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Northwest Indiana Business Magazine

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Moving along roads to success

*Northwest Indiana planners keep future in mind
when maintaining, improving Region's infrastructure*

*Bill Hanna
President and CEO
Northwest Indiana RDA*



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Left to right: Dan Duncan, Peoples VP, Business Banker with Todd Adams, President of Adams Masonry.

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NORTHWEST INDIANA BUSINESS MAGAZINE

OCT - NOV 2019

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Publisher/Executive Editor
Troy Linker

Managing Editor
Larry Avila

Director, Advertising Sales
Melanie Aylsworth

Contributing Writers
Larry Avila • Lesly Bailey • Lauren Caggiano
John Cain • Jerry Davich • Jane Donahue
Annemarie Mannion • Bob Moulesong
Philip Potempa • Michael Puente
Jack Walton • Mark Van Fleet

Editorial Advisory Committee
Erika Dahl • John Davies
Lorri Feldt • Brett Fuller
Barbara Grimsgard • Keith Kirkpatrick
Leigh Morris • Racann Trakas
Michelle Searer • Anthony Sindone
Mary Wellnitz • Linda Woloshansky

Photography
Michelle Hamstra

Magazine Design/Production
Heather Pfundstein

email: news@nwindianabusiness.com

web: nwindianabusiness.com

visit: facebook.com/nwindianabiz

visit: twitter.com/nwindianabiz

visit: linkedin.com/company/nwindianabiz

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► Cover photo
of Bill Hanna by
Michelle Hamstra



PUBLISHER'S NOTE

Do it yourself not as easy as it sounds

Region's infrastructure experts focused on future

The TV shows make it look so easy to "do it yourself." No matter your generation, whether it is today's Chip and Joanna Ganes or yesterday's Bob and Norm from "This Old House," they make it look easy to DIY. All you need is a little gumption, a saw, some paint, a little drama about the budget and voila in less than an hour you too can reveal a more attractive and functional house.

Oh sure sometimes they give a quick shout out to their "experts," saying they couldn't do it without them. But it is taken for granted that these experts are easy to find locally and equally easy to work into the project budget and schedule. Doesn't every neighborhood have somebody who can make an affordable custom dining room table and chair set in less than a week from the tree you cut down in your backyard?

Our theme for this issue is infrastructure. It is the fourth installment of our yearlong exploration of the themes identified in the Northwest Indiana Forum's Ignite the Region plan. Too often business people treat infrastructure like these DIY shows treat their experts. We think that the most cost-effective infrastructure will be in perfect working order with extra capacity and available to us at a moment's notice without giving much thought to how it was built and who paid for its construction.

Infrastructure is often narrowly defined with a heavy focus on transportation-related needs resulting in an undervaluing of its importance and its contribution to economic health and growth. A more broad definition of infrastructure also includes the services and consulting skills a business community needs to survive and grow in addition to their transportation-related needs.

In this issue, several of our articles

take a broad look at our local infrastructure. We interview leaders from many of the local groups that are helping to maintain the infrastructure we need today, and planning and building what we need for tomorrow.

Building infrastructure is a lot like ordering appetizers to share at a restaurant. Most folks are hungry and agree it is a good idea to order something, but the challenge is who decides what we order, how much we order and how we share the cost?

Paying for infrastructure always has been a challenge. The lack of funding can delay or derail a project before it begins. Should we rely on governments or private industry to build, maintain and fund our shared infrastructure? I remember during President Barack Obama's second presidential campaign that he was quoted as saying "You didn't build that." Some business owners interpreted it to mean that they didn't build their businesses on their own without government funding. Others understood the president to mean that businesses didn't build all of the infrastructure needed to fuel our modern economy without government funding.

Either way, with the level of infrastructure needed, I think it is fair to say there is plenty of room for public and private funding. I am glad there are local groups helping to identify and coordinate a master plan for maintaining the infrastructure we have now and building what we will need in the future.



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

Banking

Cristal Brisco, magistrate judge for **St. Joseph Circuit Court**, recently was appointed to the board of directors of Merrillville-based **Centier Bank**.

Clark Kellogg, a college basketball analyst for CBS Sports, was elected to the First Merchants Corp. board of directors.

Business

Malika Butler was named assistant vice president of governmental affairs for the Indiana Manufacturers Association.

Clarence Hulse, executive director for **Economic Development Corp. Michigan City, Ind.**, was inducted into the **Lambda Alpha International** at its 2019 Initiation Banquet on June 19.

Leighton Johnson was named director of education and workforce for the **South Bend-Elkhart Regional Partnership**.

Rohit Patel, owner of the Comfort Inn and Best Western Hotels in Hammond, and **Jahnae Erpenbach**, general manager of the Majestic Star Casinos, recently were appointed to the **South Shore Convention and Visitors Authority Board of Directors**.

Community

Merlin Foresman of Hebron and **Lorrie Woycik** of Valparaiso were among 23 Indiana residents presented with a **2019 Golden Hoosier Award**. The awards, presented annually since 2008, are given to Hoosier senior citizens for their years of volunteer service in their communities.

Education

Mark Heckler, who has served as president of **Valparaiso University** since 2008, will step down from the post. Heckler will continue to serve as president until a replacement is named and can take over the office.

Meghan Sullivan, professor of philosophy and the Rev. John A. O'Brien collegiate chair, was named director of the **University of Notre Dame's Institute of Advanced Study**.

Autumn McNichols, a professor at **Ivy Tech Community College's** Muncie campus, was presented the **Glenn W. Sample Founder's Award for Excellence in Instruction**, the school's highest honor. The Founder's Award recognizes an individual who exemplifies the mission of Ivy Tech. The school began awarding it in 1983.

Thomas Burish, provost at the **University of Notre Dame**, will step

down from his post at the end of his five-year term July 1, 2020. Burish has served as Notre Dame's provost since 2005.

Thomas Riebe was appointed chief technology officer at **Ivy Tech Community College**.

Godwin-Charles Ogbeide is the new director of the **White Lodging School of Hospitality and Tourism Management in the College of Business at Purdue University Northwest**.

The **University of Notre Dame** recently hired **Mahan Mirza**, an Islamic studies scholar and expert on religious literacy, as executive director for the college's **Rafat and Zoreen Ansari Institute for Global Engagement with Religion** at the Keough School of Global Affairs; named **Christy Pratt** director of admissions; appointed the **Rev. Daniel G. Groody**, associate professor of theology and global affairs to vice president and associate provost; and announced **Jim Morrison**, assistant provost for strategic initiatives, will take an expanded role as associate provost for strategic initiatives.

Caroline Dowd-Higgins was named vice president of career coaching and employer connections for **Ivy Tech Community College**.

Rick Gillman, associate provost for



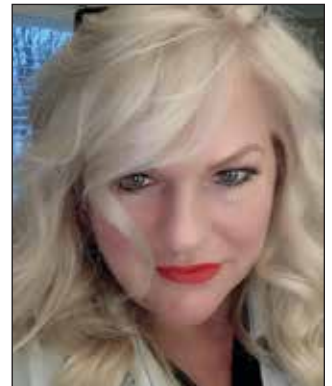
BANKING
Cristal Brisco



BUSINESS
Malika Butler



BUSINESS
Clarence Hulse



BUSINESS
Jahnae Erpenbach



EDUCATION
Meghan Sullivan

faculty affairs and professor of mathematics and statistics at **Valparaiso University**, recently received a **2019 Certificate of Meritorious Service from the Mathematical Association of America**.

Ivy Tech Community College's Lake County campus has named **Gina Willis** director of admissions.

Julie DeGraw has been named vice president for student affairs at **Valparaiso University**.

University of Notre Dame executive **David Balkin** is the new chancellor for **Ivy Tech Community College's South Bend/Elkhart** campus.

Engineering

Chelsea Bullen is a registered professional engineer in Illinois. She is a municipal/water and wastewater engineer in **McMahon Engineers/Architects'** Machesney Park, Ill., office. The Wisconsin-based firm also operates an office in Valparaiso.

Government

Indiana Grown promoted **Heather**



EDUCATION
Godwin-Charles Ogbeide

Tallman to program director. **Dana Kosco**, who has been with **Indiana Grown** since 2017, recently transitioned into a new role as marketing and communications manager. Along with managing the communications efforts for the program, she will run the **Indiana Grown Marketplace** at the **Indiana State Fair**.

Katie Jenner recently was appointed **senior education adviser** by Gov. Eric Holcomb.

Health care

Porter Health System in Valparaiso recently added cardiologist **Dr. Andrew Putnam** and neurosurgeon **Dr. Jonathan Hobbs**.

Franciscan Physician Network recently welcomed **Dr. Kayla Nebelsick** to the **Legacy Hills Health Center** in La Porte and **Dr. David Maldonado** to the **Coolspring Health Center** in Michigan City.

La Porte Hospital in La Porte recently added ophthalmologist **Dr. Enoch Kassa** to its medical staff and general surgeon **Dr. Blake Hood**.



EDUCATION
Mahan Mirza



EDUCATION
Gina Willis

The **VNA Hospice of Northwest Indiana** named **Dr. Joseph Venditti** medical director and hired **Dr. Sunil Patel** as a physician.

Dr. Sam El-Dalati joined **Beacon Health System** of South Bend as chief clinical officer.

Insurance

South Bend-based insurance brokerage firm **Gibson** recently made several staffing appointments at all levels of the organization. New appointments include: **Stephanie Rufus**, benefits administration assistant; **Sheri Butler**, HR manager for the HR service team of select business solutions; **Angel Davidson**, shared service specialist in the employee benefits practice; **Kaitlyn Miner**, human resource generalist; **Debra Wiegman**, commercial risk management account manager; **Kristen Bules**, marketing strategist for the private client group; **Stephanie Senour** and **Laurie Barr**, client managers; **Chelsey Fitzcharles**, claims specialist in risk management services; **Danielle**



EDUCATION
David Balkin



ENGINEERING
Chelsea Bullen



GOVERNMENT
Heather Tallman



GOVERNMENT
Dana Kosco



HEALTH CARE
Andrew Putnam

Hunt, account manager in commercial risk management; **Nicole Grounds**, personal insurance and private client group account manager; **Jim Hall**, commercial risk management account manager.

Kathie Mancini has been named regional president for health insurance provider **Humana's** east central Medicare operations. She will oversee operations in Indiana, Michigan and Ohio, and a staff of more than 400 people.



HEALTH CARE
Jonathan Hobbs

Law

Gov. Eric Holcomb recently appointed **Stephen Scheele** to the **Lake County Superior Court** to succeed Judge William Davis who retired in April.

South Bend attorney **Damon Leichty** was confirmed by the Senate to serve as a federal judge on the **U.S. District Court for the Northern District of Indiana**.

Michael Bergerson, a civil and criminal litigator, has joined **Barnes & Thornburg's** South Bend office



HEALTH CARE
Kayla Nebelsick

as a partner in the firm's litigation department.

Manufacturing

Andy Graves was named chairman of the board of Elkhart-based RV maker **Thor Industries Inc.** Graves is the company's first independent chairman. Graves' appointment follows the July 15 announcement that **Peter Orthwein**, Thor Industries' co-founder and executive chairman would step down as executive chairman July 31. Orthwein will



HEALTH CARE
David Maldonado

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HEALTH CARE
Enoch Kassa

become chairman emeritus and remain on the company's board. Orthwein and Wade Thompson created Thor Industries in 1980. The company also announced **Jan Suwinski**, who served on the company's board since 1999, will step down as lead director but remain on the board. The company also named **Renee Jones** as senior director of marketing.

Marketing

DOJO Creative of South Bend hired **Ryan Bronkema**, programmer, and



HEALTH CARE
Blake Hood

Brenton Abram-Copenhaver, project manager and content writer.

Media

Sinclair Broadcast Group Inc. promoted **Brian Dodge** to general manager for **WSBT** (CBS, FOX) in South Bend.

Nonprofit

Karen Freeman-Wilson was named president and CEO of the **Chicago Urban League**, an established



HEALTH CARE
Sam El-Dalati



INSURANCE
Kathie Mancini

organization that has worked for economic, educational and social progress for African Americans. She begins in January after her term as mayor of Gary ends Dec. 31.

News

Wisconsin-based manufacturing giant **Regal Beloit** announced in late August that it will discontinue operations in Valparaiso. The company said it is discontinuing some products and moving the remaining Valparaiso work



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LAW
Damon Leichty

to its Monticello, Ind., plant. Robert Cherry, a representative for Regal Beloit, which employs about 24,000 throughout its global operations, said in late August that the company was still in the collective bargaining process with the International Association of Machinists Local 2018, which represents about 130 workers at the plant, and could not comment when asked about when the Valparaiso plant would close or how many employees would be affected.



LAW
Michael Bergerson

A total of 570 volunteers took care of 68 projects around Northwest Indiana during the **United Way's annual Day of Caring** in early August. The annual event brings together residents and businesses to support their community by helping area nonprofits with a variety of tasks. More than 34 nonprofits across the Region were assisted this year. Projects included landscaping, painting, building, hosting client picnics, collection drives and more.

Expanding passenger rail service



NONPROFIT
Karen Freeman-Wilson






MARKETING
Brenton Abram-Copenhaver

in Northern Indiana appears to be coming closer to reality. The **Northern Indiana Commuter Transportation District** (NICTD), operator of the **South Shore Line**, in a project update released in mid-August, said the latest step in the process, completion of an environmental analysis, had been accomplished in compliance with federal rules. NICTD said the Federal Transportation Administration (FTA) determined the project would create no significant impact to the surrounding



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environment. The double-tracking proposal calls for improvements to the South Shore Line traveling about 25 miles through Lake, Porter and La Porte counties, and the communities of Gary, Portage, Ogden Dunes, Dune Acres, Beverly Shores, Pines and Michigan City. The project's main component is to add a second track to the single-track route and move the street-running tracks along 10th and 11th streets in Michigan City. NICTD remains optimistic construction will begin in 2021 and end in 2023.

Insurance provider **Meyers Glaros Group** planned to move its headquarters from Schererville to Merrillville in September. The move follows the company's recent merger with **Regnier Insurance Services** of Highland. Jeff Meyers, president of Meyers Glaros Group, said the new office at 8605 Broadway in Merrillville will be large enough to accommodate the staff of both organizations.

A six-building retail, office development at Calumet Avenue and 45th Street is planned in Munster. The development will feature 120,000 square feet of office and retail space, developer **Jay Lieser** with **1st Metropolitan Builders** said. The development is planned in phases, with the first phase of office and retail space available in fall 2020.

