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APRIL / MAY 2022

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2022 Best of Business

Best of Northwest Indiana Business and Best of Michiana Business Awards

> Barry Hall Managing partner Kruggel Lawton CPAs



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New White Lodging hospitality leader sets sights on transforming brand

EVERY EDITION



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Michigan-based Applied Imaging expands with family-owned atmosphere at heart



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True to its active mission

Girls on the Run marks 15 years of mentoring young women



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44 Indiana's future

a sure bet *READI program catalyst to helping regions around state grow together, become model for others*

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APR-MAY 2022

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GOOD BIT

16,000 The number of girls the organization Girls on the Run of Northwest Indiana has assisted since its launch in 2007.

▶ PAGE 42

IN THIS ISSUE

pring is the time of year Midwesterners look forward to after a long winter. It's also when Northwest Indiana Business Magazine reveals its Best of Business Award winners! This year's honorees showed operating in a new business environment meant evolution, which for some, opened doors to new opportunities. Many entrepreneurs took a chance during the pandemic and found success opening specialty venues. Building designers incorporated more sustainable processes into their construction projects to reduce their impact on the planet. Speaking of green, renewable energy production is emerging as an economic development engine as well as a job creator. More work means more people, which translates to a hot housing market. Change is afoot at White Lodging with new leaders, and Girls on the Run of Northwest Indiana marked 15 years empowering young women. Applied Imaging of Michigan expanded into Indiana, reinforcing remarks from Indiana Commerce Secretary Brad Chambers who touts the importance of economic development investments. We hope you enjoy this issue! — Larry Avila, managing editor

PICTURE PERFECT



This 198-square-foot LiveWall greets visitors and staff at the Grand Rapids, Michigan, headquarters of Applied Imaging. LiveWalls are vertical garden planters that create a natural growing environment. > PAGE 40

OUOTE TO REMEMBER



- Terry Murphy, Hammond Group ► PAGE 30



Regional experts say the demand for in-person events is booming, and some entrepreneurs are more than ready with creative event spaces.

Tell us what you most enjoy about gathering for work.



Scan this QR code or visit http://nwib.link/2po5

What is your favorite aspect of in-person business events?

STORY IS ON PAGE 22

LAST ISSUE'S POLL What data do you track to know if your hiring process is effective? Full results here: http://nwib.link/wwwz

50% By the number of qualified candidates that apply for jobs 17% By how long it takes to fill a position 17% By the number of employees who are fired or leave in the first 6 months 17% By how happy employees are with their jobs 0% From a survey of new hires as part of their onboarding

BUSINESS NEWS AROUND THE REGION



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

LARRY AVILA

Accounting

Kylee Fraze Norman, senior manager and CPA with **CLH**, **CPAs & Consultants**, an accounting and business consulting firm with offices in Michigan City and Valparaiso, was named tax department lead. **Chapel Price** and **Mark Holcomb** joined the firm as staff accountants.

Adam Schwelnus, a staff accountant at South Bend-based Kruggel Lawton CPAs, was promoted to partner in the firm's client accounting and advisory services group.

Banking

Heidi Hoffer was named business development officer with the treasury management team at Goshen-based **Interra Credit Union**.

Michigan City-based **Horizon Bancorp Inc.** appointed **Vanessa Williams** as an independent director on the board of directors of its wholly-owned subsidiary **Horizon Bank**. Williams is senior vice president and general counsel of Kelly Services Inc., a global workforce solutions company based in Troy, Michigan. The bank also announced **James Neff**, bank president, retired March 31. **Craig Dwight**, chairman and CEO of the bank, will serve as president until a replacement is hired. **Noe Najera** was promoted to executive vice president; **Lynn Kerber**, executive vice president, was promoted to chief commercial banking officer; and **Dennis Kuhn** was appointed Horizon's regional president for southwest Michigan.

Merrillville-based **Centier Bank** announced the following executive and staff appointments: **Kevin Fautz** was named branch manager of Centier's new South Bend west branch at 2850 W. Cleveland Road, which opened Jan. 10; **Timothy Woloszyn** was named assistant vice president of business banking at the bank's downtown Valparaiso branch; **Dan Hansen** was named vice president of business banking at the bank's Fort Wayne branch.

Archie Brown, president and CEO of First Financial Bank, was appointed to the board of directors of the Cincinnati branch of the Federal Reserve Bank of Cleveland. Brown's appointment to one of the 12 banks of the federal reserve system is for a three-year term, which began Jan. 1.

Notre Dame Federal Credit Union of South Bend, which has a Whiting branch, promoted **Crystal Waggoner** to chief operations officer and **Robert Shane** to chief innovation officer.

Economic development

Gabriella Ratliff joined the Economic Development Corp. Michigan City as economic development coordinator. New board members also were appointed and changes to its executive board included Bill Hackney, publisher of The Herald-Dispatch, transitioning to vice chair, and Brenda **Temple**, general manager at Blue Chip Hotel, Casino & Spa, was appointed secretary. Joining the board were: **Dalia Zygas**, councilperson at-large for the Michigan City Common Council; Don Babcock, director of economic development and community relations for Purdue University Northwest; and Scott Newcomb, director of plant operations at Sullivan-Palatek.

Regina Emberton resigned as president and CEO of the **South Bend-Elkhart Regional Partnership**, a role she served since 2013. Her last day with the partnership was Feb. 25. Emberton left to become CEO of **ChoiceLight Inc.**, a public-private partnership, which provides access to broadband infrastructure. The organization promoted **Jill Scicchitano** to chief operating officer, and **Leighton Johnson** was promoted to senior director for workforce solutions. New board appointments included **Susan Ford**, partner,



ACCOUNTING Kylee Fraze Norman



ACCOUNTING Chapel Price



ACCOUNTING Mark Holcomb



ACCOUNTING Adam Schwelnus



BANKING Heidi Hoffer



BANKING Kevin Fautz

Graham Allen Partners, and **Andrew Wiand**, executive director, enFocus.

Christopher LaMothe resigned as CEO of **Elevate Ventures** after serving the post since 2015. He remained with the organization until the end of March.

The Northwestern Indiana Regional Planning Commission named new officers: Justin Kiel, town council president of La Crosse, 2022 chair; Richard Hardaway, town of Merrillville, vice chair; Greg Stinson, town of Porter, secretary; Tom Dermody, mayor of La Porte, treasurer; George Topoll, Union Township, immediate past chair. New commissioners include: Mike Jesson, Porter County council member; Scott Kingan, town council, Ogden Dunes; Angie Scott, council president, Burns Harbor.

Education

Robert McQuade, vice president for human resources at the **University of Notre Dame** for almost 17 years, is retiring June 30.

Valparaiso University named Mark Volpatti vice president for finance and chief financial officer. The university also announced **Mark LaBarbera**, athletic director, will retire June 30. He started with the college in 2004. Officials expect to have a new athletic director by June 1.

BANKING

Timothy Woloszyn

Walter McCollum, was named chancellor of Ivy Tech Community College's Richmond campus.

Kevin McGuire, director of technology for Michigan City Area Schools, was the Michigan City Chamber of Commerce's 2021 recipient of the Michigan City Education Award presented by Comcast Business.

Finance

Leo Priemer, a financial adviser with Edward Jones in South Bend, was named to the 2021 annual list of Next-Gen Wealth Advisors by Forbes magazine and SHOOK Research.

Government

Gov. Eric Holcomb appointed Jake Oakman executive director for the White River State Park Development Commission and Ryan Hadley executive director for the Indiana Office of Energy Development.



BANKING Dan Hansen

Health care

Northwest Health announced the recipients of its Nursing Excellence Awards: Deborah Shepherd, Northwest Health - La Porte; Elizabeth Karas, Northwest Health - Porter; and Diana Fletcher, Northwest Health -Starke. Tamara Awald was promoted to chief quality officer for the health system. She previously served as chief quality officer for Northwest Health - La Porte and Starke.

Dr. Vijaya Chapala, rejoined **Northwest Health Medical Group** in Hobart, 7890 E. Ridge Road. She previously worked for Northwest Health between 2016 and 2020.

Franciscan Health Crown Point hospitalist and internal medicine physician **Dr. Ridaa Ali** was recognized by the nursing staff at the hospital with the **St. Raphael Award** for exemplifying a team approach that promotes superior patient care.

Suzanne Rossiter, nurse practitioner and certified diabetes care and education specialist, joined Franciscan Physician Network



BANKING Crystal Waggoner



BANKING Robert Shane



ECONOMIC DEVELOPMENT Gabriella Ratliff



EDUCATION Mark LaBarbera

BUSINESS NEWS





FINANCE Leo Priemer



Law

GOVERNMENT Jake Oakman

Maternal Fetal Medicine and Genetics in Crown Point.

Hospitality

Merrillville-based hospitality development and management company **White Lodging Services** promoted **Jean-Luc Barone**, the company's chief operating officer, to chief executive officer, hospitality management. **Ken Barrett**, who previously served as president and CEO, will remain as company president, focusing on performance and other key company initiatives. Both Barone and Barrett will report to **Bruce White**, White Lodging founder and chairman. **Steve Ransone** was named vice president of organizational capability, and **Whitney Flores** was appointed vice president of rooms operations.

Insurance

The **Healy Group** of South Bend hired **Kohl Haughee** as personal lines account manager, and **Ryan Swygart** as insurance and risk management adviser.



GOVERNMENT Ryan Hadley

South Bend bankruptcy attorney Mark Telloyan was appointed by Gov. Eric Holcomb to the St. Joseph County Superior Court. He is filling a vacancy left by Judge Steven Hostetler who retired in September.

Burns Logan was hired as lead general counsel for **Superior Construction**, which has corporate offices in Portage and Jacksonville, Florida.

Attorney **Amanda Zaluckyj** was named partner at **Jones Obenchain**

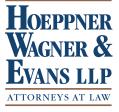
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HEALTH CARE Tamara Awald



HEALTH CARE Vijaya Chapala

LLP in the firm's South Bend office. She **Indiana** ove has been with the firm since 2018. including th

Logistics

John (Jeff) Whorley Jr. of Zionsville, executive vice president of Fiserv and head of First Data Education, was appointed by Gov. Eric Holcomb to the Ports of Indiana Commission. Monica Newhouse-Rodriguez of Caramel, managing principal of Newhouse and Associates, was reappointed to the commission. The Ports of

Indiana oversees the state's three ports, including the port at Burns Harbor.

