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Northwest Indiana Business Magazine

APR-MAY 2018

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Thank
You FOR
VOTING
US THE
BEST



Franciscan HEALTH

2018
Best of
**Northwest
Indiana
Business**

2018
Best of
**Greater
South Bend
Michiana Business**

AS VOTED BY THE READERS OF
Northwest Indiana Business Magazine

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NORTHWEST INDIANA

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SOUTH BEND**

Physical/Occupational Therapy

Cancer Treatments

Mental Health

Orthopedics

FITNESS/WELLNESS FACILITY **NWI AND
SOUTH BEND**

AMONG THE **BEST**
SOUTH BEND

HOSPITAL GROUP

HEALTHCARE FACILITY

Cardiology

Mental Health



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FranciscanHealth.org

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Troy Linker



APR-MAY 2018

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Honoring Excellence

Our annual readers poll recognizes regional businesses that server us and our economy

Each spring we ask our readers to help us identify and recognize the "Best of Business" in our region. Some of the names are the businesses you would expect to see on such a list. They appear year after year to remind us of their commitment to excellence. Others are newer names worthy of a visit. if you do not already know them.

Manufacturing is responsible for about 30% of the statewide economy, according to the Indiana Manufacturers Association with an even more significant impact on northern Indiana's economy. Carrie Napoleon talks with several local manufacturers who share their recent challenges and successes.

Attend almost any local business meeting, and the topic of finding the right employees is sure to come up in the discussion. In this issue, Michael Puente makes us aware of various career center resources offered by our local higher ed institutions to help connect local students and businesses. Are you making the most them?

One hears a lot about the need for infrastructure improvements nationally, but what does that mean for us here in northern Indiana? Bob Moulesong spoke with several local groups, which include among their worthy goals to identify and promote logistics and infrastructure projects that bring the highest economic return on investment to our community.

The health of a region's commercial real estate market is often a leading indicator for the future direction of its

economy. In this issue, Jerry Davich updates us on commercial real estate projects currently underway and upcoming projects for the region.

Are you financially fit? As with health-related regimens in our lives, we must occasionally seek help in accessing our financial fitness and goals? With so many options how do we choose the right advisor? Phillip Britt asked several regional experts their advice on what to look for when selecting an advisor.

Also in this issue, Carrie Napoleon introduces us to local farmers in our new Grown in Indiana section. We get an update on things to do and see in the coming months from John Cain and Jack Walton. Lesley Bailey profiles the folks at Opportunity Enterprises who are making a difference in local lives every day. Ben Smith takes us out to the little league ballpark. Finally, Carl Lisek discusses South Shore Clean Cities and how the state is determining plans to invest the VM settlement funds.

The Best of Business awards season is always an exciting time of year for us. We enjoy learning who is selected and seeing their excitement when they are informed about the award. We thank those of you who voted, your voice is important to us. Please, congratulate the honorees you patronize and consider giving a new businesses from the list a try. We all need to do our part to shop local, when we can.

—Troy Linker

AROUND THE REGION

Stay current with local people, news and events

LOURDES CASTELLANOS

BUSINESS

VinSense Technology in West Lafayette has been awarded a \$500,000 Small Business Innovation Research grant from the National Science Foundation. The software company uses technology patented at Purdue University to help improve crop quality and sustainability for wine grape growers and winemakers. Chief Technology Officer **David Ebert** explained his plans for the software companies' growth "The goal over the next 12 months is to expand our penetration in the wine-growing industry on the Pacific Coast". Sonoma County viticulturist **Lisa Asimont** has been appointed as their Chief Executive. She brings with her experience as former president of the American Society for Enology and Viticulture, and as committee chair of the United Wine and Grape Symposium.

Good Housekeeping has recognized **Sue McCloskey** with its Awesome Women Award, for her company's innovations in sustainability. She is

the co-founder of **Fair Oaks Farm** in Northwest Indiana and Chicago-based **Fairlife**. She'll be featured in the September issue alongside such visionaries as Spanx Founder Sara Blakely, Tribeca Film Festival Co-Founder Jane Rosenthal and actress Whoopi Goldberg.

The **Indiana Chamber of Commerce** has invited 26 new members to join its board of directors. All new members will serve three-year terms through the fall of 2020. **Julie Basich**, co-founder and COO of **Fair Oaks Farm** will represent the NWI region in her role as board member, alongside other leaders in agriculture, technology, manufacturing, law and healthcare. The **Lakeshore Chamber of Commerce** celebrated business leaders and members of the public service community at their annual "Celebration of Stars" event in Hammond. **Strack & Van Til** CEO **Jeff Strack** and **Ameristar Casino and Hotel** Senior Vice President and General Manager **Matt Schuffert** were both bestowed the title Business Person of the Year.

CONSTRUCTION & MANUFACTURING

Jocelyn McCray, regional account manager at Burns Harbor-based **Steel Cities Steels**, has been named a new membership co-chair with the **Association of Women in the Metal Industries (AWMI)**. She brings more than 14 years of experience to her service as a board member for AWMI as she works to further advance the growth of women participating in the metal industries.

Robin Kendrick joins Evansville-based **Accuride Corp** board as an independent director. His global leadership experience in the automotive and commercial vehicle supply, metal-forming and fastening industries include his current role as vice president of **BorgWarner Inc.** and president and general manager of the Turbo Systems turbocharger division of BorgWarner, and prior roles with **Acument Global Technologies** and **American Axle and Manufacturing**.

Don Rapley was inducted into the **Indiana Ready Mix Concrete Association (IRMCA)** Hall of



BUSINESS
Sue McCloskey



BUSINESS
Julie Basich



BUSINESS
Jeff Strack



BUSINESS
Matt Schuffert



EDUCATION
Christopher Young

Fame, honoring his influence in the concrete industry. He has served as a member of their board in 2008, secretary/treasurer in 2009, vice president in 2010, and president in both 2011 and 2016, and currently serves as vice president of **Ozinga's** materials and logistics operation in Indiana. He brings 27 years at Ozinga and a tenure at **Levy Slag Co.**

EDUCATION

Christopher Young will receive the Sylvia E. Bowman Distinguished Teaching Award, which honors exemplary faculty members in areas related to American civilization. Young is an associate professor in the departments of history, philosophy, political science and religious studies at **Indiana University Northwest**. He directs the campus' Center for Innovation and Scholarship in Teaching and Learning, where he supports faculty in improving their teaching practices. Dr. Young has also served as managing editor of both the Journal of the Scholarship of Teaching and Learning and the Journal of Teaching and Learning with Technology.

Patrick Bankston will resign as associate dean of **Indiana University's School of Medicine**, but will remain dean of **Indiana University-Northwest's College of Health and Human Services**. He joined the IU faculty in 1978, and became a joint professor of anatomy and cell biology, and pathology and laboratory medicine in 1991. He was named associate dean and director of Indiana University School of



EDUCATION
Patrick Bankston

Medicine Northwest in 2005, and was named as a founding dean of the new College of Health and Human Services in 2006. As an instructor, researcher and administrator he strived for innovative learning techniques, and as a result, offerings for medical students expanded to four-year programs during his tenure.

Joe Williamson dedicated much of his life to the **Purdue Northwest** athletics department. The Pride recently retuned his commitment by inducting him into the Pride Athletics Hall of Fame. As a 1969 alumnus, he has been a leader in Purdue Northwest's annual golf outing and a major donor for the Powers Endowed Scholarship Fund. Williamson also serves on the board of directors for the Community Foundation of Northwest Indiana, and as chairman of the Maintenance Committee for Veterans Memorial Park in Munster.

GOVERNMENT

Elkhart Regional Partnership has named **Sarah Niespodziany** as vice president of marketing and strategic communications, where she will oversee communications, marketing and brand strategy. She joined the partnership in February 2016, most recently serving as manager of marketing and communications where she provided internal and external communications and operational support for the Regional Development Authority.

HEALTH CARE

Franciscan Health Hammond



EDUCATION
Joe Williamson



GOVERNMENT
Sarah Niespodziany

has appointed **Dr. Luke Miller** as a cancer liaison physician, where he will join a national network of over 1,500 volunteer physicians responsible for providing leadership to establish and maintain facility cancer programs. Miller is a member of the multidisciplinary cancer committee at Franciscan Health Hammond and Dyer. He will be responsible for reporting and evaluating performance data through the National Cancer Data Base, facilitating improvement initiatives and leading collaborations with agencies, such as the American Cancer Society, on behalf of the hospital.

New board members and corporate leadership changes are underway at **Franciscan Alliance**. Appointments to the Northern Division Board of Directors include: **Kevin Keough** of Crown Point, a co-owner of Keough Mechanical Corp. in Merrillville, who previously served as a member of its Capital Campaign Committee and currently serves on the Franciscan Health Foundation of Northern Indiana. **Dr. Carey Ransone** of Long Beach, a urologist on the medical staff at Franciscan Health Michigan City, and president and CEO of Progressive Urology PC in La Porte and Michigan City. **Dr. Ebenezer Tayui** of Flossmoor, an anesthesiology specialist on staff at Franciscan Health Dyer, Hammond, and Munster. **Rick Urschel** of Valparaiso, is president and CEO of Urschel Laboratories, a world leader in the designing, manufacturing and selling of precision food-cutting equipment.



HEALTHCARE
Luke Miller



HEALTHCARE
Amy Grzyb



HEALTHCARE
Joy Mercer



HEALTHCARE
Sean Dardeau

Leadership promotions include: **Barbara Anderson**, president and CEO of Franciscan Health Crown Point to senior vice president of operational transformation and **Dr. Daniel McCormick**, hospital vice president of medical affairs, to president and CEO. Anderson, of Schererville, will lead a group of Franciscan management team members to transform care delivery, eliminate unnecessary costs, and establish a sustainable

methodology to control future costs. Dr. McCormick of Frankfort joined Franciscan Health in 2011 as president of Specialty Physicians of Illinois and Franciscan Physician Network of Illinois, and became vice president of medical affairs in Crown Point in 2014.

Joy Mercer is the 2017 recipient of **Unity Hospice of Northwest Indiana's** Employee of the Year Award. She is recognized for her extraordinary devotion to her work

and patients. Mercer began her work as a volunteer in 2015 and became staff one year later as a certified nursing assistant providing patients with personal care and emotional support.

Sean T. Dardeau has been named CEO of **Porter Health Care System** and Market CEO for Northwest Indiana where he will oversee operations and work collaboration with La Porte and Starke hospitals to synergize care and services for the region.



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FW-17200-0011



HEALTHCARE
Farah Najamuddin

Dardeau hails from South Carolina, where he served as Market CEO for Mary Black Health System. He was on the advisory board of directors of Edward Via College of Osteopathic Medicine – Carolinas Campus, along with boards of the South Carolina Hospital Association and Upstate Employers Network of Spartanburg. Family medicine specialist **Dr. Farah Najamuddin** has joined the **Franciscan Hammond Clinic** medical staff. She is certified by the



HEALTHCARE
Jim Renneker

American Board of Family Medicine, and is a fellow of the American Academy of Family Practice. Methodist Hospitals welcomes **Jim Renneker**, MSN, RN, as vice president and chief nursing officer (CNO). He held CNO roles at Loretto Hospital and Highland Hospital, and served as vice president, CNO and Chief Operating Officer at Weiss Memorial Hospital and vice president and CNO at Sinai Medical Center. **Amy Grzyb** joins as



HEALTHCARE
Kevin Parker

the director of Food and Nutrition Services, having previously held the title of director of Food Services at Mercy Hospital & Medical Center in Chicago. **Kevin Parker** has been named the new director of plant operations, and previously served as Sodexo Magic's executive director of facilities for Chicago Public Schools. **Sheila Cook** and **Trischa Turner** have been appointed assistant vice presidents. Sheila was interim chief nursing officer to Methodist



RECREATION
Philip Bauman

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NONPROFIT
Kris Condon

Hospitals, and is National Board Certified as an adult health clinical nurse specialist, while Trischa Turner was previously director of Peri Operative and Surgical Services.

RECREATION

La Porte County Symphony Orchestra conductor and music director **Philip J. Bauman** will be departing after 23 seasons. Bauman began his tenure there in 1994, and was renown for elevating



NONPROFIT
Rachel Hurst

the orchestra's artistic level and audience attendance, along with the scope and variety of programs offered to the community. Among his many accomplishments, he took pride in children's education concerts for inspiring youth to develop a new appreciation for music.

NON-PROFIT

The **Boys & Girls Clubs of Greater Northwest Indiana** named **Kris Condon** as Chief Human Resources



MANUFACTURING
Robin Kendrick



TOURISM
Christopher Day

Officer. Condon brings more than a decade of experience as former director of human resources for Valparaiso-based Family Express, where her leadership was recognized with the prestigious 2016 Human Resources Leadership Award, and the Top 50 Woman Senior Leadership Award within the Convenience Store Industry. She holds a Master's Degree in Human Resources Development from Villanova University, and completed

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HEALTHCARE
Sheila Cook

her Senior Professional of Human Resources Certification.

