

Indiana's Leading Regional Business Magazine Founded in 1991

CAPITAL FOR LOCAL BUSINESS · GROWING GLOBAL · SECURE COMPANY DATA · LEGAL CHANGES

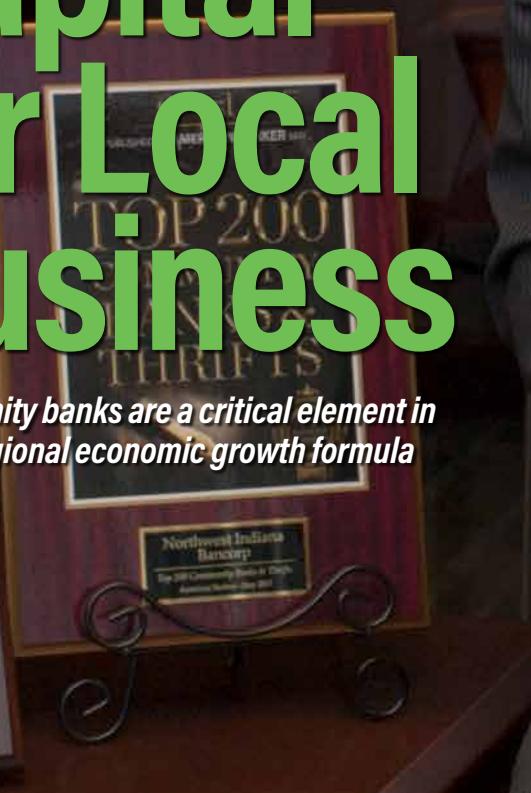
SUMMER 2017

Northwest Indiana Business Quarterly

*Serving Greater
Northwest & Northcentral Indiana
and Surrounding Counties*

Capital for Local Business

Community banks are a critical element in our regional economic growth formula



*Ben Bochnowski, President,
Chief Executive Officer
of Peoples Bank*

TWO GREAT NAMES ONE GREAT LOCATION

- First-class location without the first-class price
- +200 acres available; parcels from 1 - 75 acres
- Office, education, retail and industrial sites





GROWING

your business together.

Work with a local lender you can trust.

We run a local business too, so we know what it takes to help you grow, finance an expansion, acquire additional working capital, and manage your money. That's why we offer custom financing options to help your business succeed.

Visit us online or call a Business Banker today!

ibankpeoples.com | 219.836.4400



Member FDIC

Peoples Bank is an SBA (Small Business Administration) approved lender.

Peoples *Bank*
you first banking



p 16 Capital for Local Business



p 22 Growing Global

Northwest Indiana Business Quarterly

SUMMER 2017

Contents

PUBLISHER'S NOTE

5

NOTEWORTHY NEWS BITS

6 Around the Region

COVER STORY

16 Capital for Local Business

Community banks are a critical element in our regional economic growth formula

INTERNATIONAL BUSINESS

22 Growing Global

Exports, international expansions and financial backing by foreign companies

INFORMATION TECHNOLOGY

28 Secure Company Data

Local experts share their knowledge on risks, costs and ways to protect your data

BUSINESS LAW

34 Legal Changes

Keep tabs on the areas of law that affect your business

HEALTHCARE

40 Evolution of Nursing

Educators and one-on-one guides for patient's health care journey



CONTROL MEDICAL COSTS AND KEEP EMPLOYEES HEALTHY

A comprehensive
approach to
employers
with job-related
health needs

OCCUPATIONAL HEALTH NEEDS MET WITH CONVENIENT HOURS IN MANY LOCATIONS

 **Franciscan**
WORKINGWell

Chicago Heights
Crown Point
Hammond

Michigan City
Munster
Portage

Rensselaer
Valparaiso



p 46 Diversity in Leadership



p 64 Lakefront Career Network

LEADERSHIP

46 Diversity in Leadership

Great leadership knows no gender or skin color

MADE IN INDIANA

54 Indiana Whiskey Company

by Hoosiers, for Hoosiers

FINANCIAL MATTERS

56 My Banker My Friend

Considerations when choosing a bank

ART & ENTERTAINMENT

58 Things to Do and See

An update on arts and entertainment options across the region

SPORTS

60 Collegiate Sports

New conferences for Purdue NW and Valparaiso University

VIEWPOINT

62 Putting the Pieces Together

Next Steps for the Northwest Indiana Lakeshore

MAKING A DIFFERENCE

64 Lakefront Career Network

Network, develop professionally and engage with the community



SUMMER 2017

Publisher/Executive Editor

TROY LINKER

Managing Editor

LAURIE WINK

Director, Advertising Sales

TAMMIE REYNOLDS

Contributing Writers

LESLY BAILEY • LAUREN CAGGIANO
JOHN CAIN • JERRY DAVICH
TERRY MCMAHAN • BOB MULESONG
MARY JO ORLOWSKI • ANNIE ROPEIK
MICHELLE SEARER • BEN SMITH
JACK WALTON • AMANDA WILSON
PETE VISCOSKY

Editorial Advisory Committee

TOM CARROLL • ERIKA DAHL
JOHN DAVIES • LORRI FELDT
BARBARA GRIMSGARD
KEITH KIRKPATRICK • LEIGH MORRIS
EVELYN MORRISON
MARY JO ORLOWSKI • MICHELLE SEARER
ANDREA K. SHERWIN • MARY WELLNITZ
LAURIE WINK • LINDA WOLOSHANSKY

New Media

JANICE L. DIXON-FITZWATER

e-mail: businessnews@nwibq.com
web: www.nwibq.com
visit us at facebook.com/nwibq

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

Many contributing writers are experts from various fields and provide advice to our readers on their individual specialties. Experts provide general information, for educational purposes, regarding legal, accounting, insurance and other professional issues. This information is not a substitute for specific professional advice given by qualified professionals who are aware of an individual's particular circumstances.

© Copyright 2017. All rights reserved.
Reproduction without permission is prohibited.

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



Troy Linker

NWI Leaders

Good leadership is critical for success in any size business

Leaders of large businesses are often recognized for their leadership skills, but good leadership is critical for success in any size business. Leaders, especially in small businesses, need a variety of skills, including operational knowledge, management ability and strategic thinking. In this issue, we talk with local leaders about their thoughts and advice on topics as wide ranging as financing, growth, security, legal changes, industry changes and diversity.

It takes a strong vision, grit and an entrepreneurial spirit to start or expand a small business in Northwest Indiana. It also takes money, yet most small businesses are too small to attract investment from wall street or private investors. Local community banks step in to provide capital for local business start-up and expansion. Amanda Wilson explores the role of local community banks in economic growth by provide capital for local businesses.

The negative aspects of globalization on our region are well publicized, but there are also some positive aspects that are less well known. Annie Ropeik explores how exports, international expansions and financial backing by foreign companies are helping regional business leaders grow their businesses.

Technology plays a major role in every business, regardless of industry or size. Bob Mouleson talks with local technology experts who share their advice for business leaders in securing their company's data.

Good business leaders keep regular tabs on legal changes in the areas of law that impact their industry. Jerry

Davich talks with local legal experts who can help leaders stay abreast of the ever-changing legal landscape.

Almost every industry has seen dramatic change over the last couple of decades, but few have seen more dramatic shifts than the healthcare industry. Lesley Bailey shares the leadership challenges in the evolution of nursing, as nurses evolve into educators and one-on-one guides for patients' health care journeys.

Great leadership knows no gender or skin color. Leaders inspire, encourage, advocate and work tirelessly for their team and organizations. Lauren Caggiano profiles five Northwest Indiana leaders from a variety of ethnic and professional backgrounds who lead by example.

Also in this issue, Jerry Davich visits a South Bend distillery making spirits by Hoosiers and for Hoosiers. Terry McMahon shares his thoughts on things to consider when choosing the right bank for your business. John Cain and Jack Walton update us on art and entertainment across the region. Ben Smith shares exciting changes for two local university sports programs. Representative Visclosky tells us his ideas for the next steps for the Northwest Indiana lakeshore. Finally, Mary Jo Orlowski inspires us with her story about a group of millennials making a difference in Michigan City.

I am inspired everyday by the dedication, skill and ingenuity of the Northwest Indiana business leaders I meet. I hope you will take a moment to let the leaders in your business know you appreciate their hard work.

—Troy Linker

Around the Region

Stay current with local people, news and events

MICHELLE SEARER

ACCOUNTING

Valuation analyst **Gregory M. Clark**, CPA, and a senior manager at CLH, LLC, has successfully completed the certification process with the National Association of Certified Valuators and Analysts to earn the Certified Valuation Analyst credential. CLH is a Michigan City-based full-service CPA firm. CLH, LLC, now has three CPAs at the firm who hold this credential, allowing the firm to grow its valuation department.

BANKING AND FINANCIAL

Deborah Robinson has been hired by **Centier** as senior vice president, community relations and business development. She leads a team coordinating the bank's philanthropy, community outreach, financial wellness, and Community Investment Act initiatives. Additionally, she is responsible for market expansion strategies to build the bank's brand. Prior to joining Centier, Robinson served as chief banking officer at First Merchants Banks ... **1st Source Bank** has promoted **Valerie C. (Hines) Weis** to the post of vice president.

She was program manager of the 1st Source Asset Advisors group. She is a Magna Cum Laude graduate of Loyola University Chicago and has obtained her Certified Financial Planner certification ... **Oak Partners**, a wealth management firm headquartered in Crown Point, have promoted Financial Advisors **Michael Hadt** and **Stephen Kavois**, to the position of Partner and named them members of the firm's Board of Advisors. **Charlie Greiner** has also joined the firm as a financial advisor. He comes to the firm from Stifel, Nicolaus & Company and holds a B.A. in economics from San Diego State University in addition to Series 7 and 63 certifications. ... Residential mortgage lender **Ruoff Home Mortgage** has appointed **Aaron Davis** as senior loan officer for its Crown Point office. Previously with Univision Communications, he is currently finishing his MBA from the University of Kansas and is a graduate of Purdue University with a bachelor's degree in communication ... **Diana Nyman** has earned the distinction of Premier Advisor with **Wells Fargo Advisors**. The Premier Advisor designation is held by a select group of financial advisors within Wells Fargo

Advisors as measured by business production, completion of educational components, and professionalism. Nyman works in the firm's Chesterton office ... **Tom Muldowney** has joined **Lakeside Wealth Management** as a senior advisor. Muldowney concentrates on retirement planning, insurance and asset management for individual clients, and assisting corporate clients with 401(k) plan design and assisting with fiduciary responsibilities and best practices ... **Maurice Lounds**, a financial adviser for **Harvest Financial**, of Schererville, has earned the Accredited Investment Fiduciary designation from the Center for Fiduciary Studies, the standards-setting body for fi360, an education and certification organization for financial planners. The designation is awarded after a comprehensive training program, final examination, and commitment to abide by a code of ethics and conduct standard. Maintenance of the AIF designation requires continuing education.

CONSTRUCTION AND ENGINEERING

Korellis Roofing of Hammond has appointed **Dan Stella** as its workforce development manager. He has 14



ACCOUNTING
Gregory M. Clark



BANKING AND FINANCIAL
Deborah Robinson



BANKING AND FINANCIAL
Valerie Weis



BANKING AND FINANCIAL
Charlie Greiner

McMahon & Associates

CERTIFIED PUBLIC ACCOUNTANTS, P.C.



Your Local
**Healthcare Tax and
Accounting Experts**

- Practice Consulting
- Hospital Credentialing
- Income Tax Preparation
- Banking Relationships
- Bill Pay

**VOTED #1
CPA FIRM**
12 CONSECUTIVE
YEARS AND RUNNING!

- Estate Planning
- Retirement Plans
- Buy-Sell Agreements
- Business Valuations
- Payroll



P: 219.924.3450
F: 219.924.1640
E: info@mcmahonpc.com

Your Partner for Growth

10010 Calumet Ave.
Munster, IN 46321
www.mcmahonpc.com

**BANKING AND FINANCIAL****Aaron Davis**

years of experience in the construction industry and holds a bachelor of science degree in mechanical engineering. Korellis' former office building was also recently transformed into the new Korellis Training Center.

**BANKING AND FINANCIAL****Diana Nyman**

coordination with Chancellor William J. Lowe and other university leaders. She earned her Ph.D. in Latin American Literature and Culture from Florida State University and graduate and undergraduate degrees in Spanish from University of Arizona and College of William and Mary. Indiana University Northwest also announced the appointment of **Ryan Shelton** as its new athletic director. Shelton is a two-time IU Northwest alumnus and head coach of the women's basketball team for the last 10 years. He earned his bachelor's degree in fine arts in 2000, and a master's degree in public affairs in 2005, both at IU Northwest. For the last 17 years, he was the lead graphic designer for the Office of Marketing and Communications, a position he held while coaching the RedHawks women's basketball team. As head coach of women's basketball, Shelton led the team to eight winning seasons in the past nine years, including six 20-win seasons, five national tournament appearances and multiple conference championships. In March, he was named the National Association of Intercollegiate Athletics' (NAIA) Association of Independent Institution (AII) Conference Coach of the Year for the fourth time. In his new role, Shelton will continue to serve as head coach of the women's basketball team, and also take on the responsibility of overseeing IU Northwest's six other NAIA Division II teams: men's basketball, men's and women's cross country and golf, and women's volleyball. Joining Shelton in the head office is **Anna Villanueva**, who was recently named assistant athletic director.

**EDUCATION****Vicki Roman-Lagunas**

Villanueva is a former RedHawk who lettered in volleyball for four years, and basketball for three years, while studying at IU Northwest. Starting as a student worker in the Office of Student Activities, she worked her way up to director of operations. Villanueva earned a bachelor's degree in business administration at IU Northwest in 2005 and a master's degree in sports management from Southern New Hampshire University in 2013 ...

