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APR-MAY 2019

# Northwest Indiana Business Magazine

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and surrounding counties*

BEST OF BUSINESS AWARDS

## In recognition of excellence

*2019 Best of Northwest Indiana and greater  
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*Terry McMahon  
President and CEO  
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*Left to right: Dan Magura, Peoples VP, Business Banker with Kurt Kropp, CEO & Owner of Kropp Equipment.*

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# NORTHWEST INDIANA BUSINESS MAGAZINE

APR - MAY 2019

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Thank  
You FOR  
VOTING  
US THE  
BEST



AS VOTED BY THE READERS OF  
*Northwest Indiana Business Magazine*

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THE **BEST** NORTHWEST INDIANA

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► Cover photo of Terry McMahon by Michelle Hamstra



PUBLISHER'S NOTE

# Taking stock

Recognizing excellence in Region's thriving business community

Each spring the magazine is honored to shine a light on many of the outstanding businesses in our Region with our Best of Business awards. Too often we only notice what isn't working or what could be better in our Region. It is important to be self-aware and strive for continual improvement, but it also is important to take stock of where we are and how far we have come. As a resident, customer and taxpayer, I am grateful for our business community in the Region, many areas of the country are not as fortunate.

This year our readers selected 110 businesses in 52 categories operating in Northwest and Northcentral Indiana for recognition as best businesses. We congratulate the winners and congratulate the Region for its thriving business community because, as Steve Kring from Horizon Bank says in this issue, "Local businesses are the fabric of our communities—if we serve them to the best of our abilities, our communities will grow and prosper as well."

I am a nerd for business ideas and plans. It is so bad that my daughter hesitates to mention a product/service she likes because, before she can stop me, we are discussing ideal customers, market size, and I am keying in cost-of-goods estimates into a pro forma income statement on my phone. I share this story for two reasons: 1) So you will pity my daughter, the poor thing, and 2) To give you a sense of how excited I am to read this issue's Best of Business awards article where we cover the breadth of local business in one article.

Each year I am surprised and encouraged by the quality and variety of businesses that our readers recognized. I hope you can take time to dig in and review this year's list. Hopefully, your company or one of your partners is on the list—if not consider reaching out

and creating a partnership with one of this year's honorees. The list includes new names I want to research further, names that may be worth a new look, and names that have been around for years and are leaders in our business community.

I ask myself, how did these companies become leaders in the Region? What lessons can we learn from them and apply in our own businesses? Several key business concepts recur in the quotes and comments from the business leaders we interviewed, which include: adapt, positive culture, realizing their dreams, passion, strong relationships, reliable partner, happy and engaged employees, innovation and agility to name a few. Most of us should use these concepts in our businesses but implementing them is a challenge. It is inspiring to read others who excel in their fields and earn our readers' recognition in part by implementing these simple yet powerful business concepts. If they can do it with a little dedication, so can we!

Our theme this issue is recognizing excellence. Our articles showcase people and companies that demonstrate excellence in business, in planning, in construction, in philanthropy and the arts. For our upcoming June issue, our theme returns to NWI Forum's Ignite the Region strategic plan with articles highlighting business development and marketing, one of the plan's five pillars for economic development.

Thank you for reading!  
 —Troy Linker



READ ON PHONE



► Troy Linker is executive editor and publisher of the Northwest Indiana Business Magazine.



# AROUND THE REGION

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

LARRY AVILA

## Accounting

**Jolanta Moore**, a certified public accountant, on Jan. 1 was named partner in the Munster-based accounting firm of **McMahon & Associates CPA, P.C.** Moore also is chairperson of the firm's accounting and auditing department.

**Krugel Lawton CPAs** recently promoted staff accountant **Alex Schaeffer** to partner in the firm's audit and assurance services practice. The firm has offices in Elkhart; South Bend; Knoxville, Tenn.; and St. Joseph, Mich.

## Banking

Evansville-based **Old National Bancorp** announced CEO **Bob Jones** will retire from the post after more than 14 years. Jones will continue to serve as Old National's chairman of the board through January 2020, after his retirement as CEO. **Jim Ryan**, Old National's chief financial officer, will succeed Jones as CEO. Ryan will transition to CEO on May 2. At that time, Old National treasurer **Brendon Falconer** will succeed Ryan as CFO. **Jim Sandgren** will continue to serve as president and chief operating officer.

**Greg Gottschalk** was named vice

president of business banking for **Centier Bank** from its downtown Valparaiso branch.

**Mark Sander** was named president of Illinois-based **First Midwest Bancorp.** Sander also serves as chief operating officer and as a director of the company. He also will continue his roles as president, chief operating officer and director of First Midwest Bank.

Cincinnati, Ohio-based **First Financial** announced Chief Banking Officer **Tony Stollings** is retiring from the company. Stollings has been part of the bank's leadership team for more than 12 years. The bank hired **Andy Hauck** as commercial banking executive and **Cathy Myers** as consumer banking executive. Stollings will work with Hauck, Myers and the bank's leadership team until his retirement later this year.

## Construction

The **Indiana Builders Association** recently elected its 2019 senior officers: **Don Thieneman**, president and CEO of The Thieneman Group in Floyds Knobs, will serve as IBA's 2019 president. Other 2019 IBA senior officers include: vice president: **Brett Harter**, owner of Harter Custom Homes, Leesburg; treasurer: **Jeff Thomas**,

co-owner and vice president of Oakmont Development, Fort Wayne; secretary; and **Paul Schwinghammer**, owner of Hallmark Homes, Anderson.

## Development

Commitments from businesses made throughout 2018 will represent more than \$7.38 billion in new investments and creation of 31,112 new jobs in the coming years, according to Indiana state officials. **Gov. Eric Holcomb** said 2018 represented the second consecutive year for positive economic development with the Indiana Economic Development Corp., which secured 320 commitments from companies across the country and around the world to locate or grow in Indiana. The projected investment and pledged job creation represent the highest annual commitment in IEDC history, the state said. The state said the new jobs are expected to offer average wages of \$26.84 per hour, or almost \$56,000 annually. This average is more than 20 percent above the state's average wage of \$22.32 per hour and is the second-highest annual average wage of jobs committed to the IEDC.

## Education

The **University of Notre Dame**



ACCOUNTING  
Jolanta Moore



BANKING  
Bob Jones



BANKING  
Jim Ryan



BANKING  
Greg Gottschalk



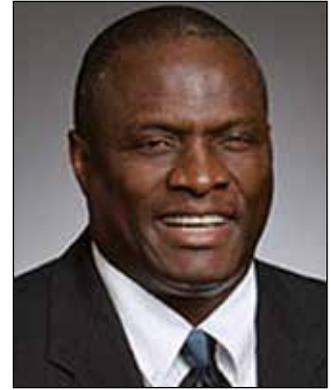
**BANKING**  
Andy Hauck



**BANKING**  
Cathy Myers



**EDUCATION**  
Trisha Mileham



**EDUCATION**  
Thomas Coley

recently announced the following staff promotions and appointments: **Shannon Cullinan**, vice president for finance, has been elected executive vice president of the University of Notre Dame, effective July 1. **Micki Kidder** was named vice president for university enterprises and events. **Mike Seamon** was named vice president for campus safety and university operations. **Ann Firth** was promoted to vice president and chief of staff to the president. **Laura McAleer** was named associate vice president for federal and Washington relations. **G. Marcus Cole** was appointed as a professor of law and dean of the college's law school. **Walter Clements** was named associate dean of the Mendoza College of Business.

**Trisha Mileham** was named dean of the library at **Valparaiso University**.

**Ivy Tech Community College South Bend/Elkhart** campus Chancellor **Thomas Coley** will retire from his post on May 31. Coley has served in the post since June 2017. He joined Ivy Tech in 2011 to serve as chancellor of what was known as the north central region, which included three campuses: Warsaw, South Bend and Elkhart County.

**Lee Ann Kwiatkowski** was named interim executive director of the **Indiana State Board of Education**.

### Government

**Angela Rose** was named new downtown coordinator for the **city of La Porte**. Rose will focus on business development in the downtown area. She also will represent the La Porte Urban Enterprise Association, the La

Porte Convention and Visitors Bureau, the Greater La Porte Chamber of Commerce and the city of La Porte in their respective initiatives. Rose grew up in La Porte and attended La Porte High School. After graduating in 2009, she attended Ball State University where she graduated with a Bachelor of Science in urban planning and development in 2013. Rose earned a Master of Science in historic preservation from Ball State in 2014.

**William Turner Jr.** was appointed executive director of **Skillful Indiana**. The state-backed initiative launched in the fall assists people without four-year college degrees in landing good-paying jobs in a changing economy.

**Bruce Kettler**, director of the **Indiana State Department of Agriculture**, was appointed chairman of the National Association of State Departments of Agriculture's plant agriculture and pesticide regulation committee.

**Dennis Wimer** was named director of the **Indiana Department of Veterans' Affairs**.

**AgriNovus Indiana**, the state's initiative to promote and accelerate the growth of the agbiosciences sector, has added to its board of directors: **Alan Tio**, CEO, Kosciusko Economic Development Corp., Warsaw, and **Chris Lowery**, senior vice president, Workforce Alignment for Ivy Tech Community College.

The **Indiana State Department of Agriculture** promoted **Ross Newton** to deputy director and hired **Amanda Williams** as field auditor, both within the **Indiana Grain Buyers and Warehouse Licensing Agency**.

The **Indiana Department of Child Services** named **Jim Luttrull** deputy general counsel of its litigation division.

### Health care

**Franciscan Physician Network** in Michigan City recently welcomed three new family physicians: **Drs. Jennifer England, Kumari Singh and Liping Zhong**, have joined the Franciscan Physician Network Coolspring Health Center, 1225 E. Coolspring Ave.

**Porter Health Care System** in Valparaiso recently named its 2018 Associates of the Year: **Terrance Took**, financial counselor, Porter Regional Hospital, Associate of the Year; **Jayna Lasky**, regulatory director, Porter Health Care System, Non-Clinical Manager of the Year; **Craig Locke**, director of pharmacy, Porter Health Care System, Clinical Manager of the Year.

### Law

Gov. Eric Holcomb appointed Lake County Deputy Prosecutor **Aleksandra Dimitrijevic** to judge of **Lake County Superior Court**. She succeeds Judge **Jesse Villalpando** who retired from the bench.

Attorney **Michael Durham** has joined **Barnes and Thornburg's South Bend** office as a partner in the firm's labor and employment department.

### Manufacturing

The **Indiana Manufacturers Association** recently elected the organization's 2019 executive committee and named **Mike Lunsford** of



GOVERNMENT  
Bruce Kettler



GOVERNMENT  
Ross Newton



GOVERNMENT  
Amanda Williams



GOVERNMENT  
Jim Luttrull

Dart Controls Inc. in Zionsville its chairman of the board. The executive committee includes vice chairman, **Gary Larson**, The Ford Meter Box Co. Inc., Wabash; immediate past chair, **Gary Lehman**, SCP Limited Inc., Lafayette; **Jody Fledderman**, Batesville Tool and Die Inc., Batesville; **Bill Gartland**, Atlas Foundry Co. Inc., Marion; **Tim Hollander**, Toyota Motor Manufacturing Indiana, Princeton; and **Jim Tuerk**, Aero Industries Inc., Indianapolis.

**Marketing**

**Jenna Kadziulis** of Naperville, Ill., was named marketing specialist for **Des Plaines Office Equipment**, which recently re-branded as **Pulse Technology**.

**Nonprofit**

The **Urban League of Northwest Indiana** elected **Purdue University Northwest Chancellor Thomas Keon** chairman of its board of directors to a two-year term. Other new

board members include: board vice chair, **Yolanda Davis** of Horizon Bank; treasurer, **Kristina Bailey** of First Midwest Bank; secretary, Chancellor **R. Louie Gonzalez** of Ivy Tech Community College.

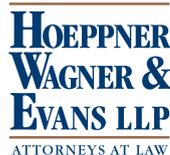
The **Dunes Arts Foundation** in Michigan City recently elected four new members to its board of directors: **Clarence Hulse**, executive director of the Economic Development Corp., Michigan City; **Kathleen Dolio-Thorson**, founder and president of

# Taking Care of Business.



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**HEALTH CARE**  
Jennifer England

KDT Designs; **Elise Kermani**, artistic director of MiShinnah Productions; and **Dale Maher**, real estate agent with Line Mullins Realty.

