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FALL-WINTER 2014

Northwest Indiana Business Quarterly

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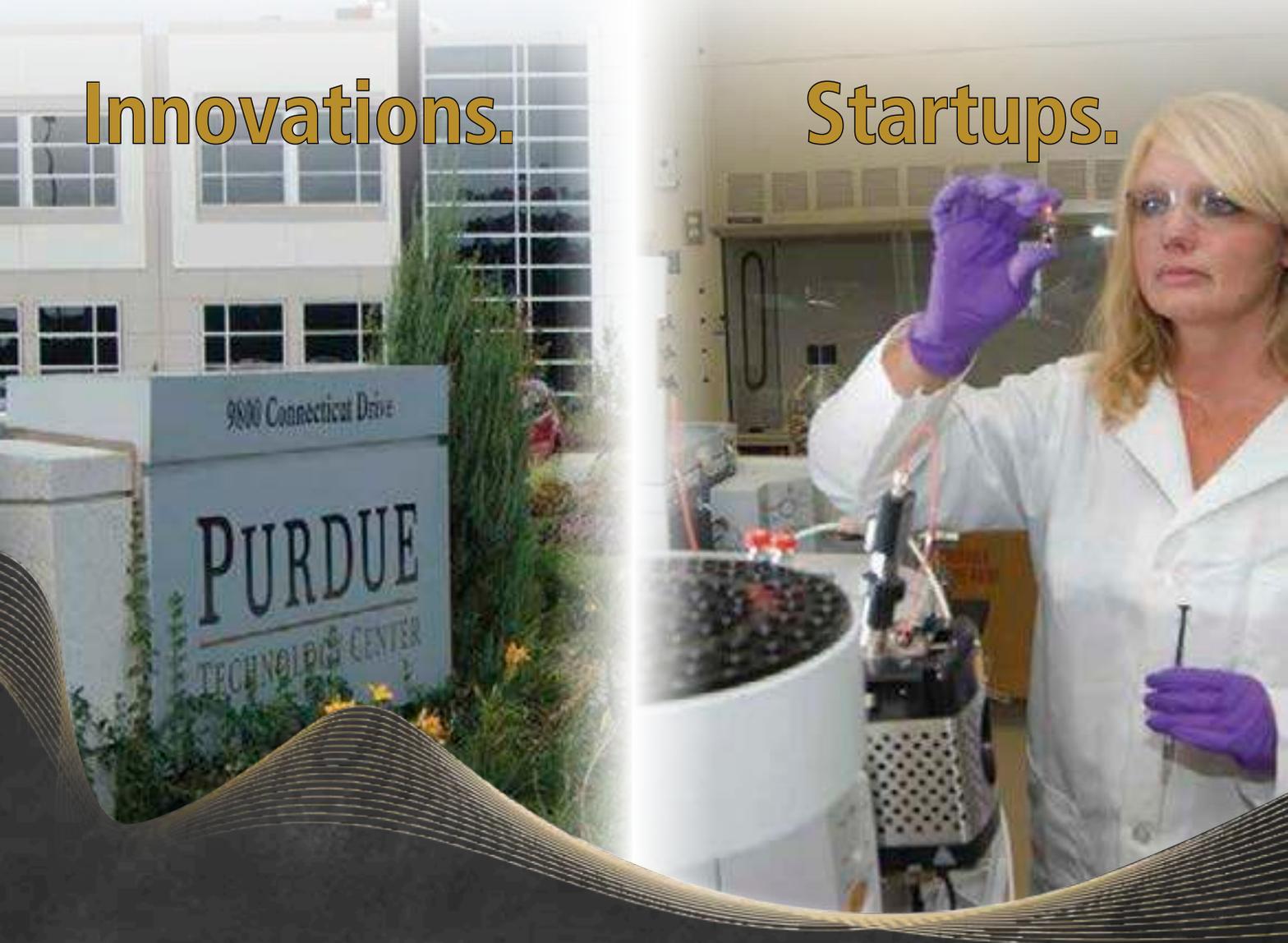
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Northwest Indiana
Business Quarterly
FALL-WINTER 2014

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Cover photo by Shawn Spence



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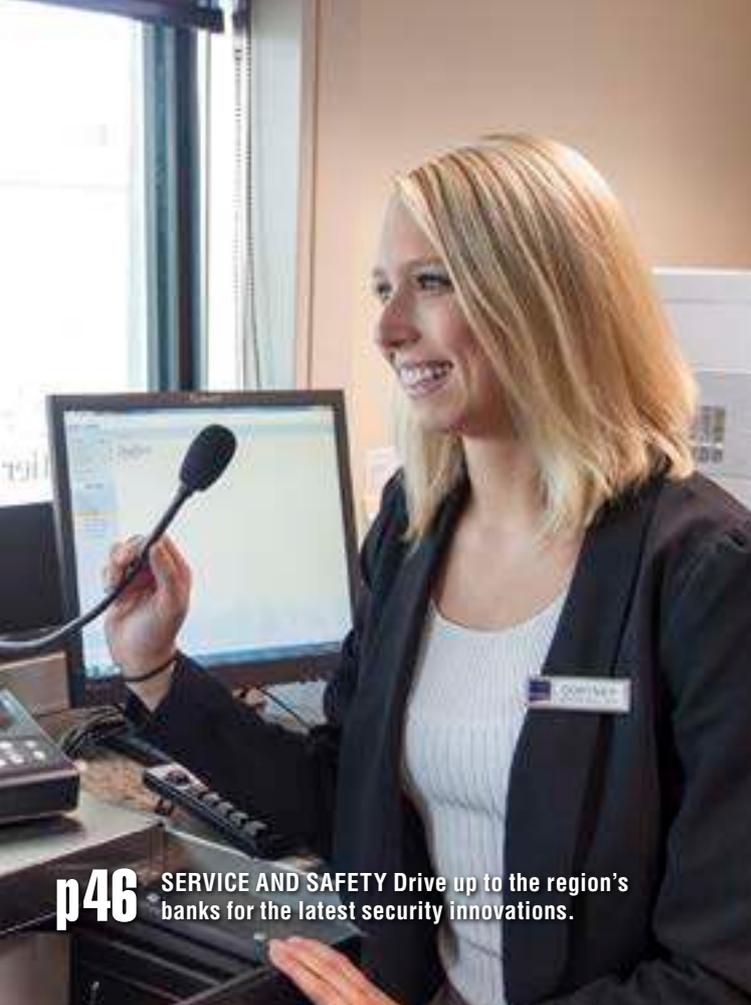
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It's not good business to cause financial hardship for schools.



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PUBLISHER'S NOTE

Innovations Everywhere

*The region's big thinkers
open doors to the future.*



Glee Renick-May

Northwest Indiana is an excellent place to make things, as is the state as a whole, but our excellence in manufacturing sometimes overshadows our area's brilliance when it comes to not just making but **creating** and **innovating**. The Society of Innovators of Northwest Indiana, now in its 10th year, exists to shine the spotlight on this often-overlooked spirit of innovation.

Read our cover story to learn more about the James S. Markiewicz Solar Energy Research Facility, completed last year by Valparaiso University's College of Engineering and a co-winner of the Society's Accelerating Greatness Award along with the Northwest Indiana Regional Development Authority. The university's project is a solar furnace, a research facility designed to discover new fuels and commodities that harness the power of the sun. There aren't many such facilities anywhere in the world, and this is the only one primarily designed, built and used by undergraduate students. Think about that—not only is the facility exploring new ways to save the planet with clean energy, it's also nurturing a spirit of innovation in the great thinkers of tomorrow.

And speaking of supporting a healthy environment, Robert Colangelo's Green Sense Farms was honored by the Society as the largest indoor commercial vertical farm, marketing locally grown, chemical-free produce. It's the way of the future—healthy, sustainable and potentially quite profitable, because more and more educated consumers are demanding safe and healthy food that's free from harmful additives.

Among others, the cover story

also spotlights the two winners that shared the Society's prestigious Chanute Prize for Innovation: PCL Alverno and the BP Whiting Refinery Modernization Project. PCL Alverno introduced total microbiology automation, which revolutionizes the delivery of laboratory results to patients and physicians. BP, meanwhile, undertook the largest and most complex refining construction project in the company's history, a multi-billion-dollar initiative that built the seventh-largest refinery around the existing fourth-largest refinery—without disrupting operations.

But the region's innovations spotlighted in this issue go well beyond the Society's honors. Flip through the pages of this issue and you'll learn about innovations in the region's hospital emergency rooms. In the financial services sector, as criminals innovate new ways to practice fraud, Northwest Indiana institutions are doing their own innovating in order to stay a few steps ahead of the bad guys. Read about it in this issue of *Northwest Indiana Business Quarterly*. Also read about the innovators honored as Companies to Watch, an annual program we sponsor that spotlights companies that are on impressive growth trajectories.

But even as we celebrate how Northwest Indiana innovators propel the region into the future, we also honor tradition in this issue—the tradition of holiday gift giving. Whether you're seeking the perfect gift for a family member, significant other, boss or client, check out the great ideas in our annual Executive Gift Guide.

Enjoy our current issue and the upcoming holidays!

—Glee Renick-May, Publisher

Around the Region

BY JACQUELINE VON OGDEN
ACCOUNTING

Krugger Lawton CPAs announced the addition of **Stephen J. Beasy, CPA**, as a senior manager in the firm's Elkhart office. Beasy brings 17 years of public accounting experience and is an active member of the Indiana CPA Society.

BANKING

Christopher Campbell of **Centier Bank** has been promoted to senior vice president and serves as market president of Porter, LaPorte and Marshall counties. Campbell joined Centier in 2006 as a management development trainee, is a graduate of Wittenberg University and received his MBA from Valparaiso University. Also joining is **Pooja Walia**, vice president of internal audit. Walia joins Centier with 14 years of audit experience, specializing in finance, IT and enterprise risk management. Walia previously worked for Baxter International, Sears Holdings and Grant Thornton LLP and will offer support and guidance to the bank's senior management and audit committee ... **LaPorte Savings Bank** announced that **Michael Nagy** has joined the bank as a mortgage loan originator. With more than 12 years of lending experience, most recently in the role of mortgage loan

originator with a national bank, Nagy will be based in the Michigan City market. **Michael J. Utterback** has joined LaPorte Savings Bank as vice president of commercial lending, bringing more than 20 years of commercial lending experience in both community and national bank settings. Utterback has been involved in many service and professional organizations including the Porter County Builders Association, Homebuilders of Northwest Indiana, Illinois Housing Council, Southside Community Housing Services and the Villages of Sand Creek Homeowners Association ... **Pamela Brown** has been promoted to OSJ compliance officer of **Centier Bank** in Merrillville and has been a member of Centier Bank's Wealth Management Department since 2002. A graduate of Purdue University Calumet, Brown supervises registered investment representatives and administrative assistants, managing compliance rules and regulations. **Bill Winterhaler** also joins Centier Bank as vice president of business banking. Winterhaler has more than 20 years of experience in lending and management positions and is an Indiana University graduate. **Jesse Dame** has been promoted to vice president and brings 10 years of industry experience previously

working as both a commercial loan officer and credit officer. **Nikko Grant** joins Centier Bank in Carmel as a seasoned mortgage lender with national loan originating experience with responsibilities of mortgage loan origination, mortgage team recruitment and training. **Michael D. Cahill** has joined dozens of business leaders from throughout the state to serve on the board of Centier Bank. Cahill is a CPA and CEO of the AWS Foundation. A career banker with more than 30 years of banking experience, Cahill is former president and CEO of Tower Bank. **Douglas P. Fyock** has joined Centier Bank of Fort Wayne, serving as mortgage loan originator and is a seasoned mortgage loan officer, with close to 40 years of experience in the industry. Fyock, a member of the Fort Wayne Board of Realtors, Homebuilders Association of Fort Wayne and Chamber of Commerce, is an Indiana University graduate and lifelong resident of Fort Wayne. **John B. Willis** has joined Centier Bank's board of directors. Willis is president and CEO of MBAH Insurance of Lafayette, and currently serves as chair of the Lafayette Family YMCA Foundation, chair of facilities management committee of the YWCA of Lafayette, and is a member of the finance committee at St. Mary Cathedral. **Amber L.**



Amber Pulford



Benjamin Jones



Chris Campbell



Dawn Lara

Pulford joins Centier as a seasoned banker with more than eight years of experience in retail banking and management. **Jessica Berndt** joins Centier as an assistant manager of the new Mishawaka Banking Center. Berndt, whose background is in retail management, resides in Berrien Springs, Michigan. Pulford and Berndt will lead Centier's expanded retail service team serving the greater Mishawaka community. **Benjamin Jones** has joined Centier Bank in Carmel as a seasoned mortgage loan officer, with former experience as a regional sales manager and as chief operating officer of Choice Mortgage Funding ... **LaPorte Savings Bank** announced the following promotions: **Gary Booth** has been named vice president, residential mortgage lending. Booth has over 30 years of banking and mortgage lending experience and joined LaPorte Savings Bank in 2013 as residential mortgage loan manager. **Dawn Lara** has been named assistant vice president, credit administration. She has over 20 years of banking experience and holds an MBA from Indiana University and is a graduate of the Graduate School of Banking in Madison, Wisconsin. **Shellee Nelson** has been named assistant vice president, credit manager. Nelson has more than 20 years of banking experience and earned a bachelor's degree from Purdue North Central and CPA in 1990. Nelson serves on the board and as treasurer for Pines Village Retirement Communities in Valparaiso; serves on the allocations committee for the United

Way of Porter County; and serves on the independent review team for the Regional Development Company in Valparaiso. **Kim Presley** has been named assistant vice president, sales development officer. Presley has more than 29 years of banking experience and joined LaPorte Saving Bank in 2007, most recently serving as sales development manager. Presley actively serves on the boards of directors for the LaPorte County Symphony Orchestra and Women in Leadership. **Nicholas E. Shirk** has been named assistant vice president, information technology. He received his undergraduate degree from Purdue University, MBA in finance from the University of Notre Dame, and is a graduate of the Graduate School of Banking in Madison, Wisconsin.

CONSTRUCTION

MC Industrial, a national industrial construction company recently announced the expansion of its office in Portage. The company has completed numerous projects for local steel mills, power plants and manufacturing facilities throughout Northwest Indiana, including ArcelorMittal, BP, Carbonyx, Corn Products, Indiana Flame, Nalco and U.S. Steel.

DISTRIBUTION

Indiana Beverage in Valparaiso announced the appointment of **Jill E. Ritchie** to the position of vice president and general counsel – governmental affairs. Ritchie will be

responsible for the company's legal and regulatory matters, governance and compliance, and public and governmental affairs while based at Indiana Beverage in Valparaiso. Prior to joining Indiana Beverage, Ritchie was director of public policy and governmental affairs for United States Steel Corp., where she addressed policy issues for U.S. Steel facilities in Indiana, Michigan and Illinois. She additionally spent a number of years in private practice before joining U.S. Steel as a litigator in 2001. Ritchie is currently the board chair of the Northwest Indiana Forum and a board member of the Indiana Chamber of Commerce. She also serves on the Northwest Indiana Editorial Advisory Board and the Lake County Advancement Committee.

ECONOMIC DEVELOPMENT

The Federal Aviation Administration (FAA) has awarded \$541,250 to **Michigan City Municipal Airport** and \$2,152,842 to **Porter County Regional Airport**. These grants are part of a multistep process for maintenance and enhancement. The 2012 Indiana Airports' Economic Impact Study indicates that Michigan City Municipal Airport has an estimated economic impact of over \$52.1 million annually and Porter County Regional Airport has an estimated economic impact of over \$17.2 million annually.

EDUCATION

Patrick O'Brien has joined the nursing faculty at the **University**



Douglas Fyock



Gary Booth



Jessica Berndt



Kim Presley



Mike Utterback



Pooja Walia



Shellee Nelson



Tim VerSchure

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of Saint Francis Crown Point as a mental health instructor for the Associate of Science in Nursing (ASN) program. O'Brien spent nearly 20 years in Illinois law enforcement within various roles. The University of Saint Francis announced tenure and promotions for faculty members and honored others for completing advanced degrees or working on sabbaticals at the university's Faculty Scholarship Banquet. Granted tenure and earning promotions to assistant professor in 2013-2014 were **Kimberly Bowers**, Department of English and Foreign Languages, School of Liberal Arts and Sciences, and **Geoffrey Steele**, Keith Busse School of Business and Entrepreneurial Leadership. Also earning tenure was **Dr. Lance Richey**, dean of the School of Liberal Arts and Sciences. Earning promotion to associate professor were **Teresa Roberts** and **Amy Winkeljohn**, Department of Nursing, School of Health Sciences. **Daniel Torlone**, Department of Education chair in the School of Liberal Arts and Sciences, was promoted to full professor. Faculty members in the School of Health Sciences honored for completing advanced degrees were: **Kelly Elder**, nursing department instructor at USF Crown Point; **Dr. Marsha King**, Dean of USF Crown Point; **Jeanette Zelhart-Smith**, nursing department instructor at USF Crown Point; **Devon Lewandowski**, nursing department instructor at the University of Saint Francis; **LeeAnn Patterson**, nursing department instructor at the University of Saint Francis; **Jeffrey Rodgers**, assistant professor in the School of Creative Arts and chair of the music program; and **Matthew White**, an instructor in the Department of Art



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and Visual Communication for the School of Creative Arts. Honored for a 2014-2015 sabbatical was **Douglas Meador**, an associate professor in the Keith Busse School of Business and Entrepreneurial Leadership.

ENGINEERING

SEH of Indiana LLC, an employee-owned, engineering and architecture company, continues to grow in the Indiana engineering consulting market and announced that **Jay H. Niec**, PE, BCEE joined the company. Niec brings more than 36 years of experience designing and managing medium to large complex water and wastewater treatment projects including pressure filtration, UV treatment, membrane wastewater treatment processes and stormwater systems. In his role of senior wastewater engineer, Niec will lead the growth of water and wastewater services throughout Indiana and Illinois.

FINANCE

Timothy VerSchure of **Lakeside Wealth Management** was recently named to the **National Association of Plan Advisors (NAPA)** Top 50 Advisors Under 40 list. The list includes plan advisors who have built a solid practice—either alone or as part of a team—and are established leaders ready to take their defined-contribution and 401(k) plans to the next level. VerSchure, a senior financial advisor specializing in qualified plans and personal wealth clients, is an active member on the Valpo Parks Foundation board and recently graduated from the Leadership of Northwest Indiana program.

GOVERNMENT

The **East Chicago Fire Department** has been awarded a \$126,317 grant under the Federal Emergency Management Agency's Assistance to Firefighters Grant (AFG) program ... U.S. Rep. Pete Visclosky announced that the **Cedar Lake Volunteer Fire Department** has been awarded a \$58,247 grant under the Federal Emergency Management Agency's Assistance to Firefighters Grant (AFG) program.

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Art Vasquez



Carolyn Croswell



Cathy Tinsley



Christina Huynh

HEALTH CARE

Antoinette Cardenas, MSW, LSW, OSW-C, **Porter Regional Hospital's** discharge facilitator and social worker, recently received the designation of Certified Oncology Social Worker from the Board of Oncology Social Work. Cardenas's role at Porter is to aid patients and their caregivers with questions and concerns related to their cancer diagnosis, assisting

them with coping skills, helping to improve communication, and linking them to community resources ... Recently promoted, **Art Vasquez** is now vice president and chief financial officer for **St. Catherine Hospital** in East Chicago. Vasquez brings more than 13 years of finance and accounting experience to the job, with responsibilities that include strategic financial planning, busi-

ness development, physician relations and hospital administration, and joined the Community Healthcare System in December of 2007. Vasquez previously served as an assistant vice president for Kaufman Hall and Associates providing management advisory services to hospital and health systems, including the development of long-term financial plans, operational improvement

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Dafer Al Haddadin, MD



Katherine Radinovic



Laura Blackford



Mojgan Arashvand

plans and cost-reduction implementation ... **Cathy Tinsley** joins **Community Foundation of Northwest Indiana** (CFNI) in a newly created position, vice president of medical data analytics and health economics. Tinsley has more than 20 years' experience in the field with an extensive background in corporate strategic planning. CFNI in Munster serves as the parent company to

the Community Healthcare System, which includes Community Hospital in Munster, St. Catherine Hospital in East Chicago and St. Mary Medical Center in Hobart ... **Marvin Ramey** has been named the new environmental services director at **Porter Health Care System**. Ramey previously held positions at Loyola University Medical Center, Jackson Park Medical Center and the University of

Chicago Medical Center. **Aundrea Siebert**, RN, BSN, CNML, CMSRN, has been named the new immediate care unit and progressive care unit director at **Porter Regional Hospital**. Siebert previously served at Franciscan St. Anthony Health in Michigan City and brings more than 22 years of experience in the health care industry to her new role, with nearly a decade of that time spent

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Congratulations, Mike Suth, CEO of Hoosier Spring, Inc., Indiana District Winner of the SBA Small Business Person of the Year.

