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Regional approach to curb appeal

Communities make strides to change the way people think about Northwest Indiana

> Joe Stahura Whiting mayor



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NORTHWEST INDIANA BUSINESS MAGAZINE

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會 Franciscan WORKING Well



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Northwest Indiana much more than its reputation lets on



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Cover photo of Joe Stahura by Michelle Hamstra **\$1.5B**

n this edition of Northwest Indiana Business Magazine, we

explore some of the reasons the Region is such a great place

our cover story examines the wealth of attractions, activities

to live, work and play. From water slides to rain gardens,

and efforts around Northwest Indiana to create a place where

But the Region wants to be known for more than its leisure

activities. Many collaborative initiatives are underway to

helping employers manage a diverse workforce, as well as

providing resources for launching small businesses.

develop better training for employees. More focus also is on

Stories about people and their commitment to building

stronger communities are here too, as well as the innovation

it takes to move forward. That includes health care providers

nesses building a successful venture from the ground up.

Mayor Jon Costas poses with the statue of gourmet popcorn

icon Orville Redenbacher in Valparaiso's Central Park Plaza.

Read about what Northwest Indiana communities are doing

to change perceptions about the Region on page 12.

using technology to monitor chronic conditions to small busi-

And it never hurts to add a dash of peanut butter. Enjoy!

people and businesses thrive.

PICTURE PERFECT

Michigan City officials estimate that's the value of new development in the city since 2012.

Learn more on page 12

STAFF PROFILE



LARRY AVILA

Who he is: Managing editor of the Northwest Indiana **Business Magazine**

Where's home: Chicago

Education: Central Michigan University

Best part of NWI: The people

What he's reading: Assorted news websites

Favorite music: Classic rock (Journey)

Favorite movie: Marvel's "The Avengers"

Favorite app: Google

Favorite pastime: Watching action movies

Favorite food: Asian

noto provided by city of Valparaiso

Favorite saying: "It is what it is."

> Read Larry's perspective on living in the Region on page 56

QUOTE TO REMEMBER

Inclusion is really our key. How do we make sure that everyone is valued — that they're invited to the party, that they're invited to the dance?"

- Michael Suggs, NIPSCO Read story on page 36

IN THIS ISSUE

GOOD BIT

BUSINESS NEWS **AROUND THE REGION** Learn about people companies making



Learn about people, companies making difference at work and in their communities

LARRY AVILA

Banking

Waylon Peterson, Teachers Credit Union's president of investment services, was named one of Bank Investment Consultant's Top 30 Bank Program Managers. Bank Investment Consultant is a news and analysis source for financial executives, which ranks individuals on percentage growth of team assets, annual team production and growth of an institution's investment business.

Notre Dame-based **Notre Dame Federal Credit Union** recently announced the opening of its first Arizona office and named **Tom Gyrp**, president and CEO, and appointed **Bob Phillips** of Arizona market president.

Merrillville-based Centier Bank recently appointed new executives and branch managers around its statewide network.

Appointments included:

- **Kathy Sears**, vice president of business banking for the bank's downtown Elkhart branch
- Alexa MacDonald, senior treasury management analyst/officer
- Dan Beechy, branch manager of Centier's downtown Fort Wayne branch

- **Dan Gibson**, talent development manager and assistant vice president within the bank's human resources department
- Samantha Steele-Schilla, branch manager of Centier's downtown Chesterton location
- **Timothy Harvey**, officer at Whitestown Meijer store branch Centier Bank operates more than 60

locations across Indiana and has more than \$4.5 billion in assets.

Business

John Seward, chairman and CEO of Business Risk Services of IN in Schererville, recently was named to the Albert Nelson Marquis Lifetime Achievement Who's Who roster.

Education

Danielle Wood, associate director for research in the Center for Civic Innovation at the University of Notre Dame, was named project director of the Notre Dame Global Adaptation Initiative, a program of the Notre Dame Environmental Change Initiative. Therese Cory, the John and Jean Oesterle associate professor of Thomistic Studies in the University of Notre Dame's Department of Philosophy, has been named a member of the **Pontifical Academy of St. Thomas Aquinas by Pope Francis.**

Terry Anker recently was named the chair of the Ivy Tech Community College State Board of Trustees. Anker is chairman of The Anker Consulting Group Inc. in Carmel. Representatives on the board from Northwest and Northcentral Indiana include: Larry Garatoni, Mishawaka, CEO, HQ Investments, and Stewart McMillan, Valparaiso, president and CEO, Task Force Tips Inc.

Stacy Atkinson recently was named chancellor for **Ivy Tech Community College**'s Richmond and Connersville locations. She has been with Ivy Tech since 2015.

Naomi Bechtold was named family resource management specialist for the Purdue Extension in the College of Health and Human Services. She will oversee personal management education for Purdue Extension throughout Indiana.

Anne Edwards, associate professor of human development and family studies at Purdue University Northwest, was named a recipient of the Felix Berardo Scholarship Award for Mentoring by the National Council on Family Relations.

Gary Lamberti, professor in the



BANKING Waylon Peterson



EDUCATION Terry Anker



EDUCATION Anne Edwards



HEALTH CARE Sunil Patel



HEALTH CARE Michelle DiCostanzo



HEALTH CARE Fahd Syed

department of biological sciences, has been named the **Gillen acting direc**tor of the **University of Notre Dame Environmental Research Center**.

Finance

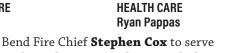
Corey Hecht of **Merrill Lynch Wealth Management**'s Merrillville office recently earned certified financial planner certification from the **Certified Financial Planner Board** of Standards.

Government

At the Indiana State Prison in Michigan City, Christopher Dustin was promoted to correctional captain; Michael Moon, Terry Redden and Shirley Rice were promoted to correctional lieutenants; and Ryan Heavilin and Leigia Estes were promoted to correctional sergeants.

Kimberly Nightingale and **Deborah Burke** recently were appointed assistant general counsels for the Indiana Department of Child Services for its north and south regions.

Gov. Eric Holcomb appointed South



as the **Indiana state fire marshal**. **Mitch Donick** was named deputy director of operations for the parole

services division of the **Indiana Department of Correction**, and **Christine Daniel** was named executive director of transitional health care.

Randall Evans, deputy commissioner of agency services for the Indiana Department of Insurance, was awarded the Warren Spruill Regulator Recognition Award by the Securities & Insurance Licensing Association.

Col. R. Dale Lyles recently was appointed by Gov. Eric Holcomb to serve as the new adjutant general of the **Indiana National Guard**.

Health care

Porter Physician Group in Valparaiso recently hired **Dr. Sunil Patel**, internal medicine physician; **Dr. Michelle DiCostanzo**, family medicine physician; interventional cardiologist **Dr. Fahd Syed**; and neurologist **Dr. Ryan Pappas**. **Alicia Bueche**, a



HEALTH CARE Alicia Bueche

family nurse practitioner, joined **La Porte Physician Network — Primary Care** in La Porte.

Franciscan Physician Network Health Centers hired Dr. Kenneth Polezoes in Schererville, and Dr. Janet Bilder in Valparaiso. Franciscan **Physician Network Heart Center** Michigan City hired cardiologists Dr. Eyad Alhaj and Dr. Abdullah Quddus. Urologist Dr. Robert Korsch joined the Franciscan Medical Pavilion staff in Michigan City. Dr. Narayan Prabhakar, family medicine, and Dr. Nathan Windsor, podiatrist, joined the staff at Franciscan Physician Network Hammond Clinic in Munster. Dr. Emmett Robinson joined the Franciscan Physician Network's **Crown Point Internal Medicine and Specialty Center**.

Community Healthcare System recently welcomed several physicians and surgeons to Community Care Network Inc.: Dr. Dean Ferrera, cardiologist; Dr. Mehdi Akhavan-Heidari, thoracic surgery; Dr. Holly Longstreet, family medicine;



HEALTH CARE Kenneth Polezoes



HEALTH CARE Janet Bilder



HEALTH CARE Eyad Alhaj



HEALTH CARE Abdullah Quddus

>BUSINESS NEWS



HEALTH CARE Robert Korsch

gastroenterologists Drs. Anoop Appannagari, Joel Cahan, David Herbstman, Muhammad Kudaimi and Praveen Nallapareddy; general surgeons Drs. Teoman Demir, Anne Dempsey, Terrence Dempsey and Russell Pellar; Dr. Ragini Bhadula, internal medicine-pediatrics specialist; Dr. Aamir Badruddin, neurology, neurocritical care and vascular neurology; Dr. MaryAnhthu Do, neurology; Dr. Vinny Sharma, neurologist; Dr. Leslie Wilbanks, neurologist; Dr.



HEALTH CARE Narayan Prabhakar



HEALTH CARE Nathan Windsor

Omar Abuzeid, obstetrics/gynecology; **Dr. Nikhil Pandhi**, orthopedic surgeon; **Dr. Christine Firlit**, pediatrician; **Dr. Samuel Lau**, psychiatrist; and **Dr. Hassan Alsheik**, urologist.

Dr. Joseph Arulandu, an internal medicine physician and member of **La Porte Physician Network**, has been elected a **Fellow of the American College of Physicians**.

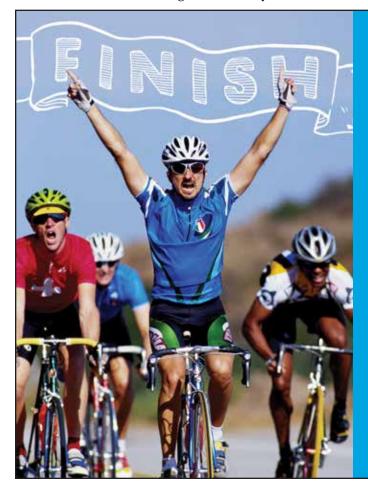
Dr. Maribonn Tiangson, an internal medicine physician, joined **La Porte Physician Network**.



HEALTH CARE Emmett Robinson

Marie Weaver, a registered nurse with Franciscan Health Dyer, recently was presented with the hospital's first DAISY Award, which recognizes nurses who provide extraordinary, compassionate and skillful care.

Methodist Hospitals recently welcomed these physicians to the Methodist Physician Group Network: Dr. Pouya Alijanipour, orthopedic spine surgeon; Dr. Mustafa Nakawa, family medicine; and Dr. Anekal Sreeram, otolaryngology.



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HEALTH CARE Maribonn Tiangson



HEALTH CARE Pouya Alijanipour

The East Chicago-based **219 Health Network Inc.** welcomed four physicians to its team: **Dr. Gangandeep Kaur**, family practice, Highland; **Dr. Jun Kim**, obstetrician/gynecologist, East Chicago; **Dr. Wayne Larson**, obstetrician/gynecologist, Hammond; and **Dr. Thomas Wilkins**, family practice, Hammond.

Hospitality

Terry Dammeyer was named president and CEO, investments and



Michael Lee is the new managing partner of **LongHorn Steakhouse** in Merrillville.

Insurance

Gibson, which is based in South Bend and has additional locations in



HEALTH CARE Mustafa Nakawa



HEALTH CARE Anekal Sreeram

Plymouth, Indianapolis, Fort Wayne, and Elkhart, Ind., and Kalamazoo, Mich., hired three employees to its Accelerated Advisory Academy as associate risk advisers: **Haley Harrell** and **Jak Kramer** in South Bend, and **Heather Rush** in Ft. Wayne. **Courtney Simpkiss** was promoted to chief growth officer.

Law/Legal Services

Gov. Eric Holcomb appointed Merrillville Town Court Judge **Gina**



>BUSINESS NEWS



INSURANCE Haley Harrell



INSURANCE Jak Kramer

Jones to the Lake County Superior Court to succeed Judge John Pera who retired in June.

Nonprofit

Purdue University Northwest Chancellor Thomas L. Keon recently was elected to the board of directors of the La Porte County Symphony Orchestra.

Donald Fesko, president and CEO of the **Community Foundation of Northwest Indiana**, was presented with the **2019 Distinguished Citizen Award** by the **Pathway to Adventure Council** from **Boy Scouts of America**. The foundation is the parent organization of Community Healthcare System, which includes Community Hospital, Munster; St. Catherine Hospital, East Chicago; St. Mary Medical Center, Hobart; specialty hospital Community Stroke & Rehabilitation Center, Crown Point; and Hartsfield Village, a continuing care retirement community in Munster.

Joshua Sisk was named executive director of the **Potawatomi Zoo** in South Bend by the **Potawatomi** **Zoological Society Board of Directors**. Sisk previously was the zoo's director of animal programs and education.

Manufacturing

Leah Curry recently was named president of **Toyota Motor Manufacturing Indiana**. She replaces Millie Marshall, who retired from the role Nov. 1. Curry has been with Toyota more than 22 years and has held various management roles. Curry will be responsible for production and administrative functions at the Princeton manufacturing facility, which employs more than 5,400 people, who produced more than 422,000 vehicles in 2018.

Real Estate

Mitzi Burris and **Connie Christy** were hired as residential real estate brokers at **Century 21 Alliance** Group in Valparaiso.

Technology

Gale Poch was named to the recently created role of field sales engineer for **RS2 Technologies** in Munster.



INSURANCE Heather Rush



NONPROFIT Donald Fesko

Transportation

Jerome Parker was named general manager for the Gary Public Transit Corp. Parker has more than 40 years of transit experience, starting out as a bus driver and later promoted into management roles.

Utilities

Denise Conlon was named public affairs manager for the northcentral portion for **Northern Indiana Public Service Co.**'s service area. Conlon will lead local government and customer relations, nonprofit and external affairs across Porter, La Porte, Starke, Marshall, St. Joseph and Elkhart counties.