**Technology**

**Nathan Powell** has joined **Chester Inc.** of Valparaiso as a help desk technician.

**Tourism**

**Misty Weisensteiner** was named director of the **Indiana**



**HEALTH CARE**  
Kumari Singh

**Office of Tourism Development.** Weisensteiner most recently served as the executive director of the Orange County (Indiana) Economic Development Partnership.

**Utilities**

Merrillville-based **NiSource**, parent company of **NIPSCO**, announced expanded roles for **Randy Hulen**, who will serve as vice president, investor relations and treasurer, and **Shawn Anderson**, who will serve as vice



**HEALTH CARE**  
Liping Zhong

president, strategy and chief risk officer. New leaders were named for the utility's gas operations and electric engineering and project construction teams: **Dan Douglas**, senior vice president of NIPSCO gas; **Steve Sylvester**, general manager and vice president of NIPSCO Gas; **Jim Zucal**, vice president of electric engineering, projects and construction.

**News**

The **Greater Northwest Indiana Association of Realtors** reported



**HEALTH CARE**  
Terrance Took



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**HEALTH CARE**  
Jayna Lasky

sales of existing homes in the greater Region that totaled 10,849 in 2018, up 1.6 percent from 10,683 closed sales logged in 2017. The association's service area includes Jasper, Lake, La Porte, Newton, Porter, Pulaski and Starke counties. The median sales price and prices sellers received for their homes saw increases in 2018, when compared to 2017. The average median sales price was \$165,000, up 6.5 percent from \$154,900 in 2017. The association said sellers on average



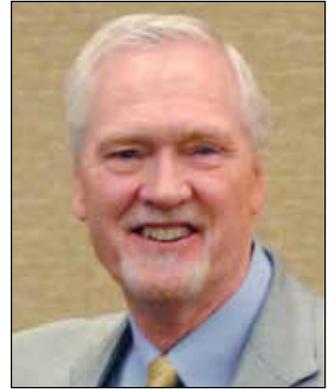
**HEALTH CARE**  
Craig Locke

received 95.3 percent of their list price, which was a 0.5 percent increase from the previous year.

**Steel Dynamics Inc.** recently announced it will purchase a majority of the equity interest of **United Steel Supply** of Austin, Texas. United Steel Supply is a distributor of painted Galvalume flat roll steel used for roofing and siding applications. United Steel Supply operates a warehouse in Kingsbury, south of La Porte. A statement from Fort Wayne-based Steel



**LAW**  
Michael Durham



**MANUFACTURING**  
Mike Lunsford

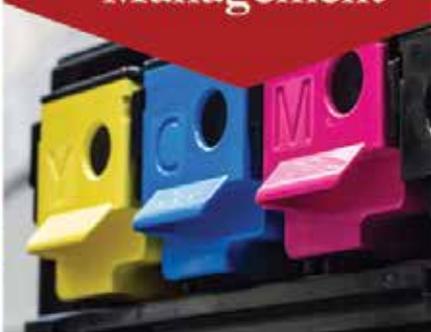
Dynamics notes the company will purchase 75 percent of the equity interests of United Steel Supply for \$134 million. The deal also includes an option for Steel Dynamics to purchase the remaining 25 percent equity interest of United Steel Supply in the future.

**NIPSCO** is taking additional steps to move away from traditional power generation to more Earth-friendly green alternatives. Merrillville-based Northern Indiana Public Service Co. announced its first phase of plans



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to transition to renewable energy resources through buying power from three new Indiana wind farms. According to NIPSCO, power generated by these wind farms will be connected to the utility's existing system, which serves almost 500,000 electric customers. This effort is part of the company's "Your Energy, Your Future" initiative to provide more affordable and sustainable energy. NIPSCO's goal is to be free of coal-fueled power by 2028.

**Halvor Lines Inc.**, which operates a terminal in South Bend, was named a **2019 Best Fleet to Drive For** in the latest Best Fleets survey by the Truckload Carrier's Association and CarriersEdge, a provider of driver training and retention services. A total of 20 of the thousands of trucking companies operating in the U.S. earn a Best Fleet designation annually. Companies must be nominated by at least one driver to be considered for the honor. With headquarters in Superior, Wis., Halvor also has a terminal in Rosemount, Minn. About 100 of Halvor's more-than 500 drivers consider the South Bend terminal their home base and rely on the facility for mechanical repairs, hospitality services and more.

**Schurz Communications**, publisher of **The South Bend Tribune**, is selling its publishing division to New York-based **GateHouse Media** to focus on its broadband and cloud services businesses. Schurz Communications is a privately held communications company and publisher of 20 regional newspapers, including publications in Indiana, as well as other specialty publications spread across Maryland, Michigan, Pennsylvania and South Dakota. The company's Indiana publications include: The Times-Mail, Bedford; The Herald Times, Bloomington; The Reporter Times, Martinsville; The Mooresville-Decatur Times, Mooresville; Notre Dame Insider, South Bend; Evening World, Spencer; and The Hoosier Topics, Cloverdale.

La Porte-based **Surf Air Wireless**, a broadband service provider, announced that it raised \$40 million in capital with **Post Road Group** and acquired **FreedomNet Wireless** of Michigan.

The logo consists of the lowercase letters 'mb' in a white, serif font, centered within a solid red square.

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### BEST OF BUSINESS AWARDS

LARRY AVILA

The votes are in. Readers of Northwest Indiana Business Magazine have selected the Best of Business for 2019 in Northwest Indiana and Greater South Bend and Michiana.

A total of 110 winners in 52 categories were selected by readers, representing the magazine's coverage area, which includes Lake, Porter, La Porte, St. Joseph, Elkhart, Newton, Jasper, Starke, Pulaski and Marshall counties.

These annual awards celebrate the outstanding service of local businesses in the community.

"It's a survey that gives our readers a voice and the opportunity to say to businesses 'you're doing an amazing job, keep up the good work,'" said Troy Linker, publisher of Northwest Indiana Business Magazine. "It's a great feeling to inform businesses that they've been selected as a Best of Business in their category."

Linker said business owners and executives appreciate the recognition for the products and services they provide.

"It's a great morale booster for business owners and their employees," he said. "Northwest Indiana Business Magazine congratulates all 2019 award recipients for Best of Business!"



#### BANKING / FINANCIAL

##### Best bank for business

###### NORTHWEST INDIANA

*Winner: Centier Bank*

*Runner-Up: Peoples Bank*

###### GREATER SOUTH BEND/MISHAWAKA

*Winner: Centier Bank*

*Runner-Up: 1st Source Bank*

To ensure Centier's continued success, Mike Schrage, bank president and CEO, recognized the importance of being able to adapt to changes in the marketplace.

"For the first 20 years of my career, I was all about growth, profit and to be the biggest bank in Lake County," he said. "It was through a personal health event that the bank and I took on a new identity and role for not only Northwest Indiana but for many other communities we now serve."



READ ON PHONE



**Horizon Bank was chosen a Best Company to Work For in the 2019 Best of Business Awards from the Northwest Indiana Business Magazine. The bank also garnered an award for Best Business Investment Firm.**

Photo by Michelle Hamstra

Schrage said that, through the years, he learned how important building a positive culture is for an organization. “Our culture feeds every decision we make and every interaction we have with our clients,” he said. “Because of our ‘not for sale’ promise, we have always been able to focus on our employees first. We hire the best, most talented employees with servant hearts that match our corporate values.”

**Best bank for obtaining business loan**

**NORTHWEST INDIANA**

*Winner: Centier Bank*  
*Runner-Up: Peoples Bank*

**GREATER SOUTH BEND/MISHAWAKA**

*Winner: Centier Bank*  
*Runner-Up: 1st Source Bank*

Helping entrepreneurs realize their dreams is one of the many areas of

expertise at Centier.

Jerry Tomasic, group sales manager and vice president of business banking at Centier, suggests entrepreneurs assemble a team of experts to help manage the administrative side of their business.

“That team should include an attorney, a banker and a CPA who can counsel you as your business starts and grows,” he said.

Tomasic said it also is important for entrepreneurs to follow their passion but be diligent about doing their research.

“Many small businesses start with a passion for providing a particular service or skill to their clients,” he said. “You do your homework by writing a business plan to make sure you can make money sharing your service or skill with clients.”

Tomasic said having a plan ensures

entrepreneurs have thought out how to be successful as they start their business.

**Best bank for customer service**

**NORTHWEST INDIANA**

*Winner: Centier Bank*  
*Runner-Up: Peoples Bank*

**GREATER SOUTH BEND/MISHAWAKA**

*Winner: Centier Bank*  
*Runner-Up: 1st Source Bank*

Relationship building is important for long-term success, said Chris Campbell, senior partner in lending at Centier.

“We know that if we have that strong relationship as the foundation, we’ll be able to always have a high-service quality,” he said.

“We listen to our clients and put their needs ahead of ours, and our reputation grows as a result.”



Photo provided by Franciscan Health

**Franciscan Health's Becky Tilton, left; Danielle Magana, center; and Joan Culver coordinated the second diaper drive, which collected 20,000 diapers for Northwest Indiana families. Franciscan was recognized in several 2019 Best of Business health and wellness categories as well as a best place to work in Northwest Indiana.**

**Best credit union**

**NORTHWEST INDIANA**

*Winner: Tech Credit Union*  
*Runner-Up: Teachers Credit Union*

**GREATER SOUTH BEND/MISHAWAKA**

*Winner: Teachers Credit Union*  
*Runner-Up: Notre Dame Federal Credit Union*

**Credit union — Best accounting firm**

**NORTHWEST INDIANA**

*Winner: McMahon & Associates CPAs*  
*Runner-Up: Swartz Retson*

Consistency of quality service has been part of McMahon & Associates CPAs of Munster since its beginnings.

“Our business philosophy has always been to provide timely service and meaningful and technical advice,” said Terry McMahon, the firm’s president and CEO. “Providing timely service has been a hallmark of our firm ... in the past and in the future.”

McMahon said clients are viewed as business partners, so his firm spends time getting to know each client’s specific needs. “(Having) genuine

interest in the client’s business (demonstrates) we can be an important partner in all that they are going to be doing,” he said. “This has helped grow our brand as a reliable partner.”

**GREATER SOUTH BEND/MISHAWAKA**

*Winner: Kruggel Lawton CPAs*  
*Runner-Up: Crowe LLP*

**Best wealth management advisory firm**

**NORTHWEST INDIANA**

*Winner: Kotys Wealth Professionals*  
*Runner-Up: Lakeside Wealth Management*

**GREATER SOUTH BEND/MISHAWAKA**

*Winner: Guidance Wealth*  
*Runner-Up: Korhorn Financial Group*

**Best business investment firm**

**NORTHWEST INDIANA**

*Winner: Centier Bank*  
*Runner-Up: Horizon Bank*

**GREATER SOUTH BEND/MISHAWAKA**

*Winner: Centier Bank*  
*Runner-Up: 1st Source Bank*

**BUSINESS / SERVICES**

**Best place to purchase office furniture**

**NORTHWEST INDIANA**

*Winner: HDW Commercial Interiors*  
*Runner-Up: Pulse Technology*

**GREATER SOUTH BEND/MISHAWAKA**

*Winner: Office Interiors*

**Best place to purchase office equipment and supplies**

**NORTHWEST INDIANA**

*Winner: Pulse Technology*  
*Runner-Up: Kemp's Office City*

**GREATER SOUTH BEND/MISHAWAKA**

*Winner: US Business Systems*

Understanding customers’ needs and evolving with them can go a long way, according to Chip Miceli, CEO of Pulse Technology of Indiana in Chesterton.

“You always need to re-invent your company, and if you have the right people, they remain the same,” he said. “Always listen to the customer, give more than they ask for and make them understand you want a partnership with them.”

**Best information technology consulting firm**

**NORTHWEST INDIANA**

*Winner: Chester, Inc.*  
*Runner-Up: Pulse Technology*

**GREATER SOUTH BEND/MISHAWAKA**

*Winner: US Business Systems*  
*Runner-Up: Acruity*

**Best ad agency/marketing firm**

**NORTHWEST INDIANA**

*Winner: Group 7Even*  
*Runner-Up: VIA Marketing*

**GREATER SOUTH BEND/MISHAWAKA**

*Winner: Vala Marketing*  
*Runner-Up: Villing and Company*

**Best graphic/web design firm**

**NORTHWEST INDIANA**

*Winner: Group 7Even*  
*Runner-Up: SERA Solutions*

**GREATER SOUTH BEND/MISHAWAKA**

*Winner: J2 Marketing*  
*Runner-Up: Vala Marketing*



Photo provided by Centier Bank

Centier Bank employees took part in the Making Strides Lake County event in October, which raised \$4,655 to combat breast cancer. Centier was recognized in several 2019 Best of Business banking and financial categories as well as a best place to work in Northwest Indiana.

