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AUGUST / SEPTEMBER 2021

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> Courses Starty

> > Matt Vessely Regional President 1st Source Bank



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NORTHWEST INDIANA BUSINESS MAGAZINE CONTENTS AUGUST / SEPTEMBER 2021

TOP STORY

BANKING



Comfortable clients

Bankers say virtual meetings, heightened transaction security essential tools for today's business environment



ON THE COVER



14 ► Cover photo of Matt Vessely by Michelle Hamstra

FEATURES



INTERNATIONAL BUSINESS

18 Global possibilities

Region's businesses gain access to world's marketplace with help from Northwest Indiana resources



SMALL BUSINESS



Launched in Indiana

Assistance plentiful in Region to help entrepreneurs turn ideas into business reality



WORKER BENEFITS

28

Culture of engagement

Executives say communication, appreciation go long way in retaining talented workforce



PHILANTHROPY



More than enough to share

Leaders say pandemic brought community together to help each other weather crisis

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COLUMNS



BUSINESS PROFILE

36 Aware of his brand

Graphic designer strikes out on his own for his popular clothing creations

EVERY EDITION



LEADER PROFILE

37

Following a good example

Alisa Hecimovich learned from family importance of community involvement



OFF HOURS

38

Extreme measures

South Bend executive finds new life passions in competition, living healthy lifestyle

ADVERTISING INDEX

Better Business Bureau 23
Burke Costanza & Carberry 21
Centier Bank C4
Chester Inc 16
Edward Jones - Crown Point13
Fifth Third Bank 27
First Merchants Bank
1st Source Bank 8
Franciscan Health 3
Hoeppner Wagner & Evans
Indiana University Northwest 10
Kruggel Lawton CPAs
Larson-Danielson Construction 20
McMahon & Associates CPAs 17, C3

MTA / Midwest Telecom 11
Northwest ISBDC 35
Peoples Bank 1
Pulse Technology 30
Purdue Research Foundation C2
Purdue University Northwest 12
Tech Credit Union 22
U.S. Business Systems

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BUSINESS NEWS

6

Around the Region

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



VIEWPOINT

40 Positive momentum *Pandemic does little to*

slow economic progress in Hoosier state last year



AUG-SEP 2021

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GOOD BIT



Dozens of eggs were among the 285 gallons of milk, 5,130 47,000 pounds of onions and 56,000 pounds of potatoes distributed during the pandemic by Sysco. PAGE 3 ▶ PAGE 32

IN THIS ISSUE

ntrepreneurs have options – especially in Northwest Indiana. And that's what this edition is all about. We share the successes of small business owners like KC Mars and Rockland Page. Both had an idea and ran with it, but not without the help of the many resources available to them in Northwest Indiana. Trusted consultants, including bankers, are essential for business owners who seek guidance, but in difficult economic times, they may need more options to overcome financial hurdles. Other businesses are seeking other ways to expand such as exporting. Fortunately, Northwest Indiana has a wealth of knowledgeable people ready to help entrepreneurs explore global markets. Others realize their success depends on a reliable workforce, which includes opportunities to give back and earn an array of benefits. Being a good corporate citizen is a part of business culture across the Region, which is home to many companies that routinely provide a variety of resources to help community groups. Professionals also need to unwind, and Bethany Hartley has found Ironman competitions a good way to stay fit. Finally, Jim Staton, with the Indiana Economic Development Corp., discusses recent business expansion in Northwest Indiana. Enjoy reading! — Larry Avila, managing editor

PICTURE PERFECT



Hard Rock Casino Northern Indiana started helping the community before it even opened. The Urban League of Northwest Indiana was one of the organizations it supported. ▶ PAGE 28



This issue's poll focuses on keeping good workers and helping them succeed:

What is your best incentive (besides money) for keeping great employees?

- ► Flexible work schedule, includina working from home
- Perks like paid sick davs, vacations or maternity leave
- Health care and other benefits
- Relaxed and rewarding company culture
- Opportunities for professional and personal growth

THE ANSWER

Scan this QR code with your phone to take the poll.



 Find results here in our next issue.

Story is on page 28

QUOTE TO REMEMBER

One thing that we are mindful of is that as businesses grow, they become very, very attractive and other states might try to lure them to leave Indiana, so it's important for that entrepreneurship to be organic." — David Roberts, Indiana Economic Development Corp. ▶ PAGE 24

BUSINESS NEWS AROUND THE REGION



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

LARRY AVILA

Banking

Merrillville-based Centier Bank announced the following staff appointments and promotions: Anthony **Contrucci** was promoted to senior vice president of community relations; **Amy Bowman** was appointed branch manager at the bank's Valparaiso North location; Chris Cossell joined the bank's commercial lending team; Kimberly Traina, St. John branch manager, was named an officer of the bank; Scott Anthony was named assistant vice president, credit administration team leader; Rochella Neely was promoted to assistant vice president; Erika Rios was promoted to assistant vice president; David Giedemann was appointed to the bank's residential construction lending team; Anthony Jones was named branch manager of Centier's downtown Hammond branch; John Rybicki was named vice president, business banking.

South Bend-based **1st Source Corp.**, parent company of **1st Source Bank**, elected new board members: **Tracy Graham**, managing principal of **Graham Allen Partners LLC** and CEO of **Aunalytics Inc.**, and **Ronda Shrewsbury Weybright**, president and CEO of **RealAmerica LLC**. John Wilkening will serve as Notre Dame Federal Credit Union's Northwest Indiana market president based at the credit union's Whiting branch.

Steven Reed was named branch manager for **Interra Credit Union**'s Bremen branch in Marshall County. The credit union is based in Goshen.

Business

Andrianna Hji-Avgoustis and Samuel Charron joined the government affairs team of the Indiana Manufacturers Association.

Economic development

Don Babcock, a longtime Region community activist who spent more than four decades with Merrillvillebased utility **NIPSCO**, joined the staff of **Purdue University Northwest Chancellor Thomas Keon** as part-time director of economic development and community relations. His focus will be to expand PNW's efforts around community and economic development in Northwest Indiana, with emphasis on building relations in La Porte and Porter counties.

Education

Valparaiso University made the following administrative appointments:

Brian O'Rourke, vice president for enrollment, marketing and communications; and **Eric Johnson**, provost and executive vice president for academic affairs. The college also announced that Luke Venstrom, associate professor of mechanical engineering and bioengineering in the college of engineering, received the 2021 Award for **Excellence in Research and Creative** Work, and Lara Pudwell, associate professor of mathematics and statistics, received the **2021 Excellence in** Teaching Award for advising undergraduate students in mathematical research.

Pamela Whitten, president of Kennesaw State University in Georgia, was selected Indiana University's 19th president. Whitten, who will be the first woman to serve as IU's president, took over July 1. Indiana University Northwest is part of the IU network.

Sue Smith, vice president for the technology and applied sciences division and corporate executive for advanced manufacturing at Ivy Tech Community College, was appointed by the National Skills Coalition and Business Leaders United for Workforce Partnerships to serve on a national infrastructure panel, which will advise the Biden Administration on its "Build Back



BANKING Anthony Contrucci



BANKING Amy Bowman



BANKING Chris Cossell



BANKING Kimberly Traina





BANKING Rochella Neely



Mekisha Neal was named assistant director of the Leadership Institute at Purdue University Northwest.

Kirsten Martin, the William P. and Hazel B. White Center Professor of Technology Ethics at the University of Notre Dame, was appointed director of the Notre Dame Technology Ethics Center. She succeeds Mark McKenna, the center's founding director.

Rose Lopez-Malagon was named executive director of K-14 Initiatives at **Ivy Tech Community College**'s Lake County campus. She most recently served as dual-credit teacher and taught Spanish at **Munster High School**.

Energy

Alexius Barber was named manager of public affairs and economic development for **NIPSCO**. Barber will manage external public affairs and lead the company's charitable giving efforts in Lake County and surrounding areas. She also will work with communities and economic development organizations to support new business investment and job creation in Northwest Indiana.

BANKING

Erika Rios

Engineering

Portage-based **Falk PLI**, an engineering and surveying firm, promoted **Jerrod Bolz** to general manager — eastern region at its Pittsburgh, Pennsylvania, office.

Chris Waidner, joined **VS Engineering**, an Indianapolis-based civil engineering consulting firm, as Indiana transportation director.

Gaming

Clayton Mason was named chief financial officer at **Four Winds Casinos**. He succeeds **Daniel Weindruch**, who retired. Mason has been with Four Winds since 2007.

Government

Brad Chambers is Indiana's new **Secretary of Commerce** and will lead the **Indiana Economic Development Corp**. Chambers is founder, president and CEO of Indianapolis-based **Buckingham Companies**. He began his new role July 6.



David Giedemann

Dana Dumezich, a member of the board of directors for American Community Bank and former longtime member of the Lake County Board of Elections and Voter Registration, was presented a Sagamore of the Wabash Award. The award is the highest civilian honor presented to an Indiana resident. It recognizes their distinguished service to the state.

Don Graves, a former executive with **KeyBank**, is officially deputy secretary of commerce for the **U.S. Department of Commerce**. Graves, whose appointment to the post was announced in early January, was sworn in May 14 by **Commerce Secretary Gina Raimondo** after a senate confirmation vote of 89-7. KeyBank has several locations in the South Bend-Elkhart area as well as metro Indianapolis.

Michelle Allen was appointed director of the Office of Administrative Law Proceedings by Gov. Eric Holcomb. Allen joined the department when it launched in July 2020 as deputy director and general counsel. She had served as interim director since December.



BANKING Anthony Jones



BANKING John Rybicki



BANKING Tracy Graham



BANKING Ronda Shrewsbury Weybright

BUSINESS NEWS



BANKING John Wilkening



BANKING Steven Reed

Amy Beard was named commissioner of the **Indiana Department of Insurance.** She has been with the department eight years, including five years as general counsel.