Meals on Wheels of Northwest Indiana (MOW) has named **Rachel Hurst** as their Director of Development. Hurst brings an extensive background to MOW having served in nonprofit fundraising and leadership for the past 20 years, including as founder and executive director of Louisville Affordable Housing Trust Fund and as associate director of Development for



HEALTHCARE
Trischa Turner

National Safe Place Network. Hurst holds a Master's degree in nonprofit administration from Murray State University, and a Bachelor's degree in English and education from Ball State University.

TOURISM

Six Purdue Northwest graduate students won the 2017 Smith Travel Research Market Study Competition in New York City, which gives hospitality and tourism schools



MANUFACTURING
Jocelyn McCray

the opportunity to analyze actual market research and data and interpret the story of a specific market. Winning team members include **David Arredondo** of Munster; Hammond residents **Yeonju Bae** and **Richard Chambers**; **Paul Money** of Porter; Dyer resident **Carolyn Sandrick** and **Madison Carpenter-Walker** of Crown Point. All 6 are pursuing their MBA degrees. **The Boys and Girls Clubs of Greater Northwest Indiana**



CONSTRUCTION
Don Rapley

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present **Youth of the Year** nominations, including outstanding teens from the following clubs: Merrillville, Lake Station, Cedar Lake, Hammond, JWA Gary, Duneland, South Haven, Portage, and Valparaiso. Each teen nominee is a living example of the Clubs mission which include academic success, good character and citizenship, and leading a healthy lifestyle.

NEWS

The **Indiana Chamber of Commerce** appointed **Chuck Baldwin** as the 2018 chairman of the Board of Directors. He hails from the law firm Ogletree Deakins, where he is one of two managing directors. New board members include **Julie Basich**, co-founder and COO of Fair Oaks Farms; **Jo Biggers**, vice president of finance

and administration, Countrymark Cooperative Holding Corp.; **Anne Hayes**, chief legal counsel and CFO, Indiana Oxygen Co.; **Rich Carlton**, president and COO, Data Realty; **Lee Carmichael**, president and CEO, Weddle Bros. Construction Co.; **Wendell Carter**, vice president and general manager, ArcelorMittal Indiana Harbor; **Melissa Davis**, president, BSA LifeStructures; **Christopher Day**, co-founder and CEO of DemandJump; **Mercedes Enrique**, president and board treasurer, CMS Corp.; **Dennis Faulkenberg**, president, APPIAN; **David Funke**, managing director, CBRE Group; **Larry Gigerich**, founder and executive managing director, Ginovus; **Matt Godbout**, senior vice president of Business Development, Indianapolis Colts; **Susan Jones**, statewide president, Royal Title Services; **Ryan Kitchell**, executive vice president and chief administrative officer, Indiana University Health; **Shelley Klingerman**, executive director, Launch Terre Haute; **Jeffrey Knight**, executive vice president, chief legal counsel, corporate secretary and head of government relations, Old National Bank; **Karl LaPan**, president and CEO, Northeast Indiana Innovation Park; **Jack Mansfield**, vice president of Digital Workplace Strategy, Bell Techlogix; **Christian Maslowski**, president and CEO, Greater Greenwood Chamber of Commerce; **John Millspaugh**, partner, Bose McKinney & Evans; **John Qualls**, president, Eleven Fifty Academy; **Jennifer Rider**, president and CEO, Lafayette Instrument Co.; **Janet South**, president and partner, DECO Coatings; **Bob Stutz**, CEO Marketing Cloud and chief analytics officer, Salesforce; and **Toby Thomas**, president and COO, Indiana Michigan Power Co. The Growth Alliance for Greater Evansville appointed 12 community leaders to its board of directors. New members of leadership team include: **Dan Arens**, chairman and co-founder, Keller Schroeder; **Brad**

A SECOND CHANCE

"When you use, you have fallen so far that you can't see the light of day. You give up all hope.

I think the only way that people really make it out of that deep pit, is somebody sticks a ladder in there and climbs down there with them.

That's what I really admired most about the Goodwill Program.

It amazes me that it works. And I'm amazed with the happiness and joy that I feel in my heart every day."

David

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Begle, director corporate development, Berry Global Inc.; **Shawn Collins**, founder and CEO, Extend Group; **Neta Etziony**, operations manager, Polyram Industries; **Emily Fiedler**, Center for Adult Learning, University of Evansville; **Kyle Fields**, vice president & general manager of Evansville Operations, SS&C Technologies; **Nathaniel Hahn**, operations manager, Evansville Regional Airport; **Kevin Hammett**, president & CEO, Regency Properties, Stacey McNeill, executive director of marketing, Tropicana Evansville; **Lisa Barclay Sebree**, co-owner, vice president operations, Barclay Sebree Solutions; **Ben Shoulders**, executive committee member, Vanderburgh county commissioner, corporate relationship manager, Old National Bank; and **Jonathan Weaver**, executive committee member, Evansville city council representative, F.C. Tucker Emge Realtors.

Goshen Health Foundation has named **James Caskey** as its vice president and capital campaign director, after holding various positions in development for the institution since 1997. Caskey will spearhead fundraising and development for the foundation, and serve as an ambassador for their mission and culture throughout the community. He is an active board member and volunteer with the Goshen Chamber of Commerce, the Horizon Education Alliance, the Community Foundation of Elkhart County and Rotary Club of Goshen. **Mark Lindemood**, who served as chief philanthropy officer for almost eight years, is retiring in June. **Conexus Indiana** appointed **James Connor**, chairman and CEO of Duke Realty Corp, to its board of directors. Connor joined Duke Realty in 1998 and served in several leadership positions prior to being named CEO, including as the chief operating officer and as senior regional executive vice president for the company's Midwest region.



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Best of Business Awards

Readers select their top choices in multiple categories

The votes were cast and tallied and the results are in for Northwest Indiana Business Magazine's Best of Business survey for Northwest Indiana and Greater South Bend and Michiana. Beginning in February, magazine subscribers participated in the survey which listed a variety of areas of business.

These awards celebrate the extraordinary service of local businesses in the community. "It's a survey that gives our readers a voice and the opportunity to say to businesses 'you're doing an amazing job, keep up the good work,' says Northwest Indiana Business Magazine Publisher Troy Linker. "It's a great feeling to inform businesses that they've been selected as a Best of Business, in their category. Everyone enjoys appreciation for the service they provide and it's a great morale booster for business owners and their employees," he added.



Best Accounting Firm for Great South Bend/Michiana Kruggel Lawton CPAs of South Bend. Pictured are Kruggel Lawton CPAs partners.

Northwest Indiana Business Magazine congratulates all 2018 award recognition recipients for Best of Business!

Banking/Financial

Best bank for obtaining a business loan

Northwest Indiana

Winner: Centier Bank
Runner-up: Horizon Bank

Greater South Bend/Michiana

Winner: Centier Bank
Runner-up: Horizon Bank

Best wealth management advisory firm

Northwest Indiana

Winner: Oak partners
Runner-up: Lakeside Wealth Management

Greater South Bend/Michiana

Winner: Kotys Wealth Professionals
Runner-up: Lakeside Wealth Management

Best accounting firm

Northwest Indiana

Winner: McMahon & Associates CPAs
Runner-up: Swartz Retson

Greater South Bend/Michiana

Winner: Kruggel Lawton CPAs
“Being named the Best Accounting Firm in Greater South Bend and Michiana is a great honor for Kruggel Lawton”, says Barry Hall, Managing Partner. “It means even more knowing that our clients, business partners, and the community voted for us and felt we were deserving of the title. Being in a service profession, relationships are what matter the most. All of our nearly 100 employees have played an integral part in the firm receiving this recognition. It is very rewarding to know that we are hitting the mark

by staying true to our core values of integrity, excellence, innovation, balance, and respect.”

Runner-up: Crowe Horwath

Best business investment firm

Northwest Indiana

Winner: Lakeside Wealth Management
Runner-up: Oak Partners

Greater South Bend/Michiana

Winner: Great Lakes Capital
Runner-up: Edward Jones Investments

Best credit union

Northwest Indiana

Winner: Tech Credit Union
Runner-up: Teachers Credit Union

Greater South Bend/Michiana

Winner: Teachers Credit Union
Runner-up: Notre Dame Federal Credit Union



Best Employee Staffing Firm for Northwest Indiana Staff Source of Hammond.
Pictured are Owners Kari and Mirko Marich (front center) and employees.

Best bank for customer service

Northwest Indiana

Winner: Centier Bank

Runner-up: Horizon Bank

Greater South Bend/Michiana

Winner: Centier Bank

Runner-up: Horizon Bank

Best bank for business

Northwest Indiana

Winner: Centier Bank

Runner-up: Horizon Bank

Greater South Bend/Michiana

Winner: Centier Bank

Runner-up: Horizon Bank

Business/Services

Best employee staffing firm

Northwest Indiana

Winner: Staff Source

"There is a great sense of satisfaction when we help someone find a rewarding career and in helping our client companies with finding people who become integral members of their staff and the success of their company", says Kari Marich, Founder & CFO, Staff Source.

Runner-up: Express Employment Professionals



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Best Place to Purchase Office Furniture, HDW Commercial Interiors in Merrillville which was also named Best Woman Owned Business. Pictured is Rita Bacevich, president.

Greater South Bend/Michiana

Winner: Staff Source

Runner-up: Express Employment Professionals

Best commercial printer

Northwest Indiana

Winner: Miss Print

Runner-up: BoyConn Printers

Greater South Bend/Michiana

Winner: Zipp Printing

Runner-up: Insty-Prints South Bend

Best graphic/web design firm

Northwest Indiana

Winner: Group 7even

Runner-up: Safari Marketing

Greater South Bend/Michiana

Winner: Blackwood Creative

Runner-up: Vala Marketing

Best information technology consulting firm

Northwest Indiana

Winner: Chester, Inc.

Runner-up: KINETIC IT Solutions

Greater South Bend/Michiana

Winner: US Business Systems

Runner-up: KINETIC IT Solutions

Best local telecommunications firm

Northwest Indiana

Winner: Midwest Telecom of America

Runner-up: NITCO

Best place to purchase office furniture

Northwest Indiana

Winner: HDW Commercial Interiors

"The HDW team offers a little extra spark to all of our projects. I feel this award reflects that effort", says Rita

Bacevich, President, HDW Commercial Interiors. Our driving force is always to bring cost effective, functional options to any size or type of project but our team takes special pride in thinking outside the box. In any commercial setting, we welcome the opportunity to bring design suggestions to the table – paint, flooring, and fabric choices can truly set the tone for a productive work environment."

Runner-up: McShane's - Kramer Leonard

Greater South Bend/Michiana

Winner: Office Interiors

Runner-up: HDW Commercial Interiors

Best ad agency/marketing firm

Northwest Indiana

Winner: Group 7even

Runner-up: Safari Marketing

Greater South Bend/Michiana

Winner: Vala Marketing

Runner-up: Spearhead Marketing

Best place to purchase office equipment and supplies

Northwest Indiana

Winner: McShane's - Kramer Leonard

Runner-up: US Business Systems

Greater South Bend/Michiana

Winner: US Business Systems

Runner-up: Adams Remco, Inc

Best local Internet provider

Northwest Indiana

Winner: NITCO

Runner-up: Midwest Telecom of America

Greater South Bend/Michiana

Winner: Comcast

Community/ Education

Best woman owned business

Northwest Indiana

Winner: HDW Commercial Interiors

Runner-up: VIA Marketing

Greater South Bend/Michiana

Winner: Martell Electric

Runner-up: Specialized Staffing Solutions

Best minority owned business

Northwest Indiana

Winner: Chicagoland Popcorn

"Mogda and I are honored for our team to be recognized this year", says Dwayne Walker, owner, ChicagoLand Popcorn. "We see this honor as a harvest off of seeds sown. We try to keep things simple. We value our employees, embrace our suppliers, and insist on expressing appreciation and gratitude to our customers. We look at our business just like farmers might view their fields and crops. Every time a guest interacts with a member of the ChicagoLand Popcorn team, whether in one of our stores or at an event in the community, we have the opportunity to plant seeds of excellent customer service, appreciation, and some great popcorn flavors."

Runner-up: Rueben's Mexican Grill

Greater South Bend/Michiana

Winner: 7Gen Construction

Runner-up: WBBS, LLC

Best veteran owned business

Northwest Indiana

Winner: Veteran's Cafe and Grill

Runner-up: JM2 Marketing

Greater South Bend/Michiana

Winner: Indiana Whiskey

Runner-up: INVOLVED Cleaning

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Best Minority Owned Business ChicagoLand
Popcorn located in Merrillville and St. John.
Pictured is Dwayne Walker, Owner.



