing Market—The gourmet treats are hand-produced and packaged by participants of the Opportunity Enterprises program, which supports adults and children with disabilities. The market is located at 2801 Evans Ave. in Valparaiso. For more information, visit www.simplyamazingtreats.com or call 219/464-2670.

Theo's Restaurant—Sets the standard of fine dining excellence. It's a classic steakhouse with a stylish, lively atmosphere and a place where you can celebrate with friends, family and associates. Prime Steaks reign supreme along with delectable market seafood for those non-steak moments. Theo's is at 9144 Indianapolis Boulevard in Highland. For more information call 219-838-8000.

House of Kobe—This restaurant and bar is just the thing for an evening out with friends and family. It has hibachi grill concept that is great for dinner and a show. There are two locations in

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Schererville and Merrillville. House of Kobe is at 1951 US Highway 41 in Schererville. For more information call (219) 281-5784. For more information call (219) 864-1377.

Chicagoland Popcorn—is winning awards (can you say Food Network) from Hoosiers everywhere. The store makes specialty popcorns for area schools, such as Ivy Tech, that are selling like hotcakes. In fact, there are 250 popcorn flavors to choose from. Their staff can even make mini portions of popcorn for weddings and even employees. For more information email info@chicagolandpopcorn.com or call Chicagoland Popcorn at (219) 940-1140. Chicagoland Popcorn is at 5470 E. Lincoln Hwy in Merrillville.

Teibel's Family Restaurant—in business for the past 80 years and offers a fine dining experience. The restaurant chef uses recipes handed down in the Teibel family for generations. Whether you fancy Grandma Teibel's fried chicken or their standout boned and buttered perch—an Indiana favorite—our diverse menu has something for Teibel's Family Restaurant. Teibel's is at 1775 U.S. Highway 41 in Schererville. For more information call (219) 865-2000 or access www.teibels.com.

The Quest Eatery and Spirits—For the executive who loves to entertain, this destination restaurant is full of surprises such as homemade cinnamon French toast for brunch. Try the perch—generous portions of 20 and the baby back ribs paired with an expertly poured drink of your choice. It's at 1204 W. Lincoln Highway in Dyer.

Holiday Entertaining

Spire Farm-to-Fork Cuisine—Chef and owner Brad Hindsley cooks up recipes based on the farm-to-table concept that he has cultivated from his family's farming roots. The restaurant's menu is constantly in-flux, depending on seasonal ingredients and local farmers and growers. Spire Farm-to-Fork Cuisine is located at 299 W. Johnson Road, inside the new clubhouse at Legacy Hills Golf Club in LaPorte. Reservations are not necessary, but recommended for dinner and larger parties.



The restaurant chef uses recipes handed down in the Teibel family for generations. Teibel's is at 1775 U.S. Highway 41 in Schererville.

An advertisement for the White Hawk Country Club. At the top, there is a white hawk logo in flight. Below it, the text reads "WHITE HAWK COUNTRY CLUB" in a serif font, followed by "Open to the Public" in a script font. The middle section features a photograph of the clubhouse building, a large, multi-story structure with a prominent porch. Below the photo, the text says "36 Unique Holes of Championship Golf" and "Bar & Grill • Meeting, Event & Wedding Spaces". At the bottom, there is a stone wall with a circular logo that says "WHITE HAWK" and "EST. 1968". Below the wall, the address "1001 White Hawk Drive • Crown Point, IN 46307" and phone number "219.661.1300 • www.whitehawkcountryclub.com" are listed.

Gamba Ristorante—Owners of the Venezia Bar & Grill and Café Venezia, Benito and Hilda Gamba, have combined their efforts into the Gamba Ristorante. Located in Merrillville, this restaurant is housed in an architectural masterpiece, which is hard to miss with its circular design and copper roof. Modeled after upscale restaurants in exotic European locations, the menu offers classic Italian cuisine. The wine room boasts storage space for 1,000 bottles inside of a banquet hall that holds up to 175 people and looks out onto an open courtyard. Gamba Ristorante is at 455 E. 84th Dr. in Merrillville. For more information call (219) 736-5000.