News

ATG Real Estate Development, a developer of residential and commercial properties, recently opened **ExecutiveSuites2**, a co-working space, at 2901 Carlson Drive in Hammond. The site has 59 private and shared offices as well as assorted amenities, including high-speed internet access, conference rooms, lounge space, an onsite cafe and



NONPROFIT Joshua Sisk



MANUFACTURING Leah Curry



REAL ESTATE Mitzi Burris



REAL ESTATE Connie Christy

receptionist services.

Shareholders of New Buffalo, Mich.based **New Bancorp Inc.**, operator of **New Buffalo Savings Bank**, approved a purchase offer from **Teachers Credit Union** of South Bend during its Oct. 22 meeting. The purchase was announced in late spring. The deal is expected to close before the end of spring 2020.

Marilyn's Bakery of Hobert opened a second location in November at 9159 Wicker Ave. in the St. John mall.

Blue Chip Casino, Hotel and Spa in Michigan City hosted a grand opening for the **Freemont Ballroom** in the **Stardust Event Center** in October. The expansion, which took about a year to complete, added almost 15,000 square feet of space to rent and brings its full meeting and event space to 45,000 square feet.

New York Blower Co. in La Porte and United States Steel Corp. in Gary were among seven recently inducted members to the Indiana Manufacturers Association's Hall of Fame for 2019. Honorees were recognized at a luncheon event Oct. 16 in Indianapolis.

Sullair in Michigan City, a maker of compressed air equipment, recently broke ground on a \$30 million plant rehabilitation and expansion project that is expected to create between 30 and 40 new full-time jobs.

More flights have led to more passengers using **South Bend International Airport**, which was on track to serve more than 800,000 passengers in 2019. Work is underway on the southwest corner of the airport property to expand parking.

The **RV Technical Institute**, a new facility to train technicians to repair and maintain recreational vehicles, opened in Elkhart in September. The institute was founded by the **RV Industry Association**. The new 18,000-square-foot facility features seven classrooms and 10,000 square feet of bay space for hands-on technical training for individuals and groups. It also features 17-foot ceilings to accommodate up to three RVs (depending on RV type), enough space for learning and component training.

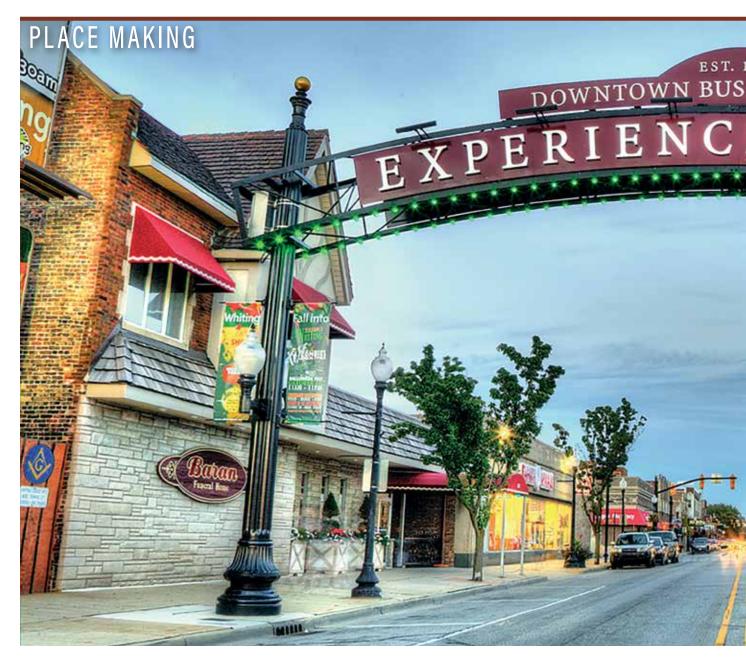
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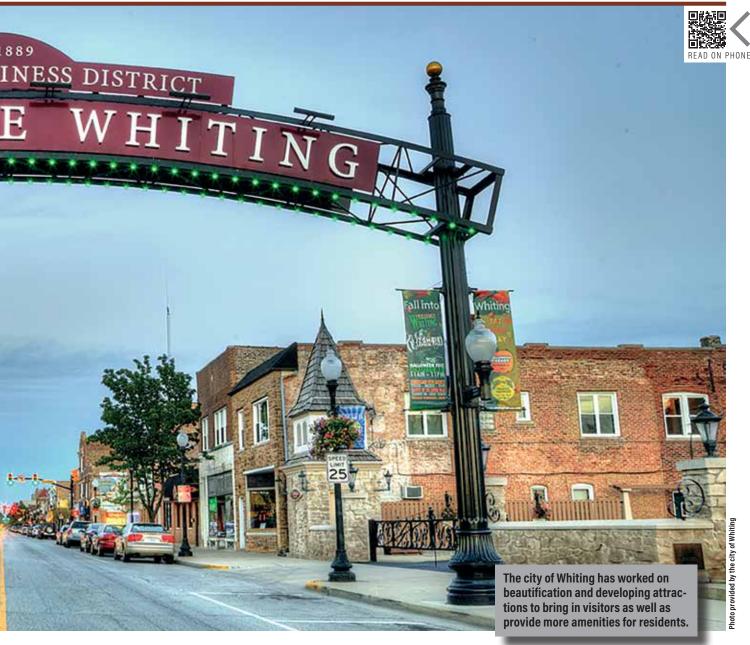


REGIONAL APPROAC Communities make strides to change the way people think

JERRY DAVICH

orthwest Indiana is so much more than belching smokestacks, eye-catching casino boats, notorious traffic congestion, and long lines to Lake Michigan beaches. Because of this limited, and unfortunately lingering, misperception from the greater metropolitan area — and beyond — multiple efforts are underway throughout Northwest Indiana to recalibrate this outdated reputation.

"When we, as a Region, leverage our assets of authentic downtowns, the lakefront, the national park, and build the housing and amenities that people are seeking, we will be more effective in attracting and retaining residents," said Leah Konrady, president and CEO of One Region, a nonprofit that strives to grow population, attract and retain talent, and increase household income. Demographic trends reflect increasing interest in walkable communities with amenities at residents' fingertips, she noted. Because of this, development is trending toward creating smaller versions of large cities outside of a major metro area, such as Chicago. Momentum is intensifying for the revitalization of downtowns tied to transit, including Michigan City, Hammond and the Miller neighborhood in Gary, which



H TO CURB APPEAL ABOUT NORTHWEST INDIANA

is experiencing an economic revival. Gary's Miller neighborhood is undergoing a \$20 million main street makeover, financed with federal and state funds. The major construction process began last summer with the upgrading of sewer and water infrastructure.

"We are excited that this project implements Complete Streets concepts, which are being implemented nationwide to help downtowns thrive," said Peggy Blackwell, president of Miller Beach Tourism.

In addition to the Complete Streets concept, designed to calm traffic and heighten walkability, the redevelopment makeover features tree and native plantings to enhance its look. Plus, a family-friendly bike path links a collection of unique amenities along almost 6 miles of Lake Michigan beaches. The path also leads to destination attractions, including the Paul H. Douglas Center, the Chanute Trail and Marquette Park.

"This project is going to make our downtown so much more pedestrian and bike friendly," Blackwell said, noting the upcoming double-tracking project along the South Shore Line railroad as another future highlight to attract outsiders.

The ambitious project will add reconfigured sidewalks that will accommodate

> PLACE MAKING

outdoor seating for the shops and restaurants along Lake Street, as well as make more businesses accessible to people of all abilities. Officials there also are predicting a renewed tourism boom because of the creation of the new Indiana Dunes National Park.

"As the nearest beach town to Chicago, Miller Beach is uniquely positioned as the western gateway to the national park," Blackwell said.

Good neighbors

A nother lakefront community in north Lake County already has undergone major improvements for similar reasons.

"Our entire strategy is focused on improving the curbside appeal of our community," said Whiting Mayor Joe Stahura. "Projects like our lakefront development, business district streetscape improvements, new business grants, the Mascot Hall of Fame and housing renovation programs all do that."

"I have no problem touting Whiting 24/7, but we could do a better job of recognizing what our neighbors are doing and give them credit where it is due," he said. "For example, I am ecstatic when I see improvements in Hammond and East Chicago. I try to acknowledge the good stuff going on around my community."

Stahura cited "soft actions" that lead to a positive improvement in public perception of any community, such as practicing good ethical policy, long-lasting environmental impacts and improving school performance metrics. The city has fewer than 5,000 residents, with dozens of families on a waiting list, he said. Only a handful of new homes are built each year, because the community is landlocked.

"There is an amazing amount of positive activity occurring in almost every community in the Region," Stahura said. "This activity alone provides value to marketing the Region's brand."

He said people do notice these types of improvements.

"People aren't blind," Stahura said.

A related metric is the availability of existing housing on the market.



In Whiting proper (excluding its Robertsdale section), the number of available homes for sale is extremely low, just three or four, the mayor said. Another metric for a small community is its commercial space vacancy rate, also very low in Whiting. In 2004, 47 of 108 commercial properties were vacant or abandoned in the city. Today, within the same municipal footprint, there are only five vacancies, three of which are under renovation and four new commercial projects recently were completed outside this footprint.

An estimated 600,000 to 750,000 people visit Whiting annually, with the city's goal stretching to 1 million visitors a year.

"These are not people coming to the refinery or passing through town," Stahura said. "These are people who visit our festivals, our lakefront, the WhoaZone or the Mascot Hall of Fame."

Stahura said the community's target market is families with young children from the Chicago area, almost 10 million strong.

"We spend a significant amount of money each year promoting our community and attractions," he said. "Our goal is to bring people here one time and then we feel they'll come back on their own the next time."

Needs improvement

The 2016 Quality of Life Indicators Report reflects the ' Report reflects the latest metrics for the evolving Region. The report provided a snapshot of the following indicators: health, people, economy, environment, transportation, public safety, education, housing, government and culture. As 2020 approaches, Region leaders say those indicators are progressing forward. However, half of them are formally labeled "needs improvement."

Manufacturing remains the steel anchor to economic stability, continuing to be the Region's top industry, followed by hospitals, wholesale and hospitality. According to the Northwest Indiana Forum: "The Region's economy has long been driven by its deep manufacturing base, proximity to Chicago and Lake Michigan, multi-modal transportation infrastructure, and

Part of Something

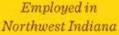
Valpo Students in the Community

- Students across the University, from business to engineering to communications, intern with local companies throughout the year.
- Students in the College of Nursing and Health Professions complete clinical rotations across Northwest Indiana.
- Each education student receives field experience in four to five schools, primarily in Northwest Indiana.
- Social work students conduct fieldwork in nearly 40 area organizations including schools, criminal justice and health care facilities, and nonprofits.
- Data science and business analytics students conduct research with Region companies to gain real-world experience and provide valuable insights to area businesses.

After graduation, many Valpo alumni stay in Northwest Indiana and make their home here.

*Based on data from 2017-2018 Valparaiso University graduates.







Attending graduate school in Northwest Indiana



> PLACE MAKING



This rain garden in the town of Merrillville is among many assorted features designed to help beautify the community. Their strategies include protecting air and water quality.

agricultural production and processing sectors. It offers scenic natural amenities, well-regarded higher education and health care institutions, a skilled workforce, diverse communities, and a competitive business climate. Most regions of the country would be truly grateful to possess Northwest Indiana's assets and advantages."

These attributes sparked Ignite the Region: A Regional Strategy for Economic Transformation, which articulates a forward-looking vision for Northwest Indiana. Region leaders often point to Valparaiso as a community that has effectively showcased its strengths to attract visitors and retain residents.

"Visitors always tell us that Valpo is special in unique ways," said Tina St. Aubin, executive director of Valparaiso Events. "We're known as a welcoming and friendly community where people of all ages can enjoy themselves in a safe, comfortable setting."

She said Valparaiso is proud of its welcoming reputation, creative experiences and its amenities, including sidewalks, streetlights, banners and flowers.



"It's a whole package," St. Aubin said.

Valparaiso Mayor Jon Costas believes residents make the best ambassadors for a community.

"If your residents are proud of their community and believe the city is headed in a positive direction, they let others know it," he said. "We're aware that people are happy here. And, while we don't focus on outside perceptions, we're pleased that people like to visit and do business in Valparaiso too."

The city serves as a catalyst to refocus what it means to live in the Region. This begins with public safety, maintaining roads, removing trash, enhancing parks, and providing noticeable, tangible amenities.

Under Costas' leadership, the city has paved a record number of streets, transformed a vacant building into a state-of-the-art police station, added a fire station and ambulance service, and created a downtown park hosting 70 events each year.

Sixteen years ago, its downtown struggled, prompting a bold effort to reverse that trend. Working with multiple stakeholders, officials began addressing seemingly small factors such as partnering with downtown business owners and offering façade grants to those willing to invest in their buildings. This soon evolved into securing downtown liquor licenses, which encouraged 10 restaurant entrepreneurs to choose the downtown area.

"People loved it, but we weren't done," Costas said.

City officials then created Central Park Plaza, complete with an amphitheater, ice skating pavilion and splash pad. Residents liked what they were seeing and wanted to be closer to the downtown, driving a demand for downtown housing. This well-planned combination of business, recreation and housing has created a vibrant, viable and sustainable downtown.

"We're an attractive place to establish and grow a business, raise a family and retire," says Patrick Lyp, Valparaiso's economic development director. "Growth without planning can result in a community losing its character, leaving locals wishing for the old days. In Valparaiso, we're definitely moving forward, but we're also definitely steering."

Setting a tone

n Michigan City, Mayor Ron Meer is most proud of the \$1.5 billion in investments since he became mayor in 2012. They include private, municipal, state and federal dollars. Redevelopment projects through private investors have stimulated business expansion while attracting innovative developments.