Cousins Subs, a Wisconsin-based sub shop established in 1972, planned to mark its return to Indiana with the opening of a location at 10533 Broadway St. in Crown Point in early September. The sub shop last operated in Indiana in 2008. The company had three Indiana shops in 2007.

Gloria Jean's Coffees opened a new location, which features a drive-thru at Broadway and East 109th Avenue in Crown Point. The location is owned and operated by **Raed Naser**.

Pulse Technology, a diversified business services and products provider with operations in Northwest Indiana, relocated its headquarters from Carol Stream to 201 E. Commerce Drive in Schaumburg, northwest of Chicago. The company acquired **Kramer & Leonard** and **McShane's**, which had locations in Northern Indiana.



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MOVING ALONG ROADS TO SUCCESS

NORTHWEST INDIANA PLANNERS KEEP FUTURE IN MIND
WHEN MAINTAINING, IMPROVING REGION'S INFRASTRUCTURE

JERRY DAVICH

Northwest Indiana certainly lives up to the state's motto: "The Crossroads of America."

The Region is served by four U.S. interstates, three Class-1 freight railroads, the Gary/Chicago International Airport, an iconic commuter rail line, and the Port of Indiana-Burns Harbor, which provides barge access to more than 20 states and the Gulf of Mexico. With its fortunate proximity to Chicago, Northwest Indiana's multiple modes of transportation move massive amounts of products and people, but they also transport something even more valuable: promise — with endless miles of it.

"As part of our strategic plan, the Indiana Department of Transportation is focusing more on innovation than it ever has in the past," said Adam Parkhouse, media relations director for INDOT's Northwest District, based in La Porte. "This year alone, INDOT is having a record-setting year for construction throughout the state, with more than 1,100 projects representing a \$2 billion investment in infrastructure."

Many of those projects are happening here in INDOT's Northwest District, he said.

Under Indiana Gov. Eric Holcomb's Next Level Roads plan, more than \$10 billion will be spent on construction and maintenance in the next five years, with \$60 billion spent in the next 20 years. INDOT's Northwest District is responsible for 5,600 lane miles of roadway, 824 bridges, 618 traffic signals and more than 58,000 road signs.

"As part of our five-year plan, INDOT is focused on preservation and taking care of what we have," Parkhouse said.

"Reliability and predictability of a sound, safe infrastructure will have benefits for motorists and businesses alike."

In late 2018, the state awarded more than \$120 million in state matching funds as part of INDOT's Local Trax program for rail-crossing safety improvements. Many of the projects receiving funds were in Northwest Indiana.

"They can have a transformative impact on local street networks," Parkhouse said. "INDOT is particularly interested in being on the forefront with the devel-

Chicago market more accessible for hundreds of thousands of Region residents. The agency's double-track project features installation of a second main-line track from Gary to Michigan City, including 17 miles of new track, four new bridges, and station and parking improvements at five South Shore Line stations.

"The double-track project will transform the physical and economic landscape of the Northwest Indiana Region and catalyze growth in communities served by the South Shore Line," said



Photo by Michelle Hamstra

Michael Noland is president and CEO of the Northern Indiana Commuter Transportation District.

opment of autonomous vehicles, designing roadways and roadway features with the inevitability of autonomous vehicles and trucks in mind."

Rail improvements

In the railway industry, the Northern Indiana Commuter Transportation District is in the early stages of a major expansion project that will make the

Michael Noland, NICTD president and CEO. "This project is uniquely positioned to move forward with federal support, because our exemplary partnership model includes local and state investment."

NICTD and its partners continue working with state and federal partners to advance the second major commuter rail expansion project in the Region



Photo provided by the South Shore Line

The Double Track Northwest Indiana project will improve the South Shore Line for communities in Northwest Indiana. Officials are waiting for notice from the Federal Transit Administration of anticipated funding from the Capital Investments Program.

— the West Lake Corridor project — an 8-mile extension from Hammond to Dyer.

At its August meeting, Noland told the board that NICTD is expecting notice any day from the Federal Transit Administration regarding anticipated funding from the Capital Investments Grants Program for the Double Track Northwest Indiana project. It's been a priority for the governor, the Indiana Finance Authority, and the Northwest Indiana Regional Development Authority.

"These projects will be game-changers for the Region and the state," said Bill Hanna, president and CEO of the Northwest Indiana RDA. "By increasing our connectivity to Chicago, the

third-largest metro area in the country, commuter rail will drive job creation and economic development in Northwest Indiana."

Noland said the West Lake project received a medium-high rating from the Federal Transportation Administration in March. NICTD submitted requests to the FTA seeking a project rating for the double-tracking project, as well as permission to move forward on the engineering phase this fall.

Each project must receive a rating of medium or higher to keep it moving along in the funding process, according to NICTD.

Noland said in early September that NICTD expected a decision soon on its request to enter the engineering

phase for West Lake. According to the most recent update of the NWI RDA's Comprehensive Strategic Plan, the double-track and West Lake Corridor projects could attract about \$2.3 billion in private investment to Northwest Indiana, create more than 6,000 new jobs, and provide \$3 billion in economic impact by 2048.

"We are also helping to fund road improvements at Buffington Harbor, designed to improve industrial access," RDA spokesman David Wellman said. "And the RDA is a funding partner on the 45th Street grade-separation project in Munster."

Construction most likely ahead

According to data and projections from the Northwestern Indiana Regional Planning Commission, the Region's infrastructure offers the right comprehensive mix of transportation modes to keep moving people and goods where they need to go. This network employs numerous modes of transportation to accommodate travel needs, such as 5,800 linear miles of roadways, equaling more than 13,000 total lane miles.

The projected growth in daily vehicle miles from 2017 through 2050 is 7%, and NIRPC is just starting to work with stakeholders to update the Congestion Management Process for NWI. This approach will prioritize strategies that reduce travel demand and increase capacity of the existing transportation system. The improvements emerging from the updated CMP will help accommodate this expected increase in traffic.

Also, Indiana ranks ninth in the nation for best tax environment, based on the 2018 State Business Tax Climate Index by Tax Foundation, an independent tax policy nonprofit.

These factors provide an incentive for innovative business and economic growth. The Region has an opportunity to expand and diversify its workforce and economic sectors to meet the demands of these emerging markets.

And its contiguity to the powerhouse market of Chicago, along with a strong international economic center, offers vast potential, according to the foundation.

State transportation officials estimate



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Photo provided by the Indiana Department of Transportation

Construction crews work on replacing the U.S. 35 bridge deck in downtown La Porte. INDOT's Northwest District is responsible for 5,600 lane miles of roadway, 824 bridges, 618 traffic signals and more than 58,000 road signs.

that freight volumes on major NWI roads will climb from 13,000 to 44,000 trucks a day. Factor into this scenario an increased reliance on automobiles, meaning more congestion and more delays for the industries that support the regional economy.

"The Region's infrastructure and

mobility are in need of renewal," said Eman Ibrahim, NIRPC's planning manager. "With a separation and distance between living, working and playing destinations, Northwest Indiana's infrastructure has seen extensive wear and tear."

Other factors that need addressing,

according to NIRPC:

- Development away from main centers has diverted infrastructure investment to new, previously undeveloped areas.
- Reducing congestion by developing a regional railroad-crossing improvement plan with a focus

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on highway-rail grade separations.

- Improving transportation network connectivity to mitigate congestion on major arterials and interstates.
- Diversifying the workforce to meet the future logistics job demand; increasing and prioritizing funding to improve urban freight movement; and continue to raise the Region's profile as a prosperous place to do business.

Transporting plans into progress

To accomplish these objectives, multiple projects are in the works or planning stages:

- A channelization improvement project on westbound Interstate 80/94 at the Interstate 65 interchange to be completed by the end of this year. Other roadway improvements include the Cline Avenue Bridge Project, expected to open to traffic by 2020; the 45th Street grade-separation and realignment project in Munster, expected to be open to traffic by 2025; the Willowcreek Road extension in Portage from County Road 700 North to State Road 130, expected to open to traffic by 2030; and various INDOT Next Level Roads projects to improve pavement and bridge quality on the Region's major highways.
- Forming a working group to designate Critical Urban Freight Corridors and Critical Rural Freight Corridors, a designation that would allow roads and highways that meet certain criteria to be eligible for additional funding not tapped by Northwest Indiana, as well as analyzing freight data to identify truck freight bottlenecks.
- Investigate the impacts of e-commerce on NWI and offer recommendations on how best to deal with the rapidly changing retail landscape on land uses and transportation network — in addition to performing travel demand studies around existing and future e-commerce facilities.

NIRPC, which exemplifies its “planning” title, and its many partners have a lengthy to-do list while also forecasting demand for upcoming land development

and accommodating future e-commerce needs. Planners must develop a set of recommendations to local municipalities on how to best anticipate e-commerce impacts, mitigate their effects and harness their opportunities.

Officials say it also is necessary to create a parcel-based map of current and potential business locations along major NWI corridors to help identify economic centers and prioritize future

transportation improvements.

“After all, we can only work with the infrastructure we’ve got,” Ibrahim said. “We need to get our goods from point A to point B cheaply and reliably, without a sacrifice to either (and) making efficiencies here can be the difference between us being competitive or not.”

These efficiencies include connecting all modes of transportation infrastructure through continuous investments





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Photo by Stephen Sostanic for the Northwestern Indiana Regional Planning Commission

The construction of off-road, multi-use trails has exploded during the last 30 years — a “golden age” of trail development spearheaded by NIRPC. In 1990, only 13 miles were in use. By 2019, about 170 miles of regional trails are open for public use.




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and changing the retail environment to offer plenty of opportunity. Keep in mind that urban freight delivery growth is expected to expand 40% by 2050, and smart tech-savvy strategies will be needed to mitigate related congestion issues.

If all goes as planned, developers should take advantage of e-commerce growth by establishing more distribution centers and warehouses.

Community leaders and planners should rezone and re-purpose larger, vacant retail buildings into other uses. Job placement centers and economic developers should prepare for these changes by training workers for positions in information technology, logistics and other trending technical positions.

“In the future, as home shopping grows, malls and other shopping centers will likely need to be refurbished into logistics hubs, supply spaces, or removed

altogether and the land redeveloped for other uses," Ibrahim said.

'Golden age' of happy trails

Northwest Indiana has experienced another kind of transportation growth too. The construction of off-road, multi-use trails has exploded during the last 30 years — a "golden age" of trail development spearheaded by NIRPC. A clear picture of this growth is demonstrated in the number of miles built during this period. In 1990, only 13 miles were in use, with the Calumet Trail in Porter County accounting for nine of those miles. By 2019, about 170 miles of regional trails are open for public use.

"These routes have primarily taken advantage of abandoned railroad corridors, but several miles exist within utility corridors and along waterways," said Mitch Barloga, NIRPC's active transportation manager. "Many more miles of trail have been funded and planned for development within the next five to 10 years."

Under his efforts, the agency has directed more than \$50 million in

federal funding for local trail initiatives. These funds are allocated according to plans that prioritize potential corridors for future trails, which in turn ensures continued growth through regional cooperation.

In other words, build it and they will bike, run, walk, skate and simply enjoy its amenities.

"The South Shore is home to hundreds of miles of biking and hiking trails, as well as water trails for paddlers," said Erika Dahl, director of communications for the South Shore Convention and Visitors Authority. "They range in difficulty with a mix of paved, unpaved and dirt trails that will take cyclists through downtowns, along rivers, through forests as well as through a national park."

"Our Region is also part of the American Discovery Trail ... (which is) nationally recognized," she added.

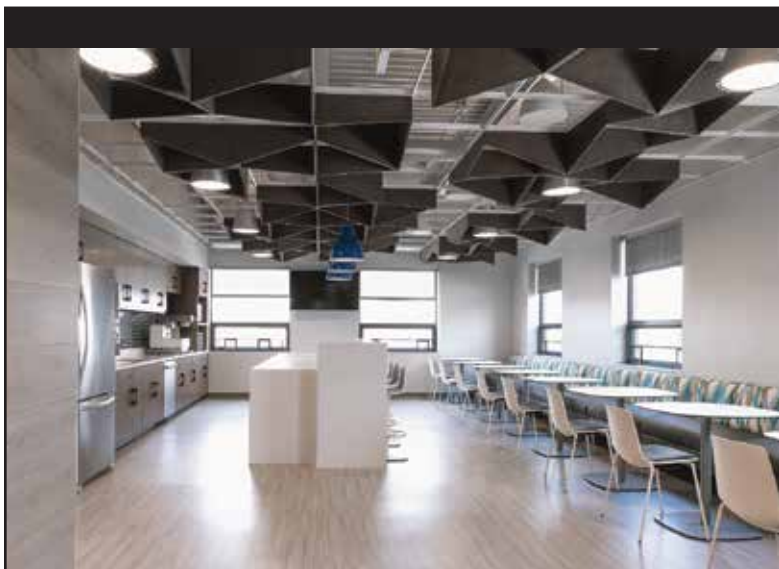
Marty Benson, assistant director in the division of communications for the Indiana Department of Natural Resources, points to grant money making all this happen.

"Next Level Trails will invest \$90 million — the largest infusion of state

trail funding in Indiana history — toward the development of regionally and locally significant trails throughout Indiana," Benson said. "Three separate first-round NLT awards went to Hebron and Schererville in Lake County and to Burns Harbor in Porter County, (and) a fourth award went to the Erie Trail in Starke County."

These "nonmotorized superhighways" offer safe and accessible linkages for walkers, runners and bicyclists. Although most use the trails for recreation, a growing number are discovering the benefits of commuting to work or running errands by trail, only enhancing our transportation network, Barloga noted.

"A number of other trails are also developing, including the Pennsy Greenway from Lansing to Crown Point, the C&O Greenway from Griffith to Merrillville, the Veterans Memorial Trail from Crown Point to Hebron, and the Dunes Kankakee Trail from the Dunes State Park to Valparaiso and parts south," he said. "There are a number of emerging local systems, all helping to demonstrate a solid passion for active transportation connections in Northwest Indiana."



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TAX PLANNING



Dennis Sandelski, with Rowley & Co. in Michigan City, said the qualified business income deduction may be a game-changer for some business owners in 2019.



READ ON PHONE

Tax time just around corner

Experts suggest best strategy is to plan ahead to ensure smooth filing process next year

LAUREN CAGGIANO

With 2020 around the corner, taxpayers would stand to benefit from staying aware of tax-code changes both large and small.