**EDUCATION****Ryan D. Shelton**

Purdue University Northwest has appointed two, key academic administrators. **Anne Gregory** has been named director of PNW's School of Education and Counseling within the College of Humanities, Education and Social Sciences and **Dietmar Rempfer**, professor of mechanical and aerospace engineering and professor of applied mathematics at Illinois Institute of Technology (IIT), has been appointed as director of the School of Engineering within PNW's College of Engineering and Sciences. Both appointments become effective July 1. Gregory recently served as professor and chair of the Department of Literacy and Elementary Education at Northern Illinois University, and has more than 25 years of experience as a professional educator. In addition to her current position at Northern Illinois, she has served as chair and professor of the Department of Curriculum and Instruction at Western Illinois University. She also has been president of the Faculty Senate at Boise State (Idaho) University. She is a former elementary school teacher who has advanced literacy among elementary students as

EDUCATION

Ivy Tech Community College has selected the faculty recipients of the 2017 President's Award for Excellence in Instruction and the 2017 Adjunct Faculty Award for Excellence in Instruction. This includes four faculty members from the Northwest and North Central regions. Awarded the 2017 President's Award are full-time faculty members **Darlene Dulin**, Assistant Professor, Healthcare Specialist from the Northwest region and **Karen Gerbasich**, Associate Professor, Nursing from the North Central Region. Adjunct faculty members for the annual Adjunct Faculty Award for Excellence in Instruction for the Northwest and North Central Regions are **Valerie Rice**, Business Instructor and **Robert Antus**, Hospitality Instructor, respectively ... **Indiana University Northwest** announced the appointment of **Vicki Roman-Lagunas**, Ph.D., as new executive vice chancellor for academic affairs. Currently serving as acting provost and professor of Spanish at Northeastern Illinois University (NEIU) in Chicago, Roman-Lagunas will begin her appointment as the executive vice chancellor for academic affairs on July 3. In her new role, Roman-Lagunas will have responsibility for all aspects of the academic and student dimensions of the campus in

BUILT FOR THE FUTURE.

Did you know? Over 90% of consumers avoid working with companies using outdated technology.

Move forward with innovative technology from Comcast Business.

Whether it's accessing cloud services, connecting offices from multiple locations or using additional devices and applications, the demands on your bandwidth will only increase with the growth of your business. Comcast's network will deliver reliable and scalable services for businesses of any size, providing an integrated and unparalleled product experience to our customers.

Is your business ready for the future?

COMCAST
BUSINESS **B4B** BUILT FOR
BUSINESS™

COMCASTBUSINESS.COM | 800-501-6000



ENGINEERING
John Beatrice



ENGINEERING
Lakhpak G. Chandnani



HEALTHCARE
Robert Moses



HEALTHCARE
Drew Keesbury

part of Purdue University's highly-regarded Reading Recovery program. In his new appointment, Rempfer will provide oversight responsibility to PNW's Department of Mechanical and Civil Engineering and Department of Electrical and Computer Engineering. Offering a distinguished background in higher education at IIT, Rempfer has served administratively as interim chair of the Department of Mechanical, Materials and Aerospace Engineering and as Associate Dean of IIT's Armour College of Engineering. He also has been campus lead of the National Science Foundation's National Center for Engineering Pathways to Innovation at IIT. The Purdue University Board of Trustees recently approved the promotion of 13 **Purdue University Northwest** faculty members effective with the start of the 2017-18 academic year. Academic tenure is attained on promotion to the rank of associate professor. Candidates promoted to this rank have accumulated a record of accomplishments and show potential of continued professional growth and recognition. Faculty members promoted to full professor have achieved a significant record in all three areas of accomplishments: learning, discovery, and engagement. Promoted to full professor are **Carin Chuang** of Munster (Information Systems), **Masoud Fathizadeh** of Oak Brook Ill., (Electrical and Computer Engineering Technology), **Emily Hixon** of Hebron (Education), **David Nalbone** of Valparaiso, (Psychology), **John Spores** of Valparaiso, (Psychology), **Kathleen Tobin** of Hammond (History) and

Hairong Zhao, of Munster (Computer Science). Those promoted to associate professor were **Ricardo Calix** of Schererville (Computer Information Technology), **Magesh Chandramouli** of Schererville (Computer Graphics Technology), **Tae-Hoon Kim** of Munster (Computer Information Technology), **Manghui Tu** of Munster (Computer Information Technology), **Florian Vauleon** of Portage (French) and **Chen Ye** of Highland (Information Systems).

ENGINEERING

John Beatrice, president of **Compumark Industries Inc.**, a process control and field engineering company in St. John, was recently elected president of ISA NORIN, the Northern Indiana arm of the International Society of Automation. The society is composed of engineers and other professionals in specialized technical occupations ... **Lakhpak G. Chandnani** has established a new consulting business, **LGC Structural Engineers, LLC** in Schererville, Indiana. He was with Superior Engineering, in Hammond, for 16 years as civil/structural engineering manager. LGC Structural Engineers provides structural engineering services and structural evaluation reports.

GOVERNMENT

The Indiana chapter of the American Planning Association has selected the **Northwest Indiana Regional Development Authority**'s comprehensive strategic plan update as its 2017 Outstanding Transportation

Plan Award winner. The updated focused on commuter rail expansion in Northwest Indiana and outlined plans for transit-oriented development over the next two decades.

HEALTHCARE

Dr. Robert W. Moses of **Moses Eye Care Center** was recently awarded the Meritorious Service Award at the Indiana Optometric Association's 120th annual spring convention in April in Indianapolis. The Meritorious Service Award is given to a member in recognition for service to the profession of optometry. This award recognized his role as Indiana Optometric Association's Third Party Committee Chair and his efforts to ensure that vision care and medical eye care services are available to all Hoosiers. Dr. Moses opened his optometric practice in Merrillville in 1975 and provides eye health care at nine locations throughout Northwest Indiana ... **Drew Keesbury** has been selected as chief financial officer for **LaPorte Hospital** and **Starke Hospital**. Keesbury most recently assistant as CFO and interim CFO at Porter Regional Hospital and previously as controller for Dupont Hospital in Fort Wayne. LaPorte and Starke hospitals also announced the appointment of **Anetra Jones**, who will serve as the chief nursing officer. Jones holds an Associate of Science Degree in Nursing from Florida Community College, and both a Bachelor of Science in Nursing and a Master of Public Health with a concentration in Health Care Organization and Policy from the University of Alabama at Birmingham.



HEALTHCARE
Tracey Knapp



HEALTHCARE
Perry Zack



LEGAL
Steven Langer



LEGAL
Tara Worthley

She comes to LaPorte most recently from Harris Regional Hospital in Sylva, N.C., where she has served as Chief Nursing Officer since 2013. ... **Tracey Knapp** has been named vice president of the **La Porte Physician Network** and **Porter Physician Group**. This combined medical group includes more than 130 providers across seven counties, and offers multiple specialty medical services. Knapp most recently served as administrator for Porter Physician Group and started

her healthcare career as a practice manager at the University of Colorado ... **Methodist Hospitals** has welcomed **Perry Zack**, D.O., to the Methodist Physician Group. He is Board Certified by the American Osteopathic Board of Family Physicians and has served Northwest Indiana families for more than 20 years. His focus is on preventive care and promoting a healthy lifestyle. His practice is located in Merrillville. Methodist Hospitals also named **Jacqueline Hoekema** and

Constance Adams as co-directors of the **Methodist Hospitals Heart & Vascular Institute**. Hoekema is the new director over business operations and Adams is the new director over clinical and quality.

INSURANCE

The American Star Excellence in Customer Experience Certification Program has recognized **Jean Kohler**, an **American Family Insurance agent** in Valparaiso, for providing



2017 *Best of* Northwest Indiana Business

As voted by the readers of
Northwest Indiana Business Quarterly

Innovative Building Solutions


LARSON DANIELSON
Construction Company, Inc.
QUALITY CONSTRUCTION SINCE 1908

DESIGN BUILD
CONSTRUCTION MANAGEMENT
GENERAL CONTRACTING
FACILITY SERVICES

302 Tyler Street, LaPorte, IN
www.ldconstruction.com
 219.362.2127



SPORTS AND RECREATION

Steve Chelios



SPORTS AND RECREATION

Diane Spevacek



SPORTS AND RECREATION

Rhonda Zaluckyj



TOURISM

Richelle Winstead

outstanding customer service. The distinction was determined through an evaluation process conducted under guidelines established through the program. The process consists of a customer satisfaction survey which measures customers' overall experience with their current American Family agent

LEGAL

The American Institute of Family Law Attorneys has recognized family

law attorney **Michael Langer** with Langer & Langer as a 10 Best Family Law Attorney for Client Satisfaction for the third year. Three lawyers at the Valparaiso firm were also recently featured on the Super Lawyers Website, www.superlawyers.com. Super Lawyers selects attorneys from all firm sizes and more than 70 practice areas throughout the United States. **Steven Langer** has been featured by Super Lawyers since 2008 and was recently selected for the

"Super Lawyers Top 50: 2017 Indiana Super Lawyers" List. **John F. Schmoll** has been selected from 2004 to 2006 and 2008 to 2017. **Tara Worthley**, who joined the firm in 2005, has been named a Super Lawyers Rising Star from 2012 to 2017 ... **Reminger Co., LPA** has welcomed attorney **Erica M. Maar** to the law firm's Crown Point office. Prior to joining Reminger, she served as a federal judicial extern with the Honorable Judge Christopher Nuechterlein. She graduated magna

HEIGHT adjustable workstations

Ask for the
Anni discount
for additional savings!

Call **800-922-5226** today
to speak with an expert!
www.kramerleonard.com

HON.

KramerLeonardOP

KRAMER
LEONARD

f **Instagram**

cum laude from Valparaiso University School of Law and previously worked at a financial services firm ... **Tricia G. Bellich, Paul Kosteski, and Kyle Lawrence** have joined the firm of **Bryce Downey & Lenkov LLC** in its Schererville office. Bellich joins as an income member, with extensive experience handling workers' compensation and employment law matters through the appellate level in the states of Indiana and Illinois. Kosteski joins as an associate, practicing workers' compensation defense. Lawrence also joins as an associate, practicing general liability and workers' compensation defense.

NON PROFIT

The Association for the Wolf Lake Initiative (AWLI) has selected **Richard Chambers** of Hammond as its Ford Motor Company Fund Graduate Intern for 2017. He will be assisting with the day-to-day operation of AWLI.

REAL ESTATE

Ana Lavanholi has joined Weichert Realtors-Wold Group's Schererville office.

SPORTS & RECREATION

Steve Chelios has joined Midwest Training and Ice Center in Dyer as hockey director. Chelios played five seasons of Canadian Junior hockey and attended training camps with the Chicago Blackhawks and the New York Rangers. He played 12 seasons of minor league professional hockey. For 12 years, he was the Director and Head Instructor for the Chelios Children's Foundation & Hockey Schools. ...

Patti's All-American, in Dyer, has promoted **Diane Spevacekto** to vice president of operations and **Rhonda Zaluckyj** to vice president of sales. Spevacekto, formerly the general manager, and Zaluckyj, formerly assistant general manager, will continue with their already established duties while now having more prominent roles in class curriculum, staff, facility, and customer service procedures.

Rethink Cancer.

Rethink What's Possible.



Methodist Hospitals' TrueBeam unlocks new treatment for Northwest Indiana patients with cancer.

Rethink treatments to complex cancers.

Methodist Hospitals' revolutionary TrueBeam system opens the door to new treatments for the most challenging cancer cases, including lung, breast, abdomen, and head and neck.

Rethink treatment speed and precision.

TrueBeam delivers fast, noninvasive, accurate image-guided treatments within just a few minutes per session. Its precision, measured in fractions of millimeters, exposes patients to 25 percent less X-ray doses than before.

Rethink patient comfort and safety.

With shorter treatment times and quiet operation, TrueBeam transforms the patient experience and creates a relaxing treatment environment.

Why travel to Chicago? Learn more about TrueBeam and the Methodist Hospitals Oncology Institute. Visit MethodistHospitals.org or call 219-738-5598



Leading the Way to Better Health



means business®

Business is our passion, our singular focus. And it's what drives us to find new solutions for our customers. If you mean business, contact:

Michael Martino
Group President
708.403.6325
9561 West 171st Street
Tinley Park, IL 60487

MB Financial Bank

Member FDIC

TOURISM

The **Jasper County Economic Development Organization (JCEDO)** announced the appointment of **Richelle Winstead** as the new director of tourism and community relations. She will lead Jasper County's tourism and associated marketing activities and will also oversee JCEDO's community and business relations activities.

GOVERNOR HOLCOMB SIGNS DOUBLE TRACKING BILL

In mid-May, Indiana Governor Holcomb held a ceremonial signing ceremony in Michigan City for HEA 1144, a crucial rail transit development bill for the Northwest Indiana region. Although it includes a number of improvements and additions, including the West Lake Corridor from Hammond to Dyer, the aspect that officials refer to as a game-changer is the addition of a second full rail track along the existing South Shore Line from Gary to Michigan City. Allowing greater movement and fewer bottlenecks, this double-tracking will greatly improve service for commuters and drastically decrease their travel times, even for those coming from places further east such as South Bend. According to the bill itself, HEA 1144 "establishes a rail transit corridor in Northwest Indiana." Northwest Indiana Regional Development Authority CEO Bill Hanna called the signing "historic," saying these projects were the biggest such projects in more than 100 years. Clarence Hulse, Economic Development Corporation of Michigan City's executive director, reflected that for both his city and for the entire region, these projects will have a significant positive impact on efforts to attract new talent and new investment. The RDA Board of Directors also approved an annual commitment of up to \$3 million over the next 30 years to contribute toward these projects, representing the portions of Lake and Porter counties. With legislative support and committed funding support, the project is expected to begin construction in 2019 and be operational in 2020.