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Chesterton/Portage
Jim Magera
219 926-2505

LaPorte/Michigan City
Mike Arnett
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in leadership roles ... **Saint Joseph Regional Medical Center** (SJRMC) welcomed **Laura Blackford, MD**, to Plymouth Family and Internal Medicine and the Saint Joseph Physician Network, and **Mojgan Arashvand, DO**, to the Marshall County Cardiology Specialists and the Saint Joseph Physician Network ... **St. Mary Medical Center** recently welcomed

several new physicians to its staff. **Dafer Al-Haddadin, MD**, FACP, Internal Medicine and Infectious Disease; **Michael Hu, MD**, Obstetrics and Gynecology; **Christina Huynh, DO**, Family Medicine, and **Seferino Farias, MD**, FACS, General Surgery, are the newest members of **Community Care Network Inc.**, the physician group affiliated

with the St. Mary Medical Center and all the hospitals of Community Healthcare System ... **St. Mary Medical Center** recently welcomed several new directors to its leadership team, including **Carolyn Crosswell** as the new director of human resources. Crosswell brings decades of experience with her in health care human resources, previously serving as the chief human resources officer at South Suburban College and as a human resources consultant involving mergers, acquisitions and hospital turnaround initiatives. **Katherine Radinovic** is the new director of finance, and brings more than 24 years of finance and management experience, the last four years in a leadership role in health-care. **Sekani Williams** is now director of engineering services. Williams started at St. Mary Medical Center as manager of clinical engineering and was subsequently promoted to the director role. Williams has worked in health care regulation at the Joint Commission and in hospital operations both as a manager and a consultant for more than 10 years.

HOSPITALITY

Le Méridien Chicago – Oakbrook Center, a Rockbridge Portfolio property, announced the appointment of **Jiaqi Tang** as director of food & beverage, and **Jarek Krolak** as chief engineer. Le Méridien Chicago – Oakbrook Center recently opened in July following a \$25 million transformation and is home to a multitude of upscale shopping and dining options as well as Fortune 500 business headquarters. Tang most recently served as director of outlets at the Peninsula Chicago, overseeing restaurant and beverage operations. Krolak recently served as Facility Manager of SOHO House.

INSURANCE

Farmers Insurance agent and Northwest Indiana native **Melissa Y. Torres** was once again honored and received national recognition for her outstanding work within the industry by receiving a National Award

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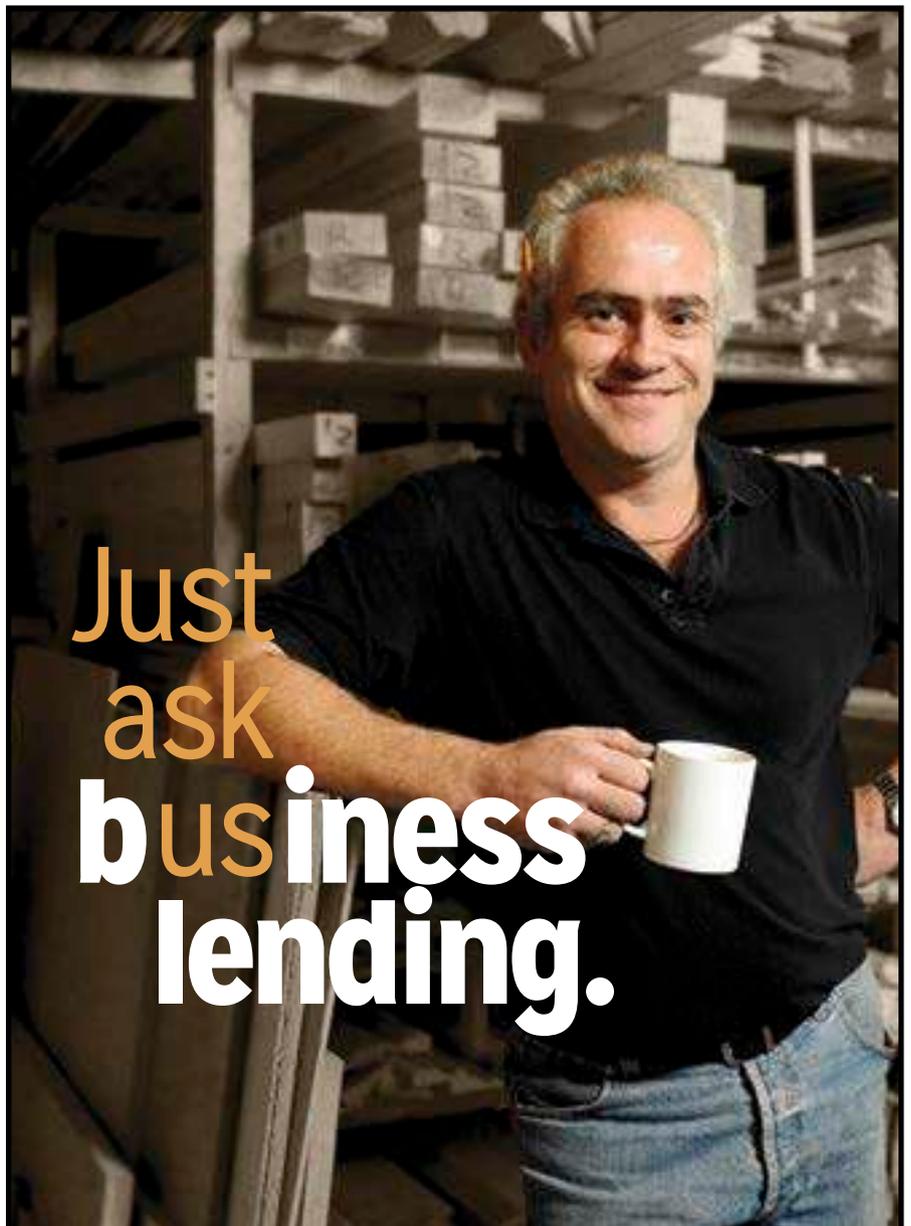
of Excellence, given at the annual Farmers Insurance “Championship” convention in San Antonio, Texas. The Melissa Y. Torres Farmers Insurance Agency has been a part of the community and a staple in local business for years ... **Michael Cahill** has recently joined the board of directors at Gibson. Cahill is the former CEO of Tower Bank and current president & CEO of AWS Foundation. **Rachel Potter** has joined Gibson as an account manager in the Business & Private Client Group. Potter is responsible for servicing and processing risk management plans for personal clients and small business owners including renewing, auditing, and updating their programs. Potter previously worked for Liberty Mutual. **Jocelyn Pollard**, GBA, CMS, of Gibson, has been awarded the Compensation Management Specialist (CMS) designation from the International Foundation of Employee Benefit Plans. The CMS program is offered through the CEBS program and distinguishes one as a professional with expertise in human resources and compensation. Pollard, a financial analyst in the Employee Benefits Practice, provides marketing and service support to new and existing employee benefit clients. **Heather Czarnecki** joined Gibson as a client manager in the Business & Private Client Group, and is responsible for the sales and servicing of personal insurance accounts focusing on auto, homeowners, personal umbrella liability, recreational motorcraft and collectibles. Prior to joining Gibson in 2014, Czarnecki was employed with Liberty Mutual for 15 years, working as an eService specialist in the first report claims center and customer response center.

LEGAL

Mark D. Boveri joins **Krieg DeVault’s** South Bend/Mishawaka office as a partner in the firm’s Litigation Practice Group; **Catherine Fanello** joins Krieg DeVault’s South Bend / Mishawaka Office in the firm’s Litigation and Public Finance Practice Groups; and **Shannon L.**

Noder joins Krieg DeVault’s Merrillville office as an associate in the firm’s Litigation and Creditors’ Rights and Bankruptcy Practice Groups ... **Drewry Simmons Vornehm, LLP** (DSV), announced several new hires with the firm, all of whom focus their legal practice and professional services in the areas of health care law, professional licensing and lia-

bility issues, legal issues involving long term care facilities, business issues for medical providers including creditor’s rights and collections, and medical malpractice defense. The new hires include three new partners: **Janet A. McSharar**, **Paul (Rick) Rauch III**, and **A. Barclay Wong**; one new associate: **Jennifer L. Strange**; a legal nurse consultant:



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Sekani Williams



Melissa Torres



Catherine Fanello



Mark Boveri

Therese (Terri) Miller; and a paralegal: **Zac Chianello**.

MANUFACTURING

Schafer Industries has announced the appointment of **Scott Childers** as general manager of the company's Gear Unit where he is responsible for the company's three plant locations in South Bend, Fort Wayne and Rockford, Illinois. Childers, who has

25 years of experience in medium and large organizations, in roles that cross engineering, operations and general management, served in two significant roles at CTS Corporation in Elkhart prior to joining Schafer Industries.

MARKETING

Graphic Design USA, NY, an international publication dedicated

to the field of design, branding and advertising, recently presented **Devarj Design Agency Inc.** with the Brand Introduction Award of Excellence for collateral pieces developed, designed and launched for local telecommunications company, NITCO.

PROFESSIONAL SERVICES

Michael J. Ferry was recently named president and chief

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operating officer of **Halley Consulting Group**, a firm specializing in the strategic development and performance turnaround of hospital-owned medical practice networks and independent physician offices.

REAL ESTATE

Lou Dennison, from the **McColly Real Estate** Valparaiso office, was

recently honored with the Lifetime Achievement Award by One Region, a nonprofit initiative to improve the quality of life across Northwest Indiana. Dennison's twin passions of providing quality health care while improving the quality of life in Northwest Indiana have been satisfied through her work as the permanent secretary of the Asian American Medical Society (AAMS).

RECOGNITION

Marvin P. Peters, a longtime resident and business person in North Judson, recently received the Robert E. Hamilton Award, at the **Starke County Economic Development Foundation** "Prospectus and Achievements Event." During his lifetime in Starke County, Peters has been widely respected for his

continued on page 45

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Spotlighting Innovation

*A look at the annual honorees of
The Society of Innovators of Northwest Indiana.*

BY JERRY DAVICH

Innovation. It can be sparked by serendipity, discovered by risk-takers or fueled by fear. It often manifests itself through a new idea, novel device or reinvented process. And it takes place each day in Northwest Indiana at the intersection of imagination and problem-solving.

Innovation can be powered by inspiration or desperation, but always through perspiration. Yet contrary to popular belief, it doesn't take a rocket scientist to define it.

"Most innovation is simply solving a problem in a new way," says John Davies, managing director of The Society of Innovators of Northwest Indiana.

The role of the society, now in its 10th year, is to recognize and celebrate the spirit of innovation in this seven-county region. It's a project of the Gerald I. Lamkin Innovation and Entrepreneurship Center of Ivy Tech Community College Northwest, led by O'Merrial Butchee, director.

Since its inception, the society has discovered close to 1,000 innovative pioneers, including those associated with teams. It selects approximately 30 new members each year, in addition to team-based trailblazers. The top individual winners are designated as fellows for their significant contributions to society, whether it transforms this region or far beyond. "Innovators change the world in small or great ways," Davies says.

Each nominated candidate is vetted by 19 judges before finalists are determined and winners announced.

The 2014 class of inducted fellows features a titan of journalism, a candy-coated business giant, the bright idea behind the nation's fifth solar furnace, and the founding farmer of the largest indoor com-



BRAGGING RIGHTS New this year is the Accelerating Greatness Award.

mercial vertical farm, among other region innovators.

"Each of them chose to be at the cutting edge, not in the shadows," Davies says. "And each one shares a collective vision through the power of their innovative ideas."

This new class also honors four co-recipients for team-category triumphs. The Chanute Prize for Team Innovation is bestowed upon recipients with a cash prize, a handsome plaque and a traveling trophy. The Accelerating Greatness Award, new this year, is custom-made and displays a pewter medallion. Both come with bragging rights.

The society is helped by principal partners: ArcelorMittal, Bukva Imaging, Doherty Imaging, Horseshoe Casino, Lakeshore Public Media; Krieg DeVault, NIPSCO, *Northwest Indiana Business Quarterly*, SMDG LLC, and The Times Media Co. The Center for Workforce Innovations is a community partner. Nominations are submitted annually from Jasper, LaPorte, Lake, Newton, Porter, Pulaski and Starke counties.

All of the award winners were inducted in a ceremony on Oct. 16 at the Horseshoe Casino in Hammond. Davies, who personifies innovation with every idea, project and ceremony, says, "It's the lasting hope

for our region, our state, our nation and world."

BILL NANGLE

Editor Emeritus,

The Times Media Company

The society's highest individual award—the Gerald I. Lamkin Fellow for Outstanding Achievement in Innovation and Service—was awarded to Bill Nangle, who helped transform The Times Media Co. into a national model for newspaper journalism.

Known as an editor's editor with old-school newspaper values, Nangle embraces Webster's definition of innovation: "The introduction of something new. A new idea, method or device."

He launched the "Munster Model," renowned for providing in-depth local and neighborhood news while highlighting regional news. "Local, local, local" became his rallying cry decades ago.

Nangle also brought Indiana's seven largest newspapers together, producing a statewide audit of access to public records in Indiana's 92 counties. This led to strengthening access laws and establishing the state office of public access counselor. The designated "State of Secrecy" audit has since been repeated in 30 states.

In times of historic change of newspaper closings and consolidations, Nangle navigated *The Times* through uncharted waters by offering "hyper-local" news to readers. The innovative approach buoyed *The Times* in a slowly sinking industry.

From serving as the business manager of his high school newspaper to working under 15 publishers over a span of 44 years, Nangle has overseen and witnessed transforma-



EDUCATIONAL TOOL Valparaiso University's James S. Markiewicz Solar Energy Research Facility is the world's only solar furnace primarily designed, built and used by undergraduate students.



PIONEER Roger Pradhan, Ph.D., is heralded for many reasons, especially his inventive development of new carbon steels.

tional change, from digital formats to niche publications. His headline-styled advice to younger innovators is as direct as his leadership style: “Embrace ideas. Determine the logic, application and value of your idea. Present the idea. Don’t give up.”

NEETI PARASHAR
*Professor of Physics,
Purdue University Calumet*

Neeti Parashar, Ph.D., put North-

west Indiana under the microscope of the scientific world by leading a federally funded, high-energy physics team as part of a global initiative to discover the elusive Higgs-Boson subatomic particle. Her work helped land the 2013 Nobel Prize for United Kingdom’s Peter Higgs and Belgium’s Francois Englert.

For 17 years, Parashar worked on the massive project, though her greatest contributions came during



PETE DOHERTY

OUTSTANDING ACHIEVEMENT
Bill Nangle helped transform
The Times Media Co. into a national
model for newspaper journalism.

the last seven years while at Purdue Calumet. She was “totally humbled” by the news of being honored by the Society of Innovators. “Especially because I pursue a very specialized science field in the area of high-energy physics,” she says.

In 1995, Parashar got involved in the Higgs-Boson project after receiving a fellowship from the Italian government. She chose to work in Pisa—home of Galileo, the “father of physics”—where she walked daily through the same church-tower plaza in his historic footsteps.

One of his tasks was lighting candles in the church. Centuries later, one of her tasks was to help shed light on one of the greatest findings in the history of physics.

After arriving at Purdue Calumet in 2005, the school became one of the first, if not the only, undergraduate institution to join research institutions around the world in this historic quest. Their collective mission: Validate this mysterious particle dating back to the earliest origins of the universe. She did so while juggling her full teaching load.

“Innovation is both a new or different idea and the courage to execute

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BP is honored that our multi-billion dollar modernization of the Whiting Refinery was recently a 2014 Co-Recipient of the Society of Innovators Chanute Prize for Team Innovation. This massive project is the largest private sector investment ever in Indiana, where we support more than 43,600 jobs. At BP, we're committed to the areas where our employees live and work, having spent more than \$400 million with over 300 Indiana businesses in 2012, and contributing more than \$1 million annually to communities in Indiana through direct BP donations and Whiting Refinery's United Way Campaign. The way we see it, our strong commitment to Indiana is a key to our success.





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CHANUTE PRIZE FOR INNOVATION The multi-billion-dollar Whiting Refinery Modernization Project presented unprecedented logistical challenges. Pictured are Mike Berna, deputy construction director; Nick Spencer, refining vice president; and Jim Shoriak, project director.

it," she says. "It is very easy to have a dream, but to have your eye on it all the time and work accordingly is the most difficult thing to do. Never give up on what you aspire to become."

ROBERT PALUMBO
*Professor of Engineering,
 Valparaiso University*

When Robert Palumbo, Ph.D., was 12, he watched in awe as Neil Armstrong set foot on the moon, after listening to radio updates leading up to that historic moment.

"I was quite aware that every family member in every house on my block was watching," he recalls. "I sensed we had all just witnessed something that was epic and hopeful."

Palumbo jettisoned from the 1960s with hopeful, if not epic, dreams of someday being a part of something as lofty as the U.S. space program. Today, he's widely regarded as a global expert on solar energy research as a professor of mechanical engineering at Valparaiso University. There, he realized his youthful dream to inspire and build the nation's fifth solar furnace, as part of the James S. Markiewicz Solar Energy Research Facility.

He is part of a pioneering team engaged in experiments to create new fuels and commodities out of sunlight, utilizing undergraduate students. In 2013, Palumbo was named Indiana Professor of the Year, one of

only three Valparaiso professors to receive this honor. And now, honored as an innovative fellow.

"It is a wonderful honor, but the award really belongs to a great team of colleagues I work with," he says, deflecting the warm rays of his latest accolade. "Without them, I would not be able to contribute to the things we are doing."

Palumbo also credits his Valparaiso University teacher, Gilbert Lehmann, and his graduate school advisor at the University of Minnesota, Edward Fletcher, for guiding him to "a road leading to adventure."

That road led him to Valparaiso, where the school's solar research facility is the only such one worldwide doing high-temperature solar thermal electro-chemistry projects. There, work is done that might change sunlight and water into fuel to propel our future with CO2 production in planes, trains, automobiles, rockets and space shuttles.

"Working at the university is where innovation begins for me," he says. "I see myself as part of a community that is talented, passionate and enabling sunlight to play a more significant role in the world economy."

His advice echoes what he recently advised a group of undergraduate research students: "Bind your work to your play."

ROGER PRADHAN
*Principal Research Engineer,
 ArcelorMittal*

Roger Pradhan, Ph.D., is heralded as a pioneer by his ArcelorMittal colleagues for many reasons, but especially for his inventive development of new carbon steels. His expertise was leading development and implementation of bake-hardenable steels, mostly at the steel giant's Burns Harbor plant.

The recent retiree developed an almost legendary reputation of working closely with plant personnel in two different states to develop practical technical solutions.

After his distinguished career of 38 years, he not only holds four U.S. patents in the steel industry, he received



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UNDER THE MICROSCOPE Neeti Parashar, Ph.D., led a federally funded, high-energy physics team as part of a global initiative to discover the elusive Higgs-Boson subatomic particle.

a gold medal from the American Iron & Steel Institute for his publication (one of 35) describing his work. Its title, “Dent-Resistant Bake Hardening Steels for Automotive Outer-Body Applications,” sounds intimidating. But through the years, Pradhan continually molded his workplace legacy by routinely building relationships in the plant. Because he worked for a steel company, not a university, he understood his role as a research engineer—to create products that can be sold in the global marketplace.

“My goal was always to help the company make profits,” says Pradhan, who organized several conferences to generate new ideas to support the steel industry.

After graduating from Rensselaer Polytechnic Institute, he began working at the former Bethlehem Steel Corp. in 1976. Through the mill’s many changes, he forged his reputation using innovative skills, though downplaying his talents. “I



ACCELERATING GREATNESS The Northwest Indiana Regional Development Authority’s efforts have been leveraged into \$1.1 billion in investments for infrastructure development. Pictured are Dave Wellman, communications manager; Sherri Ziller, chief operating officer; Bill Hanna, CEO and president; Amy Jakubin, executive assistant; and Jillian Huber, grants manager.

did not consider myself an innovator in the true sense of the word, [such as] discovering or introducing something brand new,” he says.