### Best commercial printer

#### NORTHWEST INDIANA

*Winner:* Largus Graphix Solutions  
*Runner-Up:* Lithographic Communications

#### GREATER SOUTH BEND/MISHAWAKA

*Winner:* Zipp Printing  
*Runner-Up:* Lithotone

### Best employee staffing firm

#### NORTHWEST INDIANA

*Winner:* Staff Source  
*Runner-Up:* Express Employment Services

#### GREATER SOUTH BEND/MISHAWAKA

*Winner:* Integritas Search  
*Runner-Up:* Express Employment Services

### Best local telecommunications firm

#### NORTHWEST INDIANA

*Winner:* Midwest Telecom of America  
*Runner-Up:* NITCO

#### GREATER SOUTH BEND/MISHAWAKA

*Winner:* Comcast Business

### Best local internet provider

#### NORTHWEST INDIANA

*Winner:* Comcast Business  
*Runner-Up:* NITCO

#### GREATER SOUTH BEND/MISHAWAKA

*Winner:* Comcast Business

## COMMUNITY / EDUCATION

### Best company to work for

#### NORTHWEST INDIANA

*Co-Winner:* Franciscan Health  
*Co-Winner:* Centier Bank  
*Co-Winner:* Staff Source  
*Co-Winner:* Horizon Bank

Craig Dwight, CEO of Michigan City-based Horizon Bank, said for all businesses, regardless of size, happy and engaged employees are the key to success.

“(They) will deliver exceptional customer service, go above and beyond the call of duty, seek new opportunities and regularly make recommendations for improvement,” he said. “Horizon’s success would not have been possible



Photo submitted by Centier Bank

Centier Bank President and CEO Mike Schrage scales down the side of the bank’s Merrillville headquarters as part of the Over the Edge fundraising event in July.

without our competent, hardworking, fun-loving employees. I enjoy coming to work each day because of them—they truly make the job fun, challenging as well as rewarding.”



Photo provided by Indiana University Northwest

Yllka Azemi, Indiana University Northwest assistant professor of marketing, left, oversaw a student-led creation of a marketing plan for J's Breakfast Club in Gary, owned by Joslyn R.W. Kelly, second from right. Some of the students who created the plan shown include: Rami Tadros, (second from left), Ernestine Harper Price (center), David Hertl (right) and Marissa Kolosli. IUN was recognized as a 2019 Best of Business in Northwest Indiana for Best University Online Degree Program and Best University to Attain an MBA.

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—Craig Dwight, chairman and CEO, Horizon Bancorp

**GREATER SOUTH BEND/MISHAWAKA**

Co-Winner: **Horizon Bank**  
Co-Winner: **1st Source Bank**

A workforce focused on customers can be effective in helping to stand out in a competitive industry. "We put our customers' needs and best interest first and foremost in everything that we do," said Steve Kring, regional president for Horizon Bank in La Porte and Porter counties. "As a community bank, we know local businesses are the fabric of our communities—if we serve them to the best of our abilities, our communities will grow and prosper as well."

**Best university to attain an MBA**

**NORTHWEST INDIANA**

Winner: **Indiana University Northwest**  
Runner-Up: **Purdue University Northwest**

**GREATER SOUTH BEND/MISHAWAKA**

Winner: **University of Notre Dame**  
Runner-Up: **Indiana University South Bend**

**Best university for technology degree**

**NORTHWEST INDIANA**

Winner: **Purdue University Northwest**  
Runner-Up: **Indiana University Northwest**

**GREATER SOUTH BEND/MISHAWAKA**

Winner: **Ivy Tech Community College South Bend-Elkhart**  
Runner-Up: **Bethel University**

**Best university online degree program**

**NORTHWEST INDIANA**

Winner: **Indiana University Northwest**  
Runner-Up: **Purdue University Northwest**



Photo provided by Pulse Technology

Mindy Erickson, left, with Pulse Technology, friend Megan Lamont and former Pulse employee Ethan Erickson, right, took part in the Making Strides Against Breast Cancer event in Chesterton in October. The company was recognized as a 2019 Best of Business in Northwest Indiana as Best Place to Purchase Office Equipment and Supplies.

**GREATER SOUTH BEND/MISHAWAKA**

Winner: **Indiana University South Bend**  
Runner-Up: **Bethel University**

**Best minority-owned business**

**NORTHWEST INDIANA**

Winner: **Chicagoland Popcorn**  
Runner-Up: **Powers & Sons Construction Company**

**GREATER SOUTH BEND/MISHAWAKA**

Winner: **Linden Grill**

**Best veteran-owned business**

**NORTHWEST INDIANA**

Winner: **Veterans' Cafe and Grill**  
Runner-Up: **Cloudbusters**

**GREATER SOUTH BEND/MISHAWAKA**

Winner: **Indiana Whiskey**



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Horizon's success would not have been possible without our competent, hardworking and fun loving employees. --Craig Dwight, Chairman and CEO



HorizonBank.com





Photo provided by Purdue University Northwest

Community members join Purdue University Northwest to cut the ribbon at the White Lodging Professional Selling Lab in September. PNW was recognized as a 2019 Best of Business for Best University for a Technology Degree in Northwest Indiana.



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- Network Services
- Video Displays
- Document Software



### ***Runner-Up***

*Best place to purchase  
office furniture  
Best information technology  
consulting firm*



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### Best woman-owned business

NORTHWEST INDIANA

*Winner:* HDW Commercial Interiors  
*Runner-Up:* Group 7Even

GREATER SOUTH BEND/MISHAWAKA

*Winner:* Anna's Bread

## CONSTRUCTION / REAL ESTATE

### Best commercial real estate firm

NORTHWEST INDIANA

*Winner:* Commercial In-Sites, LLC  
*Runner-Up:* McColly Bennett  
Commercial Advantage

GREATER SOUTH BEND/MISHAWAKA

*Winner:* Bradley Company  
*Runner-Up:* Cressy & Everett  
Real Estate

### Best commercial construction firm for new construction

NORTHWEST INDIANA

*Winner:* Larson Danielson  
Construction Company  
*Runner-Up:* Chester, Inc.

GREATER SOUTH BEND/MISHAWAKA

*Winner:* Larson Danielson  
Construction Company  
*Runner-Up:* DJ Construction

### Best commercial construction firm for remodeling or expansion

NORTHWEST INDIANA

*Winner:* Larson Danielson  
Construction Company  
*Runner-Up:* Chester, Inc.

GREATER SOUTH BEND/MISHAWAKA

*Winner:* Larson Danielson  
Construction Company  
*Runner-Up:* DJ Construction

### Best engineering firm

NORTHWEST INDIANA

*Winner:* DVG Team  
*Runner-Up:* Global Engineering &  
Land Surveying

GREATER SOUTH BEND/MISHAWAKA

*Winner:* Troyer Group

### Best commercial architectural design firm

NORTHWEST INDIANA

*Winner:* Shive-Hattery  
*Runner-Up:* Chester, Inc.

GREATER SOUTH BEND/MISHAWAKA

*Winner:* Epoch Architecture +  
Planning  
*Runner-Up:* Troyer Group

### Best commercial landscaping firm

NORTHWEST INDIANA

*Winner:* Tim's Landscape Services  
*Runner-Up:* Lakeshore Landscaping

GREATER SOUTH BEND/MISHAWAKA

*Winner:* Foegley Landscape

### Best residential real-estate firm

NORTHWEST INDIANA

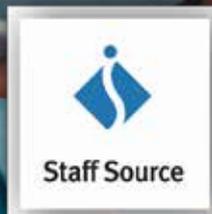
*Winner:* McColly Real Estate  
*Runner-Up:* Coldwell Banker  
Residential Brokerage

GREATER SOUTH BEND/MISHAWAKA

*Winner:* Cressy &  
Everett Real Estate  
*Runner-Up:* Coldwell Banker  
Residential Brokerage

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Photo provided by White Hawk Country Club

An aerial view shows a section of the course at White Hawk Country Club in Crown Point. White Hawk Country Club in Crown Point was recognized as a 2019 Best of Business Best Golf Course for Charitable/Business Events in Northwest Indiana.

### Best residential home construction firm

**NORTHWEST INDIANA**  
*Winner: Olthof Homes*

**GREATER SOUTH BEND/MISHAWAKA**  
*Winner: Place Builders*

### Best residential home remodeling construction firm

**NORTHWEST INDIANA**  
*Winner: Apex Construction & Remodeling*

**GREATER SOUTH BEND/MISHAWAKA**  
*Winner: HM Remodeling*

## EVENTS / ENTERTAINMENT

### Best restaurant for business entertaining

**NORTHWEST INDIANA**  
*Winner: Gamba Ristorante*  
*Runner-Up: Gino's Steakhouse*

**GREATER SOUTH BEND/MISHAWAKA**  
*Winner: Cafe Navarre*  
*Runner-Up: Lasalle Grill*

### Best meeting site for large groups

**NORTHWEST INDIANA**  
*Winner: Avalon Manor Banquet Center*  
*Runner-Up: Blue Chip Casino, Hotel & Spa*

**GREATER SOUTH BEND/MISHAWAKA**  
*Winner: Century Center*  
*Runner-Up: Gillespie Conference Center*

### Best meeting site for small groups

**NORTHWEST INDIANA**  
*Winner: Gino's Steakhouse*  
*Runner-Up: Gamba Ristorante*

**GREATER SOUTH BEND/MISHAWAKA**  
*Winner: Inn at Saint Mary's*  
*Runner-Up: The Brick*

### Best caterer for events

**NORTHWEST INDIANA**  
*Winner: Dimitri's Catering*  
*Runner-Up: Comforts Catering*

**GREATER SOUTH BEND/MISHAWAKA**  
*Winner: Cafe Navarre*  
*Runner-Up: Skillet Restaurant & Catering*

### Best golf course for charitable/business events

**NORTHWEST INDIANA**  
*Winner: White Hawk Country Club*  
*Runner-Up: Innsbrook Country Club*

When you operate in a competitive industry, Anthony Lopez, general manager of White Hawk Country Club in Crown Point, understands how good service can make a lasting impression.

"We stay in touch with our customers," he said. "Without them, our business does not exist."

This means he and his staff regularly review new trends within the industry.

"Our business is customer service and will remain at the forefront," Lopez said. "The main rule is to listen and follow

through, and when able, get feedback and make adjustments— be informed about decisions but don't be afraid to give something a chance."

**GREATER SOUTH BEND/MISHAWAKA**  
*Winner: Blackthorn Golf Club*  
*Runner-Up: Knollwood Country Club*

### Best photographer for events

**NORTHWEST INDIANA**  
*Winner: Pete Doherty Images*

**GREATER SOUTH BEND/MISHAWAKA**  
*Winner: Peter Ringenberg Photography*

## HEALTH / WELLNESS

### Best hospital/hospital group

**NORTHWEST INDIANA**  
*Winner: Franciscan Health*  
*Runner-Up: Community Healthcare System*

Recognizing the human side of health care ensures all patients who seek care from Franciscan Health are treated in a kind, considerate and connected manner, said Dr. Daniel McCormick, president and CEO of Franciscan Health Crown Point.

"The predominance of Franciscan Health as the Region's choice for health care clearly emphasizes our strong connection to our patients through our understanding of the need to provide care to the people of Northwest Indiana

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The Blue Chip Casino, Hotel & Spa in Michigan City was a 2019 Northwest Indiana Business Magazine Best of Business runner up in the Best Meeting Site for Large Group category for Northwest Indiana.

and not just patients,” McCormick said. “Don’t miss an opportunity to connect with the person you are caring for while you deliver the science and expertise to the patient.”

**GREATER SOUTH BEND/MISHAWAKA**  
*Winner: Beacon Health System*

*Runner-Up: St. Joseph Regional Medical Center*

**Best health care facility for cardiology**

**NORTHWEST INDIANA**  
*Winner: Franciscan Health*  
*Runner-Up: Community Healthcare System*

McCormick said his hospital has grown significantly through the years and continues to expand. “Our health care delivery system continues to grow to provide the type of care and the level of care expected by today’s consumer of health care and is always evolving to meet these demands,” he said.

