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AUGUST / SEPTEMBER 2022

# Northwest Indiana Business Magazine

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## Welcome, neighbors

*Region's financial institutions see community  
partnerships as potential long-term relationships*

**Dale Clapp**  
*Northwest Region president  
First Merchants Bank*

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Northwest Indiana Business Magazine  
905 Joliet St. #237, Dyer IN 46311  
is owned and published by  
Linker Media Group, Inc.,  
Troy Linker, President and CEO.

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## GOOD BIT

**19%**

The percentage of people with disabilities nationwide who were employed in 2021, according to the United States Bureau of Labor Statistics. ► PAGE 32

## IN THIS ISSUE

**T**he past two years have been a time of great transition. Vast numbers of Americans have voluntarily quit jobs, fueling an already critical talent crisis. Now the nation is facing rising inflation. Many Northwest Indiana financial institutions have staff to advise clients on expansion and investing. Experts say these connections often become long-term business relationships. As companies grow, their needs change and experts discuss how employers have adapted to a workforce's evolving needs. Another part of growth is brand development, and Northwest Indiana is fortunate to have resources to assist entrepreneurs. Expansion sometimes leads to global markets, and Northern Indiana is fortunate to have outlets to ship Indiana goods to the world. Workforce is crucial to any business, and partnerships with groups such as Opportunity Enterprises, Paladin and TradeWinds can connect companies with an untapped source of potential employees or services. We also introduce Adam O'Doherty, the new CEO of United Way of Northwest Indiana; the Grill family, operators of Gus Bock's Ace Hardware; and Hammond's Haven House for victims of domestic violence. And Pete Novak with the Greater Northwest Indiana Association of Realtors discusses the importance of having a good housing mix. We hope you enjoy this edition!

— Larry Avila, managing editor

## PICTURE PERFECT



Photo provided by Gary/Chicago International Airport

Since the inaugural UPS flight at Gary/Chicago International Airport in 2020, freight traffic has increased 90% in 2021. It is the state's third-largest freight airport. ► PAGE 28

## QUOTE TO REMEMBER

**“When you create a strong culture and people feel safe to be themselves and bring new ideas, they are going to talk about that to people they know.”**

— Mark Chamberlain, CAPTRUST ► PAGE 24

## READER POLL

Region companies say volunteering and helping others in the community is more than good for business. Giving back also fosters relationships — the kind that last a long time. Tell us what kinds of organizations you like to help. Scan the QR code above or visit <http://nwib.link/1d4d> to vote!

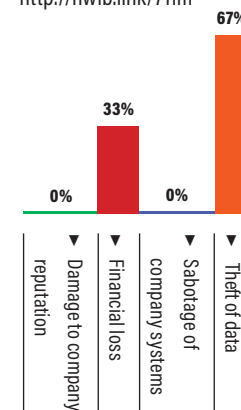


**What type of community organizations or causes do you regularly support?**

STORY IS ON PAGE 12

## LAST ISSUE'S POLL

What's your biggest cyberattack concern?  
Full results here:  
<http://nwib.link/711m>



# AROUND THE REGION



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

LARRY AVILA

## Architecture

**Christian Ramos** joined **Arkos Design** in Mishawaka as an architectural designer.

## Banking

**Todd Scheub** is the new president of **Peoples Bank** and executive vice president, chief revenue officer for its parent company Munster-based **Finward Bancorp**. He has been with the company since 1996.

Goshen-based **Interra Credit Union** promoted **Nicole Lengerich** to regional branch manager, overseeing several branch locations, and hired **Julia Slattery** as a branch manager for its Dunlap location.

**1st Source Corp.** of South Bend elected **Isaac Torres**, president and CEO of Intercambio Express Inc. in Elkhart, to its board of directors and re-elected **John Affleck-Graves**, chaired professor of finance, and former executive vice president and CFO of the University of Notre Dame; **Daniel Fitzpatrick**, founder, chairman and CEO of Quality Dining Inc.; and **Christopher Murphy IV**, co-founder, owner and CEO of Catharsis Productions LLC to its board of directors. All terms end April 2025.