It's a topic few enjoy discussing and often turn to experts to learn about new rules and how to be better prepared come tax time.

Paul Applegate, a CPA with Applegate & Co. in Michigan City, offered some context.

"Most of the changes from the tax act took effect in 2018," he said. "During last year, the IRS issued a number of interpretive regulations that clarified much of the ambiguity in the new law."

Applegate said, depending on the outcome of the 2020 election, proactive year-end tax planning could be essential.

On a granular level, Applegate advises clients that they should be aware of how equipment purchases, estate and gift tax planning, recognition of long-term capital gains and other provisions might impact tax liability in the new tax law, because it could be repealed.

Another concern relates to business structure.

"With the reduction in the C-corporation tax rate, some of our clients have asked us whether they should terminate the S corporation for their business and instead operate as a C corporation," Applegate said. "We have performed an analysis for some of our clients, and with very limited exceptions, a small business is still better off operating as an S corporation."

Dennis Sandelski, with Rowley & Co. in Michigan City, said the qualified business income deduction may be a game-changer for some business owners in 2019. The new QBI deduction, created by the 2017 Tax Cuts and Jobs Act, allows many owners of sole proprietorships, partnerships, S corporations, trusts or estates to deduct up to 20% of their

qualified business income.

Eligible taxpayers also can deduct up to 20% of their qualified real estate investment trust (REIT) dividends and publicly traded partnership income.

Kylee Frazee Norman, CPA and senior manager at CLH in Michigan City, offered additional insight.

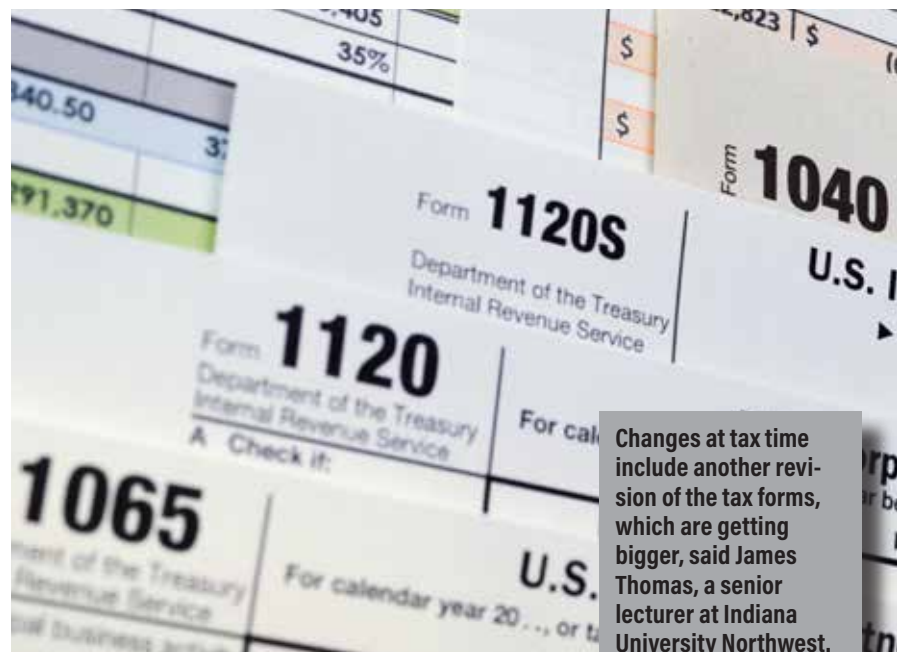
"There was a huge overhaul that was effective for tax year 2018," she said. "But there were new regulations released in June (2019) on charitable contributions and state and local tax credits."

and local tax deduction.

"The sole deduction limit to the state and local tax deduction limit is \$10,000," she said. "Now that started with the new tax law and was effective for 2018. This is effective for 2019."

She said she advises taxpayers to ask their tax adviser whether their state and local tax refunds are taxable for 2019 because there are new calculations that are involved.

Sandelski said those calculations may not be in the favor of more afflu-



Changes at tax time include another revision of the tax forms, which are getting bigger, said James Thomas, a senior lecturer at Indiana University Northwest.

For example, she said that a taxpayer must reduce her federal charitable contributions by the amount of the state local tax credit.

Case and point: If you get an Indiana college credit, you would have to reduce your federal charitable donations deduction by that credit amount. This is one change that was effective for 2018, but the final regulations were just released in 2019.

Frazee Norman said taxpayers also should be aware of changes to the state

ent taxpayers.

"People that had large incomes, and therefore, large state tax deductions ... they probably felt it the most," he said.

Plenty of changes

As far as the middle class, James Thomas, senior lecturer at Indiana University Northwest, said that 2019 might be a mixed bag for some taxpayers.

"The major changes in 2019 include another revision of the tax forms," he

OTHER RESOURCES

Small business owners and entrepreneurs have a wealth of resources at their fingertips when it comes to tax preparation. Following are a few websites that can help taxpayers get a better understanding of the tax code and how it might pertain to their situation.

- **IRS.gov:** Find the IRS's new withholding calculator here.
- **SBA.gov:** The U.S. Small Business Administration offers guidance for starting and growing a small business.
- **Score.org:** Find a mentor or take a course to help establish or build a small business.

said. "The forms are getting bigger, (and) the major changes occurred in 2018."

Thomas said some changes decreased individuals' taxes. The standard

deduction was increased to \$12,000 for single people and \$24,000 for married couples.

"The individual tax rates were lowered slightly along with the tax withholding from workers' checks," he said. "The Affordable Care Act penalty for not being insured drops to zero, (and) the Child Tax Credit was increased to \$2,000, along with a new credit of \$500 for other dependents."

However, some changes might increase one's tax burden. For example, exemptions of \$4,000 a person were dropped.

Alimony is no longer deductible, and most home equity loans for personal expenses are no longer deductible, Thomas said. Most moving expenses and most casualty losses are no longer deductible, as well as entertainment expenses, he said.

All the miscellaneous itemized deductions were dropped, including union dues, subscriptions, conferences and safe deposit fees.

Thomas has advice for anyone

expecting to receive a refund.

"Use your refund for savings throughout the year," he said. "If you got a big refund, that's great."

Thomas advises to be smart.

"Decrease your tax withholding at work and save more for yourself each check," he said. "You deserve the interest; don't donate it to the government (and) don't forget that dividends and capital gains from the sales of stocks and mutual funds are taxed at lower rates."

New rules

Investments are another hot-button topic for 2019. According to Frazee Norman, the IRS just released new guidance in April regarding investment in qualified opportunities.

She detailed the scope and nature of the guidance. This guidance includes proposed regulations, which allow for the deferral of all are part of a gain from the sale or exchange of an asset that is reinvested in a qualified opportunity zone.

According to the IRS, an opportunity



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zone is an economically distressed community where new investments, under certain conditions, may be eligible for preferential tax treatment.



“Decrease your tax withholding at work and save more for yourself each check. You deserve the interest; don’t donate it to the government.”

—James Thomas
Senior lecturer
Indiana University
Northwest

Localities qualify as opportunity zones if the state nominates it for that designation and the secretary of the U.S. Treasury certifies it via his delegation of authority to the IRS.

Fraze Norman said Indiana has 156 qualified opportunity zones, including locations in Lake, Porter and La Porte counties.

Fraze Norman views opportunity zones as a win-win scenario for people and businesses within them.

“If the investment is held for

at least 10 years, investors may be able to permanently reduce the gain,” she said. “Opportunity zones are usually in low-income areas, so it helps to revitalize the community as well.”

Another Trump-era change in tax policy relates to the repeal of the individual health insurance mandate.

The shared responsibility payment — commonly referred to as the individual mandate penalty — required people to have health insurance under the Affordable Care Act or pay a penalty. If a tax filer owed the penalty, it was due at the time of filing.

Starting in 2019, however, there is no penalty, Sandelski explained.

“So, taxpayers are no longer required to pay individual shared responsibility payment(s) for not having health insurance in 2019,” he said.

Fraze Norman suggests taxpayers stay on top of withholdings. She said the IRS has an updated withholding


calculator on its website, which can help people determine if they’re on track or need to adjust course in the remaining months of 2019.

Matt Stosich, a CPA and with McMahon & Associates CPAs, adds that for individuals who received smaller refunds than they’re used to or had to pay taxes for the previous tax year, reviewing and changing withholdings can make a difference.

“If your 2018 refund was smaller than

you’re used to or smaller than you’d like, or if you ended up owing and you’re not used to that, the likely reason was that your withholding dropped more than it should have,” he said. “Because while tax rates went down last year, (they also) revised the withholding tables, so people had a lot less withheld.”

Stosich said it is a good idea for individuals to review their withholdings if they were not satisfied with their



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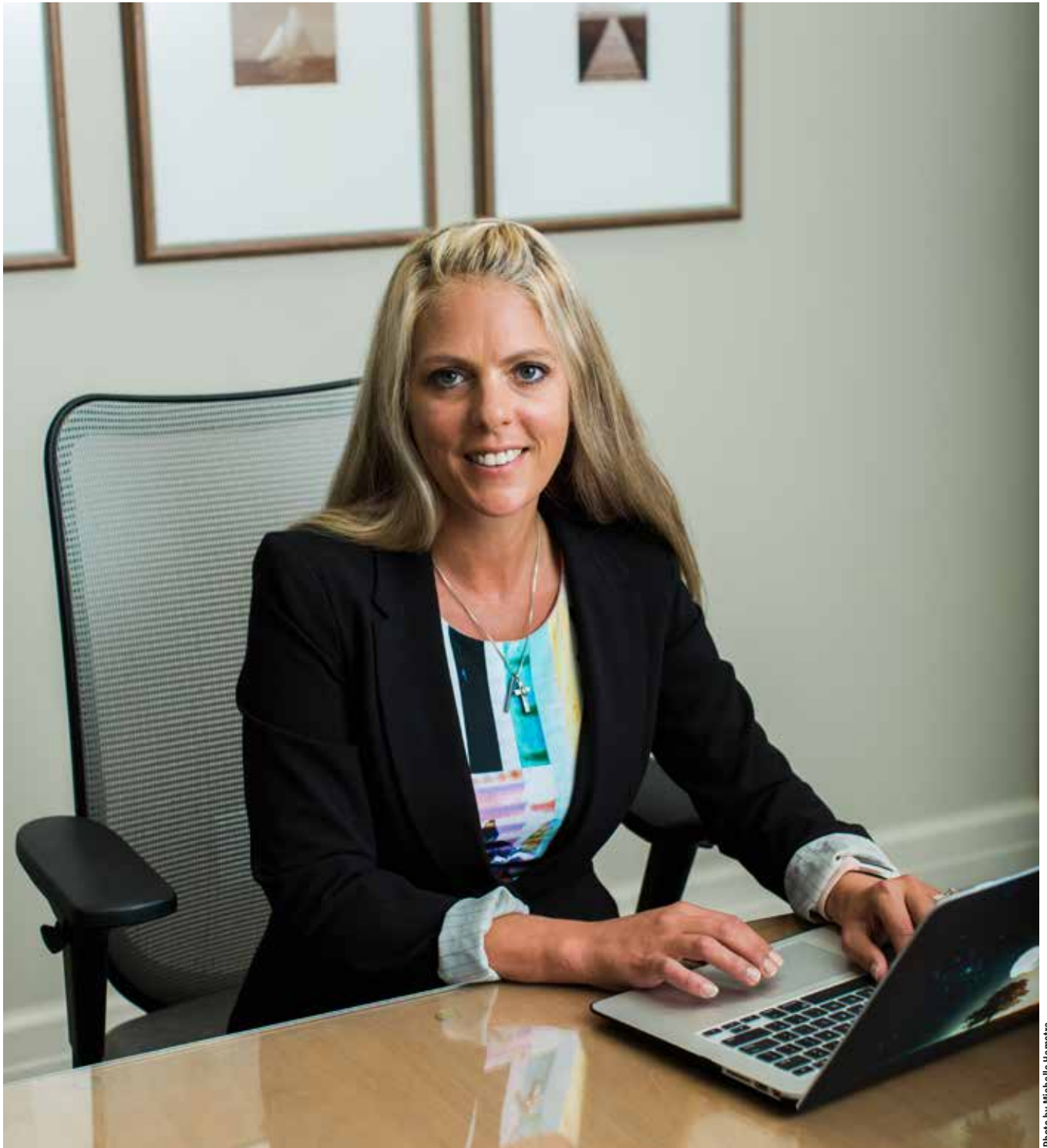


Photo by Michelle Hamstra

Kylee Frazee Norman, a CPA and senior manager at CLH in Michigan City, suggests investing in opportunity zones. It helps the community grow, too. She also suggests staying on top of withholdings by using the IRS's updated calculator on its website.

previous year's returns.

Sandelski said business taxpayers also would stand to benefit from integrating strategic tax planning into their daily operations.

"We look at our clients' books quarterly just to determine whether or not they are on track for estimated payments and

for planning purposes — just so there's no surprises," he said. "There's a lot of planning opportunities that can be done before the end of the year, so we always like to do a year-end projection and do planning at the end of the year."

Sandelski said, when in doubt, individuals and business owners should

carve out some time now for tax preparation, to save time come the spring.

"It's just a classic struggle," he said. "Unless people are very, very proactive or have been burned by something in the past, they're usually not as eager to plan ahead, but in reality, the fall is the perfect time to start preparing."



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EXPERTS SAY NORTHWEST INDIANA'S STRONG LOGISTICS NETWORK

LESLY BAILEY

The world wants products made in Indiana.

State exporting figures prove the point. Officials say they totaled more than \$38 billion last year, and there's room for growth. Northwest Indiana is in a position to get more Indiana-made products to the world.

"The Region (has) an international port and international airport, and there's tremendous collaboration taking place on the local and regional levels," said Erin Sweitzer, spokesperson for the Indiana Economic Development Corp. "All of that combined with (Indiana's) roads and infrastructure are what keep us open to new jobs.

Education, engagement, talent development, teamwork and informed insight also keep the Region heading in the right direction and moving forward in the logistics arena, experts say.

"As the Crossroads of America, we have to be able to reach people all around the globe, and Indiana leaders are working daily to bring Indiana to the world and the world to Indiana," said Bryce Carpenter, vice president of industry engagement at Conexus Indiana.

He said Indiana's motto, the Crossroads of America, is accurate because the state has the most pass-through interstates in the country. It's Conexus' mission to ensure Indiana maintains and grows its national position as a logistics center.

"We have \$65 billion worth of goods go

through our state each year," Carpenter said. "One-third of our GDP is from manufacturing, and those are big numbers."