**GREATER SOUTH BEND/MISHAWAKA**  
*Winner: Beacon Health System*  
*Runner-Up: St. Joseph Regional Medical Center*

**Best health care facility for cancer treatments**

**NORTHWEST INDIANA**  
*Winner: Franciscan Health*  
*Runner-Up: Community Healthcare System*

Patrick Maloney, president CEO of Franciscan Health Dyer, Hammond and Munster, said being diligent about operations hasn’t affected innovation.

“For Dyer, Hammond and Munster, we have been consolidating programs across our campuses to lower the cost



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of health care and to be able to provide centers of excellence,” Maloney said. “We continue to see growth at our Munster facility, and we will continue to grow to meet that demand.”

### GREATER SOUTH BEND/MISHAWAKA

*Winner: Goshen Health*

*Runner-Up: Michiana*

**Hematology Oncology**

### Best health care facility for orthopedics

#### NORTHWEST INDIANA

*Winner: Franciscan Health*

*Runner-Up: Lakeshore Bone & Joint*

**Institute**

#### GREATER SOUTH BEND/MISHAWAKA

*Winner: South Bend Orthopaedics*

*Runner-Up: St. Joseph Regional*

**Medical Center**

### Best health care facility for mental health

#### NORTHWEST INDIANA

*Winner: Franciscan Health*

*Runner-Up: Community*

**Healthcare System**

#### GREATER SOUTH BEND/MISHAWAKA

*Winner: Oaklawn Mental Health*

*Runner-Up: Beacon Health System*

### Best health care facility for urgent/immediate care

#### NORTHWEST INDIANA

*Winner: Franciscan ExpressCare*

*Runner-Up: Community*

**Healthcare System**

#### GREATER SOUTH BEND/MISHAWAKA

*Winner: St. Joseph Regional*

**Medical Center**

*Runner-Up: Beacon Health System*

### Best health care facility for physical/occupational therapy

#### NORTHWEST INDIANA

*Winner: Franciscan Health*

*Runner-Up: Lakeshore Bone &*

**Joint Institute**

#### GREATER SOUTH BEND/MISHAWAKA

*Winner: McDonald*

**Physical Therapy**

*Runner-Up: South Bend*

**Orthopaedics**

### Best fitness/wellness facility

#### NORTHWEST INDIANA

*Winner: Franciscan Health*

**Fitness Centers**

*Runner-Up: Community*

**Healthcare System**

#### GREATER SOUTH BEND/MISHAWAKA

*Winner: Beacon Health System*

*Runner-Up: Eastlake Athletic Clubs*

## LEGAL / INSURANCE

### Best law firm for corporate law

#### NORTHWEST INDIANA

*Winner: Burke Costanza & Carberry*

*Runner-Up: Krieg DeVault*

#### GREATER SOUTH BEND/MISHAWAKA

*Winner: SouthBank Legal: LaDue |*

**Curran | Kuehn**

*Runner-Up: Barnes & Thornburg*

John LaDue with SouthBank Legal: LaDue, Curran, Kuehn in South Bend said the firm's strategy of focusing on high-quality legal work and counseling for clients, taking care of staff and



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protecting the company's culture all factor into the company's success.

"We want to help our clients grow their businesses, and in turn, we continue to grow our firm," LaDue said. "This focus requires continuous improvement, creativity, agility and teamwork—both internal teamwork and collaboration with our clients.

Ensuring work quality is preserved also means maintaining a positive and healthy work environment for staff.

"(We) focus first on what we do best: providing high-quality legal services and advice for our clients," LaDue said. "(We) take care of our teammates, and finally, (we) have fun. We truly enjoy working together as a team to help our clients."

### Best law firm for business acquisitions and mergers

#### NORTHWEST INDIANA

*Winner:* Burke Costanza & Carberry  
*Runner-Up:* Hoepfner Wagner & Evans

#### GREATER SOUTH BEND/MISHAWAKA

*Winner:* SouthBank Legal: LaDue |

Curran | Kuehn  
*Runner-Up:* Barnes & Thornburg

### Best law firm for litigation

#### NORTHWEST INDIANA

*Winner:* Burke Costanza & Carberry  
*Runner-Up:* Eichhorn & Eichhorn

#### GREATER SOUTH BEND/MISHAWAKA

*Winner:* SouthBank Legal: LaDue | Curran | Kuehn  
*Runner-Up:* Barnes & Thornburg

### Best law firm for estate planning

#### NORTHWEST INDIANA

*Winner:* Burke Costanza & Carberry  
*Runner-Up:* Eichhorn & Eichhorn

#### GREATER SOUTH BEND/MISHAWAKA

*Winner:* SouthBank Legal: LaDue |

**"(We) take care of our teammates, and finally, (we) have fun. We truly enjoy working together as a team to help our clients."**

—John LaDue,  
SouthBank Legal: LaDue,  
Curran, Kuehn

Curran | Kuehn  
*Runner-Up:* Barnes & Thornburg

### Best insurance agency for business property and liability coverage

#### NORTHWEST INDIANA

*Winner:* Pinnacle Insurance Group of IN  
*Runner-Up:* General Insurance Services

#### GREATER SOUTH BEND/MISHAWAKA

*Winner:* Healy Group  
*Runner-Up:* Gibson Insurance Agency

### Best insurance agency for business health and life coverage

#### NORTHWEST INDIANA

*Winner:* Pinnacle Insurance Group of IN  
*Runner-Up:* 1st Source Insurance

#### GREATER SOUTH BEND/MISHAWAKA

*Winner:* Healy Group  
*Runner-Up:* 1st Source Insurance



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## SUCCESSION PLANNING

# Be smart, plan for what's next

Experts say best succession plans prepared in advance, not out of last-minute necessity or tragedy



Geisen Funeral Homes, with locations in Crown Point, Hebron, Merrillville and Michigan City, is owned by the Geisen family. From left are: Kim, Larry and their son Anthony.

Photo provided by Geisen Funeral Home

JERRY DAVICH

**M**ylene Tucker never considered having a succession plan for her business, Nature's Cupboard, until she served on the board of the Independent Natural Foods Retailer Association. One of the group's first strategic goals was to implement a succession plan.

"We hired consultants to help, so I was able to get professional insight that my little business could not have afforded," said Tucker, whose company has locations in Michigan City and Chesterton. "What I learned may sound simple, but it is something I never took the time to do."

She began observing those individuals in her organization who had the desire and talent to move forward.

Efforts were then made to search for developmental courses and key opportunities to nurture those team members, and to help them grow their skill set.

"I learned that I needed to have certain things in place that I had previously thought were only for big companies," Tucker said. "No matter how small, a business needs to have a vision statement, a mission statement, core values, strategic goals and a map to help meet those goals."

Nature's Cupboard's succession planning is still a work in progress. But Tucker now purposely is focusing on where she wants her business to be in 10 to 15 years while bringing a newfound cohesiveness to her team.

She said developing leaders has

been fun and adds a sense of excitement for those "who are in the pipeline to take over."

"Until then, I figured I would just drop dead in my store's aisle and somebody in my family would have to take over," she said, only half-jokingly.

### The unexpected

**B**usiness succession planning too often takes place after dire circumstances. Owners are unwilling to look past the present into the future, or the best of plans or intentions get ignored until the last minute—or, worse yet, never prepared at all.

"Most large corporations have built into place a plan for leadership and business succession. It's the small entity—the closely held LLC or small



READ ON PHONE

business corporation—which is at risk,” said George Carberry, managing partner at Burke Costanza & Carberry LLP, attorneys at law in Valparaiso. “This is often because the business owner—whose work ethic and talent built the company, and who became successful by thinking a jump or two ahead of his competition—is often myopic when it comes to the reality of his death, incapacity or retirement.”

Carberry said that, over the years, some of the most prominent business owners in Northwest Indiana chose to sell their businesses to third parties or competitors despite having qualified heirs who could have stepped into the business.

“This realization is that the heirs would do better in the long run with family wealth than with the headaches of running the family business,” he said.

There are essential strategies to consider before installing a smart, profitable and enduring business succession plan. And if you plan, it cuts down on unneeded expenses toward attorneys, advisers and CPA firms.

“My most important recommendation is to start succession planning early,” said Terry Larson, of Larson-Danielson Construction Co. Inc., a multi-generational business in LaPorte. “Development of a good plan takes a great deal of time and thought.”

Larson said businesses should leave at least five years to develop a succession plan.

“For many small businesses, this is particularly appropriate since succession planning involves both the future transition of leadership and ownership,” Larson said.

Training and development are important to giving employees the opportunity for consideration toward key roles in your organization.

“The goal is to get the right people the training and experience, so they have the necessary skill set, knowledge and mindset to fill the right jobs at the right time,” Larson said.

### Making a plan

There are key steps to remember in this process. They include assembling the right team to pull it off; an

attorney experienced in both business matters and estate planning; the accountant familiar with the business; a business valuation professional; and a financial adviser familiar with the family’s history, players and investment strategies.

“Consider the business marketplace, current and likely future competition, business trends, capital needs and possible product obsolescence,” Carberry said.

Also consider the alternatives available to the business owner: sale or gift to children; sale to employees; sale to a third party; liquidation and dissolution. The business owner should discern, with help from the team,

in handy to remain unbiased and fair.

Next, create a training program to begin grooming the possible successor. Teach him or her everything they

will need to know from the ground up, without cutting corners or giving them special privileges. Such enticing perks will not help them when they’re potentially at the top of your organization.

Put a theoretical pin on a calendar in the future to determine the specifics of the shift in power. This deadline will allow your

successor to understand what will be needed and expected—and just as importantly, when their role will change along the way.

While these steps are in action,

**“I figured I would just drop dead in my store’s aisle and somebody in my family would have to take over.”**

—Mylese Tucker, owner of Nature’s Cupboard



Joe Biernacki, left, Ted Taylor, center, and Jennifer Agate, with General Insurance Services Inc., collaborate, which is a regular practice at the company.

Photo provided by General Insurance Services

what’s most important. Family succession? Obtaining the highest and best price and terms in a sale?

Choose a successor or successors by searching your firm for the right type of leadership, talents and future career goals. For family-operated companies, an independent consultant might come

the current owner or principle should begin planning for his or her retirement, even if the idea sounds implausible at this early stage. Also, consideration of the financial aspects of the plan should be outlined. Will there be a buy-sell agreement? Which assets will be transferred? Will private



Photo provided by Nature's Cupboard

**Nature's Cupboard was launched by LaVora Tucker in 1980. Her daughter Mylese Tucker now runs the business, which has two locations.**

annuities be a part of the final agreement? These are crucial questions that should be addressed beforehand.

Finally, when the time is right and all steps have been checked or completed, the plan can be executed. Some plans can be installed at a certain time, with all parties on board simultaneously. Other plans can be phased in to make the transition easier.

### Following the plan

**T**here are obviously a multitude of variables that go into a successful perpetuation, but one of the most simple and important elements is a written plan," said Craig Menne, president of General Insurance Services Inc. in La Porte.

Menne took over for past president Tom Cipares a few years ago, transitioning the firm into its third generation of ownership.

"Over the years we've discussed, debated and tweaked our buy-sell agreement, but it serves as the

foundation for moving the organization from one generation to the next," Menne said. "Ultimately, it provides for a clear set of expectations so that everyone can plan for an orderly transition of ownership."

Naturally, this type of plan also helps to grow the firm during its transition so there is sufficient capital to possibly buy out the retiring partners.

"We've been working very, very hard to make that happen," Menne said. "We've done a couple of small acquisitions, and we've also hit our organic growth targets. A lot of that responsibility falls on the next generation, so there definitely needs to be a talented bench in the organization."

With all that said, a proper plan that's well executed doesn't need to be a "major ordeal," Menne said. In fact, it's been exciting for the company because it has allowed a

new group of leaders to make a mark on the company, as well as the communities that it serves, he said.



**"My most important recommendation is to start succession planning early. ... a good plan takes a great deal of time and thought."**

—Terry Larson,  
Larson-Danielson  
Construction Co. Inc.

"I know it's been equally rewarding for the prior generations to see that we're working hard to honor and build on what they started years ago," Menne said. "It's truly rewarding for all of us."

### Keeping it in the family

**A**s business succession plans go, it is highly unusual for the transition in leadership to go from father-son, father-son, father-son, especially in the funeral business. Yet this is exactly what happened with Geisen Funeral Homes, in Crown Point, now in its fifth generation of ownership.

"How rare to have one of your children share the calling to become a funeral director and funeral home owner for so many generations," said Jean Lahm, the firm's community relations manager. "Typically, there is a cousin or uncle or nephew who takes over the business when it's not the calling of the owner's children, and obviously not all owners have children."