Avalon Manor—Prepare to be impressed as soon as you step into Avalon Manor Banquet Center's elegant foyer. Suitable for events ranging from wedding receptions and fundraising events to corporate training meetings and seminars. The huge facilities offer over 16,500-square-feet of meeting space to suit your needs. Choose an intimate meeting room, our spacious



Gamba Ristorante

Gamba Ristorante—Located in Merrillville, this restaurant is housed in an architectural masterpiece, which is hard to miss with its circular design and copper roof.

ballroom or the entire building. Avalon Manor is at 3550 East US Route 30 in Merrillville. For more information call (219) 945-0888 or access www.avalonmanor.com.

Andorra Banquets—offers plenty of

room to get the party started. The atmosphere in this large facility is friendly and elegant. It is very spacious with delicious food offerings. Andorra is at 1112 Route 41 in Schererville. For more information call (219) 865-1230.

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Tom Schuman

Indiana Vision 2025

2017 report card measures Indiana's, region's economic performance

TOM SCHUMAN

The Indiana Chamber of Commerce works with legislators each year on the “short game” of crafting the best public policies to help move the state forward. But the long term is also top of mind for the Chamber, especially through its Indiana Vision 2025 economic development action plan.

Indiana Vision 2025 has 36 goals grouped under four drivers: Outstanding Talent; Attractive Business Climate; Superior Infrastructure; and Dynamic and Creative Culture. Developed by a statewide group of business and community leaders, the first report was released in 2012. A report card is issued every other year to evaluate the state's progress on those goals compared to the 49 other states.

The third report card, issued in June, used 62 metrics to measure those 36 goals. Overall, Indiana improved its ranking on 36 metrics and declined on just 16. There was no rank change or available comparison on 10 metrics. In addition, the compilation of county-level data allows for comparisons on how Northwest Indiana is faring in relationship to the state as a whole.

Reasons to celebrate

The state shines brightest in Attractive Business Climate, with positive rankings related to tax and regulatory environments, as well as state and local government spending.

Exports are part of the measure of a Dynamic and Creative Culture, with Indiana maintaining a top 10 ranking throughout all three report cards. The state also competes well in university business spinouts by creating new companies based on campus

technologies.

Indiana is improving its K-12 performance, with top 10 rankings among the 50 states in five of the National Assessment of Educational Progress test categories for fourth and eighth graders.

Areas of concern

While there are pockets of strong entrepreneurial activity, the overall rankings for business start-ups and net job creation in new firms put Indiana in 44th place. And while the statistic is volatile, a three-year average of venture capital investment placed Indiana 35th. A lack of funding at the growth stage for companies is particularly troubling.

Despite improvements in raw scores and state rankings, the percent of the adult population with associate's degrees (40th place ranking) and bachelor's degrees (39th) remains lacking. Although Indiana ranks third in producing college graduates with science and technology degrees, we rank 42nd in the percent of the adult population holding such degrees.

Health care metrics also continue to lag. Despite a five percent reduction in adult smoking in recent years, more than 20 percent of Hoosiers still light up, giving Indiana a 39th place ranking. And nearly one in three adults are considered obese, with only 13 states in worse shape in this category.

Regional focus

Reliable regional data is available on a limited number of the overall metrics. The Chamber compared the Northwest Indiana region to the overall state in nine metrics, mostly focused on educational attainment.

Northwest Indiana's high school

graduation rate of 89.65 percent exceeded the statewide average of 87 percent. Advanced degree attainment trailed the overall state performance: associate degrees, 31.5 percent in the region compared to 36 percent overall; bachelor's degrees, 21.8 percent in the region and 26.7 percent for the state.

This region slightly edged Indiana as a whole, 10.2 percent to 10.1 percent, in STEM (science, technology, engineering and mathematics) bachelor's degrees. It also had a lower smoking rate, 18 percent compared to the overall mark of 20.6 percent.

Three other notable results:

- Indiana obesity rate, 31.3 percent; Northwest Indiana, 33 percent
- Indiana individuals in poverty, 11.8 percent; Northwest Indiana, 12.9 percent
- Indiana per capita income, \$26,396; Northwest Indiana, \$24,757.

Key takeaways

Indiana is improving in many areas, but the pace of improvement must accelerate. Economic development is a competitive game and other states are not standing still. Workforce challenges continue to grow, requiring both short- and long-term solutions.

It is clear that the state will only be as strong as the individual communities and regions that comprise it. Regional cooperation will improve the quality of life in our cities and towns and will yield positive returns for years to come.