Ridaa Ali

Manufacturing

Bill Champion, the chief operating officer of Fracto Inc. in Francesville, was named 2022 chair of the **Indiana Manufacturers Association** board of directors. Board members for 2022 from Northwest Indiana and the South Bend area include: **Donnie Brown**, BP Whiting Business Unit, Whiting; **John Hiler**, Hiler Industries, La Porte;



HEALTH CARE Suzanne Rossiter

Leah Konrady, Konrady Plastics Inc., Portage; **Richard Pfeil**, Pfeil Inc., South Bend; and **Allen Waitkins**, Cleveland-Cliffs Inc., New Carlisle.

Retail

SpartanNash promoted **Amy McClellan** to senior vice president and chief marketing officer. McClellan is a former executive with South Bend-based **Martin's Super Markets**, which was acquired by SpartanNash of Michigan in a deal



BUSINESS NEWS



HOSPITALITY Jean-Luc Barone



HOSPITALITY Steve Ransone



INSURANCE Kohl Haughee

announced in November 2018 and closed in January 2019.

Sports

The Lake County Corn Dogs baseball team of Crown Point announced four new minority owners Jim Masters of Griffith, former Region journalist and current communications professional; David Padilla, a Hammond native and marketing and consulting professional; Samantha Salzeider, a Munster native and director of operations, events and merchandise with the WNBA's Chicago Sky; and **Alex Teodosi** of Illinois, vice president of sponsorship for the WNBA's Chicago Sky. **Ralph Flores** is the majority owner of the Corn Dogs, which begins its inaugural season this summer in the non-Major Leagueaffiliated Northern League.

Technology

Surf Broadband Solutions, an Elkhart-based fiber internet provider, named **Deborah Crawford** chief



INSURANCE Ryan Swygart

operating officer; **Lana Frank**, chief marketing officer; and appointed **James Turner** of Indianapolis to its board of directors.

Transportation

The Gary/Chicago International Airport named Daniel Vicari executive director. He succeeds Duane Hayden, who served in the post the past four years. Vicari previously served as executive director between 2015 and 2018. He most recently



was executive director of the Gary Sanitary District.

Joe McGuinness resigned as commissioner of the Indiana Department of Transportation effective Feb. 11 after five years in the post. Gov. Eric Holcomb appointed Mike Smith, an IDOT deputy commissioner and agency chief financial officer, to take over as commissioner effective Feb. 14.

News

Sullair of Michigan City has purchased its Salt Lake City-based distributor, **Compressor-Pump & Service**.

First Financial Bancorp., parent of **First Financial Bank**, purchased Cincinnati-based **Summit Funding Group Inc.** Summit was the fourth-largest independent equipment financing platform in the country, according to First Financial.

Hammond Machine Works in late December hosted a ceremonial groundbreaking for a 13,000-square-foot addition to its existing site at 5047 Columbia Ave. in Hammond. Construction began in early December and is expected to be completed in the spring.

The Merrillville-based **Lakeshore Public Radio** is planning upgrades, which representatives say will increase its population coverage by 75%. The upgrade, which will increase the station's operational capacity from 1,100 watts to 4,900 watts, was approved by the FCC in November.

Evergreen Real Estate Group of Chicago will build a new \$30 million, 120-unit assisted living community for low-income seniors in Valparaiso called **Green Oaks of Valparaiso** at 2550 Morthland Drive. The project has a tentative completion date of early 2023.

Merrillville-based **NiSource**, parent company of **NIPSCO**, is seeking a new corporate headquarters. However, representatives emphasized that the company intends to maintain a physical headquarters in Northwest Indiana. The company has called 801 E. 86th Ave. home since 1988, but leaders there say it needs a new work site "to enhance our employees' work experience and better align to NiSource's new hybrid workplace model." The company will begin its search for a new headquarters sometime this year but didn't specify the size and type of facility sought. A move is not eminent, but the company expects some change in 2024.

Northwest Health opened a new 40,000-square-foot medical office building in January next to its new La Porte hospital at 1331 State St., which opened in October 2020. The office building houses the hospital's arrhythmia clinic, wound care, sleep center, infusion center and cardiopulmonary department as well as **Northwest Medical Group**'s cardiology, hematology and oncology, gastroenterology, general surgery, and urology practices. As of mid-February, no decision was made regarding the former La Porte hospital at 1007 Lincolnway, but officials have said the building would be torn down if another use was not determined.



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BEST OF BUSINESS AWARDS

BANKING-FINANCIAL

Best bank for business

Northwest Indiana Winner

Centier Bank

Michiana Winner

Centier Bank

Best bank for obtaining a business loan

Northwest Indiana Winner

Centier Bank

Michiana Winner

Centier Bank

Best bank for customer service

Northwest Indiana Winner

Centier Bank

Michiana Winner

Centier Bank

Best credit union

Northwest Indiana Winner

Purdue Federal Credit Union

Michiana Winner

Notre Dame Federal Credit Union ur readers have let us know who they believe are the best! The 2022 honorees for the Best of Business Awards for Northwest Indiana and Michiana represent businesses that provide an array of services and products across our coverage area, where more than 1.3 million people call home.

BEST O

BEST OF NORTHWEST INDIANA BUSIN

Honorees were chosen by readers in an online voting process. Dozens of businesses and organizations were recognized in 30 awards across six distinct categories in two regions: Northwest Indiana and Michiana.





BUSINESS

ESS AND MICHIANA BUSINESS AWARDS

It was evident the professionals highlighted here have moved past the global health crisis and found ways to operate in the new business environment that emerged.

Adopting new technologies also led to operational efficiencies and new lines of business for some companies. Evolution is essential to ensure success now and into the future.

Those businesses that stood out in the crowd are why this year's honorees were selected by our readers as Best of Business Award winners!



Best accounting firm

Northwest Indiana Winner

McMahon & Associates CPAs

> Michiana Winner

Kruggel Lawton CPAs

Best business investment firm

Northwest Indiana Winner

Centier Investments

Michiana Winner

Centier Investments

BUSINESS-SERVICES

Best place to purchase office furniture

Northwest Indiana Winner

HDW Commercial Interiors

Michiana Winner

Business Furnishings

Best place to purchase office equipment and supplies

Northwest Indiana Winner

Pulse Technology

Michiana Winner

US Business Systems

BEST OF BUSINESS AWARDS

Best information technology consulting firm

Northwest Indiana Winner

Cardinal Point Technologies

Michiana Winner

US Business Systems

Best ad agency/ marketing firm

Northwest Indiana Winner

Group7even

Michiana Winner

J2 Marketing

Best graphic/ web design firm

Northwest Indiana Winner

Sera Group

Michiana Winner

J2 Marketing

Best commercial printer

Northwest Indiana Winner

Miss Print

Michiana Winner

Zipp Printing

Best employee staffing firm

Northwest Indiana Winner

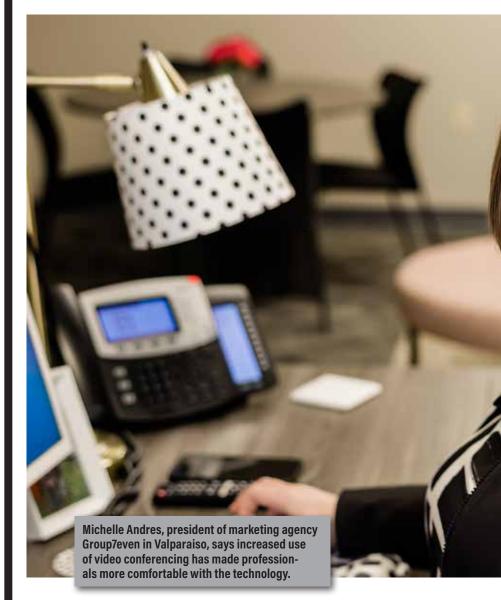
Staff Source

Michiana Winner

Integritas Search

FOR THE GOOD O

Professionals say flexibility essential as workplaces



LARRY AVILA

hese days, when professionals report to work, occasionally their commute may only involve a short stroll from the kitchen to a home office.

When the world was at the height of the global health crisis, businesses embraced the idea of remote work for many employees. Company leaders discovered productivity mostly was unaffected, and in some instances, improved. They also found allowing workers to do their jobs from home provided a boost to work-life balance and morale.

With the pandemic waning, Regionand Michiana-area business leaders have slowly worked to return to normal operations. But they also recognize a complete return to the office like before spring 2020 is unlikely.

This year's Best of Business Awards winners have dealt with these issues too. Every year Northwest Indiana Business

FEVERYONE

shift to keeping employees happier and healthier



Magazine gives readers the opportunity to acknowledge local businesses who are excelling in their specific sectors. But this year's winners also reflect the companies that adapted to a constantly evolving business environment while continuing to provide good service.

Many, like the CPA firm Kruggel Lawton, found that new ideas emerged, sparking unforeseen growth. Increased use of video conferencing opened doors for Photo by Michelle Hamstra

Kruggel Lawton CPAs, such as more consulting opportunities, and assisting clients with the Paycheck Protection Program and Employer Retention Credits.

"Our employee benefit audit team, for example, often performs the audit for clients remotely that are not located in our immediate area," said Barry Hall, managing partner for Kruggel Lawton's South Bend office. "We opened our Knoxville, Tennessee, office in 2018, and even

Best internet provider

Northwest Indiana Winner

Midwest Telecom of America

Michiana Winner

Surf Broadband Solutions

COMMUNITY-EDUCATION

Best company to work for

Northwest Indiana Winner

Centier Bank

Michiana Winner

Centier Bank

Best university to attain an MBA

Northwest Indiana Winner

Indiana University Northwest

> Michiana Winner

University of Notre Dame

Best university for a technology degree

Northwest Indiana Winner

Purdue University Northwest

Michiana Winner

Purdue Polytechnic Institute South Bend

BEST OF BUSINESS AWARDS

Best university online degree program

Northwest Indiana Winner

Indiana University Northwest

Michiana Winner

Indiana University South Bend

CONSTRUCTION-REAL ESTATE

Best commercial real estate firm

Northwest Indiana Winner

Latitude Commercial

Michiana Winner

Cressy Commercial Real Estate

Best commercial construction firm for new construction

Northwest Indiana Winner

Larson-Danielson Construction

Michiana Winner

Larson-Danielson Construction



though we previously used virtual technologies to connect with our clients, the pandemic challenged us to become even better at it."

Other companies have similarly benefited. For Rita Bacevich, president of HDW Interiors in Merrillville, video conversations allowed for quicker response times to clients.

"In the design world, meeting in person is still the best way to

assess samples, color and engage the end user," she said. "However, the opportunity to have a team member hop on a video conference is a new way for us to tap into modifying layouts and templates on the spot, which ultimately aids in speeding up the process."