In 1867, thriving furniture business owner Peter Geisen began making and selling coffins in his furniture store. This was a popular thing for furniture store owners to do during the era when funeral services became more formal. This commercial demand for caskets prompted the Geisen family to open "Geisen Furniture & Undertaking" in downtown Crown Point.

Peter's son Charles joined his father in the business, with both becoming some of the first licensed embalmers in the state of Indiana. In 1933, Charles' son Ralph joined his father at the family's funeral home, followed later by another son Norbert. Ralph continued to run the business for the next 25 years.

Ralph's son Robert, and his wife, Marilyn, owned and operated the oldest funeral home in Northwest Indiana under the same family name. Robert retired in 1996, and his son Larry became the fifth-generation owner.

"Larry's father didn't pressure him to be in the business," Lahm said. "He wanted him to be sure and to explore other options before any decision about his future in the funeral business."

The family's succession plan involved making sure each successor was 100 percent sure of his intention to someday replace his father. For Larry Geisen, this meant first attending college for four years to explore other career options, and for his son Anthony the same criteria held true as the firm expanded to four locations.

"Like his father, Anthony earned a bachelor's degree in business from Purdue University," Lahm said. "And like his father, Anthony decided the funeral business was his calling, and he also earned a degree from Worsham College of Mortuary Science."

In contrast to most other businesses facing this issue, Larry and Anthony Geisen weren't "tabbed" to be the successor. A strict timetable wasn't established. A formal plan wasn't written. This is one of the benefits of a family-owned firm.

"They worked all of the various jobs a funeral home requires, from cleaning windows to leading a funeral procession, learning the spectrum of funeral care," Lahm said. "So they'd been in the business quite a few years before making their official decision to make a career out of it."

### Consider all variables

Carberry typically tells clients to keep in mind the difference between personal feelings and business necessities, which can blur or obliterate even the best succession plan.

"You need to be flexible," he said. "A lot can happen between the creation of a succession plan and its execution."

Other tips to remember: improve earnings by eliminating unnecessary costs; don't micromanage every part of your plan; and consider bringing in a CPA firm or attorney for updated insights into the latest state and federal regulations, as well as ever-changing tax rules.

Never rule out the worst-case scenario—the unexpected death of the owner—and how the company will survive and if any contingency plans are in place.

"A successful succession plan needs to address the transition of people out of their roles, in addition to the

transition of the people into the same roles that will replace them," Larson said. "The plan should not be just for continuation of the business but to position it for future growth as well.

"The plan should be dynamic in the sense that it will need to be adjusted as the organization changes, continues to evolve and adapt to their business environment."

For Mylese Tucker at Nature's

Cupboard, which was launched by her mother, LaVora Tucker, in 1980, the ongoing plan is to locate and retain just the right successor.

"It's a brand-new work in progress for us, and nobody has been named as an actual successor yet," Tucker said.

Still, unlike too many other firms, Nature's Cupboard no longer has an empty cupboard when it comes to its future leadership.

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# Firms display best work online

Construction and engineering companies say website portfolios useful tool for attracting future business



The Ozinga concrete plant readies to pour concrete into a Superior dump truck for the 2018 Gary/Chicago International Airport runway project.

Photos provided by Ozinga

BOB MOULESONG

**B**uilding projects frequently present unique challenges on the long road to completion. When success is achieved, Region construction and engineering firms highlight their best projects on their websites. There they describe the specific challenges presented and the innovative solutions they developed.

The hope is, professionals say, by overcoming complicated hurdles to complete a job on time and either on or below budget, the touting of their successes can open doors to new business.

## Toll road plaza project

**L**arson-Danielson Construction took on the challenging project of demolishing and rebuilding the travel plazas for Indiana Toll Road Concession Co./Sunoco along the Interstate 80/90 Toll Road. Beginning in fall 2016 and completing in late spring 2018, Larson-Danielson built a total of eight plazas that stretched from Portage, Rolling Prairie, Elkhart to Howe. The ITRCC spent roughly \$70 million on the entire plaza replacement project.

The Larson-Danielson total construction project budget was \$42.5 million.

"This was a traditional design-bid

-build project," said Patrick Lockwood, Larson's project manager. "ITRCC's main tenants (HMS Host and Sunoco) were responsible for hiring the design teams, and we took it from there."

Lockwood says that one of the major challenges was a tight timeline for demolition, construction and completion.

"We completed all of the travel plazas in 22 months," he said. "Along with the tight schedule, the most challenging part of this project was constructing two identical buildings located on opposite sides of the Toll Road at the same time and making sure both



READ ON PHONE



The Sunoco Travel Plaza in Elkhart was built by Larson-Danielson as part of the ITRCC plaza project.

Photo provided by Larson-Danielson Construction

state-of-the-art plazas were finished on the same deadline.”

Demolition and construction of the Howe travel plazas began in September 2016 and finished in July 2017. The Howe travel plazas are both about 15,000 square feet.

Construction of the new Sunoco Portage travel plazas began in November 2016 and was completed in April 2017. The Portage travel plazas are both about 6,500 square feet.

The ITRCC Rolling Prairie travel plazas began in April 2017 and were finished in December 2017. The plazas are about 17,900 square feet. The Sunoco Elkhart travel plazas began in January 2018 and finished in June that same year. The plazas are both about 5,000 square feet.

“By overlapping the projects, we were able to self-perform a good portion of the work and move crews from one project to the next, which allowed us to have better control over schedule, quality and budget,” Lockwood said. “Also, we are fortunate that we have developed strong relationships over the years with the subcontractor community.”

He said these long-term partnerships were key to getting projects done on time.

“(They) understand our approach and are fully on board to tackle high-profile fast-tracked projects like these and make them a success,” he said.

The Toll Road project is front and center on the Larson-Danielson website at [www.ldconstruction.com](http://www.ldconstruction.com).

Photos of the travel plazas show off the finished product and provide a

tangible example of the quality of work provided by the company. Additional portfolio photos display the projects completed in retail, institutional, industrial, health care, educational and hospitality. Each example is crafted to send out the message that Larson-Danielson can handle every type of project.

### Gary runway project

In a 30-day span between April 20 and May 10, 2018, Ozinga Ready Mix Concrete and Superior Construction teamed up on the total rebuild of a 4,000-by-150-foot main runway at the Gary/Chicago International Airport. The FAA only allows a runway to shut down for a specific amount of time, meaning timeline deviations are not allowed. Not only did the duo finish on time, they completed the work two days ahead of schedule.

The success of that project resulted in both companies’ selection to perform the second phase of the runway rebuild in May 2019. The project will include removal of existing concrete and pouring 25,000 cubic yards of concrete pavement in a 12-day window beginning May 1. Superior’s bid included Ozinga’s concrete services.

“The amount of coordination and team work was critical to the success of the project,” said Joe Sanders, executive vice president for Ozinga Indiana. “The partnering efforts included pre-planning and constant communication to ensure the tight schedule was met.”

Dan Sopczak, Superior Construction’s Midwest president, said the team worked tirelessly to complete the project ahead of schedule and under budget.

“Our attention to detail resulted in a high-quality project being completed with time to spare,” he said.

Even though last year’s project was a success, lessons were learned and applied to this year’s work.

“We realized some internal logistical improvements we will make this year to be more efficient,” Sanders said. “We will set up a new Erie Strayer batch mobile concrete plant to create concrete close to the action. The paving location will be in the center of the runway this year.”

Superior Construction will continue to leverage innovative solutions from last year that include a total robotic station that uses stringless paving and milling.

“Our 3D stringless paving system works in conjunction with Leica (Viva) TS16 robotic total stations,” said Chris Halaburt of Superior.



**“Designing the electrical, mechanical, fire protection and plumbing for Illiana Christian was a unique project for us.”**

—David Janney, principal, Millies Engineering Group

## >CONSTRUCTION

Sanders said last year's production consisted of 12-hour days each of the 12 paving days.

"The plant crew averaged over 2,000 cubic yards of concrete every day," he said. "Always just-in-time to suit Superior's needs."

For perspective, 25,000 cubic yards of concrete is the result of:

- 21,000 tons of limestone
- 16,000 tons of sand
- 7,000 tons of cement
- 750,000 gallons of water
- 2,500 dump trucks of concrete

Doug Nichele, division manager for Superior, said a major success of last year's Gary airport runway project was the efforts between the owner, design engineer, contractor, on-site inspectors, subcontractors and vendors.

The websites for both Superior Construction and Ozinga showcase the results of their partnership last year at Gary Chicago International Airport. The use of robotics and mobile concrete plants brings technology to the forefront of the old-school concepts of

removing and replacing concrete.

Photos of the runway on both company websites provide a tangible example of the type of work provided by the two companies.

The Ozinga website at [www.ozinga.com](http://www.ozinga.com) presents their portfolio by advertising the various services they offer. In addition to ready-mix and specialty concretes, they share photos on materials, logistics and energy.

The Superior Construction website at [www.superiorconstruction.com](http://www.superiorconstruction.com) displays photos of completed projects in the fields of petrochemical, transportation, energy, and water.

### Illiana Christian High School

Millies Engineering Group in Munster was awarded the MEP (mechanical, electrical, plumbing) contract for the new Illiana Christian High School in unincorporated Dyer. It was the company's 11th high school building project.

"Designing the electrical, mechanical, fire protection and plumbing for Illiana

Christian was a unique project for us," said David Janney, vice president/electrical. "The school plans called for a stage and multipurpose room that may or may not be fully constructed during the first phase. The financing was a unique situation that called for innovation on our end."

Illiana Christian, a private school that wasn't privy to public school funds, had secured more than \$20 million in donations and pledges when the project began. It was unknown if they would be able to complete the stage and multipurpose room but were hopeful a plan could be designed to deal with either outcome.

Janney and his team went to work on a design plan that had enough wiggle room to allow for completing the room now or later with minimal disruption and seamless design.

"In the event we didn't complete the room as part of the first phase, we wanted to leave it at a point where future work would look like it was completed at the beginning," Janney said. "It was

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challenging, but we pulled it off.”

An exciting reward for the Millies’ staff was based on the MEP designs they provided. They helped earn a utility grant. Illiana Christian was able to approve the completion of the room on time, and the creative designs of Millies Engineering helped make it happen.

Illiana Christian was landlocked at their original Lansing location. They decided to move to Dyer in 2014 and completed the design plans in 2016. Construction began in January 2017 and finished for the 2018 school year. The first day of school was Aug. 27, and the dedication ceremony was Sept. 15.

The new campus, on the corner of 109th and Calumet, sits on a 37-acre plot. It includes a 139,500-square-foot, two-story school. The design called for 210 student and 250 faculty/events parking spaces; softball, baseball and soccer/track fields; a multi-purpose field; and additional visitor parking. A commons area was designed to encourage student relationships and to contribute to collaborative learning.



Photos provided by Millies Engineering

**The stage and multipurpose room at Illiana Christian High School was a variable during project planning. Ultimately, design plans helped land a grant for completion.**

Janney knows that the innovative designs created by Millies Engineering Group will be an excellent selling point to future projects.

“We can explain our design process to potential clients and help them create flexible plans that can be modified painlessly,” he said.

The Millies Engineering Group website at [www.megce.com](http://www.megce.com) tells the story of the diversity achieved by the engineering firm. Under the portfolio link, potential clients will find photos of projects in the fields of education, municipal, health care, entertainment, religious, and hospitality.

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# Region's theater community thriving

Industry leaders offer innovative programs to keep local audiences flocking to area venues

LESLY BAILEY

The magic of live theater continues to mesmerize audiences—from large to small—across the Region. Whether it's in a more intimate venue or in an almost 100-year-old historic landmark, community members are falling under the spell of stages filled with music, comedy or drama.

"It's a place where people come together in the same room and share an experience whether it makes you laugh, cry or think about something in a new way," said Linda Fortunato, artistic director at Theatre at the Center in Munster. "Actors on stage create a relationship with the audience, (but) it's not complete until the audience is in its seats."

And no two show experiences are the same, she said. Performances may vary slightly each night based on an audience's reaction.

"It breathes in a different way depending on each audience," Fortunato said. "That's what's magical about the theater: It happens and then it's gone except in the memories of the people who experienced it."

Industry leaders are helping preserve what theater is all about by creating strong community connections and unique events and programs. They also spark conversations on timely topics.

## Landmark status

At the Morris Performing Arts Center in South Bend, guests are greeted by an almost 100-year-old building. It was renovated in the late 1990s. The stage was expanded, and theater capacity grew to more than 2,500 seats.