Forming alliances

Conexus Indiana has been connecting logistics leaders since 2008, and since then, has brought together logistics players in innovative ways toward growth and development.

"We exist to advance the manufacturing and logistics in our state from any part of the supply chain — that includes

water shipping, air shipping and freight shipping professionals and companies as well as third-party warehousing and distribution," Carpenter said.

Conexus has assembled a far-reaching network with six geographic regions and 75 partners across the state.

"The councils are not only geographically diverse but also sector diverse," Carpenter said. "We work together and lift up each other's efforts."

Carpenter explained how an issue such as a truck-driver shortage has a ripple effect and why the problem must be addressed with a broad perspective.

"Not only does a shortage affect trucking companies but also warehouse and

manufacturing and possibly the workforce," he said. "We view things on how they affect the whole network and the interdependency of all of these areas."

Strengthening the state's logistics network means a broader strategy is needed.

"We don't center around one sector but bring all of these parties together to



Indiana leaders are working daily to bring Indiana to the world and the world to Indiana."

—Bryce Carpenter
Vice President
Industry Engagement
Conexus Indiana



The Port of Indiana-Burns Harbor continues to invest in infrastructure to remain a logistics leader.

take on challenges that affect the whole industry," Carpenter said.

Sweitzer said there is "unprecedented regional collaboration" with the Ignite the Region economic development plan that includes Northwest Indiana's seven-county Region.

"It outlines strategies to further market the Region and attract new business," Sweitzer said.

One organization particularly is working on the transportation section of that NWI Forum report.



THE WORLD

ESSENTIAL FOR COMPETING GLOBALLY



Photo by Josh Smith for the Ports of Indiana

“We are trying to ensure that the Region’s transportation meets future needs and how we can leverage federal and state money for that,” said Eman Ibrahim, planning manager at the Northwestern Indiana Regional Planning Commission.

Peter Kimball, regional planner/spatial analyst at NIRPC, said it’s critical to establish a group of experts with a diverse background. Representatives from the private sector, municipalities, economic development and the NWI

Forum have different perspectives but can work together to develop solutions, he said.

Eye on infrastructure

Gov. Eric Holcomb’s Next Level Roads plan is infusing a \$3 billion investment into highway construction, operations and maintenance, Sweitzer said.

“That’s on top of investment in local road construction, our world-class airports and water ports that connect Indiana to the world,” she said. “Gov.

Holcomb (recently) announced a more than \$22 million investment in broadband expansions across the state.”

Scott Weber, transportation planner/analyst at NIRPC, said the agency has been working toward and tackling major transportation projects.

These include re-striping and refreshing overhead sign guides at the Borman Expressway and I-65 interchange, the grade separation project at 45th Street in Munster, the extension of Willowcreek Road in Portage down to



Photo provided by Conexis

From left, Jennifer Mann, director of communications; Michael Schmierer, director of operations; Bryce Carpenter, vice president, industry engagement; and Andrea Kirschling, program manager, industry engagement, strategize on what's next for the logistics industry and how Conexis Indiana will be a guide toward the future.

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State Road 130 and the reopening of the Cline Avenue bridge, slated for the end of 2019 or early 2020.

"These projects will help traffic flow more smoothly and reduce the amount of delays," he said. "The Cline Avenue bridge has not been open since 2009, and we're excited to get it back online."

Weber said the Cline Avenue bridge project is nontraditional because it's not being paid for with government funds but by private investment. When the bridge reopens, tolls will be collected electronically to keep traffic flowing.

"Gov. Holcomb's administration has worked to improve major roads and highways across the state — bridge repairs and overpass improvements that help freight and logistics move more smoothly," Weber said.

Kimball said there is also a focus on rural and urban freight corridors, which are roadways connecting interstates to such areas as intermodal and manufacturing facilities.



"One of the biggest misconceptions of logistics is that truck driving is the only component. There are a lot of career paths or avenues."

—Andy Mason
Assistant Professor
Ivy Tech
Community College

In the water and air sectors, the Gary airport recently expanded its runway and established a new customs facility, and the Port of Indiana-Burns Harbor is taking on infrastructure projects.

Alicia Thomas, spokesperson for the Port of Indiana-Burns Harbor, said there has been an expansion of rail infrastructure, additional dock space and construction of a new 2.3-acre cargo terminal with multimodal connections.

"Ships come through the St. Lawrence Seaway directly to our port where cargoes are unloaded and shipped by rail, truck

or barge to their destinations," she said. "We have exceptional infrastructure to allow companies to share what Indiana does exceedingly well — manufacture and move products essential for modern life, and grow and ship food for the world."

Talent development

The logistics and supply chain management program at Ivy Tech Community

College is bringing students up to speed for jobs in the industry.

"It's mostly geared toward job-ready career-oriented individuals looking to enter the field or go back," said Andy Mason, assistant professor of logistics and supply chain management at Ivy Tech Community College in Michigan City. "One of the biggest misconceptions of logistics is that truck driving



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Photo by Josh Smith for the Ports Indiana

At the Port of Indiana-Burns Harbor, spokesperson Alicia Thomas said the future is focused on infrastructure investment, including a new bulk transload facility and rail yard, expansion of bulk-handling facilities and a new truck marshaling yard.

is the only component. There are a lot of career paths or avenues.”

Jack Schoenfelder, who is acting vice chancellor, department chair and professor of business administration at Ivy Tech Community College in Michigan City, emphasized how logistics is a component of so many industries, such as retail, which has shipping and receiving.

“There’s warehousing, purchasing, dispatching,” Schoenfelder said. “We’re not talking about menial jobs.”

The Ivy Tech program allows participants to earn certificates and go on toward an associate degree.

“As the field continues to expand and there’s technology-driven warehouses, the job market, we feel, continues to expand, and we’re enhancing skills to

offer the opportunity for individuals to grow with their passions and professions,” Mason said.

Sweitzer said the governor’s Next Level Jobs initiative is providing free statewide training for in-demand industries. Employers are receiving reimbursements to train workers in high-growth fields.

“Indiana is a hot spot for logistics and transportation talent with 146,552 jobs in 2018, which is 20 percent above the national average,” Sweitzer said.

Jennifer Mann with Conexus Indiana said perceptions are key to continuing to develop talent.

“I think to stay competitive (in) an area of focus is: How do we break down misconceptions of manufacturing and

logistics and support a better understanding of the impact offered by the leading industries in the state?” she said. “We want to reach different audiences, such as high-school age or younger and the influencers who help make decisions, such as parents and educators, who are leading them to career choices.”

Conexus Indiana’s yearlong speaker series, Movers, Makers & Mixers, seeks to spotlight how manufacturing is more than just automotive parts and what is being done outside of the traditional focus of the industry.

What’s next

At the Port of Indiana-Burns Harbor, Thomas said the future is focused on infrastructure investment, including a

new bulk transload facility and rail yard, expansion of bulk-handling facilities and a new truck marshaling yard.

"We care about improving air quality and won the Partners for Clean Air Industrial Award," she said. "We also became the first inland waterway system and the first statewide port authority in the nation to secure a Green Marine certification."

Weber said keeping an eye on effects of increasing logistics activity is also important as it affects the whole Region. Truck platooning uses technology to allow tractor-trailers to stay close while traveling.

"Following closely, they can draft off each other and increase fuel efficiency," he said. "You will see trains of trucks on the highway ... it's a small step, but things like this can help our Region have a higher quality of life."



"We want to reach different audiences, such as high-school age or younger and the influencers who help make decisions, such as parents and educators, who are leading them to career choices."

—Jennifer Mann
Conexus Indiana

ing at all aspects related to transportation, including e-commerce.

"With more e-commerce, how are we going to handle more traffic and changes that affect land use here and

A prepared and diverse workforce is essential to bringing businesses to the Region, Ibrahim said.

"As we attract more businesses to locate here, we can help be an advocate for those employees to have the proper training and proper skill set and be a partner with communities," Mason said of the Ivy Tech program.

At NIRPC, Ibrahim said the organization recently completed a 2050 plan look-

Port of Indiana-Burns Harbor hosts Navy commissioning ceremony

The Port of Indiana-Burns Harbor will host Indiana's first Navy vessel commissioning ceremony on Oct. 26 for the new littoral combat ship USS Indianapolis. The commissioning of the USS Indianapolis marks the fourth time a Navy ship will bear the name of Indiana's capital city, according to a statement from the Ports of Indiana.

Previous ships named USS Indianapolis date back to World War I. The last USS Indianapolis ship was SSN-697, which was decommissioned in 1998.

"As governor and as a veteran of the United States Navy, it is a great honor to celebrate and commemorate the lives of all who have served on the first three Indianapolis ships," said Gov. Eric Holcomb. "The USS Indianapolis (LCS 17) will be a proud representation of the spirit of service embodied in the lives those of us who have called Indiana and Indianapolis our home."

USS Indianapolis (LCS17), a Freedom-class littoral combat ship (LCS), was built in Marinette, Wis., by Fincantieri Marinette Marine for Lockheed Martin.

"Commissioning a new Indianapolis ship represents our capital city, our state, as well as all of the previous sailors that have served on Indianapolis," said Ray Shearer, chairman of the USS Indianapolis Commissioning Committee. "This will truly be an once-in-a-lifetime event that will give the general



Photo courtesy of Lockheed Martin

The new Navy littoral combat ship USS Indianapolis (LCS 17) will be commissioned during an Oct. 26 ceremony at Port of Indiana-Burns Harbor. It was built in Marinette, Wis.

public an opportunity to see and experience an historic celebration."

To attend the USS Indianapolis' commissioning, learn more at ussindianapolislcs17.org.

The Port of Indiana-Burns Harbor opened in 1970 and is operated by Ports of Indiana, a statewide port authority, which operates three ports on the Ohio River and Lake Michigan.

— Larry Avila

the workforce?" Ibrahim said. "With the high vacancy rate of retail locations closing because of e-commerce, we can make recommendations or guidance on how to re-purpose these prime locations to accommodate e-commerce."

Weber said the Region must adapt to accommodate future growth in e-commerce and automation.

"How are we preparing our Region to adapt to trends and get ahead of the curve will help us grow more and develop," he said.

Carpenter said Conexus Indiana and its councils also are more centered on larger issues and not just infrastructure.

"There's challenges with the adoption of technology and incorporation of digital technology in warehouses," he said. "We are still interested in transportation with the challenges and opportunities related to congestion, but it's also important to look beyond the day-to-day issues for the bigger picture and anticipate what's coming ahead instead of just being reactive."

BANKING

Counting on local commitment

Region's financial institutions say growth opportunities plentiful in Northwest Indiana



Craig Dwight, CEO and chairman of Michigan City-based Horizon Bank, kicked off trading Aug. 5 on the NASDAQ.

Photo submitted by Horizon Bank

ANNEMARIE MANNION

From airlines to hospitals, many industries have undergone consolidation, and the banking industry is no exception.

Acquisition and merger activity have helped decrease the number of banks overall in Indiana and throughout the nation, but the trend has presented growth opportunities for some regional banks in Northwest Indiana.

One example is Michigan City-based Horizon Bank, which has acquired 14 banks in the last 17 years. Most recently, it purchased Salin Bank in Indianapolis for \$135.3 million earlier this year.

The acquisition of Salin has put the 146-year-old Horizon Bancorp Inc. at \$5 billion in total bank assets. The milestone represents a double-digit compounded annual growth rate of

12.63% from assets of \$532 million at the end of 2000. The company also has expanded into 11 new markets.

Paul Freeman, executive vice president of the Indiana Bankers Association, said acquisitions like the ones Horizon Bank has completed are not new.

"The acquisition activity has been a trend for the last 20 years," he said. "When I started working here (at the banking association) 32 years ago, we had 360 members. Today, we have 125."

The last time a new bank was chartered in Indiana was 15 years ago, Freeman said.

For banks looking to expand, one well-tread pathway is to expand into complementary markets.

"In search of that growth, mergers and acquisitions and bricks-and-mortar locations are the strategies that banks

have to grow," Freeman said.

Growth through acquisition

Horizon Bank has been acquiring other banks, and they are not done yet. Craig Dwight, Horizon's chairman and chief executive officer, said the company is continuing to look for purchase opportunities in Indiana, northwest Ohio and central Michigan.

"We want to be a regional player in those areas," he said.

In a similar move, Peoples Bank SB has been expanding its reach during the past five years. It acquired First Federal Savings Bank in 2014, with locations in downtown Hammond and Highland, and relocated the Highland branch to a new custom-built building in 2017. In 2015, it acquired Liberty Savings Bank.

The bank purchased First Personal



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Evolving industry

Another pressure on banks comes from increased regulation. Forty years ago, mortgage-closing documents consisted of 12 pages. Today there are 230 pages, he said.

Dan Rousseve, senior vice president and chief information officer for TCU, said becoming a larger entity can help the acquiring bank deal with some of the regulatory pressures.

"A lot of these consolidations occur so banks can find the economies of scale and efficiencies to address the regulatory and compliance requirements," he said.

As banks look for acquisitions, they focus on markets and regions that already align with their existing businesses. For Peoples Bank, the move into Illinois, where some of their customers already hailed, seemed a natural fit.

"Developing a physical presence (in Illinois) was a natural next step," Bochnowski said. "It gives us a better opportunity to serve all of our customers and make banking with us more convenient for everyone."

Rousseve said his company's move

Bank in 2018, and now has Illinois locations in Orland Park, Chicago (Garfield Ridge) and Lemont. Their most recent purchase was A.J. Smith Federal Savings Bank, with two locations in Orland Park and one in Midlothian.

Benjamin Bochnowski, president and CEO of Peoples Bank, said their acquisition strategy is geared to helping the bank continue to thrive while maintaining a regional identity.

"As we strive to remain an independent community bank, we are strategically expanding our footprint through acquisitions and by building new banking centers," he said. "The banks we acquired were a natural fit and shared the same values and commitment to the community as we do."

He said all the banks they've taken over are within a 60-mile radius of their corporate center in Munster. Before the acquisitions, Peoples Bank had 12 banking centers. Now it has 22 in various communities in two states.

Another financial institution that is growing through acquisitions is South Bend-based Teachers Credit Union, which was founded in 1931.

In April 2019, it announced it will acquire New Bancorp Inc. the holding company for New Buffalo Savings Bank, in all-cash transactions. New Buffalo has bank branches in New Buffalo, Sawyer and Three Oaks, Mich.