IVY TECH COMMUNITY COLLEGE ANNOUNCES NEW ORGANIZATIONAL STRUCTURE

Ivy Tech Community College has announced a new organizational structure focused on better serving its students and the state, by aligning with community needs at the campus level, and empowering the campuses to be responsive and agile to local needs. Where multiple campuses formerly reported to regional leadership, they will now see those positions aligned at a campus level. Campuses will be self-sustaining units with a chancellor as the executive in charge. Campus chancellors will be announced June 15 to August 1, and staff will transition over the next year into more effective campus-aligned, student-focused roles. In the new structure, Ivy Tech will have 19 campuses that include: Lake County (Gary/East Chicago), Valparaiso, South Bend/Elkhart, Fort Wayne, Lafayette, Indianapolis, Bloomington, Evansville, Kokomo, Muncie, Terre Haute, Columbus, Sellersburg, Michigan City, Marion, Anderson, Richmond, Lawrenceburg, and Madison. In addition, the Community College will offer classes at 26 educational sites across the states including those in Northern Indiana, Warsaw, Avon, LaPorte, and Rochester. Faculty Councils will be formed at the campus level and statewide, allowing faculty to have a broader voice in academic policy, procedures and engagement in the strategic plan implementation. Ivy Tech is in development of a new strategic plan to be unveiled in December 2017.

IU NORTHWEST ARTS AND SCIENCES BUILDING DEDICATION

IU Northwest announces the public opening and dedication of the Arts & Sciences building on Friday, August 25. That evening, special guests and community members will attend the very first performance – a complimentary concert by the Northwest Indiana Symphony Orchestra – in the new theatre. The show will kick off entertainment brought to the region by not only Theatre Northwest, the performance company of IU Northwest's

Department of Performing Arts, but also other area groups, which will collectively transform the campus's southeast corner into a destination for the arts. At three stories tall and 126,300 square feet, the new structure will not only serve as an important asset for both IU Northwest and Ivy Tech Community College campuses, which will share space in the building, but also the entire community. Half of

the \$45 million building will house IU Northwest's fine and performing arts programs, as well as academic and administration space for the College of Arts and Sciences. Ivy Tech will occupy 30 percent of the building, including science programs and a "one-stop shop" for enrollment and admission services. The remainder of the building will include classrooms and informal study spaces for both campuses.

Taking Care of Business.

Business Counseling

**HOEPPNER
WAGNER &
EVANS LLP**

ATTORNEYS AT LAW

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

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

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

Hoeppner Wagner & Evans – We Care About Your Business



Capital for Local Business

Community banks are a critical element in our regional economic growth formula

AMANDA WILSON



Joe Rurode, Director of Economic Development for the Northwest Indiana Forum. The Northwest Indiana Forum recruits and attracts businesses to the region, advocates for its members and assists with efforts to improve the quality of life in Northwest Indiana.

Community Banks Support the Businesses that Fuel the Region
Don't dismiss Northwest Indiana as a region of has-beens. The heyday of King Steel may be over (though steel is still a major pillar of the region's economy), but business is good in Northwest Indiana. Look past the remains of shuttered factories and see what's here and on the horizon - a beautiful diversity of entrepreneurs, innovators and business leaders with the vision and grit to usher Northwest Indiana forward into prosperity.

And, in a proud tradition that spans generations of taking care of their own in the community, the region's business landscape is made possible and profitable by its community banks.

Northwest Indiana is a region defined by diversity, both in its people and its businesses. It has the second largest economy in the state and is tied into the Chicagoland area, which is the third largest economy in the country, according to Joe Rurode,

director of economic development for the Northwest Indiana Forum. The Northwest Indiana Forum recruits and attracts businesses to the region, advocates for its members and assists with efforts to improve the quality of life in Northwest Indiana.

Rurode points out that there are a number of converging aspects which

lost a lot of young talent over the last 20 years to Chicago and other parts of the country due to quality of life issues. Infrastructure projects such as the West Lake Corridor Project are combating this brain and talent drain by making the communities of Northwest Indiana more attractive places to live and do business.

"The largest employers in Northwest Indiana are hospitals and government, but when you add up all of the small businesses, their workforces greatly exceed those of the large employers." —Tom Edwards

are unique to the region and difficult to duplicate, making Northwest Indiana a richly competitive business climate. He says, "We have a freshwater port, extensive highways, class-one rail lines, access to Lake Michigan, international airports and a number of people passing in and out of the area on a daily basis."

Yet, Rurode adds, the region has

"Whether it's corporate jobs or small business related opportunities, it's essential to make people want to live and work here," Rurode says. "That's the ground that Northwest Indiana has been catching up on."

As in generations past, the people who live in Northwest Indiana dream in Northwest Indiana. "When you think about small businesses, they



Matt Vessely, 1st Source Bank regional president in Porter and La Porte Counties.
1st Source Bank has been doing business in Northwest Indiana since 1863.

were started by people who likely didn't have a lot of money but they sure had big dreams," says Tom Edwards, president and chief credit officer of Horizon Bank, a community bank whose experienced, well-trained commercial lenders know the local markets.

Small businesses are vital to the health of Northwest Indiana, Edwards explains. "The largest employers in Northwest Indiana are hospitals and government, but when you add up all of the small businesses, their workforces greatly exceed those of the large employers."

Just as strong small businesses are vital to the health of local communities, strong community banks like

"**Entrepreneurs are dreamers, and you need honest advice. I was told, 'We're going to give you the advice you need to start a strong business.' I received excellent mentoring... I was told to write up a business plan. I went back and asked for a loan. What started as a small company, grew as we ended up acquiring 23 other companies...I've continued to go back to that well and they've never not been there for me." —Tracy Graham, CEO, Graham Allen Partners**

Horizon Bank are the lifeline of local small businesses. "The primary function of community banks is to be capital providers for small businesses," Edwards says. He explains that it takes a while for small businesses to be self-sufficient, and to generate enough profits and working capital to not have to rely on banks. "Small businesses are too small to attract wealthy investors, so the small business owner really has to turn to the bank for that capital that they need," he says. "That's why banks are so critical."

As with other solidly dependable community banks, 1st Source Bank is in it for the long haul. 1st Source Bank

has been doing business in Northwest Indiana since 1863. "We take pride in supporting the communities we serve," says Matt Vessely, 1st Source Bank regional president in Porter and La Porte Counties. "We're committed to providing outstanding service by listening to our customers, discerning their needs and offering straight talk with sound advice."

Because the bank's leaders and

executives all live and play where they work, they're deeply involved in the communities they serve, which includes making charitable donations and providing a tremendous level of community leadership and volunteering, Vessely says. He explains that this involvement means that 1st Source understands its communities' unique financial needs, enabling them to offer effective solutions.

RAISING THE BAR

Ann Marie Woolwine, *Associate*

Commercial and Real Estate Lending



Thomas C. Higgins, *Of Counsel*

Litigation
Mediation



Terry Retson, *Of Counsel*

Financial Institutions
Real Estate



WELCOMING OUR NEWEST ATTORNEYS TO OUR GROWING NORTHWEST INDIANA OFFICE

8001 BROADWAY, SUITE 400 MERRILLVILLE, IN 46410 (219) 227-6100

KRIEG | DEVAULT®

INDIANA ILLINOIS GEORGIA FLORIDA MINNESOTA WWW.KRIEGDEVAULT.COM



"Just as strong businesses are vital to the health of local communities, strong community banks are the lifeline of local small businesses". says Tom Edwards, President and Chief Credit Officer of Horizon Bank.

2017 *Best of* Northwest Indiana Business



Creating Next Generation
Voice, Video, and Data
Solutions Since 1992.

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.

 Telephone Systems

 SIP Trunk Services

 Security Camera Systems

 Managed Router Services

 Telephone Services

 High Speed Internet

 Network Security Firewalls

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

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



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

Many of 1st Source Bank's clients have been with the bank for generations, which provides a long-term perspective in how to best support client needs – as with the bank's highly-rated mobile banking apps – and a platform to manage risk. Roger Freeman, 1st Source Bank retail products manager, says community banks are themselves small businesses, which gives them unique insight into helping their small business clients thrive in the local economy.

"Small businesses want to do business with small businesses," Freeman says. "Our customers aren't just numbers."

"Community banks are essential in supporting local community businesses," says Ben Bochnowski, CEO of Peoples Bank, named one of the top 200 community banks. Community banks, such as Peoples Bank, put credit in the local economy, provide economic stability and drive independence in the business community.

"We provide value for everybody—our investors, the customers we have, the community we serve, and our employees who work here," Bochnowski says. But that support system of community banks has grown smaller over the past decade.

"There used to be over 40 community banks in Lake County but now there are three headquartered in Lake County," says Bochnowski. "There's a direct correlation between the shrinking number of local financial institutions and new business formation in this country. Small employers and people who are starting small businesses tend to go to local banks because their interests are aligned, they understand their business, and we're in the same community. When those places that offer credit to local entrepreneurs disappear, local entrepreneurs don't have a way to build their business."

Community banks are essential to a healthy economy because they get credit to locally managed, locally funded businesses. Bochnowski recalls his father's wise assessment of the value of small businesses in that they're the employer of choice



"Community banks are essential in supporting local community businesses," says Ben Bochnowski, CEO of Peoples Bank.

in America. Helping small businesses succeed means helping the community succeed.

"Even larger businesses need the small businesses of the service economy to be successful," Bochnowski says. "We are absolutely invested in helping the local economy grow and thrive so that people can grow and thrive. We're all about making sure our customers can achieve their financial goals."

Even with the constantly evolving business landscape of Northwest Indiana—once led by steel but now with healthcare organizations and a multitude of small businesses dominating much of the job market—the economy finds a way forward and community banks will continue to guide small businesses and the region into a prosperous future.

Growing Global

Exports, international expansions and financial backing by foreign companies



ANNIE ROPEIK

For years now, American steel mills in Northwest Indiana have been locked in competition with places like China. The rising tide of steel imports has been a central stressor for the region's focal industry, pushing companies like U.S. Steel and

ArcelorMittal to seek new markets to corner and technologies to master as their trade complaints play out in political channels.

At the same time, the companies buying that steel – companies that make equipment and parts to help power those mills and countless other

factories and machines around the world – have been looking more and more in the opposite direction.

Parts makers in Northwest Indiana are increasingly investing not just in competition with imports here at home, but in growing globally – through exports, international expansions and



"When you want to grow internationally, you have to take a longer-term view of things," says Sullair Marketing Director David Andrews.

financial backing by foreign companies.

A LONGER-TERM VIEW

At Michigan City-based air compressor manufacturer Sullair, global vice president Jon Hilberg says that about 45 percent of their business goes to South America, 15 percent to North America, and 40 percent to China, with the rest going to Asia and Europe.

"Our goal was to expand internationally," he says, from the start of the 52-year-old company. "In the late '60s and early '70s, even into the early '80s, it was probably 85 to 90 percent [United States] and 5 percent export, if you will, to where it is today."

Sullair distributes almost all of its air compressors, rotary screws and airends directly from its Michigan City plant. They began opening offices in Asia in the 1970s, set up a factory in China in 1994, bought another in Australia in 2002 and cut the ribbon on a third international plant, again in China, in 2008. In all that time, the company has sold about 220,000 air

compressors in at least 50 countries.

And now, they're going to have an international parent company. Sullair was once owned by United Technologies, but spun off several years ago and is currently in the middle of an acquisition by Hitachi, the giant Japanese conglomerate.

In 2016 six investments by foreign companies across Portage, South Bend, East Chicago and Merrillville brought in \$44.7 million and created 192 jobs. —Indiana

Business Research Center

"Hitachi has made a huge commitment," says marketing director David Andrews. "It was really a good marriage."

"When you want to grow internationally, you have to take a longer-term view of things," he says. "Hitachi is looking at us for the long-term, and at

how compressors can be a very integral part of their business."

Hitachi wanted a North American facility to grow its air compressor business outside of Japan, Andrews says, and that expansion and investment will mean more of the same for Sullair.

"From a jobs standpoint, we see our products – because of Hitachi, actually – hitting more markets," says Andrews. "Hitachi is a well-known global name, and as we look at expanding into these [new international] markets with Hitachi, this will increase our revenue and opportunities for employment in the United States because of that manufacturing prowess."

AMERICAN-MADE, FOREIGN-OWNED

Indiana is already a hub of foreign investment. Take Japan: It backs more business here than in any other state, and more Indiana business is backed by Japan than by any other country.

In 2016, according to forthcoming data from the Indiana Business

Don't Settle for Less!

Enjoy Better Banking from a Leading Community Bank.

- ✓ Award-winning service provided by bankers with over 300 years of combined service who actually live in the Valparaiso area too.
- ✓ Highly-rated, up-to-date mobile apps.
- ✓ Products & Services for all your business and personal needs.
- ✓ Straight talk & sound advice from bankers who care for you and care about you – serving you better than other banks.



Switch to 1st Source for better, more helpful service.

1stsource.com/valparaiso

**1st Source[®]
Bank**

Member
FDIC

Research Center (IBRC), six investments by foreign companies across Portage, South Bend, East Chicago and Merrillville brought in \$44.7 million and created 192 jobs.

Across the state in 2016, the IBRC says 76 companies invested \$1.95 billion and created 5,381 more jobs in at least 40 cities and towns.

That's on top of at least 20 big foreign investments the Indiana Economic Development Corporation recorded in the region between 2005 and 2013. Counted among those are steel mill expansions and investments by ArcelorMittal – based in Japan and the Netherlands – and by BP, based in the U.K.

German manufacturing, automotive and life science companies created hundreds of jobs and invested nearly \$20 million across La Porte, St. Joseph and Elkhart Counties during that period. A single new German-owned manufacturing facility in Marshall County created 154 jobs and brought in \$42.5 million in investment. They



Michigan City-based Dwyer Instruments exports 35 to 40 percent of the HVAC and process automation products it makes in Indiana to more than 85 countries.



Smart decisions today. Lasting value tomorrow.™

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

Audit / Tax / Advisory / Risk / Performance

In accordance with applicable professional standards, some firm services may not be available to attest clients.
© 2017 Crowe Horwath LLP, an independent member of Crowe Horwath International crowehorwath.com/disclosure

FW-17200-001I



Sullair distributes almost all of its air compressors, rotary screws and airends directly from its Michigan City plant.

later put \$15.6 million into expanding that facility.

German companies have joined Finland, Canada, Luxembourg and the U.K. in growing Northwest Indiana's manufacturing base in recent years. And as of last year, statewide, the top two sectors for foreign-backed investments were automotive components and metals – two industries that help drive the region's economy.