"It has been a treasured community asset for nearly 100 years," said Jeff Jarnecke, executive director of venues. "The building has come to life through incredible shows, performances and events, and has been an integral part in creating memories for generations."

Listed on the National Register of Historic Places, the Morris had a record 102 events in 2018 and is expected to have 115 events this year.

While the theater has had a significant economic impact on the city, Jarnecke feels the theater's longevity and impact are rooted in its effects on the more than 100,000 guests who grace the seats each season.

"The Morris is something guests look forward to experiencing not because of what it is, but rather what it represents," he said. "It is a shared experience. It is where memories are made. It is a sense of belonging in this community."

Jarnecke said, because of that, it is important to his organization to offer a variety of artists, genres, performances and experiences that speak to all cultures and people.



**"There is a resurgent desire to support local, whether it be food, business or entertainment."**

—Aaron Nichols, executive director of the South Bend Civic Theatre



Photo provided by 4th Street Theater

"Our sole measure of success cannot be attendance, but rather if we helped create an environment where our residents and culture can thrive," he said.

Jarnecke said he is driven by the Morris' legacy and the passion of its audiences.

"To stand on the stage with just the ghost light on staring into the vast darkness of 2,500 seats and think about the history and what this building has 'seen' is awe-inspiring," he said. "From our wonderful ushers who give of their time, to the patron who has supported the symphony for so many years, to the diversity of our audience, I'm challenged every day to ensure an experience at the Morris is nearly a rite of passage for South Bend residents."

He said he wants the next 100 years to be even better than the first.

"The Morris can be a sense of identity,



READ ON PHONE



The up-close-and-personal feel of the 4th Street Theater in Chesterton allows the audience to feel like they are part of the show. The group recently presented "Peter and the Starcatcher."

a catalyst for change and an incubator for celebration of all that is positive for our community," Jarnecke said.

**An evolving story**

With strong roots as a volunteer-led theater group, Chicago Street Theatre in Valparaiso has taken a more professional turn since the early 2000s. It added a managing director and part-time box office manager.

"It's no longer a volunteer sitting with a card table and cash box taking tickets—now that we have professionalized to the point that people can order tickets online," said Eric Brant, director of marketing at CST.

The group has grown from sharing a stage at the Memorial Opera House for four decades to having its own building beginning in 2008. Today, the 130-seat theater continues to offer an

intimate environment for a variety of shows in its 65th season.

Brant said the crew strives to follow a formula of sorts when putting together a season of shows. The goal is to entertain and engage longtime subscribers while cultivating new audiences.

"We have our family-oriented show during the holidays and pair it with an adult-themed show as an office party destination," he said. "We have our challenging or controversial show during the winter to bring in the best talent with something 'edgier.'"

They also offer a comedy and drama show, as well as the Shakespeare in the Park series during the summer. That last one brings a classic to life outside at Central Park Plaza in downtown Valparaiso. Educational opportunities also are available for adults and children.

"Shakespeare in the Park is a culmination of so many relationships," Brant said. "We're able to give a great big cultural gift to the city each year. You can see Shakespeare downtown for free, and we throw a big festival party."

Brant himself has been involved with CST since his high school days and sees CST continuing to flourish.

"We've not really shed our roots as a 60-plus year community theater that started as a group of people putting on plays," he said. "We have longevity because we have established supporters who believe in the validity of what we do in terms of improving quality of life."

**Big city in our backyard**

Heading into its 30th year, Theatre at the Center in Munster brings access to Chicago-style theater but in a more up-close-and-personal setting.



Photo by Guy Rhodes

Theatre at the Center Artistic Director Linda Fortunato, right, consults with costume designer Brenda Winstead in the theater's costume shop about the wig creation for the 2016 holiday musical run "Annie Warbucks." Fortunato says the theater offers Chicago-level entertainment.

Fortunato said, as a professional theater, TATC is a platform for Region residents to enjoy a show, concert or musical without having to travel to downtown Chicago.

"We are able to bridge the gap as a lot of our actors, designers, directors and crew have also worked at the big theaters in Chicago," she said. "But how our theater is laid out, it is a very intimate experience.

"It does take all kinds of theaters and all levels to make theater what it is here in the Region."

With the Star Plaza venue's closing, TATC has expanded its reach by adding concert and comedy offerings.

"We strive to create a season with a lot of variety to appeal to a lot of different people," Fortunato said. "We are closing some of the Star Plaza void with more one-night-only concerts and stand-up comedian shows."

Fortunato said theater is vital to the Region. "I am very passionate about theater," she said. "It enriches us as

people, and a community is formed in those two hours."

### Community connections

At 4th Street Theater in downtown Chesterton, first-row guests can literally put their feet on the stage and that is what makes it great, said Angela Heid, the group's president.

"We're a really small theater—50 to 60 seats, depending on how the set is," she said. "The stage itself is 12-feet deep, so it allows us to do shows where the audience is really a part of it."

The group has been specializing in smaller shows since landing at its current location in the late 1990s.

"If we're doing a four- to six-person show, we can really bring the audience close to it," Heid said. "So, the audience can literally feel like they are sitting in someone's living room or on the same street as the characters."

She said theater fans accustomed to going to Chicago, walk away pleasantly surprised when they come to one of

her group's shows. Heid said she often hears comments after performances such as: "Wow, I didn't know this was going on in my backyard."

Part of connecting to the community for the 4th Street Theater team is to offer an outlet for artistic individuals as well as a place for children on the autism spectrum to experience live theater.

Heid says the crew participates in a 10-minute play festival where anyone can submit a show that hasn't been done anywhere else.

"It's a much smaller time commitment, and it can pull in people who haven't done theater for years," she said. "We felt it was important to do something unique and not get in the habit of doing the same shows over and over again."

Heid said the event for children is led by a specially-trained group from Chicago.

"The group's members sense if a child wants to interact or just sit there," she

said. “We have sponsors, so we don’t have to charge the family. It’s a way for us to give back to the community.”

### Local support

**A**ron Nichols, executive director of the South Bend Civic Theatre, said part of what keeps local theaters going is the drive to support all things local.

“I think there is a resurgent desire to support local, whether it be food, business or entertainment,” he said. “I think that our patrons value our commitment to enriching and creating community.

“When you go to a show in Chicago, you’re engaged and entertained; however, when you see a show at the Civic, you’re supporting friends and neighbors, putting dollars into the local economy and enabling artists to create positive change right next door.”

Nichols said his team also has listened to its community members and recently added two programs. Showtime Child Care is free child-care services during Wednesday-night performances. The Pay-What-You-Can

Previews allow patrons to attend a pre-opening night show at an amount that fits their needs.

“Free child care allows our large number of young families the chance to have a date night without worrying about scheduling and paying for baby-sitting,” he said. “Many of our volunteers, local artists and economically disadvantaged can’t afford a \$25 ticket. To meet this need, we’ve introduced a performance where patrons ‘pay what they can’ whether that be \$1, \$5 or \$20.”

Nostalgia might have been at the base of community theater success in the past, but Nichols said now it’s something more.

“It’s a safe place to explore ideas and invite debate,” he said. “It’s a public space where people of all opinions and backgrounds gather to be challenged and comforted as well as entertained.”

Nichols said theater education programs are sparking curiosity, nurturing civility and creating connections in a world where these interactions

### THE THEATERS

- Theatre at The Center, 1040 Ridge Road, Munster, (219) 836-3255
- Morris Performing Arts Center, 211 N. Michigan St., South Bend, (574) 235-9190
- Chicago Street Theater, 154 W. Chicago St., Valparaiso, (219) 464-1636
- South Bend Civic Theatre, 403 N. Main St., South Bend, (574) 234-1112
- 4th Street Theater, 125 N. 4th St., Chesterton, (219) 926-7875

are becoming rare.

For Nichols, telling stories for a living is part of why he embraces the theater world.

“I get to travel back—or even forward—in time,” he said. “I get to see artists shine under spotlights and audiences rise in rapturous appreciation. I get to create worlds. I get to make my community more kind, generous and compassionate.”

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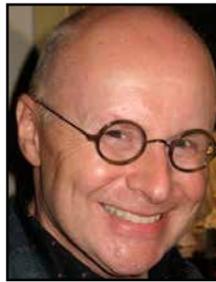
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## NORTHWEST INDIANA

JOHN CAIN



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## OUT

**One small step, one giant leap**

The Northwest Indiana Symphony Orchestra celebrates the 50th anniversary of the moon landing with a space-themed concert in May. It will feature the Symphony Chorus and retired astronaut and Crown Point-native Col. Jerry Ross. Cinema and symphony meet as videos and photos from the historic 1969 moon landing accompany two of Copland's most popular pieces, "Fanfare for the

**Let the feather boas fly**

"La Cage aux Folles" was the first musical to win the Tony Award for Best Revival of a Musical twice and a Best Musical Tony for each of its Broadway productions. "La Cage" tells the story of Georges, the owner of a swanky and sexy Saint-Tropez nightclub, and his partner Albin who moonlights as the glamorous drag queen songstress Zaza. When their son brings his fiancé (and her very conservative parents) home to meet the flashy pair, the bonds of family are put to the test. "La Cage" is a tuneful and touching tale of one family's struggle to stay together, stay fabulous, and above all else, stay true to themselves. "La Cage aux Folles" is a musical with a book by Harvey Fierstein and music and lyrics by Jerry Herman, the Tony Award-winning composer of "Hello Dolly!" and "Mame." Memorial Opera House, April 26 through May 12. (219) 548-9137 or [www.memorialopera-house.com](http://www.memorialopera-house.com).

told the Chicagoist, "I've never been able to find a live band in New York as consistently thrilling, funny and fun as the Waco Brothers." Local bands include the Blisters, Stealin' the Farm, River Kittens and Robert Rolfe Feddersen. The festival also will include culinary arts, featuring delicious local grub from food trucks, as well as craft beer and wine from local breweries and wineries. Check out the vendor area where you can find cool dunes-related swag. And, of course, be sure to stop by the Save the Dunes table to become a member. Check out the Kids Zone from 4 to 8 p.m. All ages are welcome from 4 to 10 p.m. June 1 at the Guy Foreman Amphitheater in Washington Park. (219) 879-3564 or [www.savedunes.org](http://www.savedunes.org).

**Anne of Green Gables**

When aging siblings Matthew and Marilla Cuthbert write to the orphanage in Nova Scotia asking for a boy to help them on the farm, they get more than they bargained for. Because of a mix-up, they are left with 11-year-old Anne Shirley. For six years, this romantic, hot-headed and energetic girl wins their hearts and turns the stodgy, rural Canadian community into a bright world of "kindred spirits." Whether the playgoer is an "old friend" of Anne's or meeting her for the first time, this production will solidify a lasting friendship between the audience and one of literature's most unforgettable characters. Written by Sylvia Ashby and based on the book by L.M. Montgomery. Directed by Bonnie Quigley. (219) 362-5113 or [www.laportelittletheatreclub.com](http://www.laportelittletheatreclub.com).

Visit the South Shore Arts regional calendar for more information on current exhibits, concerts, plays and other arts events at [SouthShoreArtsOnline.org](http://SouthShoreArtsOnline.org).



The Northwest Indiana Symphony Orchestra will celebrate the 50th anniversary of the moon landing with a space-themed concert, featuring Crown Point native Col. Jerry Ross.

Photo provided by NASA

Common Man" and "Appalachian Spring." Popular space-themed music from "Star Wars" and "Star Trek," as well as Strauss' "Also Sprach Zarathustra" from Kubrick's "2001," and a selection from Holst's "Planets" will delight. Ross will be on hand to show his photos and memorabilia as he recollects his missions aboard the space shuttle. The concert will be presented Friday, May 17, at Monbeck Auditorium at Highland High School. (219) 836-0525 or [www.nisorchestra.org](http://www.nisorchestra.org).

**Jammin' with Save the Dunes**

It's time again for Jammin' with Save the Dunes! The family-friendly event brings hundreds of dunes-lovers to beautiful Washington Park in Michigan City on the Lake Michigan shoreline. There are also several popular bands with local ties. This year's headliner is Jon Langford and the Waco Brothers, a group classified as country rock combined with a little punk. They've produced eight studio albums with Bloodshot Records. Author and music critic Sarah Vowell

# ABOUT



## GREATER SOUTH BEND

JACK WALTON



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### Jazz jam session at Merrimans'

Merrimans' Playhouse in South Bend recently transitioned into a 501c(3) organization. It operates as a nonprofit, but the day-to-day operations aren't affected. Owners Stephen and Mary Merriman host an open jazz jam session every Tuesday night. They also regularly host national and international touring jazz ensembles. On April 17, it's straight-ahead standards with the Doug Stone Quartet. The propulsive piano jazz of the Dave Meder Trio follows April 26. Drummer Keith Hall will try not to get upstaged by his more famous sidemen—saxophonist Andrew Rathbun and bassist Robert Hurst—for a gig by the Keith Hall Trio on May 15. Up-and-coming saxophonist Seth Ebersole appears June 13. (574) 329-3430 or [www.merrimansplayhouse.org](http://www.merrimansplayhouse.org).