"Having a new state-of-the-art, \$250 million medical facility at the entranceway to Michigan City sets a tone," he said.

Major events, including the Great Lakes Grand Prix, is viewed as an opportunity to showcase the city to the entire Midwest.

"The South Shore (Line)'s double-tracking project from Michigan

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> PLACE MAKING



Gary's Miller neighborhood is undergoing a \$20 million main street makeover, financed with federal and state funds. The project will add reconfigured sidewalks that will accommodate outdoor seating for the shops and restaurants along Lake Street.

City to Chicago will help us retain and attract even more millennials, also allowing us to market our city to the Chicago region," Meer said.

Merrillville leaders also are working to better highlight the Region by marketing the town's assets, policies, programs and codes.

"Many communities like ours face challenges, including rapid growth," said Pat Reardon, Merrillville town manager.

"We have tried to use strategies to achieve goals for growth and development while maintaining our distinctive character."

New Merrillville housing developments include Heritage North, Madison Meadows, Hunter's Glen, Waterford and Savannah Cove.

"We are excited by creating great new places by building lively and enduring neighborhoods where people want to live," Reardon said.

Strategies to guide Merillville's growth focus on protecting the community and preserving open space; protecting air and water quality; providing places for recreation; and creating tourist attractions that bring investments into the regional economy. This

includes local food enterprises such as farmers markets, food hubs and community gardens.

Jan Orlich, Merrillville's park director, said public parks provide venues for sports tournaments that attract out-of-town visitors who will eat in local restaurants, sleep in hotels, shop at stores, and ideally return to Merrillville and to Northwest Indiana the next year.

"The parks are an economic engine for the town," Orlich said.

Merrillville officials chose Broadway to build its planned 89,000-square-foot recreation center on 32 acres of undeveloped

property. They hope to spark a transformation of its business corridor and to bolster its facade program. Construction began in October, with a finish date projected in early 2021. The estimated cost is \$22 million.

Other long-time amenities affect the Region as a whole, Reardon said.

"I believe that Southlake Mall needs to be revisited because, although it's in Hobart's boundaries, it affects Merrillville as well," he said. "If considering moving forward with a master plan and branding campaign, Southlake Mall has to be a consideration."

Social media campaigns need to play a role in the rebranding of this area, Reardon said. Nonetheless, traditional face-to-face word of mouth must still play a role in the image rebranding.

"I am excited about introducing or reintroducing our staff to the hundreds of local businesses via creation of a town-to-business network," Reardon said. "If we can't keep a business or land a lead, then we will promote our sister communities."

Region leaders agree the inclusive attitude needs to be the norm, not the exception, to help change the long-held misperceptions of outsiders about this crossroads corner of the Hoosier state.



If your residents are proud of their community and believe the city is headed in a positive direction, they let others know it."

> —Jo Costas Valparaiso mayor

"We have to continue to promote the positive work and success stories throughout Northwest Indiana," said Konrady from One Region. "The more we see ourselves in a positive light, the more we'll attract visitors. It starts with our current residents."

Stahura agrees.

"This has worked for us," he said. "As far as the Region goes, I see no reason that a well-orchestrated marketing campaign wouldn't work as well."

Stahura said Region leaders must be open to promoting all communities in Northwest Indiana.

"If we change the perception of our own commu-

nity by making these improvements, it benefits the Region," he said.

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ACCOUNTING

 THE NEW CPA

 Image: Analysis

 AUDIT

Accounting firms find problem solving and flexibility essential in adapting to new client needs



Photo provided by CLA

Erika Wurst

he accounting business isn't what Kevin Kruggel remembers when his career began as a certified public accountant almost four decades ago.

Kruggel, president at Kruggel Lawton CPAs in South Bend, chuckles when he recalls the first computer he typed on. It was the size of a minifridge.

Floppy disks were all the rage, and email addresses wouldn't exist for years. Kruggel, once the guy in the corner preparing tax documents by hand, had no idea he'd one day respond to clients' emails from a device, small enough to fit in his front pants pocket. Nor did he know that this same technology would entirely change his profession as he knew it.

"The advent of the microchip has accelerated the way we do things tremendously," he said. And that is just the beginning of the changes.

These days, "people need answers instantly," and they suddenly needed

a lot more of them. As technology continues to get more complex and business compliance requirements increase, the need for additional services provided to clients by CPAs is continuing to grow at a rapid pace.

A global survey of 1,000 accountants, released by Sage in 2018, found that 83% said that clients already are asking their CPAs for more services. Additionally, 42% of clients expect their accountant to provide business advisory services,



over and above accounting, compliance and tax services.

CPA Greg Ward, principal at Swartz

Retson & Co. in Merrillville, is seeing this trend at his firm firsthand.

"I think business owners understand that CPAs have broad skill sets and experiences beyond the traditional tax, accounting and audit areas," Ward said. He pointed to estate and trust consulting, business valuation and human resource consulting as his clients' most requested services outside of traditional

But these changes didn't happen overnight.

New opportunities

tax needs.

In the profes-Usion) has been slow, but it's changing a lot more quickly now," said Terry McMahon, pres-

ident of McMahon & Associates in Munster. "With technology in the forefront, it's forcing us to work beyond 8-to-5-hour rules, to expand our thinking and to be aware of a business as a whole."

McMahon, who has worked as a CPA for almost 50 years, said the door is closing on the old way of thinking where an accountant is sitting in a corner crunching numbers. A new door, however, is opening that allows CPAs to expand their expertise and help clients in ways the past and previous technology didn't allow.

Kruggel also sees these changes developing and at a pace the industry needs to be ready for.

"These days the world is more complex, and we're at a point in time where what we do is really going to change greatly," he said. Technological advances, such as artificial intelligence, blockchain and data analytics, are each driving down the need for CPA services.

These systems, according to McMahon, have caused the profession to lose business in the market of producing numbers alone, but have opened the market to a vast number

> of additional services clients need to succeed. It's up to CPAs like Ward and McMahon to make sure their clients understand those needs.

> "For a small business. being successful can be a challenge. Our role in the past was to give numbers as historians. Our role going forward is to be part of a client's team," McMahon said. "There's a certain element of a small business that is accustomed to the service their accountant provides them, like a tax return at the end of the year."

> McMahon said accounting firms must work with their clients to help them understand and appreciate

the changing world. "There's an educational process on our part to make them understand that we can still do (tradi-

tional services) for them, but in the bigger picture, we can also service them in a more profitable way," he said. in Schererville where Principal CPA Chuck Taylor READ ON PHONE is trying to stay ahead of the times.

A far cry from an audit, Taylor's team also provides "penetration investing" where an IT group is hired to try and infiltrate a business's computer software system. Taylor will then produce a report on any found risks, which will help the clients prevent potential breaches.

"Clients aren't always knowledgeable about what services are out there." Taylor said. "It's a value to a client to have a firm that stays relevant," which is what many firms are racing to do these days.

For Ward, that means taking a team approach and focusing on specialization.

"I think operating a business continues to get more complex," Ward said. "We often approach client service using a team approach."

Ward said each person in his firm brings different expertise and experiences to the team, so the client gets the best service.

"It seems that specialization has become very important in recent years," he said.

Part of the team

ruggel said, instead of considering himself a client's CPA, he thinks of himself as part of the business's ad hoc



Areas such as tax reform and tax rules, which have become increasingly complicated, are at the top of the list of client needs at CliftonLarsonAllen

board of directors — someone who is going to look out for their best interest and be a real team player. He is someone giving not just tax advice but business



These days the world is more complex, and we're at a point in time where what we do is really going to change greatly."

> -Kevin Kruggel President **Kruggel Lawton CPAs**

>ACCOUNTING

advice that will help his clients succeed for generations down the line.

"As a profession, it's about listening to your clients' needs and staying up with what you need to do to service them, but if you've been doing it right all along, you've always been a business adviser to your client too," he said. "We're the quarterback for our clients."

Eventually, he sees himself having to hire a marketing specialist, IT specialist, a data analytic specialist and the list goes on.

"Because of technology, people are wanting more," he said.

At his firm, Kruggel is always looking to be one step of head of his competition and one step ahead of anything his clients could possibly need.

To do this, Kruggel has put together the Frontier Team, which consists of employees at every level in the firm. Tasked solely with forward-thinking initiatives, the group tries to stay ahead of the curve and make sure the longtime business stays afloat and clients keep coming back.

"I don't think you're going to survive if you're not evolving," Kruggel said. "One thing that's constant is change, and it's coming at a faster and faster pace."

Kruggel said it's important for CPA firms to look down the line.

"If I bury my head in the sand, I'm not doing my best for my clients," he said.

Forward thinking

Outside of numbers, CPAs today are also selling trust and communication as major selling points to their clients. Firms looking to hire today are seeing beyond grade-point averages and looking for communication and personal connection that will bode well with businesses instead.

Kruggel said the emphasis of the profession is no longer solely about numbers but about finding solutions, and that happens with clear and concise communication. He and his team act as a "hub" between clients and solutions.

If Kruggel can't provide his clients with Clift a service, he'll find someone who can. If he can't solve your problem, he'll make sure he

knows someone who will, he said.

"We need to be effective in the way



we communicate and the way we solve problems," Kruggel said. "We need to find solutions for our clients, even if we're not the solution."

> Taylor said, as client's needs evolve, so does the forward thinking of the CPA profession.

> "We sell trust, really," Taylor said. "We want them to know that we're going to look out for the client's best interest."

> Taylor said clients might not recognize how much the accounting firm they've been working with through the years knows about their business and operations.

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what services

are out there.

It's a value to a

client to have a

firm that stavs

-Chuck Taylor

Principal CPA

CliftonLarsonAllen

relevant."

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"The benefit of being a larger firm is you have all sorts of resources at your disposal to bring your client, but you have to care enough to go beyond the surface and dig around," he said.

McMahon agrees, noting that he would advise individuals considering

entering the profession to diversify their skill sets.

"I would want to tell today's student that they should focus on communication and the bigger picture and thought process while learning their craft in school," McMahon said. "You can't take away the fact that there are certain procedures accountants need to know and use but join social situations, expand your thinking.

"You're not a producer of numbers; you're also a full businessperson."

The experts agree that, while the door is closing on the number crunching, corner sitting stereotype, the ground is being laid for the future of CPAs.

They must be analytical thinkers with communication skills, who are willing to think outside the box and bring firms into the next generation as technology and clients' needs coast into the future.

"That is the evolution of the firm," Kruggel said.

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SMALL BUSINESS





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SMALL BUSINESS Ready to launch ideas

Innovative startups get off the ground with plenty of help from Region's small business resources



BOB MOULESONG

orthwest Indiana is known for manufacturing factories that employ tens of thousands. A closer look reveals that small businesses are the bedrock, locally and statewide.

According to the U.S. Small Business Administration, more than 99 percent of Indiana businesses are classified as small business. There are 508,924 small businesses in the state, including 61,000 that are minority owned. They employ 1.2 million people or 45 percent of the state's workers. Those companies also added more than 33,000 new employees to the payrolls in 2018.

The Region is home to many resources that help transform ideas into action. Sometimes referred to as the best kept secret in Northwest Indiana, small business resources are available to assist entrepreneurs and fledgling businesses launch their ideas and fly high.

Help available from the state

The Indiana Economic Development Corp. and its programs and partnerships are designed to support innovators and entrepreneurs from startup to scale up. This includes free business planning and consultation through the Indiana Small Business Development Center, startup advisement services and venture capital from Elevate Ventures, assistance identifying and securing innovation-focused grant dollars through the Indiana Procurement Technical Assistance Center, and traditional IEDC incentives to support job creation and workforce training.

"Small businesses are a crucial piece of

Photo provided by the Indiana Economic Development Corp.

Indiana's economy, so as the economy evolves, we're staying ahead of the game by fostering an ecosystem in Indiana where big ideas and bold ventures can flourish," explained Elaine Bedel, president of the IEDC. "From technology commercialization to accelerating startups, we're committing to initiatives that will support long-term, self-sustaining innovation and economic success."

In 2018, the Indiana SBDC celebrated a record-breaking year, assisting in 318 new business starts, almost \$98 million of capital infusion and the creation of 1,265 new Hoosier jobs.

"In the years ahead, the Indiana SBDC, together with its 10 regional offices, is committed to strengthening partnerships, growing and diversifying its client base and increasing statewide efforts to support small businesses and build on Indiana's economic success," Bedel said. "Programs like the Indiana SBDC are crucial to these efforts, providing support and resources for Hoosier entrepreneurs and small business owners across the state that are in turn fueling Indiana's economy and creating quality jobs."



market trends, best practices and much more. It's a service that's very valuable to determine the viability of your idea."

From the research, entrepreneurs can develop actual marketing plans.

"We strongly encourage businesses to adopt a digital marketing strategy," Feldt said. "Pictures are really worth

In 2018, the NW Indiana SBDC advised clients who raised more than \$12 million in capital funding, exceeding 2017's numbers.

One of those 10 regional offices, in Crown Point, focuses on helping Region startups.

"Our goal is to help bring your innovation to market," said Lorri Feldt, regional director of the Northwest Indiana SBDC. "That includes new startups and existing businesses that have innovative ideas to expand."

She said her organization is dedicated to helping a business at every stage.

Feldt and her team believe the diversity of businesses in the Region provide limitless opportunity.

"We have manufacturers that need hundreds of supporting businesses to provide valuable components," she said. "Then we also have hundreds of businesses that provide valuable support in many other venues, such as entertainment, food services and the arts."

One function of the regional SBDC arm is the role of the devil's advocate.

"We ask a lot of questions related to marketing and strategy," Feldt said. "What or who is your market? Is it crowded or new? How will you stand out? Is your idea viable? Will it be easy to find employees with the right skill-set?"