Best University to Attain an MBA Indiana University Northwest. Pictured is Micah Pollak, assistant professor of economics with the School of Business and Economics, leading an MBA class.

Best company to work for (employee vote)

Northwest Indiana

Winner: Centier Bank

Runner-up: Horizon Bank

Greater South Bend/Michiana

Winner: Centier Bank

Runner-up: Horizon Bank

Best university to attain an MBA

Northwest Indiana

Winner: Indiana University Northwest

"We're honored that IU Northwest has been chosen as the best university in Northwest Indiana to earn an MBA", says, Cynthia Roberts, Dean of the School of Business and Economics, Indiana University Northwest. "As an AACSB-accredited program featuring award-winning faculty, we pride ourselves in offering a quality, affordable, and

flexible program having week-night and weekend options. Most importantly, we are committed to preparing our students for professional success."

Runner-up: Purdue University Northwest

Greater South Bend/Michiana

Winner: Notre Dame University

Runner-up: Valparaiso University

Best university online degree program

Northwest Indiana

Winner: Indiana University Northwest

Runner-up: Purdue University Northwest

Greater South Bend/Michiana

Winner: Indiana University - South Bend

Runner-up: WGU Indiana

Best university for a technology degree

Northwest Indiana

Winner: Purdue University Northwest

Runner-up: Indiana University Northwest

Greater South Bend/Michiana

Winner: Purdue Polytechnic South Bend

Runner-up: WGU Indiana

Construction/ Real Estate

Best engineering firm

Northwest Indiana

Winner: DVG Team

Runner-up: Global Engineering

Greater South Bend/Michiana

Winner: Lawson-Fisher Associates

Runner-up: Abonemarche Consultants

Best commercial real estate firm

Northwest Indiana

Winner: Commercial In-Sites, LLC

Runner-up: McColly Real Estate

Greater South Bend/Michiana

Winner: Holladay Properties

Runner-up: Commercial
In-Sites, LLC

Best commercial landscaping firm

Northwest Indiana

Winner: Lakeshore Landscaping

Runner-up: Tim's Landscape
Services

Greater South Bend/Michiana

Winner: Pemberton Landscaping

Runner-up: Milestone Fence

Best commercial construction firm for remodeling or expansion

Northwest Indiana

Winner: Larson-Danielson
Construction

Runner-up: Chester, Inc.



Best Commercial Landscaping Firm Lakeshore Landscaping. Pictured is the landscaped work by the firm at an Indiana healthcare facility.

Greater South Bend/Michiana

Winner: Larson-Danielson
Construction

Runner-up: Chester, Inc.

Best commercial architectural design firm

Northwest Indiana

Winner: Shive-Hattery Inc

Runner-up: Chester, Inc.

Greater South Bend/Michiana

Winner: Epoch Architecture +
Planning

Runner-up: Chester, Inc.

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Best Commercial Construction Firm Larson-Danielson Construction Co. located in La Porte. Pictured are Secretary/Treasurer Terry A. Larson (left) and President Tim Larson.



Best Fitness/Wellness Facility Franciscan Health, which was also named **Best Healthcare Facility for Orthopedics, Facility for Cancer Treatments, Facility for Mental Health, Facility for Physical/Occupational Therapy, Facility for Urgent/Immediate Care, Hospital/Hospital Group, Cardiology.**

Best residential real estate firm

Northwest Indiana

Winner: McColly Real Estate

Runner-up: Prime Real Estate

Greater South Bend/Michiana

Winner: Cressy & Everett Real Estate

Runner-up: Prime Real Estate

Best residential home remodeling construction firm

Northwest Indiana

Winner: Pressel Enterprises Inc.

Greater South Bend/Michiana

Winner: Danamike General Builders Inc.

Best residential home construction firm

Northwest Indiana

Winner: Olthof Homes

"We are humbled to receive this award from Northwest Indiana Business Magazine" says Todd Olthof, Owner, Olthof Homes. "Our staff, building trades and associates work hard to create exciting communities and build beautiful high-quality homes. We're proud to be a part of the Northwest Indiana community."

Runner-up: Pressel Enterprises Inc.

Greater South Bend/Michiana

Winner: Olthof Homes

Runner-up: Steiner Homes

Best commercial construction firm for new construction

Northwest Indiana

Winner: Larson-Danielson Construction

"We are very pleased to again be recognized as the leading commercial contractor in Northwest Indiana by the readers of NWIBM", says Tim

Larson, president, Larson-Danielson Construction. "Our employees work hard every day to produce quality construction and we appreciate this recognition for their efforts and accomplishments."

Runner-up: Chester, Inc.

Greater South Bend/Michiana

Winner: Larson-Danielson Construction

Runner-up: Chester, Inc.

Health/Wellness

Best healthcare facility for orthopedics

Northwest Indiana

Winner: Franciscan Health

Runner-up: Community Hospital

Greater South Bend/Michiana

Winner: Beacon Health

Runner-up: South Bend Orthopedic



Best Law Firm for Corporate Law Burke Costanza & Carberry LLP, which was also named Best Law Firm for Acquisitions and Mergers, Estate Planning, and Litigation. Pictured are the firm's partners and attorneys.

Best fitness/wellness facility

Northwest Indiana
Winner: Franciscan Health
Runner-up: Valparaiso YMCA

Greater South Bend/Michiana
Winner: Franciscan Health
Runner-up: Beacon Health

Best healthcare facility for cancer treatments

Northwest Indiana
Winner: Franciscan Health
Runner-up: Community Hospital

Greater South Bend/Michiana
Winner: Beacon Health
Runner-up: Goshen Health

Best healthcare facility for mental health

Northwest Indiana
Winner: Franciscan Health

Runner-up: Porter Hospital

Greater South Bend/Michiana
Winner: Oaklawn
Runner-up: Franciscan Health

Best healthcare facility for physical/occupational therapy

Northwest Indiana
Winner: Franciscan Health
Runner-up: Community Hospital

Greater South Bend/Michiana
Winner: McDonald
 Physical Therapy
Runner-up: Michiana Orthopedic
 & Sports Physical Therapy

Best healthcare facility for urgent/immediate care

Northwest Indiana
Winner: Franciscan Health
Runner-up: Community Hospital

Greater South Bend/Michiana
Winner: Franciscan Health
Runner-up: Physicians
 Urgent Care

Best hospital/hospital group

Northwest Indiana
Winner: Franciscan Health
Runner-up: Community Hospital

Greater South Bend/Michiana
Winner: Beacon Health
Runner-up: Franciscan Health

Best healthcare facility for cardiology

Northwest Indiana
Winner: Franciscan Health
Runner-up: Porter Hospital

Greater South Bend/Michiana
Winner: Beacon Health
Runner-up: Franciscan Health

Legal/Insurance

Best insurance agency for business health & life coverage

Northwest Indiana

Winner: Pinnacle Insurance Group

Runner-up: General Insurance Services

Greater South Bend/Michiana

Winner: 1st Source Insurance

Runner-up: The Healy Group

Best insurance agency for business property & liability coverage

Northwest Indiana

Winner: Pinnacle Insurance Group

Runner-up: General Insurance Services

Greater South Bend/Michiana

Winner: 1st Source Insurance

Runner-up: The Healy Group

Best law firm for business acquisitions and mergers

Northwest Indiana

Winner: Burke Costanza & Carberry

Runner-up: Krieg DeVault

Greater South Bend/Michiana

Winner: LaDue Curran & Kuehn

Runner-up: Tuesley Hall Konopa

Best law firm for corporate law

Northwest Indiana

Winner: Burke Costanza & Carberry

Runner-up: Hoepfner Wagner & Evans

Greater South Bend/Michiana

Winner: Barnes & Thornburg

Runner-up: LaDue Curran & Kuehn

Best law firm for estate-planning

Northwest Indiana

Winner: Burke Costanza & Carberry

Runner-up: Eichhorn & Eichhorn

Greater South Bend/Michiana

Winner: Tuesley Hall Konopa,

Runner-up: Eichhorn & Eichhorn

Best law firm for litigation

Northwest Indiana

Winner: Burke Costanza & Carberry

Runner-up: Eichhorn & Eichhorn

Greater South Bend/Michiana

Winner: LaDue Curran & Kuehn

Runner-up: Eichhorn & Eichhorn

Runner-up: Krieg DeVault

Meeting/Entertainment

Best event planner

Northwest Indiana

Winner: Happy Days Event Company

Greater South Bend/Michiana

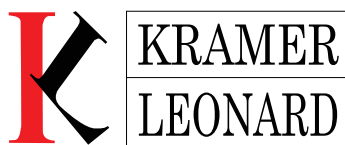
Winner: Michael Angelos Events

Best golf course for charitable/business events

Northwest Indiana

Winner: Valparaiso Country Club

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Runner-up: Innsbrook Country Club

Greater South Bend/Michiana

Winner: Blackthorn Golf Club

Best caterer for events

Northwest Indiana

Winner: Dimitri's Catering

Runner-up: Progressive Dining Group

Greater South Bend/Michiana

Winner: Bistro 933

Runner-up: LaSalle Grill

Best meeting site for large groups

Northwest Indiana

Winner: Avalon Manor

Runner-up: Blue Chip Casino

Greater South Bend/Michiana

Winner: Gillespie Conference & Special Event Center

Runner-up: Four Winds Casino

Best meeting site for small groups

Northwest Indiana

Winner: Inn at Aberdeen

Runner-up: Gino's Steakhouse

Greater South Bend/Michiana

Winner: The Inn at Saint Mary's

Runner-up: The Brick

Best photographer for events

Northwest Indiana

Winner: Photography by Pete Doherty

Runner-up: Bailey Warren Photography

Greater South Bend/Michiana

Winner: Peter Ringenberg Photography

Best restaurant for business entertaining

Northwest Indiana

Winner: Gamba Ristorante

Runner-up: Gino's Steakhouse

Greater South Bend/Michiana

Winner: Bistro 933

Runner-up: LaSalle Grill



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Manufacturing a Future

Business decisions and their outcomes that shape how some NWI companies strive



The Food Safety Modernization Act has introduced unnecessary regulations in processed foods that are costing food processors a lot of time and money when it comes to adding new customers to the extrusion line, says Bill Moore, president of Hammond-headquartered food processor PacMoore.

CARRIE NAPOLEON

Today's manufacturer's face myriad issues on the road to success from attracting and retaining quality personnel to dealing with regulatory issues and knowing how and when to invest in the business.

Savvy corporate leaders know every decision matters. The right decisions can propel a business forward while the wrong decision can lead to a long road to recovery.

Manufacturers in Indiana are responsible for a total output of \$99.96 billion in 2015, about

29.7 percent of the state's total output, according to the Indiana Manufacturers Association.

Each year the Katz, Sapper & Miller LLP and Indiana University's Kelley School of Business conduct a survey of Indiana's manufacturers to tap into what they say are the key issues

impacting their businesses.

Results from the 2017 Indiana Manufacturing Survey indicate that the Hoosier manufacturing sector remains healthy, well into this tepid but sustained recovery. However, regulatory and workforce challenges continue to blunt its potential, according to the authors.

Local business leaders echo the survey's findings. Four Northwest Indiana manufacturers have agreed to pull back the curtain on their thought process and talk about what has impacted their businesses in the past year.

People matter

Bill Leep, vice president of Pleasant View Dairy in Highland, says investing in human capital has been one of the company's best decisions in the past year. The family-owned business that began as a Lowell dairy farm in 1928 and evolved into the retail dairy in Highland, now supplies milk and dairy products to institutions and markets throughout Northwest Indiana and Chicago's south suburbs.

"Good employees make a good business," Leep says. Rewarding employees both financially and with other benefits helps in retaining the experienced qualified workforce needed to keep the operation running smoothly.

Jay Timmons, president and CEO of the National Association of Manufacturers in his state of manufacturing address, says manufacturers across the country need to fill about 364,000 this year and that number grows to about 3.5 million positions over the next seven to eight years, according to a study from Deloitte and the NAM's Manufacturing Institute.

"But 2 million of those jobs could go unfilled because we haven't up-skilled enough workers," Timmons says.

Scott Yaeger, president and CEO of FAST International Inc., in La Porte, agrees one of the biggest challenges today for small businesses is finding good help. Indiana manufacturers employed 16.8 percent of the state's



"The best decision after 45 years in business was I found a partner to buy majority control, a most incredible partner," says Stewart McMillian, CEO of Task Force Tips in Valparaiso, which produces innovative fire-fighting equipment.

workforce in 2015, according to the IMA. Another 516,900 manufacturing employees were added in Indiana in 2016.

As unemployment overall remains low, finding the right people to fill the positions is becoming more and more difficult.