Health care

The **Center for Hospice Care** appointed three new members to its board of directors: **Dr. Brian Huber**, medical director of The South Bend Clinic's Immediate Care Center; **Jeff Bernel**, founder of the Healthcare



Mary Ann Shacklett retired July 9 as senior vice president and chief financial officer of the **Community**



EDUCATION Pamela Whitten



EDUCATION Sue Smith

Foundation of Northwest Indiana, parent of Community Healthcare System, after 36 years with the organization. Gregg Ferlin, the foundation's vice president of finance, was promoted to succeed Shacklett.

Dr. Janushi Dalal was recognized by **Beekley Medica**l with the **EMPOWER award for Mammography**. The award is presented to breast health professionals who go above and beyond their everyday role to impact patients and advocate for breast health.





EDUCATION Mekisha Neal



ENERGY Alexius Barber

Rehabilitation specialists **Stacey Davis** and **Lisa Jongkind** received certification as oncology rehabilitation specialists through the **Physiological Oncology Rehabilitation Institute**. With them, **Northwest Health** — **La Porte** meets the standards to classify as an **Oncology Rehabilitation Center of Excellence**.

Dr. Alex Alvarez, a family practice specialist, joined **Northwest Medical Group — Primary Care**.

Cardiothoracic surgeon **Dr. Timothy** Swain and nurse practitioner Martha



ENGINEERING Jerrod Bolz

Drake joined the staff of heart specialists at **Franciscan Physician Network Heart Center Michigan City.**

Interior design

Bill Wooten was named senior vice president of sales for Crown Point-based **Interior Image Design Group**.

Law

Cristal Brisco was appointed to the **St. Joseph County Superior Court**. Brisco has served as a magistrate



GAMING Clayton Mason

judge in St. Joseph County since 2018. **Matthew Sarber** was appointed to the

new **Marshall County Superior Court**. He was a deputy prosecutor in the Marshall County Prosecutor's Office since 2016.

Amishi Sanghvi and Sara Booth were named associate attorneys with the Hammond-based law firm of **Efron**, **Efron & Driscoll P.C.**

Logistics

Jennifer Hanson was named public relations manager for the **Ports of**



BUSINESS NEWS



GOVERNMENT Brad Chambers



GOVERNMENT Don Graves

Indiana. She most recently served as senior communications director at **Downtown Indy Inc.**

Manufacturing

Chesterton-based **Urschel**, a maker of food processing equipment, named **Alan Major**, chief sales officer, and **Tim O'Brien** North American sales director.

Retail

Michigan-based grocer **SpartanNash**, owner of South Bend-based **Martin's**

Super Markets Inc., named Masiar Tayebi its executive vice president and chief strategy officer, and Rona Caswell its vice president, internal audit.

Staffing

Caitrin Clark was promoted to vice president of operations at **JMJ Talent Solutions & Staffing**.

Technology

Rosemary Wright was promoted to dispatch specialist at Schaumberg,



HEALTH CARE Gregg Ferlin



HEALTH CARE Stacey Davis

Illinois-based **Pulse Technology**, which has a Chesterton location. **Nicole Miceli**, solutions specialist, and **Michael Fair**, director of business development, were both named to the **Difference Maker** list of the national trade journal **ENX Magazine**. **Vince Emrich** was hired as a business process improvement specialist.

Transportation

Shawn Farrington was promoted to vice president of flight operations at Valparaiso-based **Sage-Popovich Inc.**

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HEALTH CARE Lisa Jongkind Wealth management

HEALTH CARE Alex Alvarez



HEALTH CARE Timothy Swain

undergo a major transformation and

will be significantly smaller but will

continue providing care as it has for

more than 100 years, officials say.

The health system's board of trustees

approved spending \$15 million to

demolish sections of the hospital and

\$31.2 million to renovate the remain-

ing space into an eight-bed acute care hospital, 24/7 emergency department

The law firm of Efron & Efron P.C. in

Hammond changed its name Jan. 1 to

and primary-care facility.

HEALTH CARE Martha Drake

Efron, Efron & Driscoll P.C. to reflect the vice president of the firm James "Jamie" Driscoll.

ENX Magazine named Elkhartbased **U.S. Business Systems Inc.** a **2020 Elite Dealer**.

Discovery Charter School in Porter was among a short list of schools and districts nationally recognized this year for its efforts to reduce its environmental impact. The **Department of Education** said the Porter school was among its **2021 Green Ribbon Schools**,



Mark Rosinski, a CPA and financial adviser with Kotys Wealth Professionals in Valparaiso, earned the Certified Financial Planner certification. Individuals must meet the requirements of the CFP Board, complete financial planning coursework and pass the

News

Franciscan Health's hospital campus in downtown Hammond will

CFP certification examination.

BUSINESS NEWS



District Sustainability Awardees

and **Postsecondary Sustainability**

Awardees. Across the country, 27

schools, three early learning centers,

five districts and five post-secondary

institutions were honored for their

efforts to reduce environmental impact

and utility costs, improve health and wellness, and ensure effective sustain-

The Pokagon Band of Potawatomi

Indians, operators of the Four Winds

Casinos, dedicated the Mshkiki

INTERIOR DESIGN Bill Wooten

ability education.



LAW Amishi Sanghvi



LAW Sara Booth

Community Clinic, a division of the

tribe's Pokagon Health Services

department, to serve the medical and

dental care needs of Medicaid eligible

and low-income residents living in

Benton Harbor, Michigan, and Benton

Township, Michigan. Mshkiki is the

Skinny Guy Campers, a maker of

vehicle accessories and truck bed camp-

ers, is investing \$2 million in its Elkhart

County facility. It is projected to create

up to 50 new jobs by the end of 2023.

Potawatomi word for medicine.



LOGISTICS Jennifer Hanson

According to the **Indiana Economic Department Corp.**, the company, which launched in 2020 and operates at 19974 County Road 6 in Bristol, plans its expansion over two phases. Its investment includes equipment upgrades and the addition of new equipment.

The **Ports of Indiana-Burns Harbor** experienced a 77.5% increase in international tonnage shipped in 2020 from the previous year, according to port representatives. That achievement earned the port one of eight **Pacesetter Awards**



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MANUFACTURING Alan Major

from the **U.S. Great Lakes Saint Lawrence Seaway Development Corp.** The last time the Burns Harbor port received a Pacesetter Award was 2018. Its latest award is its 13th overall.

Domino's Pizza Inc. is investing \$50.3 million and bringing up to 140 new jobs to Merrillville. The Ann Arbor, Michiganbased company plans to build and equip a 110,000-square-foot regional pizza dough production and warehouse facility on a 15.2-acre property at **Ameriplex at the Crossroads** along I-65. The supply



MANUFACTURING Tim O'Brien

chain center will service Domino's stores throughout Indiana, Illinois, Michigan and Wisconsin. Construction is expected to begin in late 2021 and be complete by the end of 2022.

STAFFING

Caitrin Clark

Old National Bancorp of Evansville and **First Midwest Bancorp Inc.** of Chicago are merging. The combination will create a financial institution with about \$45 billion in assets but also will see the end of the First Midwest brand, the banks said. The company will operate as Old National Bancorp, while its



TECHNOLOGY Rosemary Wright

retail sites will be Old National Bank locations. The all-stock merger has a total market value of \$6.5 billion.

Michigan City-based **Horizon Bancorp Inc.**, **Horizon Bank**'s parent company, said it has entered into a definitive purchase and assumption agreement to acquire 14 **TCF Bank** locations in Michigan, which mostly are in the northern and central Lower Peninsula of Michigan, and have approximately \$976 million in deposits and \$278 million in associated loans.

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BANKING

Bankers say virtual meetings, heightened transaction security essential tools for today's business environment

COMFOR

Doug Ross

ost Americans own a smartphone today, so it's no wonder the business world has adapted to an environment where mobile video sales calls and sending and receiving e-payments is commonplace.

The Pew Research Center found since 2000 that Americans have been increasingly connected to the world of digital information while on the go either by smartphone or other mobile devices. The think tank in April found 85% of Americans own a smartphone, up 35% since 2011.

This trend has translated to exponential growth in mobile banking. DataProt, a website dedicated to cybersecurity, found 86.5% of Americans used a mobile device to check their bank balances in 2020, and the total value of payments made using a mobile device reached \$503 billion last year.

But this development also has meant more instances of fraud. Fraudulent mobile transactions increased by more than 600% since 2015, according to DataProt.

Business customers are more concerned about fraud today than they were as recently as two years ago, said Samantha Vanosky, vice president-treasury management officer at Munsterbased Peoples Bank. Its parent company changed its name to Finward Bancorp earlier this year.

"Business customers frequently ask what they can do to protect their accounts," Vanosky said. "They are looking for secure ways to make and accept payments while making the process easy for both parties."

Banks today have an array of services to provide secure transactions for clients.

"In today's climate, fewer people carry cash and checks, and we are experiencing an increased



TABLE CLIENTS

demand for business customers to have the ability to accept credit and debit cards for payment," Vanosky said. "It is imperative that businesses are able to accept card payments to succeed, and Peoples Bank has options to suit all types of businesses."

Whether a client is a small business conducting a few transactions or a larger business making thousands of monthly sales, she said Peoples Bank is ready to assist with its resources of online account monitoring tools and fraud prevention services.

"We encourage all business customers to enroll in digital banking to utilize these tools," Vanosky said. "It is important that customers act as fraud preventers as well and check their transactions regularly instead of waiting for a statement at the end of the month."

Peoples Bank's Check Positive Pay matches a check serial number, amount, date and payee to the file uploaded in its business online banking to ensure all of a check's information matches.

"If anything does not match, an exception is created, and the business has the ability to view and return the item without any funds being taken out of the account," she said.

Preserving personal interaction

The COVID-19 pandemic put a hold on face-to-face connections between bankers and clients for most transactions, but that wasn't necessarily a problem. Technology has made banking relationships, like many others, easier to maintain.

"We were fortunate in that, prior to the pandemic, the bank was already investing in virtual technology," said Michael Schneider, community market president at First Financial Bank.