Purchase of the entity, which had \$119.5 million in assets, will increase TCU's total number of branches to 57.

As of 2018, TCU boasted \$3.2 billion in total companywide assets compared to \$3.1 billion in 2017. Its total membership grew from 295,339 in 2017 to 301,001 in 2018.

Growing organically

While some banks are growing through acquisitions, one large Region-based player is taking a different route.

Instead, Centier Bank, which was founded in 1895, is focusing on bringing new branches to well-populated areas. It has 62 branches throughout northern Indiana. It opened a Michigan City branch in July, and plans to open new branches in Elkhart and Fort Wayne this fall.

Mike Schrage, CEO, chairman and president, said the family-owned bank has not done an acquisition since 1982 and has no plans to do any.

Centier is not for sale, but other small family-owned banks have been looking to get out of the business.

For family-owned institutions, Dwight said one motivation to sell is when they don't have a succession plan or a family member interested in taking over the business. Other reasons are antiquated technological systems and the inability to keep up with new threats like cybersecurity breaches.

"As we strive to remain an independent community bank, we are strategically expanding our footprint through acquisitions and by building new banking centers."

—Benjamin Bochnowski
President and CEO
Peoples Bank



The History Museum in South Bend recently dedicated its Tea House with a ribbon-cutting ceremony. TCU covered costs to rebuild the structure.

Photo submitted by Teachers Credit Union

"We've acquired some small banks that don't have an interest in mobile banking and that's an expectation that customers have today," Dwight said.

into Michigan allows them to serve customers who already are comfortable with the brand.

"It's a way to leverage the established New Buffalo Savings brand," he said.

"We can continue to grow and foster the relationships that are already there."

Rousseve said one benefit TCU will bring to the New Buffalo market will be the conveniences that come with being part of a larger entity.

"They had three or four ATMS, but now they'll have access to hundreds of ATMS, surcharge free," he said. "It's about giving them access to a broader, larger network and more convenient services."

Personal interaction

Still another pressure banks face comes from flourishing fintech companies that offer loans and other financial services.

"The internet has opened up loans with many new and different options," said Freeman, of the Indiana Bankers Association. "There are a lot of nonbank (financial) entities that use the internet as their marketing vehicle."

To address the competition from the internet, TCU recently hired a vice president of digital delivery.

"It's about meeting our members where they are today," Rousseve said.

Schrage said Centier also has invested in digital banking.

"We have all the digital banking bells and whistles for our clients — especially the Millennials and Gen Zs who rely on that more than the older generation," he said.

Though bankers acknowledge the demand for digital banking, they all maintain that customers still want to interact face-to-face with another person.

"At Peoples Bank, technology enhances our customer experience, but it will never replace the personal relationships that we continue to build with our customers," Bochnowski said.

He said the focus of Peoples Bank is on providing a range of ways in which a customer can do their banking.

"Customers have different banking preferences, and we offer alternative banking solutions so they can choose how and when they want to bank," Bochnowski said. "While we realize

that customers want alternatives for certain transactions, such as depositing checks, we are here for them when they are looking for trusted advice."

Schrage said Centier also takes pride in getting to know their customers.

"We specialize in personal service. That's our differentiator," Schrage said. "It attracts people who want the long-term relationship experience."

Many customers want to meet with a banker in person to discuss larger issues such as purchasing a first home or planning for retirement, the bankers agreed.

"I think that the important thing is that customers can still troubleshoot with someone who lives in their community and who knows their community," Dwight said. "People still want person-to-person contact."

Stable industry

Consolidation might lead to fewer options for consumers down the road, but the bankers said the opposite is true, and in fact, might create

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more opportunities. When an acquisition occurs, small businesses might find greater access to capital for loans to help them fund their own growth.



“A lot of these consolidations occur so banks can find the economies of scale and efficiencies to address the regulatory and compliance requirements.”

—Dan Rousseve
Senior VP and CIO
Teachers Credit Union

“Businesses will be able to take on much larger projects and the initiatives that their customers want to do,” Rousseve said.

Freeman said having fewer banks overall will not likely have an impact on the Northwest Indiana/Chicago regions where many banking options still exist despite consolidation.

“In Northwest Indiana, with its proximity to Chicago, there are probably 50 banks to choose from,” he said.

“If you go to rural Indiana, that’s not going to be the choice. Technology (digital banking) is filling the void for some of these communities.”

All the bankers said their relatively small size and community connections are pluses, and even may appeal to a generation that is known for its expectation of service at the swipe of an app.

“We’re an alternative to the big banks — without being these gigantic organizations that are out of touch with the communities they serve,” Rousseve added.

The banks also foster relationships with customers by actively participating in the communities they serve.

“We encourage our employees to be active in the community and to be present at events,” Dwight said.

Rousseve said TCU employees are heavily involved in charitable organizations that do good and partner with

organizations that provide fun things to do in the community.

Dwight and Rousseve said their respective institutions are continuing to look for markets to expand. Schrage said the focus of his bank, which posts growth between 8% and 10% annually, is different.

“That (acquisition) is an easy expansion route, but it’s very disruptive to the culture,” he said. “The legacy I want

to leave is the culture not how big the bank is.”

Representatives from the Region’s largest financial institutions might have different strategies on growth. But they all agreed that they don’t want to lose the community commitment, which makes them stand out from the megabanks.

“We want to provide an alternative to the big banks,” Rousseve said.

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World of possibilities

Global marketplace offers opportunities for businesses adept enough to compete in rapidly changing arena



Chesterton-based Urschel Laboratories began ramping up its overseas business strategies just after the turn of the century, said Tim O'Brien, executive vice president of sales and marketing.

Photo provided by Urschel Laboratories

BOB MOUELSONG

The global marketplace has been a hotbed of activity in recent months.

From trade wars to proposed tariffs, as well as growing populations and increased industrialization of countries such as China and India, leaders from a range of sectors have been working around the clock to find strategies to best navigate the volatile situation.

Signs of slowing

Through the first two quarters of 2019, the Ports of Indiana is 4% behind the record 2018 performance and 6% above the second-best year of 2015. The Port of Indiana-Burns Harbor exported about 100,000 tons of goods through June 2019 as compared to 60,000 tons through June 2018, a 66% increase, according to Port Director Ian Hirt.

"Northwest Indiana is a hub of international trade with Burns Harbor

unloading scores of ocean-going vessels each year," Hirt said. "This year, approximately 90% of waterborne export shipments were international, including barge shipments that are transloaded onto ships in New Orleans."

Burns Harbor imported about 750,000 tons from international locations through June 2019. This compares to about 850,000 tons through the same point last year, down 12%.

"We expect the reduction to remain



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In the last few years, the value of goods exported from Lake and Porter counties has grown from \$872 million in 2014 to \$1.5 billion in 2017. This substantial growth has significantly outpaced export growth percentages in both the Chicago metropolitan area, and the state of Indiana as a whole."

— Micah Pollak, Director, Center of Economic Education and Research, Indiana University Northwest

the case for the remainder of the year," Hirt said. "Imports are primarily a victim of the current challenges to international trade."

He said the Region is primarily one that consumes, hence imports outnumber exports, he said.

"The ships and barges we handle are large bulk carriers and rarely have consumer items, which are a staple of Midwest manufacturing," Hirt said. Grain is the primary export commodity along with some metallurgical coke, a by-product from steel mills.

"We have not seen a trade war like this in many years," Hirt said. "Given the multitude of factors affecting global commodity markets, we believe the current workload does not accurately portray what the future holds."

The flip side of decreased imports are expansions.

"Several tenants at Burns Harbor are in the midst of expansions," Hirt said. The Burns Harbor port actively is seeking tenants and cargoes.

"We have some good leads that we believe will become new additions to the port family within the next year or two," Hirt said.

New cargoes in 2019 include imported salt and sugar. In addition, Burns Harbor handled a unique shipment of two large rubber-tire gantry cranes destined for the CSX Inter Modal Terminals in Chicago. These types of cranes stack shipping containers.

Urschel adapts

Chesterton-based Urschel Laboratories houses manufacturing and corporate operations under one roof. But, more than 50% of its annual business (based

on annual revenue) is accomplished through international sales and service.

"We began to ramp up our overseas business strategies in the early-2000s," explains Tim O'Brien, executive vice president of sales and marketing. "We realized that China and India were not only growing via increased population but were becoming much more industrialized. We saw the opportunity to expand our product footprint in both countries."

Urschel designs, manufactures and sells commercial precision food-cutting and milling equipment.

"We keep production here because of quality assurance," O'Brien said. "Urschel's reputation is based on the highest quality ... we have tolerances as low as 1/10 of 1/1000 of an inch ... we decided it was better to keep all manufacturing here at our new plant."

O'Brien said Urschel's international business success is dependent on two soft skills: communication and trust.

"We always have to understand the needs of the client as it relates to our product and not try to shoehorn a solution," he said. "And we have to have

↑ **22%**

In 2018, first-year foreign direct investment in Indiana increased from \$2.36 billion to \$2.89 billion.

"Food and food processing are a staple for every country," O'Brien said. "As countries such as China and India became more industrialized, our products were able to help them expand that type of business."

Early on, Urschel learned that developing countries had different strategies.

"Our original equipment was too large and too expensive for many of their needs," O'Brien

said. "We needed to adapt and create smaller versions that delivered the same high-quality, precision and speed at a smaller initial investment."

The ability to adapt quickly and proficiently has resulted in an overseas revenue that has increased annually for the past 10 years. Urschel has 11 offices in Europe, four in Asia and two in Latin America.

Chesterton remains the company's sole manufacturing plant.

employees overseas that we can trust to understand the balance of Urschel and the client."

Uncertainty ahead

"Northwest Indiana has a proud history of attracting international business, trade and investment, and in recent years, has been particularly successful," according to Micah Pollak, director of the Center of Economic Education and Research at Indiana University Northwest.

"In the last few years, the value of goods exported from Lake and Porter counties has grown from \$872 million in 2014 to \$1.5 billion in 2017," he said. "This substantial growth has significantly outpaced export growth percentages in both the Chicago metropolitan area, and the state of Indiana as a whole."

In addition to the flow of goods, another measure of international business is the flow of investment into an area from abroad. In 2018, first-year foreign direct investment in Indiana rose 22% from \$2.36 billion to \$2.89 billion, according to Pollak.

"Taken together, these two measures show that there is growing interest by other nations in purchasing goods from



MonoSol's water soluble film technology is used in many household products sold around the world.

Photo provided by MonoSol

Indiana secured a 300% increase in committed capital investment from international businesses between 2016 (\$818 million) and 2018 (\$3.2 billion)."



— Jim Schellinger
Indiana Secretary of Commerce

Northwest Indiana and in investing in the Region," he said.

Pollak said, while much of the evidence of recent local growth in international business is based on 2017-18, there are signs that things may be quite different in 2019.

"As the U.S.-China trade war drags on, further tariffs are being added by both sides and the long-term effect of

earlier tariffs are beginning to be fully felt," he said. "In particular, the outlook of the steel industry reversed course this year, going from record profits in 2018 to losses in 2019."

Signs of a similar reversal can be seen in other manufacturing and related industries, Pollak said.

The full effects of a trade war and tariffs are complex. For now, they substantially discourage international trade and business by making it more difficult and expensive, he said. If the decline in international trade and business continues and accelerates in 2019, it will be because these macroeconomic factors rather than any regional factors in Northwest Indiana.

MonoSol takes the leap

Without international trade, MonoSol would have never grown to where it is today, according to P. Scott Benning, CEO.

"MonoSol's customers are some of the biggest and most-respected multinational CPG companies in the world,"

he said. "Nearly every major brand of laundry and dishwasher detergent uses our water-soluble film to make packets or pods (and) as these products gain in popularity around the world, we grow with our customers."

Benning says that the same is true in other product categories where the films are used, such as the manufacturing of solid surface and engineered stone countertops that are increasingly popular with designers and homeowners.

"As our customers enter or expand into new markets, we need to be able to supply and expand along with them. When they grow, we grow," he said.

Today, 50% of MonoSol's business is outside the U.S.

"With 90% of our production in the Midwest, we have managed to be a globally competitive company, using American people and resources to compete," Benning said. "It's essential for us to sell internationally while making it invisible to our customers that we are not producing locally."

In 1999 and 2008 MonoSol was

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named Exporter of the Year by the Northwest Indiana Trade Council.

"That philosophy of persistence and relationship building was key to propelling our growth then and is still foundational to how we conduct business globally today," Benning said.

MonoSol has three production sites in Northwest Indiana and another one opening in the Lebanon/Indianapolis area early next year. It also has a

manufacturing facility in Saijo, Japan, and in Hartlebury, England, and soon will have another site in the EU, Benning said.

MonoSol has become experts in import-export logistics.

"In the future, however, we will be expanding step-by-step into various regions of the world to support customer growth, shorten parts of our supply chain and guard against tariffs, trade wars and other issues that could impact our

ability to efficiently support our customers," Benning said. "As we grow, this balance will become more complicated."

Indiana in the global marketplace

Last year was one of the Indiana Economic Development Corporation's strongest years for committed capital investment and job commitments by foreign-owned businesses, according to Secretary of Commerce Jim Schellinger.

"Indiana secured a 300% increase in committed capital investment from international businesses between 2016 (\$818 million) and 2018 (\$3.2 billion)," he said.

Indiana is home to almost 1,000 foreign-owned business establishments

that support 193,000 Hoosier jobs, based on IEDC-provided data. Indiana-based companies such as Cummins, Eli Lilly, Hillenbrand, Zimmer Biomet, Cook Medical, Elanco and Franklin Electric all have a strong international footprint.

"In the first two-and-a-half years of his administration, Gov. (Eric) Holcomb has led eight international economic development trips to build relationships and

attract new jobs," Schellinger said. "In 2018 our economic development team traveled to 17 different countries and strengthened relationships at home too, hosting international delegations from 36 countries and territories."

One effort to increase global connectivity is securing more international nonstop flights.

"We're excited to host Routes Americas 2020 in February," Schellinger said. "It



"With 90% of our production in the Midwest, we have managed to be a globally competitive company, using American people and resources to compete."