### Multimedia experience

The South Bend Museum of Art's latest installation comes from multimedia artist Michael Dinges. His show, titled "A Scarecrow at the Crossroads of an Epoch," will be on exhibit from April 20 to June 30. Dinges embraces a variety of techniques in his pieces, with the goal of exploring notions of identity, technology and globalization, with a focus on personal and cultural artifacts. (574) 235-9102 or [www.southbendart.org](http://www.southbendart.org).

### Chamber music competition

The University of Notre Dame's DeBartolo Performing Arts Center is wrapping up its 2018-2019 season with a pair of multi-day offerings. For three nights, May 2 through 4, the American Ballet Theatre Co. presents a program that's a blend of classic and contemporary choreography. From May 10 through 12, classical musicians from around the world converge at Notre Dame for the Fischhoff National

Chamber Music Competition. In its 46th year, the Fischhoff is the largest chamber music competition in America. There are multiple skill levels, so the participants range from young children to burgeoning professionals. All events at the three-day festival are free, although tickets for the finals should be reserved. (574) 631-2800 or [www.performing-arts.nd.edu](http://www.performing-arts.nd.edu).

### Spiritual trouble

South Bend Civic Theatre is presenting Heidi Schreck's play "Grand Concourse" from April 12 to 21. It's the story of a nun who runs a soup kitchen in the Bronx. There she faces both day-to-day headaches and deeper spiritual struggles. On May 1, SBCT hosts a special one-night only staged reading of Laurie Nathan's "Lot's Wife." "On Golden Pond" became a beloved movie on the strength of unforgettable performances by Katharine Hepburn and Henry Fonda, but the work began its life as a stage play by Ernest Thompson in 1979. Norman and Ethel have a long and largely successful marriage, but there's still tons of issues bubbling over. The tension can work as well on stage as it did on screen. Another older character is the focus of "Between Riverside and Crazy," which runs June 7 to 16. Stephen Adly Guirgis won the 2015 Pulitzer Prize for Drama for the play, which portrays the life of a retired New York City police officer named Walter "Pops" Washington. (574) 234-1112 or [www.sbct.org](http://www.sbct.org).

### Live blues music returns

In the late 1970s, the first out-of-town gig young Lil' Ed Williams ever played was when the Chicago-based guitarist performed with blues titan J.B. Hutto at a gig at Vegetable Buddies in South Bend. The original venue is long gone, but a new Vegetable Buddies has arisen in the same location—with the same



Photo provided by Mary Merriman

Merrimans' Playhouse in South Bend holds a weekly jam session and features touring jazz bands.

mentality (and now with craft beers). Lil' Ed and the Blues Imperials already have performed at the revamped Vegetable Buddies, and they return for a show April 27. On May 18, it's the celebratory sounds of the part-reggae, part-jam band Giant Panda Guerilla Dub Squad. Blues music returns May 24, when Ronnie Baker Brooks comes town. His father, legendary guitarist Lonnie Brooks, died in 2017 after a long career as an elite blues man. The good news is that the similarly talented Ronnie is still in his prime, and we can catch him in as intimate an environment as Vegetable Buddies. (574) 232-0954 or [www.buddiesdtsb.com](http://www.buddiesdtsb.com).



READ ON PHONE

## OFF HOURS

# Executive leads healthy life

Cline Avenue Bridge project manager says staying active helps social life too

MICHAEL PUENTE

**D**uring the day, Terry Velligan oversees the \$140 million rebuilding of the Cline Avenue Bridge in East Chicago.

United Bridge Partners and Cline Avenue Bridge LLC will own the new toll bridge.

"We're about halfway complete," said Velligan, general manager of operations on the project. "It will be done by January 2020."

When Velligan isn't overseeing the massive public works project, he spends

mass but an increase in body fat too.

But those negative effects of aging can be mitigated by exercising regularly.

A 2013 study published by the Journal of Aging Research concluded that physical activity in older adults is associated with lower incidence and prevalence of chronic diseases such as cancer, diabetes, and cardiovascular and coronary heart diseases. Furthermore, physical exercise can protect against dementia, the journal concluded.

For Velligan, staying active and fit

Exercising also contributes to quicker recovery times from nagging injuries as you get older, Velligan said.

"Playing sports for so long, you do get bumps and bruises and sprained ankles, but I think staying active helps you overcome that," he said. "When you're active all the time when you're younger, the minor injuries you can recover from a lot quicker."

Velligan said the same practice also applies as people age.

"You'll be able to recover from things a lot quicker," he said. "I get backaches once in a while, but swimming and stretching helps a lot. Staying active helps you avoid and overcome those nagging injuries as you get older."

Growing up with six brothers and one sister, Velligan said his siblings as well as friends helped him stay active.

"Terry is very competitive, and staying active is very important to him," said Steve Bartley, a childhood friend of Velligan. "He eats right, and he has a positive attitude."

Bartley and Velligan went to high school together. The two re-connected about 10 years ago when Velligan moved back to the Region from California. Velligan also worked at Bartley's company, Martin Mechanical Co. in Schererville, where Bartley is part owner. Bartley said Velligan's positive attitude influences others.

"The way he interacts with everyone around him it makes you want to emulate him because of that," Bartley said. "He's an active listener. He's attentive. He's got a great insight even into items that he doesn't know that well. It's very impressive to see him interact with people."

Beyond the physical benefits of exercising, Velligan says there's also social aspects to staying active.

"As people get older, they tend to get isolated if they are not active through their whole life," Velligan said. "Then they just can't do a lot of stuff."



**Terry Velligan of United Bridge Partners says staying fit and being active always has been a part of his life.**

Photo provided by Terry Velligan

his time staying physically active and fit.

"When I get older, I want to be able to walk up the stairs; I want to be able to live a long life," the 54-year-old East Chicago resident said. "I can't imagine not exercising, because it's always been just a way of life for me."

According to the University of Southern California School of Gerontology, estimates show that one of every five adults 50 years and older suffer from at least one condition that is chronic such as loss of agility, balance, endurance or strength.

Many aging adults also experience the loss of bone density and muscle

began in his teens.

Born in East Chicago, Velligan grew up in St. John and is a 1983 graduate of Lake Central High School.

After high school, Velligan moved to California where he became a tennis pro. He didn't play on the professional level but instead instructed others in the sport. These days, Velligan plays less tennis and more baseball. He plays in a 33-years-and-older fast-pitch baseball league in Crown Point.

"I play a lot of baseball," he said. "In the summer, I play golf about three times a week. I stay busy, (and) I also do quite a bit of swimming."

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MAKING SENSE OF INVESTING

# Dream becomes reality

Former nurse turning soap-making hobby into so much more with line of goat's milk products



Jamie Fankhauser of Valparaiso, a former registered nurse, turned her soap-making hobby into BUNs Soapbox.

Photo by Laura Duggleby

LARRY AVILA

Jamie Fankhauser never thought about starting her own business. But in 2017 while fighting a life-threatening illness, she started to think about life's possibilities.

Now the Valparaiso entrepreneur looks to the future, which could include additional store fronts and a production facility.

But Fankhauser isn't in a rush to expand. The owner and founder of BUNs Soapbox, which specializes in making and selling hygiene products made from locally sourced raw goat's milk, understands the evolution of her business will come in time.

"Never in a million years did I ever

think about starting a business," said Fankhauser, whose shop at 506 E. Lincolnway, also doubles as her family's home. "It just seems like it was meant to be."

Fankhauser traces her interest in soap making to the 1990s. But it wasn't until 2017, while she battled ovarian cancer, that the former registered nurse investigated how to make it.

"I had been saying to my husband for years that I wanted to make soap, and when I was facing my illness, I prayed and thought very hard about what I still

wanted to do," she said.

After a successful surgery, Fankhauser was deemed cancer free, and about a month later, she learned how to make soap.

Fankhauser's youngest daughter, Ava, 13, was among her first clients to experience the benefits of using soap made from goat's milk. According to the website GoatMilkStuff.com, it is rich in vitamin A and the mineral selenium. Both contribute to healthy skin.

The cream in goat's milk is a natural moisturizer, and the raw product

## BUNS SOAPBOX

► Jamie Fankhauser specializes in making and selling hygiene products made from locally sourced raw goat's milk.



READ ON PHONE

also contains alpha hydroxy acids, which help remove dead skin cells.

People who suffer from eczema and psoriasis sometimes turn to goat's milk-based products because of its

**“I do see passion as a powerful motivator, and it can drive that differentiation that is so important with a new business.”**

— Lorri Feldt,  
NWI Small Business  
Development Center

natural properties that boost skin health. Fankhauser said her daughter had severe dry skin. Using her soap helped her condition.

Fankhauser's daughter told others about her mom's soap and how it helped, which led to

people asking for samples and eventually requests to buy products.

That's when she realized she was onto something. Fankhauser's first entry into a retail store was at Aster and Gray in Valparaiso, but she wouldn't stay there long.

Fast forward to 2018. Fankhauser had sold thousands of products, which were available either online or at five retail locations. In summer 2018, her husband, Jamie, suggested she needed her own store, leading her to open her Valparaiso location.

Fankhauser's goat's milk is supplied by Circle Bar K Farms in Valparaiso, owned and operated by Bradley and Stacy King. Stacy King said she first spoke to Fankhauser in fall 2017, and they've been her suppliers since late summer 2018.

“I like to think that God has a plan for all this,” King said. “I'm so excited to see (Fankhauser's business) grow.”

Opportunities continue to follow Fankhauser as she was approached by an Illinois customer who wanted to sell her soap as a private-label product. She didn't want to turn that business down but managing a business, making the soap, running a shop and raising her family put a lot on her plate.

“When I was approached about the private label product, I didn't know how to handle that,” Fankhauser said.

Fankhauser recognized she needed assistance to help manage her

company's growth. She connected with Lorri Feldt, regional director of the Northwest Indiana Small Business Development Center.

Feldt said Fankhauser has passion for her business, an important asset for new entrepreneurs.

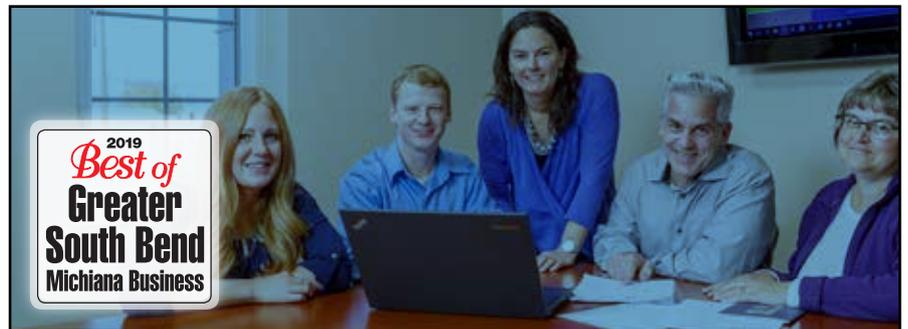
“I do see passion as a powerful motivator, and it can drive that differentiation that is so important with a

new business,” Feldt said.

Feldt is working with Fankhauser on marketing and how to protect her intellectual property.

Fankhauser knows many long days are ahead but is up for the challenge.

“(Owning a business) is hard work with a lot of hours involved, but it also rejuvenates you and keeps you going,” she said.



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MAKING A DIFFERENCE

# Rounding up donations

Store checkout charity campaign makes million-dollar impact



Jeff Strack, left center, presents a donation check to the Food Bank of Northwest Indiana from the proceeds raised from Strack & Van Til's "Round Up" program.

Photo provided by Strack & Van Til

PHILIP POTEPA

When it comes to charitable donations, several Region organizations can say every cent given does matter.

Just ask Steve Beekman, executive director of the Food Bank of Northwest Indiana. In a decade's time, more than \$899,448 has been raised for his organization through Strack & Van Til's Round Up program. Customers are asked, when they are paying for purchases, if they want to round up their total to the next dollar with the extra funds going to charity.