With the Payroll Protection Program enacted by Congress, lenders were extremely busy assisting clients.

"Literally the bank made calls to thousands of clients across the footprint," Schneider said. First Financial processed \$1 billion in loans under that program.

Artificial intelligence software helped bank employees evaluate applications for the loans, he said.

Technology allows multiple ways to meet customers where they are comfortable, Schneider said.

Centier Bank also relied heavily on technology to assist clients.

"During the pandemic, it was essential that we were able to find a way to safely meet with our business clients to assist them with obtaining SBA PPP loans, providing them with payment relief loan modifications and financing for new business opportunities," said Tom Wilk, senior vice president and chief lending officer for business banking at Centier.

At 1st Source Bank, the pandemic meant adapting to new ways to communicate.

"There was a slight technology learning curve on both our end and that of our clients, but once everyone was comfortable with the technology, the adoption was fairly easy," said Matt Vessely, regional president with 1st Source Bank.

Planning paid off for Centier, Wilk said.

"When it was not safe to meet in person, we regularly used Microsoft Teams to meet virtually with our business clients and prospects," he said. "We were very fortunate to have had a business continuity plan in place at Centier that better prepared us to work remotely and meet virtually to conduct business."

Vanosky said technology enhances the customer experience.

"It does not replace the relationships we build with them," she said. "As we adapt to a constantly changing environment, it is important to let our customers know what technology is available that will make their lives easier."

She said Peoples Bank employees build relationships with customers by

getting to know them and recommending solutions to meet their unique needs.

"They appreciate being shown what services we offer that will add protection and convenience to their banking experience," Vanosky said.

Maintaining relationships

Bankers at 1st Source worked with clients to determine their preferred way of communicating, then used that means of keeping in touch.

"If a client preferred telephone, we called. If they preferred videoconferencing, we would meet virtually," Vessely said. "Overall, the adjustment was not difficult once we understood each client's preference."

Wilk is happy to meet with clients in person again now that COVID-19



vaccines have allowed the world to begin returning to normal, he said.

"It will be nice not to hear the common 2020 phrase, 'Your mute button is on!' during those virtual meetings," Wilk said.

First Financial, like other banks, is relationship focused. Bankers engage clients the way they want to be engaged. Some clients preferred

BANKING

Business customers frequently ask what they can do to protect their accounts. They are looking for secure ways to make and accept payments while making the process easy for both parties."

- Samantha Vanosky, Peoples Bank

During the pandemic, it was essential that we were able to find a way to safely meet with our business clients to assist them with obtaining SBA PPP loans, providing them with payment relief loan modifications and financing for new business opportunities."

- Tom Wilk, Centier Bank

to bank virtually even before the pandemic made it the norm.

The popularity of interactive teller machines with self-serve transactions and the ability to engage virtually proves this point, Schneider said.

Some of the clients with long-established relationships prefer to communicate via email, Schneider said. That isn't a problem, because it's all about making banking more convenient for customers.

"We at First Financial have always worked hard to be with our clients when they need us," Schneider said. That might mean getting calls at odd hours, but bankers are very dedicated to serving clients, he said.

Returning to business as usual

Wilk is grateful that face-to-face meetings are becoming safe again. "Nothing is better than interacting with our clients in person at their businesses," he said. "However, in the 'new normal' world we find ourselves in, banks must also be able to conduct business virtually and digitally as well."

Those in-person meetings are important to establish and strengthen relationships.

"Most of our clients prefer face-toface meetings, so we will continue our 'old' practice of meeting in person as we are able to do so safely," Vessely said. "We certainly have grown more adept at virtual meetings and will be able to use them more if circumstances warrant, but overall, we value the relationship building that comes with meeting our clients in person and plan to do more of that as the situation allows."

Future bank employees will need to be adept at technology from the day they begin work, Schneider said. By







sheer force of customers' needs, the reliance on virtual technology during the pandemic has accelerated people's comfort levels, he said.

At 1st Source, relationship officers have been spread throughout the U.S. in the specialty financing group for years, Vessely said, but local relationship bankers haven't typically worked virtually on a regular basis. Most 1st Source colleagues worked in the office throughout the pandemic, so their workday impact was minimal, and the technology was readily available to them.

"Technology was really key, and the timing was excellent because we were rapidly evolving our technology," Schneider said. Continuing to invest in technology pays off by making the bank better able to meet the clients' needs, he said.

When bankers were processing PPP loans as rapidly as possible, employees in other departments, including information technology, joined the broad effort to serve as many clients as possible and as quickly as possible, Schneider said.

Finding answers on PPP loans were problematic for 1st Source as well as other lenders initially, primarily because features of the hastily assembled program were still being sorted out, Vessely said.

Among the lessons learned from the pandemic is getting to know more about customers' savvy and comfort levels.

"We have always strived to know our clients, and this became even more important during the pandemic," Vessely said. "We not only need to understand their business, so we know how to serve them better, but we also needed to know their technology savvy for virtual calls, virtual signatures and opening secure documents."

The efforts of banks have paid off. According to an October 2020 survey conducted by Morning Consult on behalf of the American Bankers Association, 40% of respondents were very satisfied with their bank's response to the pandemic and another 36% were satisfied.

Schneider said First Financial has deep relationships with its clients.

"We know them very well," he said. Collaboration is key. "I think our clients see us as partners," Schneider said, in addressing the clients' needs so their businesses will thrive and grow.

That includes being able to deliver almost anything virtually now to be more efficient and to make the banking experience easier for the clients, Schneider said.

Security always must be considered in virtual banking. "Confidentiality is a significant concern that can increase with virtual transactions," Vessely said. "We focus on the small things in protecting our client's data, whether it be ensuring a client isn't on speakerphone or using a headset for virtual meetings."

"Pre-call planning is always recommended, so we are meeting our clients' needs," he said. ■

Managing Editor Larry Avila contributed to this story.



INTERNATIONAL BUSINESS

Port of Indiana-Burns Harbor Director Ryan McCoy said that in 2020 the port handled 2,265,785 tons of cargo.

GLOBAL POSSIBILITIES

Region's businesses gain access to world's marketplace with help from Northwest Indiana resources

Doug Ross

fter carving a niche for themselves in the domestic gourmet food market, operators of Portage-based bNutty believed the next step for their company's growth was overseas.

But the thought of going international was intimidating to bNutty business partners Carol Podolak and Joy Thompkins.

"We were nervous about it," Podolak said. "Exporting is a lot to figure out."

The duo found help through the state's Export Indiana Accelerator

Program, one of many services available to Northwest Indiana businesses interested in exporting and global sales. After completing the program's 12-week training, Podolak feels better prepared to sell globally.

"Prepare to move, because when they get ready to work with you, they actually work," she said. "It's very results-oriented."

Lorri Feldt, regional director of the Northwest Indiana Small Business Development Center, whose office houses the Region's branch of the program, is optimistic for bNutty and wants other locally made products to reach similar world markets.

"That drives me crazy when people say nothing's made in Northwest Indiana anymore," Feldt said.

Assistance available

Purdue University Northwest Chancellor Thomas Keon has taken on the cause of world trade.

The Northwest Indiana World Trade Alliance, like many groups in Northwest Indiana, was moving along without a lot

2,265,785 In 2020 alone, Ports of Indiana-Burns Harbor handled this many tons of cargo, according to Port Director Ryan McCoy.

of support and without a lot of direction, he said. Some PNW staff have been added to the board, and the group is considering a new name focusing on global trade as opposed to world trade.

Keon is excited about the reboot of the organization.

"Although I think a number of our major companies are well aware and are already exporting around the world, many of the others who have companies and businesses around Northwest Indiana may have little knowledge or experience in working with international markets," Keon said.

"I think we really need to be focusing more on the future and getting information to businesses in Northwest Indiana," he said.

Colleen Hickman teaches international business at Indiana University Northwest and is involved with the alliance.

"Ninety-five percent of the world's population lives outside the United States and obviously outside Northwest Indiana," she said.

For many business leaders, the decision to export comes when they find it increasingly challenging to grow domestic sales. Exporting could offer a revenue-boosting solution.

Podolak credits the Export Indiana Accelerator Program with giving them the confidence and know-how to sell internationally.

"We weren't prepared for the amount of help we got," she said. "Their intentions are to have you walk away comfortable with exporting your product."

Andrew Reink, who runs the program, does weekly calls and assigns homework to businesses he helps.

Podolak said the program, which is free, was intense, but in the end, the result was she and her partner were more comfortable about exporting. The program assisted with research on price points, shipping, export paperwork and more.

"They make it seem so easy," she said, even though laws and rules differ in every country.

International inquiries

E-commerce opened the global marketplace to most businesses with products and services to sell. Small businesses should not overlook global opportunities, experts said.

"There are still those people out there in other countries that want something from the United States," Hickman said. "They like the idea of what we do here and why we do it."

bNutty has that advantage going for them. Overseas distributors are intrigued by bNutty's offerings, Podolak said. "They've never heard of a pretzel chocolate peanut butter before."

For many worldwide, America represents independence and that kind of innovation, Hickman said.

"You've got (people) that are creating plants and horticulture products or seeds that can be used around the globe," she said.

Artwork and prints are easily sold worldwide, Hickman said. Essences from herbs are popular, too.

Keon doesn't believe people today are as concerned about the origins of a product or service.

For example, he said, efficiencies can be made in the simplest of solutions, such as which time zone work is done. Ten years ago, Keon worked closely with accounting firms in Florida whose clients sent data by a certain time. That data then was sent to Indiana — a different time zone. of

course. Accountants here would work on it during their regular hours and return a finished product in time for the next morning in Florida.

The big difference in time zones made a big difference in terms of expediency.

Point A to point B

When it comes time to shipping products overseas, Northwest Indiana has two major intermodal shipping facilities ready to help — the international Port of Indianan-Burns Harbor in Portage and Gary/Chicago International Airport.