Chad Nally, a partner with the Merrillville law firm Burke, Costanza & Carberry LLP, and Michelle Andres, president of marketing agency Group7even in Valparaiso, agree increased use of video conferencing has made professionals more comfortable with the technology.

"We've always worked with clients all over, but video conferencing has

dramatically decreased the amount of time of traveling we need to do, and that helps enhance work-life balance," Andres said.

Nally said less time on the road also has reduced costs.

"(Video conferencing) has allowed us to more affordably represent clients throughout the state as the courts have conducted more hearings by Zoom," he said.

Burke, Costanza & Carberry LLP also used the technology to launch Steadfast Law, which provides clients opportunities to meet with an attorney remotely to receive legal advice at a monthly fixed cost.

Preserving morale

Nally said he and his colleagues learned that they can be productive even when working remotely. That realization cleared any doubt whether work could be completed when away from the office.

"We've built a media room just to conduct video hearings, client meetings and depositions," he said. "I am confident it will continue to see extensive use in a post-pandemic

environment."

Nally said the professionals at his firm have preserved high working standards.

"Since the beginning of the pandemic, our staff has done a remarkable job," he said.

Bacevich said she and her team have learned to adapt to a "COVID comfort factor."

"In addition, we consistently query our clients and take their lead in relation to onsite visits and installations," she said.

Andres said her staff has adopted a mentality of wanting to protect each other and the business overall.

"As such, we are quick to have someone who is under the weather work from home," she said.

"Everyone is great about getting tested (for COVID) when needed."

She said her staff's morale improves when they recognize their employer cares about them and does whatever possible to protect them without dictating how they address their health.

"By allowing people to work from home when they are sick, you are able to protect the team and allow individuals to address illness the way they see fit," Andres said. "It really takes the debate off the table, and I know our employees appreciate having the protection and the individuality."



I think all of us realize that we can be more flexible as needed without negatively impacting the service we provide to our clients."

Chad Nally
 Burke, Costanza
 & Carberry LLP



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BEST OF BUSINESS AWARDS

Best commercial construction firm for remodeling or expansion

Northwest Indiana Winner

Larson-Danielson Construction

Michiana Winner

Larson-Danielson Construction

Best engineering firm

Northwest Indiana Winner

Superior Engineering

Michiana Winner

Troyer Group

Best commercial architectural design firm

Northwest Indiana Winner

Shive-Hattery

Michiana Winner

Shive-Hattery

HEALTH-WELLNESS

Best hospital/ hospital group

Northwest Indiana Winner

Franciscan Health

Michiana Winner

Unity Physicians Hospital

Hall said, when it became apparent that remote work was going to become a long-term need, his firm further developed its remote-work policies.

"Utilizing the technology, what we already had in place, allowed for a smooth transition to a temporarily fully remote team," he said. "As we introduced tools like (Microsoft) Teams and Zoom, we were able to stay connected and collaborate effec-

tively regardless of our physical location."

Hybrid workplace

all said his office always permitted staff to work remotely if it made sense, though before the pandemic, it was mainly reserved for field work or small tasks.

"As we began to rely more heavily on remote options, our team quickly adapted and became experts in the technology and tools needed to be successful away from the office," he said. "This made it possible for several of our team members to remain remote as we started to return to the office."

Hall said offering remote work options helped Kruggel Lawton expand its reach beyond the communities surrounding its

five physical locations and support staff in settings that made them feel most comfortable in the wake of the pandemic.

Andres said her firm provides more flexibility to staff now, too.

"It's still important for everyone to have time together because everyone contributes something different, and it doesn't always come out the same way on a Zoom call," she said. "But we do have people working some level of a hybrid solution and that works great." Bacevich said in-person meetings with staff have more impact, but her team also is well versed in virtual options.

"We find that the creative brainstorming (and) teamwork collaboration process works best when all hands are on deck," she said.

Nally said his firm adopted remote work strategies when it became a necessity but haven't developed a full hybrid office model.



The opportunity to have a team member hop on a video conference is a new way for us to tap into modifying layouts and templates on the spot, which ultimately aids in speeding up the process."

> -Rita Bacevich HDW Interiors

"The potential for remote work when needed is available," he said. "What we have been able to implement is that, when an employee or family member has someone home sick, they themselves are sick or they have some other obligation, we can give them the opportunity to work from home."

Nally said, in times of severe winter weather, his firm is confident productivity won't suffer when they alert staff to remain home to work.

"This allows us to continue to perform our job while looking out for the health and safety of our employees," he said.

Nally said remote work, at least for his profession, presents some hurdles.

"First, we're a service-based industry," he said. "As such, we have to ensure that we are able to best serve our clients and that typically involves our employees being present in the office."

Nally said day-to-day work needs vary in a law firm.

"Firm culture and collegiality are crucial to what we do, and it suffers when you don't have face-to-face contact with your peers," he said. "Finally, we stress to all of our associate attorneys to just come knock on a partners' door with any questions, which is possible but more difficult in a remote environment, and their development would suffer without those opportunities."

Flexibility essential

Conducting business in recent months has been an adjustment, executives say.

"I think all of us realize that we can be more flexible as needed without negatively impacting the service we provide to our clients," Nally said.

Bacevich said her company has dealt with product shortages, freight problems and price increases, but also learned to seek opportunities.

"Our team has sharpened its skills in assessing probably kinds and potential solutions," she said. "The commercial design/furniture business is often driven by timelines."

Bacevich said, if there is a chance products will not arrive in time, her firm quickly devises "plan B."

"The simple act of communication and being proactive with clients has steadied the course," she said. "People are patient if they are engaged and prepared."

Andres said team members at her agency are invested in its success.

"The Group7even team is a dream team," she said. "They don't need to demand things, because I'm always looking for ways to make their lives easier and to let them know how appreciated they are."

Hall said Kruggel Lawton always has been a "family-first firm."

"I think this mentality is clear in the way that we've navigated the pandemic," he said. "While the health and safety of our team was at the forefront of our decisions, we also had to prioritize the needs of our clients."

Hall said remote work and supporting technology has allowed his company to conduct daily business without sacrificing the physical and mental health of staff.

"While the majority of our team has returned to the office, the benefits of remote work continue to outweigh the alternative of requiring everyone to return full time to the office," he said. ■



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TOURISM / MEETINGS NEW VENUES TAK



AVENUE 912 IN GRIFFITH

DESIGN BARN IN HEBRON

EMERSON HOUSE IN LA

ENTREPRENEURS FIND SUCCESS CREATING INTERESTING SPACES TO ENHANCE EVENT EXPERIENCES

Doug Ross

hen it comes to finding a place for a unique event, some of the Region's entrepreneurs say their venues go above and beyond the traditional banquet hall.

Some have rehabilitated vintage buildings, while others have taken advantage of scenic natural surroundings.

Chef Jason Rudy is involved in two of them: The Market in Valparaiso in the former Strongbow Inn near U.S. 30 and state Route 49 and the Pavilion at Indiana Dunes State Park. He will serve as chef when the Pavilion opens in April.

Patrick Murdock and his partners host concerts and other gatherings at Avenue 912 in Griffith, named for the roadway that runs past it. Todd Connor owns Emerson House, a large home on more than 30 acres near La Porte, which can be rented for weddings, corporate events and other occasions.

Breanne Stover and her husband own a century-old property in Griffith, which once served as a bank before becoming a public library and other businesses. Today it's the home for the Bankquet.

Juli Charlesworth turned an employee dining room at her Valparaiso financial services business into a small gathering space for hire, called the Pennsy Depot Banquet Room.

Michaline Tomich turned a shell of a building into the Design Barn in Hebron to not only house her business but also provide a fun place to gather. These entrepreneurs each completed extensive renovations to make their spaces reality, but all are ready to roll out the red carpet for people and organizations seeking a unique venue.

Outside-the-box thinking

Working through the pandemic required plenty of creative thinking to keep a business viable.

Tomich launched the Design Barn at the onset of the pandemic. She convinced lenders to trust her business plan and forged ahead.

"We did all of our construction during COVID," she said.

The building was an unfinished shell. Tomich and her team had the vision to use transparent garage doors to bring



E SPOTLIGHT



PORTE

PAVILION AT INDIANA DUNES STATE PARK

PENNSY DEPOT ROOM IN VALPARAISO

in light and the outdoors for an eclectic Nashville/Austin country vibe.

The outdoor area is also designed with guests in mind. As more brides decide to hold weddings at the same place as the reception, rather than in churches before heading to a banquet hall, the new venues must plan accordingly.

The Bankquet has outdoor patio space, which makes it a popular spot in downtown Griffith.

Emerson House sits on 38 acres, which are fully accessible to guests. Deer and other wildlife are frequent guests on the property.

Many of the venues found couples postponing their weddings during the crisis. That's having a ripple effect as the rush to hold postponed nuptials conflicts with weddings of newly engaged couples.

The success of Tomich's venue came as a little bit of a surprise. Her Mixdesign

business, celebrating its 20th anniversary this year, is based at the Design Barn. She got a running start when an employee wanted to hold a wedding in the new space.

"The following week, about 40 brides called us," Tomich said. The pent-up demand for weddings is rewarding new venues by rushing to fill open dates.

"We have had several re-do's already," Tomich said, after couples married earlier in the pandemic decided to have the big celebration now that vaccines are readily available.

Heather Becerra, chief marketing officer at the South Shore Convention and Visitors Authority, said the new venues are meeting a demand in the market.

"I definitely think that events are happening again," she said. "I think there's a need for venues like that."

County Line Orchard in Hobart kicked off the trend, Becerra said. People are

looking for something unique and not just four walls and a dance floor.

"It's great to see new event venues popping up," she said.

The Market in Valparaiso has been open the longest of the newest venues, about seven years. Along the way, Rudy has had to do some reinvention.

He was banquet chef at Strongbow Inn, left for another opportunity, then when the Strongbow Inn property became available, he decided to purchase and renovate the historical building.

A comedy club operates there three days a week. Valparaiso is a good stopping point for comedians working the circuit between Detroit and Chicago, he said.

Strongbow was known for its banquets as well as its restaurant. The great hall can seat up to 350.

With a room divider in place, two 150-seat rooms can be created.

TOURISM / MEETINGS

Rudy's kitchen is busy. It's not just for meals served in that building but for elsewhere as well.

It's a commissary kitchen not just a small operation, Rudy said.

An indoor farmers market operates every Sunday when it's too cold to do the traditional outdoor markets held across the Region.