Merrillville-based **Centier Bank** announced several staff appointments. **Monica Jenczalik** joined the bank's Lake County mortgage team. She will work at Centier's Schererville east branch, 5191 W. Lincoln Hwy. **Jaimie Griffith** joined the bank's mortgage team. Griffith will work from the bank's Lowell branch at 1914 E. Commercial Ave. **Lauren Staten** was promoted to officer of the bank. Staten is the branch manager at the Hobart Strack & Van Til in-store branch. **Kimberly Traina**, St. John branch manager, was promoted to assistant vice president of the bank. **Marcus Mayer** was appointed branch manager of the bank's Crown Point downtown branch at 117 E. Joliet St.

**Patrick Fehring**, former president and CEO of **Level One Bank** and **Level One Bancorp Inc.**, was elected to the board of directors of **First Merchants Corp.** and **First Merchants Bank**. Muncie-based First Merchants and Michigan-based Level One closed its merger in April.

South Bend-based **Teachers Credit Union** promoted **Janelle Correa** to assistant branch manager of its Whiting branch, and **Monica Nevarez** to assistant branch manager of its Hammond branch.

## Business

**Courtney Kubly** was named director of business development for **Downtown South Bend Inc.** She has 24 years of professional management experience and most recently served as store director of **Ten Thousand Villages Mishawaka** the past four years, a fair-trade gift shop working with artisans in developing countries.

**Danielle Oeding**, vice president, sales and marketing, with the **Valparaiso Chamber of Commerce**, retired in June after 27 years with the organization.

**Jason Harrigan** is the new executive director for the **Hobart Chamber of Commerce**, replacing **Tom Byelick** who served the post between May 2021 and March 2022.

**Dan Toll** joined **The Regional Development Co.** as credit officer.

**Courtney Thompson** was named director of administration and events for the **Indiana Manufacturers Association**.

## Economic development

**Bethany Hartley** was named president and CEO of the **Elkhart Regional Partnership**. She succeeds **Regina Emberton** who stepped down in February. Hartley, who started her



ARCHITECTURE  
Christian Ramos



BANKING  
Nicole Lengerich



BANKING  
Julia Slattery



BANKING  
Monica Jenczalik





**BANKING**  
Jaimie Griffith

new role May 23, joined the partnership as the director of diversity and inclusion in 2018.

### Education

The **Rev. Canon Hugh Page Jr.**, vice president and associate provost at the **University of Notre Dame**, was named the university's first vice president for institutional transformation and adviser to college president the **Rev. John I. Jenkins**.

**Charles Small** was named director of athletics for **Valparaiso University**. He takes over for **Mark LaBarbera** who retired June 30 after serving in the post for 18 years. Small began his new role July 1. The university also announced **James Muhammad**, president and CEO of **Lakeshore Public Media**, was appointed to the **National Council of Valparaiso University's College of Business**.

**Marco Clark** was named president of **Holy Cross College** at Notre Dame effective July 1. He most recently worked for **St. Edward's University** in Austin, Texas, and has worked for more



**BANKING**  
Lauren Staten

than 30 years as a Catholic educator. Clark succeeds the **Rev. David Tyson**, who is retiring after serving as the college's president since July 2017.

**Sheila Sieradzki** was named director of community partnerships at **Indiana University South Bend**. She most recently was vice president of financial empowerment, community engagement and immigration at **Lacasa Inc.** in Goshen.

### Energy

Merrillville-based **NiSource** named **Melody Birmingham** executive vice president and chief innovation officer; **William Jefferson** executive vice president, operations, and chief safety officer; and promoted **Melanie Berman**, senior vice president and chief human resources officer, to the company's executive leadership team. Jefferson and Birmingham also were named to the company's executive leadership team.

### Government

**Gov. Eric Holcomb** made the following appointments to the **Northwest Indiana Regional Development**



**BANKING**  
Kimberly Traina



**BANKING**  
Marcus Mayer

**Authority** board of directors with terms expiring March 31, 2026: **Jason Gilliana**, Valparaiso, managing member of Gilliana Pools and Whiteco Pool Solutions LLC; **Don Babcock**, Long Beach, director of economic development and community relations at Purdue University Northwest; **John Dull**, Crown Point, retired Lake County attorney; **Timothy Scannell**, Michiana Shores, managing director and partner at Hightower Great Lakes.