Since then, he learned the word’s definition can include making changes to existing ideas, with the goal of developing new methods, products and applications. “I think I have fulfilled these requirements,” he now admits.

SCOTT ALBANESE
Founder & CEO, Albanese Confectionery Group Inc.

In his 20s, Scott Albanese didn’t want to follow in his father’s footsteps with the family bricklayer business, Albanese Construction. He was married with four kids, no health insurance, and in considerable debt from medical bills.

He figured his best shot to make a life, not just a living, was to open his own business. One day his wife came home and told him she bought a pound of pistachios for just \$2.99, an incredibly low price. Albanese learned that the guy selling them was going through hundreds of pounds of pistachios at such sale prices.

A light-bulb moment lit up Albanese’s imagination: Sell high-quality candy at low-end prices and sweeten the deal with volume, volume,

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ECONOMIC DEVELOPMENT

To date the RDA has provided incentives to seven companies to expand in Northwest Indiana or relocate from Chicago. Together these companies are investing more than half a billion dollars and creating nearly 1,000 jobs.



SHORELINE

More than \$200 million in investment have transformed the Northwest Indiana shoreline and will create more than 1,000 jobs by 2025.



SURFACE TRANSPORTATION

South Shore expansion will dramatically improve access to high-paying careers in Chicago and create nearly 2,000 non-commuter jobs in Northwest Indiana.



GARY AIRPORT

The runway expansion and railroad relocation project will be finished in 2015, opening the door to private investment that will add more than 2,000 local jobs by 2025.

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PIETRO D'AMICO

“GREEN IS HOT RIGHT NOW” Robert Colangelo’s Green Sense Farms is billed as the largest indoor commercial vertical farm.

volume. His new company, the Candy and Nut Outlet, laid the brickwork for what is now the Albanese Confectionary Group.

Today his family-operated company boasts nearly \$200 million in sales and his candied products can be found nationwide, as well

as in nearly a dozen countries. Roughly 300 employees toil in a 120,000-square-foot facility, with an additional 190,000-square-foot expansion in the works.

There, his research team pioneered the first gummies in the world with a distinguishable flavor,

a discovery taking years to perfect. “We are a research and development company that also happens to have operations. We are not an operations company that also has research and development,” he points out. “The future of this company is research and development.”

ROBERT COLANGELO

Founding Farmer, Green Sense Farms

Robert Colangelo is all about the color green, whether it’s in his herbs, lettuces or the \$2.5 million investment for Green Sense Farms.

“Green is hot right now,” says Colangelo, founder, president and principal investor. “If it doesn’t make economic and common sense, it doesn’t make green sense.”

His firm is billed as the largest indoor commercial vertical farm, and the largest user of indoor Phillips LED grow lights, marketing locally grown, chemical free produce. Located at AmeriPlex in Portage, the



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30,000-square-foot farm is the first in Northwest Indiana built in an industrial building. After opening in May, Green Sense Farms' products now serve 86 retail stores in five states through Whole Foods and Strack & Van Til.

The farm grows leafy greens that are pesticide-, herbicide- and GMO-free using sustainable farming methods, created and implemented by Colangelo.

"Innovation doesn't always have to be something new," he explains. "It also can be applying something old in a new way."

His state-of-the-art farm maintains a climate perfect for growing plants, so plants grow perfectly, year round.

He also hosts a radio program emphasizing sustainability, "Green Sense Radio," aired on Lakeshore Public Radio and 32 other stations across the country.

With an expertise in brownfield development (he started the National



PETE DOHERTY

"WOW MOMENT" PCL Alverno introduced total microbiology automation, revolutionizing the delivery of lab results to patients and physicians.

Pictured are Heidi Sullivan, Ricky Tants, Dale Kahn, Cynthia Keyak, Bernie Henry, Cris Ornelas and Sam Terese.

Brownfield Association in 1990), Colangelo believes Indiana has undersold its potential to the world. Just as Washington state is known for apples, Indiana could be known for sustainable agriculture, he says. "And it's innovation that can allow this region to brand itself," he comments.

PCL ALVERNO

A "wow moment."

This is how Sam Terese describes the collective reaction from PCL Alverno after being honored by the Chanute Prize for Innovation, which his company shared with the BP Whiting Refinery Modernization Project.



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“High levels of excitement, joy and, more importantly, a sense of great pride,” says Terese, Alverno’s president and CEO. “Our staff has worked hard to bring in and assimilate our innovative technology as well as continuing to care for our patients. The recognition is greatly appreciated.”

PCL Alverno has been infused with

such “wow moments” since it introduced total microbiology automation, revolutionizing the delivery of results to patients and physicians. The company also is the first in this country to be designated as a Siemens Microbiology Innovation Center.

The laboratory facility is jointly owned by the Franciscan Alliance and Presence Health, serving about

2,500 physicians and 26 hospitals in Indiana and Illinois. For years, the firm has practiced the “lean” Japanese philosophy of Kaizen, by adapting processes to changing customer and market requirements.

“Innovation for Alverno is about being true to our values as an organization and being centered on providing care to our patients as well as service to our physicians,” Terese says. “Being innovative for us is not for the sake of embracing new and exciting technology, but innovation must have a direct link to improved patient outcomes.”

“Remember that achieving your dream does not complete your journey,” he says. “It simply takes you to your next opportunity to be innovative.”



Proud Recipients of the Chanute Prize for *Team Innovation*

PCL Alverno would like to express our gratitude to the sponsors for honoring us with this prestigious award. We are privileged to provide care and innovative laboratory technologies to patients and physicians in Indiana and beyond.

Our achievements wouldn’t be possible without the support of our community and the dedication of our employees. Thank you for all that you do.



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BP WHITING REFINERY MODERNIZATION PROJECT

The co-winner of the Chanute Prize, along with PCL Alverno, was the BP Whiting Refinery Modernization Project. This was the unprecedented logistical challenge for the multi-billion dollar Whiting Refinery Modernization Project:

- 800 module and vessel moves
- 1,200 pieces of equipment
- 380 miles of pipe
- 50,000 tons of steel
- 1,300 miles of wire and cable check
- 15,000 concrete truck deliveries
- 95,000 truck load deliveries

Utilizing a single-team concept on a world scale, the One Whiting Team conducted the largest and most complex refining construction project in BP history. It involved the transportation coordination of 12,000 workers and 15,000 vehicles each day, with no off days for 40 million work hours. In the end, it built the seventh-largest refinery around the existing fourth-largest refinery without disrupting BP’s ongoing operations. That’s innovation.

“The global team communication and vision always focused on an end-result while daily managing complex situations, overcoming challenges and developing opportunities

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DR. NEETI PARASHAR

FOR HER PART IN NOBEL PRIZE-WINNING RESEARCH AND RECOGNITION AS A FELLOW OF THE SOCIETY OF INNOVATORS OF NORTHWEST INDIANA



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PIETRO D'AMICO

SWEET SUCCESS Scott Albanese's family-operated Albanese Confectionary Group boasts nearly \$200 million in sales.

and synergies," says Michael Berna, the project's deputy construction director. "Then, safely and efficiently delivering extraordinary results while keeping operations running at the Whiting Refinery."

Planning took a decade, completion took several years, and capacity has grown 25-fold, to 425,000 barrels per day at the now world-class facility.

Not surprisingly, Berna's world-class advice to other innovators is to think big and challenge conventional norms.

"Open your field of view to see a bigger perspective than everyone else's," he says. "What you may find is the only limit between reality and your dream is your viewpoint."

THE JAMES S. MARKIEWICZ SOLAR ENERGY RESEARCH FACILITY

Not only is the James S. Markiewicz Solar Energy Research Facility only the fifth solar furnace in the country. It's the world's only solar furnace primarily designed, built and used by undergraduate students. The facility was the co-winner of the Accelerating Greatness Award for Team Innovation, along with the Northwest Indiana Regional Development Authority.

The state-of-the-art research facility—completed in July 2013 by Valparaiso University's College of Engineering—allows students and faculty to work in high-temperature solar thermal electrochemistry experiments to create new fuels and commodities

harnessing the power of the sun.

More than 4,000 parts were manufactured by students over the life of the project, using the department's manufacturing laboratory while reflecting just one of many innovations.

The facility also serves as an educational tool for engineering students and the Northwest Indiana commu-

nity, with tours offered to explore renewable energy, solar and thermal electro-chemistry.

"I see innovation as the creation and implementation of ideas that have a positive impact on people and society," says G. Scott Duncan, Ph.D., associate professor of mechanical engineering at the university's College of Engineering.

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Harnessing the energy of the sun has such an impact, as it shines with 6,000 times the energy our planet uses daily, Duncan says. Still, there are obstacles to overcome, such as capturing its energy, storing it and transporting it, hence the crucially needed research at this facility.

It not only generates lofty goals and excitement for solar engineering,

but this also generates a vital discussion on energy-related issues, with ground zero in Northwest Indiana.

NORTHWEST INDIANA REGIONAL DEVELOPMENT AUTHORITY

John and Jane Q. Public don't generally think of quasi-government agencies as "innovators," but that's

what makes the Northwest Indiana Regional Development Authority so special, and deserving of the Accelerating Greatness Award for Team Innovation, which it shared with the James S. Markiewicz Solar Energy Research Facility.

Heading into its 10th year, the first-of-its-kind organization in Indiana was created by the Indiana legislature to capitalize on the region's strategic location near Chicago, which boasts one of the largest and most vibrant economic engines in the world.

"We haven't taken full advantage of this, and our state is becoming more aware of it," says CEO Bill Hanna.

The RDA funnels and distributes nearly \$30 million annually to invest in failing assets that have been since leveraged into \$1.1 billion in investments for infrastructure development. "Much of that boils straight down to jobs of all kinds for our local economy," Hanna says. "We want to take people to work, bring work to people here, and attract outside people to Northwest Indiana."

This ongoing investment has already created 5,000 jobs and, by 2025, future projects will generate an estimated \$770 million in economic output annually while increasing personal income by \$383 million a year, Hanna says. "Our attitude is we don't give up and we don't stop," he adds.

The very existence of the RDA is innovative in itself, as this type of organization had never been tried before in this state. Its deeper purpose, beyond fund distribution, is to transform the mentality of this region by trumping local politics and parochial priorities.

"Such shortsighted thinking not only robs Peter to pay Paul, but also robs Peter's grandkids," Hanna notes. "We don't look at our boundaries, but our assets," he says.

This includes expansion of the South Shore rail line and Gary/Chicago International Airport, as well as shoreline redevelopment and attracting outside businesses. "We believe people will look back at this time period as a substantial era of change and, yes, innovation," Hanna says. **EQ**

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10th Anniversary Induction innovation

Ivy Tech Community College Northwest, which launched the Gerald I. Lamkin Innovation & Entrepreneurship Center, joins with our Principal Partners to congratulate the 2014 - 2015 Members, Fellows, Accelerating Greatness and Chanute Prize recipients in The Society of Innovators of Northwest Indiana. For information, contact O'Merrial Butchee, Director, at (219) 981-4942 or John Davies, Assistant Director, at (219) 981-1111, Ext. 2292.



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Technology to the Rescue

Eight emergency medicine innovations that could save your life.

BY CASSIE RICHARDSON

If you're feeling stressed out by your job, listen up! Having a highly demanding job, combined with a heavy workload and the belief that you have little control over how or at what pace the work must be done, can put your heart at risk.

A 2012 study of 200,000 men and women working in seven European countries concluded that employees who suffer from psychological stress on the job are more likely to develop a heart attack or die from heart disease than their peers who perceive their jobs as less stressful.

While other factors including smoking, poor nutrition and lack of exercise contribute to heart disease much more than your 9-to-5,

“By calling 911 we can activate emergency medical services and start your heart attack care in your living room.”

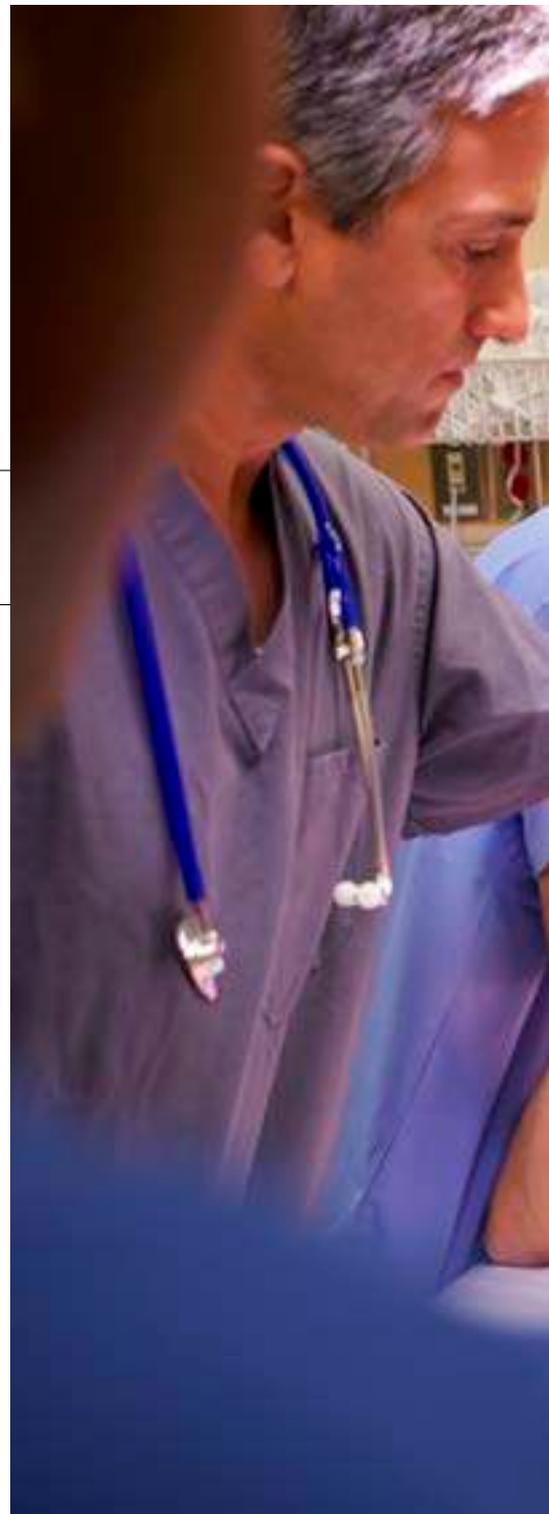
—Connie Adams, Methodist Hospital

job strain increases the risk for heart attack by 23 percent, the British study reports. Although this study doesn't prove that hard work will kill you, it reminds us that lifestyle contributes to heart disease. And with heart disease ranking as the leading cause of death among Hoosiers, this study also points to the importance of knowing what to do if ever faced with a heart episode.

If you think you've been having symptoms of a heart attack for five minutes, call 911, says Connie Adams, a cardiovascular clinical nurse specialist at Methodist Hospital in Gary. When a heart attack strikes, minutes count. The longer a heart attack goes untreated, the more damage it causes to heart muscle tissue. Therefore, receiving prompt treatment to open blocked arteries in the heart is crucial for a happy ending.

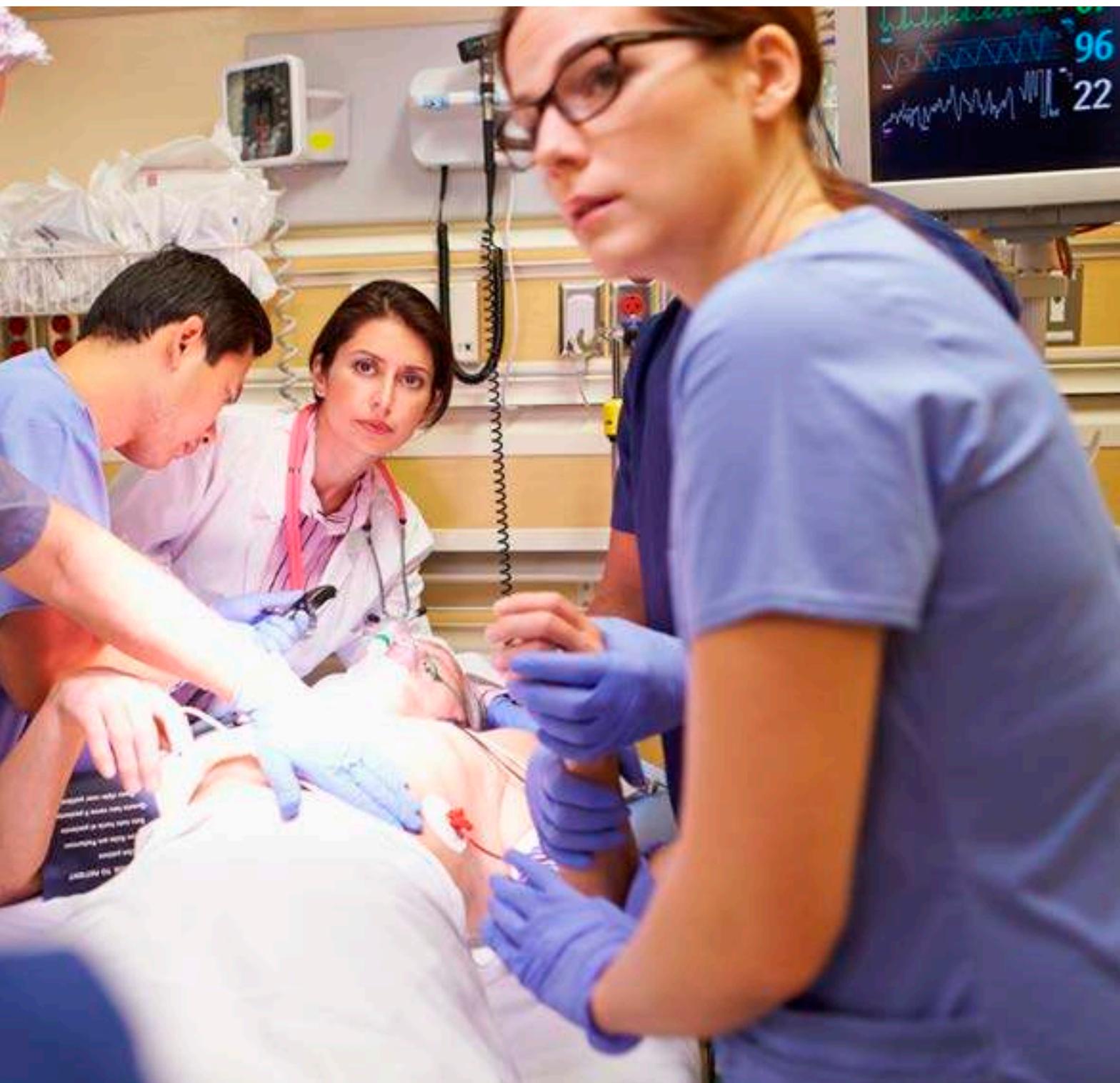
“The average person in our country waits a couple of hours before coming to the ER and many people drive themselves, which is very dangerous. But by calling 911 we can activate emergency medical services and start your heart attack care in your living room,” Adams says.

Methodist Hospital now equips ambulances in its network with portable EKG machines that alert the staff and send real-time readings of patients' heart activity to an emergency room computer screen.



This helps the ER team make all the necessary arrangements before the patient arrives, shaving valuable minutes from the time between patient arrival and treatment.

Methodist Hospital is not alone in adding lifesaving technology to its scope of emergency care. Hospitals across Northwest Indiana are invest-



EMERGENCY ROOM INNOVATIONS The region's ERs are implementing advances to achieve faster and better crisis care.

ing in leading-edge medical innovations that promise to bring better, faster crisis care to patients who live, work and travel through the region. Take a look at these lifesaving medical technologies that have recently become available in an emergency department near you:

ER ULTRASOUND

Although ultrasound has been around for years, its use in South Bend's Memorial Hospital emergency department stands as the top lifesaving technology to arrive in recent years.

"Ultrasound, certainly in the last

five years in our department, has had a huge impact because we're able to do bedside ultrasound on patients right in the resuscitation room," says Keith Sherry, M.D., medical director of Memorial Hospital Emergency Services. "We use it for a variety of things. But the number one thing that



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METHODIST
HOSPITALS

TRAUMA CENTER
at Northlake Campus

we use it for is in trauma patients” to quickly determine whether a patient has bleeding or abnormal fluid inside the abdomen.

Recently, physicians used this technology to save a patient who arrived in the ER with severe injuries from a car accident, then had a cardiac arrest shortly afterward. “Most patients who have a blunt trauma and have a cardiac arrest, even if it

potent, clot-busting medication, which should be administered as soon as possible after the onset of symptoms. Because this medicine can have strong side effects, an ER physician may want to consult with a neurologist if the patient’s situation is a little unclear.