Helping entrepreneurs work through a solid business plan, whether it's from scratch or refining an existing one, is paramount.

"One service we provide is to help you create a sustainable business plan," she said. "We offer a wide variety of planning tools to help develop business plans."

Market research aid is a critical service that's provided at no cost.

"Small business owners can access our market research databases to find the information they need to know about the industry," Feldt said. "That includes a thousand words, and a strong social media presence is very valuable."

Funding a new idea can be daunting. The regional SBDC helps through multiple sources, beginning with the SBA.

"The federal program has funds available to help business start or grow," Feldt said. "We also have access to local resource partners who are interested in investing in new, local businesses."

Developing distribution channels is another service that Feldt's team offers.

"We have expertise in helping create a solid channel that include raw materials and finished products," she said. "We can also help move product interstate and intrastate."

Exporting is another area where SBDC also can assist, Feldt said.

In 2018, the NW Indiana SBDC office served more than 500 clients and helped launch 54 new businesses.

It also advised clients who raised more than \$12 million in capital funding.

"So far in 2019, we have exceeded last year's numbers," Feldt said. "Small businesses are at an all-time high here in Northwest Indiana, and we're proud to be part of that growth."

New business casts wide net

Rob and Leslee McGowan have always shared an entrepreneurial spirit and passion for being their own bosses. After



Small businesses are at an all-time high here in Northwest Indiana, and we're proud to be part of that growth."

> —Lorri Feldt Regional director Northwest Indiana SBDC

moving back to the Region in 2005, they searched for an READ ON PHONE opportunity to match their small business desire with a food-oriented venture.

McGowan and Sons opened for business May 21. It's a daily fresh seafood market and deli featuring meal planning packs for home cooking, gourmet cooking classes, complementary soups and salads made from scratch, catering and an event center.

"Rob has been a chef at heart for over 20 years," Leslee McGowan said. "The work we did with the regional small business development center helped make our dream a reality. Sounds cliché, but it's true."

The McGowan's learned about the SBDC through the Valparaiso Chamber of Commerce. When they were ready to flesh out their dream, they contacted Feldt and her team.

"We had a business plan written up," Leslee McGowan said. "We saw the opportunity for a seafood place in

Valparaiso, and we knew we wanted to be home at night."

The SBDC provided the McGowans with several resources, which helped them realize it could work.

The McGowans went through a business modeling program, researched financing options, acquired marketing research for the area, and even found a perfect location — all through the regional SBDC office.

"Those resources were provided to us by an organization dedicated to helping startups in the state," Leslee McGowan said. "If you had to pay a consultant for those services, it would be a significant investment. That would be a show-stopper for many entrepreneurs who are operating on a

shoestring budget."

One example was the traffic report chapter of the market research. Another was the age demographics showing where potential customers were located. "Those reports confirmed many of our

>SMALL BUSINESS

upfront strategies," Leslee McGowan said. "We felt much more confident in going forward because of the valuable data provided by Lorri and her team."

McGowan and Sons' first six months in business has exceeded the family's expectations. The deli and market portion of the business provided a steady stream of income, while the catering and event center created opportunities for long-term growth.

The fish and seafood meals are becoming popular in Valparaiso and the surrounding communities, the McGowans said.

Repeat business proves value

Cteve Burke came across the NW Indiana SBDC while searching online for small business help.

"I discovered their website and read up on how they help startups get started," Burke said. "I decided to give them a call and see what I could learn."

What he learned still amazes him today. Interested in a distributorship with Lokring Technology, Burke was in search of help with financing. What he found with the regional SBDC was assistance with every step of the business process.

"We began with discussions about financing options," Burke said. "They helped connect me with a veterans'



Graduate students in the Purdue **University Northwest entrepreneur** lab test products for viability.

program that helped vets who wanted to start a business."

An Army veteran, Burke found his financing. He then worked with team members from the Crown Point office on customer relations management software, digital marketing and networking, and budget analysis software.

"I had no idea that these resources were available from our state for no cost." Burke said. "Everyone thinking about



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starting a business should touch base with them. There is so much expertise available."

Burke earned the 2019 Small Business Impact Award and credits the team at NWI SBDC for the honor. He is starting up two additional businesses, one that his wife, Sandy, will manage.

"I already scheduled meetings with Lorri and her team to discuss my ideas and get their valuable input," he said. They help make starting a business so much smoother."

A breeding ground for innovation

Mont Handley is the associate director of the Commercialization and Manufacturing Excellence Center at Purdue University Northwest.

"It's critical that we establish Northwest Indiana as a breeding ground for innovation," he said. "The manufacturing environment results in dozens of new ideas every year on how to do things better and easier. We have to encourage those who create."

Handley created PittMoss, a soil amendment and peat moss replacement. He was in Pittsburg at the time and found the entrepreneurship environment that helped take his product to market. Now, he focuses his energy on creating that same environment here in Northwest Indiana.

Through the efforts of Purdue's center, innovators can test their prowess.

"We have grad and undergrad students that help build out ideas and test them in our lab," Handley said. "Creators can fine-tune their work as they determine the best practices to get to market."

Using a six-step approach, the center helps innovators take ideas to fruition. One step involves 1 Million Cups, a network of local entrepreneurs.

"Many creators need to refine their sales skills," Handley said. "At 1 Million Cups, they learn how to make a presentation designed to attract investors."

Purdue Northwest recently bolstered the local innovation economy through a \$386,000 grant from the U.S. Economic Development Administration.

"Our goal is to foster advanced manufacturing related to entrepreneurship and workforce development," Handley said.



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LAUREN CAGGIANO

ealth care in the 21st century has shifted from a reactive approach to a proactive one.

*Despite the rise of heart disease and obesity rates in the U.S., Americans are still living longer," Arizona State University said in a statement. "With the help of technology, Americans are taking control of their health and taking steps to improving their well-being."

Enter wearable technology, devices that help track everything from blood sugar to caloric burn — and everything in between. Local health care systems and providers are using and encouraging such tools to enable patients to improve or maintain their health in ways that weren't possible just a few years ago.

Technology in play

Rose Flinchum is among the health professionals who has benefited from integrating these devices into her patient encounters. As a clinical nurse specialist at La Porte Hospital, she helps diabetes patients better manage their condition.

She said, in addition to commonly used devices such as Fitbits to record



NWINDIANABUSINESS.COM

movement, some patients prefer to rely on more advanced technology to keep their sugars in check.

"It's really exciting right now in terms of the technology," she said. "In the past, people would put their blood drop on the strip, and they would just get their glucose number that way.

Flinchum said these days, blood sugar meters can help patients set their ranges.

"So, the meters will give them feedback on if they are at their target or under their ideal range," she said. "They will also sometimes send them messages on what they could do to fix or address the problem."

This means patients can adjust course sooner, so they don't risk developing related complications. Beyond the self-monitoring aspect, Flinchum said it's common in other markets for patients to opt in to have the data sent to their provider.

"By having it there — where it's accessible in the cloud — it's much easier for providers to get that information," she said.

While La Porte Hospital doesn't have such a program in place, she said it would be helpful to both patients and providers.

"So, for example, I have a patient that calls me at least once a day with her blood sugar numbers, just to get my feedback and my reassurance that she's doing OK. And if she were a little more tech savvy, that would be a great way for us to remotely monitor it that way."

Continuous glucose monitors are another breakthrough. Flinchum said she's seeing more and more patients turning to an insertable device that can be worn for several days.

The patient can elect to use a reader that comes with that internal device or their cellphone and wave it or tap it where the device has been inserted — and it will read their blood sugar. According to Flinchum, this is the wave of the future when it comes to diabetes management.

Insulin pens are another development in streamlining diabetes management.

"These are pens that have a replaceable cartridge," Flinchum said. "So, the pen itself isn't disposable, but the insulin cartridges are added to them." She said one company is looking at making the disposable pens so that they also will keep track of insulin doses and even using Bluetooth for smartphone apps to keep track of the insulin dosing and timing. Healthy Me program. New Healthy Me can function as READ ON PHONE a stand-alone service as well as work alongside programs already in place to help clients maximize results. From start to finish, New Healthy Me

WHAT THE EXPERTS ARE SAYING



We hear time and time again from our members who use the Myzone system to track their workouts and energy expenditure that, when not wearing their Myzone, they almost feel as if their workout didn't count."

-Carrie Fleming, manager of Fitness Centers in Schererville



We highly recommend the Myzone monitoring system for anyone who is concerned about working out or for anyone looking to re-energize their workouts. After all, you cannot monitor what you don't measure."

-Jill Schneider, manager of Fitness Centers in Chesterton



We know we're doing something right, because (clients are) enjoying (the New Healthy Me program) and continuing to make progress. ... We reward people for staying active by relying on data from technology."

> -Krissy Graun, business development and communications manager with Fitness Pointe in Munster

Smarter smartphones

S peaking of apps, Flinchum said there are more options now than ever to help patients stay on track. According to her estimates, more than 1,100 diabetes-related apps are available for download via Google Play or the App Store.

Krissy Graun, business development and communications manager with Community Hospital Fitness Pointe in Munster, is also in the business of changing lives for the better.

As part of her duties, she oversees their corporate wellness initiative, New

can provide a customizable health solution for employees in organizations of all sizes. To that end, the hospital offers a return on investment for employers, through New Healthy Me.

The program includes tools and resources like an integrated online portal, laboratory screenings and educational material for employees.

Graun said incentivizing wellness in the workplace is a wave New Healthy Me is riding. The program allows participants to set up an account and sync their devices to the hospital's portal.

>HEALTH & WELLNESS

"And what happens then is not only do we track steps, but we also track aerobic activity," she said. "So, for instance, one of the things that we reward points for is hitting 10,000 steps in a day."

Graun said aerobic activity is another thing that Community Hospital can track.

"We reward people for staying active by relying on data from technology," she said.

The experience is seamless for all parties involved, she said. Case in point: they have an automated integration with a national health station. Employees can get markers like weight and blood pressure checked monthly.

Graun's team has access to those results and then rewards employees accordingly. In this way, it's all about looking at "the whole picture" of health, she said.

Beyond the monthly check-ins, Graun said they do a yearly assessment and look at such variables as lab results, waist circumference and other data all of which get automatically uploaded into their portal. These results afford Graun's team a chance to be proactive.

"So, we really are trying to take a hands-off approach from the data and allowing that to all be done automated," she said. "But ... if people have certain risk factors, then they're automatically put into a pool, if you will, for our risk reduction program. And again, it's all automated and then it alerts our staff that this is a group of people who have some risk factors, and then they're reached out to by health coaches."

At risk or not, Graun said people have responded well to the program.

"We know we're doing something right, because they're enjoying it and continuing to make progress," she said.

The numbers frame that story. In 2018, participation in New Healthy Me for Community Healthcare System was at 58% for employees and spouses on the health plan, she said. They're making a measurable difference, too, when it comes to producing better outcomes for participants who may need extra attention.

"Once all the data is aggregated from our biometric screenings, those with one or more risk factors are stratified and automatically invited to our risk reduction program," she said. "Of those that are invited to participate, we average a 30% participation rate in the risk reduction program."

Plenty of options

Jill Schneider, manager of Franciscan Health's Fitness Centers in Chesterton, said there's no shortage of ways to track one's fitness and performance.

But where to begin? Her recommendation: "Any device that helps increase your awareness and keeps you motivated to stick to a regular workout routine is good."

However, her company does stand behind one device in particular. She said Myzone offers the best product on the market, because the accuracy and science far surpass what other gadgets have to offer.

Myzone is a heart rate-based system that is wearable. It uses wireless

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Valparaiso | 219.464.4961 Merrillville | 219.769.6552 www.hwelaw.com cloud-based technology to monitor physical activity. Myzone monitors heart rate, calories and duration of exercise that convert into Myzone Effort Points (MEPs), with a focus on rewarding effort rather than fitness. In other words, Myzone provides a comprehensive look at your overall workout.

"The Myzone app allows for engagement, motivation and communities to flourish," she said. "With built-in challenges, personal goals, gamification, commenting and sharing workouts through social, users are motivated to sustain physical activity. The support from friends, our personal trainers and other fitness staff help hold members accountable and encourages them to be active."

And the proof is in the execution.

Just ask Carrie Fleming, manager of Fitness Centers in Schererville.

"We hear time and time again from our members who use the Myzone system to track their workouts and energy expenditure that, when not wearing their Myzone, they almost feel as if their workout didn't count," she said.

It can be said that the accountability and motivation that comes from wearing the Myzone belts in and of itself has been a huge benefit to their members as well.

The value provided to the clinical community is not to be discounted either.

"For example, an employee at our Chesterton facility, while teaching a group exercise class, noticed irregularity with his heart rate while it was displayed during classes on the screen," Schneider said. "He addressed this with his cardiologist and showed the physician his workout through the Myzone app, which in turn led to diagnostic testing and ultimately a heart ablation."

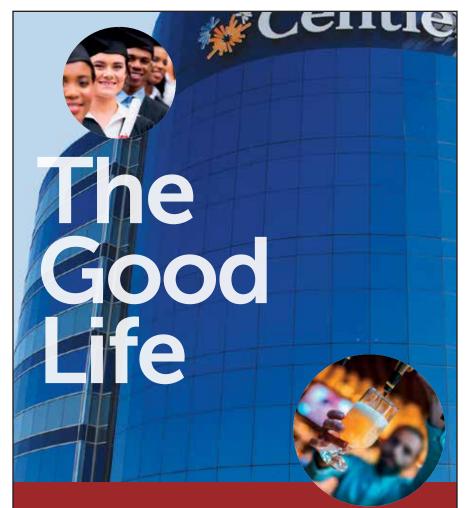
Fleming said it's not uncommon for members to share their Myzone workouts with their cardiologists and primary care physicians at appointments. This allows the providers to also monitor and detect any irregularities.