"We have a tendency to do business with the U.S. government which requires drug testing. Finding employees who can pass the drug test and want to work is quite a challenge," Yaeger explains.

His company is not alone. Attracting, training, and retaining qualified workers is one of the biggest challenges facing manufacturers. According to the 2017 survey, 87 percent of the respondents reported that they had problems recruiting young people into their field.

"I don't see much being done effectively to counter that," Yaeger says. It

is difficult to attract qualified young people to manufacturing. While a college degree is not necessary, a good background in math and science, creativity and trade skills are all important qualifications for potential workers, and in many cases the job pool is coming up short. When you find the right people, it is important to acknowledge it.

For Bill Moore, president of Hammond-headquartered food processor PacMoore, choosing the right person to lead the operation was a critical decision. Moore says in the past year he removed the former operations manager, previously an operations executive from a multi-national foods company, who ended up not being the right fit for the much smaller PacMoore.

Removing that employee and promoting the company's vice president of sales to president was the

decision that helped right the ship.

"He did a lot of damage to our quality systems and personnel. He had to be removed. We are still trying to recover," Moore says.

Reinvesting in success

Business leaders say each year includes many decisions and it is often difficult to focus on what the best and worst choices have been.

Yaeger stresses there is a combination of both in any business and in most business decisions. Knowing how and when to invest in the business, and making sure the capital to make those investments exists, is key to growing a business and keeping it successful.

"We are a very small company and we struggle with trying to allocate our resources. We always have more

projects than we have resources," Yaeger describes.

According to the survey, growth in sales revenues and profit margins continue to be positive, and there are signs that an increasing number of firms are either implementing or considering major capital investments, especially in technology and automation. Local business leaders say while access to capital can be a challenge when it comes time to reinvest in their businesses, reinvestment and modernization are necessary for continued success.

Yaeger says at FAST, the company tries to balance with profitability and cash flow. "We basically invest every bit of profit we make back into the business," he said. FAST is an acronym for filtration and separation technologies. Developing and adding new technology to the line has been key to maintaining a competitive edge in the industry.

"We have been very fortunate to be able to develop some new technologies," Yaeger says. The coatings industry went 30 to 40 years without much new innovation. The new technologies and designs developed at FAST are changing the landscape of the coatings industry "quite a bit," he says.

Moving forward, Yaeger says the company is searching for an outside equity investor to help provide the cash flow needed to continue the development and implementation of new technologies. "A lot of companies don't like to give up equity. To me, having 50 percent of \$50 million business is better than 100 percent of a \$2 million business," Yaeger says.

Finding the right equity investor was one of the best, and longest-considered decisions, Stewart McMillian, CEO of Task Force Tips in Valparaiso, says he has made for his business. Task Force Tips produces innovative fire-fighting equipment and produced the first automatic firehose nozzle that launched the business in 1971.

McMillian said he spent the past 14 years trying to find the right investment firm to partner with in securing Task Force Tips' future viability. He



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first started looking in 2004 and came within days of signing with another company before he decided it was not the right fit.

"The best decision after 45 years in business was I found a partner to buy majority control, a most incredible partner," McMillian said.

After signing the deal with Madison Industries of Chicago, one of the first things he was asked by his new partners was what has Task Force Tips not done in the last few years because it was too risky of an investment. "They said, 'We want you to do that,'" McMillian said. "It's all about raising all boats."

Like his fellow business heads, Moore said reinvestment in the company in the past year was among the best decisions made. PacMoore funneled \$5 million into a production line to produce extrude ingredients.

While Pleasant View's Leep says he cannot point to one particular "bad" decision. Addressing necessary changes does not always happen quick enough and that can be problematic. "Things are not always perfect. We are




"We have a tendency to do business with the U.S. government which requires drug testing. Finding employees who can pass the drug test and want to work is quite a challenge," says Scott Yaeger, president and CEO of FAST International Inc., in La Porte.

a very conservative company. We try to make changes as we go," he adds.

Investing in modernization has played an important role in Pleasant View's evolution. Milk produced at farms today is better than the milk produced 10 years ago, and the

quality keeps improving over time with advances in science.

"As time goes on everybody is learning more about how to handle things better and use better equipment. Food safety now is better than it has ever been," he says.



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Vice President Bill Leep of Pleasant View Dairy says he is lucky in his location and has a good working relationship with the town of Highland, which supports the business' operation.

Location, location, location

Business leaders, in general, say Indiana has the welcome mat out for manufacturers with a business-friendly environment and tax structure that make the state

appealing. Local government regulations and federal regulations can pose challenges for those looking to do business.

Their thoughts confirm the survey's results that indicate the vast majority

of respondents, 81 percent, believe that Indiana's state government is doing a good job, while conversely, 62 percent, think the federal government is not.

McMillian, with Task Force Tips, says local government units can also impede business development. Efforts to make sure everything is done perfectly can result in oversight, ultimately preventing some projects from reaching completion.

"People don't want to take part in all the hassles," he says. Local governments may be well intentioned, but oftentimes over-rigid local rules turn potential business owners off and prompt them to search for a more welcoming community with which to do business. "They don't want to deal with the administration. There is no flexibility," he says.

Leep says he is lucky in his location and has a good working relationship with the town of Highland, which supports the business' operation.

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Right now, he said, the company is not dealing with any regulatory issues that are negatively impacting his business.

Moore says for manufacturers in the food industry such as PacMoore, The Food Safety Modernization Act has introduced unnecessary regulations in processed foods that are costing food processors a lot of time and money when it comes to adding new customers to the extrusion line. "The government does not understand food processing at all," Moore said.

Cautious optimism

Northwest Indiana manufacturers Pleasant View Dairy, FAST International Inc., PacMoore, and Task Force Tips, are bullish on their opportunities right now, though they share concerns about the availability and quality of the local workforce and how to keep pace with automation echoed in the results of the 2017 Indiana Manufacturing Survey.

Issues such as workforce development and investing in new technologies to increase automation opportunities and improve output must be addressed effectively to help Indiana manufacturers weather the current environment.

McMillian, who has been on the board of the National Association of Manufacturers since 2004, says every time the association meets, Indiana is viewed as the posterchild for a business-friendly environment.

"The entire business climate here is so much better than so many other states," McMillian says. However, he says the state does not get much press for its welcoming business environment. The Hoosier state was ranked 10th best state to do business in 2017 by Forbes magazine. From a business continuity standpoint, Indiana is a very stable place to do business with an overall friendly regulatory environment. "Indiana has a lot to be proud of," he adds.

As more businesses migrate to Indiana, continuing efforts to prepare the workforce for jobs created by those companies will be key.

Authors of the 2017 Indiana Manufacturing Survey Jason E. Patch, chair of manufacturing and distribution services group for Katz, Sapper & Miller; and Associate Professor Mark T. Frohlich and Professor Steven L. Jones with the Kelly School of Business at Indiana University remain confident in the state's manufacturing future, based on their findings. According to their

executive summary of the survey, Hoosier manufacturers are holding their own against the world's toughest competitors.

The survey reads "Action and cooperation from managers in industry, leaders in government and especially educators, are required and will determine how bright the future is for everyone involved in Indiana manufacturing."



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Representatives from General Insurance Services, Inc. meet with a Purdue Northwest student at the Career Expo.

MICHAEL PUENTE

Jacob Brunetti will be graduating this spring from Purdue University Northwest in Hammond with a degree in computer science.

To get a jump on finding a position, the 22-year-old Munster resident attended a career fair at PUN's Westville campus in February. Unlike a standard job fair, a career fair positions prospective employers

with graduating students in the field that best suits their company's needs.

"When I go to a career fair, I don't expect to get an interview. But I was interviewed by a company," Brunetti says. "I think the main thing you have to do is be authentic with the company and let employers know what you really want and see what if you make a good fit. I don't think it has to do with selling yourself like people say."

Natalie Connors, director of PNW's Career Center, says these types of events are very important.

"This is Purdue Northwest's second largest annual recruiting event," Connors says. It is a great opportunity to meet with many of the talented students, alumni, and community members in one easy location."

Enterprise Holdings, the parent company to Enterprise Car Company, was one of the employers at Purdue



Before graduating, each IUN student take a required career planning course. In this course, employers are brought into class to meet with the students. "It's actually a recruiting event where the employers come and meet directly with the students," says Cynthia Roberts, Dean of the School of Business and Economics at IUN.

Northwest's career fair. Bob Berdelle, talent acquisition manager for Enterprise, says he's been recruiting new employees directly from Purdue University for years for the company's entry level management training program.

"It really depends what a company is looking for," Berdelle said. "We're constantly trying to fuel our entry level opportunities. We hire both full-time and intern."

Berdelle says maintaining a relationship with Purdue gives him an advantage over other companies when it comes to recruiting future employees. "If a business goes to a career fair and they expect for students to just come flocking to you, it's fool's gold. You might have a few students who will stop by to say hi," Berdelle says.

By building his ongoing association with Purdue, Berdelle says he's able to get others, including professors and departments heads, to talk up his

company to students. "You get a fleet of advocates preaching your name so when you do show up on campus, you have some students who have already built up a familiarity with your company," Berdelle explains.

Stiff competition for young talent

In the past, after a student graduated from college, they would open the newspaper and look in the 'help wanted' section. That no longer happens.

There's stiff competition for young talent, and employers are learning new ways to connect with them. Facebook, Twitter, LinkedIn, career fairs and apps are now standard search tools for both graduates and employers.

But an effective approach, which seems to be standard practice for some employers, is recruiting potential employees directly from colleges and universities.

Tom Cath, Director of the Career Center at Valparaiso University says he's developed relationships with local employers, like ArcelorMittal, White Lodging Services, NIPSCO, Task Force Tips, and Urschel Laboratories, to fill local business hiring needs.

"There are additional ways of sourcing talent that employers are using," Cath says. "We have relationships with hundreds of employers."

Cath says the role of the Career Center is to assist students in learning who they are, what talents they have, and what occupational choices they might have for prospective employers.

"The students need to test those, maybe investigate those a little bit. And then ultimately, they need to convince a firm that they are a good person to hire and we're hoping they are capable of doing that," Cath says. "We're facilitating, we're developing



Purdue University Northwest alumnus and Mechanical and Regulatory Engineer at Dwyer Instruments in Michigan City, Indiana Jennifer Williams interviews a candidate at the Purdue Northwest Career Expo in fall 2017 on the Hammond campus.

relationships with employers, we're working with as many students as we possibly can on campus. We have

a variety of ways we connect with students."

Recruiting on campus by employers

may also put the student at ease. "A student might be more comfortable on campus than if a student just approaches someone cold and not through us," Cath said. "There is research that suggests a student is better off when they use their college's career center than when they don't. They don't necessarily know some of the nuances or steps to take to make sure they are doing it professionally. It makes a lot of sense for students to use the career center," Cath explains.

But in the ever shrinking and competitive job market, not all students are taking advantage of their school's career center. A 2016 poll conducted by Gallup and Purdue University, nearly half of undergraduate students have reached out to their school's career center for assistance in finding a job. This comes at a time when fewer students are less confident that they will be able to find a job once they graduate.

According to the survey, Americans



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with a bachelor's degree can expect to earn about \$1 million dollars more than those with a high school diploma over the course of their careers. However, the unemployment rate for college graduates has doubled since 2000.

"Career services offices often provide this support, which can include stimulating student interest in disciplines they had previously not considered, helping students select a major field of study, assisting students in securing employment while enrolled in college, and preparing students for finding a job upon graduation through mock interviews and resume workshops," according to Gallup's finding in the 2016 survey.

Success story

At Indiana University Northwest in Gary, the school doesn't wait for students to visit the career services office, it brings the service directly to the students.

Before graduating, each IUN student take a required career planning course. Through the course, employers are brought into class to meet with the students. "It's like a sequestered job fair. In fact, it's better than a job fair. It's actually a recruiting event where the employers come and meet directly with the students," says Cynthia Roberts, dean of the School of Business and Economics at IUN. "It's in a sit-down environment, face to face, they are able to interview, pre-screen and review resumes."

Roberts says this approach seems to be beneficial to students. "Students have been offered positions, have been offered follow up interviews. Have been offered internships. It's proven to be very valuable and innovative for our programs and for our students," Roberts explains.

Helen Harmon, Assistant Director of Undergraduate Services at IUN, says about 20 different companies participate in the course. "Some of them bring two or three reps from the organization. Over time, it might have been a particular firm that came with one person but found it to be so fabulous that in the second semester,

they'll bring with them a colleague, either from another department or their own department," Harmon says. "So there is two of them to vet out some potential new hires."

And because it is in a class setting, Harmon says it's also a learning tool for the students.

"The students are really interacting with the employer and getting to know them," Harmon says.

Harmon added that higher education is always looking at better ways to network in the communities in which they are located and vested in.