At Porter Regional Hospital in Valparaiso, “We have an actual robot in our ER that’s connected to Loyola

Indiana University Health LaPorte Hospital uses similar technology to consult with neurologists on call from other campuses within the IU Health system, when that hospital’s neurologists are not physically in the building. Likewise, Memorial Hospital’s emergency department uses two-way communication technology to connect stroke patients to area specialists when staff neurologists are not in the hospital.

“Ultrasound, certainly in the last five years in our department, has had a huge impact because we’re able to do bedside ultrasound on patients right in the resuscitation room.”

—Keith Sherry, M.D., Memorial Hospital Emergency Services

happens after they get to the emergency department, most of the time die because it’s not [immediately] clear what’s going on with them,” Dr. Sherry says.

An ER physician administered a Focused Abdominal Sonography for Trauma (FAST) test, and discovered a rupture in the patient’s heart. The physician paged a thoracic surgeon, who drained the leaking fluid around the heart, which bought enough time to move the patient to an operating room for surgery.

Thanks to the FAST test, the patient survived and made a full recovery. Without it, “the chances of discovering [a heart rupture] among all of the things that could have caused this patient’s death would have been very, very low. It’s not something you could discover any other way except with sonography,” Dr. Sherry explains.

STROKE CARE ROBOT

Local emergency departments are leveraging two-way communication technology to offer the care of neurologists to stroke patients, 24 hours a day, seven days a week.

Stroke patients may receive emergency treatment in the form of a

University in Chicago,” says Michael Woods, M.D., medical director of the Porter Regional Hospital emergency department. Porter does not staff a full-time neurologist, but with the help of its new robot, patients can benefit from a neurologist’s expertise around the clock.

“It’s truly an amazing thing where we can bring a highly skilled person out of Chicago right into our emergency room, right into the room of the patient. [The neurologist] can examine the patient through that,” Dr. Woods says.

Porter Regional’s robot consists of a monitor with a video camera, which allows a consulting neurologist to speak with the patient in his or her room and examine any neurological deficits. “It’s like a Skype-type setup.” Also, the robot is on wheels and includes a GPS monitor, so the neurologist can drive it around the emergency room from his or her remote location.

“It speeds up time, the accuracy of the examination, and the accuracy of information that’s being provided to the neurologist, who’s making a very critical decision for our patient,” says Dr. Woods.

The emergency department at

THERAPEUTIC HYPOTHERMIA

Cardiac arrest patients are not only at risk for heart damage. When the heart stops, the flow of oxygen to the brain decreases, which also puts these patients at risk for seizures, brain swelling, permanent brain damage or death.

“You can fix the heart easily with the cath lab. The cardiologist goes in, puts a catheter, puts a stent, fixes the heart. But then after the heart is fixed, you have the brain issue to worry about,” says Wassim Shwaiki, M.D., an intensivist/pulmonologist and associate director of the St. Catherine Hospital intensive care unit.

The good news is “hypothermia improves the outcome in the brain injury,” Dr. Shwaiki adds. By lowering body temperatures to about 93 degrees, physicians can slow down the body’s need for oxygen and minimize significant brain damage caused by cardiac arrest.

At St. Catherine Hospital, physicians reduce brain injuries in cardiac arrest patients with a hypothermia catheter. This piece of equipment is part of an intravascular temperature system that cools the bloodstream with tiny intravenous balloons filled with cold water. When inserted into a major artery, typically in the groin, after the heart blockage is addressed, the catheter lowers body temperature quickly and precisely.

“Since we’ve had this protocol and using this specific catheter, our outcomes have improved. We have fewer mortalities and brain injuries in patients who get hypothermia protocol after cardiac arrest,” Dr. Shwaiki says.

PHYSICIAN TEXT MESSAGING

Franciscan Healthcare-Munster expects its new emergency department—slated for a 2015 opening—to receive a number of emergency referrals from ambulatory care physicians in its network. More than likely, these patients will need to be admitted to the hospital.

So, to get these patients into a hospital bed and treated as quickly as possible, the Franciscan Healthcare system will soon install software that will allow referring physicians to start the admitting process before their patient reaches the ER.

This software, called the Direct Admit System for Hospital (DASH) program, will allow referring physi-

cians to prepare a form that lists much of the information emergency room doctors will need to treat the patient upon arrival. This form “would summarize in an electronic format what’s going on with the patient; obviously, all the patient demographics, what medications they may be on, and [then] actually text message it to the patient,” says Barb Greene, president of Franciscan Healthcare-Munster.

Patients will use this text message as a boarding pass that will facilitate that patient’s fast and efficient check-in.

PSYCHIATRIC TELEMEDICINE

Telemedicine is a virtual communication system that helps ER physicians at Indiana University Health LaPorte Hospital leverage the expertise of psychiatrists located at other IU Health locations.

Like many community emergency departments, IU’s LaPorte campus receives patients seeking psychiatric help. Some of these patients are homicidal, suicidal or acutely psychotic and pose an immediate threat to themselves or others. “The challenge is we have to get a psychiatrist face-to-face with the patient as soon as possible so we can safely disposition them,” says James Leonard, M.D., director of emergency services at IU Health LaPorte.

LaPorte’s 13-bed emergency department does not staff a full-time psychiatrist (also like many community hospitals), so telemedicine makes it possible to connect patients with a psychiatrist who can determine whether it’s best to transfer a patient to an inpatient facility, or send the patient home safely with urgent follow-up instructions.

To leverage this technology, an ER staff member places a monitor in the patient’s room and explains that he or she will have a virtual interview with a psychiatrist. The psychiatrist will then conduct the interview while sitting in his or her office at another location. Both doctor and patient can see each other during this detailed discussion about what brought the patient to the emergency department.

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Before telemedicine, ER doctors had to provide a synopsis and describe patient's symptoms to the evaluating psychiatrist by phone. "Now, with this new technology, you get direct patient to physician interaction with the patient and psychiatrist, which optimizes proper medical decision-making as to where the patient goes—home or to a psychiatric facility," Dr. Leonard says.

Telemedicine is reserved for

"We have fewer mortalities and brain injuries in patients who get hypothermia protocol after cardiac arrest."

—Wassim Shwaiki, M.D.,
St. Catherine Hospital

patients with emergent psychiatric symptoms that could be life-threatening.

PORTABLE X-RAY EQUIPMENT

The emergency department at Porter Regional Hospital in Valparaiso has a new portable x-ray machine. This technology has become a game-changer in trauma situations because it provides fast and accurate pictures doctors may need to save lives.

In addition to giving physicians flexibility to capture medical images in the room with a patient, the equipment can display that image on a computer screen, immediately. "What that does in trauma situations when we're trying to rule out if someone needs a chest tube or have something very serious going on when we need to intervene right away, we can get that image immediately," Dr. Woods explains.

In earlier years, without this equipment, Dr. Woods remembers feeling

anxious during the process of waiting for the patient to take x-rays in the radiology suite, then waiting again for the film to be developed, presented and taken to a viewer where it could be read.

"It would be very nerve-wracking," he says. The newer technology "saves a lot of time for fast decision-making and better patient care. Defi-

nately technology leads to better patient care in my mind."

Similarly, Memorial Hospital uses portable x-ray equipment with trauma patients.

THROMBOELASTOGRAPHY (TEG)

Memorial Hospital, in partnership with the University of Norte Dame, is



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studying the values of using thromboelastography—a super-sophisticated blood clotting test—in ER trauma patients.

“This is cutting edge. Even at big trauma centers, they do not do a lot of this. Memorial has really been a pioneer in the use of thromboelastography,” Dr. Sherry says.

Thromboelastography uses an electrical device to analyze a tiny bit of blood to produce a complex, graphical representation of the blood’s entire clotting mechanism. This information is proving to be extremely important in managing trauma patients’ bleeding, as well as helping those who are very sick and/

or taking anti-coagulant medications.

“It’s an enormous investment, but [this test] has allowed us to tailor the treatment of clotting disorder in trauma patients and other patients

“We have an actual robot in our ER that’s connected to Loyola University in Chicago.”

—Michael Woods, M.D.,
Porter Regional Hospital

really incredibly. There is definitely a return on investment,” he explains, adding that besides saving patient lives, TEG helps physicians use blood products in better targeted and more cost efficient ways.

PORTABLE EKG

Methodist Hospital’s portable EKG technology (mentioned above) is part of a comprehensive radio system, called Care Points. In addition to alerting and sending information to hospital emergency rooms, the system alerts the cardiologist on-call, via text message. Soon, emergency crews are expected to receive video equipment that will help ER staff visually assess patients’ conditions while en route to the hospital.

So far, the impact of this new technology has been remarkable, says Cindy Mele, R.N., interim director of emergency services. Methodist continuously exceeds national expectations that heart attack patients receive treatment to open blocked heart arteries within 90 minutes of their arrival at the ER.

“We are breaking some phenomenal records,” Mele says. “We are having patients who are coming in from the field and getting to the cath lab and having their arteries opened within 18 minutes, which is way, way, way above the standard. And that’s saving lives.” 



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Real Estate Comeback

Commercial construction is on a roll.

BY HEIDI PRESCOTT WIENEKE

When Tim Healy started work for Holladay Properties in 2000, the South Bend-based company had nothing going on in Northwest Indiana. It was just him, a trailer and 386 acres of vacant land Holladay had purchased from Bethlehem Steel. Healy had his work cut out for him.

Holladay wanted this site to rival the strongest Chicagoland business parks and compete head-to-head for companies scouting those parks.

"The opportunity presented to me was to open a major development and to create a new regional office for our company in the Northwest Indiana market," Healy says. And he had to accomplish this from scratch, because at that time, the market had no brand.

Healy quickly learned how the marketing maps and other commercial real estate materials that were given to companies looking at the greater Chicago area stopped at the Illinois-Indiana line. "We had to sell Indiana much harder than we do today," says Healy, now senior vice president of development at Holladay.

But he never forgot the phone call he took from a Dallas real estate broker, who said a major auto manufacturer had completed a market study of its facilities and suppliers. That study concluded that DaimlerChrysler needed a cross docking facility in Portage.

That was the start of Holladay's AmeriPlex at the Port, a 400-acre high-tech industrial and commercial park. The DaimlerChrysler

facility handles all small auto parts shipments.

"I thought, 'Wow, this is easy,'" Healy says, alluding to his naïveté about what it would take to build the Northwest Indiana market one project at a time. DaimlerChrysler-type projects would not be the norm. It would take years to build the market Holladay envisioned. "Little did I know that would be the only call like that in 14 years," he says.

But Northwest Indiana has grown into a true competitor against Chicago. Commercial deal activity is up and expected to gain more traction as 2014 draws to a close, in large part because of the business climate. The cost of doing business in Indiana is lower than Illinois and that is entic-

ing, engaging and attracting companies to cross the state line.

the northwest part of the state, and whether certain communities would welcome their type of business or industry. They want to know if they would face adversity or opposition. They ask about the workforce and about tax abatements.

"If they're looking at other states, Indiana usually has the better business climate," Roelke says. "For those that are moving freight, the location is all about how much of the U.S. they can reach in the shortest travel time. We have reputable companies locating here and that's drawing others here."

Parts of Northwest Indiana are seeing their highest level of commercial construction since the 2008 recession. Indiana is proving, time

"We're getting good tenants, but not as many high-end tenants. It's not easy for some to pull the trigger on a new location."

—Dennis Larson, Diversified Commercial Real Estate and Commercial Co.

ing, engaging and attracting companies to cross the state line.

"We're seeing a lot of Chicago companies moving to Northwest Indiana. It is real. It's not a rumor. Whether the companies have a real estate broker working with them from Chicago who contacts us, or they contact us directly, they are interested and ask a lot of questions," says Roy Roelke, associate broker at Newmark Grubb Cressy & Everett.

They ask about the communities in

and again, the best fit for companies that want to move or expand their operations.

Alcoa Howmet broke ground in May on a \$100 million aerospace expansion that will meet growing demand for the nickel-based super alloy jet engine parts it manufactures in LaPorte. The project is expected to create more than 325 new jobs by 2019. Urschel Laboratories is building a new \$80 million headquarters on 71 acres in Chesterton. The company



NEW DISTRIBUTION CENTER Dawn Foods is making a big investment at AmeriPlex at the Crossroads in Merrillville.

bought more than 160 acres to take into account plans for future growth. And Pratt Industries is constructing a \$260 million recycling plant next to its cardboard box plant in Valparaiso. Dawn Foods is constructing a new distribution center at AmeriPlex at the Crossroads in Merrillville, along Interstate 65.

But it was Holladay's AmeriPlex at the Port in Portage that started the dramatic shift of business from Illinois to Indiana. And the business park continues to attract activity; Mono-Sol broke ground this summer on a second plant in that community that constitutes a \$95 million investment in a 300,000-square-foot facility.

Commercial brokers agree that AmeriPlex at the Port is now considered a Chicagoland-area property, offering easy access to major transportation links by land, air and water,

as well as savings in taxes, operating costs and land. Holladay has been quickly leasing The Belmont, the park's newest 50,000-square-foot speculative building.

Holladay has experienced success by building speculative space one building at a time. In 2000, DaimlerChrysler proved to be the first in a string of speculative projects. Activity was strong until the economic downturn that followed 9/11, and then again to a much larger degree after the 2008 recession.

"Speculative projects became harder to finance. It slowed us up, demand diminished and our ability to fill space was hampered," Healy says. "We actually had some of our best years with build-to-suits during the recession. Companies cannot afford to not look in Indiana."

To date, Holladay has constructed

more than 3 million square feet in Northwest Indiana. While some of the projects have sold over the years, Holladay still largely owns and manages most of this commercial space.

Holladay has recently seen an influx of institutional buyers that were nonexistent when the company embarked on its Northwest Indiana expansion in 2000. "This is an important trend because lenders are able to validate property exit values, which assists in financing new projects, Healy says.

AmeriPlex at the Port is one of several projects in Northwest Indiana that are continuing to see increased post-recession demand for industrial and commercial space, says Jeff Bennett, founder and president of McColly Bennett Commercial Co., in Bourbonnais, Ill.

Also creating interest are the



LaPorte intermodal project and Becknell Industrial's 200-plus acre master-planned NorthWind Crossings business park.

NorthWind is located near Interstate 65 at the 61st Avenue exit in Hobart, just 25 miles from Chicago. Home to more than a dozen businesses, NorthWind is shovel-ready and seeing increased demand from

“There is interest from industrial Realtors and REIT who look for enough land mass along major transportation routes to build warehouse distribution facilities to service Chicagoland and Northwest Indiana.”

—Jeff Bennett, McColly Bennett Commercial Co.

prospective tenants, Bennett says. “As we travel to investors in Chicago, we are commonly approached by industrial developers looking for land to develop the next industrial park along 80, 94 and 65,” he says.

The interaction McColly Bennett real estate brokers have for potential industrial development in Northwest Indiana seems to be twofold, he says.

“There is interest from industrial Realtors and REIT who look for enough land mass along major transportation routes to build warehouse distribution facilities to service Chicagoland and Northwest Indiana. Their





“BETTER BUSINESS CLIMATE” Roy Roelke of Newmark Grubb Cressy & Everett says Indiana locations, including Edison Lakes in Mishawaka, are getting a lot of attention.

interest is in 200 acre-plus to accommodate buildings from 250,000 square feet to 1 million square feet,” Bennett says.

The other area of interest comes with small manufacturing facilities looking to move from taxation and regulations that exist in Illinois.

“Seemingly, we see the increased demand in retail development based on consumer confidence and improved spendable income,” Bennett says. “And Northwest Indiana has been a leader in new home starts in places like St. John and Crown Point, so we’re seeing the need for new retail facilities to satisfy the improved demand.”

An increase in new housing starts often leads to retail, restaurant, hotel and service industry growth. Dennis Larson, vice president of Diversified Commercial Real Estate and Commercial Co. of Munster, says his company has been involved in expanding the presence of national

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clients in Merrillville and Hammond.

The market is better today, but Larson said it is very selective.

“You follow every lead you get, and until the buyer finds he can’t

“Opening a steakhouse today is twice as risky as opening a Dunkin’ Donuts,” he says, because many retailers and restaurants are still feeling cautious. They’re afraid of the

stores are not the high-end retailers that had been pegged for the center back in 2007.

“We’re getting good tenants, but not as many high-end tenants. It’s not easy for some to pull the trigger on a new location,” he says. “The comfort level that allowed owners to say, ‘Let’s just open a store’ isn’t there anymore in this economy.”

Commercial brokers like Roelke said they have been hearing a recurring topic at real estate conferences: outsourced jobs are coming back to the U.S.

“They’re coming back to Northern Indiana because transportation rates overseas are becoming so great for containers and rail. Wages are also going up and they’re experiencing quality control issues. This translates into more requests for property and for space,” he says.

While there appears to still be excess inventory from the economic

“We actually had some of our best years with build-to-suits during the recession. Companies cannot afford to not look in Indiana.”

—Tim Healy, Holladay Properties

get financing, you just play it out,” Larson says. Ross Dress for Less, Gordmans, smaller sandwich shops and dollar concepts—from Family Dollar, to Dollar Tree, to Dollar General—are adding locations, he says, but the large national restaurants don’t open as many new locations as they used to.

economy and whether their numbers will be where they need them to be for greater expansion in the next couple of years.

The Shops at Main in Schererville has seen success in the past year with new tenants like Ross, Gordmans, DSW Shoe Warehouse and HomeGoods, but Larson says these

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INCREASED DEMAND FOR RETAIL according to Jeff Bennett of McColly Bennett Commercial Co.

slowdown, Roelke says some of that available space is not suitable for companies looking to expand. Ceilings are not high enough or buildings are too outdated and inefficient.

“Even though sales are still not back up to the normal levels we saw before the recession, we’ve been seeing many more requests for land,” Roelke says. Companies today aren’t

always willing to retrofit their operations into a space that doesn’t quite meet their needs.

“Northwest Indiana is coming back fairly strong because of its associa-



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tion with the Interstate 65 corridor, which has been the fastest-growing corridor in the country,” he says. And that corridor is precisely where some commercial brokers see the most opportunity heading into 2015. There has been talk of some potential speculative development near the planned Illiana Expressway, a

“We’re seeing a lot of Chicago companies moving to Northwest Indiana. It is real. It’s not a rumor. They are interested and ask a lot of questions.”

—Roy Roelke, Newmark Grubb Cressy & Everett

47-mile tollway south of Chicago that leads into Indiana.

Todd Dickard, senior associate broker with South Bend-based Bradley Company, gives Holladay Properties credit for developing the AmeriPlex projects, but he says the time has come to add more product to Northwest Indiana, especially since brokers now consider the area a submarket of Chicago.

“I’d like to think Northwest Indiana is ready for a fourth or fifth park,” Dickard says. In addition to manufacturing and distribution, health care is a growing industry segment.

“We have a product problem and that’s pretty well understood and agreed upon. We don’t have a lot of good functional space. We could use more product for distribution in Northwest Indiana,” he says. “Business activity is up and better—much better now than it has been the past few years and compared to the recession. It’s obvious and we’re all encouraged.” 

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continued from page 15

common sense approach to matters and, as a result, he has been in demand to serve on several boards and commissions that have benefited his community, not only in North Judson, but also the greater Starke County community as well.

TOURISM

W.F. "Bill" Wellman was recently recognized by Lt. Gov. Sue Ellspermann for his dedication to Northwest Indiana's tourism industry. Ellspermann presented Wellman the prestigious **Will Koch Tourism Leadership Award**, Indiana's highest tourism honor. In addition to serving as the senior vice president of Communications for **Whiteco Industries**, Wellman is the vice chairman for the South Shore Convention and Visitors Authority's board of directors and has served on many other boards through the region and Indiana. Wellman previously was named one of the South Shore Convention and Visitors Authority's 30 Faces of Tourism along the South Shore.

UTILITIES

Northern Indiana Public Service Company (NIPSCO) announced that **Andy Stone** has joined the company as vice president of gas operations. Stone is responsible for the safe and reliable delivery of natural gas service to more than 821,000 customers in northern Indiana and will be based at NIPSCO's headquarters in Merrillville. During his nearly 25-year utility career, Stone's operations and management experience has ranged from the front-line to the management level. He began his career at NiSource's subsidiary company Columbia Gas of Virginia in 1992 as a natural gas customer serviceman.