Vehicles and parts were the state's biggest export sector as of 2014, the last year for which the IBRC has reported data. The auto industry exported nearly \$8.4 billion in products that year.

And in its latest complete Global Positioning report, the IBRC says that Indiana's "export value has nearly doubled since 2004, from \$19.2 billion to \$35.5 billion in 2014."

The IBRC says Indiana's GDP depends more on exports than all but seven other states. Fifteen percent of those exports go to Mexico, but more

than a third go to Canada, reports the IBRC.

TRAINS, TRUCKS AND WATERWAYS

But why make these products in the United States and ship them overseas, if you're already doing business in other countries? Why not just make the products overseas to begin with? The answer, says Sullair's David Andrews, lies in Northwest Indiana's innate characteristics.

"When you're talking about international manufacturing, one of the things you're looking for is the source of your raw materials," he says, calling the region "a pretty good source."

"But you also have to have the ability to ship it," he says, and that's where the region's infrastructure comes in.

Andrews says Sullair's products are mostly trucked across the country to their next destinations. Some are put on trains or ships at the Port of Indiana-Burns Harbor.

INBOUND AND OUTBOUND

Michigan City-based Dwyer Instruments exports 35 to 40 percent of the HVAC and process automation products it makes in Indiana to more than 85 countries, says marketing manager Michael Chhutani.

"Being located outside of Chicago, Illinois allows Dwyer to ship our products anywhere in the world," says Chhutani. "Our warehouse in South Bend is just blocks away from FedEx and UPS shipping facilities, as well as a number of freight carriers."

Sullair's Andrews says Northwest Indiana's access to materials and shipping capabilities means there's nowhere his company would rather be headquartered.

"As a hub that's a little bit outside of the Chicago corridor [with] a little more open space, transportation is one of the biggest keys," he says. "[Northwest Indiana has] so many opportunities for manufacturing to be inbound and outbound."



NOW THE **LARGEST** **BANK** IN NORTHWEST INDIANA



Centier Bank now holds the #1 market share position in Northwest Indiana, becoming the largest bank in NWI and the bank of choice for families and businesses in Lake, Porter and LaPorte County, IN.

This achievement is the result of Centier's culture of values and 'Not for Sale' promise to preserve independent, hometown banking for generations to come. It is with sincere appreciation that we thank our clients for their loyalty – and for making Centier the **#1 choice for banking in Northwest Indiana!**

	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.

1-888-Centier | Centier.com

Member FDIC



Secure Company Data

Local experts share their knowledge on risks, costs and ways to protect your data

BOB MOULESONG

In one way or another, technology plays a major role in today's business, regardless of a company's size, product or service offerings. Securing that company data is paramount, especially when you read the horror stories about businesses paying exorbitant amounts to retrieve their own data via the ransomware virus.



Robert Johnson, president of Merrillville based Cimcor Inc., says, "Security funding should be directly proportional to the potential risk associated with your line of business".

The cost of security breaches is soaring. In 2014, the Wall Street Journal estimated that the cost of U.S. cyber-crime was \$100 billion dollars, a figure many security experts pegged as low. Forbes recently published an article that estimated the cost of security leaks will be \$2 trillion in 2019.

Today, IT security is much more than just anti-virus software installed on a personal computer. NWIBQ asks local experts to share their knowledge regarding risks, costs and the best way to achieve the ultimate protection for your company's most critical possession – its data.

How much is enough?

"The amount of funding that should be allocated to IT security should not be a percentage of operating income," says Robert Johnson, president of Merrillville based Cimcor Inc. "The amount of funding should instead be directly proportional to the potential risk associated with your line of business."

Johnson explains almost all businesses use technology in some form and have a base level of exposure to potential risks. Some companies have more risk than others and use technology more heavily.

"For example, companies that handle private information, health care related information, or perform e-commerce types of activities may have a higher amount of risk than other businesses," he says. "These higher-risk businesses should consider doing an assessment to identify the areas of significant risk and its potential impact on customers or business operations."

With the results of this risk assessment in hand, a company has what it needs to identify the proper amount of funding to spend on cybersecurity. Johnson uses a study from the SANS Institute as a point of reference.

"The SANS study indicates that a company with an IT budget between \$500,000 and \$1 million allocates seven to nine percent of their budget

for cybersecurity," he explains. "I believe that small businesses should consider spending ten percent of their IT budget as a baseline amount for cybersecurity software and hardware, and be prepared to modify this number upward based on risk."

Management should be aware that hardware typically wears out and needs to be replaced every three to five years. A smart IT security budget can take that into account and replace a percentage of hardware annually. This will help avoid a situation where a significant cost is incurred by replacing a large amount in each year.

Intelligent, proactive use of funding

Having a cybersecurity budget in only the first step. With so many tools available, how do you determine the highest priorities for your business?

Tim Bucher, president of Valparaiso-based BucherTech, says, "It's challenging to limit the number of tools or the costs. But there are some things that stand out as

high-priority items."

First, Bucher recommends on-site image backups done continuously, preferably hourly.

"Ransomware has dictated this as it is the number one threat to businesses," he explains. "If ransomware is contracted, the only sure cure to getting back in business is to restore a fresh image of your system before the attack."

His second recommendation is a robust firewall. "Users of state-of-the-art firewalls were not infected by the WannaCry attack in May of this year," Bucher says. "Business-class firewall users are continuously updated by the manufacturers and proactive IT management practices with software to block known threats."

Bucher provides a solid example of the value of a firewall through his own company. "We are a part of a consortium of seven IT service companies in the United States and none of our members had any clients infected by WannaCry."

His third priority is antivirus software. Bucher says current products include ransomware protection.

"You'll note that I did not include email protection," he says. "This is ironic in that 59 percent of ransomware attacks came through email. However, the attacks are initiated by users who opened attachments from

cybersecurity today: user personnel who unknowingly initiate a virus attack within their company.

Cost of education vs. cost of ignorance

Jim Gillen is the managing associate of J.P. Gillen & Associates in South Bend. The topic of user training and education is one that gets his juices flowing.

"Internal personnel are the single biggest point of failure," he says. "System users are not IT experts. That's not their main job or focus. Hackers are increasingly clever. That combination provides a fertile base for cyber-attacks."

Gillen believes there are several steps companies should take to help minimize the risks associated with user personnel.

"Corporate security policy should include user education," he says. "Each company should have a written, tangible security policy. And in that policy, user training and education should be emphasized."

"I believe that small businesses should consider spending ten percent of their IT budget as a baseline amount for cybersecurity software and hardware, and be prepared to modify this number upward based on risk." —Robert Johnson

unknown sources. The tools listed above will help to mitigate damage if properly implemented."

Bucher's last comment leads into one of the biggest challenges facing



Together, we can build
**Our FAMILIES,
Our COMMUNITIES,
Our COUNTRY...**

OZINGA®
Together, Building Better

CONCRETE

Ready mix, sustainable, specialty and decorative concrete products

MATERIALS

Aggregates, building materials, concrete blocks and landscaping products

ozinga.com | 219.949.9812

ENERGY

CNG fleet fueling solutions, truck service and repair, and custom installations

LOGISTICS

Trucking, railroading, barging, towing and transloading



"Internal personnel are the single biggest point of failure," says Jim Gillen, Managing Associate of J.P. Gillen & Associates. "System users are not IT experts. That's not their main job or focus. Hackers are increasingly clever. That combination provides a fertile base for cyber-attacks."

Gillen reasons that, when a business puts the importance of user training in writing and distributes it to the employees, it helps them understand the importance of their role in keeping the company safe.

"Initial education should include an outside consultant to come in and educate staff on the use of security tools in relation to their job," he says. "If your company is large enough, that task can be handled in-house. Either way, don't assume staff knows how to best use or misuse security software."

Training and education needs to be ongoing, Gillen believes. "There's several ways to keep cybersecurity in the mind of employees," he says. "For example, send out a weekly email that discusses recent attacks at other companies. Hang posters in the coffee or lunch room with clever security slogans. Send out a notice when your software catches an attack that never got out."

In short, follow up on that initial education. "Inundate your staff with

constant reminders, until they become cliché," Gillen says. "At that point, it is second nature to them, and you have added another layer of security for a relatively low investment."

Collaboration between end users and security staff

Chris Kotul is a division manager with Chester Inc., a Northwest Indiana IT company. He believes that a comprehensive collaboration between end users and security staff can build a stronger defense against outside attacks.

Kotul explains that pass phrases are hard to crack and are the easiest for end users to remember. "Pass phrases are so much better and stronger than passwords," he says. "Security staff can implement them, and it's equally important to make sure end users understand their significance.

A nearly uncrackable scenario would be pass phrases combined with two factor authentications. Something you know, your pass phrase, and then

something you possess, such as a code sent to your mobile phone."

Kotul then touches on the critical nature of remote access security. "Remote access to office networks should only be given to those that need it, and should only be allowed through company owned and protected devices."

Kotul says it is important for end users and security staff to understand what happens when someone connects to the business from home.

Allowing someone remote access into your office network from their home or personal device provides connectivity between the two networks, and any issues on their home device now becomes an office issue, according to Kotul. "All of the potentially harmful software on their devices now has a direct connection to your critical business systems."

Some companies alleviate this issue by supplying computers to connect remotely. Others have standards regarding anti-virus, email and internet software. Firewall rules can be



Chris Kotul, Division Manager with Chester Inc., explains, "Pass phrases are hard to crack and are the easiest for end users to remember. Pass phrases are so much better and stronger than passwords."

implemented to check the risk level of outside devices before they access the business system. They can filter traffic before it becomes an issue. The bottom line is establishing a strong collaboration between end users and IT staff, whether it is onsite or at home.

In-house or outsourced IT?

Joe Grossbauer is the security analyst for GGNet Technologies, located in Chesterton. He tackles the question of outsourcing vs. in-house IT security.

"I have seen companies of all sizes succeed with both in-house and outsourced IT," Grossbauer says. "As a rule of thumb, companies with under 50 employees do not typically have a

"Balancing IT requests with primary job responsibilities can also be overwhelming. The lack of dedicated time and knowledge can add up to a weak security system." —Joe Grossbauer

dedicated IT person. They may ask an employee to perform IT functions as part of their duties."

Grossbauer says that many companies find this convenient and great for handling basic needs. However, no matter how smart and savvy that person is, they will not have the opportunity to develop the depth of experience and knowledge of a full-time IT person.

"Balancing IT requests with primary job responsibilities can also be overwhelming," he says. "The lack of dedicated time and knowledge can add up to a weak security system."

While the cost of outsourcing IT may seem high to a small business, the cost of a data breach can be devastating. "Companies between 50 and 100 employees can go either way," Grossbauer says. "Most companies with over 100 employees have at least one dedicated IT person."

"Companies with 100 to 500 employees typically outsource major network deployments and possible server setups," he says. "An in-house

IT person only has the opportunity to work on these setups once every few years. Outsourcing a large project brings in the expertise needed and sets downtime expectations for the business."

Third-party vendors provide software as well as hardware. Grossbauer says it is important to vet these companies thoroughly.

"Software vendors often mention

firewall protection and encryption, and those should be there, but neither of these address the ways most data is lost," he explains. "The best way is to find an extensive independent review."

The bottom line is protecting the bottom line through a comprehensive collection of hardware, software, expertise and education. The initial cost is always lower than the data loss that can occur.

Recognized by *Northwest Indiana Business Quarterly 8 Years In A Row!*

BCC

BURKE COSTANZA & CARBERRY^{LLP}

— ATTORNEYS AT LAW —

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

WHAT YOU NEED. WHAT WE DO.

Business Law
Business Litigation
Personal Injury
Construction Law
Labor Law

Estate Planning
Immigration
Family Law
Commercial Real Estate
and much more...

9191 Broadway | Merrillville, IN 46410 | t. 219.769.1313

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

bcclegal.com



Legal Changes

*Keep tabs on the areas of law
that affect your business*

JERRY DAVICH

Is your business structured in the best way to minimize liability exposure? Are you exposing your personal assets to liability? Have you reviewed the many tax implications associated with your business? Are you paying more in self-employment taxes than necessary?



"Employers must plan carefully when employing immigrants," says Alfredo Estrada, an associate attorney at Burke Costanza & Carberry LLP. "This issue is getting a lot of scrutiny."

These are just a few questions that company owners, CEOs or office managers should be asking or paying special attention to in today's high-tech business climate.

Too many business owners take costly shortcuts in dealing with legal matters, whether it's too complex, too confusing or too easy to Google a virtual lawyer.

"They look to the internet or shop at office supply stores to find contracts to use," says Gerold Stout of Smith Law Services in Merrillville. "Many of these contracts come up short and do not protect owners like they think they do."

In some cases, these contracts don't even follow the law in Indiana, legal experts say, insisting that every contract should be reviewed by an attorney before it is signed with blind faith.

"Business owners should always be concerned about liability issues," Stout says.

"The internet and social media are dramatically affecting business," says Jim Jorgensen, of Hoeppner Wagner and Evans in Valparaiso. "The impact upon brick-and-mortar retail

is immediate. However, the impact reaches all businesses: cyber security, protection of confidential information, social media as the platform for employee-concerted action, rights of privacy and so on."

Employment Law Issues

Jorgensen, who practices in the areas of labor, employment, banking and business law, represents business clients ranging from small, closely-held firms to American subsidiaries of foreign corporations. He also was an adjunct professor at the Valparaiso University School of Law for more than 10 years.

"Even with the changes brought by an increasing information and technology based economy, and the pressure of the law to keep current with it, some business laws and principles remain unchanged," he says.

For example, if you make an agreement, keep it. If you have employees, do not discriminate against them. If you want to be treated equitably, act equitably, he says.

"Too many businesses under-address employment law issues. Businesses will

always have employees and, unfortunately, the workplace has become the most fertile source of business-related litigation," Jorgensen says.

Alfredo Estrada, an associate attorney at Burke Costanza & Carberry LLP in Merrillville, specializes in the current "magnet" attracting individuals to reside illegally in the United States for employment purposes.

"Employers must plan carefully when employing immigrants," he says. "This issue is getting a lot of scrutiny."