The Design Barn now operates a weekend restaurant, 312 Café, offering dining options that weren't previously available in Hebron.

What sets the Design Barn apart, Tomich said, is the emphasis on food experiences.

Instead of doing a typical plated meal, the Design Barn offerings include a taco bar, carving station, s'mores bar and more.

"We're a little bit spunky and a little bit different," Tomich said.

Feeling of home

Emerson House is an eight-bedroom house built as a bed and breakfast. Connor wasn't planning to shop for a home, but the Realtor called and asked them to look at it. "We pretty much immediately fell in love with it and saw the potential it had," he said.

They bought it and did a massive renovation to match their vision.

"We rent it as a weekend package," he said, four days and three nights, with the guests having full use of the home and surrounding grounds.

There's no preferred caterer to use. All the arrangements are up to the guest renting the property.

"We have kind of everything you need to host 70 people for dinner," Connor said, including tables, chairs, plates and silverware.

Emerson House has seen its share of weddings, but it has been used for other purposes, too. Several family gatherings have been held there, in some cases after the death of a loved one.

By renting out the entire house, rather than just a few rooms, the guests get privacy and full run of the property. Wildlife abounds on the grounds, so it's not unusual to see deer, hawks and other animals sharing the space.

Connor's background includes facilitating events for leaders, so he sees what works and what doesn't work at event spaces. He was focused more on retreats for the 7,500-square-foot house, but he soon realized the strong market for weddings.

What sets Emerson House apart is its do-it-yourself nature.

"We don't upsell them on anything," he said. "You pay one fee and get the whole house and anything in it."

A quaint setting

Charlesworth's Pennsy Depot Banquet Room is "small and quaint," offering space for between 32 and 40 people. Guests can bring their own food.

"We do quite a few baby and bridal showers," she said. The room also has

> been used for funeral dinners, wakes, baby gender reveal parties, milestone birthday parties, seminars and graduation parties.

It's good for open housetype events where guests don't show up all at once. There's enough parking for 35 vehicles. In the summer, parking on the grass isn't a problem.

The banquet facility

offers a fireplace and full kitchen. "It's a very beautiful room," Charlesworth said. The building, built in 2006, won a Valpo Chamber Community Improvement Award.

The building is at the intersection of Sturdy and Comeford roads, across from Saint Paul Cemetery.

Meeting a need

Murdock's Avenue 912 opened in response to the closure of the Star Plaza Theatre and the Radisson Hotel in Merrillville. "I saw a need. I love music and said, 'Hey, let's do this,'" he said.

"We thought Griffith was a perfect area," Murdock said. His partners include Jack Havlin and Tony Hobson.

Much like Design Barn and the Bankquet, much work was needed to get the building ready. "We basically built it from the ground up," Murdock said. "It was literally a warehouse, (and) there were no walls, no plumbing."

However, that allowed the partners to design and build their dream space at the old Kmart plaza in Griffith.

On March 8, 2021, Avenue 912 opened with a reunion concert by Bravo Johnny.

"We're not the Avalon," Murdock said. "We're not classy and traditional. We're edgier."

Murdock said Avenue 912 is more of a "rock 'n roll wedding place."

A wedding on Halloween featured a bride dressed in black and the father using a cane with a skull on it.

"We're diversified," Murdock said. "We do concerts, but yet we do wedding receptions, but we do fundraisers."

Murdock recognizes his business has an obligation and a responsibility to the community.

"Helping nonprofits is important to the partners," he said.

Stover, who helped launch the Bankquet, said the building originally was in "pretty rough shape."

"There was a lot of water damage," she said. Her husband, Ed, dug out the basement, which still had the original dirt, to create a kitchen.

"I really think a restaurant or a banquet hall is a perfect fit for that building," Stover said. It holds up to 70 people, plus there is a patio for events to flow into the backyard.

"We did a lot of live music events last year," she said.

It's a smaller space than a large banquet hall, but that's a selling point for the historic building.

"People are gathering much smaller now," Stover said.

In addition to small weddings, showers, reunions and funeral services, the Bankquet has hosted upscale wine and food pairings.

In one of its previous incarnations, the Bankquet was a public library.

"A lot of people tell stories about how they lived in the library over the summer," Stover said.

The downtown Griffith location is a selling point.

"It feels like you're the centerpiece of the main street," she said. ■

I definitely think that events are happening again. I think there's a need for venues like that." – Heather Becerra

South Shore Convention and Visitors Authority



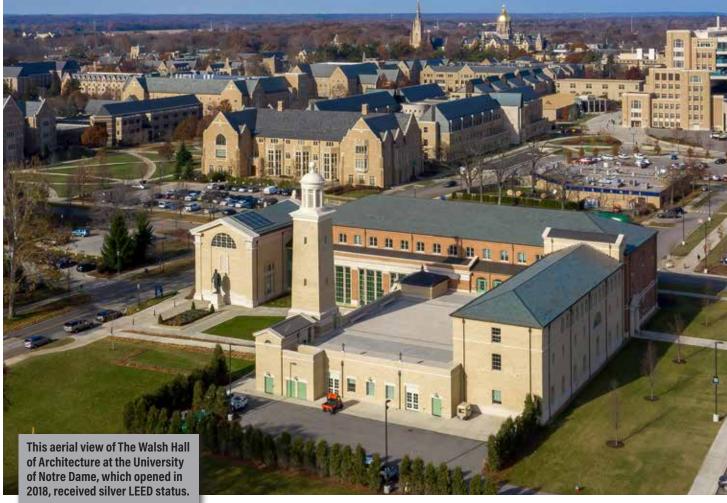
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CONSTRUCTION



LEED-ING THE WAY TO

Early adopters of sustainable building certification say many standards now just part of construction process

LAUREN CAGGIANO

here was a time when the LEED certification was cutting edge in construction. Now many of its processes have become industry standards.

Construction and design professionals say new buildings going up today are designed to have the least impact on the planet, and might even curb costs for residents and tenants.

Dan Brellen, a structural engineer with Wisconsin-based McMahon Associates Inc.— which has operated an office in Valparaiso since 1989 — is well versed in Leadership in Energy and Environmental Design certification.

"For many years, our company has specialized in efficient and sustainable designs, whether part of a specific green-building protocol or just good, quality designs," he said.

According to the accrediting body the U.S. Green Building Council, LEEDcertified buildings save money, improve efficiency, lower carbon emissions and create healthier places for people. They can be one means to proactively address climate change, and meet environmental social and governance goals, enhance resilience and support more equitable communities.

The USGBC reports projects are vetted, and must address carbon, energy, water, waste, transportation, materials, health and indoor environmental quality. These projects go through a verification and review process and are awarded points that correspond to a level of LEED certification.

Just as there are different levels of certification, the distinction is rooted in



Photo provided by University of Notre Dame

FUTURE

a holistic approach. For example, LEED doesn't simply focus on one element of a building such as energy, water or health, according to the building council.

Instead, it looks at the big picture, factoring in all the critical elements that work together to create the best building possible. According to the USGBC, 35% of the credits a project can earn toward its LEED certification are related to climate change, 20% directly impact human health, 15% impact water resources, 10% affect biodiversity, 10% relate to the green economy, 5% impact community and 5% impact natural resources.

In LEED v4.1, the next generation standard, a majority of LEED credits are related to operational and embodied carbon.

Good for business

Brellen said LEED criteria can be incorporated into a variety of projects.

"Providing sustainable clean water for municipal clients has been a staple of our company since its origin over 100 years ago," he said.

"We also have a strong history of waste-to-energy projects, turning waste streams (farm, food, etc.) into natural biogas products."

In other words, this gives McMahon Associates Inc. an advantage in advising clients who are interested in planning and designing projects that consider the environmental impact. LEED certification may be the ultimate goal.

Brellen said LEED certification is popular because it's good for business on several levels.

"The idea of LEED and sustainable design has been well received," he said. "Business and industry understand the goals of sustainability and of improving the environment where we live, at the same time implementing those ideas that are practical and economically prudent."

Green building as a concept is evolving and reflects the context and setting. Brellen has a few ideas about where the future is headed as it relates to this type of construction.

"The reuse and renovation of existing buildings/ sites seems to be the next logical step in sustainable building design," he said. "With the increase in material costs and lead times, it becomes economically feasible and sometimes

necessary for owners to make use of current assets, along with the fact that infrastructure (roads, utilities, etc.) already serve many existing sites."

Brellen said the electric vehicle movement will impact business and industries. No doubt transportation, including trucking, will move to this next generation of vehicles. EV charging stations and the infrastructure for them will impact the way sites are used, he said.

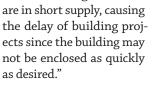
Brellen said pandemic-fueled challenges have affected green projects in the same way they have affected the building industry.

"Most manufacturers of building materials have already adjusted their products and manufacturing processes to become LEED-friendly; therefore, supply chain issues will affect all types of construction projects," he said. "For example, roof construction is one concern. Metal deck, rigid insulation and roofing materials



Business and industry understand the goals of sustainability and of improving the environment where we live, at the same time implementing those ideas that are practical and economically prudent."

> — Dan Brellen McMahon Associates Inc.



Early adopters

The University of Notre Dame adopted a sustainable buildings policy in 2008.

Doug Marsh, the college's vice president for facilities, design and operations, said the university was interested in designing and constructing its new buildings using techniques, materials and systems commensurate with best industry practices regarding sustainable design, construction and operating practices.

"(We) found the thirdparty review and certification process provided by the United States Green Building Council most advantageous as it held the design teams,

especially the engineers designing the buildings' HVAC systems, to a very high standard," he said. The private, Catholic college requires all new construction to be up to LEED standards.

Since implementing its sustainable buildings policy, Notre Dame has earned more than 20 LEED building certifications. It has accomplished a



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CONSTRUCTION



The Veterinary Orthopedic Center, on the Cardinal Campus of Highland, is LEED certified and the surface under all the hardscapes is pervious pavers and retains water.



Broadway Lofts, a three-story, 40,000-square-foot mixeduse multi-family building on a corner site at Broadway and 7th Avenue in Gary is still in development.

96% diversion rate for all construction project waste, according to the college.

Marsh said, in his view, seeking LEED certification for Notre Dame's new major buildings the past 15 years resulted in creating more energy efficient and sustainably designed buildings than if the university had not adopted the practice. About 95% of the college's buildings use efficient, non-LED lighting (such as CFLs) and 40% of Notre Dame's outdoor space uses highly efficient LED lighting.

"We have encouraged our staff charged with leading the design and construction of major campus buildings to become LEED-accredited professionals," Marsh said. "Many have done so, which greatly facilitates the collaboration in working with consultant teams hired for these projects."