WORKFORCE DEVELOPMENT

Joining the staff of the welding technology program at **The Starke County Initiative for Lifelong Learning Inc.** (SCILL) is **Elizabeth Tylisz**, who will be teaching the vocational welding class and adult welding classes. Tylisz, a native of Michigan City, attended Baran Insti-

tute of Technology in East Windsor, Connecticut, and has worked as a welder in several industries, including aerospace, nuclear and a paper mill, obtaining various certifications in those industries.

NEWS BRIEFS
WHITING LAKEFRONT PARK SETS NEW STANDARD FOR THE LAKE MICHIGAN SHORELINE

City, region state and federal officials, area business leaders and residents gathered for the recent dedication of the new Whiting Lakefront Park. "It never gets old, looking behind me at one of our most famous suburbs: Chicago," quipped Whiting Mayor Joe Stahura, referring to the park's view of the Chicago skyline across Lake Michigan. The mayor extended the thanks of

continued on page 74

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Playing It Safe

Protecting your business from cybercrime and scams.

BY SHARI HELD

Target. Home Depot. UPS. JP Morgan Chase. They've all made the headlines lately—and not in a good way. They've been hacked! And confidential information was compromised.

"The threat is very real, and pretty much a weekly occurrence," says Tanya Buerger, senior vice president and chief information and technology officer for Peoples Bank in Munster. "It's the new reality we're forced to deal with."

And it's one that has many small business owners wondering how safe their information and money really are.

"Small business owners think, if Target, JP Morgan Chase, Goodwill and Home Depot can get compromised, what if they come after me?" says Andrea Smiddy-Schlagel, vice president and cash management services manager for 1st Source Bank in South Bend. "I don't have the IT staff those big companies have. They want to know where's the next threat going to come from. If we all had a crystal ball, we'd all know. But we don't."

Cybercriminals have many avenues for attack—viruses, retail or credit card fraud, account takeover and social engineering such as phishing emails (those emails that often look like they come from your bank or other official institution) are but a few. The one thing they all have in common: The bad guys gain access to your sensitive information so they can make off with your money! (See onguardonline.gov for a comprehensive list of scams and Internet fraud.)

"These are truly sophisticated people," Buerger says. "There's a lot of money to be made, so they are going to be creative. You can't protect yourself 100 percent, but there are things you can do to help lessen the risk."



RIGOROUS CONTROLS Cybercriminals have many avenues for attack, and banks are fighting back.

THE LAYERED APPROACH

Financial institutions began putting more rigorous controls in place several years ago when a rash of bank account takeovers took place, with business accounts as the primary target.

"If the bank has the proper controls in place, essentially it's made it tougher for business accounts to be compromised," says Clyde Hague, CISM, CISSP, information security office and assistant vice president for First Merchants Bank.

One such control is out-of-band authentication. In addition to supplying an ID and password when conducting a business transaction, business clients must enter a special code that is sent over another "band," such as a cell phone, before the transaction is approved. It works because the hacker won't have that last piece of information needed to finalize the transaction.

Financial institutions may also issue tokens, a hardware device that

can be carried on a keychain, to business customers. The password on the device changes frequently to make hacking more difficult.

"If customers are doing riskier transactions such as a wire transfer or ACH transaction, they'll have an added layer of protection with a token," says Bob Buhle, senior partner, Centier Bank, a family-owned bank serving Northwest Indiana.

Behavioral analytics is instrumental in helping banks better protect customers by understanding how they use their accounts. When does a customer typically do their banking? What are their normal deposit and withdrawal amounts? To whom do they normally transfer money?

"All those things over time create a unique fingerprint or profile for each of our clients that the system constantly evaluates against the activity that is occurring in real time," says Chris Hart, operational risk director at First Financial Bank Cincinnati headquarters. Deviations from the histori-

cal behavioral pattern raise a flag that may stop the transaction until it can be identified as being legitimate.

Many financial institutions require customers to register their computers so their systems will recognize them. Accessing your online banking account from a different machine raises the risk level.

“Once a customer’s risk score reaches a particular level, we will ask them to authenticate through some challenge questions,” Hart says. “That gives us the confidence you are who you say you are.”

Hart encourages customers to take advantage of alerting capabilities, especially when it comes to online banking. Customers can receive a variety of alerts ranging from anytime someone successfully logs into the account, to anytime there’s a transaction out of the account, or anytime there’s a bad password entered to the account.

“We highly recommend that our clients go through those alert mes-

sages and select the ones that make the most sense for them,” he says.

Dual controls, especially when it comes to payment origination, provide yet another layer of safety for business customers. Smiddy-Schlagel often convinces customers, who wouldn’t implement dual controls on their own, to hunker down and do it. “It’s not necessarily easy, Smiddy-Schlagel says. “But we try to make it more difficult for customers to be compromised.”

This checks and balances system typically requires two people to originate payments. But if the bookkeeper is the only person in a small business that performs payroll, the bookkeeper will establish the payroll information (employees’ account numbers, etc.) and then the bank will lock the information down. The bookkeeper can originate payroll to employee accounts, but is not authorized to change account numbers or add additional employees without

going outside the system to do so. In the event the payroll computer is compromised, hackers won’t be able to create bogus accounts or add additional employees.

KEEPING A STEP AHEAD OF RETAIL FRAUD

The banking industry is a highly regulated industry that has many controls in place to keep customer accounts secure. But the retail industry isn’t as highly regulated. The PCI Security Standards Council, founded in 2006, issues guidelines for Payment Card Industry compliance in an effort to protect customers, which is a good starting point, but today it still isn’t a robust system.

“It’s just a snapshot at one point in time,” Hague says, “not a continual assessment. And it doesn’t guarantee that a company that was PCI-compliant three months ago is secure now.”

Meanwhile, credit card fraud is running rampant. One tool financial



EXTRA PROTECTION Centier Bank can give business customers a “token” that provides changing passwords to foil hackers.

institutions use to protect customers from breaches and credit card fraud is a monitoring service. These services access reports on breaches from MasterCard and other organizations to identify cards that may have been compromised.

“Sometimes we’re able to get a step ahead of things,” Buhle says. “With the Target breach we were literally

able to identify all our cardholders who used their cards at Target during the time of the compromise. And we began reissuing those cards the evening the breach was announced on the news.”

PARTNERING TO COMBAT CYBERCRIME

Banks provide education on how

business customers can protect themselves from breaches of confidential information in the form of fact sheets, email alerts, and even actual face-to-face training. But banks can only do so much. Businesses have to do their part as well.

“What we’re seeing in the industry is a partnership of the banks and their customers working together to battle the bad guys,” Hague says. “And that’s the way it should be.”

Businesses need to implement protective measures—firewalls, anti-virus and spyware detection, timely installation of software and hardware patches and other system measures—but one of the most important and effective measures they can take is to educate employees about the risks, how to recognize them and what to do if they suspect a computer or information has been compromised.

“People are historically the first line of defense,” Buerger says. “The more knowledgeable they are, the less likely something is going to happen.

Training can be very helpful in combating phishing emails asking recipients to enter sensitive data, open an attachment or click on an embedded link.

“Just delete them,” Hague says, “or call the person or business back and see if it’s real. You can have all the controls in place but human beings are your weakest link.”

Another way cybercriminals gain control of a computer is through contaminated Internet links on trending topics accessed through Google or other search engines. Click on a contaminated link, and your computer is compromised by malware or a virus. If your computer is networked, it’s possible the other computers in your business are as well. The best policy is to only visit websites you are familiar with or know that they are legitimate.

“Many people don’t take the time to look at the URL before they click on a link,” Hart says. “And we know the bad guys are taking advantage of that.”

Essentially it comes down to the basics: Use complex passwords. Use

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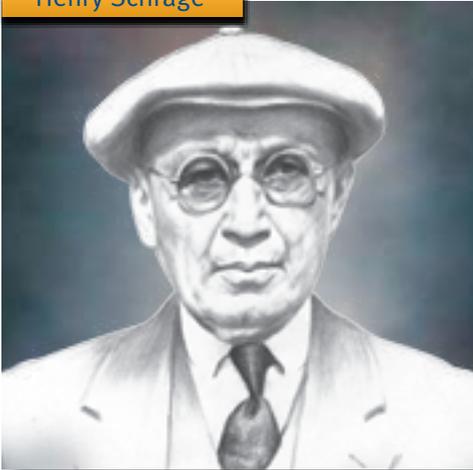
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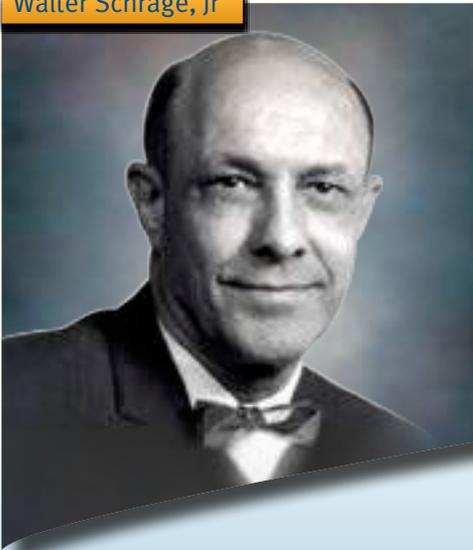
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Walter Schrage, Jr



Mike Schrage



unique passwords for online banking. Change all passwords routinely. Download information from only trusted websites. Don't immediately react to threatening emails—we're going to shut down your account if you don't provide this information—or other requests that require your information or interaction.

And when installing wifi, be sure to change the default passwords. Smiddy-Schlagel has heard too many stories about businesses that ran all their systems off wifi without changing the default password.

"You're basically opening all the doors and windows and letting everyone come in," she says.

USING ALL THE TOOLS IN YOUR TOOLBOX

Some businesses may try to protect themselves by not doing their banking online. But waiting for statements to be mailed to them on a monthly basis isn't such a good idea.

"Small business owners think, if Target, JP Morgan Chase, Goodwill and Home Depot can get compromised, what if they come after me?"

—Andrea Smiddy-Schlagel, 1st Source Bank

"Online banking is a good option for staying on top of things," Buerger says. "You can look at your accounts periodically so you're aware of what's transpiring."

Caution and vigilance go hand-in-hand with enjoying the convenience the latest technology provides.

"We can't be afraid to use these wonderful electronic devices or tools that we have," Buhle says. "They're wonderful tools and they're a great way to improve efficiency and ease of doing business. We just have to have a heightened awareness of

what we can do to make our environment more secure. That's the direction we're all taking."

Cybercrime is an issue we'll have to live with, and the key for combating it is to be informed and prepared.

"We have to look to the future to determine what controls we'll need next," Hague says. "We can't sit still. We may not need them today, but we'll need to implement them tomorrow to protect our customers, because the bad guys are constantly trying to get around the controls we put in place." **EQ**

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An Alternative to “No”

With loans and advice, Accion Chicago helps borrowers succeed.

BY SHARI HELD

This year Accion Chicago, a non-profit microlender affiliated with Accion International, is celebrating its 20-year anniversary. And the thousands of underserved, aspiring entrepreneurs and small business owners the lender has helped over the years are celebrating right along with Accion. That includes clients from seven Northwest Indiana counties—Lake, Porter, Jasper, LaPorte, Newton, Pulaski and Starke.

Accion’s mission is to provide people who don’t meet traditional loan criteria with the education and financial tools they need to rebuild their credit, start a new venture or expand an existing business. The Chicago office’s current client base includes: African-Americans (37 percent), Hispanics (20 percent), immigrant-owned businesses (23 percent), women-owned businesses (49 percent).

Overall, Accion Chicago has made more than 3,600 small business loans, totaling \$27 million. Last year it provided advice to more than 2,600 small businesses and made 430 loans totaling more than \$3.6 million. The average loan was \$8,361.

Credit scores aren’t a criteria for obtaining a loan with Accion. What’s

more important is that clients have a strong business plan and demonstrate a willingness to put in the work to succeed. Loans do need to be secured by either a cosigner or a

form of collateral. But Accion accepts alternative collateral—a delivery truck, an automobile or other business assets—that banks and other financial institutions won’t consider.

“It’s important to us to have small business owners feel that they are invested in their business,” says Mary Fran Riley, vice president development and communications for Accion Chicago.

The amount of time Accion spends educating its clients pays off. Its impact is especially notable when it comes to startups, which comprise

32 percent of the businesses Accion Chicago funds. A recent University of Chicago impact study found that 92 percent of Accion Chicago’s clients were still in business after two years,

A recent study found that 92 percent of Accion Chicago’s clients were still in business after two years, compared to the national average of only 66 percent.

compared to the national average of only 66 percent.

“Sometimes clients come to us looking for \$50,000 and maybe they’ll walk away with \$5,000, and they’ll launch their business more slowly than they thought,” Riley says. “Our goal is to have these entrepreneurs be successful. Not to bite off more than they can chew and then end up as a statistic.”

Consequently, the microlender has a very low default rate. “Folks pay us back,” Riley says. “That’s partly because we had faith in them and in some cases were their last hope.”

Accion Chicago enjoys great partnerships with small business development centers such as Hammond Innovation Center and small business bankers. Since the microlender represents no competition to banks—alternative loans are the only products it offers to clients—banks often refer their customers to Accion. In return they often receive a bonus of improved customer loyalty.

“Instead of just saying ‘no,’ they can offer a solution,” Riley says. “And oftentimes we can be that solution.” 

“Our goal is to have these entrepreneurs be successful. Not to bite off more than they can chew and then end up as a statistic.”

—Fran Riley, Accion Chicago



Chipping In for Security

Card issuers pushing new system to fight credit card fraud.

BY PHIL BRITT

Payment card issuers will be forcing merchants to take a more proactive stance against payment fraud by requiring that point of sale (POS) systems be able to meet so-called EMV standards, including the ability to accept chip-based cards, by Oct. 1, 2015.

Until that date, Visa, MasterCard, Discover and American Express will continue to absorb the losses from payment fraud, though merchants eventually pay for much of it in the form of higher interchange fees. After that date, the liability will shift to the merchants if they don't have EMV-capable POS terminals.

The information on the magnetic stripes on the back of most of today's cards can be easily copied and included on a cloned card, one of the major contributors to the estimated \$17 billion U.S. annual expense of payment card fraud losses and fraud prevention, according to officials from Chicago-based CardTek USA, a payments technology company.

Chip-embedded payment cards, on the other hand, are nearly impossible to duplicate. The chips and terminals must meet EMV specifications (which stands for Europay, MasterCard and Visa, the three companies that developed the standard for the security chip).

The EMV standard has been in place in Canada and Europe for several years and is credited with significant fraud reduction, but push-back from merchants has prevented adoption in the U.S. Merchants have pushed back because most don't have POS systems that will accept the chip-based cards, and the upgrades can be very expensive. The card issuers have wanted implementation here for several years, and have delayed deadlines on a few occasions. But the massive breaches at Target, Home Depot and Jimmy John's have solidified their stance on the Oct. 1, 2015, date for implementation.

In late September, Home Depot

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said all stores will be equipped with such EMV-capable terminals by the end of 2014. Target is also hastening its implementation of the new POS systems.

Smaller merchants will wait, and some could decline to upgrade. If a merchant typically has very small charges, he or she may opt to accept the liability under the premise that absorbing the fraudulent charges will be less costly than upgrading to the new EMV-capable POS terminals.

However, providers of the POS systems point out that the new technology has slashed fraud where already implemented and will likely do the same in the U.S. Since the UK deployed EMV "chip-and-PIN" cards in 2004, overall card fraud in that country has fallen 32 percent, from €504.8 million in losses that year to €341 million in 2011, according to the most recent figures from the UK Card Association.

Additionally, the new POS systems will provide other advantages such as the ability to accept mobile payments, provide real-time reports, easily integrate with other systems and have other valuable features not offered by older systems.

Even the merchants who upgrade will likely delay the change to near the deadline due to the lack of chip cards on the market. Wells Fargo and some of the other major banks have just started to issue cards that have both chip and magnetic stripe technology. Discover officials said at a recent conference that the company is testing some chip-based cards at the corporate level, but the company has yet to announce when such cards will be issued to the general public.

While the EMV technology is expected to significantly reduce fraud, it will not totally eradicate it.

Federal Reserve Bank and payment industry officials, who discussed payment security and other related topics at a payments symposium in late September, agreed that there is no way to stop all payment fraud. But adopting EMV-capable terminals will likely prevent much of today's card-related fraud. **BQ**

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Theresa Valade

Running Off Track?

Your workforce talent holds the key to the answer.

What is the most valuable element of your organization? It's not a fully stocked warehouse or a huge customer list. Regardless of your product or service, your most valuable asset is your workforce. Smart managers know that they are also essential to the success of your business.

Just as a chain is only as strong as its weakest link, a company or organization is only as strong as its weakest employee. Skilled, motivated employees can meet the ever-changing demands of the market, provide insight into improved processes and rebound from temporary setbacks. Employees who feel they are valued members of a team are more productive, engaged and devoted to the overall success of the business. They are more open to offering suggestions for improvement and finding creative solutions. Filling positions with skilled workers may seem obvious, but factors such as wrong first impressions, strong personalities and egos may skew the process, causing gaps or overlap or worse—lack of performance.

A poorly placed employee may be faced with written warnings or other disciplinary action, when in fact, this valuable asset may not have been trained properly or the workflow may be faulty. Snags in the system, disengaged employees, ignoring or looking the other way on poor performers often causes friction and frustration among some of the best employees, often resulting in high turnover and delays, both expected and unexpected, in the work process.

You can start the process by asking questions, and allowing your employees to offer their ideas. If your company culture has become less than friendly when it comes to employee



A company or organization is only as strong as its weakest employee.

input, an outside consultant is a wise investment. An organizational development (OD) specialist has the knowledge and skills to enter an environment, engage with the workforce talent and identify the factors that prevent a company from running like a well-oiled machine.

Organizational development specialists help work groups collaborate more effectively by:

- Facilitating and aiding the communication processes with those who are resistant to change or fear speaking up due to the personalities in the room.
- Including new hires to offer their view of the orientation and training process.
- Clearly identifying the desired outcome and the commitment from senior management.
- Gaining conceptual agreement, which results in full participation from workforce.

However, there are many internal factors that can derail the agreement such as vacant key leadership roles, a point person who doesn't have the ability or authority to quickly execute the activity needed to achieve the desired result, or management that isn't fully engaged in the effort. When everyone in the organization has skin in the game, all are motivated to see their ideas come to fruition.

No one knows their own jobs better than the people doing them, yet their personal descriptions of their duties may change depending on whether they are reporting to management or training a new hire. An effective OD consultant will not critique their performance, but instead will consider employees' definition of the tasks, how effective they feel their output is, and what they think could be improved.

While not all improvements are tangible or difficult to quantify, they can be conceptualized. Outcomes include:

- A reduction in emergency meetings and long email strings between middle and senior management.
- Improvement in employee performance demonstrated by a reduction in customer wait times or shipping schedules.
- Improved morale among workforce when their feedback is part of the solution.

Tapping into your workforce talent is one of the most cost-effective and simple ways to keep everyone engaged in the success of the company. 

Theresa Valade is CEO of SuccessTrek®, and specializes in organizational design, business strategy and talent management. You can follow her on Twitter at @SuccessTrek, on Facebook or on Linked In.



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Companies to Watch

Northern Indiana companies with dazzling promise.

BY STEVE KAEUBLE

These companies innovate, they simplify, they find new ways to serve customers and make life easier. Among other things, the seven Northern Indiana organizations on this year's Indiana's Companies to Watch roster have made it easier to pay bills, improved the educational process, refined the business of making trailers, designed an easier way to control security, and helped those with less-than-perfect vision stay ahead of the fashion trends.

Indiana's Companies to Watch were chosen by experts convened by the Office of Small Business and Entrepreneurship and its Indiana Small Business Development Center, along with the Indiana Economic Development Corp. The 2014 list includes 27 privately owned companies that are beyond startup and are demonstrating strong, sustainable growth. As a group, they increased revenue by an average of 120 percent between 2010 and 2013, and grew their total employee count by 96 percent. They expect to add another 50 percent in sales this year, and boost employment by 26 percent.

Read on to learn more about the Companies to Watch from the northern tier of the state.

ALLIED PAYMENT NETWORK

You may have some experience using your mobile device to deposit checks—a fair number of financial institutions now allow customers to login to a smartphone app and snap a photo of a check. It's a great convenience that saves a trip to the bank or an ATM. Allied Payment Network takes that concept to the next level



POINT AND PAY Revolutionary bill-payment technology from Allied Payment Network.

by allowing you to pay bills in a similar way. With Allied's technology, you can take a picture of a bill and then pay the bill electronically.