"Indiana's ports offer a unique value proposition for steel companies because of their transportation connections,

WHAT THE EXPERTS SAY

Customers use our value-added services on site, and then most products are sold within a certain geographical area."

- Vanta Coda

Ports of Indiana



I think Gary/Chicago International Airport has the best partners to be competitive

- Charles Sweet Gary/Chicago International Airport

post-COVID."

That drives me crazy when people say nothing's made in Northwest Indiana anymore."

> — Lorri Feldt NWI Small Business Development Center



proximity to the country's largest steel-producing region and access to ocean shipments in the U.S. Midwest," Ports of Indiana CEO Vanta Coda said.

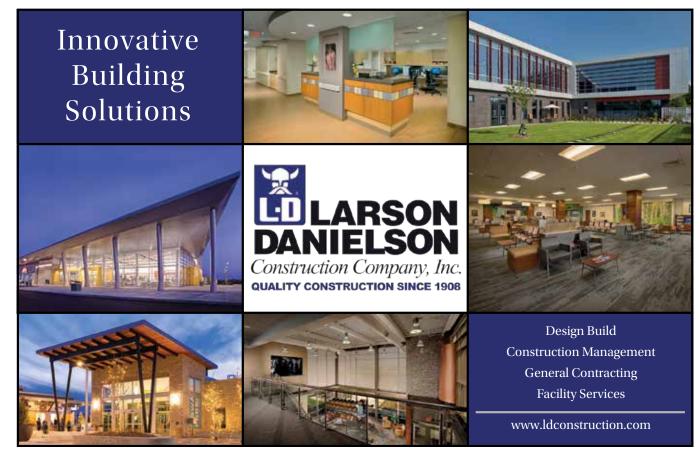
Of the 30 companies at the Portage port, more than half are members of



INTERNATIONAL BUSINESS



Longshoremen load and unload ships docked at the Port of Indiana-Burns Harbor in Portage. The port's annual cargo traffic is typically 450 barges, 75 ships, 325,000 trucks and 10,000 rail cars. There also is room to grow at the port — by about 100 acres of land.



the steel industry's supply chain. But there are valuable assets ready to serve other industries as well.

"Our primary cargo is steel or steel manufacturing, agriculture, grain and energy," Coda said. "Customers use our value-added services on site, and then most products are sold within a certain geographical area."

The Port of Indiana-Burns Harbor boasts the capability of unloading cargo of any shape, size and weight, 365 days a year. The 600-acre facility is capable of loading and unloading trucks, rail cars, barges and ships.

With ocean access to two of the largest inland waterways, transcontinental interstate access, a robust railway system and modern maritime infrastructure, the port aims to give companies a strong competitive advantage.

"In 2020 alone, Ports of Indiana-Burns Harbor handled 2,265,785 tons of cargo," Port Director Ryan McCoy said. "Project cargo accounted for 58,267 tons (about 2,500 units) and more than half a million cubic meters of wind components and heavy-lift project cargoes, (so) it was a good year, and we anticipate 2021 to be even better."

The port's annual cargo traffic is typically 450 barges, 75 ships, 325,000 trucks and 10,000 rail cars. There is room to grow at the Burns Harbor port with more than 100 acres of land ready to develop.

"The largest parcel is a 57-acre greenfield site with 1,000 feet of dock wall and beach frontage on Lake Michigan," McCoy said. "A key advantage to developing at our ports is that infrastructure is already in place with land prepped and ready for investment."

Like its counterparts on the Ohio River, the Port of Indiana-Burns Harbor is foreign trade zone certified. Companies can use special procedures to reduce, delay or eliminate duty payments on foreign merchandise.

The port has handled some unusual cargo, including two giant rubber-tire gantry cranes for the CSX Intermodal Terminals facility in Chicago, wind turbine blades 74-meters long and parts as large as 600,000 pounds and 100 feet long for the Indeck Niles Energy Center in Michigan. Parts for the \$1 billion power plant were among the largest shipments in the port's 50-year history.

Gary/Chicago International Airport also can assist exporters.

"I think Gary/Chicago International Airport has the best partners to be competitive post-COVID," said Charles Sweet, airport manager.

Duane Hayden, executive director of the Gary airport said, "We do a lot more cargo than people know." The airport's main runway is longer than the longest runway at Midway International Airport, strengthening the claim to being Chicago's third major airport. Corporate and general aviation traffic has long been a strength for the airport, but air cargo has become more robust.

A U.S. Customs and Border Protection facility opened at the airport in 2018,



INTERNATIONAL BUSINESS



The U.S. Customs and Border Protection facility at Gary/Chicago International Airport is key to foreign trade through the airport. It opened in 2018.

and UPS signed a long-term lease at the airport in 2020, Hayden said.

For all the talk about attracting regularly scheduled passenger service to the airport, Gary remains a busy place.

"You don't need an airline to be a key economic engine," Hayden said. Factor in support jobs, tenants' staffs, contractors, vendors and service providers, and the airport is a major job creator.

"We're targeting air cargo and ground logistics" in the airport's master plan, he said. That brings economic staying power to the airport.

"For logistics, we were a huge staging point for the pandemic," Hayden said. Products continued to ship to meet customer demands.

"We're constantly doing outreach and workforce development for logistics," he said.

A 60-acre air cargo complex is in the airport's master plan for future development, and Hayden is hoping for some important announcements before the end of the year.

The airport also is working on its ability to handle larger planes.

"Bigger planes are starting to land here" because of the runway expansion. "We're constantly upgrading the infrastructure," Hayden said.

Hayden is eager to assist companies with global trade, including offering the benefits of a foreign trade zone. "That opportunity for international freight is huge," he said.

Expert sources

or companies looking to export goods or services globally, Keon hopes the evolution of the Northwest Indiana World Trade Alliance will be helpful.

"There's actually a tremendous amount of data available as well as expertise available," he said.

Feldt said the Export-Import Bank of the United States can be useful in protecting companies that need additional security as they begin serving the global marketplace.

"Very small businesses are doing this," she said. Some have lost money when conducting business overseas, but expert advice can steer companies accordingly.

Feldt suggested getting some experts on your side, from your bank to the Department of Commerce and others. "There are some resources available," she said.

Hickman said shippers also can be helpful.

"UPS, FedEx, DHL, all of these logistics firms have exporting toolkits that really detail what is needed (and) how they can help," she said. ■





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small business **LAUNCHED IN INDIANA**

Assistance plentiful in Region to help entrepreneurs turn ideas into business reality

HANNAH REED

• wo years ago, KC Mars and his wife, Mariceli Paz, took a leap of faith and opened their own business.

The shop, Static Age in Michigan City, sells assorted items, including Halloween masks but specializes in new and used vinyl records and handmade jewelry and needle felting produced by Paz. But before they launched, the couple attended a workshop aimed at fledgling businesses and aspiring entrepreneurs.

The workshop was led by Lorri Feldt, regional director of the Northwest Indiana Small Business Development Center, whose organization has helped launch many businesses around the Region.

"We both, Mariceli and I, had spent our careers successfully running other people's businesses, but had never started our own," Mars said. The couple had assorted questions from permitting to how to register a business.

"Lorri answered all of our questions and let us feel like we weren't so dumb for not knowing every bit of minutiae involved, and set us up with additional resources," Mars said.

Now the couple has a business, selling items both have deep interests and are grateful for making a connection with Feldt's organization. The couple has attended assorted programs offered by the Northwest ISBDC, including a workshop on social media. Feldt has visited Static Age and remains in touch with its owners.

"They felt they had a vibe that would fit with the retail scene on North Franklin (in Michigan City), and I think they accomplished that," she said.

Feldt's organization is one of many that can guide entrepreneurs and provide assistance to struggling firms to boost business. Her office's efforts, combined with initiatives of other economic development organizations, are contributing to the development of an entrepreneurship culture in Indiana.

State programs

n the four years that the Indiana Economic Development Corp. has had the innovation and entrepreneurship program, it has done great things, said David Roberts, chief innovation officer at the IEDC. But he says more can be done to create an entrepreneurship culture in the state.

"I think it's all about creating wealth for the state of Indiana, for the people of Indiana and high-quality jobs," he said. "Overall, it's sort of an often-cited statistic that predominantly all of net new job growth is from firms that are less than five years old, (so) when you see entrepreneurship, you see opportunities for new jobs overall."

While businesses can move into the state after forming elsewhere, Roberts said it's crucial to support entrepreneurs and innovators who are already living in the state from



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the ground up to assist in the future of Indiana's economy.

"I think it's really important that we have those businesses that are formed here, stay here, grow here," Roberts said. "One thing that we are mindful of is that as businesses grow, they become very, very attractive and other states might try to lure them to leave Indiana, so it's important for that entrepreneurship to be organic."

Chris LaMothe, CEO of Elevate Ventures, also stressed the importance of keeping and attracting talent in the state.

"There's a lot of young people that could go anywhere else in the country, in

the world if they wanted, and we have to have compelling reasons for them to stay and want to build their careers and their lives here in Indiana," he said. "I'm convinced that that is going to be through innovation and entrepreneurism."

Keeping entrepreneurs in the state is as essential as helping them form, and Elevate Ventures, which formed in 2010, works to create sustainable cultures and infrastructure across the state to support the development and success of entrepreneurs.

According to the organization's website, its "vision is to be regarded as a critical guide, resource and community catalyst for developing high-performing, high-growth, Indiana-based businesses."

LaMothe said Elevate Ventures has partnerships across the state and has seen an increase in entrepreneurs in the regions in which it partners. He said

he finds that entrepreneurs tend to make better, more engaged citizens who look at the world around them in a different way.

"For people to be entrepreneurs, they have to pivot outside of themselves they have to identify with someone and identify a need or something that they can provide that's needed by other people," LaMothe said. "Entrepreneurs, I think, tend to have to come out of themselves and learn about the world



around them and understand the world enough to come up with a product or service that meets needs in the community or in our world."

Indiana was one of this country's most prolific entrepreneurial states in previous years, and the state can get back to it, he said, they just need to work on giving assistance to entrepreneurs.