— P. Scott Benning
CEO, MonoSol

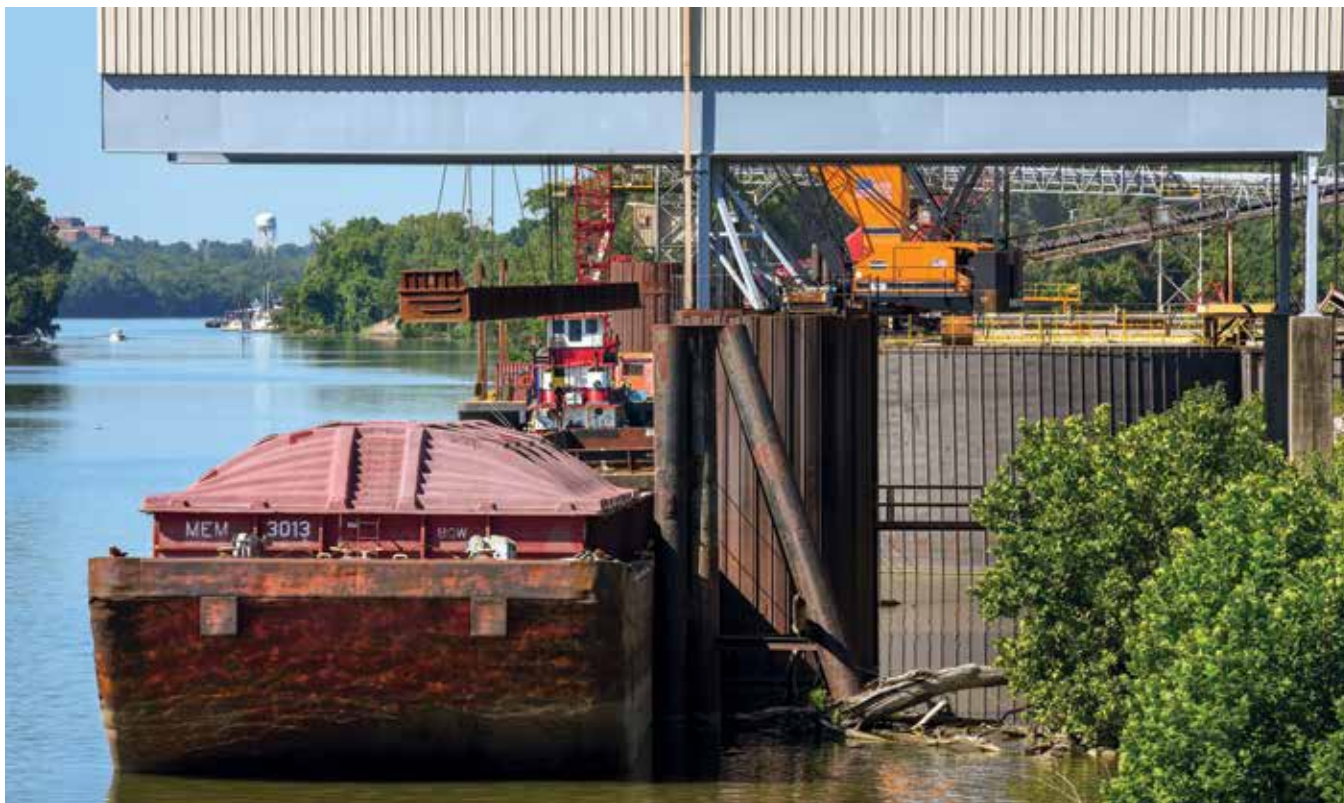
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By Frank Oliver/DNR provided by The Ports of Indiana

The port of Jeffersonville ships more than 850,000 tons of grain overseas annually. Through the first two quarters of 2019, the Ports of Indiana is 4% behind the record 2018 performance and 6% above the second-best year of 2015.



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Or use your phone's camera to scan the QR code below. It leads to our newsletter sign-up page.



The screenshot displays the Northwest Indiana Business Magazine website. At the top, there's a header with the magazine's name and a navigation menu. Below the header, there are several news articles with headlines and images. A prominent red button labeled 'Register for Free August Webinar' is visible. The articles include topics like 'Valparaiso University president stepping down from position', 'Lunch & Learn Webinar', 'Digital Skills-up Your Workforce', 'Volunteers complete 68 projects during annual Day of Caring', 'South Shore CVA names new members to board of directors', 'Cousins Subs returns to Indiana with opening of Crown Point store', and 'South Bend's Beacon Health names new chief clinical officer'.

will draw 800 delegates representing 80 airlines, 300 airports and 50 tourism authorities to Indianapolis. We look forward to showing off Indiana as a premier destination and use this opportunity as another way to increase our connectivity to the rest of the globe."

Indiana offers a pro-growth business climate and a skilled workforce, both critical components. One of the next considerations is typically incentives. In addition to the efforts mentioned previously (international economic development trips, etc.), Indiana offers a variety of business tax incentives, corporate tax credits and economic development programs for companies creating new jobs and investment in the Hoosier state.

"In addition to our traditional incentives, we also offer free business planning and other consultation through our Indiana Small Business Development Center, start-up advisement services and venture capital through Elevate Ventures, and assistance identifying and securing innovation-focused grant dollars through the Indiana Procurement Technical Assistance Center," Schellinger said.

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Dyer

Christopher E Ray

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From renewable power generation to clean fuels, education driving sustainability projects in Region



Photo provided by Ozinga

Ozinga Energy recognized the benefits of compressed natural gas or CNG in 2011 and has expanded its offerings ever since. It operates this fueling station in Gary.

JANE DONAHUE

Hoosiers throughout the Region continue to make energy efficiency and environmental consciousness a priority. From utilities to transportation, clean energy is in growth mode in Northwest Indiana.

When an industry is expanding, jobs follow.

Clean Energy Trust brings clean technology innovation to market by finding, funding and growing high-impact clean technology startups from the Midwest. Structured as a nonprofit, Clean Energy Trust makes seed investments and provides patient, hands-on support to help entrepreneurs scale and succeed.

To date, the trust has invested in 31

companies across the Midwest. Susie Spigelman, director of business development and partnerships for Clean Energy Trust, has seen economic development and job growth as a result.

"These are new industries with new types of jobs that all have different kinds of training," Spigelman said. "By creating these new technologies and supporting them, we can help create economic development not only in the Midwest but in the U.S."

Indiana is among leading Midwest states for clean energy jobs, according to a recent report from the Clean Energy Trust and E2, a business group of environmental entrepreneurs. More than 737,000 Midwesterners work in clean

energy, which includes 86,900 Hoosiers.

Employment in the industry grew 4.7% in 2018. That's one of the fastest growth rates in the Midwest, and it represents an addition of almost 3,900 jobs, according to the trust.

Growth sector

South Shore Clean Cities is a nonprofit organization and a member of the U.S. Department of Energy's Clean Cities Coalition. Executive Director Carl Lisek said the member-based coalition has seen tremendous growth in the last 20 years.

"Sustainability projects are nothing new in the Region," Lisek said. "Air quality has been improving in the Region



READ ON PHONE

for decades, and that is thanks to the hard work not only of our large manufacturers and industries and utilities like NIPSCO but also to our municipalities, transit agencies, small businesses, and individual residents and homeowners.”

South Shore Clean Cities covers 18 counties in roughly the northern third of the state of Indiana and membership is now five times the level it was in 2005. The organization has assisted its members in successfully acquiring about \$90 million in grant funding since its inception.

“South Shore Clean Cities is all about connections and education,” Lisek said. “We work with our members and partners to educate them about the multiple environmental and economic benefits of sustainable transportation methods, then work to help them make connections with funding sources and trusted professionals to turn the discussions into reality and into long-term plans and programs.”

One grant recipient is the city of Hobart, which began using compressed natural gas-fueled garbage trucks, or CNG-fueled garbage trucks, in 2014.

In 2018, the city of Hobart unveiled its compressed natural gas fueling pumps and vehicle maintenance garage at the city’s Public Works facility. The \$2 million project was made possible in part by a Congestion Mitigation and Air Quality grant from the Federal Highway Administration, which is administered by the Northwestern Indiana Regional Planning Commission. South Shore Clean Cities helped acquire the grant.

The new CNG fueling pumps — constructed and fueled by Ozinga Energy — reduces travel time for the city’s fleet.

“The leadership of the city of Hobart has made green energy a priority in its short- and long-term planning for capital purchases and infrastructure,”

Mayor Brian Snedecor said. “The city of Hobart is a strong advocate for energy efforts that create a clean sustainable environment for future generations.”



“The city of Hobart is a strong advocate for energy efforts that create a clean sustainable environment for future generations.”

—Brian Snedecor
City of Hobart Mayor

Ozinga recognized the benefits of CNG in 2011 and have broadened its products and services to become trusted CNG experts in the Midwest.

“Ozinga Energy has committed to working with Indiana to build a CNG roadway with stations that will open up in Gary, Crown Point and South Bend,” said Jeffrey Bonnema, vice president of fleet management, Ozinga Bros. Inc. “We believe that, by providing fleets with more locations to fill at, it will ease the transition into the alternative fuel market.

Bonnema said the response so far has been overwhelming, and Ozinga has commitments from fleets outside of Indiana

that will use their stations.

“Ozinga’s purpose is make a positive impact on individuals, their families and the community for generations,” Bonnema said. “By working to reduce

for consumers to power their homes and businesses. The Merrillville-based utility is one of seven energy delivery companies of NiSource, which provides natural gas and electric service to more than 4 million customers.

Operating in an environmentally responsible way is a value NIPSCO demonstrates by investing in cleaner air and water quality, reducing carbon emissions, supporting renewable energy and funding land restoration projects. It also designs programs to help customers reduce their environmental impact, including green power and customer-owned electric generation from renewables.

“The programs we provide are about providing options for our customers,” said Nick Meyer, a spokesman for NIPSCO. “Depending on your situation, you may not be able to install solar panels, or you can’t put a wind turbine on your property. For those customers who want to continue to support the technology right now, we give them the option to do that without having to make the investment in the technology themselves.”

NIPSCO’s Green Power program is voluntary and allows customers to designate a portion or all their monthly electric usage to come from electricity generated by renewable energy sources, such as wind power. NIPSCO purchases

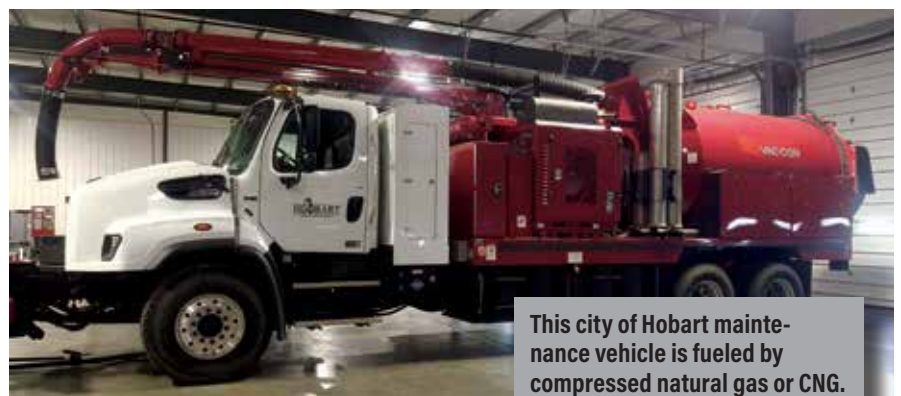


Photo provided by the city of Hobart

This city of Hobart maintenance vehicle is fueled by compressed natural gas or CNG.

the overall greenhouse emissions not only for our fleet but helping other fleets do that as well.”

Clean energy

Northern Indiana Public Service Co. offers a variety of options to promote renewable generation opportunities

renewable energy certificates on the behalf of customers, which act like a tracking system.

The utility’s Net Metering program allows customers to generate their own electricity from renewable energy to offset their monthly usage. NIPSCO installs a meter capable of measuring



Deb Maxwell uses NIPSCO's feed-in tariff program to power her 167-acre property in Valparaiso. In 2017, she partnered with family-owned Ag Technologies, based in Rochester, Ind., to install solar panels on the property.

the energy consumed and the energy generated.

Users who generate more than they need receive energy credits that they can apply to future usage.

The feed-in tariff program is similar except it offers a sell-back opportunity. Users receive a check from NIPSCO for electricity they generate from their renewable energy project.

"The motivation (for taking part in the program) really depends on the individual customer," Meyer said. "Some (customers) are purely interested in doing what they can to be self-sustainable, and some are interested in trying to look for ways to lower their energy bills and their energy costs. Some are interested in supporting the environment."

The land is a gift

Deb Maxwell had a clear mission after her parents gave her a 167-acre agricultural property in Valparaiso.

"I wanted to minimize my carbon footprint and to be environmentally sensitive," Maxwell said. "I don't think that any of us really own the land. We're sort of custodians of it in our time, and it's our moral obligation to tend to it."

To do that, Maxwell decided to build a high-efficiency environmentally sensitive home to invest in her own infrastructure and create her own energy from the sun, land and air.

In 2017, she partnered with Ag Technologies, a family-owned business in Rochester, Ind., and had solar panels installed on the property.

"The key is to have a solar provider properly size up what you need based on your household consumption," Maxwell said. "Ag Technologies was an extraordinary partner in getting me set up with the (feed-in tariff) program at NIPSCO."

Maxwell said there are many misconceptions about solar output, and her thriving property debunks them. Solar is not complicated, she said, and more importantly, the sun is free.

"Just because it is cloudy doesn't mean that your panels aren't producing," Maxwell said. "My solar panels are over producing by one-third more than I need. I overproduce from spring

"For years, individual consumers, business owners and municipalities assumed sustainable methods were cost-prohibitive. In reality (it) helps save money in fuel and energy bills and often with vehicle maintenance."

— Carl Lisek
Executive Director
South Shore Clean Cities



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Photo provided by Wabash Valley Power Alliance

From solar to wind, green power is in growth mode throughout the Region. Even if homeowners don't have room to install a wind turbine, some energy providers offer options to buy in to green programs.

into early fall, and I build up a credit balance. There are about four months in the winter that I run in a deficit, but then I am pulling off of my surplus, so I still come out ahead."

Community solar

For those who don't want to take on the investment in renewable energy, Wabash Valley Power Alliance has a solution. The Indianapolis-based, not-for-profit generation and transmission cooperative provides wholesale electricity to distribution cooperatives serving Indiana, Illinois and Missouri.

The solar array at Kankakee Valley REMC is part of Co-op Solar, a community solar program that delivers power to more than 18,000 residential and commercial members in Lake, La Porte, Marshall, Porter, Pulaski, St. Joseph and Starke counties.

"The community solar program is designed to allow customers to buy into the portfolio and get solar energy without the expense, risk and hassle of putting it in themselves," said Andrew Horstman, manager of Load Response, Wabash Valley Power Alliance.