More information about Indiana Vision 2025 and the report cards is available at www.indianachamber.com/2025.

Tom Schuman is senior vice president of communications and operations for the Indiana Chamber of Commerce.

Integrative Flavors

80-years of manufacturing in Michigan City

AMANDA WILSON

Nothing satiates the appetite and soothes the soul quite like a hearty bowl of soup. Integrative Flavors, based in Michigan City, continues a nearly 80-year-old tradition of serving up the base of this comfort staple.

Unlike many comfort foods, which fill you up with questionable and possibly detrimental ingredients, Integrative Flavors Cook's Delight clean label means quality with no artificial flavors, preservatives or colors. The Cook's Delight gourmet soup bases, flavor concentrates, gravy mixes, rubs and blends are wholesomely delicious, nutritious and in-demand according to Georgeann Quealy, president of Integrative Flavors.

"We recognized the need for clean products very early on as compared to our competitors, and positioned the company to take advantage of this nutritional movement," says Quealy. "We do clean label better than our competitors. We have all-purpose products that meet targeted nutritional needs, including low sodium, gluten-free, organic, no 'big eight' allergens, no MSG, non-GMO, vegan and vegetarian."

Cook's Delight products can be found in many of the nation's largest restaurant chains, food distributors, food manufacturers, chefs' kitchens and food service operations. Quealy says Integrative Flavors leads the industry in the creation of clean label soup base products for industrial and food service users.

"We sell directly to the manufacturers who use our product in the creation of finished food products for the market," she says. "We also sell to food



Integrative Flavors manufactures Cook's Delight gourmet soup bases, flavor concentrates, gravy mixes, rubs and blends onsite in their Michigan City manufacturing facility.

service distributors, who resell the product to local, national and international hospitality groups, restaurants and other food establishments including healthcare, K-12 schools, colleges and universities."

Integrative Flavors regularly donates soup bases and flavor concentrates to local soup kitchens and food pantries. Recently, Integrative Flavors employees also gave back by doing landscaping and repair work for Stepping Stone, a La Porte County organization which serves those who've been affected by sexual assault and domestic violence.

The company began as Williams, West and Witt's Product Company, which produced bouillon for World War II troops. The company was purchased by Georgeann's parents, Victor and Dorothy Palmer, in 1981. Georgeann and her husband, Integrative Flavors vice president Brian Quealy, purchased

the company from Victor and Dorothy in 2005. The company became known as Integrative Flavors in 2009 and its manufacturing facility relocated to its current Michigan City location in 2010.

Quealy explains that the state-of-the-art manufacturing facility means that they manufacture all of their products onsite as opposed to hiring a partner to make them. Being a family-run business means, "We are more agile and can make decisions quickly, which makes our market decisions easier to implement," she says.

Cook's Delight clean label soup bases and flavor concentrates can be found in nationally recognized chains, including Panera Bread, Noodles & Company, Whole Foods and Trader Joe's. They're also available in area retail establishments like Al's Supermarkets and Nature's Cupboard. And home chefs can find them on Amazon.com.



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Things to do and See



John Cain



Jack Walton

An update on art and entertainment options across the region

Northwest Indiana

JOHN CAIN

"A Christmas Story, The Musical" celebrates Jean Sheperd's beloved regional favorite and movie classic. Set in the fictional 1940s town of Hohman, Indiana, the story follows 9-year-old Ralphie and his quest for the Holy Grail of Christmas gifts, an official Red Ryder carbine-action 200-shot Range Model air rifle. All the iconic scenes from the movie are here: Flick getting his tongue stuck to the flagpole, Randy getting dressed in his snowsuit, the bullies Farkus and Dill, the leg lamp award, the bunny suit, the Chinese restaurant, Christmas dinner and others. November 24 through December 10 at the Memorial Opera House, Valparaiso. 219/548-9137 or www.memorialoperahouse.com

The Northwest Indiana Symphony bids a fond farewell to the Star Plaza Theatre, its home for the past 35 years, with the final Holiday Pops concert to be performed at this iconic venue on Thursday, December 7 at 7:30pm. Get into the spirit of the season with one of Northwest Indiana's most popular holiday treats. Hear a combination of contemporary and classic holiday music. Sing along with the Symphony Chorus to beloved carols and keep an eye out for Santa as he checks in on the Maestro. The Hobart String Orchestra and Crown Point High School Chorale will delight. It's