"Thoughtful leaders, both business and public sector leaders, are starting to recognize that to build very successful communities, they really have to

> create and build jobs from within, and the best way to do that is through entrepreneurial effort and activity," LaMothe said. "We're a nation, frankly, that was built by entrepreneurs."

Assistance everywhere

Startup South Bend-Elkhart, strives to make it easy for entrepreneurs to get started, said Regina Emberton, president and CEO of the South Bend-Elkhart Regional Partnership.

"We adopted this premise that entrepreneurs are the ones that lead the ecosystem, and it's really all about what they need," she said.

Startup South Bend-Elkhart has made everything as digital as possible, Emberton said, noting they have things such as resource directories and a digital innovation hub for entrepreneurs to find different resources. They

also are creating a professional services directory to assist with paid services such as accounting, taxes or marketing.

She said they also try to put event details and other posts on social media that help entrepreneurs with awareness of things that are available.

Emberton said entrepreneurship is one of the five main pillars of the South



Entrepreneurs, I think, tend to have to come out of themselves and learn about the world around them and understand the world enough to come up with a product or service that meets needs in the community or in our world."

> — Chris LaMothe Elevate Ventures

SMALL BUSINESS



(We're) really working toward creating a place for entrepreneurship and interpreneurship, where companies can grow what they're doing already, but other companies can startup and get the support and infrastructure needs that they need in order to move forward."

> — Heather Ennis Northwest Indiana Forum

Bend-Elkhart Regional Partnership's regional economic development strategy. The others include industry growth, talent attraction and retention, education and workforce and diversity, equity and inclusion.

"This is probably going back to kicking off around 2016 that we started to make a focus on entrepreneurship," she said. "Startup South Bend-Elkhart is basically a branded initiative that focuses on entrepreneurship for our Region."

Region resources

Other avenues for entrepreneurship come from education-based programs at universities.

Thomas Keon, Purdue University Northwest chancellor, said when he first joined the university 10 years ago, he was excited to try to bring new ideas and new directions to Northwest Indiana. He said the university has many different avenues for both current students as well as high school students to participate in terms of entrepreneurship and innovation, such as the Society of Innovators and the entrepreneurship and innovation program.

"When the Society of Innovators needed a home, it made sense to me to bring them into the university because it meshed greatly with what we're trying to achieve as a university," Keon said. "As a university, not only do we put out graduates that have strong abilities to do all kinds of things in Northwest Indiana, I think we also have an obligation to help lead as a university the direction for economic viability for Northwest Indiana."

This year, the Society of Innovators got involved with Innovate WithIN, a high school pitch competition, Keon said, in which entrepreneurs present





Forbes 2021 TOP TAX FIRMS Indiana | Michigan | Tennessee their business concepts to a panel with the hopes of winning cash prizes or investment capital.

"I was really thrilled that the Society of Innovators wanted to go in a direction where we're starting to get younger and younger people involved with thinking about new and exciting things," he said.

Having an entrepreneur culture and different programs to promote entrepreneurs and innovators alike can assist in the economic viability of Northwest Indiana, which Keon said might be falling behind.

"The economic viability of Northwest Indiana is really lagging the state at this point," Keon said. "Here in Northwest Indiana ... there's really not a lot of excitement around commercialization. there's a lot of excitement around transportation and having a lot of hubs for distribution because of our highway system, but we're not seeing that same level of interest and that same level of investment in the commercialization side, (but) we at the university keep driving that because the future is going to be so dependent on us doing some things that are different than what we do now."

Heather Ennis, president and CEO of Northwest Indiana Forum, a nonprofit focused on creating economic development opportunities, said things are consistently evolving, and as they evolve, so do people and ideas, thus creating a need for more entrepreneurs across the state.

"It's incumbent upon us to be entrepreneurial in nature to figure out how to continue to evolve our business practices to what's coming next," she said. "I think it's critically important to work, all of us, together."

The NWI Forum's regional economic development plan, Ignite the Region, contains a pillar for entrepreneurship and innovation, Ennis said, and Purdue University Northwest runs impact labs that serve as a leading platform of the plan.

"(We're) really working toward creating a place for entrepreneurship and interpreneurship, where companies can grow what they're doing already, but other companies can startup and get the support and infrastructure needs that they need in order to move forward," she said. "It's a big space, entrepreneurship and innovation. It takes all of us to be working together on it."

Ennis said real growth opportunity for the Region lies in the entrepreneurial space and small companies, because so many larger companies have a more automated process.

She said smaller companies are the ones that grow the fastest and have the most opportunity for growth.

"As a state, we need to continue to be innovative; we have, per capita, the most manufacturing of any state," Ennis said. "I think that the opportunity for us to continue to evolve into more high-tech advanced manufacturing is really great, but that is going to continue to take on a form of innovation and entrepreneurship that maybe we hadn't thought of before."

Creating a culture that lifts entrepreneurs and innovators will assist the state in economic growth, Ennis said, noting that it will not only increase jobs across the area, but also create a different experience for those working.

"The workplace is continuously evolving, even the economic development of the way things are going to be more specialized as opposed to more task-oriented," she said. "All of us are looking for a more customized feel and experience, and an entrepreneurship and innovative ecosystem really helps to bring that to fruition."

LaMothe said an entrepreneur culture is the key to creating a thriving community, because assisting in the building of small businesses while allowing for entrepreneurial ideas to flourish can help areas across the state.

"To build successful communities, you have to have a rich, vibrant small- to medium-sized business community that's the key," LaMothe said. "That's difficult to attract, so you have to build it yourself.

"I think a lot of communities are starting to recognize that they've got to build their own innovative companies and their own companies that are creating exciting jobs that keep young people and create a lot of opportunity."

Managing Editor Larry Avila contributed to this story.



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CULTURE OF ENGAGEMENT

EXECUTIVES SAY COMMUNICATION, APPRECIATION GO LONG WAY IN RETAINING TALENTED WORKFORCE

LAUREN CAGGIANO

ob seekers are in luck because employment opportunities are plentiful across the Hoosier state. And with the state's unemployment rate falling to pre-crisis levels, companies and organizations of all sizes and industries are hard pressed to find ways to attract and retain workers.

Human resource professionals say no stones are being left unturned as employers are doing what they can to gain an edge in the competition for talent.

Dawn Reynolds Pettit, vice president of human resources for Hard Rock Casino Northern Indiana, is a lifelong resident of Northwest Indiana and believes the firm's mantras of "Save The Planet," "Take Time To Be Kind" and "All is One" really come alive in how the Hard Rock treats their staff and guests.

"Those seem very simplistic when you think about it," she said. "But actually, in practice, that's how you build, sustain and ensure longevity of not only a great

customer experience but also a culture of employee engagement."

Happy employees, happy guests

Though the Hard Rock Casino Northern Indiana has only been open a few months, Reynolds Pettit said the talent engagement work began long before then. For instance, before it was operational, it partnered with a local food bank and donated about 4,000 turkeys around the holidays, to benefit families in the surrounding communities.

This helped staff feel like they were part of a bigger picture and bond with each other, she said.

More recently, Reynolds Pettit said that, when Hard Rock was preparing to open, staff were invited to sample food menu items and provide feedback.

"It helped because then, when we opened, our employees were able to suggest food offerings to guests that were coming in because they'd actually experienced it," she said.

Another way people were reached was through friends and family nights. Reynolds Pettit said staff could bring guests at no cost to enjoy dining and amenities and welcome to donate to local causes.

Reynolds Pettit said through mid-summer, the Hard Rock supported the Boys & Girls Clubs of Greater Northwest Indiana. the Food Bank of Northwest Indiana and the Urban League of Northwest Indiana.

Putting employees first

ike Hard Rock, Gibson's executives Lrecognize the benefits of keeping employees happy. The company, which provides insurance, benefits and consulting to clients around the country, recently made the list of "Best Places to Work in Indiana."

According to Nicole Fallowfield, director of administration. this is no coincidence. One difference stands out to her.

"Gibson is unique in the sense that we're 100% employee-owned," she said. "So once employees have been with Gibson for six months, they automatically become an owner through an employee stock ownership program."

Fallowfield said this changes the dynamic, because employees feel more invested in their work and the company's performance. Another hallmark of Gibson's employee engagement pertains to the onboarding process.

"We take very deliberate steps to make sure that employees are welcomed to the organization," she said. "They meet people within different practice areas, (so) while we might have somebody working in employee benefits, they might get introduced to some of our key team members in our personal lines area, (and) we try to make sure that within the onboarding experience, they get a true sense of the culture of Gibson from the outset."

That type of engagement is proven to help the bottom line too. According to the Towers Perrin ISR Employee Engagement Report, companies with high employee engagement improved their operating income by more than 19 percent.

An element of Gibson's culture is a commitment to lifelong learning, and that's illustrated through its e-learning platform, which provides employees an avenue to enhance their skills.

"This means employees have an opportunity to continue their development with us, whether they have been with us for 15 years or they're a new employee and it's day one," Fallowfield said.

Earning loyalty

The leadership at ad agency Group 7even in Valparaiso shares similar priorities. Michelle Andres, agency president, said employee engagement is an active and dynamic pursuit. It's all about mindset, too.

"We care about our employees as whole people — not just as employees," she said. "That means that the things in life that are important to them are important to us, (so) that also means creating an environment that people enjoy working in, (and) while our tactics have changed over the past 13 years, our philosophy on employee attraction and retention always remains the same."

For instance, Andres said her firm strives to accommodate working parents.

"I know that a lot of moms and dads find themselves using vacation days just to get to be a room parent for a class party or to go to field day or to make it to the big game that happens to start early that day," she said. "When vacation time is limited, they have to miss out on those big moments with their kids, (so) at Group 7even, we have a policy that allows parents to go to those events without using any vacation time."

Andres acknowledges the fastpaced and often intense nature of the agency's work, which is why the firm provides half-day Fridays to employees. They then have time

for self-care and to do things that help them feel rejuvenated.