"By the end of this year, we will have eight sites spread out in Indiana, Illinois and Missouri."

Education is key

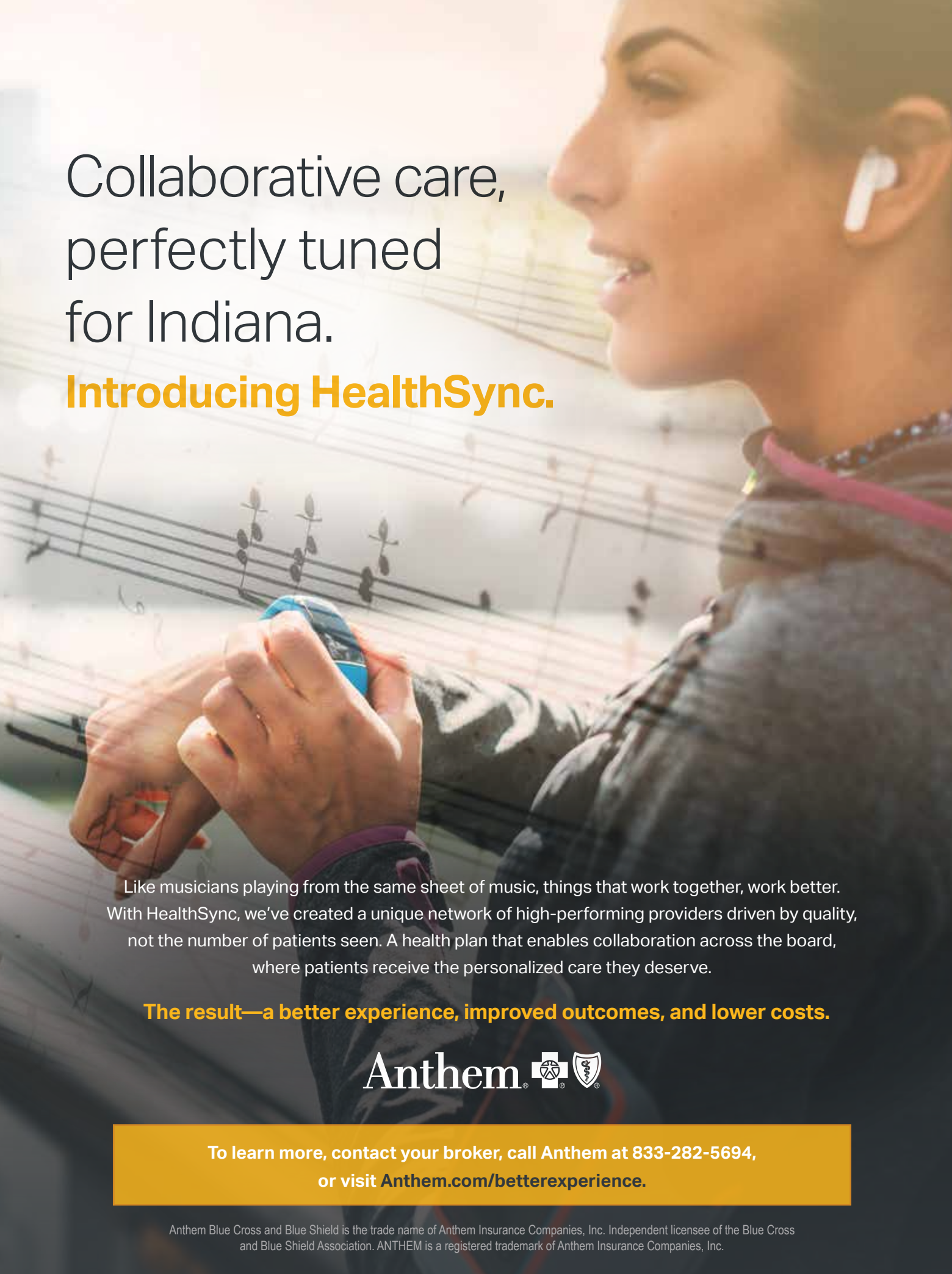
Lisek said increased education on idle reduction, alternative fuels, alternative fuel vehicles, electric vehicles and fueling and charging infrastructure, and their financial benefits are helping with adoption throughout the Region.

"For years, individual consumers, business owners and municipalities assumed sustainable methods were cost-prohibitive," Lisek said. "In reality (it) helps save money in fuel and energy bills and often with vehicle maintenance."

Bonnema agreed.

"We are seeing a lot of movement with fleets in Indiana when it comes to alternative fuel," Bonnema said.

"A few years back it was only the larger fleets that felt like they could benefit from CNG, so we spent the last few years educating on the benefits of CNG — not only to the bottom line but to how it is affecting our environment."



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BUSINESS PROFILE



READ ON PHONE



PHM Brands bought the former Prinova facility in Michigan City earlier this year to produce CBD oil.

CBD oil boom just beginning

PHM Brands optimistic Michigan City facility positions company well in high-growth industry

LARRY AVILA

Peter Bisaccia and a few of his business partners saw an opportunity in Michigan City that could potentially spark economic development in Northwest Indiana. They plan to tap into a possible multi-billion-dollar industry: CBD oil production.

The passage of the Farm Bill in December 2018, which President Donald Trump signed into law, turned industrial hemp into a cash crop. The legislation opened doors for entrepreneurs who want to convert the product into cannabinoid or CBD oil.

Colorado-based PHM Brands saw that opportunity in Northwest Indiana.

"We got lucky," Bisaccia said of acquiring the former Prinova facility at 1700 E. U.S. Hwy 12. The site had been producing wheat germ oil.

Bisaccia's firm sent representatives

to the Michigan City site in December 2018 to evaluate whether the plant could be converted to process industrial hemp and make CBD oil.

"After we looked at the plant, within 60 days, we (bought) it," Bisaccia said.

It began extracting CBD oil in February as one of the few Hoosier companies legally allowed to handle industrial hemp in Indiana under the new law.

Eighteen people are employed at the plant, which has the potential to add between five and 10

jobs before the end of the year, Bisaccia said. During the next two years, the site could employ as many as 32 people, which would include sales and support staff as well as production personnel.

Bisaccia, president of PHM Brands, and his partners launched PHM Brands almost four years ago. The company, which employs 150 people across five facilities in Colorado, Indiana, Illinois, New Mexico and Texas, produces a range of products from flour to supplements, including wheat germ oil.

But the rapid-growth opportunity is in CBD oil. Bisaccia said CBD is a \$1 billion industry today but is projected to grow to a \$22 billion industry within three years.

"There are more than 113 compounds in the oil," he said. "Research supports that the oil (has) anti-inflammatory and anti-anxiety (properties)."

PHM BRANDS

► The company, which employs 150 people across five facilities in Colorado, Indiana, Illinois, New Mexico and Texas, produces a range of products from flour to supplements, including wheat germ oil.

It's the medical applications for CBD that drive its rapid expansion.

As a company already established in flour and supplement production, moving into CBD was a natural extension for PHM Brands, Bisaccia said.

Since PHM Brands launched in Michigan City, the Economic Development Corp. Michigan City, Ind., has fielded several requests from area farmers and other businesses interested in doing business with the company, said Clarence Hulse, executive director of the local organization.

"Their move into Michigan City not only is a great opportunity for our city but the Region," Hulse said. "(PHM) is processing a new product line, which



means they will need suppliers within a 50-mile radius to support their production."

Hulse said people have been asking for additional information about industrial hemp, now considered a cash crop so long as the product has less than 0.3% tetrahydrocannabinol or TCH. Anything more than 0.3% TCH is considered cannabis or marijuana.

"From a company growth potential, we're excited to see (PHM) bring jobs that pay \$20 an hour and offer great benefits," Hulse said. "The potential growth of a supply chain to support the plant and gaining a new cash crop, we're not just excited for Michigan City but the whole Region."

Bisaccia recognizes he and his business partners are fortunate to be in on the ground level of a high-growth industry.

"When you think of where the CBD market is today, we have the ability to grow along with it," he said.

"When you think of where the CBD market is today, we have the ability to grow along with it."

—Peter Bisaccia
President
PHM Brands

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ARTS & ENTER

OUT

Wild Things

Where the Wild Things Are,” the beloved 1963 children’s book illustrated and written by Maurice Sendak, will inspire a two-part exhibit series at South Shore Arts from November 2019 through April 2020. Exploring both adult and childlike perceptions of life and worlds created outside of reality, “Wild Things” will be comprised of “Things That Go Bump in the Night,” the first part of the series featuring the nightmarish subject matter and mysterious creatures from the imaginations of several ghoulish artists, and “Maurice Sendak: The Memorial Exhibition,” commemorating the beloved illustrator and author, who became famous for his children’s book about a boy’s amusing imagination.

“Things That Go Bump in the Night” runs Nov. 19 through Feb. 2. An artist reception will take place from 6 to 9 p.m. Nov. 22 at the Center for Visual and Performing Arts in Munster. Performance artist Joe Rauen, a self-described “builder and performer of experimental musical objects,” will entertain during the opening reception. Rauen is one of eight Northwest Indiana artists who is receiving career development assistance from the Indiana Arts Commission through its Individual Advancement Program. (219) 836-1839 or southshoreartsonline.org.

White Christmas

Theatre at the Center celebrates the holidays with a heartwarming stage adaptation of the classic film “White Christmas” Nov. 14 through Dec. 22. The original movie starred Bing Crosby,

Danny Kaye, Rosemary Clooney and Vera-Ellen. Song-and-dance duo Bob and Phil follow singing sisters Betty and Judy to their Christmas show at a quaint Vermont lodge in this family favorite packed with Irving Berlin standouts, including “Blue Skies,” “I Love a Piano,”

“Count Your Blessings,” “Sisters” and, of course, “White Christmas.” Phil becomes enamored with the beautiful Judy, while Bob is more reserved about his feelings for Betty. General Waverley, the duo’s former World War II commander, owns the inn, but he is struggling to keep it from going under. Unbeknownst to the general, the foursome decide to put on a big show to draw in business. With the help of Martha, the concierge, the general’s granddaughter Susan, and Bob’s brief appearance on “The Ed Sullivan Show,” where he reaches out to hundreds of his former comrades from

the war, the show is a huge success. (219) 836-3255 or TheatreAtTheCenter.com.

Last of the Red Hot Lovers

Here’s your chance to see a Neil Simon play. “Last of the Red Hot Lovers” will be performed Nov. 1 through 10 at Footlight Players in Michigan City. Waking up beside his wife and bored with his life, seafood restaurant owner Barney Cashman flirts with the idea of finding excitement in the arms of another woman. Barney doesn’t smoke, drink or gamble but wants to have a meaningful fling. Unfortunately, his scruples drive the women he pursues to distraction. They mock and leave him every time. In the end, Barney realizes he was never meant to be a red-hot

lover. (219) 874-4035 or www.footlight-players.org.

Santaland Diaries

Get ready for a quirky, fun holiday tradition Nov. 22 through Dec. 14 at Chicago Street Theatre. David Sedaris’ “The Santaland Diaries” is a brilliant evocation of what a slacker’s Christmas is like. Out of work, our slacker decides to become a Macy’s elf during the holidays. At first, the job is simply humiliating, but once the thousands of visitors start pouring through Santa’s workshop, he becomes battle weary and bitter. He finds consolation in that some of the other elves were television extras on “One Life to Live.” Thus, he grins and bears it, occasionally taking out his frustration on the kids and their parents. The piece ends as another Santa finds his way into the workshop, but this one is different from the lecherous drunks with whom he has worked. This Santa actually seems to care about and love the children who come to see him, startling our hero into an uncharacteristic moment of goodwill. (219) 464-1636 or www.chicagostreet.org.

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

For kids and adults at Notre Dame

The University of Notre Dame’s DeBartolo Performing Arts Center is offering entertainment options in a variety of different disciplines in the coming months. On Oct. 13, the Merz Trio performs a concert of chamber music. A kids show comes to DPAC on Oct. 26, featuring Seattle-based band Recess Monkey. A recent alliance with the Irish Theatre of Chicago continues when the acclaimed theater company performs Philip McMahon’s play “Pineapple” from Nov. 7 through



Illustration submitted by South Shore Arts

► “Wild Things Are,” the 1963 children’s book, is the inspiration behind a two-part exhibit series at South Shore Arts, which runs between November 2019 and April 2020.

ENTERTAINMENT

ABOUT



GREATER SOUTH BEND

JACK WALTON



READ ON PHONE

9. Kathleen Battle, a celebrated operatic soprano, performs a show Nov. 15 titled "Underground Railroad: A Spiritual Journey." (574) 631-2800 or www.performingarts.nd.edu.

Keeping it vintage

Ignition Music Garage in Goshen continues to expand its offering of vinyl records, and the bands keep rolling through town as well. Ignition has a good-sized performance space and will host Canadian alternative country act The Bros. Landreth on Oct. 13. Acoustic roots-music collective The Steel Wheels play Oct. 20, and The Main Squeeze is coming for a Halloween Costume Bash on Oct. 26. For that gig, audience members are encouraged to show up in their best costumes for an energetic dance party. (574) 971-8282 or ignitionmusic.net.

From women who rock to Wild Kratts

The Morris Performing Arts Center in South Bend brings a stage adaptation of C.S. Lewis' "The Screwtape Letters" on Oct. 13. The South Bend Symphony Orchestra features guest vocalists for a Pops! Concert on Oct. 19 called "Women Rock," saluting stars such as Pat Benatar and Janis Joplin with orchestral accompaniment. Ventriloquist Jeff Dunham presents his cast of characters Oct. 23. "Beautiful: The Carole King Musical" is from Oct. 25 through 27. Tribute act Rumours of Fleetwood Mac has a concert Oct. 29, including a new subset of blues tunes from the band's earliest days. Blues superstar Joe Bonamassa plays Nov. 5. PBS Kids stars Chris and Martin Kratt come to the Morris on Nov. 16, with a program called "Wild Kratts Live 2.0: Activate Creature Power." (574) 235-9190 or morriscenter.org.

Tribute to classic rock legends

Tribute acts have increased exponentially in popularity in recent years,

providing fans an affordable chance to experience simulated shows by massive stars. The Acorn in Three Oaks, Mich., has booked a bunch in a row. The Beggars Banquet Band, a Rolling Stones act, rocks Oct. 19. Heartless salutes Heart's Ann and Nancy Wilson on Oct. 25. Combining material from Billy Joel and Elton John, The Billy Elton Band performs Nov. 8. The notoriously complicated compositions of Frank Zappa are the focus of a show by Furious Bongos on Nov. 15. Mega Beatles conjures the original Fab Four on Nov. 16. The beloved European

God Bless: The Red Skelton Story" from Oct. 11 through 13. Premier Arts returns to the Lerner stage for two shows — a matinee and an evening performance — on Nov. 23, offering the recent Disney show "Frozen Jr." (574) 293-4469 or www.thelerner.com.