Chicago-based architectural firm Farr Associates also was an early adopter of LEED certification. But much has changed in the design world in recent years.

"We designed our first LEED platinum building in 1999, and it was the world's third LEED platinum building," said Doug Farr, founder/principal, whose firm designed the Cardinal Campus of Highland at East 53rd Avenue and Indianapolis Boulevard. It achieved a LEED for Neighborhood Development certification.

"LEED was revolutionary at the turn of the 21st century; 20 to 25 years in, and there's a real fragmentation going on, in kind of what the standards are," Farr said.

According to Farr, LEED was the gold standard of the design world, but now the standards are baked into projects, and therefore, they're not as novel.

"A lot of corporations and real estate companies have portfolios that have the LEED requirements explicitly written into their standards," he said. "So, there's a kind of an institutional (aspect)."

Farr said once something becomes the standard, everyone embeds it.

"And it's kind of the de facto standard," he said.

Region welcomes LEED

arr said his firm has about a 20-year run with designing LEED-certified projects. Among them was the Veterinary Orthopedic Center, built on the Cardinal Campus of Highland, which has some noteworthy features.

"The scupper is modeled after the beak of a rain bird, "he said. 'That's how the water gets from the roof and down through the parapet and out of the sun — it kicks out at the sidewalk."

He said the whole surface under all the hardscapes is pervious pavers and retains water.

"And then the roof is filled with solar panels," Farr said.

Farr said the project is part of a master plan that likely will be built out over three phases. There are two more buildings pending.

There's a hotel yet to be built, and the campus is attracting a lot of medical office and veterinary office tenants, he said.

In Gary, Broadway Lofts is a threestory, 40,000-square-foot mixed-use

BY THE NUMBERS

According to the U.S. Green Building Council, the credits a project can earn toward LEED certification are related to the following:



resources



Green economy





Natural resources

THE REPORT

Find the U.S. Green Building Council report at www.usgbc.org/articles/usgbc-partners-dodge-data-release-world-green-building-trends-2021-report

multi-family building on a corner site at Broadway and 7th Avenue, which is still in development. The building will house 38 one- and two-bedroom units, while the ground floor will feature a Women, Infants and Children (WIC) clinic space for Northwest Indiana Community Action, a project partner focused on poverty alleviation.

The site will be a hub for new transportation infrastructure, including potential connections to car share, bike share and bus rapid transit (BRT) networks. A portion of the site has been set aside for a fresh produce greenhouse.

This project's goal is to achieve net-zero energy through a combination of energy-demand reduction, envelope efficiency and on-site renewables. To achieve these goals, Farr led an integrated design workshop with the goal of achieving passive building (PHIUS+) certification. PHIUS strategies focus on super-insulation, high-performance windows, elimination of thermal bridging, air-tight construction and heat recovery within the mechanical systems.

Farr said the building will be powered entirely by electricity.

"So, no fossil fuels burned here," he said. "That's another example of integrated design thinking because, if you, say 'we're going all electric,' you just saved \$100,000 on the building, because you don't have gas service, gas meters, gas piping, etc. And so, when you eliminate entire systems from a building, those are big cost savings."

And those cost savings are passed on to the residents, too, who benefit from more affordable energy bills.

After 20 years of sustainable building practices, Farr reflects on the merits of LEED certification.

"We actually build a LEED certified building for less cost than a conventional building, because there's so much low hanging fruit that, when you just show up and build the next one you built like you did the previous 10, you weren't paying attention to even ask questions," he said. ■

Managing Editor Larry Avila contributed to this story.



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ENVIRONMENT



Photo provided by NIPSCO

EXPERTS SAY GROWTH IN RENEWABLE ENERGY SHOWS SUSTAINABLE INNOVATIONS NO LONGER PASSING FAD

ELIZABETH DAVIES

ne look around the Indiana landscape makes it clear: Sustainable energy is here to stay. And the push is on for companies across the Region to change the way they power business.

From solar panels to wind farms, the Region's energy sources are bursting with new options. Those solutions are aimed at creating the energy we use every day — from lighting warehouses to running factory machines — in a way that can be maintained for years to come. Options such as solar and wind energy are praised for releasing low emissions while not depleting limited natural resources such as oil.

Wind- and solar-generated energy are the industry's fastest-growing renew-

able sources, with acres of windmills built on farm property and solar panels installed everywhere from businesses to residential homes. Even so, those two sectors contribute less than 5% of the total energy used in the U.S. Nearly 80% still comes from fossil fuels, according to the Center for Sustainable Systems at the University of Michigan.

By 2050, the federal government's goal is to have solar energy meet 33% and wind energy meet 35% of U.S. energy demand.

> As the renewable energy sector grows, opportunities for companies to be at the forefront of green initiatives will gain speed as well. For both today's incentives and tomorrow's planning, green alternatives are ripe with opportunity.

As relatively new technology, however, green solutions are more expensive than their traditional counterparts. That's why tax credits and renewable energy incentives are becoming more popular to encourage green solutions and help renewable energy become more cost effective.

"Most U.S. consumers would like to participate in a greener economy, but we have few practical options apart from solar panels and electric vehicles," said Terry Murphy, president and chief executive officer of battery industry supplier Hammond Group. "Unless these options attract government subsidies, they don't really offer cost savings."

For now, however, those subsidies have attracted the attention of some of the country's biggest corporations. Google, Microsoft and Walmart are all renewable energy consumers. Their models for green energy have set the stage for Northwest Indiana businesses to follow as well.

Industry growth

ossil fuels such as oil, coal and natural gas have long been the most cost-effective and easiest ways to provide energy to the modern world.

They do, however, have significant downsides. To start, the Earth has a finite amount of each resource, and eventually they will be depleted. Also, mining and burning these resources can damage other parts of the Earth's ecosystem, including mountains, water sources and air supply.

That's where a push for renewable energy such as wind and solar comes in. At present, less than 10% of energy comes from renewable sources.

However, 74% of Indiana residents want to see that number increase, according to a recent survey by Audubon Great Lakes. Nearly 80% of voters in that poll identify climate change as a threat.

To that end, Northern Indiana Public Service Company has major efforts underway to transition toward renewable energy. The company has more than 821,000 natural gas customers and 468,000 electric customers across northern Indiana.

It is pushing for a mix of sources that will include a greater share of solar energy in the coming years. "Our plan will result in generating cleaner, lower-cost energy," said Fred Gomos, NIPSCO's director of strategy and risk integration. "Our plan, in turn, makes Indiana more economically competitive from an energy affordability standpoint."

To that end, NIPSCO is constructing the Dunns Bridge Solar Project in Jasper County. The 5,000-acre site will host enough solar panels to generate up to 700 megawatts of energy.

"NIPSCO's electric generation transition is delivering, and will continue to deliver, significant economic benefits to the state." Gomos said, adding that the Dunns Bridge Project alone is generating \$59 million in tax revenue and 300 construction jobs for Jasper County. In fact, job demand for the project has been so great that IBEW Local 531 has

added a "helper" classification. While journeymen and linemen shoulder the most skilled jobs at the Dunns Bridge site, helpers step in to handle smaller tasks while still gaining union benefits such as competitive wages

and pensions. It's an ideal step into a trade career and apprenticeship.

"For us, this allowed us to further reach into our community with more career opportunities," said Jim Clarida, business manager of IBEW Local 531.

Even once the Dunns Bridge project is complete, Clarida anticipates new solar projects will keep his workers busy in the future. He also foresees a need for workers to do maintenance at these solar facilities, fixing panels damaged by weather or animals.

That's good news for union members, many of whom will lose maintenance jobs at electrical plants

that will close as they are replaced by solar facilities.

"We're hoping as this project gets toward completion, we will be able to move more people to other projects," he said.

WHAT THE EXPERTS SAY

Because most of the nation's energy grid is interconnected, energy providers have the flexibility to draw on power from outside our service area ... to serve customers when needed." – Fred Gomos, NIPSCO

Cleveland-Cliffs has a long history of respecting our environment and the communities we serve. We took over these steel mills, and we want to do it better." – Traci Forrester, Cleveland-Cliffs

One-hundred percent recyclable lead batteries could provide economic and sustainable grid-level energy storage, and contribute the single biggest way to reduce CO2 emissions."

— Terry Murphy, Hammond Group

Benefits for business

A lthough green energy has been less affordable in the past, efforts by the government and incentives from energy suppliers are making it a better fiscal choice moving forward.

The U.S. Department of Energy is focused on reducing the price of solar energy by 50% by 2030. It is tackling that issue through research aimed at improving solar technology performance so that









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ENVIRONMENT

it can become a larger and more reliable part of the U.S. energy grid. Likewise, the untapped potential for wind energy is so great that federal tax benefits for wind farms were bolstered in 2020.

By 2050, the federal government is aiming to have solar energy meet 33% and wind energy meet 35% of U.S. energy demand.

Within the state, NIPSCO has developed a range of business-friendly incentives aimed at moving companies toward renewable resources while making the state a more attractive place to set up shop. It is one of about 850 utilities nationwide that offers the option to purchase renewable energy.

The company's Excess Distributed Generation Tariff began Jan. 1, and allows businesses to use their own solar, wind, hydro or biomass system to offset their individual use.

"If the customer generates more than what they need, they will receive a dollar credit that is able to be carried over to the following month," said Kevin Kirkham, manager of new business.

Not every business has the capital to make a renewable energy investment

PURSUING GREATNESS THROUGH INNOVATION.

iorthwest

of that size, however. Those companies can enroll in NIPSCO's Green Power Program. About 1,500 NIPSCO customers pay an upcharge to participate in that program. It allows them to market their goods as produced with renewable energy resources.

"Customers may designate a portion or all of their monthly electric usage to come from power generated by renewable energy resources, such as solar and wind," Kirkham explained.

The Prescriptive Incentive Program offers incentives to business customers who make energy-efficient improvements.

"The program rewards customers when they replace costly, less efficient systems with high efficiency equipment on a one-for-one basis — this can include lighting products, space heating systems and controls, steam trap repair, replacement and boiler burner controls," said Ryan Tedeschi, manager of demand side management programs.

Steel industry leader Cleveland-Cliffs has spent the better part of the past decade researching ways to capture energy that comes from their regular production processes. Companywide, Cleveland-Cliffs intends to reduce carbon emissions from its plants by 25% from 2017 to 2030.

Having purchased two local factories in 2020 — Burns Harbor and Indiana Harbor — the company is working to implement energy improvements at those sites as well.