And it seems to be working. According to Andres, staffers say they feel the company culture is one of integrity and promotes a sense of well-being.

"Although our team enjoys the perks, what they really love is working with a team that they know cares about who they are as a person," she said. "At Group 7even, you are never a cog in a wheel, (because) you are a member of a family, and you are valued and respected."

The little things

egan Nail, vice president of the Total Rewards Practice at FirstPerson Advisors in Indianapolis, said a company's perks are only as good as the communication plan behind them.

"We can have the best programs in the world, but if we don't communicate them well to employees and recruits, they're not going to see the value out of them as much as what's there," she said.

Nail works with clients on communication and branding. She also helps clients devise ways to reward talent at all levels. Her advice: consider how perks will impact your whole workforce.

For instance, it might be hard to attract reliable work-



ers at entry-level wages. Conventional wisdom might tell you to increase the upper limit but, at the same time, be mindful of the unintended consequences.

"If you increase your starting wage, think about how those adjustments impact (people at higher levels of senioritv)," she said.

Incentives should be commensurate with the role at hand. Nail poses a rhetorical question that employers might ask themselves: "If you allow some people to work from home, what kind of message does that give to people who can't work from home?"

WHAT THE EXPERTS SAY

We take very deliberate steps to make sure that employees are welcomed to the organization. They meet people within different practice areas ... (so) they get a true sense of the culture of Gibson from the outset."



- Nicole Fallowfield , Gibson

More than anyone else, the hiring manager needs to understand their prospective employees' needs and desires in order to accomplish a successful placement." -Kari Marich, Staff Source



Management might view their intentions as good but may inevitably leave people out. "Sometimes when you think about (ways to reward employees), you forget to consider how it might impact other groups," Nail added.

Perks can come with real costs to companies. Nail said some smaller organizations might not have the budgets of larger organizations. In this case, Nail recommends making a list of properties as a starting point.

There are things employers can do that don't cost a lot of money but can yield a great deal of impact, she said.

WORKER BENEFITS

"One of which is having good supervisors in place," Nail said. "The No. 1 reason why people leave their jobs is because of a (poor) relationship with their supervisor or manager, (but) providing manager training doesn't cost a ton of money (and) still makes a really big difference."

Kari Marich, CEO/CFO of Staff Source in Hammond, relies on her management team to foster a positive work culture from the outset.

"No one has a larger impact on new employees' success than the agencies or managers that hire them," she said. "More than anyone else, the hiring manager needs to understand their prospective employees' needs and desires in order to accomplish a successful placement."

Mark Chamberlain, principal and adviser at investment advisory services firm CAPTRUST in Chesterton, knows a lot about boosting office morale. He believes the workplace should be a place people want to be, as opposed to just an obligation. Leaders must take deliberate actions to make this happen, he said. He offers a specific example in that a team member has a job to prepare the paperwork ahead of client meetings.

Before making an adjustment to that process, that team member never physically saw the people involved, so there was always a disconnect. However, when that team member started meeting them in person, there was a clear shift.

"Because of that change, her quality went up," he said. "Because it's one thing for me to go back to her desk and say, 'hey, you got the birthday wrong, (but) it's another thing for her to be sitting in front of the client and the client saying, 'hey, got my birthday wrong.' So, it created engagement to create an increased work quality."

Chamberlain said it is important to be mindful of how different generations view and approach their work. Millennials, for example, are more mindful of their contributions to society than previous generations. Chamberlain said playing into those values can be a boon to organizations in terms of employee satisfaction and longevity.

"If there's a way to show them how what they do matters, that engagement will create a desire for them to want to be there to do their work," he said.

Physical environment also affects attitude. Chamberlain acknowledges this dimension of employee wellness, citing his firm's onsite 2,500-squarefoot kitchen. It's stocked with various cooking equipment and utensils as well as healthy snacks and has become a gathering space to foster relationships.

"Instead of people going their separate ways at lunchtime, now (staff) tend to stay at work (not to mention), they're eating healthier, and they save money because they're cooking their own meals," Chamberlain said. "And then when they sit down to eat, they sit down together, (and) over time, they've built a team, (so) (the kitchen) has created this great energy."



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PHILANTHROPY MORE THAN ENOUGH LEADERS SAY PANDEMIC BROUGHT COMMUNITY TOGET

CARRIE NAPOLEON

mericans have been through a lot the past 18 months navigating a worldwide pandemic, nationwide business shutdowns, and record layoffs and unemployment.

Yet when facing our darkest hours, many sprang into action to help those most in need.

immediately," Vaulx said. Workers were laid off, and people began to quarantine even before the mandates and ultimate shutdown.

Immediately with that, individuals and companies started to reach out to the food bank and ask how they could help, she said. Others simply sent along donations and other resources

Amir Pasic, Eugene R. Temple Dean of the Lilly Family School of Philanthropy, said surveys show that, in times of trouble and economic strife, people tend to step up and support human services causes like food banks and housing assistance while nonprofits in the arts and humanities tend to not do so well.



from Meals on Wheels of NWI in May 2020.



Provided by Strack & Van Til

Allyson Vaulx, vice president of development and communication for the Food Bank of Northwest Indiana, said both need and support during the pandemic were unprecedented.

"2020 was a year nobody planned for budget wise or otherwise," Vaulx said.

The food bank was already in a position where it was planning for growth. The agency provided 5 million meals in 2019 and expected to serve 9 million in 2020. Instead that number climbed to 17 million meals fueled by the emergency created by the pandemic.

"When the pandemic first hit, we were concerned, (but) the need grew to help the agency prepare for what was to come.

headed by Centier Bank.

Vaulx said the support was unexpected but welcome.

"We saw an unprecedented level of giving," Vaulx said. "There is need, (and) there is increased demand, (and) right with it, the community rallied."

A giving nation

total charitable giving before the pandemic was predicted to increase by 4.8% in 2020 and by 5.1% in 2021, according to the Philanthropy Outlook compiled by the Lilly Family School of Philanthropy at Indiana University.

Provided by Centier Bank

"There really has been a kind of surge of response by Americans to COVID itself and the kind of need it created because of the economic slowdown." Pasic said. People also were stepping up in response to some of the inequities COVID brought to light. Some people saw little to no change to their economic situations, as frontline workers often in lower-paying jobs bore the brunt of the economic hardship.

food in Merrillville.

Community foundations across the country created COVID-specific funds to aid in the response to the pandemic. The funds allowed them to



TO SHARE

HER TO HELP EACH OTHER WEATHER CRISIS

use their knowledge of the community to connect dollars from donors who wanted to give more directly to assist those impacted by the pandemic.

"Americans when there's an emergency tend to want to respond to help those in need," Pasic said. "People across the income spectrum want to help each other." foundations also was predicted to increase by 6.3% in 2020 and by 6.6% in 2021.

"We see human service organizations receive more in giving during difficult economic times," Pasic said. "(The pandemic was) like nothing experienced in living memory, (and) we certainly hadn't seen such a widespread emergency since (World War II)."

Stepping up

Vaulx said the food bank always has had generous donors and partners. Increased support from Feeding America helped prepare the agency for what was to come, and it brokered and secured resources on the food bank's behalf to help it meet demand. She said the agency also had an expectation the

The Legacy Foundation funded the purchase of PPE locally through a partnership with Tradewinds Services Inc. of Merrillville.

Provided by Food Bank of Northwest Indiana

Financial giving is tied to the economy and how people are doing financially. While many during the pandemic suffered extreme economic hardships, others across a variety of sectors did not.

The stock market largely recovered, and people's wealth remained intact.

"The formal stuff tracks pretty closely with how people's income is doing (and whether) they have enough to share," Pasic said.

Giving by American individuals and households was predicted to increase by 4.4% in 2020 and 4.7% in 2021, according to the Philanthropy Outlook. Giving by Provided by Legacy Foundation

Mutual assistance — neighbors helping neighbors, getting groceries to people, and making sure they keep their local businesses and restaurants going — is harder to quantify, he said.

"I think we all kind of learned different ways of interacting with each other," Pasic said. The effect of informal philanthropy was visible in those efforts.

"One of the stories of COVID response was kind of an overall solidarity that American's showed in trying to help each other, despite the fact we are living in some extremely polarizing political times," he said.

Eggs, orange juice, dairy products and produce were donated by Sysco to local families through Latitude Commercial in Crown Point.

Provided by Latitude

community would step in and provide support, and it did.

"Never did we imagine it would be at the level that it happened," Vaulx said, adding that giving has continued into 2021. The agency could not have budgeted to serve as many as it did in 2020, where an estimated 650,000 individuals tapped the food bank for nutrition assistance.

In prior years, an average of 25,000 people used the food bank. Numbers of those seeking service are no longer as high as they were during the pandemic, she said, but they are still higher than in 2019.

PHILANTHROPY

650,000

According to the Philanthropy Outlook, corporate giving was predicted to rise in both 2020 (0.4%) and 2021 (1.4%). Local businesses say giving is just part of their corporate culture.

Jeff Strack, president and CEO of Strack & Van Til in Highland, said during the COVID period starting last year into this year, the grocer was fortunate enough to help many organizations and causes get through the pandemic.

Agencies such as the Food Bank of Northwest Indiana, the Salvation Army and the Lake Area United Way were beneficiaries of the company's roundup program. Customers are given the option of rounding up their bills to the next whole dollar with the money raised benefiting a particular cause.

"Our customers are fantastic with roundup, (and) during this pandemic, they really stepped up to help countless times," Strack said. Oftentimes that help was measured in pennies, nickels, dimes and quarters, and in most cases, mirrored or was stronger than roundup drives before the pandemic.

Strack & Van Til was fortunate in a way, Strack continued. Grocery stores were essential businesses throughout the pandemic, and one place where people, while limiting their visits, still came to shop, both in person and through contactless pickup.

There are always worthy causes seeking assistance through the roundup program. The team at Strack & Van Til review each request before determining what causes to

assist. The effort builds on the precedent set by company founders who believed the business should be a good community partner.