"Employers must ensure that employees have proper U.S. work authorization," says Estrada, co-chair of his firm's immigration practice group, as well as a member of its business and litigation practice groups.

"An immigrant lawfully admitted into the United States does not automatically authorize them to be employed," he says, offering a reminder to cost-cutting business owners.

The U.S. Citizenship and Immigration Service is responsible for most documentation of immigrant employment authorization. Immigrant and non-immigrant visas allow for

work authorization; therefore, employers should focus on proper completion of Form I-9 and the Employment Eligibility Verification, he notes.

"To comply, employers must verify the identity and employment authorization for each person they hire, complete and retain a Form I-9. Failure to comply can result in penalties which include a cease and desist order and civil fines," Estrada says.

The Form I-9 verification is universal to all employers, regardless of size or informality of employment. Employers are responsible for reviewing and ensuring that the employee fully completes the form within three business days of the hire.

Employers, Estrada points out, may not request employees to provide a specific document with a Social Security number.

"To do so may constitute unlawful discrimination," he says.

Employees may voluntarily provide Social Security numbers for a Form I-9 unless the employer participates in the E-Verify program. Employees must provide E-Verify employers with their Social Security numbers.

Business Law Ethics

Jana Szostek, director of Center for Management Development at Indiana University Northwest's School of Business & Economics, says that the concept of business law ethics is evolving. The term "corporate social responsibility" involves responsibility that businesses have in areas such as protecting the environment, being engaged in the community and considering all stakeholders rather than just the stockholders.

"These concepts go beyond prior expectations of financial responsibility and fair dealings," she says.

Still, many business law principles remain staples to focus on, with timeless aspects to keep tabs on.

"There are definitely legal principles that are fairly stable; however, lawsuits are very fact-sensitive and can go either way," Szostek says. "I tell my students that both parties in a lawsuit go into a trial believing they will win, but one of them will be wrong."

"The goal is to not end up in that situation. It is good for business owners and managers to keep tabs on all of the areas of law that affect their business."

One piece of advice she emphasizes to business owners is to read the annual summary of laws when it's published.

"That is a great way to know when a law that affects your business has changed or been created," she says.

Certain aspects of business law too often get overlooked or ignored by company owners, and it is proper protocol to periodically revisit these factors.

"In the day-to-day operation of the company, I think employment law and safety issues would rise to the top," Szostek says.

Most companies have systems in place for contracts, taxes, intellectual



A Trusted Partner Focused on Your Engineering Solutions — Start to Finish



Since 2005, The A&Z Engineering team has thrived on providing honest, highly competitive, and timely engineering and inspection services to clients throughout Indiana. Find out more at az-engineering.net.

Roadway, Highway & Intersection Improvements | Construction Inspection Services | Underground Infrastructure & Utilities | Land Surveying | Traffic Impact Studies | Right-of-Way Services | Bridge Design & Structural Engineering | Transportation Planning, Engineering, Studies & Reports | Trailways, Bicycle & Pedestrian Paths | Funding Acquisition Assistance



Jana Szostek, Director of Center for Management Development at Indiana University Northwest's School of Business & Economics, recommends periodically revisiting aspects of business law related to day-to-day operations such as employment law and safety issues.

property and compliance issues, but the day-to-day operations is “where the people are,” she advises, and it’s where more attention is needed.

“Things that the people are doing, or not doing, is where a tremendous amount of liability lies,” she says. “Where attention is lacking, response to a problem will also be lacking.”

Database Protection

Marc Stearns, an attorney with Drewry Simmons Vornehm, LLP in Carmel, suggests that business owners focus on protecting their databases, which can contain a large amount of confidential and personal information.

“Data breaches are becoming more prevalent, and the laws in this area continue to develop,” he says.

In 2016, more than 600 data breaches affecting thousands of Indiana residents were reported to the office of the Indiana Attorney General.

“Businesses must be vigilant and, in the event of a breach, report it to potentially affected individuals and to the office of the Indiana Attorney General to avoid legal liability,” Stearns says.

Also, it remains essential for companies to maintain their corporate form to ensure their shareholders, members or affiliated entities are protected from liability. This means, for example,

staying capitalized, maintaining corporate records, and ensuring your company is only handling its own finances, affairs and obligations.

“It’s about observing all

Welcome to the Centier Family.

Jennifer Willis
Vice President of Business Banking

Centier BANK

Centier Bank welcomes Jennifer Willis to the Centier Family. Jennifer is a seasoned banker with more than 23 years of experience working as a commercial lender. Jennifer's areas of concentration include commercial and residential real estate development, manufacturing, healthcare, and professional services.

Jennifer joins a trusted, established, and successful team at Centier Bank, dedicated to preserving independent, community banking for generations to come.

219-922-2410 ext. 4317 | CENTIER.COM

Member FDIC



Marc Stearns, an attorney with Drewry Simmons Vornehm, LLP, suggests, "Businesses must be vigilant and, in the event of a [data] breach, report it to potentially affected individuals and to the office of the Indiana Attorney General."



CELEBRATING 100 YEARS!

Our family-owned business has been providing commercial janitorial services for more than 100 years. We're looking forward to another century of serving our community.

PerformancePlus

Cleaning **Your** Business Is **Our** Business
www.performanceplus.com • 800.358.6951

corporate formalities and is not using the company to perpetuate any type of fraud or deception," Stearns says.

Sometimes, companies seeking alternative methods to raise capital will overlook the steps necessary to properly do so. For example, a company offering securities as an alternative way to raise capital may need to register with U.S. Securities and Exchange Commission. Or ensure it meets the requirements to qualify for an exemption from registration.

"Either way, these securities are governed by anti-fraud provisions of the federal securities laws," Stearns informs clients. "And potential purchasers of securities must be comprehensively informed about the company, the type of securities offered, and all risks involving the securities."

Benefits and Risks of Electronic Technology

For a different take, consider what Dave Hunt, owner of the Hunt Group in Valparaiso, tells his clients about business development and legal protection.

"One key area is in the utilization and optimization of software applications," Hunt says. Obviously, the applications on our smartphone and personal computers have enhanced our lives in terms of time and energy afforded to perform basic or complex tasks. For businesses, software usage rights must be understood and followed to avoid copyright infringement or piracy."

Such violations can result in jail time or stiff fines and penalties, at a minimum.

"That's the benefit and the risks associated with software applications," Hunt says.

The reality is that nearly 70 percent of IT executives are not in control of their software licensing agreements, according to a recent King Research survey. Couple that with the fact that organizations have nearly an 80 percent probability of being audited by one or more software publishers in the next year.

"Understanding that the world is

shrinking as a result of technology is key," Hunt says. "Technology laggards are losing out."

Szostek, who's also an adjunct educator teaching Legal Environment of Business at IUN, agrees that technology is a rapidly evolving area of business law.

"Technology is changing so rapidly that the law is really not able to keep up with it," she says. "For example,

electronically.

"Something that will be interesting to watch is how the court balances employee First Amendment rights and the company's right to protect its reputation and information," she says. "Privacy is a huge issue."

Kevin Werner, a Crown Point attorney, offers one last point to keep in mind.

"Too many small businesses are relying on Google, which in the right hands is very beneficial. In the wrong hands, it can be very destructive," he says. "What I see is too many people using Google to solve problems, which sometimes leads to more and bigger problems."

He's not blaming Google or other commonly used internet sites that are brimming with legal insights or information. Nonetheless, a search engine shouldn't be mistaken for a business law expert.

"I can swing a hammer, but I should not be trusted to build your house," Werner says.

"What I see is too many people using Google to solve problems, which sometimes leads to more and bigger problems." —Kevin Werner

protecting intellectual property is a challenge when corporate logos are readily available in an electronic format."

Disgruntled employees can also more readily share trade secrets and other company information

IT means business

consult develop implement manage support

219-464-9999
sales@chesterinc.com
www.cchesterinc.com

Chester inc
Information Technologies

Evolution of Nursing

Educators and one-on-one guides for patient's health care journey



Paula Swenson, Vice President of Patient Care Services and Chief Nursing Officer, makes the rounds with ICU Charge Nurse Janee Babbit at St. Catherine Hospital's newly renovated Intensive Care Unit.

LESLY BAILEY

Nurses serve patients through stronger roles in health care world

While education, roles and opportunities have evolved in the nursing world, the patient has remained at the core of the profession.

"Nurses are leaders. They have a leadership role in ensuring patient safety and quality of care," says Paula

Swenson, vice president of patient care services and chief nursing officer at St. Catherine Hospital in East Chicago. "Nurses are innovators, too. They are good at problem-solving. Being a patient advocate is a priority in nursing and first and foremost in a nurse's mind is how to help patients and their families."

"It's one of the most trusted professions," says Shelly Major, vice president

and chief nursing officer at Methodist Hospitals. "The beauty of the profession is in who we are as individuals. Intrinsically, it's who we are as care givers and how we help people."

"Integrity and trust are things that you really can't teach people."

A stronger role

Historically, nurses were seen as handmaidens to doctors, says

Swenson, whose own career began in 1981. She has a bachelor's degree in nursing and a master's degree in health administration. Her roles have ranged from being a bedside nurse and nurse manager to being a nursing supervisor and working as a consultant.

"Today, nursing is an independent, strong and critical-thinking profession," she says. "It's very collaborative whereas when I first got out of nursing school, nurses were more assistants to the team."

"Today, doctors work alongside nurses and respect their knowledge," says Sandra Behrens, director of the NW Indiana Area Health Education Center at Purdue University Northwest. The center focuses on workforce development in health care for eight counties.

"They work as a team. Nurses have moved into leadership roles and many hold high positions in administration."

Nurses often take on the role of educators and are a one-on-one guide for a patient's health care journey.

"The devil is in the details," Swenson says. "Nurses can provide the whole picture and spend a lot of time educating the patient."

"We are teaching patients and keeping our focus on preventing diseases. We have nurses championing programs on how to prevent disease."

Diabetic programs are an example of how nurses can take the lead in education.

"We have a very strong nursing-led program that teaches healthy habits to manage diabetes and help prevent kidney and vascular diseases," Swenson says.

A changing environment

Behrens says the field has transformed in numerous ways since she entered the profession, from the uniforms nurses wear to how they chart.

Behrens launched her career in 1992 after graduating from Indiana University Northwest with an associate's degree in nursing. She has worked in long-term care, home health, OB/GYN, pain management, orthopedics and pediatrics. She continued her



"Today, doctors work alongside nurses and respect their knowledge," says Sandra Behrens, director of the NW Indiana Area Health Education Center at Purdue University Northwest.

education, receiving a B.S. in health care administration and an MBA with a concentration in health care management. She has served as executive director of a community health center and dental clinic for IU Health in La Porte.

"Even in 1992, I was required to still wear a white uniform and shoes," she says. "I did not have to wear the well-known nursing cap and could wear pants."

"Patient charting was all done by hand, writing in their charts. Most IV fluids were in plastic bags, but many still came in glass bottles. Computers were only used to enter some physician orders for labs, X-rays, etc."

Major says the focus has shifted in hospitals from just being on acute episodes of care.

"We are caring for patients on the continuum of care: before, during and after," she says. "We look at patients holistically."

Major also sees how the role of nursing in patient care has evolved to a problem-solving approach centered

on utilizing evidence-based practice, she says.

Swenson says, "Science and evidence have become part of how we practice. We look at why we do things and the evidence to support the activity."

Education evolution

In the past, nurses were trained and educated through hospital-centered programs, which offered hands-on and on-site instruction.

"Now education is based in universities and educational-type organizations and hospitals are out of the business of educating nurses," Major says.

Today, the college-based process allows nurses to tailor their education to fit their needs and goals, whether they choose to become LPNs, RNs or nurse practitioners.

"We have advanced practice nurses who have a master's degree or doctorate," Swenson says. "The knowledge base they need to learn is tremendous. They are doing dialysis and putting in arterial lines."

"Advanced practice nurses can practice independently, such as a midwife or nurse anesthetist."

Techno-savvy

Technology continues to boost training and education.

"The students can learn so much more on simulators," Behrens says. "Nurses can continue their education online, making it so much easier to

do with work schedules and family commitments."

Technology's presence in the health care world has impacted a nurse's job.

"Since I have been out of nursing school, technology has mushroomed," Swenson says. "There was a point in time when a blood pressure reading could only be done by a physician. Now, technology has ballooned at hospitals."

Behrens highlights some of the

changes brought on by technology:

Electronic records.

Old glass thermometers have been replaced by electronic ones.

Machines can take blood pressure and pulse, and can also be set to retake these measurements at set intervals.

IV machines regulate the drips of medication, and nurses no longer do it by hand.

Pain medication can be given via a machine that allows patients to control when they receive it, but the machine can be locked once the maximum dose has been given.

Heart monitors and EKG readings can all be done on a portable machine and the data can be sent to the nurses' station to be monitored at all times.

Blood work results can be received in minutes rather than hours or even days.

All X-rays, MRIs and CT scans are done digitally and viewed on computers.

"All of these have made the nurse's job much easier," Behrens says. "However, keeping up with all of the advancements and the speed at which they came was a challenge."

Opportunities abound

Major says there are varied avenues nurses can travel down in today's health care environment, including being case managers, nurse navigators, insurance reviewers or holding leadership positions.

"The beauty of nursing is the plethora of opportunities available," Major says. "For someone moving into the profession, there is part-time work, full-time work, working in a private or public setting, for-profit or not-for-profit, the corporate world, health care sales."

She says nurses are taking on administrative positions that go beyond traditional roles.

"Nurses are leading and managing health care organizations," she says. "Nurses are CEOs."

Behrens adds, "They can work in hospitals, clinics, home health, long-term care, research, administration, quality, insurance, corporations and education to name just a few. They work in every medical field. Advanced

The advertisement features a woman with long dark hair smiling in a factory or warehouse setting. In the top left corner is the Goodwill logo. The word "JobReady" is prominently displayed in large blue letters, with various positive adjectives arranged around it: "Tested", "Reliable", "Skilled", "Trusted", "Able", "Prepared", "Experienced", "Polite", "Honest", "Positive", "Qualified", "Work", "Advanced", "Manufacturing", "Customer Service", "Motivated", "Certifications", "Logistics", "Healthcare", "Reliant", and "Hospitality". Below "JobReady" is the text "goodwilltrained". At the bottom, there is a call to action: "FOLLOW US! [Twitter](#) [Facebook](#)". The text "Serving Northern Indiana, S.W. Michigan and S.E. Chicagoland" is also present.