Allied, based in Fort Wayne and founded in 2010, pioneered the technology that it calls PicturePay. According to Ralph Marcuccilli, president and CEO, the business model is to market the product through resellers that already have relationships with financial institutions. The company signed its first reseller in 2012, has added half a dozen more, and hopes to recruit another 15 in the next year or so.

About 40 financial institutions are signed up to use the service, and the goal is to push that roster past 200 within the next 12 to 18 months. The company's revenues are driven by the number of transactions that are

made using PicturePay, so the more the merrier. Indiana's a great place to build a cutting-edge business like Allied, says Marcuccilli. "Allied is proving that we can develop industry-leading technologies using people right here in Indiana."

API ALLIANCE INC.

Launched in 1994 and based in Fort Wayne, API Alliance makes electronic controls and electromechanical assemblies, providing customers with design, quick prototyping and assembly. Services include engineering, circuit board design/development, software development, mechanical layout, hardware design and project management.

Growth has been impressive, marked by a 30 percent expansion in production capacity last year, 31 per-



EMPLOYEE-FOCUSED Ongoing training and a committed workforce lead to high-quality, cost-effective products at API Alliance.

cent revenue growth each year since 2011, plus anticipated growth this year of 37 percent. The success has a lot to do with the company's strong focus on employees, according to owner Joe DePrisco. "This focus creates a workforce that is committed to our company and, in turn, produces quality product in a cost-effective and timely manner."

As anyone in a tech-related field will tell you, keeping up with advancing technology is a constant challenge. "API Alliance makes a point to offer continuing education for our employees, so that we may help educate our customers." The company's engineering services, multiple component procurement options and flexible scheduling allow it to meet

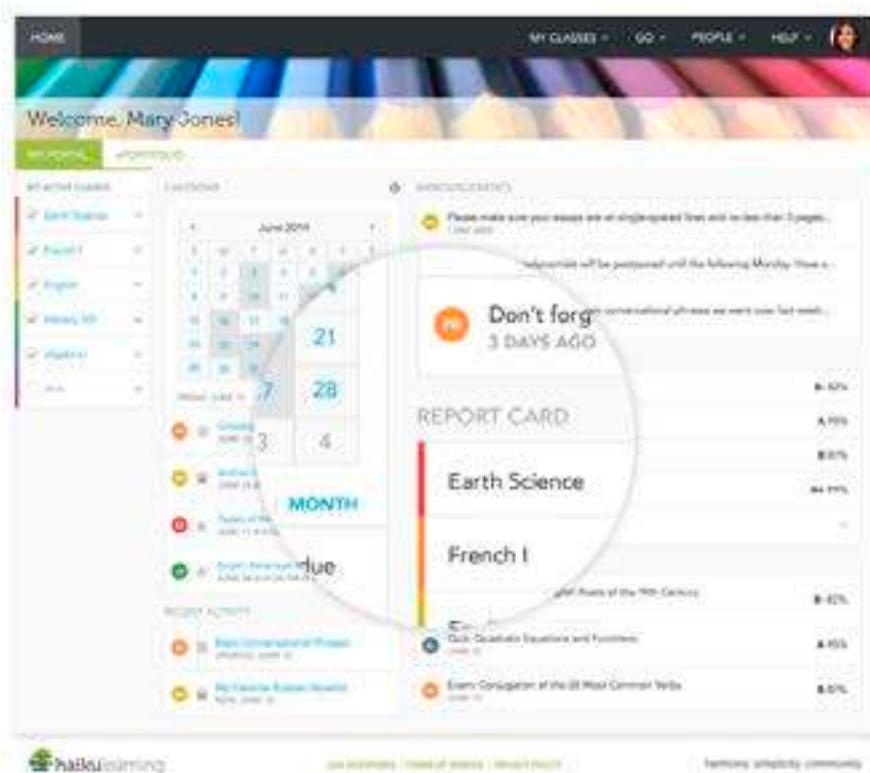
the peaks and valleys that customers may require.

HAIKU LEARNING

Lots of technology-related names have permeated classrooms these days, from "Google" to "iPad." One that's becoming more common all the time is "Haiku"—not the ancient Japanese form of poetry, but the services of Goshen's Haiku Learning. Founded in 2006, Haiku provides a cloud-based digital learning platform allowing K-12 teachers and their students to extend their classrooms onto the web. Haiku can host online content, post assignments and grades, and provide a platform for feedback and interaction.

"At the heart of Haiku Learning is a dedication to simplicity and streamlined interfaces," explains Bryan Falcón, founder and CEO. While competitors may try to be everything to everyone, "we design solutions that serve a central 80 percent of the market, and we do not concern ourselves with the needs of the remaining 20 percent of the market. This focus keeps our tools streamlined, free of feature-bloat, and focused on the essentials of teachers and students."

The concept is catching on quite well. More than 500 schools and districts now use Haiku Learning, and there are nearly 2 million active users. Revenues have grown by more



KEEP IT SIMPLE Haiku Learning focuses on the needs of 80 percent of potential customers, because the other 20 percent's needs would complicate the product too much.

than 100 percent annually each of the past five years, and employment has increased from a dozen to more than 40 in the past three years. Watch for plenty more growth. “Because we are cloud-based, we recognize many opportunities for tight integration with third parties,” Falcón says. “Our strong partnerships with Google and Microsoft are examples of partnership that are good for us, and even more important, good for our schools.”

INTECH TRAILERS

One size definitely does not fit all in the trailer business. Though some 70 percent of the trailers produced by inTech Trailers of Nappanee are sold in the fairly narrow sectors of recreational vehicles and motorsports, there’s plenty of need for customization. That’s especially true with its industrial/commercial trailers, such as fiber optic splicing trailers, oil rig trailers, geology trailers, marketing



THE HIGHEST QUALITY Word of mouth helped fuel the early growth of inTech Trailers.

trailers and the like.

So in a business with lots of players, why is inTech enjoying consistent sales growth in the double-digits? “It’s not actually our product that is our niche market,” says Rich Schnip-

pel, director of sales and marketing. “It’s our level of quality, fit, finish and attention to detail. There really aren’t many companies that are committed to building the best possible product.”

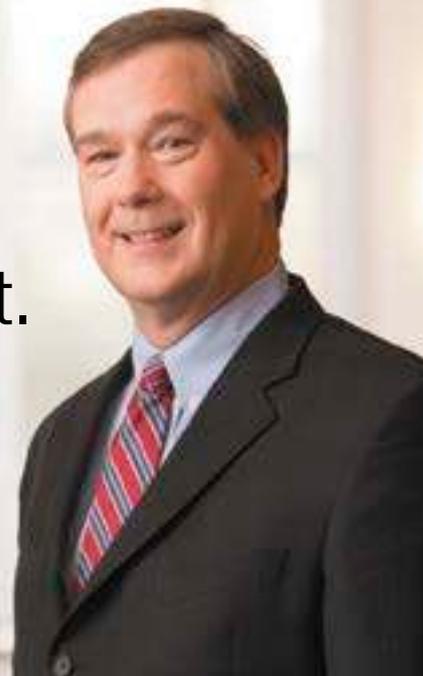


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Oddly enough, it also helped that the business started in 2010, during a downturn. The company focused on the business-to-business specialization of industrial trailers, which meant no reliance on dealers at that challenging point in time. Word of the company's quality trailers spread to dealers, though, and before long it was involved in the manufacture of RV and motorsports trailers. "Controlled growth is another secret to our success," he says. "We're definitely not trying to be the biggest."

PEEPERS

Peepers is far from a new business, but its recent growth is eye-catching—more than 150 percent revenue growth in two years, according to CEO Alec Sammann. Based in Michigan City and incorporated in 1972, the designer of reading glasses and sunglasses is actually a fourth-generation family business that dates back much further, according to Sam-



OPRAH'S FAVORITE Peepers glasses appeared on the cover of her magazine earlier this year.

mann. "We've been in the business of readers for quite some time, but the main reason for our growth is our design," he says.

In particular, Peepers ensures

that its products are up-to-the-minute when it comes to colors and styles. Fashion trends are changing constantly, which provides a great opportunity to keep selling newly

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minted products, to both existing and new customers. "The customers who buy from us are more fashion-oriented," Sammann says. "Each season we launch roughly 100 new styles," or about 200 a year.

Some 3,500 retailers carry Peepers products, and some prominent people wear them—prominently. Oprah Winfrey, for example. Her *O* magazine earlier this year showed her on the cover, holding a pair of Peepers, which she has named among her favorite things. Other celebrities spotted with Peepers products include Sheryl Crow and Howie Mandel, and *Good Housekeeping* has sung the company's praises, too.

RS2 TECHNOLOGIES

Security and access control are more complicated and more important than ever, and technology is getting more powerful. That's a good thing—if the technology is user-friendly. The thing is, it's often a security guard operat-

ing an access control system, not an IT person. Keeping things powerful but simple is a driving force behind Munster-based RS2 Technologies.

Founders Doug Robinson, Bob Sulek and Gary Staley worked for a Chicago electronics company and came up with a concept for a computer-based card access control system that could be marketed alongside the hardware that it controls. Their employer didn't nibble on the idea, so they decided to build the concept on their own. Their company launched in the late 1990s, and has grown to more than 25 employees.

The company's Access It! Universal is designed to be scalable, good for a business with a few employees and one location, all the way to a big enterprise with thousands of workers all over the place. Either way, simplicity is the key. Users in many industries have bought into the concept, including education, health

care, financial services, government, energy and commercial.

SOUTH BEND MODERN MOLDING

What can be made out of rubber? Just about anything, and whatever it is, there's a good chance South Bend Modern Molding knows how to make it. The company has a full range of products and services, including engineering support from prototype through production.

South Bend Modern Molding was founded in the 1940s and has been involved in industrial rubber products for years. More recently, it expanded into consumer products and ventured into recycled rubber products. Its growth focus has paid off. In the past two years, sales are up about 50 percent, and the employee roster has grown significantly. This year about 160 people work at South Bend Modern Molding (which is actually located in Mishawaka). **BQ**

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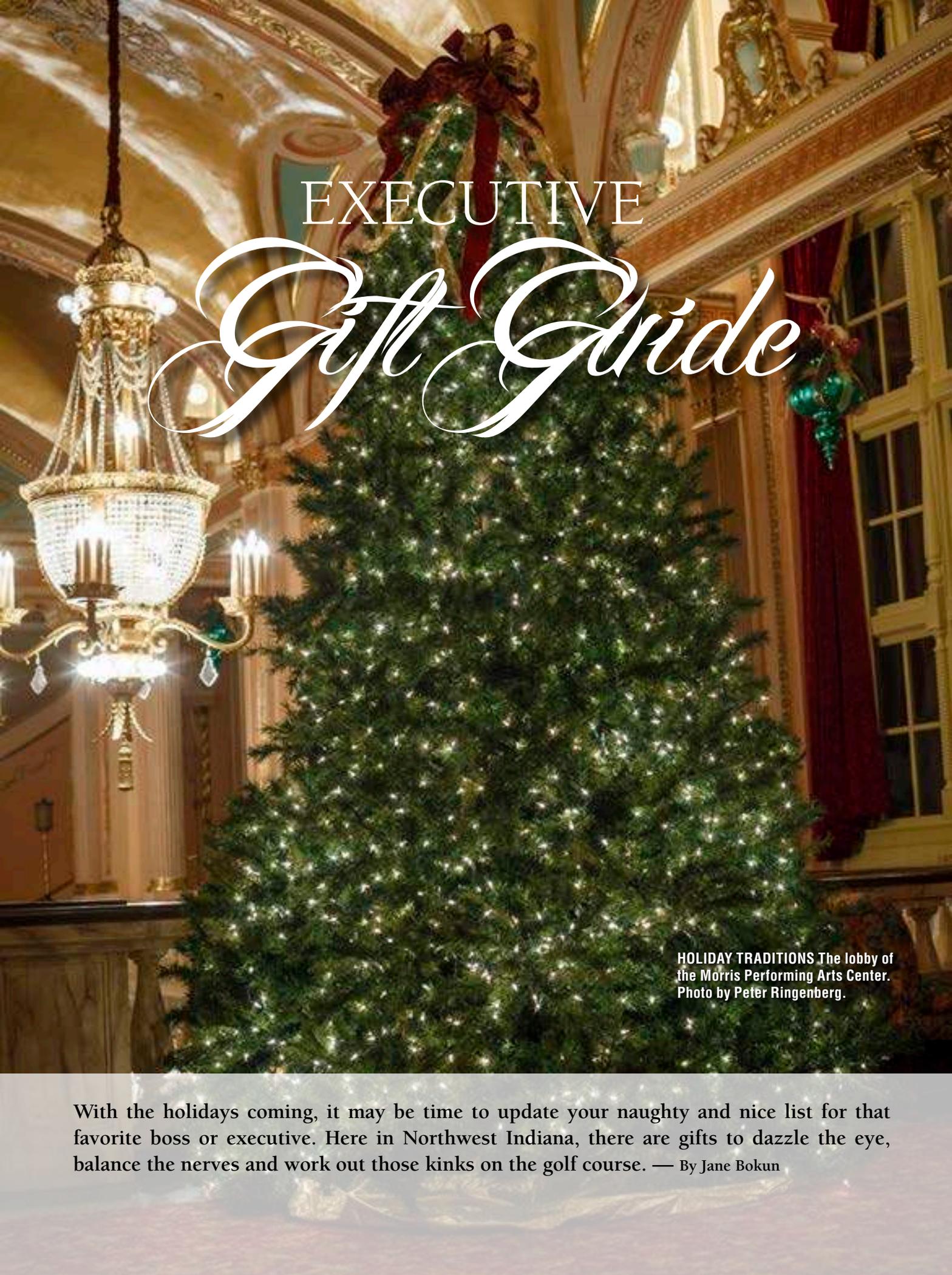
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A photograph of a grand, ornate lobby. In the center, a large, dark green Christmas tree is decorated with numerous warm white lights and a large red bow at the top. To the left, a large, multi-tiered chandelier with many lights hangs from the ceiling. The room features high ceilings with intricate architectural details, including columns and a balcony with a decorative railing. A window with red curtains is visible on the right side.

EXECUTIVE
Gift Guide

HOLIDAY TRADITIONS The lobby of the Morris Performing Arts Center. Photo by Peter Ringenberg.

With the holidays coming, it may be time to update your naughty and nice list for that favorite boss or executive. Here in Northwest Indiana, there are gifts to dazzle the eye, balance the nerves and work out those kinks on the golf course. — By Jane Bokun

For Him

WHITE HAWK COUNTRY CLUB

How about getting your boss a round of golf and some hobnobbing at the White Hawk Country Club in Crown Point? This is a premier golf course in Northwest Indiana. This 36-hole facility has four beautiful nines that present a unique test of golf at every turn. There are 600 acres surrounded by tranquil scenery and wetlands. Excellent course conditions await members, their guests and members of the public at this championship facility.

WE RECOMMEND: Clubs and gear made by Ping and Titleist. Or, how about arranging for your boss to get the inside track from a golf pro? White Hawk Country Club is at 1001 White Hawk Drive in Crown Point. For more information call 219/661-1300.



FESTIVE FLAVORS Olives, oils and catering from Lucrezia Ristorante.

LUCREZIA RISTORANTE

Lucrezia is known for its tasty food and consummate service. The restaurant has locations in Chesterton and Crown Point. Lucrezia Ristorante is at 302 S. Main St. in Crown Point. For more information call 219/661-LUCY.

WE RECOMMEND: Try some Kalamata olives and one of the



AFFORDABLE ELEGANCE

Watches from James & Sons.

myriad festive olive oils showcased, or get catering from Lucrezia Ristorante. Menu items include rigatoni with smoked chicken, braised lamb shank and much more. Wine pairings also are available.

CENTER FOR VISUAL AND PERFORMING ARTS

The Performing Arts Center is the region's best place to see a first-run Broadway-quality play and more. For the executive who doesn't smile enough, buy a ticket to one of the CVPA's comedy shows. The acts include a dinner buffet and laugh-inducing comedians.

WE RECOMMEND: It's just \$35 per person for dinner and show. A gift certificate for Sunday brunch might also be just the thing for that stressed-out boss. The Center for Visual and Performing Arts is at 1040 Ridge Road in Munster. Phone: 219/836-1930.

MORRIS PERFORMING ARTS CENTER

This center is well known for first-rate musicals and fascinating dramas. Buy your boss tickets to South Bend's favorite holiday musical tradition. It includes the South Bend Orchestra playing your favorite carols.

WE RECOMMEND: Your boss can show his or her fun side with a ride on Anderson's Sleigh Ride, with family and friends. Soprano Susan Nelson is featured in this sparkling celebration. And yes, Virginia, there will be a Santa Claus. The Morris Performing Arts Center is at 211 N. Michigan St. in South Bend. For more information call 574/235-9190 or toll free at 800/537-6415.

MOVIE TICKETS

For many, getting away to the movies is a vacation in itself. Why not purchase a gift card for the boss who didn't have to give you time off, but did. Treat your boss to tickets at the historic Kennedy Theater in Hammond, or the much larger AMC movie theaters in Schererville.

WE RECOMMEND: All theaters sell gift cards for that special someone that can go for as little as \$25. If you don't feel like going out, purchase gift cards for local movies at fandango.com.

MARTIN BINDER JEWELERS

Does your boss have so much money he or she needs a money clip? You'll find affordable corporate gift items such as money clips, cufflinks, tie tacks or fine ink pens at Martin Binder Jewelers in Valparaiso. Since opening its doors in 1940, three generations of the Binder family have helped Martin Binder Jeweler grow from a small watchmaking shop to an elegant jewelry showroom.

WE RECOMMEND: Your boss will love you even more if you acquire the finest diamonds, jewelry, Swiss-made timepieces, writing instruments and giftware. The longtime company's buying strategy allows it to beat or match diamond pricing from any retailer.



SUNDAY BRUNCH Gift certificates from the Center for Visual and Performing Arts.



“SUPER FUN PACKAGE” a quick getaway at the Blue Heron.

For Her

MASSAGE ENVY

Treat your favorite executive to the latest spa treatments, facials and even Swedish massages from Massage Envy in Highland. Part of a popular chain, Massage Envy offers gift cards and packages, but also has memberships available. Massage Envy Spa, at 10343 Indianapolis Blvd., Suite 107. Massage Envy is open from 8 a.m. to 10 p.m. Mondays through Fridays, 8 a.m. to 6 p.m. Saturdays, and 10 a.m. to 6 p.m. on Sundays.

WE RECOMMEND: A gift card for a comprehensive facial or massage. They can start at \$50. For more information call 219/922-0900 or access www.massageenvy.com.

VANIS SALON AND DAY SPA

A relaxing spa package may make the difference between getting that promotion and not getting it. Vanis Salon and Day Spa offers affordable packages that will make your boss turn heads. Among many skin solutions, Vanis offers glymed peels which can provide cell turnover making you look younger and more refreshed.

WE RECOMMEND: Peels don't

have to be scary. There are many types of peels for all skin types and conditions at Vanis Salon & Day Spa is at 221 U.S. 41 Suite J in Schererville. For more information about gift cards call 219/322-5600.

BLUE HERON

This resort in LaPorte offers boat rentals, and even houseboat rentals, in a getaway package that is within minutes. Located on Pine Lake, the resort offers swimming, dining and even cozy fireplaces.



CENTERPIECE Christmas arrangements from Central Florists.

There also is an onsite restaurant for dinner and fish tails after a day on the lake.

WE RECOMMEND: For those looking for a quick getaway, the Blue Heron offers a “Super Fun Package” deal through February 10. The deal includes 20 percent of one of the Lake View homes and \$50 in Pine Lake money. For more information call 219/362-5077.

HOTTIX

If you have deep love, but not deep pockets, a trip to HotTix for half-price Broadway tickets is in order. For arts enthusiasts, tickets to Broadway shows. HotTix, a program of the League of Chicago Theatres, sells half-price tickets to a wide variety of theatre



GIVE A FACIAL Gift cards from Vanis Salon & Day Spa.

productions for the current week as well as future performances.

WE RECOMMEND: Hot Tix discounted tickets are available at three outlet locations in downtown Chicago as well as online. Among the locations: 72 E. Randolph in Chicago (between Michigan Avenue and Wabash Avenue, across the street from Chicago Cultural Center). For more information access www.hottix.org.