In doing so, they can determine a potential need for further testing or referral to a specialist. According to Fleming, each situation is different, but Myzone can play a role in helping a provider get a more close-up view of a patient's cardiovascular health.

"In some cases, it is simply a matter of the member/patient needing to build up their cardiac endurance at which time the physician would refer them back to the fitness centers for continued exercise as part of their preventative care plan," Fleming said. "It's also a great way for physicians to see the positive gains made in their patients, as they can monitor their effort and increased energy expenditure/calories burned through the Myzone app.

Schneider agrees and adds that exercise is truly the best medicine.

"We highly recommend the Myzone monitoring system for anyone who is concerned about working out or for anyone looking to re-energize their workouts," she said. "After all, you cannot monitor what you don't measure."



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EDUCATION Partners in hiring

Employers, educators collaborate to train, develop strong Region workforce



ANNEMARIE MANNION

B usinesses in Northwest Indiana that want high-quality employees aren't just sitting back, putting up a "We're Hiring" sign, and hoping someone knocks on their doors.

Employers are collaborating with educational institutions, governmental and nonprofit entities to ensure they can find the skilled and reliable workers they need to fill positions.

"There are a lot of jobs right here and now in Northwest Indiana," said George Douglas, senior vice president at Indiana Beverage in Valparaiso. "And it doesn't always take four years (of college) to get them."

One of the entities working to prepare students for college and careers is the Center of Workforce Innovations in Valparaiso. The nonprofit is dedicated to helping employers find skilled employees or to provide additional training for current employees. It also helps jobseekers to pursue training or find jobs.

"We mostly promote workforce development as part of an overall economic development strategy," said Roy Vanderford, director of strategic solutions for the center. Photo provided by Purdue University Northwest

advancement potential.

"Our message to all students is that you're going to need certification or a credential in some form beyond high school to access higher wages," he said.

For some students, just showing a business they know the basics of being a good employee can help them land a job. To that end, WorkOne Northwest

There are a lot of jobs right here and now in Northwest Indiana. And it doesn't always take four years (of college) to get them."

-George Douglas, senior VP at Indiana Beverage

Vanderford emphasizes that jobseekers might not need a four-year college degree but are likely going to need some type of training after high school to obtain a higher-paying position with Indiana is working with high schools to offer a Work Ethic Certificate for seniors.

"It really helps students demonstrate some of the sort of soft skills employers are looking for," Douglas said. "It's



Purdue University Northwest works with businesses to provide workforce training.

bridging the gap between what businesses are looking for and what schools are providing."

Some of the 10 skills the certificate covers are punctuality, hygiene and being able to pass a drug test.

"You'd think that they'd get some of these skills at school or at home," Douglas said. "But employers were reporting back that we really needed to strengthen this."

Early preparation

Throughout Indiana, a new state law is geared toward helping students better prepare for life after graduation by considering beforehand what they want to do.

The goal of Graduation Pathways, according to the Indiana State Board of Education, is to ensure that high school students graduate with an awareness and engagement with individual career interests and associated career options, a strong foundation of academic and technical skills, and skills that lead directly to meaningful opportunities for postsecondary education, training and employment.

Starting this year's freshmen class, students will need to show employability skills by completing at least one of the following: a project-based learning experience, a service-based learning experience or a work-based learning experience.

They also will need to complete one among a list of requirements that include such options as an honors diploma that fulfills all the requirements of either an academic or technical honors diploma, ACT or SAT college-ready benchmarks, a minimum score that qualifies them for placement in a branch of the military, a state of industry-recognized credential or certificate, or a federally recognized apprenticeship. "It (the new law) also has some proof points that they are connecting with career counseling,"

Vanderford said.

Under the new high school graduation requirements, experts hope students will be better prepared to transition smoothly into higher education or a job. For college students or older adults who are still wondering what they will do with their lives, or how to get ahead in their current jobs, there are ample training opportunities, educators and business owners said. DeeDee White, a workforce consultant for Ivy Tech's READ ON PHONE Lake County campus, which works with businesses to develop training modules for employees.

For instance, she coordinated with a local hospital to develop a training program on basic electricity for the hospital's maintenance workers. An instructor taught the program on-site.

White often discovers businesses' training needs by networking with them.

"A lot of them know us well enough to know what we do, but we also go to a lot of chamber of commerce events and meet and greets," she said.

The cost for the training, that covers such items as instructors' pay and materials, varies greatly. Some businesses can tap into grants to cover the costs.

The time it takes to develop a training program also varies greatly.

"If it's something we've done before and if it's something we've got instructor availability for, we could put it together in a couple weeks," White said.



Photo provided by Ivy Tech Community College

Partnering for results

Educational institutions, including Purdue University Northwest and Ivy Tech Community College, are working directly with businesses to craft educational and training programs that are tailored to employers' particular needs.

"I go out into industry and find out what the training gaps are," said PNW also provides job training for businesses that want to see their employees excel.

"We offer a menu of items that we can train on, and businesses can customize their training," said Deborah Blades, director of industrial relations and experiential learning at the Hammond campus.

>EDUCATION

The college serves 20 to 25 companies a year that are looking for specific training.

Indiana Beverage was able to take advantage of a grant to help some of their employees improve their skills and earn more money. The company offers a 12-week training course that enables workers to get a CDL Class A commercial driver's license.

A warehouse worker, for instance,

who gets the license will see a 30% to 40% increase in pay, Douglas said.

"That's a skill that's transferable," he added. "It's recognized not only in Indiana but across the country."

The training is covered by a Skill Up grant that Indiana Beverage attained through the Indiana Department of Workforce Development.

While Ivy Tech provides customized training for businesses, it also offers



another training program called Open Enrollment that enables individual job seekers to train for a particular career. Some of the training options include a program for casino dealers to learn how to deal blackjack or craps or for a certified production technician who troubleshoots issues on a manufacturing production line.

A casino dealer can earn about \$40,000 a year. Pay for a certified production technician ranges from \$15 to \$18 an hour, she said.

The costs range from \$45 for food-handling training to \$2,975 for training in computer numeric controls.

Based on employers' needs for workers in particular fields, PNW has developed several other programs to help them. For instance, in 2016 it started offering a professional selling minor in the College of Business.

Focused training

n 2018, the college opened a state-ofthe-art White Lodging Professional Sales Lab on its Hammond campus. The facility features six suites furnished with cameras that enable students to get instructor feedback and analyze for themselves how they performed in a presentation or selling pitch.

"Our focus is helping students find a solution rather than just selling a product," said Claudia Mich, associate professor of marketing, College of Business, Purdue University Northwest. "They have to dig deep and find customers' need. They have to know how to ask questions."

Brian Burton, vice president of sales and events at White Lodging, said his company is sponsoring the lab because it will help students get a leg up in the job market by knowing how to sell.

"To get this type of training really early in your career is very exciting," he said. "For White Lodging, it means we could have employees who already have some training in sales and could be onboarded quicker."

Another program at PNW is a new banking management concentration. Based on industrywide needs, it was developed in partnership with the Indiana Bankers Association.

Rod Lasley, vice president of member services at the Indiana Bankers

Association, said the industry foresees a significant labor shortage as baby boomers retire.

"Twenty-five percent of banking management positions across the U.S. will turn over in the next five years," he said.

Members of the banking association are covering the \$145,000 start-up costs of the program during the next three years.

The program that started this year has classes in banking management, reporting and compliance, risk management and personal selling.

"These are the four pillars that anyone getting into banking would need to know," said Matthew Wells, executive director of career management at PNW.

Anthony Contrucci, vice president of community relations at Centier Bank, said the program, which also requires students to complete at least one internship at a bank, will enable students to pursue thriving banking careers in Northwest Indiana.

"The key is to avoid a brain drain," he said.

Paolo Miranda, associate professor of finance at PNW, who developed the banking management curriculum, said working with businesses to discover their labor needs, current technology and other industry information, is crucial to the program's success.

"If we're disconnected from the business community, how can we teach students what they will need when they are out in the world?" he asked.

Another program at PNW is a mechatronics engineering technology degree that prepares students to design and develop industrial automation systems that include robotics, vision systems, computer integration for high speed manufacturing and service industries.

The school unveiled a new lab in 2018. "We try to give students all the skills they need for advanced manufacturing," said Maged Mikhail, assistant professor in mechatronics engineering. "We're aligning our curriculum and courses to be relevant to industry. We have almost the same hardware and software."

Graduates of the four-year degree program are earning in the range of

\$70,000 to \$105,000 a year, Mikhail said.

Businesses, educational institutions and other entities also are addressing how to keep students in the Region after they graduate.

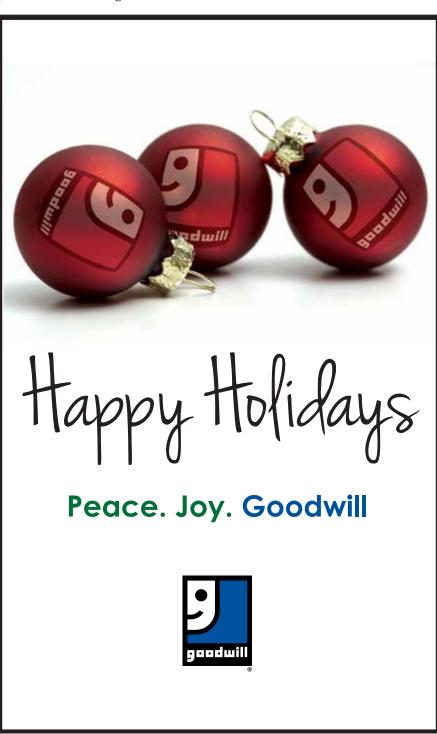
One of the first steps will be to learn where students are moving after they graduate and what careers or jobs they are pursuing.

Vanderford said his organization plans to start tracking where students

go and the sorts of careers they pursue.

With businesses, educational institutions and other entities working together to better develop a workforce to serve businesses in Northwest Indiana, those involved in the effort are hopeful about the economic future of the Region, and are proud of what they've accomplished so far.

"We have a lot of talent being produced in Northwest Indiana," Vanderford said.



ON PHONE

SPOTLIGHT Research key to educating next generation of scientists

Northwest Indiana's colleges offer competitive path to success

eeti Parashar, a professor of physics at Purdue University Northwest, exemplifies how great scholars at our Region's universities and colleges can equip and prepare students for rich and impactful careers. Parashar's work has contrib-



Thomas L. Keon is chancellor of Purdue University Northwest.

uted to the discovery of properties of the subatomic particle known as the top quark — considered one of the elementary particles in the building blocks of matter. Parashar is not an isolated scholar hidden from view. She shares this scholarly journey with the next generation of scientists her students.

While high-quality secondary education and community colleges are essential to the success of our children, cutting-edge research and training provided by institutions of higher education will permit Northwest Indiana to grow and thrive.

Like students, faculty must engage in continuous learning. The process of learning involves designing and testing new theories, creating new materials and building new knowledge. Faculty who actively engage in research and scholarship, need to be at the forefront of their disciplines. For research to be published and applied, scholars must employ the latest methodology and build on existing knowledge. Northwest Indiana professors produce vital research that impacts not only the Region but the nation and the world.

The faculties at our Region's colleges and universities are deeply committed

to engaging students in their work. For students to take part in that work, faculty must teach them the necessary skills and tools to make contributions.

As it turns out, many of our top teachers are also our top researchers. These individuals understand that the days of rote memorization are over. Students must learn how to learn and thus create knowledge or find solutions. Researchers teach students what questions to develop and ask. They also teach students how to identify the missing pieces in current knowledge and understanding. Researchers expose students to the excitement and reward of finding answers to difficult problems.

As I regularly say to my staff: if you bring me a problem, provide a solution or two.

The Region's faculty are distinguished in both pure research and applied research.

Pure research focuses on the theo-

The faculties at our

Region's colleges and

universities are deeply

committed to engaging

students in their work.

For students to take part

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retical and abstract. Applied research seeks answers to questions that will have an immediate or near-term benefit to Northwest Indiana. We confront a range of challenges, including economic development, environmental concerns, health care needs,

race relations and educational reforms. Given that most of our college and university graduates will remain in the area, it makes sense to equip these future workers with the skills and problem-solving tools to develop solutions. Seen in this light, faculty research then connects to student skill development,

which in turn connects to solving the challenges of the Region.

Studies examining future workforce development trends tell a similar story: a very large percentage of jobs that will be available in just 10 or 15 years have not been invented yet. Manufacturing always will be valued and an important part of the economy, but changes in technology will continuously alter the way products are made and assembled.

The fast food industry is moving toward automated production of hamburger patties that are cooked and prepared by robots and not humans. We must realize that equipping future workers with the skills to invent and design the process is where the labor will land, not on the flipping of burgers by hand.

Today's university faculty and students are doing just this kind of research.

For example, Brandon Stieve and Josh Miranda are local students majoring

in chemistry and physics. Under the supervision of their professor, Kathryn Rowberg, the two students designed a project titled, "Water Quality of Waterways in Northwest Indiana: Microplastics and Fly Ash." Microplastics in water, including drinking water, is a significant issue. The study sheds new light

on developments in Lake Michigan and local waterways and rivers.

This topic, and the collaboration between research faculty and students, illuminates the ongoing and important work at our Region's universities and colleges.

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DIVERSITY The evolving workplace

Having a diverse workforce also means greater emphasis on sensitivity training and hiring practices



Doug Ross

emographic changes in the nation are being reflected in the workforce. People are working longer, and older workers might find themselves reporting to younger supervisors.

Labor pools can be melting pots of people from different ethnic backgrounds, different races, different religious beliefs, different sexual preferences. With this trend in mind, sensitivity training has become more important than ever.