Nursing Excellence and Outstanding Caregiver Awards at Methodist Hospital. Pictured is Raymond Grady, President & CEO, Michael Drake, RN, Winner of Nursing in Excellence Award, Shelly M. Major, Ph.D., RN, NEA-BC, FACHE, Vice President, Chief Nursing Officer.

STRENGTH IN NUMBERS

Behind every successful business is a solid financial support team. Swartz Retson is the oldest and largest accounting firm in Northwest Indiana. For more than 90 years, companies have relied on our expertise to help them maximize their opportunities.

**Swartz
Retson**

CERTIFIED PUBLIC
ACCOUNTANTS

*Creating strength in numbers
for more than 90 years.*

OUR RANGE OF SERVICES INCLUDES:

- Audits, Reviews & Compilations
- Business Valuations
- Tax Planning & Preparation
- Business & Personal Financial Planning
- Succession Planning
- Expert Witness Testimony
- Computer & Information Systems Consulting
- Financial Forecasts & Projections



235 E. 86th Ave. | Merrillville, IN 46410 | (219) 769-3616 | (219) 736-4876 (fax) | www.swartz-retson.com



REMEMBERING THE PAST: In 2009, the Methodist Hospitals School of Nursing Alumni Association, along with the hospital, launched a museum celebrating the school and honoring the history of nursing.



Museum visitors can view nursing uniforms through the decades, former tools of the trade, books, newspapers and a depression-era hospital bed.

degrees bring us the advanced practice nurses. Nurses can control their work schedules to meet their personal needs."

Remembering the past

Major has been in the health care field for 37 years and has a bachelor's and master's of nursing, an MBA and a Ph.D. in leadership and business. Since 2008, she has been part of the executive team at Methodist Hospitals, which had its own school of nursing from 1923 until 1967.

The school's first nursing students were 10 women from Indianapolis Methodist Hospital – the "mother hospital" of the Gary facility. In 2009, the Methodist Hospitals School of Nursing Alumni Association, along with the hospital, launched a museum celebrating the school and honoring the history of nursing. Visitors can view nursing uniforms through the decades, former tools of the trade, books, newspapers and a hospital bed. The museum is on the first floor of the

hospital's administration building in Gary, where the nurses once lived.

"The museum was put together by the nursing association led by Hazel Witte, chairman of the association, in January of 2009," says Evelyn Morrison, marketing and corporate communications manager at Methodist Hospitals. "The museum was later renamed in her honor when she passed away."

What's next?

Major expects a nurse's part in the health care world to only grow stronger in the future.

"Because of our history and the way we have been able to adapt to external forces and be leaders in a trusted profession, I believe nurses will have an even bigger role in the care of patients," she says. "I believe nurses will play an even bigger role on the wellness side, in the health care setting and the end-of-life hospice setting."

"I'm a big proponent of men and

women getting into the profession. People will always be sick and need to be cared for and at the end of the day, you are proud to be a nurse."

According to Behrens, "With many baby boomers retiring, there will be many nursing positions that will need to be filled. The need also rises as the aging baby boomers require more health care for themselves."

"The need for new nurses is rising daily. Every state is looking at shortages."

Swenson says as the population ages and a shortage of physicians is possibly on the horizon, nurse practitioners could take the lead in primary care at some point.

"Nurses are the backbone of any hospital and really the backbone of health care in the United States," Swenson says. "They serve so many roles in so many different ways. It's a wonderful profession and they certainly bring so much to the world and our communities."

Diversity in Leadership

Great leadership knows no gender or skin color



Monique Ruiz, Office Administrator at Lakeshore Chamber of Commerce. "I've had a lot of opportunities for continual growth," she says. "I'm always getting to do exciting things."

LAUREN CAGGIANO

Local women and minority professionals bring a wealth of perspective to the workplace.

Great leadership knows no gender or skin color. Exceptional leaders inspire and encourage us to dig deeper and think beyond the status quo. They are visionaries and advocates. They work tirelessly for the benefit of their team and their organization at large. Some people are born to lead, while others rise to the occasion.

Regardless of their circumstance, these five professionals in Northwest Indiana, from a variety of ethnic and professional backgrounds, are standout examples of what happens when women and minorities lead by example.

Monique Ruiz

Monique Ruiz is likely the first person you interact with when calling the Lakeshore Chamber of Commerce in Hammond. As office administrator, she does a little bit of everything to support the organization's mission

of strengthening the economic vitality of East Chicago, Hammond and Northwest Indiana. Highlights include interacting with current and prospective members and planning and assisting with special events. She says no two days are alike in the office and that variety is refreshing. In her words, "It's truly a great job. It's all about the relationships you make."

Relationship building has been a key theme in her professional life. Prior to joining the Chamber, she worked for a bank in Chicago. She says the career

Your local Indianapolis commercial banking team.



Local expertise to help Indianapolis businesses prosper.

BMO Harris Commercial Bank is in the Indianapolis region, with a banking team that has deep local roots and expertise in a range of industries. Combined with our decades working in Indiana, and supported by strong cross-border capabilities, we're uniquely positioned to help Indianapolis companies uncover more possibilities here at home and all the places you do business.



We're here to help.[™]

Donald J. Robinson-Gay
317-269-1344
donald.robinsongay@bmo.com
bmoharris.com/commercial

Banking products and services subject to bank and credit approval.
BMO Harris Commercial Bank is a trade name used by BMO Harris
Bank N.A. Member FDIC



Ginger Stout, owner of Spiceware Sewing Center, attributes her success to a strong work ethic, integrity and "not being afraid to take the next step."

move has proven to be a boon to her quality of life. "I haven't looked back," she says. "I'm always looking forward."

Ruiz, a Hispanic woman, attributes her job satisfaction to the Chamber leadership, including executive

director Dave Ryan. She says while some women in the modern workplace feel stifled and limited in their current roles, that hasn't been the case for her. "I've had a lot of opportunities for continual growth," she says. "I'm always getting to do exciting things."

And that support comes from the top. The culture at the Chamber is very affirming and conducive to growth, according to Ruiz. "I have never heard 'you can't do something,'" she says. "He (Ryan)'s very encouraging. I'm extremely grateful for the opportunity for someone to push and pull for me opportunities."

Beyond the support at work, Ruiz acknowledges the role her upbringing has played in her success. "One of the things that has helped me tremendously is that my parents have been big on education," she says. Ruiz, a first-generation college graduate, says she sees education as more of a process than a finite experience. There is a need to constantly invest in yourself.

TWO CAMPUSES . . . ONE AWARD-WINNING UNIVERSITY

**Best of
Northwest
Indiana
Business**

As voted by the readers of
Northwest Indiana Business Quarterly

**BEST UNIVERSITY FOR A
TECHNOLOGY DEGREE**

- connected to industry and business

BEST UNIVERSITY TO ATTAIN AN MBA

*- within the internationally AACSB-accredited
College of Business*

**PURDUE
UNIVERSITY
NORTHWEST**

HAMMOND & WESTVILLE

PNW.EDU

and your career.

Looking to the future, Ruiz offers these words of advice to the next generation of minority leaders: "You have to be persistent, consistent and surround yourself with positive people."

Ginger Stout

Ginger Stout is both an artisan and a business woman—a combination that has served her well in the business world. Stout, who owns and operates Spiceware Sewing Center in Merrillville, has been sewing since the age of three. In fact, she remembers sitting on her mother's lap as a toddler and watching her sew. She learned by example and has been able to turn a hobby into a business. Sewing is and has been a part of her DNA for a long time. "It's my passion," she says. "It's what I always wanted to do."

It was just a matter of figuring out the details. Stout's career path ended up laying the foundation for her current venture. She worked at a major department store, a division of AT&T

and later Fishman's Fabrics in Chicago, which is a world-renowned fabric store.

The latter changed the trajectory of her career. The manager at the time was impressed with her resume and saw greater potential for her beyond cutting fabric. She was tapped to sell Burnina sewing machines. In 1997, she purchased the Burnina dealership from Fishman's, serving clients in Northwest Indiana and Chicago.

But Stout, being a true artist, later returned to the craftsmanship side of the business. She conducted some preliminary research and discovered that there was no one offering fashion sewing in the area. There were quilting shops, but nothing along the lines of alterations. In other words, there was an opportunity. She first set up shop in an antique store in Crown Point, offering sewing lessons to children and adults. She outgrew the space and moved to a larger retail space on the Square in Crown Point. She recently made the move to a location in Merrillville, in the Avondale Park

retail center off Highway 30.

Despite the changes in venue over the years, Stout's mission and dedication to customers has not changed. The challenge is remaining relevant and reinventing yourself. "You have to find your niche," she says. "A stitch is a stitch."

Stout attributes her success to a strong work ethic, integrity and "not being afraid to take the next step." There's no time for over-thinking decisions. "I get up every day and I do it," she says.

Kim Macchiarella

The best business concepts are ones that save people time, money—or both. A problem solver by nature, Kim Macchiarella has always been one to tinker with things. As a kid, her parents let her work on some engines and her curiosity never waned.

For example, she shared that as an adult she had a leaf blower stored in her garage that wasn't working. The problem was improper storage.

WORKS FOR YOU!

219.769.5711
MERRILLVILLE.IN.GOV



*Businesses,
jobs, careers,
a good life.*



*Houses,
apartments,
a good home.*



*Hospitals,
doctors, gyms,
good health.*



*Excellent
schools,
a good start.*



One Shot MC Shot

Proudly Presented By:

Kims Oil



Kim's Oil llc

Kim Macchiarella named the top winner in the Northwest Indiana Small Business Development Center's InnovateHER competition. Macchiarella, will receive prizes including co-working space and will be considered for a spot in the national competition.

Macchiarella started looking for solutions to solve this common problem. Thus, Kims Oils was born. Kims

Oils develops a small engine storage solution. Her idea stems from personal experience and a desire to help and

empower people, particularly women. That's because her products require no mechanical know-how and are accessible to virtually anyone.

She's in the final stages of getting her product to market, which involves a lot of details. "Things arise from the initial idea that you must resolve to get to the next road, which leads to funding," she says.

And her efforts have not gone unnoticed. In June, she was named the top winner in the Northwest Indiana Small Business Development Center's InnovateHER competition. Macchiarella will receive prizes including co-working space and will be considered for a spot in the national competition. She's hoping to secure funding, which is a time-intensive process.

Despite this recognition, she remains humble and driven. As a woman in a primarily male-dominated industry, she's aware that she's up against some challenges. For one,

CONSTRUCTION LAW *Small details. Big picture.*

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



**Drewry Simmons
Vornehm, LLP**
ATTORNEYS

CARMEL/INDIANAPOLIS/CROWN POINT LOCATIONS | 866.938.4848 | DSVlaw.com



Dr. Danita Johnson Hughes, CEO of Edgewater Behavioral Health Services, accepts an award from The Society of Innovators of Northwest Indiana. Her ultimate goal as CEO is to help make a positive and measurable impact on the region.

she must overcome stereotypes and perceptions about gender roles.

"I understand the product well enough to speak to any audience, so that builds credibility with them," she says. She says it also helps that this product serves a very specific need—she's not reinventing the wheel.

Validation is another external driving factor. "I understand why sometimes entrepreneurs want to throw in the towel (when facing challenges)," she says. "Then something (like positive feedback) brings me back and tells me I'm on the right path."

Dr. Danita Johnson Hughes

Education can take you far. Dr. Danita Johnson Hughes, CEO of Edgewater Behavioral Health Services in Gary, holds a bachelor's degree, two master's degrees and a doctorate. Combining education with real-world experience has been the key to her success, at least in part.

Hughes started her career right out

of high school at a state hospital as a psychiatric tech. "I got all the jobs no one wanted," she says. "I did all the

physical work of patient care. I decided I didn't want to do that all my life."

Thus, education proved to be a path

**U.S.
BUSINESS SYSTEMS, INC.**
Connecting Values with Innovation

Thanks
For
Voting Us
#1

**Best Place to Purchase Office Equipment & Supplies
Best Information Technology Consulting Company**

(574) 264-3065 | usbus.com | Connect with us [in](#) [f](#)

KYOCERA
Document Solutions
AUTHORIZED DEALER



Derek Estrada, Assistant Vice President with BMO Harris, finds his everyday work fulfilling. He says being able to help his team achieve personal and professional aspirations is particularly rewarding.

to advancement. Following her first master's degree, she was able to secure a job as a youth employment supervisor. She wanted to be in management, and this position led her to a subsequent job as a payroll manager at Purdue University Northwest. Her later advanced degrees in social service administration and health administration, as well as policy and human services administration, provided a path to the healthcare field.

Her ultimate goal as CEO is to help make a positive and measurable impact on the region. Hughes attributes her success to a solid board of directors and supportive colleagues. She also has managed to challenge the status quo to create lasting change. In her case, it's earning credibility with cliques of white, middle-aged men in leadership in her industry who don't always take women executives seriously. According to Hughes, success then is mostly about attitude.

"I view life as a series of challenges.

You have to be mentally prepared to adapt to these challenges and be flexible," she says.

Speaking of flexibility, Hughes is a woman of many talents. In addition to leading Edgewater, she's also an author, speaker, business owner and mentor. "I want to be that support for someone else," she says.

Derek Estrada

Derek Estrada is a shining example of how far you can go when you prove your abilities. Currently an assistant vice president with BMO Harris/Woodmar in Hammond, he started in retail sales at a store and worked his way up into management. A decade flew by, and he was ready to make some changes for the sake of work-life balance. Now at age 34, he's an inspiration to young people looking to blaze their own path in the financial industry.