Photo Courtesy Dennis Crane Photography

Maestro Kirk Muspratt celebrates the Symphony's 75th birthday with Santa.

a South Shore holiday tradition! Last year's Holiday Pops sold out with more than 3,000 people in attendance. Join the Symphony's 76 Trombones Club with a donation of \$76 per person/\$152 per couple and come to a special farewell at the Star Plaza Theatre event before the concert, where you can mingle with Maestro Muspratt and members of the orchestra while enjoying hors d'oeuvres, Symphony cookies and the Jeff Brown Trio. 219/836-0525, ext. 200 or www.nisorchestra.org

Theatre at the Center at Munster's Center for Visual and Performing Arts has scheduled three events to celebrate the holidays. "It's a Wonderful Life" by Pulitzer Prize and Tony Award-winner Sheldon Harnick ("Fiddler on the Roof") captures the magic

of the classic Frank Capra holiday film, November 16 through December 23. George Bailey's Christmas Eve is transformed by an angel eager to earn his wings by showing the guiding influence one person can have on others. On December 29 and 30, "A Very Electric Christmas" tells the story of Santa putting the finishing touches on the presents while meeting some new friends who have gotten lost at the North Pole. This heartfelt story is great for children of all ages and families alike. Ring in the New Year on December 31 with The Four C Notes, the only tribute group for Frankie Valli and the Four Seasons in the Midwest! 219/836-3259 or www.theatreatthecenter.com



DPAC's ensemble-in-residence, the Grammy-winning percussion quartet Third Coast Percussion, on December 1.

Greater South Bend

JACK WALTON

The University of Notre Dame's DeBartolo Performing Arts Center (DPAC) offers a variety of music, theater and dance programs throughout the academic year. There is also a deluxe movie theater in the DPAC's upper level, offering a film series in HD. Musical highlights include a performance by the DPAC's ensemble-in-residence, the Grammy-winning percussion quartet Third Coast Percussion, on December 1. The South Bend Symphony Orchestra pays the venue a visit on January 7, presenting a concert from its chamber series, "The World of Handel," which will feature Handel's celebrated "Music for the Royal Fireworks," among other selections. Check out the full roster of the DPAC's entertainment offerings at www.performingarts.nd.edu.

Merrimans' Playhouse, located at 1211 Mishawaka Avenue in South

Bend, continues to bring elite jazz talent to the area. Chicago-based acts frequently pop in for a one-nighter, and the club has become increasingly appealing to touring acts as well, often serving as a convenient stop for jazz stars between dates in bigger cities like Chicago and Detroit. The Scott Routenberg Trio plays on December 9. Routenberg is a rising star both as a composer and as a pianist. Merrimans' Playhouse also hosts an open-jam session every Tuesday night. Find out more at www.merrimansplayhouse.com.

The funny papers are getting the high-art treatment in two current exhibitions at the South Bend Museum of Art, both running through December 31. Bill Kartalopoulos, editor of the best-selling series of anthologies called "The Best American Comics," curates an exhibit of current cartoons, called "The Best American Comics Selections: 2014-2017." The glory days of comic strips are

represented in a separate exhibit, called "The Funnies: Vintage Comics 1940's-1960's." The show celebrates beloved daily and Sunday strips from classic titles including "Peanuts," "Mandrake the Magician" and "Beetle Bailey." For further information, visit www.southbendart.org.

The Lerner Theatre, at 410 S. Main Street in Elkhart, is downtown Elkhart's top-draw for concerts and other theatrical presentations. Comedian Brian Regan visits on November 30. Area theater troupe Premier Arts presents its version of Charles Dickens' "A Christmas Carol" for three performances, from December 8-10. Boy-band heart throbs 98 Degrees comes to the Lerner for a holiday show on December 13. On December 16, the Elkhart County Symphony will play its annual "Ring in the Holiday" concert. See what else is happening at the Lerner at its website, www.thelerner.com.

Youth Football

The game has changed but it's still coaching kids and it's still football

BEN SMITH

The game is not going to lose him. David Bush is pretty clear about that.

"I love the game of football," he says.

And so, autumn is a busy time for him, and has been for more than a quarter century. He runs a family business. He lends his guitar-playing skills and his rich, deep rumble of a voice to a country band. And he coaches youth football.