The Urban League of Northwest Indiana develops sensitivity training for Region employers, and the training is getting rave reviews.

Lisa Daugherty, president and CEO of Lake Area United Way, asked for the

training after a community leader made inappropriate remarks to a staffer, she said. The unidentified leader later said he didn't mean for the staffer to take offense, but then realized he shouldn't have said that, Daugherty said.

"The training that they offer is phenomenal," she said. "It forced us to do some introspection."

Daugherty said her agency's focus on the ALICE (Assets Limited, Income Constrained, Employed) families in Lake County also has opened eyes to the need for training.

"Folks of color are treated differently when trying to access resources in the community," she said. "We're going to have to tackle some of the implicit bias in the community."

The Urban League of NWI seemed a

Photo provided by NIPSCO

perfect fit for the training, Daugherty said. Diversity and inclusion have been a mission for the league for years.

Addressing a need

n its State of the Workforce report in April, the Center of Workforce Innovations noted that Northwest Indiana has a diverse workforce. In the Region, 12.7% of the workforce is Latino, compared to 7% statewide. African-Americans account for 14.4% of workers here, compared to 9.7% statewide, said Linda Woloshansky, CWI's president and CEO.

CWI is a client of the Urban League diversity and inclusion training and sees the need for other employers to pursue it, she said.

"I think employers in Northwest Indiana are becoming more sensitive



to this issue, more aware of this issue," Woloshansky said.

CWI's staff and advisory boards are more diverse now to reflect the community better, she said.

Lack of cultural sensitivity alienates customers, colleagues and others, Woloshansky said.

"We're hoping to be able to take this and kind of move this into the community," she said.

About eight years ago, the league launched its annual diversity and inclusion awards luncheon. In response to surveys filled out by attendees at that inaugural luncheon, the league began an annual diversity and inclusion symposium to offer a deeper dive into the issues. The training for employers is an outgrowth of the annual symposium.

Participants who go through the training offered to employers often want to continue the conversation to dig deeper into the issue, trained facilitators said.

"People like to have

conversations like this in a safe environment," said Vanessa Allen-McCloud, president and CEO of the Urban League of Northwest Indiana. "They want to learn more about having conversations on implicit bias. I think the results have been welcome. The conversations have reached a point where people are more aware of the implicit biases that happen sometimes subconsciously."

Each training session begins with a pre-assessment to determine what issues might need the most attention, said Mike Berta, one of the Urban League facilitators.

> "These are sensitive topics for people to discuss," Berta said. "At the beginning, there's kind of an anxiety of what's going to happen here. People generally aren't comfortable talking about their biases and so on, but a part of our job is to establish a comfortable environment for them so they can have these discussions."

Adapting to change

Michael Suggs, NIPSCO's director of integration planning and corporate engagement, is one of the facilitators. Participants are divided into small groups of eight to 10 people for group discussions.

Suggs begins by asking participants to share their name, the place they grew up (not their birthplace), their age and two things they can share that define who they are. For Suggs, that's faith and family. He then tells,

in about two minutes, why those are important to him.

"I find that when you lower what we call on the cultural iceberg the waterline to just human conversation, you know, the thing that all of us want we want to be safe. we want our families to be safe, we want our kids to get an education and have an opportunity for a quality of life — when you start

talking about those things, people lower their waterline, READ ON PHONE and they start to be more receptive to those conversations," he said.

"Race and gender aren't the issue. Everybody wants these things for their family," Suggs said.

Danny Lackey, director of diversity and student support services at Merrillville Community School Corp., is also an Urban League volunteer.

"Personally, I think it's a little easier to engage kids in talking about these issues because they don't have the baggage that some grown folks have, and they don't have the sophisticated barriers that grown folks have in talking about these issues," Lackey said. "Talking about race and privilege, they're very sensitive topics."

The discussions are worthwhile, he said.

"I definitely see the evolution of some people more than I do the experience of digging in their heels and not moving," Lackey said. "It's tough. It's hard work. It's sensitive work."

The concept of privilege is difficult for some people to grasp.

"When we're talking about white privilege and systemic racism, it's hard for people to wrap their heads around that," Lackey said. "They think of it in the context of someone doing something to someone else and not a system."

He said, when someone discusses white privilege, they tend to personalize it.

"They think, well, I don't feel privileged," Lackey said. "We're talking about a system and how privilege is dispensed. It's like male privilege and heterosexual privilege and able-bodied."

Lackey said, if someone is in a workplace that is not diverse, they might not recognize when they say something

BY THE NUMBERS

POPULATION GROUP	IN THE REGION	IN THE STATE	
Latino	12.7%	7%	
African-American	14.4%	9.7%	

Source: State of the Workforce report, the Center of Workforce Innovations





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make them feel

-Michael Suggs,

NIPSCO's director of

integration planning and

corporate engagement

Northwest Indiana

valuable."

Diversity is a

>DIVERSITY



Part of the mission of Purdue University Northwest is to celebrate diversity. The college's annual Founder's Day event marks the founding of PNW.

that could be perceived as offensive to someone of a different ethnic or cultural background.

"When you're in a workplace that is not very diverse, and you have maybe one or two people of color, and then you find out those folks aren't staying, well, why are they leaving," he said. "The reason they're leaving is possibly they don't feel comfortable staying in that workspace."

Lackey said what ends up happening is that comments are made that offend that person of color, and a person not of color might not realize how that offends the person of color.

"It's sad," he said. "The point is, that's how a person felt. You've got to go with how the person feels, not your perception of the situation."

Employers should "be sensitive to these issues and acknowledge they exist," Lackey said.

Diversity hiring

A chieving diversity in the workforce begins, of course, with hiring.

"The starting point is to try to make sure that you have hiring practices in place that are not biased in any way," said Thomas L. Keon, chancellor at Purdue University Northwest and chair of the Urban League of Northwest Indiana.

Keon advised employers to strive for diversity when sifting through job candidates to create the short list of people to consider. The list shouldn't be all males, all females or the same race, for example.

Employers will want to hire the best candidate, of course, but making sure that short list is diverse helps ensure the workforce is too.

Keon, among others, will quickly point to NIPSCO as an example of how



employers should approach diversity and inclusion.

"NIPSCO, I think, does an excellent job of having a very diverse workforce," Keon said.

Suggs said NIPSCO's focus on diversity and inclusion began about a decade ago. The company noticed the results of an annual employee engagement survey showed some employees "had a lot of wonderful things to say" about their experience, but others didn't. Those were employees who worked in smaller, distant locations or were minorities, he said.

Focus groups of NIPSCO employees showed some of them just didn't feel included in events like those at bigger locations, for example.

That opened NIPSCO leaders' eyes.

"We realize diversity is more than race and gender," Suggs said.

Now the company has seven employee resource groups, as they're called, to draw attention to these issues.

"These resource groups are focused on different areas of diversity within our company," Suggs said. "We have a women's group that is there to celebrate women in the work environment."

He said the group welcomes all employees, but it focuses on women. Each group focuses similarly on a particular demographic.

"And each (of) these groups is aligned for corporate goals," Suggs said. "So we will try to get each of these groups to see what they can do to support and educate those individuals in that particular demographic."

NIPSCO has similar groups for Hispanic, African-American, veterans, LGBTQ, Pacific Island/Asian and millennial issues. These groups can be educational as well as supportive.

"If you're a male leader, and you want to know about what work experience women have, what better place to go than to get engaged (in) the women's group?" Suggs said.

A side benefit for the company is that the employee resource groups can help with the hiring process.

"If you talk about recruiting, and you're talking about recruiting particular groups or demographics, what's better to do is to use your employees who have relationships with their ethnicity, with their demographic, and they can probably lead you down a better path to some quality folks," Suggs said. "I find it's a great connector."

NIPSCO prioritizes hiring employees from the areas they serve to make sure the workforce reflects that community, he said.

Suggs said he's often asked how their diversity and inclusion efforts are going. At NIPSCO, he said, they've reversed that to focus on making all employees feel welcome.

"Diversity is a fact. Diversity is just differences," Suggs said. "Inclusion is how you use that diversity, how you include diverse people, how you make them feel valuable.

"So, inclusion is really our key. How do we make sure that everyone is valued that they're invited to the party, that they're invited to the dance?"



Best of Business voting closes Feb. 14, 2020. Look for winners in the April-May 2020 edition.

PHILANTHROPY CHARITABLE GOOD NEIG BUSINESSES FIND GIVING BACK TO THEIR COMMUNITIES CAN LEAD TO





He Women's Build for Habitat Humanity in July drew in participants from many businesses around the Region, including Strack & Van Til.

ALICIA FABBRE

or years, volunteer firefighters who worked at Task Force Tips in Valparaiso responded to local fire and ambulance calls during the day. That changed when the company's insurance carrier said the risk was too great for employees to continue responding to calls during work hours. The company couldn't afford to take on the workers' compensation risk if an employee got hurt while responding to a call during work hours and having employees, particularly salaried employees, clock out while responding to an emergency.

Stewart McMillan, CEO of Task Force Tips, set out to change things. Recognizing that his company benefited from the expertise of firefighters on staff and that almost 80% of fire departments in the Midwest are staffed by volunteers, he lobbied state lawmakers to help them.

McMillan requested that volunteer firefighters be allowed to respond to calls during work hours, and still receive

Photo provided by the Lake Area United Way

pay, but employers would be exempt from workers' compensation claims if an employee is hurt while responding to a fire call. His efforts paid off as a law was passed and took effect July 1.

McMillan's motivation was to help the community.

"It wasn't for us," McMillan said, who served as a volunteer firefighter with the Washington Township Volunteer Fire Department for 50 years. "I wanted to make a change that would affect the whole state and encourage other employers to let their people go and do this."

He said being a volunteer firefighter is a unique way of giving back to the community.

Benefits of giving

Across Northwest Indiana, companies are finding ways to give back — whether it's responding to a fire call, assembling snack packs for children through local YMCA programs, giving away meals at Thanksgiving, helping build a playground, working on a Habitat for Humanity project or raising money to benefit a food bank or the United Way.

"Our company founders thought giving back was just good business, and ever since, it's been part of our company culture and who we are," said Jeff Strack, president and CEO of Strack & Van Til, which has 21 grocery stores across Northwest Indiana. "The businesses here in Northwest Indiana that are thriving have similar philosophies on philanthropy."

In Task Force Tips' case, a company that manufactures firefighting equipment, allowing employees to volunteer on local fire departments — and respond to calls during work hours — seemed like a natural fit. Since the change in state law, employees at Task Force Tips who also serve as volunteer firefighters are back to responding to calls during the day.

Firefighting isn't the only way Task Force Tips gives back. Employees also participate in Christmas in April, an event where the company pays its employees to go out in the community and volunteer by helping elderly or disabled residents



HBORS

LASTING CHANGE FOR THE BETTER



Photo provided by Strack & Van Til

with household projects.

"Companies realize that this isn't a one-way street," McMillan said. "The benefits gained by participating in a community come back to you many-fold."

Across the nation, corporate leaders have found that giving back has its benefits. A company's charitable giving either through finances or time — helps build a good reputation, benefits the

Employees from BMO Harris during the June 2018 Volunteer Day spent the morning at a local senior center playing games and doing crafts.

Photo provided by Lake Area United Way

is often associated with higher levels of employee retention, happier employees and employees willing to represent their brand.

The study also found that companies that give back have employees who are 13 times more likely to enjoy coming to work compared to employees who do not view their company to be generous, according to the Fortune magazine report.

It's important to give back to your community. We're fortunate enough to be able to serve our community and enrich the community and help it grow. Giving back is one of the ways we can do that."

-Rich Shields, Director of marketing and business development, Chester Inc.

community the company serves, builds employee morale and can even aid in networking or making connections within the community, industry leaders note.

A recent Fortune magazine report examined one study on the giving practices of hundreds of companies and their more than 350,000 employees. The study found that giving back

McMillan also has found those benefits to ring true. For example, the company does not need to advertise for employees because their own employees talk about the company and their work experiences.

"They talk to friends, they talk to families about how the company supports them," McMillan said. "We have not had to run an advertisement for employees,

because we have a steady stream of people who come and apply because they know we're a company that they want to work for ... being known as an employer of choice, a place where people are proud to work is really important to recruiting good people."

Lisa Daugherty, president of the Lake Area United Way, said there is a growing trend among employees to work for companies that leave their mark in the community.

"More and more employees, millennials in particular, expect their employer to be engaged in the community and make a difference, not just make a profit," Daugherty said. "Companies know that, when our individual families thrive, the community thrives."

She works with about 25 corporations to meet volunteer needs for a variety of projects. Last year, those volunteers gave about 800 hours of time.

Daugherty said large corporations played a key role in the United Way's annual giving campaign, which last year took in enough money from corporate,

>PHILANTHROPY



More and more employees, millennials in particular, expect their employer to be engaged in the community and make a difference, not just make a profit."

> — Lisa Daugherty President Lake Area United Way

employee and private donations to help more than 100,000 families in Lake County.

"We could not accomplish our work and have the impact we do in the community without our corporate partners," she said.

Supporting a cause

A t Chester Inc. in Valparaiso, employees have a 100-percent participation record for the Porter County United Way's annual giving campaign for the past 25 years.

Chester executives say giving back has been a part of the company's fabric since its founding in 1947. The company, launched by Orville Redenbacher and Charles Bowman after they purchased George F. Chester & Sons Seed Co., does much of its philanthropic work through the United Way of Porter County because of the many agencies it supports.

And like other corporate executives, Chester recognizes the benefits of being a good corporate citizen.

"It's important to give back to your community," said Rich Shields, director of marketing and business development at Chester Inc. "We're fortunate enough to be able to serve our community and enrich the community and help it grow. Giving back is one of the ways we can do that."