"The idea is that we're educating and granting degrees to individuals that we hope will stay, so that they continue to contribute to the local economy," Harmon says.

Roberts says that the university also receives calls directly from an

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employer looking for a recruit to fill a position. "We get request like that all the time. That's another way they reach out to us."

It's through IUN's Employer Networking Night that Nicholas Perazzolo landed his job while still in college. "To be honest, I didn't really expect anything out of the job fair. I just thought I would get some pointers about my resume. But a couple of days later, I was asked if I wanted to come in for an interview," says 31-year-old Perazzolo of Cedar Lake.

Perazzolo landed a job with Victoria Supply, an online supplier of lighting in East Chicago, before he graduated with his accounting degree from IUN in 2016. Perazzolo says it didn't feel like he was in a traditional job interview, because of the program's structure.

"I felt like it was more a learning opportunity. I was more relaxed. And I was talking as employers were viewing my resume, offering tips and making it look better," Perazzolo says.

"But the next day, I ended up getting a call."

Perazzolo says even if he didn't land a job, the feedback he received from the recruiters was invaluable. "It helps you because you have all these employers looking at your resume and you might be able to land something in the future," Perazzolo says. "It helps to extend your network and helps build and improve your interviewing skills."

Last year, Perazzolo, who works as a purchasing manager for Victoria Supply, went back to IUN to use the same system for finding a candidate for the company. "We contacted some students through that job fair as well," Perazzolo says.

Soft skills make the difference

At Ivy Tech Community College, working with employers is handled a little different, says Peter Linden, chancellor of the Michigan City campus. Linden says the school partners with the Center for

Workforce Innovation in Valparaiso and the Department of Workforce Development through the state of Indiana.

Ivy Tech also has its own program called Workforce Alignment. "That works exclusively with employers and links them with our best suited programs in meeting their immediate needs," Linden says.

Besides matching students with potential employers, they also work with the so called "soft skills" recruiters are looking for, he explains.

Those soft skills include being a team player, flexibility, effective communication, problem solving, accepting feedback, creative thinking, and confidence.

"Those soft skills are essential for success for not only gaining a job but sustaining a career in any given field," Linden says. "It's those people skills that are so important. Of course, we also provide the technical skills but those soft skills are also critical."

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Economy in Motion

Emphasis on logistics and infrastructure bringing the region significant returns on investment

BOB MOULESONG

Indiana designated “Crossroads of America” as the official state motto in 1937. The slogan began as a nickname for Indianapolis because it’s the hub for several interstate highways that crisscross the state. Those highways connect Hoosiers to the rest of the country.

Ten years ago, state leaders initiated research to determine best practices for attracting new and expanding business to Indiana. The results have created a synergistic team that is making Indiana the Crossroads of America again.

The synergy that is Conexus

Conexus Indiana was established in 2008 as an organization that focuses on advanced logistics and infrastructure throughout the state.

“Conexus functions as a promoter and an implementer,” explains Bryce Carpenter, the director of industrial and community outreach for Conexus. “We work with industry partners to identify common visions for growth that unite Indiana’s advanced manufacturing and logistics community.”

Carpenter stresses that Conexus is an industry-led, privately funded council. “What we do is bring together the industrial and manufacturing leaders in our state and create synergy,” he says. “If we are all pulling together, we accomplish more.”



“We wanted to help several ongoing efforts to make the northwest region a gateway to the country,” says Lori Tubbs, president of Commercial Advantage and the public awareness chair for the Northwest Council. Pictured is Tubbs at Port of Indiana where Commercial Advantage leases warehouse space.

Early successes include changes to the tax climate that, in Carpenter’s words, stunted growth in the state. “Creating a business climate that encouraged and rewarded business growth was critical,” he says. “The elimination of inventory tax is one example, and the logistics tax credit for investment is another.”

In 2015, Conexus’ Northwest Regional Logistics Council published a report on how to advance Northwest Indiana’s logistics. “We wanted to help several ongoing efforts to make the northwest region a gateway to the country,” says Lori Tubbs, president of Commercial

Advantage and the public awareness chair for the Northwest Council.

Tubbs says the local council identifies areas of improvement in the seven northwest counties. “For example, rebuilding the Cline Avenue overpass in East Chicago will be a huge boon for Northwest Indiana,” she says. “We hope to get that project started in the fall of 2018.”

Tubbs says that another area of discussion is US12 and US20 from Burns Harbor through Michigan City. “We’re in discussions about the truck routes along that corridor. There’s options for other development, too. The challenge

is always balance.”

The report identifies logistic bottlenecks, opportunities for growth, and increase the public perception of the need to improve and expand the Northwest infrastructure. “Thanks to the passage of HB 1002, the state now has a dedicated fund for road improvement,” Carpenter says. “That’s a major accomplishment.”

The benefit of dedicated road funding

State House Representative Ed Soliday (R-4th) authored HB 1002 to finance transportation infrastructure throughout the state. The bill is the cumulative result of studies that Soliday began in 2011 and a model his team created in 2013.

“The study we did verified the condition of our transportation infrastructure and the need for road repair funding,” Soliday says. “Everyone knew our roads and bridges were in poor shape but verifying those conceptions with hard data presented facts that were nonpartisan and transparent. That’s important because we needed new revenue sources.”

Gas, diesel, and motor carrier surcharge taxes were long overdue for inflation adjustments, according to Soliday. “When we adjusted those taxes for inflation, it created a significant revenue source,” he says. “The bill also allowed counties to create a wheel tax to generate revenue for road repairs in their respective areas.”

The monies raised through HB 1002 – estimated at \$400 million annually – are diverted into a dedicated fund for roadwork, something that Soliday says is critical to the bill’s success. “The money is raised for the specific purpose of transportation improvement, and that’s what it’s used for. Period.”

Because of HB 1002, several road projects are underway to benefit Northwest Indiana. One



State House Representative Ed Soliday (R-4th) authored HB 1002 to finance transportation infrastructure roadwork, something that he says is critical to the bill’s success.

will transform U.S. 30 into an interstate-like highway with limited access from Valparaiso to the Ohio state line. Another will address railroad crossings in Lake County by building overpasses to alleviate congestion. The efforts to make U.S. 31 a freeway from Indianapolis to South Bend are nearing completion, also a result of HB 1002.

Forum focuses on collaboration

The Northwest Indiana Forum is launching a new marketing campaign touting the Region with the slogan “Welcome to the middle of everywhere”. They’re also launching a five-year economic development plan for the seven-county Northwest Indiana region. They will put together an expansive plan that will collect input from economic development agencies, local governments, big businesses, and residents, then outline action items that can be taken.

“We partner with Conexus and the Indiana Economic Development Corporation to help attract and retain businesses in Northwest Indiana,” says Heather Ennis, president and CEO. “We also partner with the Center of

Workforce Innovation to help ensure workforce readiness.”

Ennis stresses the synergy of the groups for the Region’s success. “We work together to bring in new businesses by explaining just how willing Indiana is to go the extra mile. The jobs provided to our residents is the end goal.”

The Forum wants to get the word out regarding the runway expansion at Gary Chicago International Airport. “Jets that are bigger and heavier can now use our airport,” she says. “That can lead to a ripple effect of warehousing and distribution opportunities for businesses and employers. Which means jobs.”

The cost of upgrades

The Indiana Harbor Belt Railroad is a classic example of Indiana’s crossroads capability. From O’Hare airport to the Port of Indiana, the IHB connects to industries and railroads all along the Lake Michigan curve.

“We have 135 industrial customers,” explains Leo Pauwels, director of IHB industrial development. “We connect region industries with railroad lines that do not have a direct line. We move one million cars per year.”



"We partner with Conexus and the Indiana Economic Development Corporation to help attract and retain businesses in Northwest Indiana," says NWI Forum President and CEO Heather Ennis.

Pauwels says that rail is a fixed entity, in that the country is not building new railroads. "We have to be creative in how we move congestion off our major highways." The IHB has done just that with just-in-time delivery. "We can move flour from mills to bakeries via local trucks when it is needed," he says. "Just-in-time delivery has become a major

source of growth for us."

The issue for rail is like other logistics – capital. "If a company wants to move into an existing industrial building, they're counting on the rail service we can provide," Pauwels says. "But those existing rail lines need to be upgraded to handle today's heavier and longer cars. That can be cost prohibitive." Pauwels

hopes the railroad can work with the state government to invent cost-effective ways to conduct such upgrades. "We can reuse many empty buildings in Northwest Indiana," he says. "We have to make it attractive to the business moving in."

Workforce readiness

A phone call comes in. A company is looking to move to Northwest Indiana in the next 18-24 months. They need 100 employees with skillsets ranging from computer technology to CNC programming to warehouse distribution.

That's when the Center of Workforce Innovation springs into action. "We meet with the company to discuss needs and timelines," says Sandra Alvarez, a specialist in employer engagement. "We provide data on our workforce, current and the pipeline. Workers in the pipeline are students in high school, college, and vocational programs that will be ready to enter the workforce while a company is ready to turn on the lights."

Knowing what's in the pipeline is especially critical when engaging new businesses. "They need to feel comfortable that we know what we will have in a couple of years, in addition to what type of workers are available right now."

The center engages with local schools to coordinate what they foresee in careers. "It's important that the different education systems know what businesses will want in the next 2-4 years," Alvarez says. "That's how we stay ahead of the game."

Waterway expansion

The Port of Indiana-Burns Harbor is in line to receive a \$9.85 million federal grant that would help bulk up its infrastructure to handle multi-modal containers that can be loaded onto ships, barges, trucks or trains.

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The U.S. Department of Transportation is recommending partial federal funding for a \$19.7 million expansion that also will boost the port's cargo handling capacity. The Indianapolis-based Ports of Indiana, a quasi-government agency that's managed like an independent business, would fund the other half of the cost.

The planned expansion would include a new 2.3-acre cargo terminal for transfers of multi-modal containers, 4.4 miles of rail, and two new rail yards that could store 165 rail cars, accommodate a 90-car train and switch trains onto other tracks. Other projects would include the addition of 1,200 feet of usable dock space, a new 6-acre truck marshaling yard, the extension of a retaining wall on the west dock, and the repaving of a dock apron.

What the future holds

The accomplishments to date of Conexus, the NWI Forum, the state government, and the Center for Workforce Innovation are impressive. What's on the horizon?

Soliday says that the state has a list of 238 potential logistics and infrastructure projects. "We know that I-65 needs six lanes from Merrillville to Indianapolis," he explains. "We also know that I-70 needs six lanes on both sides of Indianapolis. We don't know the start date yet, but we understand the necessity."

Alvarez explains that Ready NWI has a vision called 60 by 25. "By the year 2025, we will have a talent pool available for our Northwest Indiana employers where 60 percent or more of the labor force has a college degree or high-value post-high school credential aligned with employers' specific needs," she says. "Having our workforce trained and ready is critical to bring in and retaining our businesses."

Carpenter says that the optic

fiber projects underway in Chesterton and Valparaiso are a prime example of another type of transportation – moving information. "As technology advances, we have to work together to understand the best ways to take advantage locally."

"We want to help utilize the runway expansion of the Gary Chicago International Airport," says Ennis. "Many businesses are unaware that the runway is now longer than any single one at Midway. Once they are aware of

the opportunities that a longer runway provides, they can come up with creative ways to benefit from it. The important point is getting that information into the right business minds."

The Crossroads of America is more than a slogan. It's a vision of logistics and infrastructure creating a thriving business environment for manufacturing, warehousing, distribution, and technology. It creates a state that works for all, employers and employees alike.



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Commercial Real Estate Boom Riding Rails of Hope, Hard Work

After the grinding slowdown from the recession, the wheels of this region's commercial real estate industry are again rolling along

JERRY DAVICH

The rusty adage of commercial real estate, “They only make so much land,” has tarnished the potential of Northwest Indiana, which has had a reputation of being a deserted island distanced from Chicago and the rest of the Hoosier state.

However, after the grinding slowdown caused by the recession a decade ago, the wheels of this region's commercial real estate industry are again rolling along, greased by new developments, renewed hopes, and the rising possibility of the West Lake Corridor and Double Track NWI projects.

“There's a lot of buzz about the Double Track project in the commercial real estate industry,” says Lori Tubbs, president of Commercial Advantage, Inc. in Merrillville. “Clearly, this is the biggest development that can affect several communities within Northwest Indiana.”

The Double Track project proposes a new set of rail lines between Gary and Michigan City, as well as new stations in Michigan City, Miller, and Ogden Dunes, costing roughly \$350 million. The West Lake project would include nine miles of new rail line and four stations between Hammond and the

Munster-Dyer border, costing roughly \$775 million, including financing fees.

Indiana Gov. Eric Holcomb has said on numerous occasions that these projects will be “transformational” for Northwest Indiana, and the commercial real estate industry hopes to ride them toward a new identity for this corner of the state.