Captured in pictures

The Institute for Irish Studies at Notre Dame has filled five galleries at Notre Dame's Snite Museum of Art with an enormous collection of works from Irish artists in an exhibition named



Photo by Julie Hershberger

Ignition Music Garage at 120 E. Washington St. in Goshen, doubles as a record store and a concert venue.

disco stylings of ABBA get the spotlight with Dancing Queen on Nov. 27. (269) 756-3879 or www.acornlive.org.

Live from Elkhart

At the Lerner Theatre in Elkhart, Dionne Warwick revisits smash hits such as "Do You Know the Way to San Jose" and "I Say a Little Prayer" on Oct. 4. Director Craig Gibson's Elkhart-based Premier Arts presents "Goodnight and

"Looking at the Stars." The show runs through December, and features paintings by Jack B. Yeats, Roderic O'Connor and Mary Swanzy. Also find a plethora of prints and photography. Ireland has contributed many poets, novelists and musicians to the world's culture over the years, but "Looking at the Stars" aims to increase the profile of the nation's visual artists as well. (574) 631-5466 or visit sniteartmuseum.nd.edu.



MAKING A DIFFERENCE

Caring packages

Phil's Friends ensures those fighting cancer never feel alone with a cardboard box filled with goodies



Volunteers from Indiana Wesleyan University prepare boxes for the nonprofit, Christ-centered group Phil's Friends.

Photo provided by Phil's Friends

MICHAEL PUENTE

In June 2018, Colleen Small was diagnosed with endometrial cancer, which begins in the uterus.

After surgery and chemotherapy in December, the cancer went into remission.

During Small's time in the hospital, the Cedar Lake resident received a cardboard box.

"I remember when my mom got that box, it literally brightened her day every time she looked at it," said her son, Michael Small. "She never wanted it to leave the hospital, (and) she wanted it with her all the time."

Decorated with colorful designs, the box contained several items, including a blanket, crossword puzzles, lip balm

and a Bible.

It also included notes of encouragement from strangers.

Unfortunately, Colleen's cancer returned earlier this summer. She passed away July 5 at 71 years old.

Michael Small still has the box his mother received.

"She kept it, and now we have it in our house," Small said.

The box came from a nonprofit, Christ-centered group called Phil's Friends, started by Phil Zielke.

Zielke was diagnosed with Stage 4B Hodgkin's Lymphoma in 2004 and was in the most advanced stage of the disease for months.

But aggressive rounds of chemotherapy pushed the cancer into remission,

only to return in 2005. Still fighting, Zielke was deemed cancer free by November that same year.

Zielke wanted to encourage others fighting cancer. That's when he came up with the idea to send care packages.

Phil's Friends opened its first office in Roselle, Ill. In 2017, the organization opened its second office in Crown Point.

"We are about bringing hope, support and encouragement to cancer patients who are walking that long cancer journey," said Judy Earnshaw, development manager for Phil's Friends Crown Point office. "The care packages are to help people get through their journey and that they are not alone."

Earnshaw, who lives in Rensselaer, also has been touched by the disease.

One of her closest friends, who was diagnosed with cancer, encouraged Earnshaw to get involved with Phil's Friends.

"She received her own care package during her journey, (and) she kept bugging me to get involved," Earnshaw said. "I kept telling her 'no,' but it weighed on my heart, (and when) she lost her battle with leukemia four years ago, that's when I decided to get involved."

Phil's Friends relies on volunteers to decorate the care packages as a fun group activity. Little League and softball teams, Girl and Boy Scout troops and a host of other organizations meet to assemble the packages.

"If you can color in the lines, I have something for you to do," Earnshaw said. "Whether you're 4 or 104, I have something for you to do."

Since opening the office two years ago, the Crown Point operation has created about 7,000 care packages.

"There's about \$50 worth of items inside each care package. Things like a hat, footwear, water bottle, toothpaste," Earnshaw said. "It's a very simple way to help someone."

To return the joy to someone battling cancer, Michael Small and a group of about 30 youth baseball players with Morris Elite Baseball gathered on a warm August evening to begin building care packages.

"It's just so hard sometimes when you're trying to figure out how to help. This is really a great way," Small said. "I have my kids, my wife, teammates, people we

have something in common with, baseball, who are able to do this all at one time, (and) there are a lot of people out there."

Phil's Friends do so much amazing outreach for cancer patients."

—Gloria Morris
Phil's Friends
Volunteer

Gloria Morris, whose husband, Bobby, runs the baseball organization, says

Phil's Friends is a great teaching tool for youngsters.

"We're trying to get our kids to really understand the importance of giving back," Morris said. "Phil's Friends do so much amazing outreach for cancer patients."



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Retirement can wait

Pete Doherty enjoying second professional life as photographer after career in banking



One of photographer Pete Doherty's lens specialties is the sport of golf, one of his favorite assignments for the Chicago-based golf publication Golf Now.

Photo submitted by Pete Doherty

PHILIP POTEPA

Photographer Pete Doherty of Schererville is used to getting a nod from Tiger Woods when sharing the same golf-course green.

The same is true during previous club-in-hand encounters with Arnold Palmer, Jack Nicklaus and others when Doherty is aiming his lens at these and other golf legends.

Doherty, president and owner of Doherty Images LCC, spent much of his 2019 summer on the golf course for work rather than for play. Although, he's quick to clarify that his late-in-life career change is an occupational adventure, not a day-to-day pressure-filled paycheck obligation.

"I'm doing something I've always loved

to do," said Doherty, who enjoyed an August assignment capturing photos of Woods and other golfing greats at Medinah's BMW Championship on the PGA Tour.

"Photography uses both my imagination and my eye to focus on people, places and my passion."

Doherty spent 32 years in banking with a concentration on corporate marketing. When he retired 12 years ago from Citizens Financial Bank at age 54, he was serving as region president for the financial institution.

"I wasn't at an age where I was ready to spend all my time playing golf as a pastime," he said.

He always enjoyed photography. So, when he launched his company, he

initially focused on commercial and scenic photography.

But when asked what first interested him in photography, he remembers clearly.

"I can remember growing up and having one of the classic Brownie cameras from Eastman Kodak," Doherty said.

Despite requests, he doesn't have time in his schedule for weddings, which is often a staple assignment for many studio photographers. Doherty concentrates on location photography, and he has a stable of returning clients each year, including NIPSCO, BP Whiting, Peoples Bank, Purdue University Northwest, South Shore Convention and Visitors Authority, Northwest Indiana

Forum, Walsh Construction, McShane Construction in Rosemont, Ill., and the Chicago-based golf publication Golf Now.

Erika Dahl, South Shore Convention and Visitors Authority director of communications, said Doherty has a “natural eye” for scenic photography and beautiful images that convey people in candid moments.

“Of course, his photos of the Dunes landscapes are always incredible, which is why he’s always our man behind the camera for any location scenes we need,” Dahl said.

She said Doherty also has a talent for people photos, capturing them just at the right moment.

“We provide a variety of photographs and images to so many agencies and media outlets, and Pete always knows what we’re looking for when we give him an assignment,” Dahl said.

Raeann Trakas, director of marketing and communications for the Northwest Indiana Forum, said Doherty also has a talent when photographing social events and business functions.

“Not only does Pete always seem to know everyone in a room because of his 30 years in banking, but he’s able to still work that room, and appear to blend in unnoticed when he needs to be,” Trakas said. “So besides getting all of the great posed photos we want and all the key names, he also manages to get relaxed moments and candid like no one else can.”

Doherty said his talent for a keen photographer’s eye isn’t a family-inherited trait.

“No one else in my family was drawn to photography as a field or a hobby,” said Doherty, who averages two work assignments a week.

“My dad was an executive for Illinois Bell, and he raised a family as a man who left for work in a suit and tie holding a briefcase each day and came home the same way every day for his entire career,” Doherty said.

He said that, when he chose to enter banking, he felt destined to be like his father as far as his career went.

“But that didn’t mean I didn’t also have

my artistic and creative side of my life waiting to emerge,” Doherty said. “I always enjoyed doing hobby photography, especially photos of the Dunes, and over the years, I also loved collecting colorful and unique images from advertisements, such as eye-catching magazine spreads.”

As word of Doherty’s photography hobby reached his circle of friends, someone suggested he offer some of his work as an exhibit opportunity for South Shore Arts to share with their patrons.

“I submitted some pieces as a possible show, and I was surprised to be given a full exhibit in the atrium gallery at the Center for Visual and Performing Arts in Munster,” Doherty said. His opening night exhibit reception took place the same day he retired from the bank.

“I had 300 guests show up for my photography exhibit reception, everyone from family and friends to all of the people from my bank life and business acquaintances,” Doherty said. “That’s when my two worlds merged, and my new life of full-time photography began.”



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VIEWPOINT



READ ON PHONE

World full of opportunities

Hesitation to explore global marketplace like leaving money on the table

Despite all the talk of trade wars, foreign opportunities are expanding as a source of growth for our firms and our Region. Yet, why do many of our companies and our economic development groups too often leave this potential gain on the table?



► **Mark Van Fleet** is an experienced international business professional and managing partner of Converge Ventures in Hammond.

There's not a simple answer. Perhaps news of the challenges and risks of going global hide the real advantages. Perhaps our large and growing domestic market reduces interest in trade. Perhaps there are always seemingly more pressing priorities.

Yet, the big picture of Indiana's global activity is quite positive. Last year Indiana exported \$38.1 billion in manufactured products, supporting more than 160,000 jobs. Indiana is sixth in the nation for percentage of private sector jobs (7.2%) that come from foreign-direct investment (FDI); 950 foreign firms employ 193,000 Hoosiers.

But such an impressive international performance masks some real gaps at the company and community levels. Most of our exporters are the biggest firms. Indiana is among the 18 states with the lowest export value of small/medium enterprises (SMEs) as a portion of total exports. More of our small companies can compete globally.

The upsides of trade are many. About 95% of the world's customers live outside U.S. borders. Exporting companies grow faster, pay their employees more, are more competitive at home, can better weather domestic downturns,

and are less likely to go out of business. Foreign demand for our products is high.

The internet is also fast emerging as an enormous new highway to global markets. Especially for small manufacturers, internet-enabled trade is a low-cost export strategy without complex distribution arrangements or setting up a foreign retail presence.

So why don't more of our companies seize international opportunities? Fear of the unknown is a big reason. Most small firms lack knowledge of foreign markets, and the logistical and financial hurdles to enter them. Stories of foreign buyers not paying, daunting foreign regulations and loss of intellectual property often get attention, while records of many successful exporters are less common. Many firms believe they lack products that would appeal to foreign customers. But if their products are selling well in the U.S. market, it's shortsighted not to at least assess overseas sales potential.

Today it's probably easier for an SME to export than ever before. With the right effort and help, most firms can learn the ropes, develop a plan and start exporting in a few months. Leverage the free services of the federal government to find out if there's foreign demand for your product. Contact the Export Assistance Center in Indianapolis, which is run by the Department of Commerce, and explore the government export hub www.export.gov. It offers export services

and excellent online tools, including one that can pinpoint the best markets for your specific product.

The Indiana Small Business Development Center in our Region provides free export advice. Other federal agencies (such as the Small Business Administration, the Export-Import Bank of the United States), trade consultants, banks, freight forwarders, global logistics providers, and the vast research resources of the web all can help level the road to success.

Talk with your peers in your sector about their experiences with trade. Attend a major trade show in your industry and seek out foreign manufacturers, distributors and buyers. Check out

the excellent export training available both online and in Chicago. Network at a local event hosted by the NW Indiana World Trade Alliance.

Other communities here and abroad have proven the value of export and FDI promotion to economic development and job creation. Yet economic development strategies in our Region include no organized and proactive efforts to boost trade and FDI. And our logistical advantages, proximity

to the global city of Chicago, innovative universities, skilled workforce and our diverse population gives us a clear edge over other regions. Harnessing globalization for our companies and our communities is a key component of future prosperity. It's time to make it a higher priority.



“Harnessing globalization for our companies and our communities is a key component of future prosperity. It's time to make it a higher priority.”

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Here For Generations To Come

Another set of banks are merging and abandoning your community. But not Centier Bank.

We have stood the test of time because of our commitment to this region and remain steadfast in continuing as Indiana's largest privately-owned bank, with a 124-year history of serving our communities. Centier's focus is to help grow, support, and maintain strong businesses and families in Indiana with local decision-making and a team of experts specializing in business and personal finance. We are a company built on family values, community partnership, and business relationships. Experience what community banking should be at Centier Bank.

Keeping a Finger on the Pulse of our Communities

We aim to serve at the Heart of the Community in every community we serve. At Centier, through the bank, and through our

associates, we are investing our time, talents, and treasure to serve nonprofits and community initiatives through sponsorships, volunteerism, financial literacy programs, and making it a point to ensure that our communities are growing as we grow. Because we are locally-based, we know the wants and needs of our communities intimately, and that is why we are able to work to find the best solutions to fit their needs.

Not for Sale: A Commitment to You

Our Indiana-based bank has been operating with the same family ownership since it started along the coast of Lake Michigan in 1895. Our Not for Sale commitment is a promise that we will continue to prioritize our customer service and put the needs of our clients first. Our reputation as a long-time Best Places to Work in Indiana and as a Best Bank to Work for in the U.S.A. showcases that we invest in the

lives of our associates, who then provide first-class service and create "WOW" banking experiences.

Banking How You Want It

During a time when many banks are merging, closing, or driving their clients out of their banking centers, Centier continues to invest in Indiana. We are currently serving Northwest Indiana, Michiana, Fort Wayne, Lafayette, and Greater Indianapolis, and the rest of the country through our AllPoint Network of 43,000 no-fee ATMs, with plans to keep growing. Our online and mobile banking services are always improving and making your banking experience faster, easier, and better. Our first-rate Client Service Center is located in our Corporate Centre in Merrillville, Indiana, so you know you get that local customer service when you need it. Banking with Centier means you are banking on your terms.



Experience everything Centier has to offer today and see firsthand why Forbes ranked Centier as the #1 Bank in Indiana. Visit www.centier.com/locations to get started today.

1-888-Centier | Centier.com

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