It wasn't that long ago that a friend recommended him for a position at

the bank and he made the transition. Following two years as a personal banker, he was approached about a bank manager development program. He learned the ins and outs of the position and the banking industry for six months before being transferred to the Hammond branch.

Estrada says he finds his everyday work fulfilling. He wears many hats, meeting the needs of clients and developing team members. Being able to help his team achieve personal and professional aspirations is particularly rewarding, he says.

Estrada, who is Mexican-American, is proud of his heritage and roots. Both parents were hard workers and served as examples to him. His employer also motivates him. He says it's refreshing to work for an organization that walks the walk when it comes to embracing these values. "I am very fortunate to work with this company since they value diversity," he says.

Workforce Health can help you prevent workplace injuries, avoid lost-time accidents, and lower your healthcare-related expenditures. To achieve these goals, we utilize specialists in occupational medicine, provide comprehensive case management strategies, implement targeted ergonomics initiatives, promote healthy behaviors, work to reduce risk factors and more. **To find out why employers throughout Northwest Indiana are choosing Workforce Health, or to schedule a consult, call 844-424-0200.**

OCCUPATIONAL MEDICINE

THAT WORKS AS HARD AS YOU DO.

► Services include:

- Work-related injury care and case management
- Physical therapy specializing in treating work-related injuries
- Ergonomic consulting and assessments
- Pre-employment physicals
- DOT/CDL physicals
- Drug/alcohol testing
- Annual firefighter surveillance exams
- Audiometry, EKGs and other screenings
- Health and wellness screenings/programs
- On-site/near-site employee clinics and population health management services

WORKFORCE Health

Your Solution for a Healthy Business

Combining the unique strengths of Porter Regional's Health At Work and La Porte Hospital's Occupational Health programs.

4 CONVENIENTLY LOCATED OCCUPATIONAL HEALTH CLINICS
LA PORTE • VALPARAISO • SOUTH BEND • PORTAGE

Indiana Whiskey Company

by Hoosiers, for Hoosiers

JERRY DAVICH

It too much of anything is bad, but too much good whiskey is barely enough.” —Mark Twain

The Indiana Whiskey Company prides itself on distilling every last drop of Hoosier values into its smooth-tasting whiskeys.

“Our state has a rich tradition of agriculture and manufacturing,” says Charles Florance, the company’s president and cofounder. “We take those two ideas and blend them together in one package that anyone can enjoy.”

When Florance initially came up with this idea in 2011, he learned that roughly \$100 million leaves the state every year on whiskeys made in Tennessee, Kentucky and Canada.

“That was unacceptable,” he says with 100-proof conviction. “It’s about time we show those other states what real bourbon looks like.”

Along with cofounder Braden Weldy, production of this spirited idea began in 2013 using their unique blend of Hoosier pride and American patriotism. Florance graduated from Notre Dame, and Weldy from Purdue University. Both men are military veterans, having served Uncle Sam in Operation Iraqi Freedom.

“We are in about 400 physical retail stores throughout the state, and we refuse to send it anywhere else,” says Florance, who acted as an Army infantryman for a dozen years before being diagnosed with a nervous system disease. “In the Army, foundations were built on core, bedrock values,” he adds. “We do the same thing here. We make delicious, approachable whiskey from Indiana ingredients and sell it for an honest price.”

Both men share a genuine respect for U.S. soldiers, sailors, airmen and Marines who, like them, have made sacrifices to make the world



Charles Florance, President and Cofounder of Indiana Whiskey Company, explains everything that touches its whiskey is made in this state, from its grains and fabricated fermentation equipment to its traditional alembic-style copper pot still.

safer for our freedoms. With this in mind, the company has a relationship with the Chapter 31 VA Vocational Rehabilitation and Employment program for Northern Indiana.

The South Bend firm donates to the Miller Center for Veterans at the Center for the Homeless in the city, and provides paid internships for transitioning veterans. Plus, three percent of all profits go to veterans’ support programs and organizations in Indiana.

“With Indiana Whiskey, Hoosiers can choose an excellent alternative to big national brands without having to break the bank to get it,” Florance says. “New and old hands alike can appreciate our whiskey’s flavors and inviting complexity. However, with the rise of craft distilling, the table stakes are getting higher and higher.”

The company’s combined annual growth rate is 30 percent since May 2013, ranking as the “Best Spirit” in Indiana by Playboy.com. “Talk

about local,” the site’s review states. “Everything involved with the production of this wheated bourbon was made or grown in Indiana, from the grains, to the bottles, to even the still itself. It’s young, so it has a sprightly graininess along with some oak.”

The firm’s staff welcomes guests to experience the entire process, from brewing the grain to distilling the spirit to barreling and bottling the whiskey. Guests can then sample whiskey at the bar or sip a signature cocktail while relaxing in the lounge.

“By Hoosiers, for Hoosiers,” has become the company’s war cry, insisting on keeping Indiana’s traditions of farming, manufacturing and integrity alive in every part of its process. Everything that touches its whiskey is made in this state, from its grains and fabricated fermentation equipment to its traditional alembic-style copper pot still.

“That way, every dollar Hoosiers pay stays in our state,” Florance says.

STRONG RELATIONSHIPS. EXCEPTIONAL SERVICE.



Tom Zic
Business Banking Manager
Thomas.Zic@FirstMidwest.com
219.853.3548



Jeff Marsee
Business Banking Officer
Jeff.Marsee@FirstMidwest.com
219.853.3539



Paul Beneturski
Business Banking Officer
Paul.Beneturski@FirstMidwest.com
219.853.3537

MOMENTUM MAKERS



Tony Martino
Business Banking Officer
Tony.Martino@FirstMidwest.com
219.853.3542



Phil Greiner
Business Banking Officer
Phillip.Greiner@FirstMidwest.com
219.853.3521



Dave Kurow
Business Banking Officer
Dave.Kurow@FirstMidwest.com
219.853.3496



Helen Pennington
Business Banking Officer
Helen.Pennington@FirstMidwest.com
219.853.3514


**First
Midwest
Bank**

BANK WITH MOMENTUM



Member FDIC

My Banker My Friend



Terry McMahon

Considerations when choosing a bank

TERRY W. McMAHON

Almost all of us utilize a bank's business every day. Of the many factors that play into the choice of which bank to use, the following are a few to consider:

- Location
- Lending staff – accessibility and knowledge of your business
- Ancillary services – wealth management, IT and Deposit Fraud Protection
- Continuity of staffing

Each of these factors is important, as they blend into the total service package to maximize efficiency and safety as well as minimize hassle.

Ownership

Recent mergers have left an impact on the bank selection process. Locally owned banks are typically quicker decision-makers and have less turn over in their staffing. Larger area banks have cut back on their presence, and their decision making is often not done locally, which delays the process.

Larger banks can be a good choice if a business has several out-of-state or out-of-country locations. The bank may have similar business customers, giving them extra business insight that might help the customer.

My experience indicates that having a close relationship with your banker in the long run leads to an efficient way of doing that part of your business. The business person needs to understand that banks are heavily regulated by the government and endure endless paperwork that complicates the relationship. A good banking relationship eases the hassle of the paperwork, especially when the banker and the business



person are in constant communication.

It is imperative that both parties understand the needs of the business and the ability of the bank to meet its needs. For example, many business owners rent a facility from an entity owned by themselves. The value of real estate being rented is only as good as the business that rents it. Clear documentation, including leases, in conjunction with succession planning provides business confidence to the bank. Sharing these documents and your future plans strengthens the bank's confidence in lending money.

Cash flow

In our world of accounting, we have come to realize the ever-growing importance of cash flow. Businesses that have a futuristic cash flow model will help determine the future lending needs. We have seen clients whose capital expenditure budget was poorly done and when business slowed, their checkbook was incapable of making loan payments.

Summary

In summary, picking your bank does require some thought. In the best of times, banking relationships are typically good everywhere. In challenging times, a strong banking relationship will carry the day. If your relationship is not mutually rewarding, it is in your best interest to shop around. Many of the local banks, in my experience, provide excellent business insight to help make the relationship mutually beneficial. This solid, mutual and beneficial relationship is significant when a business requires substantial financing.

Terry W. McMahon, CPA started his local public accounting firm 46 years ago. Today McMahon & Associates CPAs, P.C. employs 30 and services over 400 local businesses, almost all of which utilize an ongoing banking relationship. Our firm is especially appreciative to the readers of Northwest Indiana Business Quarterly for voting us the #1 CPA Firm in our area – for the 12th consecutive year!



Outstanding Care. Outstanding Outcomes.



When it comes to diabetes, your life can go off kilter in a heart-beat. It can sneak up, and rearrange your life in many ways.

Choosing the right hospital for treatment can make a difference.

At St. Catherine Hospital, our team approach to detect, prevent, treat and educate patients to fight and self-manage diabetes has been recognized by The Joint Commission with a Gold Seal of Approval in Inpatient Diabetes Care.

The seal, distinguishing us as the premium provider of quality diabetes care the moment you walk through our doors, is a hospital first in Lake and Porter counties.

**The Right Team. The Right Fit...
to find balance in the Way You Live!**



ST. CATHERINE Hospital

4321 Fir Street, East Chicago, Indiana 46312

www.comhs.org

For more information visit us online at www.comhs.org or call 219-392-1700



John Cain



Jack Walton

Things to Do and See

An update on arts and entertainment options across the region

Northwest Indiana

JOHN CAIN

The 2017 South Shore Summer Music Festival will feature free concerts by the Northwest Indiana Symphony in Lake and Porter counties during July and August. Everyone is welcome to come early; bring lawn chairs and blankets, relax and enjoy the music. Concerts kick off in Cedar Lake on July 22, and continue in Crown Point on July 29, Valparaiso on August 2, Indiana Dunes National Lakeshore on August 4, Griffith on August 5, Hammond's Wolf Lake on August 11 and Schererville on August 12. 219/836-0525 or www.nisorchestra.org.

Footlight Players in Michigan City presents Beth Henley's Pulitzer Prize-winning play, "Crimes of the Heart," August 11-20. The scene is Hazlehurst, Mississippi, where the three Magrath sisters have gathered to await news of the family patriarch, their grandfather, who is living out his last hours in the local hospital. Lenny, the oldest sister, is unmarried at thirty and facing diminishing marital prospects; Meg, the middle sister, who quickly outgrew Hazlehurst, is back after a failed singing career; Babe, the youngest, has shot her abusive husband. 219/874-4035 or www.footlightplayers.org.

Every summer, Friendship Botanic Gardens hosts a special evening of world-class artistry from the Lyric Opera of Chicago. Enjoy this event among the scenic vistas of the gardens on August 13 for a preview of the



Northwest Indiana Symphony performs in Griffith's Central Park as part of the 2017 South Shore Summer Music Festival.

Lyric Opera's 2017-18 season, featuring some of the biggest names in the Chicago arts and culture scene. All proceeds contribute to the continued restoration and maintenance of Friendship Botanic Gardens, a historic 105-acre botanical park in Michigan City that serves as the region's premiere destination where nature meets culture. 219/878-9885 or www.friendshipgardens.org

Who will be the next Hoosier STAR? Don't miss 10 dynamic singers, all under one roof, for an incredible evening of vocal gymnastics, accompanied by the La Porte County Symphony Orchestra led by energetic maestro Philip Bauman. Musical styles of

rock, pop, country, swing and classical provide an amazing night of vocal intrigue. Audience members vote for the winners. Don't miss the encore performance of the previous year's winners and the insightful comments of celebrity judges. La Porte Civic Auditorium, Saturday, Sept. 9 at 7p.m. 219/362-9020 or www.lcso.net

The winner of seven Tony Awards, including Best Musical, Best Book and Best Score, "Big River" is a musical retelling of Mark Twain's treasured "Huckleberry Finn," featuring songs and music by Roger Miller. Set to melodies of country, bluegrass and gospel, this humorous and harrowing river journey follows Huck and Jim as they

meet up with con artists, reunite with Tom Sawyer and encounter a collection of characters as imagined by one of America's greatest writers. Theatre at the Center, Sept. 19 through Oct. 15. 219/836-3255 or www.theatreatthecenter.com

Greater South Bend

JACK WALTON

The eighth year of the Community Foundation Performing Arts Series kicks off July 22 at the Chris Wilson Pavilion at Potawatomi Park in South Bend, with the Notre Dame Shakespeare Festival Touring Company performing "Twelfth Night." The New West Guitar Group gives a concert July 29. On August 5, Southold Dance Theater presents ballet and contemporary dance. The big band sounds of the IUSB Jazz Orchestra takes over on August 12. A perennial favorite, the community play-along with the South Bend Symphony Orchestra takes place August 19. This year's play-along

selection is Johann Strauss Jr.'s "Emperor Waltz." The series concludes with singing, as the Vesper Chorale and the Children's Choir of Michiana combine for a concert. Find out more at www.cfsjc.org.

"The Wizard of Oz" opens July 14 and runs through the end of the month at South Bend Civic Theatre, with all the beloved songs from the film version intact. Leslie Lee's "Black Eagles" runs August 11-20; it's a story of the Tuskegee Airmen, the pioneering black fighter pilots. An uproarious modern classic follows: "Sister Act: the Musical" runs Sept. 15 to Oct. 1. For tickets and details, go to www.sbct.org.

Vegetable Buddies, located in the same downtown spot that was formerly Trio's Restaurant & Jazz Club - 129 N. Michigan St. - is the newest exciting hotspot for concerts in South Bend. Since its re-boot two years ago, the club has been bringing in all manner of touring artists in the fields of rock, blues, jazz and reggae. Culture, featuring vocalist

Kenyatta Hill, appears August 10, on a tour celebrating the 40th anniversary of Culture's classic LP, "Two Sevens Clash." Guitarist-vocalist Ike Willis, a former sideman of Frank Zappa, brings his band for a concert August 12. Duke Tumatoe finds humor in the blues Sept. 22. For a full schedule, visit www.buddiesdtsb.com.