The number of individuals the **Food Bank of Northwest Indiana** estimates it served in 2020.

"In some respects, how we looked at the pandemic didn't change that," Strack said.

Developing partnerships

🗖 arolyn Saxton, executive direc-Utor of the Legacy Foundation, said her agency saw great need, a surge in support and a partnership among normally insular organizations to help funnel resources in a way to quickly best serve those most in need.

At the beginning of the pandemic, Saxton said the foundation was getting requests from numerous organizations seeking assistance for equipment they might need to have a safe environment for their employees and those who patronize their businesses.

> The Legacy Foundation responded quickly to those requests by forming partnerships with entities like the Foundations of East Chicago and the Crown Point Community Foundation. They jointly established an emergency response fund managed by Legacy and swiftly raised about \$1 million to fulfill those types of needs, Saxton said. Legacy formed a separate partnership with the John Anderson Foundation in Valparaiso.

She said the partnerships allowed the different foundations to funnel their resources more quickly to organizations because Legacy already had relationships with many of them.

It became apparent early in the pandemic that food insecurity would be a real issue, Saxton said.

"People lost their jobs, (and) they didn't have the finances to be able to go out and buy food," she said. "People who maybe normally were able to manage

on a day-to-day basis were thrust into this crisis situation, (so) we had a lot of requests for food."

The three foundations met virtually on a weekly basis to review applications and award funding.

"We probably had anywhere from 20 to 30 requests each week," Saxton said.

Weekly meetings turned into monthly meetings as the crisis began to subside.

"What we have seen in this process really is the coming together of a number of funders to really look at the needs and make decisions about how best to spend the monies we've been able to raise," Saxton said.

Saxton said the end to federal COVID relief unemployment benefits June 19 meant more people likely would face food insecurity. Requests began to ebb in a certain way around December, giving the foundation the opportunity to help fund efforts to get the vaccine to the public.

Legacy provided funding to the Lake County and Gary health departments. "People stepped up," she said.

Corporations that normally would have supported one of Legacy's annual meetings instead was redirected to pandemic-related funds. Other businesses would call and say thanks for doing a great job, and that they were sending funding.

Assisting neighbors

arly in the pandemic, Aaron McDermott and his firm Latitude Commercial in Crown Point were among those businesses that stepped up.

McDermott said he has many connections in the restaurant industry through the leases and sales of commercial property.

"It came to our attention Sysco foods had a lot of perishables they were trying to get rid of," McDermott said. With restaurants shut down due to the pandemic, the food that would normally be used for diners had no place to go, and the distributor did not have the necessary access to charitable organizations that could best get the food into the hands of families in need.

McDermott coordinated with the Salvation Army, TradeWinds Services and the city of Crown Point to provide



The pandemic came on so quickly, (and) in reflecting on all we have been through collectively, it really is incredible the way in many cases it brings out the best."

> Anthony Contrucci **Centier Bank**

tons of perishable goods. Food was delivered directly to the Salvation Army, who in turn provided food to St. Jude House, local churches and other nonprofits. The business partnered with the city of Crown Point to conduct a contactless drive-through food distribution at Bulldog Park in the city.

Volunteers helped distribute 285 gallons of milk, 5,130 dozen eggs, 47,000 pounds of onions and another 56,000 pounds of potatoes, among other items.

Data drive collaboration was key to getting the food to those in need.

"I think a new way of thinking needs to happen how to collaborate and help fix these issues before they become issues," McDermott said.

Anthony Contrucci, senior vice president of community relations for Centier Bank, said giving back and supporting the community has been the company's mantra since its founding 126 years ago.

"The pandemic came on so quickly, (and) in reflecting on all we have been through collectively, it really is incredible the way in many cases it brings out the best," Contrucci said.

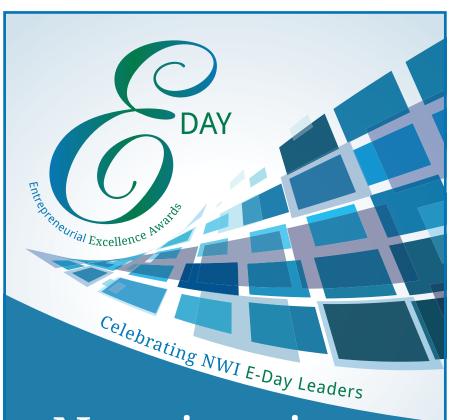
During the pandemic, the company was able to tell its employees they would not lose their jobs.

The bank also participated heavily in the Payroll Protection Program loans, connecting small businesses with hundreds of millions in emergency financing.

Historically the bank tries to be as broad as possible with its giving, but the pandemic caused it to be more focused on specific areas like food and shelter, Contrucci said, providing gifts to all the food banks in its service area.

The bank also instituted a statewide random acts of kindness program, which gave branches the budget to do something special in their communities such as surprising local first responders with meals and dropping off gifts at the various Boys & Girls Clubs. Employees also assisted with virtual telethons raising funds for various nonprofits.

"We wanted to create meaningful impact," Contrucci said. ■



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BUSINESS PROFILE Aware of his brand



Graphic designer strikes out on his own for his popular clothing creations

PHILIP POTEMPA

fter years of using his graphic design talents to assist those he worked for in Chicago, Rockland Page decided in 2017 it was time for him to take charge.

"I wanted to put my own spin on the artistic projects I was doing, so that's when I took the leap and started my own business firm," said Page, owner of ROCKaBLOCK in Merrillville, and the site www.rockablock.com, which sells custom-designed T-shirts, hooded



Provided by Rockland Page

sweatshirts and accessories.

"This all started in November 2017 when I took out a personal loan for the T-shirt heat-transfer equipment, which was about \$12,000," Page recalled. "I was terrified."

Originally, from Indianapolis, Page moved to Chicago in 2004 to start his graphic artist career after graduating from Ball State University. By 2013, he moved to Merrillville with his wife, LaVergerae, and he began thinking about a new career chapter.

"I was dissatisfied and ready to branch out on my own, which doesn't happen overnight because you have to gain experience," Page said.

"I began my business in the basement of our home, starting small — and this before I had my own equipment, so I had to job out all of my orders," he said. "This meant that with every T-shirt sale, once you factored in the cost of the shirt

and the expense of having someone else provide the process of applying my designs, I was coming away with only about \$3 from every \$25 sale."

By 2018, Page had arranged for a selection of his most popular apparel to be sold by consignment, with display space in a comic book store and another retail shop, both in Hyde Park.

"Financially, this was a

little better for me, because I now had my own equipment to produce my shirts, and so the split with the host stores was now down to about 50%," Page said.

He said his shirts sold well through the retail stores, but buyers didn't connect him with the clothing.

"(The) general opinion was that these were shirts associated with the comic book store or other outlets, even though my ROCKaBLOCK label was inside every shirt," he said.

By early 2020, Page invested another \$12,000 in equipment and tried pop-up shops, including a booth at Comic-Con at McCormick Place in Chicago. He said he not only sold-out of his merchandise, but he discovered that even other booth proprietors who were selling their own T-shirts also were buying and wearing his attention-getting shirts.

The answer to Page's dilemma came by way of Purdue University Northwest and a promotional opportunity tied to considerable financial backing offered through an annual competition called The PNW Big Sell. In May, Page won this

year's \$10,000 top prize from a field of 12 finalists.

He invested the prize money into more equipment and marketing, while also enjoying media exposure.

"After I won, I was interviewed for area newspapers and magazines, and now orders for shirts have really increased,"

I wanted to put my own spin on the artistic projects I was doing, so that's when I took the leap and started mv own business firm."

> - Rockland Page ROCKaBLOCK

Page said. "I was also featured on Chicago ABC-TV news channel 7, and after that segment, my phone rang even more with the further attention being given in this past year to black-owned businesses."

Mont Handley, associate director for the Commercialization and Manufacturing Excellence Center for PNW in Hammond, is

one of the organizers of The PNW Big Sell. He said Page is a perfect example of drive, ambition and enthusiasm for new business potential.

"The Big Sell started a decade ago when it was held in the ballroom at Radisson Hotel at Star Plaza, and it continues to grow each year," said Handley who has been with the event since it launched. "Rockland used his own personality, backed by his early success and challenges, to win over the judging panel."

Page's most recent months have yielded new and increasingly popular graphic designs for his apparel.

"Right now, my most in-demand T-shirt designs are 'Freedom Fighters,' which includes the images of Ida B. Wells, Frederick Douglass, Harriet Tubman and others, and also another powerfully themed T-shirt using a design around the words 'All of This Matters," Page said. "I'm now expanding to creating kids' apparel, tote bags and aprons too, with even more to be unveiled this fall."

LEADER PROFILE Following a good example



Alisa Hecimovich learned from family importance of community involvement

PHILIP POTEMPA

A lisa Hecimovich remembers spending holidays with her father, Bob Migliorini, and the rest of their family around the familiar red donation kettles of The Salvation Army of Lake County.

"I always remember how busy my dad was with the family business when I was growing up," said Hecimovich, vice president of American Precision Services Inc. in Gary. "But he always made time to volunteer to help The Salvation Army and other community organizations."

Among her childhood photos are pictures of her dad ringing the bell for The Salvation Army at Christmastime.

Hecimovich said her father, who was 50 when American Precision Services Inc. launched 18 years ago in 2003, remains busy with community involvement while balancing his role as president of the family-owned company.

Hecimovich, who lives in Chesterton, follows her father's lead. In January 2020, she was appointed chair of the advisory board of The Salvation Army of Lake County and leads its programs committee after her previous role on the organization's fundraising committee.

"When I stepped into the (board chair) position for The Salvation Army, I was taking over for Louis Gonzales, chancellor of Ivy Tech Community College's Lake County campuses," Hecimovich said. "It was about this same time when Louis asked me to also serve on the Ivy Tech Foundation Board, and I was happy to lend my talents as another way to give back to our community."