He began with the Crown Point Junior Bulldogs program 26 years ago, and he got into it the way a lot of people do: because his boys wanted to play football. He coached them, and then he coached other fathers' sons, and after a while it became something generational, and of course something personal.

"I looked at these kids I'd coached when they were younger, and I couldn't walk away," he says.

And so here he is all these years later, coaching the sons of the sons he coached years ago. He's the president of Northwest Indiana Youth Football and Cheer, an organization that operates out of Valparaiso and plays its games at Andean High School.

Northwest Indiana Youth Football and Cheer was formed in 2014. It reorganized this year, merging with the United Youth Football League. This year 75-80 kids are involved in four age groups, ranging in age from 7 up to 14.

As with all youth football these days, the organization is dealing with the fallout of what Bush calls the "C-word" – the link between concussions and traumatic brain injury first discovered some 15 years ago, and only recently acknowledged by the National Football League.

At the youth league level, that's led to declining participation. A New York Times story in January reported that participation in tackle football by boys between 6 and 12 has fallen nearly 20 percent by 2009, although there



Northwest Indiana Youth Football and Cheer has 75-80 kids involved this year in four age groups, ranging in age from 7 up to 14.

was a modest 1.2 percent bump in 2015. At least some of the latter can be attributed to rule changes, some quite radical, designed to minimize or eliminate head injuries.

According to the Times piece, U.S.A. Football, the national governing body for amateur football, is introducing rule changes that will allow teams to field only six to nine players instead of 11, eliminate punts and kickoffs and require that players begin each play in a crouching position instead of a three-point stance.

All Bush knows is that it's a vastly different game he's teaching now than it used to be. On the Northwest Indiana Youth Football and Cheer website, there's a link to HEADS UP Concussion in Youth Sports, a Centers for Disease Control Injury Center initiative that provides online concussion training, information on concussion protocols, action plans for coaches, parents, athletes and officials and even information about helmet fit and care.

"Yeah, it really has [changed]," Bush

says. "Some of these little divisions, they've gotten rid of kickoffs altogether on the little might mites, the 8-and-unders."

It's all a long Hail Mary from the way it used to be, back when Bush was starting out coaching his own two boys. And he's OK with that.

"You know, a lot of guys are like 'Oh, my God, they want to put skirts on them.' They talk about all this all the time and why don't we just play flag football," he says. "But you know what? From a kid's standpoint, if those kind of rules enhance and help safety for the kids ...

"You know, we're all about the kids. We're coaching kids here. The rule changes and all that, I think it helps. But I think the biggest thing is just being conscientious about teaching the coaches and getting them information to educate them on HEADS UP and stuff like that. I'm loving that stuff."

For Bush, after all, the bottom line is still the bottom line. It's still coaching kids. And it's still football.

Real Food Blends

Real food meals for people with feeding tubes

CARRIE STEINWEG

In finding a way to improve life for their son, Julie and Tony Bombacino were able to found a business that is also helping many around the country. Their company, Real Food Blends, makes 100 percent real food meals for people with feeding tubes. Their idea began in 2012, but it wasn't until 2014 that they began selling products.

At six months of age, their son, AJ, suffered an unexpected seizure which prompted doctors to perform a number of tests that revealed he'd been born with brain malformations. Along with seizures came acid reflux that caused doctors to insert a feeding tube. AJ didn't take well to the feeding tube formula and was vomiting multiple times a day; he also had trouble sleeping, wasn't thriving and growing and had continued seizures.

"Thanks to the internet we started to learn about people that were blending up real food and making their own blended diet for their loved ones with a feeding tube," says Tony Bombacino. "After many months and getting to the point of desperation, we went against the traditional methods and started blending food for AJ.

"The changes were almost immediate, and although we would never claim we have a cure for any medical complexity, our own son stopped vomiting, starting growing and started sleeping better. He was just a happier and different person."

The idea to convert their positive experience into a company came a few months later when they decided to take a family trip to Disney World. Recognizing how much work it was going to be to take the equipment and ingredients to blend meals away from home, they wondered if there was a product on the market of blended food



Real Food Blends offers four different meal varieties and will soon add fifth, a breakfast blend.

for tube-fed individuals. There wasn't.