Two new exhibitions are opening at the Snite Museum of Art on the campus of the University of Notre Dame. Opening August 20 is "Making Everything Out of Anything: Prints, Drawings and Sculptures by Willie Cole." Cole repurposes clothing, tools and other mundane objects in search of new meanings and implications. There's also a rare chance to get an up-close look at works from an old master with "Rembrandt's Religious Prints: the Feddersen Collection," opening Sept. 3. The exhibit features more than 70 original Rembrandt etchings. Both shows run through November. There's further information at www.sniteartmuseum.nd.edu.



SUPPLIES FURNITURE EQUIPMENT TECHNOLOGY PROMOTIONS

800.837.1400
www.mcshanes.com



Collegiate Sports

New conferences for Purdue NW and Valparaiso University



The James B. Dworkin Student Services and Athletic Center, completed in Spring 2016 and located on the North Central campus, seats over 1,500 fans of the Pride men's and women's basketball and women's volleyball teams.

BEN SMITH

Thirty-four miles of toll road still separate the two, multiple lanes of pavement that run east and west and, these days, represent far more than just a thread of red on some service plaza map of Indiana.

Those 34 miles are only geographic now, because Purdue Calumet to the west and Purdue North Central to the east consolidated last year into a single entity, Purdue Northwest.

And that thread of red?

It runs not just between two points on the compass, but to a brave new world for Purdue Northwest's still-new athletic presence.

Purdue Northwest will jump to NCAA Division II this fall when it becomes the 12th member of the Great Lakes Intercollegiate Athletic Conference (GLIAC), a venerable circuit that's been around for 45 years.

It didn't happen solely because of the consolidation. But it didn't not happen because of it, either.

"Purdue Calumet was pretty far along the process of moving to Division II already," says Rick Costello, Purdue Northwest's athletic director. "But it certainly bolstered our NCAA application. Anytime you can add an entity like Purdue North Central to your portfolio, and a beautiful new athletic facility (The James B. Dworkin Student Services and Athletic Center, completed last year and seating 1,500 for basketball) as well as another 5,000 students..."

"When we applied to the NCAA, we were 15,000 students strong. And we just had wonderful athletic facilities with the Dworkin Center and Dowling Park (a baseball, softball, tennis and soccer complex on the Calumet campus, completed in the fall of 2015). So it was very helpful."

Purdue Northwest moves into a conference dominated by the Grand Valley State Lakers, who have won 19 consecutive all-sports trophies and have made a national reputation in football, where they've appeared in six Division II national championship games and won four titles since 2001. The GLIAC also saw another of its members, Ashland, win a Division II national title in women's basketball this year.

Women's basketball has a strong record at Purdue Northwest. Led by Indiana Hall of Fame coach Tom Megyesi, the Pride women's basketball team has enjoyed six straight 20-win seasons and reached the NAIA national tournament four times in the

last five years.

"Our women's basketball is really strong," Costello says. "And the strength of that conference is absolutely amazing from a women's basketball standpoint."

He notes, "Up and down (the conference), the competition is very tough--with Ferris State, Ashland, Wayne State and Michigan Tech and Northern Michigan. It's a strong conference athletically and it will be a nice step up in competition for the Pride of Purdue Northwest."

With the addition of women's golf in 2016-17, PNW offers 13 varsity sports, seven on the women's side and six on the men's. The GLIAC sponsors all of those sports in addition to nine others.

Geographically, the GLIAC comprises nine Michigan schools stretching from Michigan Tech, Northern Michigan and Lake Superior State in the upper peninsula of Michigan to Wayne State in Detroit. It stretches south and east to include Tiffin and Ashland in Ohio, and now

south to include Purdue Northwest, the first Indiana school in the conference.

Costello says, "The GLIAC schools look a lot and feel a lot like Purdue-Northwest. The student body is anywhere from that 15,000 to 25,000, and they are schools that prioritize academics, similar to PNW."

Thirty miles south and east of Purdue Northwest, Valparaiso University is also on the move athletically, replacing departing Wichita State in the Missouri Valley Conference. It's the latest step for the upwardly mobile Crusaders, who have gone from the old Mid-Continent Conference to the Horizon League to the Mo Valley in the last decade.

"We are thrilled to join the Missouri Valley Conference," said Valparaiso President Mark A. Heckler in the school's press release. "This is an important step forward for all of our athletics programs and an opportunity to advance the national standing of Valparaiso University."

IMAGINE

a business loan that grows with you.

At Horizon, we understand you need a business loan that can grow and flex along with your needs. With great rates and personalized service from people who put your business first, a Horizon business loan can help take your business further.

Talk to your local Business Advisor today!

**Loan Decisions Next
Business Day - Guaranteed***

EXCEPTIONAL SERVICE • SENSIBLE ADVICE®



Member FDIC

*Applies to Loan Requests of \$100,000 or less. See an Advisor for details.



HORIZON
BANK
horizonbank.com
888-873-2640



Representative
Pete Visclosky

Putting the Pieces Together

Next Steps for the Northwest Indiana Lakeshore

REPRESENTATIVE PETE VISCOSKY
By assembling transformational projects, piece by piece, we can ensure a muscular new economy for Northwest Indiana.

One important piece is the Marquette Plan. This project began over a generation ago with the purpose of preserving areas of our lakeshore for open, public use in order to improve our quality of place and encourage the expansion of the Northwest Indiana economy. The Plan anticipates the continued robust presence of our essential steel and manufacturing capabilities, while taking actions to expand and preserve public spaces along Lake Michigan as efficiencies allow for a smaller industrial footprint.

As they have evolved since 1985, the current guiding principles of the Marquette Plan are as follows:

1. At least 75 percent of the lakeshore should be available for public use.
2. Development should be set back from the water's edge by a *minimum* of 200 feet.
3. Create a continuous walking and biking trail along the shoreline from the city of Portage to the Indiana/Illinois state line.

I would like to draw your attention to the italicized word above.

The criteria of specifying a 200-foot

minimum stemmed from a general agreement with the lakeshore cities in Lake and Porter County more than a decade ago. Today, it is more clearly demonstrated that expansive and open, public spaces stimulate the maximum amount of economic investment and social vibrancy. Therefore, I believe that our guiding principle should evolve to state that development is set back from the water's edge by at least 1,000 feet.

The Marquette Plan is an intergenerational project that will continue to grow over this century and evolve in the next. It will not be fulfilled by one person, one city, or one group. It will not be fulfilled by one generation, which is perhaps its most inspiring aspect.

Additionally, the original principle established over a decade ago when there were far less trails, was that there should be one trail along the shoreline. Today, we should not look at the value of just one trail, but must consider the entire connected trail system. Therefore, I believe that our guiding principle should evolve to

support multiple perpendicular trails that stretch far inland from the beach, allowing residents from neighboring southern communities to leave the car behind and power themselves to Lake Michigan.

I believe that now is the time we should think beyond the initial principles of the Marquette Plan, and develop a new foundational structure to realize its full economic potential.

We are able to do this now because of the important successes that have been achieved to date. I am thankful for the leadership over the years of all of our lakeshore communities, including the cities of Hammond, Whiting, East Chicago, Gary, Portage and Michigan City. I would add that we would not be where are today without the dedicated support of the Northwest Indiana Regional Development Authority (RDA), the Northwestern Indiana Regional Planning Commission and the members of environmental advocacy organizations. I also appreciate that ArcelorMittal and U.S. Steel continue to be willing to discuss how we can best use potential areas of their unused property as they improve their production efficiencies.

Because of the willingness of those mentioned above to invest and support open access to the lakeshore areas, our shoreline communities



have reimagined their lakefronts and created welcoming parks in Whiting, Portage and East Chicago. Public spaces have been enhanced at Marquette Park in Gary and Wolf Lake in Hammond. But this is just the beginning.

There is much work that remains, and we need not look far to see the examples of actions other lakeshore communities have taken to preserve public, open access to their environmental resources.

For example, the city of Chicago approved the Lake Michigan and Chicago Lakefront Protection Ordinance, which establishes explicit criteria for the City to follow in reviewing and receiving proposals for development with proximity to the Lake Michigan shoreline. Specifically, they require in the criteria to maintain and enhance lakeshore parks and to protect and develop areas for wildlife habitation. Fittingly, the city of Marquette in Michigan requires structures between the shoreline and public streets to not exceed 15 feet in

height and to serve a public purpose. Burlington, Vermont, has designated zones reserved for public use with little private development, and other zones permitted for private development to help finance the revitalization of public zones.

I am not saying Northwest Indiana should exactly follow any one of these examples, but we should consider following their lead and find a binding legal and workable regulatory process for our lakeshore that establishes a long-term framework to expand and preserve public access and grow our regional economy.

I would add that our lakeshore is but one piece of an interlocking process. There is much work that remains to realize the benefits of the investments made at the Gary/Chicago International Airport, as well as investments to expand and recapitalize the South Shore Rail Line. The expansion and improvement of a regional bus system through the Gary Public Transportation Corporation and others is also essential to connecting

residents throughout our region to jobs and recreational opportunities along Lake Michigan.

The Marquette Plan is an intergenerational project that will continue to grow over this century and evolve in the next. It will not be fulfilled by one person, one city, or one group. It will not be fulfilled by one generation, which is perhaps its most inspiring aspect.

As our generation has put pieces of the Plan in place, it is time for the next round of actively engaged leaders to become involved by identifying opportunities and working toward their implementation. I believe that the challenge of putting the Marquette Plan together and connecting it with pieces of other transformational efforts will inspire our youth to remain in or relocate to our region. It is our combined effort that is necessary to guarantee that at some future date, people will look toward the southern shore of Lake Michigan and explain the economic success of our Shining City on the Lake.

Lakefront Career Network

Network, develop professionally and engage with the community

MARY JO ORLOWSKI

Millennials are an optimistic generation. "They (millennials) want to have a great impact on their community and their world, work with a team, get things done," according to John Zogby, founder of the Zogby Poll.

The Lakefront Career Network (LCN) is a dynamic group of young professionals who want to do exactly that. LCN was established in 2015 as a Michigan City Chamber program for young professionals to network, develop professionally and engage with the community in a meaningful way. It has more than 300 registered participants who host professional development and networking events in addition to volunteering monthly in the community.

The group wants to support an organization on a deeper, more purposeful level than just a one and done event. They narrow their focus each year on partnering with a single non-profit organization in the community.

"We knew that we could be effective working with one non-profit and be able to donate more time, services and money if we did so," says Megan Applegate, chair of the LCN executive committee.

After research and interviews with several underserved organizations, LCN decided to work with Stepping Stone Shelter for Women during 2017. The shelter, located in Michigan City, serves victims of domestic violence by providing 24/7 crisis lines and intervention, temporary shelter, clothing, food, housing, counseling, support groups and advocacy. Kay Hill, executive director, says "Stepping Stone is not just for women and children but for men in need also. All services are free of charge and both residents and non-residents of the shelter are provided services."

Meghan Johnson, marketing and



Lakefront Career Network organized 150 volunteers for a "Day of Giving" at the Stepping Stone Shelter to assist with landscaping, plumbing, kitchen upgrades and painting.

communications manager, says, "Stepping Stone is the only women's shelter in the county and, as a woman, you want to be able to empower and help the cause."

Although the shelter has been actively serving Michigan City and La Porte County since 1983, there are still people that do not know about it. That has begun to change because of the partnership with LCN and other businesses this year. Kay Hill says they have seen an increase in volunteers and additional donations. "This year has meant so much to us and we could not be any more grateful to LCN for selecting us to work with," she says.

The introduction of the partnership occurred in February at the monthly LCN networking event at the Lubeznik Center for the Arts. The next step was to host "Giveback Night," an awareness event and kick-off fundraiser held in April at Patrick's Grille in Michigan City. The event raised \$2,000, and was followed by the "Day of Giving" at the Stepping Stone Shelter on April 22.

With the support of numerous business and individual sponsors donating not only financially but with product

and services, the "Day of Giving" was an overwhelming success. More than 150 volunteers were on hand to assist with landscaping, plumbing, kitchen upgrades and painting. Comcast was one of the community partners that joined with LCN for the "Day of Giving" through its Comcast Cares Day volunteer project.

Since the Day of Giving, LCN has been able to raise an additional \$5,000 to donate to Stepping Stone, plus a much-needed freezer for the pantry. LCN plans to host one last event in October to round out the year.

According to Applegate, "LCN set out to achieve its community goals this year and it's hard to believe how far we've come. I can't say it enough about how proud I am to be part of such a dedicated and involved group of young people."

Now that's the power of millennial optimism.

LCN will be taking applications from non-profits to partner with in 2018 beginning in October. Visit www.lakefrontcareernetwork.org for more details.



Action, meet results.

Too many law firms mistake activity for action. As they churn away on unnecessary tasks, your matters drag on. At Barnes & Thornburg, we are focused on keeping things moving and helping your business grow. Delivering results you can count on.



²⁰¹⁷
Best of
**Greater
South Bend**
Michiana Business

As voted by the greater South Bend business readers
of Northwest Indiana Business Quarterly

- Best Corporate Law Firm – South Bend, Elkhart
- Best Law Firm for Litigation – South Bend , Elkhart
- Best Estate Planning Practice – South Bend, Elkhart
- Best Law Firm for Business Acquisitions and Mergers – South Bend, Elkhart

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

btlaw.com

YOUR LIFE is Here



Why go any further than your own backyard for heart care?

Medical professionals at the Advanced Heart and Vascular Institute of Community Hospital in Munster, St. Catherine Hospital in East Chicago and St. Mary Medical Center in Hobart, are using innovative technologies and expertise previously only found at metropolitan medical centers.

High-tech, less invasive procedures for complex heart and vascular care are now available close to home.

- Transcatheter aortic valve replacement (TAVR)
- Mitral valve repair (MitraClip®)
- WATCHMAN™ for atrial fibrillation
- Balloon valvuloplasty for valve stenosis
- Aggressive peripheral vascular disease (PWD) treatments

When you are looking for expert heart care, trust your heart to the hospitals of Community Healthcare System.

Your heart belongs here.



Community Healthcare System®

**Advanced Heart
and Vascular Institute**

Your Heart Belongs Here

*For information on the heart programs and medical professionals
at Community Healthcare System,
visit comhs.org or call 219-836-3477 or toll-free 866-836-3477.*