JAMES & SONS

For 50 years, James & Sons in Schererville, Chicago and Orland

Park has been one of the most trusted names in jewelry in the Chicago region. The friendly store offers well-established jewelry. It has grown within the community from a small store to a multiple brand jewelry retailer.

WE RECOMMEND: The company offers affordable fine jewelry, elegant watches, custom-made and cutting-edge styles and expert jewelry repairs. James & Sons has a tradition of trust, high ethical standards, knowledge of jewelry products and services, fair pricing and value to its customers. James &

Sons is at 112 U.S. 41 in Schererville. For more information call 219/864-9090.

CENTRAL FLORISTS

For a beautiful holiday centerpiece, check out the flowers at Central Florists at 6992 Broadway in Merrillville. Here you'll find beautiful arrangements including plants, roses, orchids and much more. There are many varieties of arrangements that include corsages/sprays, balloons, fresh flowers, gift baskets and more. There are even gourmet baskets.

WE RECOMMEND: A gourmet basket filled with flowers and specialty food items and accessories. Best of all, the work at Central Florists is guaranteed. For more information call 219/736-9077 or access www.centralflorist.net.

Dr. Bethany Cataldi

The rest of the world getting Botox makeovers. Why not you? Area physician Dr. Bethany Cataldi offers Botox treatments for all from her Highland and Munster offices. Know a person with a few frown lines that might be better turned right-side up? Dr. Cataldi's Center for Otolaryngology and Facial Plastic Surgery LLC was established in Northwest Indiana with ear, nose, and throat surgical services, as well as advanced facial plastic surgery and cosmetic enhancements.

WE RECOMMEND: A gift card for a preliminary Botox treatment.

INN AT ABERDEEN

The beautiful Inn at Aberdeen and its surrounding lands lie less than two miles south of the Valparaiso Moraine, the furthest southern movement of the last glacier, and are part of the Kankakee River Basin known and respected for its bountiful harvests and rich trapping and hunting preserves for centuries. Today the elegant inn is a premier bed and breakfast as well as a meeting center and more. Rooms have fireplaces, Jacuzzi



Executive Retreat?

Awaken to a gourmet breakfast, meet for a while, enjoy lunch, continue your successful retreat, relax in your Jacuzzi, dress for a 5-course dinner and an evening with friends followed by dessert and a good night's rest. Perhaps, make it a **Mystery Dinner for fun.**

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TICKETS ON SALE NOW!

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*Additional box office fees apply



Morris Performing Arts Center
Box office open Monday – Friday 10am – 5pm
574-235-9190 • www.morriscenter.org



“CITY LIGHTS” The new collection by Tacori, at James & Sons.

tubs and homemade breakfasts that make the day complete.

WE RECOMMEND: A gift certificate for a night at the inn and a trip to its bucolic grounds. Aberdeen offers a gazebo set amid twinkling lights and more. The Inn at Aberdeen is a great getaway for bosses and clients at 3158 South State Road 2 in Valparaiso. For more information call 219/465-3753.

COPPER BUTTERFLY FINE ARTS AND GALLERY

Gift certificates are a great way to showcase this highly unique shop which includes a large selection of original art and one of a kind finds. The Copper Butterfly is a hometown boutique with an uptown flair.

WE RECOMMEND: This quaint shop showcases affordable artisan jewelry, trendy fashions and bath items. Copper Butterfly is at 120 S. Main St. in Crown Point. For more information call 219/663-1506.

FANNIE MAY

With many outlets in Northwest Indiana, Fannie May has every kind of confection from chocolate-covered strawberries to chocolate mint delights. When you're looking for a thoughtful gift for coworkers, family, friends or significant others for whatever the occasion, Fannie May Chocolates is the perfect present for any chocolate lover.

WE RECOMMEND: A box of candy from Fannie May. Sending or receiving a chocolate gift from Fannie May means you're a part of

a gift that was carefully crafted and designed with you in mind. Shipping is free at www.fanniemay.com.

A PINK BOUTIQUE

A Pink Boutique in Hobart offers evening dresses that are fashionable and priced right. With the latest in design, the recently reopened dress shop also features

accessories, tuxedos, winter formals and much more.

WE RECOMMEND: The shoe department. With a wide variety of the latest kicks, A Pink Boutique has something for everyone. A Pink Boutique is at 201 S. Illinois St. in Hobart. Phone: 219/947-3060.

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For the Epicurean

MRS. DORNBERG'S

Cooking classes at Mrs. Dornberg's are more than just cooking classes—it's the whole experience! From the moment you walk in the door, you'll learn new and exciting recipes, tips and tricks to make cooking fun, the basics as well as expert techniques, and the know-how to create your own kitchen adventures!

WE RECOMMEND: Cooking classes. During each class, you'll learn about a featured ingredient and walk away with everyday skills and techniques that you can use at home. The company offers a wide variety of classes that even those with special dietary needs can attend. Whether you're new to cooking, an experienced chef or just looking for a fun night out with your friends, Mrs. Dornberg's has a class level for every



CULINARY EXPERIENCE Cooking classes from Mrs. Dornberg's.

style. Mrs. Dornberg's is at 2130 45th St. in Highland. For more information call 219/922-4542.

For Employees

DON QUIJOTE

A gift from Don Quijote restaurant in Valparaiso is a must for

employees with a discerning palette. This bold restaurant offers outdoor seating, private parties and more. Don Quijote's owners are from Spain and take particular pride in the authentic menu.

WE RECOMMEND: A gift card or a night out at Don Quijote at 119 E Lincolnway in Valparaiso.

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Featured posters created by Mitch Markovitz



Try the delicious Paella. For more information call 219/462-7976.

BON FEMME CAFÉ

Find elegance in a casual setting. In fact, that saying is the motto that drives the succulent cuisine at Bon Femme Café. Here, chefs have prepared an exquisite menu blending American and continental European with a French accent.

WE RECOMMEND: Give your employees a gift card at the place that prepares a quiche that melts in your mouth. Bon Femme Café is at 66 W. Lincolnway in Valparaiso.

TEIBEL'S FAMILY RESTAURANT

This favorite offers a fine dining experience from those who have been in business for the past 80 years. Teibel's Family Restaurant serves fresh, home-cooked goodness. The chef uses recipes that have been in the Teibel family for generations. Try Grandma Teibel's fried chicken or the standout boned and buttered perch—an Indiana favorite.

WE RECOMMEND: A gift card good for the boned and buttered perch. Teibel's is at 1775 U.S. 41 in Schererville. For more information call 219/865-2000 or access www.teibels.com.

STUB HUB

This online ticket broker has something for everyone in the entertainment sector. The site offers hard-to-get tickets to sporting event tickets such as the Blackhawks, Bulls and Bears.

WE RECOMMEND: Tickets from Stub Hub. For more information access www.stubhub.com.

BLUE MAN GROUP

Who doesn't like the Blue Man Group? This long-running show has an open run at the Briar Street Theater in Chicago. The rhythmic, cobalt-blue trio continues to amaze each year with physical stunts, visual gags, art and commentary and audience participation.



PERSONAL TRAINING

A membership at Anytime Fitness.

WE RECOMMEND: Call for performance times. Tickets: \$49-\$99. For more information, access www.blue.com.

SECOND CITY

For employees who like a good chuckle, there is Second City. The theater that started it all and brought you John Belushi, Bill Murray, Gilda Radner, Mike Myers and Tina Fey presents comedy shows that are big on improvisation, and many times, audience participation. Shows run at various times weekly. Tickets are \$23-\$28.

WE RECOMMEND: The neighboring UP Comedy Club presents a show as well. Dinner/show packages available; no drink minimum. For more information access www.secondcity.com.

FITNESS

For the fitness-challenged, there is lots to do and learn at Anytime Fitness. Treat your employees to classes, personal training and more.

WE RECOMMEND: A limited membership card. Anytime Fitness is at 2151 U.S. 41 in Schererville. Local: 219/227-8895, anytimefitness.com; Charter Fitness-Schererville, 1642 U.S. 41 Ste. 5, Schererville, Local: 219/322-2424 or www.bmwinschererville.com.

HOT YOGA

Started by a Purdue graduate in Northwest Indiana, Pure Power Hot Yoga adds heat and humidity

to training. Heather Patterson has been involved with yoga for a decade, starting at a studio in Chicago. Five years ago she decided to become a yoga instructor.

WE RECOMMEND: A limited pass to classes at Pure Power Hot Yoga in Highland. Pure Power is at 2545 Main St., Highland. For more information call 219/924-1990 or access www.purepowerhotyoga.com.

Food Gifts THEO'S RESTAURANT

This establishment has been a longtime staple in Northwest Indiana. Theo's sets the standard of fine dining excellence. It's a classic steakhouse with a stylish, lively atmosphere and is a place where you can celebrate with friends, family and associates.

WE RECOMMEND: Here, USDA Prime Steaks reign supreme along with delectable market seafood for those non-steak moments. Theo's is at 9144 Indianapolis Boulevard in Highland. For more information call 219/838-8000.

BOSTON'S RESTAURANT & SPORTS BAR

This restaurant and bar is just the thing for an after work nosh. The menu includes pizza, Italian, burgers, gluten-free friendly, and kid friendly. If that's not enough, Boston's also offers free wi-fi and outdoor dining.

WE RECOMMEND: A gift certificate for a rousing employee sports night. For more information call 219/864-1377.

ATASTE OF INDIANA

This store offers all things made in Indiana. These include popcorn and memorabilia.

WE RECOMMEND: A made in Indiana product including wine. A Taste of Indiana is at 6404 Rucker Road in Indianapolis. For more information call 317/252-5850 or 317/753-9998 (cell), or access www.atasteofindiana.com.



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FAIR OAK FARMS

It's been said Fair Oak Farms has something for everyone. Whether you have a love of animals or just want a sweet dairy treat, Fair Oak Farms is your destination. Fair Oaks has been supplying some of the world's best-known restaurant chains and food companies with quality custom meats since 1985.

WE RECOMMEND: A trip to the ice cream parlor for homemade ice cream. Fair Oak Farms is at 856 N. 600 E. Fair Oak in Indiana. For more information call 877/536-1194.

DEBRAND FINE CHOCOLATES

These chocolates are made from the purest, most natural ingredients. Whether they are imported Belgium chocolates, inclusions from around the world, or fresh local ingredients, the quality and freshness of each chocolate remains an absolute priority. The first DeBrand store was located on Wells Street in Fort Wayne.

WE RECOMMEND: A big box of fine DeBrand fine chocolates. For more information call 260/969-8333.

SOUTH BEND CHOCOLATE COMPANY

The company got its start making chocolates under a license from the University of Notre Dame. The company now has 13 company-owned stores in Northern Indiana and four franchised locations throughout Indiana, Michigan and Ohio. The factory occupies 60,000 square feet.

WE RECOMMEND: The cordial cherry treats. South Bend Chocolate Company is at 3300 W. Sample St. in South Bend. For more information call 574/233-2577 or 800/301-4961.

Holiday Entertaining

STRONGBOW INN—BANQUET CENTER

Famous for its sumptuous turkey dinners and turkey pies, the large,



PURE, NATURAL INGREDIENTS Box of DeBrand Fine Chocolates

opulent space was recently sold to Hobart-based Luke Co. Strongbow Turkey Farm was established in the 1930s and was named for the Pottawattamie Indian chief who lived on the land with his tribe in the 1800s. In 1940, the Strongbow Turkey Inn was born on U.S. 30 in Valparaiso with 28 seats. It became famous for serving the turkeys raised on the farm just across the highway.

WE RECOMMEND: A fabulous Christmas dinner at Strongbow Inn Banquet Center at 2405 E. Morthland Dr. in Valparaiso. For more information call 219/464-8643.

GAMBA RISTORANTE

The former owners of the Venezia Bar & Grill and Café Venezia, Benito and Hilda Gamba, have combined their efforts into the Gamba Ristorante. Located in Merrillville, this restaurant is housed in an architectural masterpiece, which is hard to miss with its circular design and copper roof. Modeled after upscale restaurants in exotic European locations, the menu offers classic Italian cuisine.

WE RECOMMEND: A trip to the wine room. The wine room boasts storage space for 1,000 bottles inside of a banquet hall that holds up to 175 people and looks out onto an open courtyard. Gamba Ristorante is at 455 E. 84th Dr. in Merrillville. For more information call 219/736-5000.

AVALON MANOR

Prepare to be impressed as soon as you step into Avalon Manor Banquet Center's elegant foyer. Suitable for events ranging from wedding receptions and fundraising events to corporate training meetings and seminars. The huge facilities offer over 16,500 square feet of meeting space to suit your needs. Choose an intimate meeting room, our spacious ballroom or the entire building.

WE RECOMMEND: Check out the largest freestanding banquet facility in Lake County. If you prefer an outdoor wedding venue, consider Avalon's picturesque gazebo. Overlooking a peaceful pond and fountain, the park-like setting has witnessed ceremonies of all kinds. Avalon Manor is at 3550 E. U.S. 30 in Merrillville. For more information call 219/945.0888 or access www.avalonmanor.com.

CENTER FOR VISUAL AND PERFORMING ARTS

The Center for Visual and Performing Arts on Ridge Road in Munster is a jewel in Lake County. The multipurpose facility opened in 1989 and was built by the Community Foundation of Northwest Indiana Inc. to meet the cultural and educational needs of the region.

WE RECOMMEND: Rent the artsy space for your next holiday party. Its dining room can accommodate up to 500 guests. For more information call 219/836-1930

ANDORRA BANQUETS

Choose this spot for plenty of room to get the party started. The atmosphere in this large facility is friendly and elegant. It is very spacious with delicious food offerings.

WE RECOMMEND: An evening at Andorra with family and friends. Andorra is at 1112 Route 41 in Schererville. For more information call 219/865-1230. [QR]

Seeing a Need

Nick Popovich quietly spreads donations across the region.

BY JERRY DAVICH

Nick Popovich and his staff of aircraft specialists have repossessed hundreds of luxury jets and high-priced airplanes the past three decades. But the high-flying philanthropy behind his Valparaiso-based firm, Sage-Popovich Inc., often takes place away from the public's radar.

The exhaustive list of groups, non-profits and organizations to which Sage-Popovich has given monetary donations includes YMCA, Purdue University, Boys & Girls Clubs, St. Joseph Soup Kitchen, Kids Alive, Opportunity Enterprises and Gary Community Schools Corp., as well as many Northwest Indiana police and fire departments.

Popovich not only donates plane-loads of money to dozens of groups. He also donates his aircraft for various needs across the country, such as for the Minnesota-based Veterans Airlift Command. The organization provides free air transportation to post 9/11 combat wounded, and their families, for medical and other compassionate purposes through a national network of volunteer aircraft owners and pilots.

"Nick Popovich has generously contributed nearly \$250,000 in in-kind and cash contributions in support of the Veterans Airlift Command," says Walt Fricke, founder and chairman of the VAC. "The majority of this has come in the form of the provision of his private jet aircraft and crews to transport post 9/11 combat wounded."

"The VAC could not exist to provide this service without the contri-



HIGH-FLYING PHILANTHROPY Nick Popovich, inside a donated plane.

butions of great Americans like Nick. We are deeply honored to know and serve alongside him and his staff at Sage-Popovich," Fricke adds.

Popovich, a burly guy, even surly at times, possesses an intimidating presence yet a boyish smile. His trademark response for his charitable ways is as forthright as his mannerisms.

"I see a need," Popovich says squarely, spending words like \$100 bills.

In 2010, Popovich saw yet another need, this one in Haiti, after an earthquake devastated the developing country. He and his friend, Bill Rancic, the former star of TV show "The Apprentice" as well as the reality series "Giuliana and Bill," flew there on one of Popovich's corporate jets.

They did so for a low-profile,

22-hour humanitarian mission to deliver 4,000 pounds of food and medical supplies. Popovich wanted to cut out the red-tape middleman while helping the earthquake-ravaged Haitians without the bureaucracy of relief-aid politics.

"We have planned and completed several missions to Haiti together, where Nick worked around the clock to make sure everything went exactly as planned," says Rancic, executive producer of the TV show "Repo Man," featuring Popovich and his crew, which aired on the Discovery Channel.

"Nick is a guy who will never say no when someone is in need," Rancic says. "He never wants recognition or glory. He just wants to help."

Although Sage-Popovich's repossession notoriety gets most of the company's publicity, it represents



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Don R. Fruchey, Inc.
F.A. Wilhelm Construction Co.
Faegre Baker Daniels
First Merchants Corporation
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MEDIA SPONSORS

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MORaine NATURE PRESERVE, LAKE COUNTY © CHRISTOPHER JORDAN

Clean water

The Nature Conservancy is the world's leading conservation organization, protecting the lands and waters on which all life depends.

Healthy forests

The Corporate Council for the Environment is a group of corporate citizens who share this vision.

Good business

For more information, contact Angela Hughes at ahughes@tnc.org.

only 10 percent of the total operation at his 116-acre, ranch-style compound in rural Valparaiso.

The firm also provides fleet man-

“We are beyond thrilled about the opportunities made possible by the donation of this plane,” stated Thomas Coley, Ivy Tech’s chancel-

to train Ivy Tech students studying criminal justice, public safety and law enforcement. It’s also used as a training environment for Northwest Indiana law enforcement for fire and emergency responder personnel. In September, SWAT team officers from 11 agencies trained for a hostage rescue situation, with more planned.

Popovich also is covering expenses for the plane’s parking, insurance, upkeep and maintenance for the next two years. Plus, the Popovich Family Trust is sponsoring a summer program for children—five \$10,000 scholarships in the school’s law enforcement program. Why? He saw a need.

He also saw needs for the Yankee Air Museum, Fraternal Order of Police and Lakeshore Public Media, to name a few.

“We are so thankful for Nick Popovich’s generous support of Lakeshore Public Media,” says James Muhammad, the station’s president and CEO, echoing other recipients. “It is individuals like Mr. Popovich who make our mission of inspiring and enriching lives possible.” **EQ**

“Nick is a guy who will never say no when someone is in need. He never wants recognition or glory. He just wants to help.”

—Bill Rancic

agement, equipment inspections, aircraft ferry and storage, expertise in all phases of airline and charter operations, and consultation on the aircraft industry and trends, among other services.

Because of this, Sage-Popovich has repossessed more than 1,500 luxury jetliners and other high-priced aircraft over the past three decades. One of them, a Boeing 737 jumbo jet valued at \$1.35 million, was donated last year to Ivy Tech Community College as an “Emergency Response Training Lab.”

lor for its northwest and north central regions. “There is no substitute for hands-on experience, and that’s exactly what this plane will offer students. The plane will provide training that we would otherwise have no way of facilitating.”

The plane is located at the Gary/Chicago International Airport, near the flight operations center for Sage-Popovich. It’s the only such training lab platform in the country, Popovich says during a tour of the plane.

The jet, with a stripped cockpit and removed wing-engines, is used

continued from page 45

his community to all members of the RDA, past and present, for the financial assistance which made the project possible. The \$47 million renovation on the lakeshore was fueled by \$22 million in grants from the RDA. Over the past six years, more than 200 full- and part-time construction workers labored to transform the park into an economic asset and attraction for the community. Initial infrastructure phases, including new sewer and utility lines and a lift station, were completed in 2011. New concession stands, restrooms and a performing arts pavilion were added in 2012 and 2013.

NORTHWEST INDIANA INSURANCE INDUSTRY VETERANS FORM THE MEYERS GLAROS GROUP

Schererville-based HIA Insurance and Dyer-based Employer Benefit

Services recently announced they will join forces to offer clients a one-stop shop for employee benefits, business and personal insurance services, all under one roof. The new firm, Meyers Glaros Group, is headquartered in Schererville, with a satellite office in Valparaiso. “We are excited about our new partnership and name,” says Larry Meyers, managing partner, Meyers Glaros Group. “Together we are more than 100 years of industry knowledge and tradition that we put to work for our clients every day,” he adds. The two families who own the new company—the Meyers family and the Glaros family—span four generations and have insured countless employers and people throughout Northwest Indiana and beyond. The company’s executive management team will consist of insurance industry veterans Larry Meyers and Will Glaros,

along with their sons Jeff Meyers and Matt Glaros. The new firm employs approximately 15 insurance industry professionals.

MACALLISTER BREAKS GROUND ON NEW AGRICULTURE DIVISION FACILITY

Rensselaer-MacAllister Machinery’s Agriculture Division held a ground breaking ceremony to celebrate the \$1.4 million investment for construction of a 12,000-square-foot building, to be located on 12 acres adjacent to the Jasper County Airport. The project will provide MacAllister’s customers with local support of their AGCO, Claas and Caterpillar equipment.