“There are less options for commercial real estate development on the other side the Illinois border, and we also have a better tax climate here. We're in a good position for 2018 and beyond,” —Bill Hanna

“We not only have had a lack of buildings, properties and zoned sites available, but also a lack of workforce,” says Tubbs, whose family-founded firm not only sells land properties but also job opportunities. “Along with Workforce Development, Ivy Tech and Purdue, we're working to change that.”

“Too many out-of-state real estate brokers are still unaware of all the properties we have here,” she says. “Our region has a small footprint, but I think we're doing pretty darn good overall. A lot of projects are evolving.”

Other key lynchpins for commercial growth are the Gary/Chicago International Airport, the Port of Indiana-Burns Harbor, and the proposed Illiana Expressway, which would connect Northwest Indiana and northeastern Illinois, economic analysts say.

“Traditionally, development challenges in Northwest Indiana have been associated with developers interested in pursuing sites with close proximity to the Illinois state border, as well as clean access to an expressway,” says Joe Rurode, director of economic development for the Northwest Indiana Forum. “But what has continued to evolve here, especially with the growing national demand for bulk distribution and warehouse facilities, is the confidence to push speculative Class A warehouse development further east and south beyond that upper corner.”

For example, the Garmong Construction Services' 80,000-square-foot shell building in Valparaiso, and Becknell Construction's nearly-completed 182,000-square-foot speculative building at Northwind Crossings Business Park in Hobart/Merrillville.

“We still see a large number of non-speculative projects interested

in entering the northwest corner of the Northwest Indiana market, for the benefit of Indiana's business climate," Rurode says. "But we've also seen a considerable uptick in manufacturing, food and distribution companies interested in exploring sites and communities further out because of decent labor availability and significant quality of life improvements."

Welcome to the middle of everywhere

The Forum recently launched a new publicity campaign, "Welcome to the middle of everywhere," which could be the marketing mantra for commercial real estate here. The industry already has the benefit of riding the marketing coattails of several regional organizations, including the Forum, and the Northwest Indiana Regional Development Authority.

"We have a lot of hope that both rail projects will get done," said Bill Hanna, president/CEO of the RDA.

And if or when they do, the projects can bring "development zones" within one mile of each new station to attract new commercial growth, with earmarked revenue reinvested back into those urban area zones.

"There are less options for commercial real estate development on the other side the Illinois border, and we also have a better tax climate here. We're in a good position for 2018 and beyond," Hanna says.

Holladay Properties in Portage, a full-scale land development and real estate company, has several projects in the works—and also in the books—throughout the region.

Its most promising development may be the Promenade at Founders Square in Portage, a mixed-use retail and residential development promoted as the city's first real downtown center. It includes 306 residential apartments and 10,000 square feet of commercial space surrounding Founders Square and the Indiana American Water Amphitheater.

"Residential pre-leasing has been strong, with approximately 25 percent of the units already leased, and first tenants are expected to move



Ken Williams, commercial real estate broker for Prime Real Estate in Crown Point.

in mid-year," says Drew Mitchell, Holladay's vice president of development. "Our first five buildings, comprising 200 residential units and ground floor commercial spaces, will be delivered and available for tenant move-in from June to October."

The Promenade will provide luxury residential living in a walkable urban environment, which has not been offered previously in Portage, he notes.

"Commercial tenants currently interested in the project include a pub-style family restaurant, hair salon, insurance agency, retail bank, professional office tenant, and also the Greater Portage Chamber of Commerce," Mitchell says.

Elsewhere in the region, Holladay has leased 97 percent at the 63,000-square-foot South Pavilion on the campus of the Franciscan Saint Margaret Hospital in Dyer. In Merrillville, the 389-acre Ameriplex at the Crossroads development offers sites up to 75 acres for office, industrial and commercial use. In Michigan City, the firm recently completed the Haskel building, a 64,000-square-foot, flex-industrial building. And is planning a new single-story building at its Lifeworks development on Hwy. 421, a 10,000-square-foot building suited for medical and retail tenants who desire highway visibility and easy access.

"Available office space in the

Northwest Indiana market is becoming quite scarce," says Mike O'Connor, Holladay's vice president of development and leasing.

Between active and booming

Commercial marketplace activity across this region is strong, with industrial and office markets even stronger, according to David Lasser, principal broker at Commercial In-Sites, LLC, in Merrillville.

"Residential new construction is back to somewhere between active and booming," he says.

This matters because retail development historically follows residential rooftops and related demographics. This will likely not change very much, he says.

"The global, national and local retail shift to online sales is stunning, and it remains to be seen what impact it will have," Lasser says. "But changes, mergers and downsizing by the anchor stores will likely continue to occur to find equilibrium with the massive population that still prefers to shop in store."

Industrial growth in the less than 25,000-square-foot market is strongest, and local developers are meeting the market, he says. Larger high-ceiling distribution and light industrial growth, up to 1 million-square-feet, is also gaining momentum.

"Because Northwest Indiana is continuously recognized as the true Chicagoland suburb that it is," Lasser says.

For example, 12 multi-story "Class A" office buildings are reporting 100 percent occupancy, and four new construction multi-story office buildings will break ground this year in Hammond, Highland and Crown Point, he adds.

Ken Williams, a commercial real estate broker for Prime Real Estate in Crown Point, said the demise of retail real estate is greatly exaggerated.

"The day of the shopping mall may be done, and online shopping will continue to grow, but smaller, neighborhood retail centers will continue to do well," he says, noting a recent survey showing that nearly half of its



**Lori Tubbs, president of
Commercial advantage, Inc. in Merrillville.**

respondents still prefer shopping in physical stores rather than online.

One of the popular sayings in commercial real estate these days is "Retail's loss is industrial's gain."

"There will be continued demand for

warehousing and distribution centers," Williams says. "The demands of this sector compared to real estate needs are different from the traditional uses of industrial property we have had in Northwest Indiana. One of our challenges is going to be constructing buildings that meet those needs. Given our location, I think that we have a great opportunity to become a logistics center of the country."

Technological advances will allow businesses to do more with less office space. And younger entrepreneurs want more open-space floor designs, which may pose another challenge, he says.

"I would like to see continued emphasis on redeveloping older properties, including finding new uses for them when appropriate," Williams says.

Tipping point or maximum peak?

Chris Deutscher, owner of Christopher Michael Properties, a brokerage firm in Michigan City, points out the need to develop commercial

areas away from busy intersections and high-traffic corridors across our region. For instance, areas in the proximity of the Interstate 94 and Interstate 65 corridor, as well as Route 30 and Interstate 65 in Merrillville, where the twin towers office and retail space will soon to be razed, following the removal of the Radisson Hotel and, soon, the Star Plaza Theatre.

"We're seeing a real estate rush right now, but we don't know yet if this is a tipping point that will stretch out to those lesser developed areas," he says. "Or if we're possibly reaching the maximum peak for this real estate cycle."

Deutscher echoes other brokers by believing it will take major employers relocating to this region before substantial commercial growth takes place.

"When they start coming in, the demand will take off," he says, noting the need here for more residential housing that would attract top-tier executive professionals.

Tim Brust, a commercial real estate



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broker for Wille Stiener & Brust, Inc. in Valparaiso, was raised on a farm in Union Mills and now specializes in farmland properties.

Brust is again seeing “happy buyers and sellers” regarding agricultural or rural properties, rather than reluctant sellers and cautious buyers. “It’s nice again going to closings,” he says.

Historically, farmland sales are directly related to commodity prices, which are again trending down, a good thing for the market.

“Farmland sales go in different cycles than other commercial properties,” Brust says.

Some farmers will simply not sell their property to developers, even if its price is inflated high above market value. The value of money doesn’t compare to the land’s sentimental value.

With that said, more corn and soybean fields are being developed these days, especially in St. John, Crown Point and Cedar Lake, Brust says. The key to any farmland



“The global, national and local retail shift to online sales is stunning, and it remains to be seen what impact it will have,” says David A. Lasser, of Commercial In-Sites, LLC, in Merrillville.

development is access to water and sewer, as well as road infrastructure. Without these necessities in place, a property’s usage may remain agriculture forever.

“Keep in mind that many people

who own farmland properties have an emotional connection to their land. Or they may get only one chance to buy the right piece of land,” Brust says. “And as they say, they’re only making so much land.”



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While some people will make most of their financial decisions on their own, once they start accumulating more than they need for the simple necessities, many will seek out financial advice from professional financial advisors, choosing

between an independent advisor, one who works at a financial institution or one who works at a major brokerage house. Some may even opt for the so-called robo-advisors that are starting to become part of the financial analysis mix.

“The differences among investment firms usually are minor because expertise can be found at any size firm,” says Jon Lyons, financial advisor and partner in Lyons & Bolek, LLC, in Portage. “But each client needs to use their

own criteria to select an appropriate advisor. The biggest differences among advisors come in these two areas: the relationship with the client, and the firm’s sales culture that effects that relationship.

Lyons has worked at big name firms, at bank brokerages of various sizes, and independently for the last 16 years in Northwest Indiana.

“All had their virtues, and each had its share of unique advisors,” Lyons says. “Additionally, I have

met many reps from other firms at seminars and educational events over the years. In my experience, most reps are pretty intelligent, generally honest and usually have the interests of their clients at heart.”

Tim Coleman, senior vice president and director of Centier Financial Partners in Merrillville, says that it’s critical to do business with an organization with a long-standing reputation. Centier, formerly the First Bank of Whiting, has been a recognized financial leader in Northwest Indiana for 120 years. Centier Financial Partners is a division of the bank, which works well for people who want to handle all of their financial needs with a single entity, rather than going to a bank or credit union for some financial products and a financial planner/advisor for other monetary needs.

“Banks are insured and well-regulated; we have a team of

Some will eventually work themselves up to a Certified Financial Planner (CFP) designation. CFPs, like certified professionals in other professions, have passed specific exams and have ongoing education requirements to keep their designation.

Michael R. Kopech, financial advisor for the Michigan City office of Edward Jones, expects to complete his CFP training later in 2018. Unlike other “name” brokerage houses like Merrill Lynch, Edward Jones does not sell products of its own.

Kopech, followed in his family’s financial footsteps by joining the company. His parents had invested through the firm’s Homewood, Ill., office for many years. He was recruited to the company by his parents’ financial advisor.

If he had not gone that route, he says he probably would have been a career high school teacher.

The Edward Jones advisors



Tim Coleman, senior vice president and director of Centier Financial Partners in Merrillville.

“The differences among investment firms usually are minor because expertise can be found at any size firm. The biggest differences among advisors come in these two areas: the relationship with the client, and the firm’s sales culture that effects that relationship.” —Jon Lyons

experienced, credentialed experts, Coleman added. Another advantage of working with the financial planning/trust division of a bank is that a consumer has one stop for loans for autos, mortgage and business as well as a full line of deposit products such as checking and savings, along with treasury management options.

According to Lyons, most representatives or planners start out as generalists. They study extensively to pass licensing tests (such as the series 7 general securities representative exam). They stay up to date through their own study, as well as through required continuing education classes, firm element training, annual compliance meetings, and periodic FINRA review exams.

tend to be very involved in their communities and develop personal relationships with their clients, according to Kopech, “you will see them at graduations and at funerals.” Financial plans might as easily be developed at a client’s kitchen table as in the advisor’s office.

“I’ve gone door to door; I want to be known in the community,” Kopech says.

The company is adding advisors throughout the country, many recruited the same way Kopech was, he adds. “Our company is owned by the employees, so the company wants to see people succeed and grow and do the right thing.”

Some of the larger brokerages require that advisors produce a minimum amount of business to keep their jobs. An employee-owner

or independent doesn’t have a corporate-imposed floor.

An advantage of working for a company like Edward Jones (and for clients of the company) is that there are several checks and balances, Kopech says. “No one can know everything. Everything I do is checked by the corporate office in St. Louis.”

Large brokerage houses often cite their research capabilities and overall financial strength – as well as some proprietary products – as why they are the best choices for consumers.

Kopech adds that he and others who work for the firms strive to build long-term, deep relationships with their clients, that’s why there are several Jones offices in Northwest Indiana (five in Crown Point alone).

“You can’t have hundreds of clients, you have to be able to build personalized plans for folks,” Kopech says. “Our culture is non-competitive. Everyone has to build his or her own business with boots on the ground – there are so many people that need financial help.”

“Most reps (at all firms) carve out a niche for themselves in specific areas over time,” Lyons



**Michael R. Kopech, financial advisor
at Edward Jones in Michigan City.**

adds. "If they need an expert, they usually know local attorneys and accountants, and have access to experts through their broker dealer (brokerage firm), suppliers (such as mutual fund and

insurance companies), and clearing firms (that process trades and statements).