"This was the 'aha moment' where we said, 'There has to be a better way,'" says Tony. "We still had no idea about how many people had a feeding tube, how to create blended food meals at scale, where and how we would get them produced, how insurance coverage worked and so on, but that was the moment the idea of Real Food Blends was born."

"It's all things you can pronounce and find in your local grocery store or pantry," says Tony. "Our meals are suitable for both kids and adults and offer true nutritional variety. We currently have four different meal varieties and soon we'll add our fifth, a breakfast blend. Our meals are also covered by insurance in many, many cases, making it easier for more people to have access to the benefits of a wide variety of real food."

The Bombacinos have seen an overwhelming response to the product, touching more people than they ever could have imagined. "It's really been humbling and amazing to see how people from coast to coast have responded to our meal products," Tony says. "We now call our son our 'Chief Inspiration Officer' and, although he was certainly the reason we created Real Food Blends, we now have tens of thousands of Chief Inspiration

Officers all over the country in our customers and their families and friends.

"We've now sold millions of meals and have an active and engaged Facebook community of almost 80,000 people who continue to share their own journeys with us, who give us ideas and support and who continue to be there for each other through all the ups and downs they face."

The couple considers the impact that Real Food Blends has had on other families to be a huge reward that came out of meeting their own son's needs.

"It's very rewarding for Julie and I to be able to work together and continue to lead and grow Real Food Blends all while having some unique flexibility to see our kids more often than our old jobs allowed and include them in what we are doing," says Tony. "Beyond these intangible benefits, it's most certainly all the emails, social posts, letters and calls we get from our customers letting us know that our products and team have played a small part in making their tube-feeding journeys just a little easier. We were parents to a child with a feeding tube and special needs well before we were the co-founders of Real Food Blends and we continue to run the company with that in mind. People first, family first."

State of Indiana Manufacturing



Brion Burton

Manufacturing is the dominant industry in Indiana

The Indiana Manufacturers Association recently concluded a series of regional manufacturing summits around Indiana that included the participation of hundreds of individuals involved in the manufacturing sector. Statistics concerning Indiana's manufacturing dominance were presented and discussed.

Many had a recurring comment after seeing the data. It went like this: "I knew manufacturing was important to Indiana's economy, but I did not know it was so dominant." When you overlay the current data, the picture becomes clear that the true engine driving Indiana's economy is manufacturing.

Manufacturing continues to dominate the Indiana business landscape. In 2016, manufacturing accounted for \$98.4 billion, or 29 percent, of Indiana's gross domestic product (GDP). This number dwarfs all other industries in our state. Coming in at a distant second place is finance insurance and real estate, which combine at 15 percent. Other notable industries include: retail trade at 6 percent, wholesale trade at 5 percent, construction at 4 percent, transportation and warehousing at 3 percent, information at 2 percent, and total agriculture production at 1 percent.

In terms of total GDP output, Indiana's \$98.4 billion ranks sixth in the country. California leads in output with \$288.9 billion, followed by Texas, \$225.8 billion; Ohio, \$106 billion; Illinois, \$100.3 billion; and North Carolina, \$99.7 billion. But the impact of manufacturing on Indiana's economy is even greater when you look at the manufacturing output per capita. In this category, Indiana dominates—ranking number one in the country with \$14,838.72 in per capita output of GDP. This outpaces all other states.

Oregon is second with \$12,075.34, followed by Louisiana, \$10,650.27; Iowa, \$10,416.65; and North Carolina, \$9,833.75. The national average is \$6,107.38.

Elected officials and policymakers often talk about the number of jobs created, wages paid and benefits provided in the impact on our economy. In all of these categories, manufacturing is again dominant. Not only is Indiana

In 2016, manufacturing accounted for \$98.4 billion, or 29 percent, of Indiana's gross domestic product (GDP)

the most manufacturing-intensive state in the country, it is also the number-one employer, with more than 528,000 Hoosiers employed in the manufacturing sector.

Indiana manufacturing also pays some of the highest wages. As of first quarter 2015, manufacturing paid an average weekly wage of \$1,277 per week. Manufacturing is also the largest supplier of benefits, particularly health-care. When you factor in wages and benefits, the average annual compensation for manufacturing in Indiana last year was \$73,765, compared to \$45,592 for all nonfarm businesses in Indiana.