**Whitney Ertel** was appointed executive director of the **Governor's Workforce Cabinet** by **Gov. Eric Holcomb**. Ertel most recently served as chief business officer and chief communications officer for the **Indiana Department of Workforce Development**.

### Health care

**Franciscan Health** welcomed the following new staff: **Manuel Jones**, a nurse practitioner specializing in family medicine, Franciscan Physician Network Hammond Clinic; and **Kaci Bauske**, a nurse practitioner specializing in internal medicine, Franciscan



**BANKING**  
Janelle Correa



**BANKING**  
Monica Nevarez



**ECONOMIC DEVELOPMENT**  
Bethany Hartley



**EDUCATION**  
Charles Small



**EDUCATION**  
James Muhammad



**ENERGY**  
Melody Birmingham



**ENERGY**  
William Jefferson



**ENERGY**  
Melanie Berman

Physician Network 400 North Health Center, Michigan City.

**Northwest Health** welcomed **Dr. Hector Marchand**, cardiologist, Northwest Medical Group — Cardiology.

### Media

**Chris Nolte**, who had been with **Lakeshore Public Radio** for 13 years, stepped down in June. His final broadcast on “Regionally Speaking” was June 3. His career spanned almost four decades.

### Nonprofit

The **Salvation Army of Lake County** named **Shanita Dolores Starks**, Lake County early outreach coordinator, Purdue University-West Lafayette, and **Johnese McKinney**, leader of project management, gas operations, NIPSCO, to its advisory board.

### Retail

**Yu Ying Seah** was named vice president, IT global applications, and **Peter**

**Anjorin** joined as vice president, strategy and business development, for Michigan-based **SpartanNash**, which is the parent company of **Martin’s Super Markets** in South Bend. The company also named **Greg Crane** vice president, finance, food distribution.

### Tourism

**David Uran** was hired by the **South Shore Convention and Visitors Authority** as its next CEO. Uran, who



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**GOVERNMENT**  
Whitney Ertel



**HEALTH CARE**  
Manuel Jones



**HEALTH CARE**  
Hector Marchand



**RETAIL**  
Yu Ying Seah

has served as mayor of Crown Point since 2007, resigned that post to join the SSCVA on May 31. Uran succeeds **Speros Batistatos** whose contract was not renewed after almost two decades with the organization. **Cathy Svetanoff**, CFO for the SSCVA, had served as interim CEO.

**Jeff Jarnecke** was named new executive director for **Visit South Bend Mishawaka**, a division of the **South Bend Regional Chamber**. He most

recently served as executive director of venues for the **City of South Bend**. Jarnecke replaces **Rob DeCleene** who left in May to become vice chancellor of university relations and advancement at **Indiana University South Bend**.

#### News

A \$232 million investment by **Beacon Health System** will transform South Bend's **Memorial Hospital** to meet current and future community care

needs, system officials say. A new 10-story patient bed tower, which will feature seven patient care floors, will be among the most visible aspects of the project. Other elements include renovation and expansion of the hospital's intensive care unit, and redesign and renovation of other areas of the hospital campus. System officials say the work will be completed by March 2026. When finished, it will add 50 patient beds to the hospital and create 500 new jobs.

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**RETAIL**  
Peter Anjorin



**RETAIL**  
Greg Crane



**TOURISM**  
David Uran



**TOURISM**  
Jeff Jarnecke

Merrillville-based **NiSource** and parent of **NIPSCO**, which serves about 850,000 natural gas and 480,000 electrical customers across 32 counties in Northern Indiana, said May 9 that it will not pursue a sale of its Southlake facility. The company has called the 315,582-square-foot building at 801 E. 86th Ave. on a 43.5-acre campus home since 1988. The company did not specify why it stopped its search for a new headquarters location.

**Plymouth Industrial Development Corp.** broke ground April 21 on a new \$2.5 million, 40,000-square-foot building at 2925 Commerce St. in Plymouth. When completed, the facility will be the new home for **Plymouth Molding Group**. PMG has 18 full-time workers, and once the company moves into its new home, it expects to hire eight more people.