The differences, according to Lyons: There are some areas where they might differ, but remember, they are all sales organizations, and the reps are sales people, paid via fees or commission.

"The training at these firms is very similar," Lyons adds. "Ethics and expertise will generally be about the same across organizations. The main differences are in their business models, and in the approaches of their individual representatives."

Most consumers are looking for financial advisors who provide service consistent with recent Department of Labor legislation, that states that financial services brokers must act in a client's best interest – basically, brokers/advisors couldn't sell higher commissioned products unless they were truly in the client's best

interest. Some major brokerage houses were accused of doing that in the past.

In November, enactment of the final rule was delayed until 2019. Yet Lyons and Coleman say that most Northwest Indiana residents will find most financial advisors already abide by this philosophy in conducting their business.

That's why a financial advisor might recommend a portfolio of conservative investments for one family, but will advise slightly more aggressive (and therefore, typically riskier) investments for another client.

Even a pair of clients with seemingly identical financial situations will often get different advice because the clients have different life goals.

Examining in detail a person's financial status and life goals is what sets human financial planners apart from so-called "robo-advisors."

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Like the name indicates, the robo-advisors are nothing more than automated systems that will compute a financial plan and suggested investments based on a person's answer to a series of questions. Any commissions or fees will tend to be less than with human financial advisors.

While human planners will use software programs to help with analysis, they still tend to dig deeper into a client's financial goals, as explained in the book *Exploring Advice*, written by more than 30 financial planners.

While a robo-advisor and human one might both ask a person's retirement goals, for example, the robo-advisor might settle for a simple answer like "travel;" the human advisor will dig deeper into the answer. Similarly, "college for children" might be an answer for a robo-advisor, a human advisor will ask questions, like "community college, state college or private college." Those deeper questions and answers will lead to a more personalized financial plan.

"It's important to note the distinction between a firm and an advisor," Lyons adds. "Selecting a rep by their firm is like judging a book by its cover. Advisors tend to operate somewhat independently (while complying with the procedures of their firm), and there are often radical differences among advisors. Sometimes advisors, regardless of the firm they are with, specialize in working with certain types of clients (such as retirees, or local business owners), or particular types of products or services."

At the end of the day, every client wants an advisor whom they like and trust," Lyons points out. If the client connects with that advisor, and they feel comfortable working together, less importance will be placed on the type of firm involved.

Lyons advises that clients considering a new advisor ask themselves:

Is the rep trustworthy and reliable? Are they accessible when you need to reach them? Do they work with you to customize a plan based on your needs, rather than a cookie cutter approach? Are they knowledgeable? Do they communicate and explain their investments well? Do they listen to and address your concerns? Do they even care if you make or lose money? These

and other topics are more important than what firm they work for.

Consumers can check the regulatory history of each representative at www.finra.org.

So any consumer questioning how to handle his or her finances have several options to choose from, and can see which financial planning option fits his or her own comfort level.

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Getting to Know the Farmer Behind Your Food

NWI's growing local food system embraces transparency

CARRIE NAPOLEON

Phoebe Plomaritis says her love for fresh food came from watching her mother Anastasia at an early age.

Anastasia, now in her 80s, is an avid gardener and when the family moved to a farm in Kouts in 1969, she began growing produce for market without the use of synthetic herbicides, fungicides or pesticides.

That practice continues today at Acorn Acres Farm under Anastasia's leadership and with the help of her daughter, who says the desire to see locally produced vegetables and livestock available for consumption, is the family's passion.

"Northwest Indiana has such a rich history and the farmland here is also very rich. The Grand Kankakee Marsh is some of the richest top soil in the world," Plomaritis says. Yet in many ways, Northwest Indiana is a food desert when it comes to access to what this land produces.

Supporting the growing network of small to medium local farms is one way that consumers can help ensure access to locally grown food. Plomaritis said the farm, which also operates a small shop in Chesterton, serves a wide variety of people ranging from vegans to those looking to know where their food comes from and purchasing meat from humanely treated livestock.

"It's that desire to know where



"We grow virtually anything that will tolerate our climate. Last year we grew just over 200 varieties of vegetables, from asparagus to watermelon," says Nash Bruce of Five Hands Farm in Lowell.

our food comes from that is fueling the growth of niche farms in the region," says Anne Massie, board president for the Northwest Indiana Food Council. The council was established in partnership with Northwestern Indiana Regional Planning Committee two years ago as a result of the agency's 2012 food study.

"A lot of people start their journey because of health issues," Massie says. "Others want to know how their food is produced and whether the livestock was humanely harvested, before it will become dinner. Others are concerned about the impact on the environment of shipping food

thousands of miles to market," Massie adds.

Massie says access to locally grown produce and livestock offers choices in how people are feeding their families. She says it's important to find a balance and decide what is important to your family and what you can afford.

"If everyone just purchased 10 percent of their groceries through local producers, you would notice a significant boost in the local economy, along with the environmental benefits and the health benefits," Massie says. She says knowing a farmer's growing practices is the only way consumers

can truly know what they're consuming.

Nash Bruce is the fourth generation of his family to take to the fields. His grandfather and great-grandfather grew conventional vegetables and grains. However, that changed five years ago when Nash and his dad, Tom, decided to make the move to organic vegetable production.

"My dad has been an avid gardener all his life. He was looking for something to retire into. I was looking for a small business to start. Our passions collided," says Bruce. Now the duo farm what he describes as an "intense" three acres in Lowell. "We grow virtually anything that will tolerate our climate. Last year we grew just over 200 varieties of vegetables, from asparagus to watermelon," he describes.

Five Hands Farm participates in what is known as Community Supported Agriculture, or CSA, a cooperative of local farmers who provide seasonal produce on a prepaid subscription basis. Clients pay an up-front fee in exchange for a weekly half bushel minimum of various produce items.

"It's pretty popular for the small vegetable farms or market farmers," Bruce says. The commitment from the community helps provide some financial consistency to small, local farms by guaranteeing income at the onset of the season instead of forcing farmers to rely solely on revenues from farmers markets.

Bruce says specialty farmers share essentially the same goals, to make food accessible and high quality, and to provide food transparency for consumers. "Being able to look a person in the eye and ask them how their produce was grown has a value that is lost in a supermarket. Peeling the curtain back and being able to actually know where the food comes from and where it is grown is really appealing in local food groups," Bruce says.

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Things to do and see



John Cain



Jack Walton

An update on art and entertainment options across the region

Northwest Indiana

JOHN CAIN

Before they were a team, Rodgers and Hammerstein had their own successful writing partnerships. Rodgers and Lorenz Hart collaborated on over 30 productions filled with classic songs like “My Funny Valentine,” “Bewitched Bothered and Bewildered,” “Mimi,” “This Can’t Be Love” and “Little Boy Blue,” performed by legendary singers such as Ella Fitzgerald, Frank Sinatra, Maurice Chevalier, Nat King Cole, Janice Joplin and Johnny Mathis. Meanwhile Hammerstein partnered with popular musical theatre composer Jerome Kern on numerous productions, including their most popular, “Show Boat.” Guest vocalists will join the Northwest Indiana Symphony and Chorus in selections of hits from the show including “Ol’ Man River,” “Make Believe” and “Can’t Help Lovin’ Dat Man.” 219/836-0525 or www.nisorchestra.org

Four Valparaiso Community School events comprise this year’s Spring into the Arts festival, kicking off on April 21 with the Art-chitecture Walk, “where art meets Valpo,” a showcase of student artwork, grades K-12, at seven downtown landmark locations. Valparaiso University art students and community artists will also be on display at participating business locations. The artwork remains on display through May 20. On April 28, this year’s STEAM Show will allow the public to view, interact with, and even make inventions. If you’ve ever wondered how to program a robot, design circuitry or create scratch code, this event is for you. STEAM stands for science, technology, engineering,



Theatre at the Center Provided Photo

“Forever Plaid” returns to Theatre at the Center, May 3 to June 3.

art, and mathematics. This year’s celebration of digital production and film includes a contest for Valpo students of any age. Students will be invited to submit a one-minute digital video in one of five online categories. Selected winners will be announced and featured at a red carpet event, The Valpo Film Festival. The closing event will feature a scavenger hunt throughout downtown Valparaiso in search of none other than Vincent Van Gogh. Attendees will receive clues to be found at participating downtown businesses. www.springintothearts.com/

One of the most popular and successful musicals in recent memory, this deliciously fun revue is chock-full of classic barbershop quartet harmonies and pitch-perfect melodies. Once upon a time, there were four guys (Sparky, Smudge, Jinx and Frankie) who discovered that they shared a love for music and got together to become their idols,

The Four Freshman, The Hi-Lo’s and The Crew Cuts. Rehearsing in the basement of Smudge’s family’s plumbing supply company, they became “Forever Plaid.” On the way to their first big gig, the Plaids are broadsided by a school bus and killed instantly. It is at the moment when their careers and lives end that this story begins. Singing in close harmony, squabbling boyishly over the smallest intonations and executing their charmingly outlandish choreography with overzealous precision, the Plaids are a guaranteed smash, with a program of beloved songs and delightful patter that keeps audiences rolling in the aisles when they’re not humming along to some of the great nostalgic pop hits of the 1950s. At Theatre at the Center, Munster, May 3 through June 3. 219/836-3255 or www.theatreatthecenter.com

The Lubeznik Center for the Arts in Michigan City is pleased to present

original works by Andy Warhol on loan from the Drew and Wendy Levenfeld Collection and the Brauer Museum of Art at Valparaíso University. Over fifty original screen prints, watercolors, photographs and Polaroids will be on display, June 9 through October 13. The exhibit will also include a group of emerging and mid-career artists whose work has been influenced by Warhol. Here's a great opportunity to engage with the work of one of the most influential and iconic Pop artists of our time. 219/874-4900 or www.lubeznik-center.org

Greater South Bend

JACK WALTON

The Morris Performing Arts Center in South Bend has traditionally offered a wide variety of entertainment options, but this Spring is uncommonly diverse, even by Morris standards. On April 17, prominent figures from ABC's "Dancing with the Stars" reconvene and recreate their fancy footwork for "Maks, Val & Peta Live on Tour." April 19 brings the comedic stage play "Guess Who Showed Up at Dinner?" The Irish pop goddesses Celtic Woman present a concert April 20, followed by comedian Gabriel Iglesias on April 23 and magic from The Illusionists on April 29. On May 1, tribute act Brit Floyd faithfully duplicates the sounds from vintage Pink Floyd albums. The touring version of Cyndi Lauper's smash musical "Kinky Boots" takes over for a three-day run from May 4-6. The South Bend Symphony Orchestra's new conductor and musical director, Alastair Willis, leads the SBSO in a Masterworks series concert on May 12, featuring works by Edward Elgar and Robert Schumann setting up the concert's centerpiece, Tchaikovsky's Fifth Symphony. Although the grunge-rock revolution happened a whopping 25 years ago already, some of the genre's stalwarts are still alive and rocking: Alice in Chains comes to the Morris on May 16, revisiting vintage hits such as "Man in the Box" and "Rooster." See a full schedule at www.morriscenter.org.

It's been a long time since the University of Notre Dame has enjoyed a



Incendium Quartet, junior division gold medalists of the 2015 Fischhoff National Chamber Music Competition, performing at the DeBartolo Performing Arts Center

number-one ranked football team, but Notre Dame is still number one when it comes to chamber music competitions. The Fischhoff National Chamber Music Association was founded in 1973, and its annual competition is not only the largest such event in the nation, it's also established an international reputation. Each year, an average of 125 ensembles converge to compete on the stage of Notre Dame's DeBartolo Performing Arts Center, and the musicians involved represent over 20 nationalities. There are junior and senior divisions, meaning that there are opportunities for youngsters to be involved while also plenty of chances for professional ensembles to perform. The configurations run the gamut of chamber-music possibilities, from piano trios to woodwind quintets, and the composers range from Baroque masters to modern-day innovators. This year's program runs May 11-13. Find out more at www.fischhoff.org.

A short trip southeast from South Bend down to Nappanee is more than just a chance to experience Amish culture up close. Nappanee also offers exciting live theater shows via the Round Barn Theatre at Amish Acres. From April 11 to May 20, it's a jukebox musical called "The Rat Pack Lounge." The plot revolves around the idea that Frank Sinatra, Dean Martin and Sammy Davis Jr. have come back down

from heaven for one night to fulfill a forgotten contractual obligation. They get together for one last boozy blast, crooning their biggest hits. If the Round Barn is famous for one thing, it's the tradition of hosting long annual runs of "Plain and Fancy." It's the story of a couple of sophisticated New Yorkers who find themselves immersed in Amish culture, with hilarious and moving results. May 23 opens this year's six-month run, which the Round Barn is now doing for the 32nd year in a row. For more information, visit www.amishacres.com.