So what does manufacturing look like in Indiana? We can look at that in two different ways. One is by the number of establishments. With that view, we are dominated by fabricated metal products, with 1,783 separate establishments. The second-highest is machinery manufacturing, with 844 establishments. Transportation equipment is fifth, with 611 establishments.

Looking at types of manufacturers by employment gives you another view. Dominating employment in Indiana are transportation equipment manufacturers, with total employment of 130,558. Second are fabricated metal products with 59,263.

The most recent economic projections for Indiana show that the state's job market remains solid. However, higher productivity combined with fewer available workers will translate to higher wages. Between now and 2019, it is projected that payroll employment will show modest growth; and wage income is expected to peak at 5 percent growth in 2018 and 4.9 percent in 2019. Automobile sales are expected to level off at 17.6 million units. Housing starts are expected to remain strong even as interest rates continuously rise.

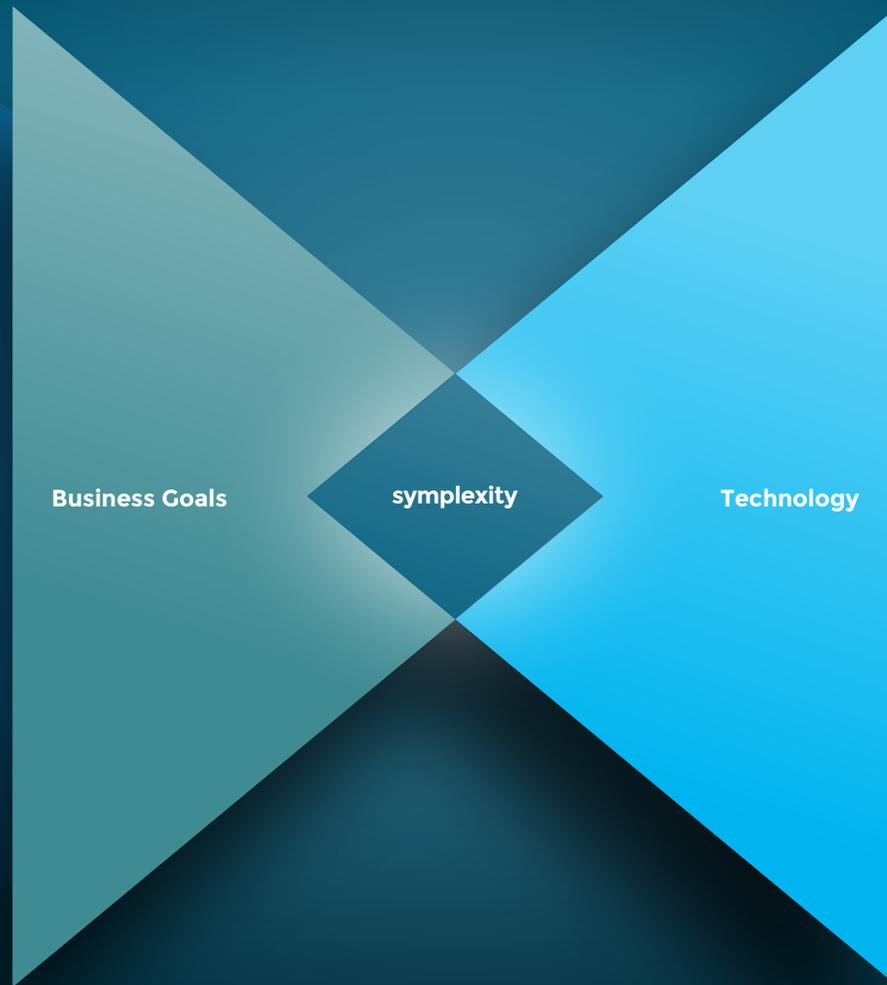
One area of concern is Indiana's population and available workforce. No matter where we go in our state, we hear that finding qualified employees remains a top challenge. Not only is there a skills shortage, there is also a people shortage. Indiana's population growth remains stagnant, with only a 1 percent projected growth between now and 2040. This is far lower than the projected national average of 18 percent growth.

So it is a fact that manufacturing is the dominant industry in Indiana. This message needs to be sent to all who will listen. We need to tell the story to elected officials, schools, parents, kids and anyone who will listen about the opportunities that exist right here in our state. The future looks bright, but only if we work diligently to pave the way to continued success and future investment.

Brian Burton, president and CEO of the Indiana Manufacturers Association.

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