Expected to open in January 2015, the new facility will replace a smaller location that has been in operation since 2011, and will initially employ six people. **EQ**

Back on the Field

Notre Dame's Everett Golson takes on the H-word.

BY BEN SMITH

He arrives at 7:20 in the evening, fashionably but consistently late. Practice is a distant memory, 65 minutes in the rearview. Every other football player made available by Notre Dame has made an appearance, and some came and went long ago.

But Everett Golson will not be rushed.

He will not come out until he's ready, until he's showered and dressed, until the gray Notre Dame football T-shirt he wears hangs just-so for the cameras. Preparation, you see, is everything.

That's one reason he'll be fielding Heisman Trophy questions again this night.

And that's one thing, the biggest thing, his self-inflicted year in purgatory taught him.

The H-word comes up all the time now.

That will happen when you're the quarterback at Notre Dame and you've gotten off to the kind of start Everett Golson has, which is pretty much jet propelled. In Notre Dame's first three games, all victories, Golson accounted for 11 of the 13 Irish touchdowns. He threw seven touchdown passes, to four different receivers, and zero interceptions.

Under his guidance, the Irish offense scored 14 of 14 times in the red zone (i.e., inside the opponents' 20-yard line), with 10 touchdowns.

So of course the H-word, the Heisman-word, will come.

"I think it's something that's out there," he says. "So you can't block it out. You can't hide from it. You've got to put it in perspective.

"I understand that. So I just focus on what I can control on the field because I think that's what has to come first, and everything else will follow after."



HEISMAN-WORTHY? Notre Dame quarterback Everett Golson can't escape the question.

Controlling what he can control is not a new concept for Golson, but perhaps a newly appreciated one. It's one of the many lessons he learned when, a year after leading Notre Dame to an undefeated regular season and the national championship game, he was suspended from school for the fall term last year for what was characterized as "poor academic judgment."

Whatever lessons there were to be taken from that, they took. Shortly after his return to the school and the football program, the Notre Dame coaching staff realized they had a different player on their hands.

"He doesn't come in not ready to go," head coach Brian Kelly says of him now. "He's obviously managing his time so much better—you know, just, I think, the attention to living a more organized and detailed lifestyle.

"(Before) he was a young kid, stay-

ing up late, once in awhile he'd come in maybe five minutes late ... now he's the first one in, he's the last one to leave. That takes maturity. That takes a decision that you're gonna be someone others can count on."

And they do.

"He's a great quarterback," says Corey Robinson, a sophomore wide receiver out of San Antonio, Texas. "All we've got to do is run the route and we know he's gonna put it in a great spot every time."

That speaks not to just hours of offseason work with his receivers—most of them unfamiliar, as only Chris Brown had caught a pass from Golson coming into this season—but to an attention to detail that perhaps is different than it was. Although Golson always spent time in the film room, it's time better spent now.

"My mental state hasn't changed as far as my work ethic," he says. "I think that was part of my character. I think what matured about me, and where I grew, was seeing different things and actually taking time to understand.

"I think it was always there as part of my character as far as work ethic and things like that. But I didn't understand it as much as I do now."

It freed him to do what he does best, which is freelance when a play breaks down. "I think that's just part of me," he says. At the same time, better recognition of what he was seeing out there has made him more efficient when he does go into wing-it mode.

"I don't have to do anything extraordinary," Robinson says. "I don't have to be incredible, I don't have to have to be Superman out there. All I've got to do is run the route the way that it's coached and I know Everett will put it there.

"That's the beauty of playing with Everett." **BO**

Answering the Call

Blair Milo returns to LaPorte and becomes problem-solving mayor.

BY MICHAEL PUENTE

Blair Milo could be living a pretty incredible life in Washington, D.C.

A little more than three years ago, that's exactly what she was doing. The 28-year-old was wrapping up a five-year career in the U.S. Navy that saw her serve two deployments to the Persian Gulf, including maneuvers in Bahrain and Iraq.

Transitioning from active duty to civilian life, the Purdue University political science graduate became a budget consultant at the Pentagon in Washington, working on the Navy's newest stealth destroyer ship.

But 600 miles to the east of Washington, D.C., in the city where she grew up and went to high school, something troubling caught her attention.

"I just saw what was happening in my hometown," Milo says. "I just saw how LaPorte got into this troubling financial situation. I read an article on how the city wasn't going to be able to keep operating in the black past August. I said, 'Oh my goodness! What in the world is going on here?'"

Milo could have passed off LaPorte's troubles in hopes of someone else fixing the problem.

"I thought somebody really needs to do something here. But that's really never been my model of saying someone else needs to do something. I like to see what I can do to help fix the situation," Milo says.

Before long, people were looking to Milo, a Republican, to challenge LaPorte's incumbent Mayor Kathy Chrobak, a Democrat.

"I thought it was funny. I had no intentions of running for anything. I just wanted to be helpful. But as I continued to track the city's situation, I just didn't see the kinds of steps that I thought needed to be taken," Milo says. "After talking to friends, family

and mentors, and praying about it, I said, well, I'll do what I can to help out. It's an issue of leadership and providing a different direction."

With that, Milo began her campaign for mayor of the city of 22,000 residents.

After a year of visiting residents door to door and meeting with groups, her work paid off. She won the general election for mayor in November 2011.

And it wasn't even close; she took more than 60 percent of the vote.

"I didn't want to look back 20 or 30 years from now and regret that I could have done something."

—Mayor Blair Milo

Others have taken notice of Milo's ascension as Indiana's youngest female mayor. Earlier this year, the *Washington Post* named her among "40 under 40 political rising stars." A Chicago area blogger also named her "The Prettiest Mayor in the World."

In office now for nearly three years, it's evident Mayor Milo hasn't be sitting around reading news clippings. She's gotten to work in turning LaPorte's financial troubles around after learning what was troubling it in the first place.

"The issue stem from the county level assessor and the auditor. They disagreed on how properties were being assessed," Milo says.

Milo says the city's financial problem started in 2007 when the county failed to issue certified tax bills but

instead issued provisional tax bills to property owners. Not knowing the bills had to be paid, some taxpayers simply ignored the provisional tax bills, perhaps waiting for certified bills to arrive.

"That was causing a cash flow problem for units (of government) across the county," Milo says. "LaPorte ended up in a uniquely dire situation because it doesn't have other revenue to balance the property tax revenues that it receives."

Unlike the county of LaPorte and the city of Michigan City, the city of La Porte does not receive revenue from the Blue Chip Casino, which helps to offset delays in obtaining property tax revenues.

A fix wasn't going to be easy. It required help from the Indiana General Assembly.

"I worked with state legislators. We got a bill passed through the Statehouse that forced LaPorte County to be able to move in as quick of a manner to get these (tax) bills caught up so that we could get back to a stable financial position," Milo says. "That allows Realtors to sell homes more easily because they can actually tell prospective homebuyers what the property taxes would be."

Milo says she expects the plan to get the city back on firm financial ground.

"The city now can financially plan with some sort of reasonability," Milo says. "We have worked through a lot of it. By the end of the year, LaPorte County will be back on a regular billing cycle after seven years of not having reliable income and cash flow planning."

Since taking office, Milo has consulted with community leaders to spur economic investment in the city.

"I really enjoy the opportunity to work with the team that we have here in LaPorte because there is a true pas-



“POLITICAL RISING STAR” LaPorte Mayor Blair Milo turns the dirt at a groundbreaking ceremony at Thomas Rose Industrial Park.

sion for LaPorte. There are so many people working together toward a common good,” Milo says. “My view of leadership is to help coordinate all of those different elements so we’re all marching in a similar direction and toward of a goal of moving LaPorte forward through an innovative mindset and bringing as much progress as we can. But, recognizing each individual’s role is how we do that.”

One of the projects Milo hopes spurs economic growth in LaPorte is the 137-acre expansion of the Thomas Rose Industrial Park, a project in which the Greater LaPorte County Economic Development Corp. has played a major role.

The work includes providing dual rail service and could provide nearly \$4 million in additional tax revenue, along with the addition of 1,000 new manufacturing jobs and 350 service sector jobs. “This is going to be a unique opportunity to expand our economic base for our community,” Milo says.

Another area of development is the NewPorte Landing Project on the former site of Allis Chalmers, a producer of farming equipment. The company played a vital role in the development of LaPorte but it shut down in the early 1980s.

On 150 acres, NewPorte Landing hopes to bring in new commercial, residential and recreation opportunities. Already, a new Dunkin’ Donuts shop is expected to open soon in the area.

“We’ve got so much interest from individuals on wanting to be able to locate in that development,” the mayor says.

Milo is also looking at tourism to the city to bring in additional revenue. Over the summer, the city held its second annual Maple City Grand Prix, a power boat race which provided more than a million dollars in economic impact.

In 2016, the Pyrotechnics Guild International returns to the city for its annual weeklong convention.

In 2012, the group held its convention in LaPorte and put on a one-of-a-kind fireworks display while generating more than \$3 million in revenue for the city and surrounding area. “Hopefully we’ll have higher numbers than that and folks are a little more aware of what an amazing show that they put on,” Milo says.

Milo is also using social media, such as Facebook, to connect with the community. Improving residents’ health is also a priority, which is why she created “Fitness Fridays,” a

program that includes a weekly 5k walk/run with constituents.

Even as her work and efforts are starting to fall into place, Milo is unsure what her future will hold and has not yet decided on seeking reelection.

In 2013, she dropped out of an effort to become the auditor for the state of Indiana.

“What the world has in store for me, what God has in store for me, I’m excited for His plans because they are usually greater than whatever I come up with on my own,” Milo says. “I know I have a passion for public service.”

Despite the challenges of public office, Mayor Milo says she doesn’t regret returning to LaPorte.

“I don’t know how this will turn out. But, I didn’t want to look back 20 or 30 years from now and regret that I could have done something,” Milo says. “It’s not about me. I am blessed to be part of an incredible team across the community. I know there are things we need to continue to improve upon. Our work is far from done. But, there are just amazing individuals that put so much of their heart into this community that I hope that folks can see that dedication.” **BQ**

The Power of Video

It has the power to move customers more than still images.

Last winter's relentless cold, snow and ice made it hard to draw visitors to the Indiana Dunes.

Then we shot "the video."

Using a camera-equipped remote control helicopter, we got dramatic aerial footage showing the beautiful, Arctic-like shelf ice along the Lake Michigan shore at Indiana Dunes State Park.

We donated the video to the state park and Indiana Dunes Tourism to encourage visitors to come in the winter and check out the shelf ice. The efforts led to nearly 19,000 YouTube views of the video, a half million people watching it on Chicago TV news broadcasts and crowds of people visiting to see the shelf ice.

That's the power of video.

Video consumption is skyrocketing—and not just videos of kids and cats doing funny things. Businesses need to know that video is increasingly becoming what makes people choose one business over another.

Failing to invest in video is like thinking you don't need a phone to answer people's questions, a sign out front, a website or a social media presence.

Video has the power to move people in ways that words and still photography can't.

The team here at Smith Donovan Marketing & Communications in Chesterton helps clients across Chicago and Northwest Indiana tap the power of video. We produced a video that highlighted the Northwestern Indiana Regional Planning Commission's vision for the future, helping them win the 2013 Daniel Burnham Award for their 2040 Comprehensive Regional Plan.

Also, as the writers and creators of "Alexis Ronan," a crime drama tele-



SHELF ICE A donated video drew crowds of visitors to Indiana Dunes State Park in the off-season.

vision pilot, Smith Donovan knows compelling content.

Here are our "Top 10 Ways to Make a Successful Business Video":

- Storytelling is key. Viewers are more likely to identify with your brand if they can create an emotional connection. For example, a veterinarian's video would get the viewers to care about a particular cat or dog, show the animal in peril and then show a happy ending (thanks to the veterinarian).
- Get your message out at the very beginning of the video because people are busy and may not watch it to the end.
- Invest in a professional video production, but also embrace the disposable. Social networks like Vine and Instagram provide an outlet for low-budget or free content. Both force content creators to stick to one message, be concise and be creative.
- Don't do a hard sell. Viewers don't like being sold to. Instead of posting your logo all over your video or shouting out your key message, find relevant content for your viewers and let it speak for itself. The Indiana Dunes shelf ice video

was just awesome scenery put to music.

- Throw away the script. Create video content highlighting things your interviewee is passionate and knowledgeable about. When you leave out the script, they feel more comfortable and come off more genuine.

- Production quality is important. Always make your videos high definition (720p or higher). Make sure your audio sounds good. Viewers forgive poor video quality more than poor audio.

- Before the video shoot ever takes place, map out what your video is about, pick the key message, and decide where it will be shot, how it will be shot, and where it will live (YouTube, Facebook, website, DVD).

- Try new camera moves.
- Abandon photo slide shows. If you're not going to accompany it with slick motion graphics, just post the photos to an online gallery like Flickr, Tumblr, Facebook, Instagram or Pinterest.

- Get creative with your editing to tell a compelling story.

After the video is out, follow the analytics to find out where your viewers are from, their gender and where the views are coming from (Facebook, a website or elsewhere). YouTube allows you to view retention rates so you see where in the video viewers drop off. You can use that to learn what your viewers do and don't want to see.

Don't sit on the sidelines anymore. Do video now. **EQ**

Thad Donovan and Carly Smith team up to produce videos and other communications for clients at Smith Donovan Marketing & Communications in Chesterton. See their work at SmithDonovan.com and AlexisRonan.com.



Jim Jorgensen

Hiring Dos and Don'ts

Base your decision on job-related factors, and ask questions carefully.

For employers, hiring quality employees has always been of critical importance. Various laws require employers to be more focused in this effort.

For example, it was not that long ago that employers asked any questions they wanted: how old are you, do you have any illnesses, are you involved in any church activities, etc.?

The various discrimination statutes have brought this practice to a halt. Applicants are protected from discrimination. For example, an employer cannot refuse to hire an applicant because she is black, or because he has a disability.

As a result, employers must be more precise in the questions they ask during interviews. Every question must be job-related. For example, if having a high school diploma is a requirement of the job, the employer can ask the applicant if she has one. The employer cannot ask when she received it. This question is not only irrelevant to the job, but it also leads to information about her age.

There are also other limitations on the hiring process. The Equal Employment Opportunity Commission has issued guidelines on the use of criminal background checks. It has indicated that when using criminal background checks, employers must be guided by three factors.

First, the employer must consider the nature or gravity of the offense or conduct. For example, armed robbery is more serious than vandalism.

Second, the employer must consider how much time has elapsed since the conviction or completion of the sentence.

Third, and last, the employer must

determine how the offense or conduct compares to the job sought. An applicant for a finance position with an embezzlement conviction is different from an applicant with a single drunk driving conviction.

There is a new pervasive influence in the hiring process, and it has legal consequences. Social media is ingrained in our culture.

If a hiring decision is challenged, the employer must establish that the decision was based on non-discriminatory reasons.

The legal concerns relate to the use of an applicant's social networking site in making the hiring decision. Typically, the site is rich in information, much of which can be used. For example, a Facebook's narrative about the applicant's volunteering sheds positive light upon the applicant's values.

However, there is a dark side to the Force. The site can also disclose information the employer is not entitled to know at the interview stage. For example, it may disclose the applicant's religion, or may reveal that the applicant has a disability.

In most instances, hiring decisions are based, in whole or in part, on objective factors: years of experience, licenses or credentials held, years of required schooling, etc. However, the decisions are often also made on more subjective reasons. If a hiring decision is challenged, the employer must establish that the decision was based on non-discriminatory reasons.

This is aided when the "subjective" interview process is as "objective" as possible. This can occur in several ways.

First, the persons doing the interviews should be trained in how to conduct interviews. This training can focus in part on what questions can and cannot be asked.

Second, the interviews must be

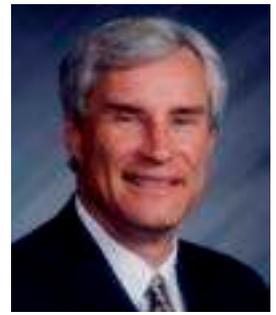
standard. The same set of questions should be asked of each individual. Additionally, each individual's answers should be graded on the same scale or matrix.

Finally, the interviewers should evaluate the interview results for each applicant on an individual basis. The first candidate is reviewed on a stand-alone basis, then the second the same way and so on.

Everything we have discussed comes back to the same answer: the hiring process must be based on individual assessments, and solely on job-related factors. Employers can make good hiring decisions, while complying with the requirements of the law. **EQ**

Jim Jorgensen is a partner at Hoepfner Wagner & Evans LLP, with offices in Merrillville and Valparaiso. His practice centers on business law and employment law. He is a frequent speaker and author in many venues.

Time to Support Public Schools



Tony Lux, Ph.D.

It's not good business to cause financial hardship for schools.

If economic development is in any way related to the quality of public education, then business leaders must demand a shift in public education policy that places public schools as the top priority. The ability of any community to attract new economic development is dependent upon having a skilled and available work force. Only a healthy and highly regarded public education system can provide this resource. This only makes good business sense.

Unfortunately, this goal is not the top priority of Indiana education and finance policies. Rather, current policies unjustly demean and encourage the abandonment of public schools. Responsibility for improving public schools has been abdicated in favor of encouraging parents to simply search for other schools of choice. The choices, in the form of charter and private schools, have proven themselves to be either ineffective or cost-inefficient. From a business sense, this a poor return on investment of tax dollars.

After almost a decade of charter schools in Indiana, there is no evidence that the concept of privatization of education is able to be as successful as public school education.

A standard bearer of cost-ineffective spending is the concept of private school vouchers masquerading as enlightened educational policy. Limited public school funding has been diverted to private school vouchers initially intended to serve economically poor, low achieving public school students to attend higher performing private schools at no additional cost to the state. Now,

\$16 million of unanticipated costs are taken from the public school budget for already high achieving private school students who have never attended public school and who will have no impact on increasing state graduation rates and skill levels. This funding exceeds the mere \$5 million for non-English speaking students,

Charter and private schools have proven themselves to be either ineffective or cost-inefficient.

the mere \$10 million for pre-school education, and the astounding \$0 for teacher improvement.

Public school shortcomings have been exaggerated. Despite data showing graduation rate, attendance rate and performance on national and state assessments, which are at or near historic highs, negative perceptions have been fueled through the use of an oversimplified school grading system. This system has produced erratically illogical fluctuations of school grades for many schools from one year to the next. Such inaccurate school grades harm local economic development efforts to attract new business by casting doubt as to whether a future workforce might be skilled enough to support future economic growth.

The economic recession resulted in the takeaway of more than \$300 million per year for public education, never to be replaced. On top of that, tax caps and major reductions in various state taxes continue to result in compounded, long-term negative financial impacts on public

schools. In fact, public school systems across the state—rural, suburban and urban—are facing financial crisis, which is not a good selling point for economic development.

For financially endangered schools, the only local remedy provided by the state is a divisive, even repetitive tax referendum—an inequitable strategy not viable for poorer communities and a growing imposition on even the wealthy.

In a state where tax revenue is declining to the detriment of all public schools, there should be no future tax reductions that will reduce revenue for public schools. With limited funds, there should be an end to further expansion of private school vouchers and charter schools that diminish and divert funding from public schools. There needs to be equitable and appropriate funding of all public schools so that the downward spiral toward financial crisis can be ended.

With educational and financial strategies focused on improving public schools, along with more accurate and better diagnostic accountabilities, all of our public schools can be more successful, our workforce more skilled, and our state more financially credible. In so doing, economic development will be more successful as well. These are the best options for maximum return on investment of tax dollars.

It's only good business. 

Tony Lux, Ph.D., is the retired superintendent of the Merrillville School Corp., with 42 years of experience in education, 19 as superintendent of Merrillville schools.

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Corporate Wellness



CONSISTENT QUALITY CARE

**The only hospital in Indiana named among
America's 50 Best Hospitals 7 years in a row!**

Our best is also the nation's best.

For a **7th time**, Community Hospital has been named by Healthgrades® as **one of America's 50 Best Hospitals**. America's 50 Best Hospitals are based on patient outcomes and have better survival rates and fewer complications.

Community Hospital is the **only hospital in Indiana** to achieve this designation and one of only a handful of hospitals in the nation to receive this recognition 7 years in a row, 2008-2014.

Patient care is our priority. When choosing a hospital, choose one of the best.



**To find a Community Hospital
physician, call our referral service
at 219-836-3477 or 866-836-3477.**

**To learn more, visit
www.comhs.org,
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or friend us on Facebook
at CHSHospitals.**



COMMUNITY Hospital
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