"You can equate every \$1 of that amount raised to equal about three meals, which allows us to serve what results in 2.7 million meals in total in these last 10 years we've received the funds from Strack & Van Til's Round Up campaign," Beekman said.

This form of charitable contribution also is referred to as point-of-purchase fundraising, and it's been successful around the country. Research from Engage for Good published the study "America's Checkout-Charity

Champions," examining 2014 data—the most current available—and it reported more than \$390 million was raised in 2014 by 77 major campaigns of \$1 million-plus or more.

CEO Jeff Strack and Chief Operating Officer Dave Wilkinson of Highland-based Strack & Van Til grocery store chain and parent company Indiana Grocery Group are proud of their customers' coin commitment.

Coordinated by Fran King, who is the executive assistant to Strack and Wilkinson, the company's cash register "roundup" program has generated millions of dollars in money donations during the last decade for numerous charities around Northwest Indiana.

The concept is simple and proven effective for a variety of causes during selected weeks throughout the year.

When a charity organization is chosen for either a scheduled one- or two-week span, cashiers at the checkout ask customers if they "would like to round up their total due to the next dollar to help support" a spotlight charity. There are no administrative

fees, and since the "roundup" happens after the grocery order is totaled with taxes, that donation amount is not included in the true grocery bill, and therefore not taxed.

"We've been doing the roundup program for a decade, and it's grown every year in both dollar amounts and in the number of requests we receive from local groups who want to benefit," said King, who has worked at Strack & Van Til's headquarters for 12 years.

"Of all of the groups our customers have helped us support throughout the years, the Food Bank of Northwest Indiana is an organization that is extra special to us because of the nature of their cause and how it relates to what our grocery store mission is for serving Northwest Indiana."

Beekman said his organization is fortunate to have maintained its annual roundup campaign tradition with Strack & Van Til. It typically takes place in November and December. King said customer support for the program always is strong.

"We always want to make sure we are

selecting charity organizations that are from our communities our stores serve and which make sense to benefit from this opportunity,” King said.

King said Strack & Van Til strives to assist a mix of charities annually.

“We don’t want every single week of the year to be a round up week, so we’re not overwhelming our customers with too many causes,” she said. “And on the weeks we don’t do the roundup program, we are often still helping other organizations.”

Habitat for Humanity, Trade Winds, the Humane Society and the American Cancer Society are among the many organizations that have benefited from the Strack & Van Til Round Up program.

Kevin Feldman, director of development for The Salvation Army Lake County, said that during the designated last two weeks of July 2018, his organization netted more than \$19,000 from Strack & Van Til’s Round Up program.

“The company’s leaders and employees care about people, plain and simple. Words aren’t enough to express our gratefulness for the generosity of Strack & Van Til,” Feldman said.

King said the 2019 calendar year already is filled with charity organizations chosen to benefit from this year’s roundup program.

“The other important component for this program is our cashiers who extend the invitation to our customers to make a donation,” King said.

“Our cashiers are a key reason this program has been such a success.”

King said a little incentive helps too. “During a roundup campaign, quite often the cashier whose checkout has raised the most funds are rewarded by the charity organization who might donate a T-shirt for them or gift card,” she said.

Lisa Daugherty, president and CEO for Lake Area United Way, said her organization benefited from the Strack & Van Til Round Up program in 2016, 2017 and has been invited to have a designated week in 2019.

“More than \$30,000 was raised during each of our years participating,” Daugherty said. “Stracks is a very generous community partner on so many levels.”

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# Anatomy of buy-sell agreement

Owners usually have two choices when considering how companies will go on without them

CALVIN BELLAMY

**S**uccession planning is vital to the continuation of any business. And when there are multiple owners—partners, members, shareholders—no single document is more important than a comprehensive, up-to-date buy-sell agreement. Failure to have such an agreement adds confusion and stress at the time one of the owners passes away or becomes disabled. An incomplete or out-of-date agreement is bad too and will likely lead to unintended consequences.

the redemption approach is easier to administer.

Once the basic form is chosen, there are three additional issues to address: valuation, triggering event and funding.

and thereby paralyzing the company? These and other triggers should be carefully thought through.

## Funding

Even if the right mechanism is chosen, the method of valuation is fair and the trigger clear, where are the remaining owners going to find the funds to buy out the departing owner? Small businesses rarely have sufficient liquid resources to buy out the departing owner.

Life insurance is one common funding source but may not be available if one or more owners are uninsurable, or because of age differences, premiums are too costly.

Bank financing might be available if the company has a strong balance sheet and is profitable. It might be necessary to buy out the departed owner in installments over a period of five or more years.

In the worst-case scenario, the remaining owners might have to sell the company. The desired options should be set out and prioritized in the buy-sell agreement.

Buy-sells are essential but complicated arrangements. Owners need to involve their attorneys and accountants early in the process. Such agreements should not be rushed. With everyone in the room, all the issues should be discussed honestly and openly.

## Valuation

Since small businesses are not publicly traded, there is no readily available market price. Book value, multiple of earnings and professional appraisal are some of the possible options for determining value, but valuation is not a “once-and-done” situation.

A formula that worked at one stage of the business may not continue to be relevant. A review every few years is vitally important. Above all, the valuation should be fair. No matter the relative age or health of the owners, no one can be sure who will pass first.

## Triggering event

Death of an owner is the most obvious triggering event but only one of many. Disability and retirement are obvious additional triggers, but what about divorce? A property settlement between the divorcing couple might result in an ex-spouse suddenly becoming a co-owner. An owner's personal bankruptcy could be another event triggering the buy-sell agreement. What if the owners have a profound disagreement producing a deadlock

agreement best suits the ownership structure. There are two basic types: cross purchase and redemption. With cross purchase, the surviving owners buy out the deceased owner's share. With a redemption agreement, the company purchases and retires the departing owner's share. As a rule of thumb, if there are several owners,



► **Calvin Bellamy**, former CEO and chairman of Bank Calumet and Bank Calumet Inc., is a partner within Krieg DeVault's financial institutions, estate planning and business practice groups.



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VIEWPOINT

# Making good people great

Leadership Institute at Purdue University Northwest here to share resources to drive change in Region



► **Sheila Brillson Matias** is executive director of the Leadership Institute at Purdue University Northwest and executive director of the Society of Innovators at PNW.

Leadership. We know it when we see it, but more importantly, we are adrift when it is missing.

That's why the Leadership Institute at Purdue Northwest, formerly known as the South Shore Leadership Center, is committed to developing, mentoring and motivating people across Northwest Indiana to become stronger and more insightful leaders. We strive to explore and develop the skills needed to transform an emerging leader into an effective community contributor who can motivate, influence and lead.

Research shows that most leaders are not born with a genetic predisposition to excellence in leadership but rather are built by life lessons and experience. Therefore, we focus on finding innovative ways to develop leaders who can have a positive impact on our communities across Northwest Indiana.

With the resources of Purdue University Northwest in our corner, we at the Leadership Institute aim to nurture skills in local citizens—both adults and high school youth—from diverse backgrounds so they can have a positive impact on communities across the Region.

While some of the elements of leadership—character, integrity, empathy and the desire to be a lifelong learner—might be instilled in us as children, they can be further developed and nurtured so we are more effective leaders as adults.

With two campuses and students from Northwest Indiana, the country and from around the globe, Purdue University Northwest is committed to helping build stronger communities—and the PNW collaboration with the Leadership Institute is just one example.

By affiliating with the Leadership Institute, the university is illustrating its commitment to strong community connections and the diverse communities across Northwest Indiana.

In doing so, the Leadership Institute at PNW joins the stakeholders of the Northwest Indiana Forum's "Ignite the Region" plan to help stimulate job growth, retain exceptional talent, and foster a culture of connectivity and innovation.

Leaders in our communities who can communicate a shared vision for our Region are essential to keeping Northwest Indiana vibrant. By investing in leadership development, we are joining other stakeholders in community building, which will, over time, result in a stronger economy, an ecosystem that encourages business development and healthier, more connected communities.

"Leadership Northwest Indiana" is a program designed to strengthen our Region. We keep it local. By learning about the practice of leadership from local business and community leaders, we see examples of people, just like us, who have risen to the challenge and are practicing positive leadership within their own spheres of influence. Remarkable local leaders sharing their experiences and their stories can serve to help us learn; we can use these examples as a great

source of inspiration.

Our emerging youth leaders participate in the hands-on "SLYCE" program where we explore the skills needed to be an ethical, transformational leader who can influence our future. Then our high school students roll up their sleeves and put these skills to work in a hands-on service project. Their energy and passions are inspirational.

You might wonder what it takes today to become a better leader tomorrow. Here are a few steps to consider:

**1. Challenge yourself.**

Work with intention to create an environment of respect in your workplace so others feel comfortable sharing their ideas. People work best when they can contribute and know that their ideas are valued.

**2. Use your words.**

Words make a difference—how you say them and the words you choose to use. Evocative language can motivate, coach, convince and influence. Words can create perceptions—and change them. Use them wisely.

**3. Be a keen observer.**

By carefully observing and studying others, you will likely see what works well—and what doesn't. These are great life lessons. If you are inspired by someone's leadership, model your own leadership style as a reflection of that

inspiration.

Whether the goal is to be a more inspiring leader within your family, within your faith community, in your workplace or within your civic community, developing positive leadership skills benefits us all. Developing leaders is what we do at the Leadership Institute at Purdue Northwest, and we welcome you to join us.

**Leaders in our communities who can communicate a shared vision for our Region are essential to keeping Northwest Indiana vibrant."**

# McMahon & Associates

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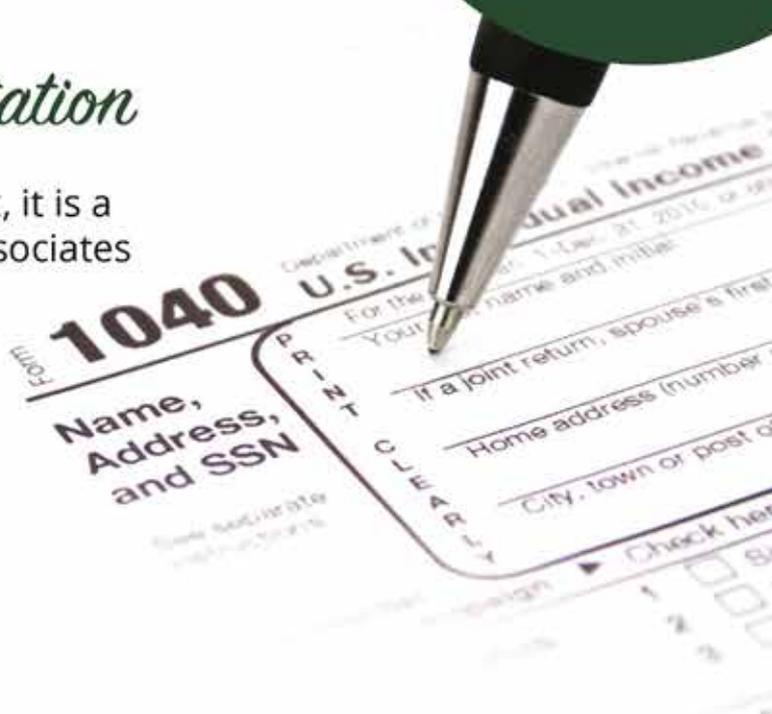
## Taxes

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In the ever evolving, changing world of Tax, it is a comfort to our clients that McMahon & Associates CPAs PC stays current in the arena.

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- Income Tax Planning

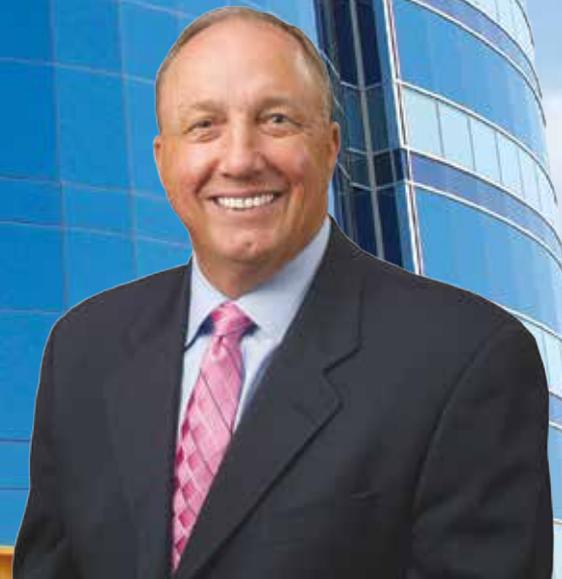


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