"We have some pretty aggressive initiatives underway," said Traci Forrester, the company's executive vice president of environment and sustainability. "Cleveland-Cliffs has a long history of respecting our environment and the communities we serve. We took over these steel mills, and we want to do it better."

At Burns Harbor, the company is implementing a project that will capture byproduct gases coming from their blast furnace and coke oven processes. They will turn them back into reusable fuel for steam and energy used at the plant.

The goal is to eventually meet a full 75% of the plant's electricity needs in this way.

At Purdue University Northwest, we go beyond the classroom, walking the extra mile with students to empower confidence and encourage real world experiences. We push beyond the boundaries of innovation to drive engagement and make an impact in Northwest Indiana and the world at large.

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It also will reduce the company's carbon footprint and help in the fight against climate change.

"It's a recycling and repurposing of our energy," Forrester said. "We can capture byproduct fuels before their final emission."

Obstacles to overcome

With the advent of a new generation of green energy, companies are closing their older coal mines and the environmental damages that come along with them.

So, could fossil fuels soon be a thing of the past?

Not so fast, energy experts say. NIPSCO sees energy source diversification as a critical component moving forward. In addition to its major solar investment, the provider intends to continue use of its natural gas generation station, Sugar Creek, with improved production.

"Because most of the nation's energy grid is interconnected, energy providers have the flexibility to draw on power from outside our service area, even other nearby states, to serve customers when needed," NIPSCO's Gomos said. "There is ample power available, leveraging our robust and interconnected transmission system."

For all its benefits, however, renewable energy still faces a significant obstacle: storage.

The sun doesn't shine at night, so how can a factory run its third shift solely on solar power? What does a wind-powered laboratory do for power on a calm day?

"Meaningful cost savings from green energy will depend on our ability to store energy from intermittent wind and solar power, and capturing any otherwise wasted baseload energy," said Hammond Group's Murphy.

The answer, of course, is battery storage. That's where Hammond Group steps in. A Northwest Indiana chemical company that serves the battery industry, Hammond Group sees reusable lead batteries as a key step toward economical and accessible renewable energy.

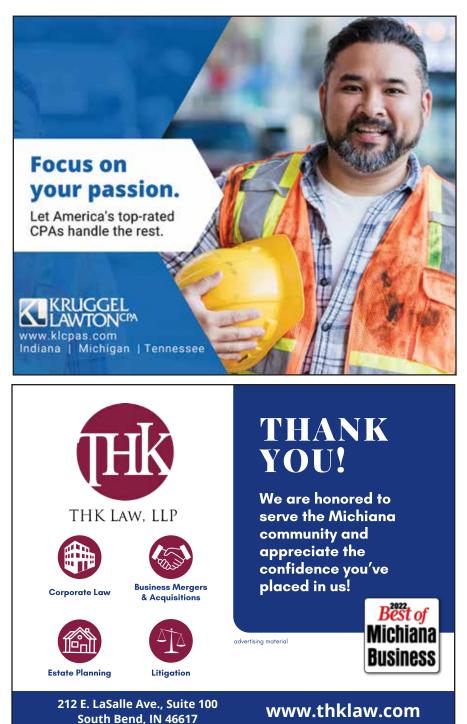
"One-hundred percent recyclable lead batteries could provide economic and sustainable grid-level energy storage, and contribute the single biggest way to reduce CO2 emissions," Murphy explained. At Hammond Group, "we don't make lead batteries. We make them better by increasing performance and extending useful life through our proprietary products."

Murphy said his company sees a bright future for batteries of all types, sizes and chemistries.

Murphy warns against the solar and wind industries growing too quickly for

its storage technology, a scenario he sees costing consumers more in the long run.

"Without adequate storage, the grid could become unstable and inflict outages and exorbitant price increases," he said. "While we don't necessarily need more energy options, we do need energy storage. Large scale, long duration energy storage will be critical for consumers."



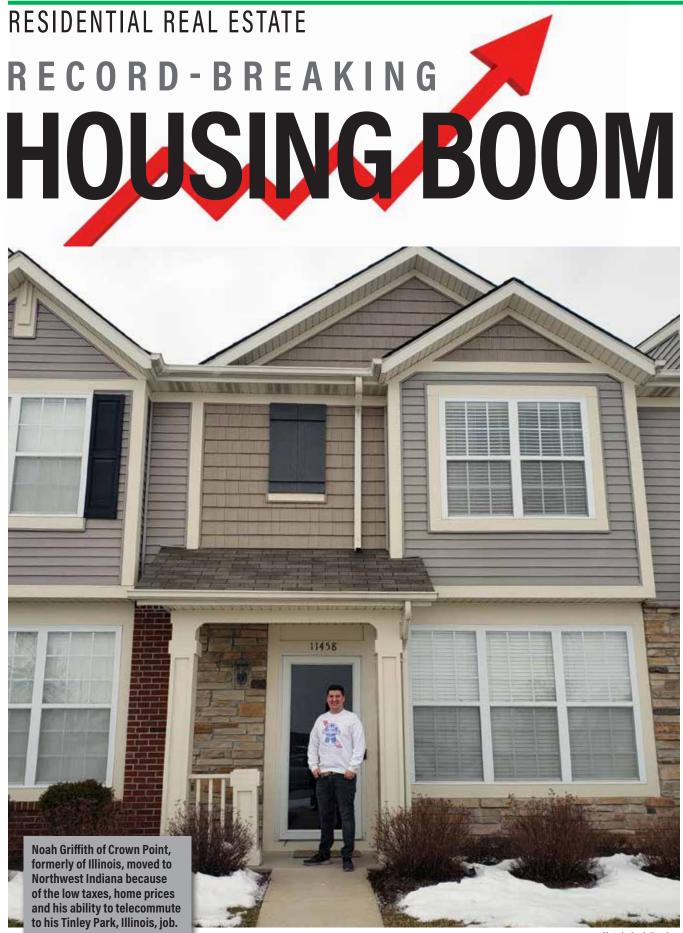


Photo by Carrie Napoleon

Home sales in Region remain red hot as **BUYERS SEEK AMENITIES FOR FLEXIBLE LIFESTYLE**



CARRIE NAPOLEON

oah Griffith of Crown Point says he liked what Indiana had to offer when he began searching for a home.

The former Chicago Heights, Illinois, resident said housing prices were good compared to Illinois and taxes were low. There are a lot of things to do socially, and with remote work in full force, finding a place near his job as an IT professional in Tinley Park was not necessary.

"I just wanted my own space," said Griffith, 25. "I work from home a lot."

He was ready for his independence and to move from his parents' home. Griffith wanted a space that would allow him to work, gather with friends and, as an avid guitarist, play his music.

He wound up with a 1,300-squarefoot, two-bedroom, one-and-half bath townhome with a two-car garage. Griffith plans to transform his small back patio into an entertaining space with furniture, a grilling area, and a planter box for tomatoes and peppers.

"This was the first place I went to look at, and it checked all my boxes," Griffith said of the Crown Point town house he now calls home. With tight inventory, Griffith knew he had to act fast.

On the advice of his real estate agent, he put in an offer and sealed the deal.

Griffith knew going into his search owning would be a better value in the long run than renting. He expects the value of his Crown Point property to hold or increase since the city is a desirable location.

When he was looking to rent, one-bedroom apartments were \$300 to \$500 a

month more than what his mortgage turned out to be.

"I think I got a bargain," Griffith said. "Everything is set up the way I imagined it always would be."

He's enjoying his new space. "I love it," Griffith said. "I'm home 99% of the time, especially with working from home."

His company is in the process of opening an office on Broadway in Merrillville for its Indiana workers, a more convenient option than the drive to Tinley Park, so he plans to work in person some days.

Indiana's appeal

Griffith is not alone in his search for a new home. Homebuvers are flocking from Illinois and elsewhere to Indiana where their dollar goes further, and the quality of life is attractive. Continued low interest rates and the ability for so many people to telecom-

mute are fueling what was already a hot real estate market in Northwest Indiana.

Peter Novak, chief executive officer of the Greater Northwest Indiana Association of Realtors, said the lower cost of living in Northwest Indiana positions the Region well in the greater Chicago area. The Region has had a migration pattern from Illinois, but that has been amplified in recent years as Illinois grapples with high taxes, crime and a charged political climate.

BY THE NUMBERS

The December 2021 local market update was compiled for the Greater Northwest Indiana Association of Realtors by the Indiana Association of Realtors. Here are highlights of its findings:



New home listings

increased by 5.9% in 2021 over 2020, climbing from 13,278 listings to 14,059.



Closed sales also climbed from 11,672 in 2020 to 12,110 in 2021, a 3.8% increase.



Median sales prices

climbed year-to-date from 2020 to 2021 from \$193,000 to \$215,000, an 11.4% rise.

According to the U.S. Census Bureau, 36,328 people moved from Illinois to Indiana in 2019.

Even the perception of trouble can influence someone's desire to relocate, Novak said.

> "It's very easy to see why Indiana would be beneficial over Illinois," he said.

The Region also has done a good job marketing itself as an alternative to Illinois and other states starting with the Hoosiers By Choice campaign. Promoting quality of life issues like pedestrian-friendly amenities, arts and culture, and recreational opportunities helps draw interest from out-ofstate buvers.

"It's all about quality of life," Novak said. "Those are drivers for homebuying."

Jobs are another driver, but that dynamic is changing a little bit with the increase in remote working fueled by the pandemic. Location

to a physical workplace has become less important for some homebuyers.

"To me we are absolutely a part of the Chicagoland area," Novak said. "Northwest Indiana is a suburb of Chicago."

He said Region real estate professionals are trying to make Northwest Indiana a desirable location for people who work in the Chicago area but may not want to live there.

"I think we have a position in that we are a better value," Novak said.

Novak described the surge in home sales the past couple years as historical in a sense. It has been a very one-sided market with sellers in control.

Market strength

ccording to the December 2021 local Amarket update compiled for GNIAR by the Indiana Association of Realtors, new listings increased by 5.9% in 2021 over 2020, climbing from 13,278 listings

I've done more new construction loans in the last year than my entire time at the bank."

- Jason Harris

Centier Bank

RESIDENTIAL REAL ESTATE



Buyers are looking for open concept living with clean sight lines like this home by New Castle Homes LLC in The Preserves in St. John by Schilling Development.

to 14,059. Closed sales also climbed from 11,672 in 2020 to 12,110 in 2021, a 3.8% increase

Novak said Northwest Indiana began recovering from the 2008 housing crisis in about 2011, and by 2012, sales were back on the upswing. Since that time, the market has favored the seller, but the pandemic exponentially increased that dynamic.