Chester employees give back in several

ways, Shields said. Some participate in the annual Relay for Life to raise money for cancer research, others participate in the United Way's annual Day of Caring and others act as ambassadors for United Way's annual campaign.

A recent project included collecting stuffed animals. Employees at Chester collected enough stuffed animals to provide reading buddies for 90 students in three classrooms.

"For me, the benefit is seeing somebody uplifted," said Tony Hart, a sales engineer at Chester Inc. He also has volunteered at other events, including the Day of Caring, where businesses around Northwest Indiana allow employees to volunteer their time for a community cause. "I guess it's helping someone and seeing that smile on their face."

Hart, who also volunteers with the United Way of Porter County on their annual giving campaign, said knowing that two in five people in the community benefit from agencies the United Way supports makes him a firm believer in giving back.



"It kind of makes you thankful for the opportunity to have a job in a town like Valparaiso and a company like Chester," he said. "It opens your eyes to how much volunteerism is needed to make the community a better place."

At Strack & Van Til, giving back not only involves employees but also the company's customers. The grocer runs regular roundup campaigns where customers can round up their grocery store bill with the difference going to a charity, including the Food Bank of Northwest Indiana. Earlier this year, the campaign raised \$162,500, or enough for almost 500,000 meals.

Roundup campaigns at Strack & Van Til stores also have benefited other organizations such as the American Heart Association and the Boys & Girls Clubs. The campaigns give customers an easy way to give back, said Dave Wilkinson, chief operating officer for Strack & Van Til.

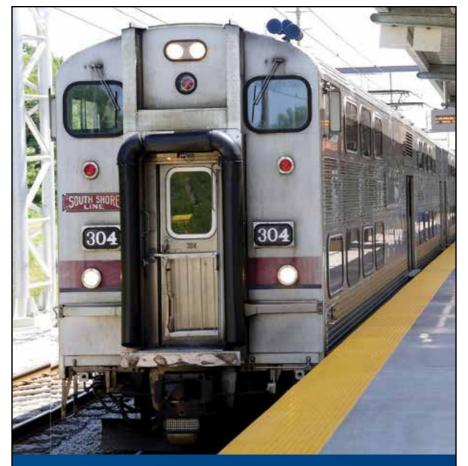
"We find our customers want to vie and help organizations," he said. "It's very easy and fairly inexpensive to donate."

Though rounding up to donate the change from a grocery store bill might not sound like much on an individual level, it quickly adds up. For the past three years, the grocery store chain has averaged about \$600,000 donated annually through roundup campaigns, Wilkinson said.

The company also hosts an annual charity golf outing, raising about \$150,000, to give back to organizations throughout the area.

Each store director in the grocery store chain also is given a budget to benefit organizations, including nearby schools or a Boy Scout troop within their community. Employees at each store also are encouraged to find ways to give back such as participating in Habitat for Humanity builds or taking part in fundraising walks.

"Our employees are excited to help make a difference in other people's lives," Wilkinson said. "We work and we live here in Northwest Indiana (and) the people who shop our stores are our neighbors or people we see at church on the weekend ... we truly are local and (giving back) is just part of being a good neighbor."



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BUSINESS PROFILE Dreamy peanut butter success

Portage-based B.Nutty expands beyond soccer mom fundraising to global markets

PHILIP POTEMPA

hen Joy Thompkins of Valparaiso decided to dream up a new way of raising money to support her son's soccer team, she wanted to sell something other than the usual candy bars and popcorn. the brand name B.Nutty and with the help of word-of-mouth, demand grew for the unique peanut butter flavors. The success prompted Thompkins to fine tune the recipes and explore larger-scale production.

Further expansion required rental space using the facilities at



After talking with Lisa Stanford, a teacher friend from Crown Point, they hatched an idea in early 2014 to make batches of gourmet peanut butter in various fun and delicious flavors to entice sales and make money. Using Nana Clare's Commercial Kitchen in Valparaiso. Soon Carol Podolak joined the venture to become a marketing partner for the company as both the sales and the number of peanut butter varieties increased. "We are soccer moms who never intended to start a company," Thompkins said. "This began as a way to raise money for youth soccer, and we are still supporting that same mission, but it's a much larger scale now."

By 2017, the company moved to a larger 2,500-square-foot commercial kitchen in Merrillville to allow more storage and create a larger-scale shipping department.

Using the brand slogan "Beyond Peanut Butter," some of the available 15 flavors include Joyful Cranberries, Blissful Blueberry, S'more Dreams, Totally Toffee, Coco-Nutty and Pumpkin Spice.

Each flavor uses the same all-natural honey-roasted peanut base as the primary ingredient.

Urschel Laboratories in Valparaiso created a special peanut grinder to produce a smooth and textured blend to yield a peanut butter consistency per Thompkins and her team's specification.

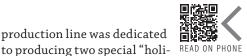
"The all-time best seller is still our IP Gourmet Peanut Butter, which is our abbreviation name for Irresistible Pretzel, which is loaded with pretzel pieces and white chocolate pieces," Podolak said.

"The first time I sampled the IP, I was hooked and knew I wanted to help Joy spread the word about B.Nutty," she said.

"At first, we started selling the peanut butter at local farmers markets, which works great because it allows our soccer players to be involved with the process, while learning about business and communicating with customers."

The 12-ounce plastic jars of B.Nutty Gourmet Peanut Butter are sold for about \$8 and are available at Walmart, Strack & Van Til, County Line Orchard and more than 50 small retail stores around the Midwest.

"When I heard about their product, I recognized this was an opportunity to



help another NWI business in giving them an opportunity," said Jeff Strack, president and CEO of Strack & Van Til stores. "I tell people that, while I don't get involved in the decision-making process on what goes on our shelves, I can help arrange a meeting for them to convince our team why we should carry their product."

He said that, after listening to B.Nutty's story and how their product might fit into Strack's merchandising plan, he decided to sell their product.

"It is not only a great opportunity to have a local peanut butter on our shelf at Strack & Van Til, but more importantly, it is a great product," Strack said. "Carol and Joy did a great job selling their product, and the response from our store and customers has been very positive. It has been really exciting to watch them grow their company and the bright future ... ahead of them."

Last year, Thompkins and Podolak decided to bring their product to the national sales TV arena via an appearance on OVC.

"Neither of us wanted to appear on camera as the face of a peanut butter brand, so we let a QVC personality do our sales spot, and the sales numbers soared," Thompkins said.

That meant the company needed more production space, which led them to their current 16,000-square-foot production center in Portage.

"The state of Indiana and especially the city of Portage were great for helping us grow into another new space, because both are so pro-business," Thompkins said. "We decided to make our move to Portage for a new space; we couldn't have picked any better area."

The company's new \$1.9 million location provided more room to assemble gift baskets and space for administrative offices.

Almost 20 full-time employees now work at B.Nutty, and up to 30 seasonal employees will be hired between October through December for the holiday rush.

Beginning in October, the company

B.NUTTY

► The 12-ounce plastic jars of B.Nutty **Gourmet Peanut Butter** are sold for about \$8 and are available at Walmart, Strack & Van Til, County Line Orchard and more than 50 small retail stores around the Midwest. It also makes its way to Mexico, South America and Europe.

day" peanut butter varieties: gingerbread and cinnamon sugar cookie. The flavors will be sold exclusively for OVC.

> In fall 2019, B.Nutty began shipping its first international retail orders to locations in Mexico. South America and Europe.

> Thompkins hasn't lost sight of the basics even as her company has grown. She still enjoys making peanut butter.

> "Walking through the production line and kitchen area always smells so wonderful throughout the year," Thompkins said.

"Even in our front lobby, it smells delicious in the area where our

receptionist greets guests at the front counter. We always encourage customers (to) come right to our production facility, which we like to call the Nut House, to come to the front counter to make their purchase."



NORTHWEST INDIANA





'Thursday Night Noir'

The popular film and lecture series "Thursday Night Noir," hosted by Peter Aglinskas, returns to the Brauer Museum of Art on the campus of Valparaiso University for its sixth season in 2020. Aglinskas, creator of the lecture series "The Noir Style in Image, Word, and Sound," reveals a world of memory lane with two shows at 6 and 10 p.m. Dec. 31. "Kashmir: The Led Zeppelin Show" follows on Jan. 11, with Zachary Stevenson appearing in "A Tribute to Buddy Holly" on Jan. 18. "Echoes of Pompeii," a Pink Floyd tribute, rounds out the month with a performance Jan. 24. (219) 836-3255 or www.theatreatthecenter.com.



crooked cops and jive-crazy hep cats, sinister sirens and high-class heists, B-girls and bagmen, even a zombie gangster who gets the last laugh. Four iconic movies will be featured in this year's series: "Decoy" (1946) on Jan. 16; "D.O.A." (1950) on Feb. 20; "Private Hell 36" (1954) on March 19; and "The Burglar" (1951) on April 16. A lecture and discussion follow each screening, which begins at 7 p.m. These events are free and open to the public. (219) 464-5365 or www.valpo.edu.

'Motown & More'

Theatre at the Center kicks off 2020 with a fresh series of special events. Ring in the New Year with the sounds of "Motown & More," brought to you by Sheryl Youngblood. This special one-night event will be a trip down

Photo provided by John Cain

'Living Architecture'

Evidence of immigrant labor can be seen throughout the built environment of the Region in "Living Architecture," an exhibit curated by Tricia Van Eck with Nathan Abhalter Smith and Lora Fosberg. It continues through Jan. 4 at the Lubeznik Center for the Arts in Michigan City. "Living Architecture" invites viewers to consider the ongoing impact and influence that immigrants have on art, design, labor, innovation and contemporary thought. The exhibit features the work of more than two dozen artists. (219) 874-4900 or www.lubeznikcenter.org.

Surprise Greetings!

Andy has a sweet Catholic mother, a sour Catholic father and an intellectually disabled younger brother named Mickey. When he brings his Jewish atheist fiancée to meet the folks on Christmas Eve, his worst fears about family blowups become reality. But when Mickey, whose entire vocabulary has previously been limited to "oh boy" and "wow," suddenly spouts the word "greetings" the family's belief system is turned upside down. Say what? Well, you might ask. Wouldn't you know that an ancient, wise and witty spirit, set upon healing the family's wounds, has borrowed Mickey's body! Cynics may scoff at Tom Dudzick's comedy "Greetings!," but the rest of us can find a warm, hilarious, touching and endearing visit to a family blessed by a miracle. The show is presented by Hammond Community Theatre at Beatniks on Conkey through Dec. 15. (219) 852-0848 or www.hammondcommunitytheatre.org.

OUT

ARTS & ENTER

Tony Award-winning play

_____ifteen-year-old Christopher has an extraordinary brain: he is exceptional at mathematics but ill-equipped to interpret everyday life. He has never ventured alone beyond the end of his road. He detests being touched and distrusts strangers. Now it's seven minutes after midnight, and Christopher stands beside Wellington, his neighbor's dead dog, who has been speared with a garden fork. Finding himself under suspicion, Christopher is determined to solve the mystery of who killed Wellington, and he carefully records each fact of the crime. His detective work, forbidden by his father, takes him on a thrilling journey that upturns his world. "The Curious Incident of the Dog in the Night-Time" starts Jan. 24 through Feb. 2 at Chicago Street Theatre. (219) 464-1636 or chicagostreet.org.

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



Morris presents 'The Nutcracker'

The Morris Performing Arts Center welcomes Southold Dance Theater for three full performances of "The Nutcracker" from Dec. 13 through 15. Southold presents the beloved ballet with a local twist: the action is set in the historic Studebaker family home, and the backdrops feature several South Bend landmarks. The scene shifts to the East Coast on Jan. 12 for "Jersey Boys," the documentary-style jukebox musical based on the lives and music of Frankie Valli & the Four Seasons. A major ballet event comes to the Morris on Jan. 17 with the National Ballet Theatre of Odessa's presentation of "Romeo and Juliet." A team of 55 dancers from Ukraine will dance to choreography by Michael Lavrovsky and the incomparable musical score of Sergei Prokofiev. (574) 235-9190 or morriscenter.org.

Live theater at The Acorn

ust over the Michigan border in Three Oaks, The Acorn welcomes the Twin City Players for a presentation of "How the Grinch Stole Christmas" on Dec. 8. Jillian Speece and Nathaniel Hoff met when they were teenagers at Marian High School in Mishawaka. Their pop-rock duo, The Bergamot, is a band on the rise, even scoring a recent feature in People magazine. The Bergamot shot the video for the title track to their latest album, "Mayflies," at the venue. The Bergamot returns for a concert Dec.13. On Dec. 20, Classical Blast offers a mash-up of classical music, holiday favorites, vintage rock, heavy metal and folk in "Dark Side of the Yule." Bass-baritone Robert Swan always brings along actual roasted chestnuts to sweeten the deal for his Harbor Country Opera presentations of "Christmas at the Acorn," a blend of seasonal tunes and operatic belting Dec. 21. A trio of tribute bands is next on the docket. Heartache Tonight salutes The Eagles on Dec. 28;

the Brooklyn Charmers cover Steely Dan songs on Jan. 11; and Marrakesh Express appears Jan. 18 with its tribute to Crosby, Stills, Nash and sometimes Young. (269) 756-3879 or acornlive.org.