Hecimovich, who has spent much of her career working in human resources, has a degree from Purdue University in organizational leadership and supervision. She has worked 13 years at American Precision Services Inc., a manufacturing firm specializing in mechanical repair, welding and fabrication, among other industry needs. It employs a workforce of about 60. "Both of my parents are wonderful role models for giving back to the community around them," Hecimovich said. "They also demonstrated strong work ethic."

She said her father's involvement with The Salvation Army started years ago when he was with the Exchange Club of Northwest Indiana. His group would volunteer as bell ringers during the holidays.

Hecimovich said further encouragement for greater involvement with The Salvation Army began five years ago with of The Salvation Army were admitted into that area from the start to serve as a support system to everyone."

Capt. Brian Clark, Lake County coordinator for The Salvation Army, said Hecimovich is "a breath of fresh air and exudes enthusiasm" as chair of the 20-member board of directors for the organization.

"In addition to Alisa, her father and their family's company continue to support our mission in every way," Clark said. "The past 18 months have been



Photo provided by American Precision Inc.

urging from Cal Bellamy, who serves on the organization's executive committee.

"When Cal (Bellamy) would see me at Lakeshore Chamber luncheons, he would nudge me about taking part in a larger role with The Salvation Army," Hecimovich said.

"Throughout history, The Salvation Army has always been at the front of the line for helping in times of need," she said. "One of the examples I often share is about the events of 9/11 and the great need for support at the site of the twin towers. At the time of the devastation, emergency authorities could not let in other agencies right away, not even the American Red Cross, (but) the chaplains particularly challenging during the pandemic, (but) Alisa's leadership has guided our organization through our challenges, and we've emerged stronger."

One of the ideas Clark and Hecimovich have collaborated on is resurrecting a junior board for The Salvation Army of Northwest Indiana consisting of members in their 20s and 30s. The chairman for the youth board also will occupy an advisory seat on the senior board of voting members.

"Continuing to draw young new minds, ideas and energy to The Salvation Army and all community organizations is the key to tomorrow's success and advancement," Hecimovich said.

OFF HOURS **Extreme measures**

South Bend executive finds new life passions in competition, living healthy lifestyle



MICHAEL PUENTE

n early June, Bethany Hartley participated in a triathlon in La Porte County, Indiana.

A few weeks earlier in May, Hartley participated in a 70-mile gravel bike ride, 5,000-feet above sea level in Phantom Canyon, Colorado. Her summer was equally busy with another race in Michigan and another in La Porte, and on Oct. 2, she will take part in an Ironman competition in Muncie, which involves swimming, running and biking.

Life wasn't always this extreme for Hartley, chief strategy officer for the South Bend-Elkhart Regional Partnership.

"I didn't really do too much ... no exercising or anything like that," Hartley said about her life three years ago. She lived in Chicago for about 10 years before moving to South Bend about six years ago.

"Living in Chicago, all I did was work and commute," Hartley said.

After struggling with weight gain, Hartley decided she needed a change.

"I started to look at time a little differently," she said. "I had just turned 31 and recognized that I probably have another 50 summers, (and) that's really not that much."

Hartley made changes to her life, specifically addressing her health.

"I've only got one body, so I'm going to take better care of mine," she said. "Exercising really helped balance out some of the work stress and then being able to destress through this intense workout."

Hartley admits struggling with how she previously viewed herself.

Photo by Brian Pawlowski

"I was overweight for sure," she said. "I've always been a heavier-set individual, and I've struggled with body image most definitely."

Three years and 80 pounds lost later, Hartley now releases life and work stress through exercise. Of course, it wasn't easy for her.

"I've been very open about losing weight," she said. "And when I started to lose weight, the purpose of doing triathlons and stuff like that wasn't just to lose weight, (but) I needed to set a goal."

Hartley has embraced the idea that hard work pays off. "I try to embody that every day," she said.

For Hartley, making the time and commitment are things she encourages others that they can do, too. When I hear people say, 'I don't have time to do these things.' I just really stress that when you make things a priority, you always have time, and we all have the same amount of time." – Bethany Hartley, South Bend-Elkhart Regional Partnership



"When I hear people say, 'I don't have time to do these things.' I just really stress that when you make things a priority, you always have time, and we all have the same amount of time," Hartley said. "It's the days you hate getting up at 4 or 5 a.m., but once you achieve that goal, it feels great."

While the pandemic impacted almost every aspect of life for most people, Hartley says exercising helped protect her from the virus.

"My belief is that being healthy has made me be more resilient to COVID-19," Hartley said.

In fact, during the shutdown, Hartley took up another activity: scuba diving in the cold waters of some inland lakes in Indiana.

"I went scuba diving, and the water temperature was 42 degrees," Hartley said.

Losing weight also meant eating right. "I'm a pescatarian, so that means I eat fish and seafood, (and) I sometimes eat eggs, (but) I don't eat meat, and I don't miss it," Hartley said. "I was vegan in college, and when I lived in Chicago, it was a lot easier to be vegan there."

Hartley's friend Brian Pawlowski has known her since 2017.

"Bethany exemplifies the ideas of continuous improvement," he said. "She sees every minute of her day as an opportunity to get better at some aspect of her life that's important to her, (and) the physical activities she pursues are challenging and require discipline and training, (so) they reinforce her intellectual and professional pursuits."

Pawlowski said he has seen Hartley's competitive spirit up close.

"I have done some long CrossFit and scuba sessions with her," he said. "She's constantly seeking out new challenges and experiences. Scuba is a good example." He said Hartley took her certification process head-on and continued to develop herself and is now working on her rescue diver qualification.

"And, in the midst all of these types of experiences, the conversation is equally high level," Pawlowski said. "(Bethany) pushes people to have meaningful conversations about life and professional and personal pursuits, (and) so much of conversation these days centers on the mundane or inconsequential."

He said that is never the case with Hartley.

"She simply doesn't waste a minute of her day," Pawlowski said. "Her mind is always focused on how to better herself physically and intellectually, (and) that can be exhausting for most people (but) not for her, (so) she's a great example of what goal setting, consistency, discipline and drive can do to a person's life." ■



VIEWPOINT Positive momentum



Pandemic does little to slow economic progress in Hoosier state last year

JIM STATON

espite the unprecedented challenges and uncertainty presented by the pandemic, 2020 marked the fourth consecutive record-breaking year for economic development in Indiana. Under the leadership of Gov. Eric Holcomb, the Indiana Economic Development Corp. secured 282 commitments from companies to locate or grow here.



► Jim Staton is senior vice president, chief business development officer at the Indiana Economic Development Corp. He served as interim commerce secretary from March through July.

Together, these businesses plan to invest more than \$5.6 billion in their Indiana operations and create up to 31,300 new Hoosier jobs over the next few years, marking the highest annual record for new job commitments since the IEDC was established in 2005.

W h i l e we secured economic development wins in regions all over the state.

Northwest and North Central Indiana were certainly no exception. Among those businesses announcing the largest growth commitments in 2020 were Barletta Boat Co., which committed to creating up to 250 new jobs in Elkhart County; and Electric Last Mile Inc., which announced a planned investment of \$300 million and the creation of up to 960 new jobs to support new electric vehicle operations in Mishawaka.

Northwest Indiana also welcomed commitments from Illinois-based Ekos Window + Wall, which is establishing new operations in Porter County, and Pond Alliance Inc. announced plans to invest \$10 million to relocate to Michigan City. Jasper County-startup Indiana Face Mask launched in 2020 and became only the fifth U.S. company to get approval to manufacture in-demand N95 face masks.

Building momentum

Although 2020 was anything but normal, the IEDC remained steadfast in its mission — supporting businesses of all shapes and sizes across the state — that momentum continued into 2021.

Through June 18, the IEDC had secured 162 commitments from companies planning to invest \$3.5 billion and create 17,446 new jobs in Indiana. These commitments include Domino's Pizza. which recently committed to establishing its first Indiana operations in Merrillville, supported by up to 140 new jobs, and Alliance RV, which recently announced plans to add up to 650 new jobs in Elkhart County during the next few years to support its expanding operations; and Skinny Guy Campers, which announced plans in April to launch operations in Bristol and create up to 50 new jobs over the next two years.

While we've broken record after record through our attraction and expansion efforts, our work at the IEDC goes beyond helping businesses expand and create new jobs. We're also laser-focused on having a 21st century skilled-andready workforce. Indiana's commitment to attract, develop and retain talent was reinforced by Gov. Holcomb's recent decision to integrate the Indiana Office of Career Connections and Talent into the IEDC. This allows the state to offer direct support to growing businesses, helping them connect to critical support systems and sharing best practices in talent retainment, recruitment, attraction and development models.

Indiana READI for growth

Attracting, developing and retaining talent is crucial to the continued growth of Indiana's business climate and quality of place, which is why Gov. Holcomb recently launched the Regional Economic Acceleration and Development Initiative (READI) — a bold, transformational initiative that will dedicate \$500 million in state appropriations to promote strategic investments that will make Indiana a magnet for talent and economic growth.

Through this initiative, counties, cities and towns are coming together to create a shared vision for their future, mapping out the programs, initiatives and projects to implement within their regions to retain talent today and attract the workforce of tomorrow. To help regions achieve their visions, the state is awarding up to \$50 million per region to support the implementation of strategies focused on creating advancements in quality of place, innovation, entrepreneurship, talent attraction and economic development.

This program builds on the successes of the previous Regional Cities Initiative and the state's 21st Century Talent Regions programs. What makes READI unique is it will fund not only physical brick-andmortar projects, but also sustainable programmatic initiatives such as talent development programs, public-private partnerships, workforce efforts, innovation voucher projects and small business supports. We're extremely grateful for Gov. Holcomb's leadership and guidance in making this program a reality.

Looking ahead

Building on the momentum of 2020, Indiana is on track for another successful year as we remain committed to advancing economic development, ensuring a diverse economic environment, creating the jobs of tomorrow, and retaining and attracting top talent by investing in quality of place.

And as the nation works to continue getting back on track, we will continue to invest in making Indiana the best place to live, work, play and stay.



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