At the beginning of the crisis, Novak recalled meetings with his board where they discussed preparing for the worst, then the opposite happened, and sales surged. People's homes became their offices, schools and gyms.

"The market was already going that way, but it accelerated because of the pandemic," Novak said.

In 2022, not much has changed.

"Is the market cooling down? Not according to our numbers, not at all," Novak said, cautioning it will happen eventually. "The market cannot stay this way forever."

Theoretically, rising interest rates could slow demand, but none of that will happen overnight. Even if demand were to slow, there is such a limited inventory that demand would still overcome supply.

"I think Northwest Indiana is in a good place," Novak said.

New home appeal

ack Slager, development manager for Schilling Development in St. John, agrees the Northwest Indiana homebuying market appears to remain very strong by historical standards. New construction continues to struggle to keep up with demand because of labor and material shortages.

"The last two years have been record-breaking years," Slager said. "After the initial shock of the pandemic in early 2020, it was like the flood gates opened, and it hasn't slowed down since."

Slager described 2020 as a near "perfect storm" for the Northwest Indiana home market. In 2020, the pandemic forced many to work from home. Combine that with the Illinois political climate, taxes and riots in Chicago, and the Hoosier state became even hotter.

"It caused many potential homeowners to check out Indiana," Slager said.

Many buyers are relocating from other states, as well. While most transplants are coming from Illinois, people are relocating from other areas such as California. People also are coming to Indiana from deeper in Illinois.

"It used to be areas very close to the border, like Lansing, Lynwood or Crete, but now we are seeing buyers from further out like Mokena, Frankfort or Downers Grove," Slager said.

Indiana homebuyers also are fueling the market. Slager said "move-up" buyers coming from older, smaller homes from areas like Highland, Griffith or Dyer are looking for places where they can build or buy their dream homes.

Buyers are as diverse as the home stock here.

"The younger families still gravitate to the large single-family homes, while

the older buyers are looking for maintenance-free options like a cottage home or half a duplex," Slager said.

Buyers are looking for more outdoor spaces, not necessarily larger yards that require more maintenance, but larger decks and covered patios, including outdoor kitchens and fire pits. Schilling's more popular neighborhoods now include some walking paths and more open spaces with trees and ponds. "We try to preserve as much natural

area as possible," Slager said.

Lenders agree the housing market in Northwest Indiana has grown tremendously across all types of homes over the past two years.

Lending boom

Mike Sowards, vice president and retail lending sales manager for Peoples Bank, and Jason Harris, mortgage loan officer and community lender with Centier Bank, both say so many people are looking to buy now, making demand higher than available inventory. Sellers are in control and are getting multiple offers, sometimes over listing price, for their homes.

"Demand for single-family homes is high, and they are often listed and sold within hours," Sowards said. "Because of this and other factors, home prices have increased, and contracts are often negotiated for more than the asking price."

According to GNIAR's December 2021 local market update, median sales prices climbed year-to-date from 2020 to 2021 from \$193,000 to \$215,000, an 11.4% rise.

Harris said the lending market is inundated with requests for pre-qualifications for single-family homes, town homes and condos, or basically anything that is for sale. Requests for home loans are coming in at rates Harris said he has not seen in his career.

Demand for existing homes is outpacing supply, and demand for new construction remains high despite supply chain and labor issues.

"I've done more new construction loans in the last year than my entire time at the bank," Harris said.

Harris said all types of buyers are seeking financing — from firsttime homebuyers to people upsizing. Investors also are coming to the Region to get in on the market while interest rates are low.

"There is just an influx of people in all different directions looking to take advantage (while) the rates are down," Harris said.

Even if the Federal Reserve begins to tweak interest rates upward this year, Harris said the increases are unlikely to stop people from buying. An interest rate increase will serve to slow the market down and potentially drive home prices lower.

"I think there will always be a demand for people looking to purchase homes," Harris said. "I don't think it will be competitive as it is now."

Harris said home values are the only question mark homeowners and homebuyers should be concerned about. The lender said he is not certain current home values can be sustained.

Sowards and Harris agree that, while historically lenders have looked at family size as a driving factor in home selection, with new families upsizing and empty nesters downsizing, close proximity to Chicago also has fueled relocations to the area.

NWINDIANABUSINESS.COM



This backyard pool was one of many features listed in a Crown Point home for sale listed by Realtor Nathan Banga at Banga Realty LLC.

The short commute time combined with lower real estate tax bills is an initial driving force. Add the rise in remote work, and the demand for housing in Northwest Indiana and surrounding areas has only grown.

"Today in addition to that, I believe that buyers are also looking for a home that fits their lifestyle," Sowards said. "For those that prefer an at-home lifestyle or remote work, homes that can offer spaces for different times in their day — workspace, entertainment and lounge space, space for outdoor activities — are essential."

Harris agreed.

"People are looking at homes now as their own oasis," Harris said.

Sheltering in their homes for so long because of the pandemic has increased the focus on what home can be like.

Pools, fences, outdoor kitchens and dedicated office space have become priorities for homebuyers, he said.



LEADER PROFILE Catalyst for tasty change



New White Lodging hospitality leader sets sights on transforming brand

PHILIP POTEMPA

ean-Luc Barone believes in the power of transformation. He says it's a key to success for assuring growth and transition for any company.

Merrillville-based hospitality development and management firm White Lodging named Barone chief executive officer, hospitality management, in



▶ Jean-Luc Barone joined White Lodging in 2016 as the vice president of food and beverage and now is the CEO, hospitality management. January after serving almost four years as the company's chief operating officer.

"When I joined White Lodging in 2016, the company was looking to transform its food and beverage operations, since at that time, we had only a few of our own brands and relied heavily on our hotel restaurants," said Barone, who will report to Bruce White, White Lodging founder and chairman.

Barone joined White Lodging in 2016 as the vice president of food and beverage. He was born and raised in Toulon, France, where he started his hospitality career with a culinary apprenticeship. He attended Vancouver College in Vancouver, Canada, while working at a nearby hotel and earned a bachelor's degree in hospitality management.

"Jean-Luc has been a catalyst of positive change for White Lodging, and like the best hospitalitarians across the world, he puts our associates first and leads equally with his heart and mind," Bruce White said.

White and Barone are equally proud of the White Lodging premium, urban portfolio of hotels that has continued to grow. They agree it's important to create destination restaurants and bars that are beloved by locals and visitors. "Since 2016, we created more than 50 award-winning, independently branded restaurants and bars that are readily on the list of top local destinations," Barone said.

Barone is focused on creating experiences at the company's various hotels. He worked with the White Lodging team to develop one of the largest portfolios of rooftop bars in the hospitality industry.

"Every concept, every dish, every brand is crafted right here at our corporate office in Merrillville in our stateof-the-art test kitchen by top chefs," Barone said.

Barone said some of his proudest moments with White Lodging have been finding the right people for the right career opportunities, which he says

has a multiplying effect on others and "creates an environment where they can be their best selves."

"To be successful as a leader, you need to go beyond the resume or experience and get to know the person as an individual human being, understanding what makes them tick, the challenges they are facing and who they aspire to be," Barone said.

Like so many industries, he said, the biggest challenge faced today continues to be staffing. He said White Lodging has about 1,000 open jobs across the country.

He said there is not one definitive solution, but White Lodging is "attacking the problem" in several ways.

"First, we are looking at our operations and ensuring schedules, demands, work environment and culture meet the modern workforce," Barone said. "A good portion of our workforce is under 30 years old." Barone said White Lodging recently "strengthened relationships" with Purdue University and its hospitality school. The campus school program recently was renamed the White Lodging-J.W. Marriott, Jr. School of Hospitality and Tourism Management.

Barone said White Lodging has grown strategically since its first property opened in Northwest Indiana in 1985.

"Most of our hospitality peers are public companies; so, as a private company, we do not have to meet quarterly shareholder expectations and can be more agile," Barone said.

White Lodging's core markets include: Indianapolis; Chicago; Denver; San Antonio; Austin, Texas; Louisville, Kentucky; Nashville, Tennessee; and Charlotte, North Carolina. Barone

Something which has not changed is our commitment to Northwest Indiana. Our corporate office could be anywhere in the country, and we choose Northwest Indiana."

> — Jean-Luc Barone White Lodging

said the company has more than \$500 million in investments planned during the next three years while managing the more than 90 hotels and 40 restaurants it operates around the country.

"Something which has not changed is our commitment to Northwest Indiana," Barone said. "Our corporate office could be anywhere in the country, and we choose Northwest Indiana."

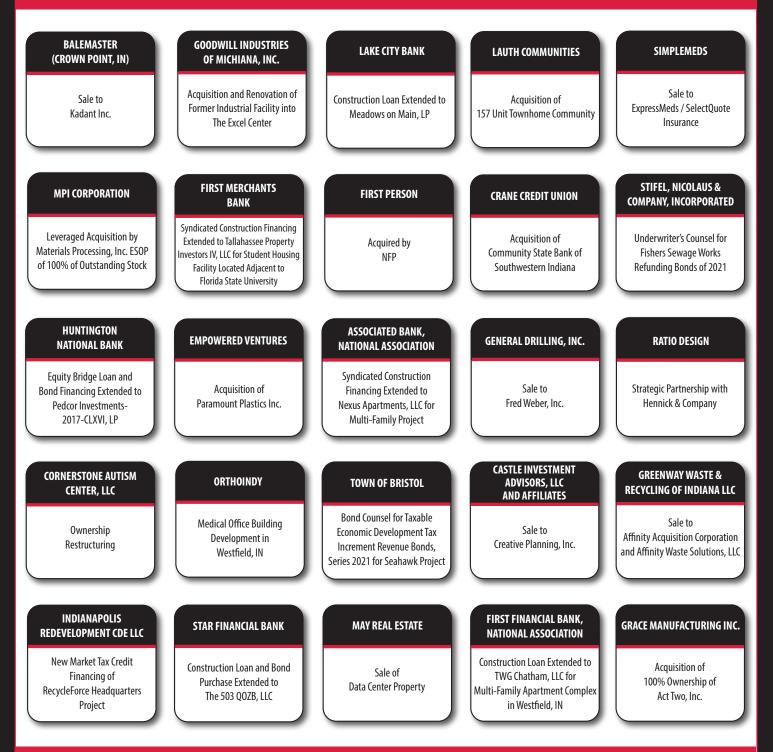
He said the White family also has increased its philanthropic activities with the goal of transforming

communities through legacy investments. Bill Hannah, the executive director of the Dean and Barbara White Family Foundation, has been very active since he joined in 2021.