The Lerner Theatre in Elkhart brings a country double-bill to town on April 19, with opening act High Valley setting the stage for headliner Frankie Ballard. On April 20, a Beatles tribute act, 1964: The Tribute, celebrates the mop-top era of the Fab 4. Christian rocker Michael W. Smith performs on April 27, with five-man a cappella group Home Free singing a concert on May 4. Elkhart's own theater troupe Premier Arts stages the delightful "Sister Act" for a three-day weekend May 11-13. Like certain other beautiful old theaters, the Lerner boasts its own vintage organ -- the Kimball Organ. The Kimball will provide all the accompanying sounds on May 20 as the Lerner screens Buster Keaton's classic silent movie, "The General." Get further details at www.thelerner.com.

Amazing Opportunities

*OE enriches lives of adults with disabilities,
creates community connections*

LESLEY BAILEY

For more than 50 years, Opportunity Enterprises has helped individuals with disabilities forge new paths toward amazing achievements.

"We say we are in the business of amazing people because we are. It's been an incredible journey," says Ellen DeMartinis, OE chief executive officer. "It started with just 10 families who wanted a better life for their children. Now, we see close to 1,000 adults with disabilities on an annual basis. It's about giving them the opportunity to reach milestones and goals not thought possible before."

"Through the years, it's not just the clients, but their families, that we have touched and been able to support. It comes down to believing in people and the potential of people and what support can do."

OE services, such as Secure Shred, Clean Team, Simply Amazing Market and JobSource, not only provide opportunities for clients to grow and develop, but also help OE connect with the community.

Treats with a purpose

The Simply Amazing Market provides adults with disabilities a platform to build skills and meet community members while offering sweet and salty treats to shoppers.

"These individuals make our popcorn, fudge and Bavarian nuts," says Jennifer Fine, OE retail director. "Depending on their skill set and comfort level, they provide customer service, food production, product



"OE is OE because of the community we live in," says Ellen DeMartinis, OE chief executive officer. She addresses clients and their families at the organization's 2017 Summer Celebration.

packaging, and gift assembly.

"The market brings people into our building, exposing them to our wonderful staff and inviting them to become more involved."

"It gives them the opportunity to feel a sense of pride," adds DeMartinis. "When they see community members appreciate their hard work, it builds self-esteem and confidence."

Job opportunities

JobSource partners with approximately 100 businesses in Northwest Indiana to connect clients to workplaces.

"For more than 25 years, we have been placing and supporting qualified individuals with disabilities in a

wage range of careers," says Kathleen Parks Savich, director of OE's JobSource Community Employment.

Her team works to place clients in a variety of roles from entry-level jobs in food service and assembly work to professional positions in restaurant management and teaching. The job placement program not only assists individuals with disabilities, but also helps professional individuals who may be affected through an injury or illness.

"The program allows clients to serve, earn a paycheck and contribute back to the community," Parks Savich says.

Assessing clients' skill sets while fueling their passions and preparing them for employment are the initial



Opportunity Enterprises services, such as Secure Shred, Clean Team, Simply Amazing Market and JobSource, not only provide opportunities for clients to grow and develop, but also help OE connect with the community.

stages of OE's JobSource program, which also assists with job training.

"We spend a lot of time getting to know the clients up front – their skills and passions. That matching is key to our 97 percent job retention rate," Parks Savich says.

Community connections

Austin Blackman, 27, began participating in the JobSource program nearly three years ago and landed at Strack & Van Til in Valparaiso as a utility clerk. His position includes duties such as organizing shelves, sweeping and bagging groceries.

Austin's mother, Tammy, says he has found a connection to the community that is evident when they're out and about and run into people who know Austin from the store.

"It's been life-changing and such a blessing," she says. "He has blossomed. Earning a paycheck makes him feel part of something and feel

independent. He has a purpose and enjoys getting up and going to work."

Meaningful place

Monday through Friday, Austin Deavers, 22, arrives at OE ready to take on what the day has in store for him.

"Austin works in production at OE, which is the prevocational program," says Kristi Deavers, Austin's mother. "Austin loves being able to earn a paycheck every two weeks. To add variety, he also participates in the art enrichment program a few hours each month."

"Each November, OE has an ArtAbility art show where the public can bid on and purchase client artwork. Each client earns back a percentage of the purchase price. Austin has had artwork displayed and purchased from the show for the past three years."

Kristi says Austin's OE schedule adds value to his days. "We love

that OE gives Austin a meaningful day. He has friends at OE – peers and staff – and he looks forward to going there every morning," she says. "OE is an important part of the community because it gives folks with disabilities a place to go during the day and interact with others in a safe, caring environment."

Keys to success

DeMartinis sees OE's success as branching out from a strong, supportive network.

"OE is OE because of the community we live in," she says. "People love where they live and give back with time and talents and treasures. We have a very open, accepting, supportive and financially generous community. The community has embraced and supported us and believed in our mission and the people that we serve."



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Ball Game Struggle

Interest fades in America's former favorite pastime

BEN SMITH

Springtime again, and there's no doubting what Kevin Bradley's fancy turns to. Baseball is his thing and has been for four decades.

The president of the Gary Metro Little League first put a bat to a ball when he was just four years old, and the ball sat on a tee. From tee-ball he progressed to little league, then high school ball at Lew Wallace High, and then college ball at Lincoln Trail Junior College in Robinson, Ill. Now 45, Bradley still marks his springs and summers by the porch-swing rhythms of America's great pastime.

"My parents took me to play, I had uncles that played. Needless to say, baseball is my passion," he says.

It's why the Gary firefighter is the varsity baseball coach at Thea Bowman Leadership Academy Junior/Senior High in Gary. It's also why he's been the president of the Gary Metro League, which was the Gary Midtown League when Bradley played in the league growing up. For three years, he's tried to keep participation numbers up, just as youth baseball coaches and league officers struggle to do the same nationwide.

It's hardly breaking news that baseball, as an American staple, has been losing steam. The decline in youth baseball participation stretches back at least a quarter century. By its own numbers, little league participation crested in the 1990s, when about three million children played youth baseball and softball. That number sits at 2.4 million today. According to a 2014 Wall Street Journal study, participation by young people between the ages of 6 and 18 sagged by 7.2 percent between 2008 and 2012 alone.

There are any number of reasons for the decline in little league. Among those reasons, are the options now



Photo by Jerome Lynch Photography

"Last year we had roughly 10 to 11 teams (in tee-ball, minor league and major league), and that was about 200 kids. We've had up to 500 kids. So it's dwindling down little by little," says Kevin Bradley, president of Gary Metro Little League.

available to kids which didn't exist when men like Bradley were growing up. One of those options is reflected in the rise of both youth soccer and AAU basketball.

So what are youth baseball executives doing to combat this trend? Bradley, for one, does what he can. "Yeah, it's dwindling down every year," he admits. "Last year we had roughly 10 to 11 teams (in tee-ball, minor league and major league), and that was about 200 kids. We've had up to 500 kids. So it's dwindling down little by little," he says. "But we're trying to do what we can to keep baseball going in this area."

That's important, he feels and not just because he and his fellow Metro League coaches and officials grew up playing baseball.

Clark Troupe, for instance, played as a kid and in high school at Gary Westside. Two decades ago, he was an assistant baseball coach at both West and Thea Bowman. Now he's been coaching in the Gary Metro League

for a decade, finding in it an opportunity that goes beyond just teaching the game.

"For me, outside of the sport itself, it's being a good role model for the kids," he says. "Helping them overcome obstacles. I try to be available for them. I try to be there."

To that end, they sell baseball as hard as they can, going into the schools, advertising in the newspapers and social media.

"Most of the kids, they want to play," Bradley says. "But then the parents are not interested in it. So we try to keep the parents informed about baseball as well."

You can ask Clark Troupe about that. "Each year, you know, I watch the kids grow," he says. "The kids I have right now, when I started with those kids they were 6 and 7 years old playing tee-ball. So I've watched them grow. They're becoming young men now, and I enjoy seeing them be productive. Good athletes of course, but good students, just overall good kids."



Carl Lisek

VW Settlement Plan

Mitigation fund will strengthen Indiana legacy

CARL LISEK

Have you ever considered what your legacy might be?

I have the privilege of serving as executive director of South Shore Clean Cities, a nonprofit, member-based coalition founded in 1999 and dedicated to promoting sustainable transportation and clean energy options in Indiana. South Shore Clean Cities is one of nearly 100 U.S. Department of Energy Clean Cities coalitions. The coalitions partner with members in the public, private and nonprofit sectors to increase the use and implementation of sustainable transportation and its infrastructure. Our programs strengthen the nation's energy security, reduce dependence on imported oil, improve air quality, and support local jobs and the local economy.

Our work is all about legacy, with a focus on long-term, cumulative, collaborative solutions aimed at creating a legacy of a better tomorrow.

The \$2.9 billion national Volkswagen Environmental Mitigation Trust Fund is a hot topic in the sustainable transportation sector and beyond. The national fund was established following a settlement between the U.S. Department of Justice and the automaker for its violations of the U.S. Clean Air Act after Volkswagen admitted to rigging emission control equipment on its diesel vehicles to only operate during emission testing.

While there are many complex components to the settlement, at its core it requires eligible projects to reduce nitrogen oxide (NOx) emissions from diesel-powered vehicles and equipment by replacing or repowering them with cleaner alternatives serving

the same purpose. The goal is to get dirty diesel vehicles and equipment out of service and replace them with cleaner options.

South Shore Clean Cities is one of nearly 100 U.S. Department of Energy Clean Cities coalitions. The coalitions partner with members in the public, private and nonprofit sectors to increase the use and implementation of sustainable transportation and its infrastructure

Indiana Governor Eric Holcomb in October 2017 signed an executive order outlining next steps for Indiana's \$41 million portion of the funds. We are thrilled he saw fit to designate the Indiana Department of Environmental Management (IDEM) to administer the program.

We also applaud the state's decision to accept public comments on the draft framework for the plan, something not all states have opted to do. IDEM has said it anticipates including all eligible categories (which detail specific vehicle classes, types and sectors) in the program, but wanted to hear from the public on how the funds should be allocated between them.

We were pleased to participate in the public meetings conducted by IDEM and to provide public comment before the March deadline. We told IDEM we would like to see Northern Indiana given preference in the program, especially areas that contribute a disproportionate amount of air pollution. Because our coalition

is fuel-neutral, meaning we do not advocate one type of sustainable fuel choice or technology over another, we believe projects should be judged on their potential to reduce the greatest amount of NOx emissions. In order to maximize the funding, we also recommend cost-share requirements be maximized for all projects.

Unfortunately, the promise of \$2.9 billion across the country is attracting more than those hoping to green their fleets. It's also attracting those hoping to green their wallets.

We began seeing companies, in Indiana and across the country, as early as last spring starting to market themselves as sustainable transportation experts and grant writers, most of which have never been involved in the industry.

Since our inception, South Shore Clean Cities has helped our members save the equivalent of 75 million gallons of gasoline. That's the equivalent of removing nearly 143,000 passenger vehicles from the road for one year. We've also helped our members acquire tens of millions of dollars in grant funds to help achieve those goals from a variety of public, private and nonprofit sources, including IDEM's DieselWise program, which closely mirrors the Mitigation Trust parameters.

That is only a portion of the legacy I hope to leave behind. I firmly believe with strong partnerships and collaborative decision-making; Indiana's legacy will be strengthened by the VW Mitigation Fund. We will be more sustainable, have cleaner air, healthier Hoosiers, increased energy security, a stronger economy and more local jobs as a result.

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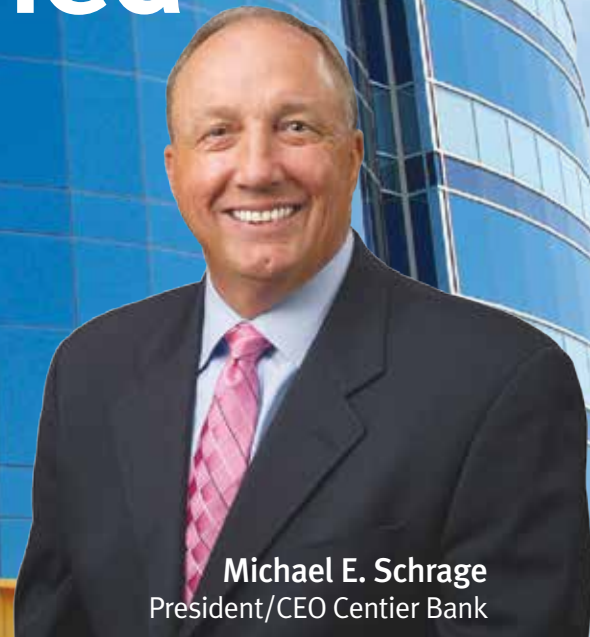
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