Symphony ushers in the holidays

The South Bend Symphony Orchestra is showing off its diversity this winter. The SBSO will be in pops mode for the annual Home for the Holidays concerts Dec. 21 and 22 at the Morris Performing Arts Center. The venue switches to the University of Notre Dame's DeBartolo Performing Arts Center for a program called "Vienna's Riches" on Jan. 12. It's the latest installment in the "Alastair Presents" series, the brainchild of the SBSO's new conductor and musical

GREATER SOUTH BEND

JACK WALTON



Literature in the spotlight

hree exhibitions at the South Bend Museum of Art are all thematically linked. "The Korshak Collection: Illustrations of Imaginative Literature" features 29 artists' contributions to the world of science-fiction literature over an 80-year span. Just as the stories imagined new worlds, the artists brought the fantastic imagery to life on book and comic-book covers. The show includes classic pulp magazines such as "Weird Tales," and paper- and hard-cover books from novelists, including Robert E. Howard and Robert Heinlein. Sci-fi art bursts into contemporary life in another show, called "Worldbuilders: Recent Artwork by Jeff Miracola, Michael Whelan, Donglu Yu



Photo provided by Julia Oldham

director, Alastair Willis. In between the musical selections, Willis and area actors perform light-hearted but informative theatrical skits, written by Willis, that explore the lives and contributions of the great composers. "Vienna's Riches" focuses on Mozart, Beethoven and Brahms. The SBSO returns Jan. 19 to the Morris for another annual tradition, the MLK Day Celebration Concert. (574) 232-6343 or southbendsymphony.org. and Kirsten Zirngibl." The third exhibit, "Beyond: Video and Animations by Evan Mann and Julia Oldham," is practically a work of science fiction itself. Using unusual materials and narrative techniques, the show dreams of a fantasy world "beyond the known." "The Korshak Collection" closes Dec. 29; "Worldbuilders" and "Beyond" both close Jan. 5. (574) 235-9102 or southbendart.org.

MAKING A DIFFERENCE



From trash to natural treasure

Volunteer effort transforms dump into tranquil oasis

MICHAEL PUENTE

n the early 1900s, there was no such thing as trash pickup in most places in America, including Chesterton.

Most families served as their own trash collection agency.

"People didn't have trash pickup back then, so they either had to bury it or take it to a swamp and dump it," said Richard Maxey, project manager of the Porterco Conservation Trust.

For more than 30 years, one of those dumping grounds could be found in



Chesterton off 11th Avenue just north of Chestnut Boulevard.

The discarded and forgotten swampland was the preferred dumping site for decades until the early '60s.

The Porter County Parks Foundation eventually purchased the 19-acre eyesore and struggled for years with what to do with it.

In 2013, Maxey, who served as a foundation board member, suggested restoring it.

"Why let it go to waste," Maxey said. But he didn't want to just bring back the site's natural beauty. His vision was to transform an eyesore with tons of garbage from decades of dumping into a rest stop for migratory birds.

"Chesterton is in the natural flyway for migratory birds," Maxey said. "We have quite a few that stop along the way going north to south."

Maxey spearheaded what is now the Westchester Migratory Bird Sanctuary.

"The project is to restore the wetlands to its natural state from 100 to 200 years ago," he said. "We want to restore it and cover up the dump with vegetation and trees."

However, when he first hatched his idea, Maxey couldn't find any government body or agency to help pay for it.

"Everyone kept saying it was too devastated, it was too bad," Maxey said. "Everyone said it was impossible to do."

Maxey said he and other supporters applied for an Indiana Department of Natural Resources grant, but the request was denied. The DNR rejected the application, saying the site was impossible to restore.

"We never got any county money, none from the DNR or the federal government," Maxey said. "I even worked with (U.S. Rep. Pete Visclosky, D-Merrillville) and never got any money from them. No money from the (Porter) County Council."

Maxey decided to appeal to individuals and local businesses for donations to finance the restoration.

His efforts eventually paid off. Cargill Inc. provided a \$37,000 grant to start the cleanup process.

He said the organization works hard to avoid unnecessary expenditures.

"And everyone is a volunteer," Maxey said. "We do not have a paid staff."

With starter money in place, the work to clean up the property started.

"We found a lot of empty bottles from the prohibition era," Maxey said.

To remove all the garbage, Maxey said it would cost almost \$800,000. As an

alternative, much of the underground garbage was capped so it could not cause further harm to the water or land.

Besides garbage, removal of all kinds of invasive plant species was the next step.

During the past five years, about \$80,000 in individual and corporate donations have gone toward restoring the area that's popular with school children, runners and those walking their dogs.

The Westchester Migratory Bird Sanctuary has grown from the original 19 acres to 42 acres through purchases of adjacent properties. The property is owned by the Porterco Conservation Trust, which became owners of the bird sanctuary property in 2017.

Much of the wetlands have been restored, and native plant species have begun to sprout. Generous donations from families, students and youth organizations have gone toward building gazebos and park benches and installing winding trails with wood chips.

And, of course, the migratory birds are back too.

"We've had some sandhill cranes," Maxey said. "Two made their home here and raised baby to a full adult."

For Maxey, the restoration of the sanctuary happened not because of him but for the community.

"If you have the right volunteers and dedication, you can do it," Maxey said. "We're doing it for the community, so there is something they can come to and enjoy."

Mary Kaczka is president of the Porterco Conservation Trust, which owns the bird sanctuary. She spends most of her Saturdays there planting trees and coordinating other restoration projects.

"The motivation to keep working on this is very important," Kaczka said. "We're restoring this natural area, this habitat for the birds, for the aquatic life and the plants and trees, and for people to connect with all that. That's why it's a special place."

LEADERSHIP PROFILE The write leadership stuff

Small town opportunity and big ambition jump start 23-year-old's dreams

PHILIP POTEMPA

wentv-three-old Justin Kiel describes his "entrepreneurial spirit" as "a calling" beginning in the sixth grade.

"I started tutoring to earn some money and then, by age 15, I was picking blueberries at a local farm, but I wasn't working for the owners," said Kiel, who lives in La Crosse, population 552, in La Porte County. "I picked the berries for myself and then resold them at a higher price to make my own profit."

By age 17, he successfully convinced his mother they should buy two local newspapers to save the publications from closing. And less than a year later, his reputation as a young leader with promise earned him an appointment on the La Crosse Town Council.

"At first. I could tell the other members weren't too sure about what this young guy was doing serving as a town official," he said. "By a year later, I had earned their trust, and I was elected president of

the council, a position I've held for four years now."

Kiel, with his boundless energy and positive goals and dreams of better communities and a brighter future for every generation, only smiles when compared with most typical teenagers or his peers who are attending college and enjoying youth.

"I enjoy everything I do, and as far as what's 'typical,' I don't think it's

possible to define any person or group of people as typical," said Kiel, who enjoys traveling in his limited spare time. He ventured to Barcelona, Spain, and Vienna, Austria, in August.

A 2015 graduate of La Crosse High School in a class of 25 seniors, he admits he sacrifices some sleep when "on deadline," but he says his time investment

balances his many fulfilled goals and achievements.

"Buying the newspapers is what really changed my life," said Kiel, who spent a year of college studying at Purdue University's North Central Campus before deciding to "take a break and make the real world a classroom experience."

"In an age when most people my age aren't holding a newspaper in their hand to read about what's happening all around them, I know when my newspapers come off the press each week," he said. "It's my favorite part of my week to hold in my hand the latest edition and know there are plenty of people waiting to read it."

In existence for more than a century, the owner of the publishing company for both The Regional News (founded in 1915), covering La Crosse and Wanatah, and the Westville Indicator (founded in 1882), planned to retire. He advertised both newspapers for sale and indicated that, if a buyer was not secured, both newspapers would close.

"My mom was very hesitant about us buying the publishing company, but the asking price to purchase the newspapers was much lower than you might think," he said.

Both newspapers are broadsheet, span 10 pages and publish on Thursdays. Kiel is responsible for designing the newspapers, managing all finances, and overseeing circulation and distribution. His mom. Kelly, who also serves as the clerk-trea-

surer for the town of La Crosse, assists her son with editing and coordinating content production.

When not on newspaper deadline, Kiel's balancing act, including his role of town council president, is paying off for the community.

"When I first started on the council, I wanted our town to start applying for grants, but the members kept saying there wasn't any point because we wouldn't get any money," he said.

"After applying, I've gotten us more than \$250,000 in state and federal grants, which we've used to resurface



Photo by Philip Potempa

At age 22, he began serving on the Northwestern Indiana Regional Planning Commission and now serves as treasurer and executive board member of the organization.

Kathy Luther, chief of staff for the NIRPC, said Kiel is always too willing to serve in roles that other members don't want to tackle, such as chairing the organization's outreach committee.

"Justin always asks great questions, and it's so important for us to have young enthusiasm from someone who is so interested in everything we do," Luther said.

"He always steps up to help us with any need we have," she said. "He is an example of new leadership in Northwest Indiana."

every street town."



(Justin Kiel) always steps up to help us

> with any need we have. He is an example of new leadership in Northwest Indiana."

-Kathy Luther, chief of staff for the NIRPC



Time for Region to shine

Northwest Indiana much more than its reputation lets on

ou can't judge a book by its cover" is more than an expression to me — especially when it comes to Northwest Indiana. My initial impression of the Region

was based mostly on my travels between my home state of Michigan and either the metro Chicago area or Wisconsin. I drove through Northwest Indiana either



► Larry Avila is an award-winning journalist and managing editor of Northwest Indiana Business Magazine.

on the Skyway or Interstate 94 for more than two decades. My limited view from my car window impressed upon me that the Region was very industrial., and that people and freight simply must pass through it to get somewhere else.

I didn't really think about the people who must live here. But that changed in June 2017 when I took a job in Munster as business editor of

The Times of Northwest Indiana. The newspaper relocated my wife and I from Wisconsin to Indiana. And we made a home in Crown Point.

My time at The Times was cut short in January 2018 when I was laid off by the newspaper, but my wife and I chose to stay in Crown Point. Luckily, as one door closed another opened, leading me to my post as managing editor of the Northwest Indiana Business Magazine.

After that, I learned so much more about the Region and all it has to offer. I was glad I stayed.

But life took another turn, and my wife and I moved to Chicago in July 2019. It was my turn to follow her as she pursued her career in health care.

Now that we've lived in Chicago for a few months, we do miss some things about the Region. Some are obvious. The cost of living certainly is higher in Chicago than in Crown Point. And the traffic, of course, seems like a parking lot compared to the backups on Route 30 between Schererville and Merrillville and some sections of U.S. 41, either in Highland or St. John.

When we took our first shopping trips to some Chicago retailers, we were surprised to discover all charging a few cents for plastic shopping bags — thanks to the 7-cent checkout tax per bag. Former Gov. Mike Pence made sure that won't happen in Indiana any time soon. He signed a law in 2016 that doesn't allow for a plastic bag tax or the ability to restrict their use in Indiana.

Granted when you live in a big city, living conditions are going to be different. Parking a car close to a restaurant will prove challenging at times and finding green space to take your dog for a walk or to play can be more of a chore.

These kinds of little, big city-living issues make me miss living in a smaller community.

A colleague recently shared a New York Times article with me that examined the issue of how a growing number of Americans were turning away from big city life to live in quieter small towns.

That makes sense

because advances in technology make it much easier for people to work remotely. Some eliminate their commutes altogether or at least limit the number of days they must report to an office. Employers also are becoming more flexible, allowing staff to work from home, which is the case for me.

Schools also are a reason for those with children to head here. Many communities in Northwest Indiana have reputable school systems. This truly is a marketable asset for professionals with families. Passenger rail expansion also is driving new housing and commercial development. Soon Chicago's plentiful amenities will be even more accessible from Northwest Indiana. That goes both ways, because there also is plenty to see and do in Northwest Indiana.

In the time my wife and I lived in Crown Point, we discovered and enjoyed several local eateries, festivals and farmers markets. Crown Point's Hunt and Gather event at the Lake County Fairgrounds comes to mind, as well as the Greek Food Festival at Saint George Hellenic Orthodox Church in Schererville.

The Schererville locations of the Burgerhaus and the Tomato Bar Pizza Bakery are just two of the restaurants we dined at on occasion and likely will visit again. We still have opportunities to experience some of our favorite Region places and activities since my wife's daughter lives and works in Northwest Indiana.

As I've discovered, opening the pages of the book called Morthwest Indiana led me to many great discoveries and altered my preconceptions."

Efforts to help others come to the same epiphany about the Region's many amenities are underway. Community and business leaders as well as several organizations already are leading numerous efforts with a unified goal of showcasing the strengths that

make Northwest Indiana a great place to live and work.

Support for those initiatives needs to continue, and the people involved must be more proactive in letting the world know the Region simply isn't a place to pass through on the way to the Chicago metro area.

As I've discovered, opening the pages of the book called Northwest Indiana led me to many great discoveries and altered my preconceptions. Hopefully, others will take the time as well to learn what the Region is all about.





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We welcome you to experience what makes us different: Centier Bank's relationship banking style. Centier's business is knowing our clients' needs and our service offerings are designed to help you manage your daily cash flow with cost-effective business solutions.

> Our solutions offer peace of mind and convenience with free features like balance alerts, online access, and more.

Streamline your business accounts with our selection of checking features, and fulfill all of your business banking needs in one place.

Through our expanded MyBiz checking solutions, we offer business checking account options to fit the needs of small- and mid-sized businesses. Whether you need free business checking services, access to multiple accounts at once, to schedule bill pay, or any number of our service offerings, we are here to help you decide which of our business banking products best fits your needs.

We know that business owners need flexibility, with accounts that are designed to help you manage your daily cash flow efficiently. As a true community banking partner, Centier is invested in your growth, something that is harder to find, as other banks continue to merge and abandon their service areas.

Ranked #1 Best Bank In Indiana by Forbes®, Centier is a company built on family values, community partnerships, and business relationships. We will always stay locally owned and operated to best serve our clients.

Call us today and speak with an experienced banker who knows your community and wants to learn more about how we can help you achieve your business goals and reach success.

> Centier wants your business to thrive, and that's why we've designed the MyBiz checking suite for all business types.