Barone has been married for more than a decade to wife Marsha, who is a senior leader at another large hospitality company. Barone has two adult daughters, ages 25 and 27. ■

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BUSINESS PROFILE Forging path into Indiana



Michigan-based Applied Imaging expands with family-owned atmosphere at heart



LARRY AVILA

he Lowery family knew at some point their company would have a physical presence in Indiana. That moment arrived for Grand Rapids, Michigan-based office technology solutions firm Applied Imaging in late 2021 when it acquired Advanced Imaging Solutions of South Bend, which also has offices in Merrillville and Fort Wayne,

Photo provided by Applied Imaging

and Sands Office Equipment Service in Warsaw near Goshen. The Lowerys purchase of the two northern Indiana businesses added about 50 employees, raising the company's full count to 490.

The Lowerys have further expansion in Indiana in their sights, specifically Indianapolis as well as in other neighboring Midwest states, including Ohio, Illinois, Wisconsin and their home state of Michigan, as well as Florida. The firm today has several locations around Michigan as well as Toledo, Ohio, and Tampa, Florida.

Applied Imaging is family owned, launched in 1987 by John Lowery, president and CEO. His two sons also are part of Applied's leadership team: Casey, chief operating officer, and Kyle, director of print production.

When the time came to move ahead with the Indiana business acquisitions, a priority for the Lowerys was to maintain a family-owned atmosphere as well as keep as many of the current workers.

"(My father) and Steve Klatt (owner of Advanced Imaging Solutions) had been friends a long time, and the time came when Steve felt like he was ready to be done," Casey Lowery said. "We shared a lot of mutual customers, and there were a lot of synergies already between our two companies."

Casey Lowery said Advanced Imaging's company culture was a good fit with his family's business. The Lowerys' business culture is built around making decisions to benefit clients and employees, commitment to the community and having fun.

"We saw a good opportunity to keep Advanced part of a family-owned business and keep that culture of a family feel," he said. "In a deal like this, we wanted a real culture fit, and we've seen that the past month and a half."

John Lowery said his company's physical move into northern Indiana was the first step to further expansion in the state. The Sands Office Equipment business was referred to his company through an attorney he knew from Indiana. The Lowerys saw the merger as a good business fit because Sands sold and serviced similar product lines.

"Indianapolis is a target for us down the road (because) there is a lot of growth happening there," he said. "We feel like we speak Midwest well, and places like Indiana, Illinois, Ohio, Michigan and Wisconsin are great places for us to be."

John Lowery views his employees like members of his own family. At the onset of the pandemic in March 2020, the Lowerys experienced a drop in their business much like the rest of the world, but leadership found ways to keep everyone employed even as work became lean.

"Our business went down 50% at the height of the pandemic," John Lowery said. "We hung onto our techs and didn't let anyone go because we felt like we were also looking out for (our employees') families."

He said his firm benefited from that strategy because as conditions rebounded, the service side of his business returned to pre-pandemic levels.

"Aftermarket, the service and supply side, is about 50% of our business," John Lowery said. "We thought that would come back at about 90% but it came back 100%."

Besides his sons, other members of the Lowery family also work for the company and its subsidiary businesses. John's wife, Sandy Lowery, is the payroll



Grand Rapids, Michigan-based Applied Imaging recently acquired Advanced Imaging Solutions of South Bend, which also has offices in Merrillville and Fort Wayne, and Sands Office Equipment Service in Warsaw near Goshen.

manager and owner of Grand Rapids, Michigan-based ShredHub, a document destruction business.

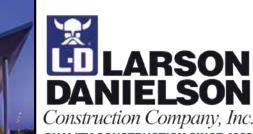
Megan Tietema, John's daughter, is an administrator at ShredHub. John's son-inlaw, Mike Tietema, is a director of business development at Applied Imaging.

John Lowery said his industry benefits from face-to-face interactions as it helps build familiarity and trust with customers. That's why his business

wants to retain employees from businesses it acquires.

"There's no doubt we couldn't do it without all the people, which is why it's important for us to find those businesses with a close culture fit to our own," Casey Lowery said. "We always try to find the best roles for everyone, because we couldn't deliver the kind of service we want without the right people in place." 🔳

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Girls on the Run marks 15 years of mentoring young women

JESSICA TOBACMAN

 here's more to Girls on the Run than teaching young women the benefits of physical activity.

For almost two decades, the Northwest Indiana branch has used running as part of a curriculum that helps girls build confidence as well as recognize their individual strengths. The goal is to show participants that, The pandemic prevented the group from hosting its signature event, the Sneaker Soiree, where attendees wear cocktail attire and sneakers. But this year it's back and set for April 23 at White Hawk Country Club in Crown Point.

The party will feature a wall-of-wine raffle and dessert bar. The event raises funds to provide financial assistance to more than 75% of program participants.



when faced with a challenge, they can adapt and overcome anything.

"Along with learning important life skills, the participants in our program set a goal for themselves at the beginning of the 10-week season to complete a 5K," said Jill Schlueter-Kim, founding executive director of Girls on the Run of Northwest Indiana. The nonprofit is celebrating its 15th anniversary in 2022.

The program is fun but also challenging. The reward at the end of a 10-week session brings teams from across the Region together to celebrate with a DJ and activities.

For Schlueter-Kim's branch, its anniversary milestone will be commemorated with special shirts and medals with the theme "Fearless 15." It also created a video, which features participants commenting on how the program increase their confidence and gave them the strength to stand up to bullying.

Photo provided by Girls on the Run

Girls on the Run is tiered for specific age groups, including girls in grades three to five; grades six to eight and girls between 16 and 18 years old. Each program is designed to help participants grow individually and as a community.

For grade-school girls, participants are taught to recognize their individual strengths and celebrate connections with others. The middle-school program considers the whole girl and is an inclusive place, while the high school-aged program offers opportunities to find community, become a leader and make an impact.

Stephanie Madison, a board member for Girls on the Run of Northwest Indiana, said she hopes the organization will increase the number of girls it serves.

"We don't turn anyone away because of financial need," said Madison, who is vice president and team lead for corporate social responsibility at First Merchants Bank. "I... just see it continuing to grow." Girls on the Run of Northwest Indiana is offered on a sliding fee scale, considering the financial category of a participant's household and household size.

GOTR International was founded in Charlotte, North Carolina, 26 years ago.

The Northwest Indiana chapter is one of 200 councils across the country, each its own 501(c)3 nonprofit organization, with its own structure and budget. However, each council has the same programming, coach training, branding and curriculum, Schlueter-Kim said.

Collectively, the councils have served more than 2 million girls since 1996. The Northwest Indiana branch has assisted more than 16,000 girls in its 10-county service area.

The size varies among councils, from serving fewer than 1,000 girls annually to thousands, Schlueter-Kim said. Her group works with more than 2,000 girls each year.

"Celebrating 15 years is a huge milestone for us," she said. "When we started our council in 2007, we had one team of 15 girls."

Schlueter-Kim said the community has been supportive of her group, which has received funding from Region foundations, businesses and individuals through the years.

"The fact that we've seen so many folks support our mission in so many ways, tells us that our mission is a powerful one and our program is needed and valued," she said.

Getting through the crisis brought on by the pandemic has presented an assortment of challenges, but Schlueter-Kim is confident her organization and the community will move forward.

"Like everyone else, March of 2020 saw the start of a very challenging time for us, and we are incredibly proud that we are on track to be back to serving as many girls in 2023 as we did in 2019," she said. "I cannot even imagine what 2037 will look like for us, but I'm confident that we will still be here joyfully pursuing our mission."



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VIEWPOINT Indiana's future a sure bet



READI program catalyst to helping regions around state grow together, become model for others

BRAD CHAMBERS

am an entrepreneur. Like many in our state, I have described myself as one for almost four decades and can point to three characteristics that are common to us all regardless of industry or discipline — curiosity, risk toler-



► Brad Chambers is Indiana Secretary of Commerce and CEO of the Indiana Economic Development Corporation (IEDC), serving as a member of Gov. Eric Holcomb's cabinet and leading the state's economic development efforts since his appointment in summer 2021. ance, and a thirst to get better and better at what we do. These characteristics are equally applicable to our state and how we have approached economic development, and are key to helping us grow and beat the competition.

Our state has continuously stepped up to try new things, test what works and build something new. Our growing and thriving entrepreneurial network is a catalyst for Indiana's future economic strength — whether in our willingness to explore new ideas like Startup Genome or the Regional Economic Acceleration and

Development Initiative (READI). Indiana has a track record of challenging other states to think differently about their strategy for economic development and regional collaboration.

The key is to remain in a constant state of curiosity and to feed that curiosity by taking calculated risks.

The most relevant example of that risk and Indiana's willingness to dive in head first is READI — a program of unprecedented magnitude not just for our state but for the nation. Through



that \$500 million investment, we're placing a big bet on our state and its ability to allow regions to come together on their own. We've also placed a big bet on the creativity and collaboration of our communities, and they delivered bold visions that will begin coming to fruition over the coming months.

Gov. Eric Holcomb and I see a big return on this investment for Indiana's future and are incredibly proud of our regions and their people for coming together to identify the biggest opportunities for improvement in their communities, and commit to investing in population growth, workforce growth, infrastructure, parks, trails, broadband access, child care and housing. When improving our communities is at the heart of a bet, we are sure to win.

Indiana has conditioned to become a winning team by putting ourselves in the enviable position of fiscal fitness. We are a leader among states in economic performance and stability. But we can do more to increase this favorable environment. Along with our endless curiosity and willingness to take risks comes the thirst for continuous improvement.

By continuously thinking about new ways to do things, by shooting and aiming higher, and by identifying our biggest opportunities, we position ourselves for unparalleled success. We see examples every day of the collaboration across private public and academia partners, and we are laser focused on improving the tools and processes at our disposal to be more aggressive in securing wins for Indiana and its communities.

In Indiana, we endeavor to never stop learning and never stop improving or innovating. By working together to build that exciting future, by being nimbler than ever before, by playing offense, Indiana will be a model for other states throughout the 21st century. I'm proud to serve under a governor who is truly our state's entrepreneur-in-chief, leading Indiana into a bold, aspirational and exciting future. ■

Brad Chambers also is the founder, president and CEO of Indianapolis-based Buckingham Companies.





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- PAYROLL
- CONSULTING
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As a community bank we know that the relationship we have with our clients serves a purpose greater than just business. Since 1895, Centier Bank has been dedicated to enriching the communities, businesses, and clients we serve through financial guidance and our servant heart culture.









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