The **Northwest Indiana Small Business Development Center**, which assists entrepreneurs who want to

launch new ventures, received the **SBDC Excellence and Innovation Center Award**. The award is given to small business development centers “for providing valuable guidance and assistance to entrepreneurs from diverse backgrounds and advancing program delivery and management using innovative programming and methods.”

**Valparaiso University** and **Ivy Tech Community College** have signed articulation agreements to support students

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who transfer into Valpo's computer science, biology, psychology, chemistry and various engineering programs. Through these agreements, Ivy Tech Associate of Science graduates can seamlessly transfer to the Valpo Bachelor of Science degree program after completing preparatory coursework.

**Northwest Health** said it will demolish the former **La Porte Hospital** site at 1007 Lincolnway. That facility was replaced when a new \$125 million hospital opened in fall 2020 a block away at 1331 State St. A 40,000-square-foot medical office building opened next to the new hospital in February. Once demolition and site cleanup are finished by spring 2023, the seven-acre site will be converted to green space, Northwest Health said.

A new partnership between **Franciscan Health Crown Point** and **Ann & Robert H. Lurie Children's Hospital of Chicago** will bring one of the nation's top neonatology programs to Northwest Indiana, representatives say. Beginning in September, Lurie Children's neonatologists will staff the 20-bed Level-3 neonatal intensive care unit (NICU) at Franciscan Health Crown Point. The partnership will continue when Franciscan moves into its new Crown Point hospital in 2024.

Texas-based **Corsicana Mattress Co.**, which hosted a ribbon cutting event in March to dedicate its new factory in Pinola in La Porte County, announced in late May it was closing the facility June 3. The company cited economic reasons for its decision to close the plant. County officials offered assistance to find new jobs for the displaced workers, which was estimated at between 35 and 50 people. The county began marketing the renovated 180,000-square-foot plant.

Merrillville-based broadcaster **Lakeshore PBS** landed eight **Silver Telly** awards across multiple categories during the 43rd annual recognition program. Episodes from Lakeshore PBS series "Friends and Neighbors" won six awards. "In Studio," a series showcasing national and local musicians, received a Silver Telly in the Television-Music Video category. Its other Silver Telly was for a self-promotional video "Lakeshore PBS: We're Here for You," which highlights the mission of the organization and its service to the community. ■



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# WELCOME, NEIGHBORS

REGION'S FINANCIAL INSTITUTIONS SEE COMMUNITY PARTNERSHIPS AS POTENTIAL LONG-TERM RELATIONSHIPS

DOUG ROSS

**W**hat sets community banks apart from the big national banks? Their streamlined decision-making and their knowledge of the market, Northwest Indiana experts say.

Accessibility, adaptability and attentiveness give community banks an edge for small- and medium-sized businesses, said Dale Clapp, Northwest Region president for First Merchants Bank.

Clapp has been in the banking business since 1984, predominantly with closely held institutions.

"Now, I'm with a larger bank, but certainly I would define it as community based," he said. Clapp, based in Munster, oversees the Northwest Indiana and Lafayette markets, now merged into the Northwest Region.

"Our people, myself included, are incredibly accessible to the people in the market," Clapp said.

It's a familiar refrain.

Eric Evans, First Financial Bank's market president for Northwest Indiana, said his team develops deep relationships with clients, getting to know them well and understand their needs.

"We almost look at ourselves as being part of the field team for all these individual businesses," Evans said.

Other "big" banks think similarly of their operations. Wintrust works like a community bank, staying connected to the local area it serves.

Dyer Bank and Trust, which is part of the Wintrust network, is in the business of making as many friends

as possible to help elevate awareness, identify key players in the market and help solve problems, said Gilbert Rynberk, Northwest market president for Wintrust Commercial Banking, which is based in Dyer.

"That's emblematic of Wintrust in general," he said.

Like others, Centier Bank small business banking officer Jessica Schneider, based in Highland, gives customers her cellphone number as well as her desk phone.

"Our clients know just who to reach out to," she said.

Few calls come in after hours, but when they do, Schneider is reachable.

"That's what differentiates us," that service to customers, she said. "We assure customers that they're not just

banking with a bank, but banking with an individual at the bank."

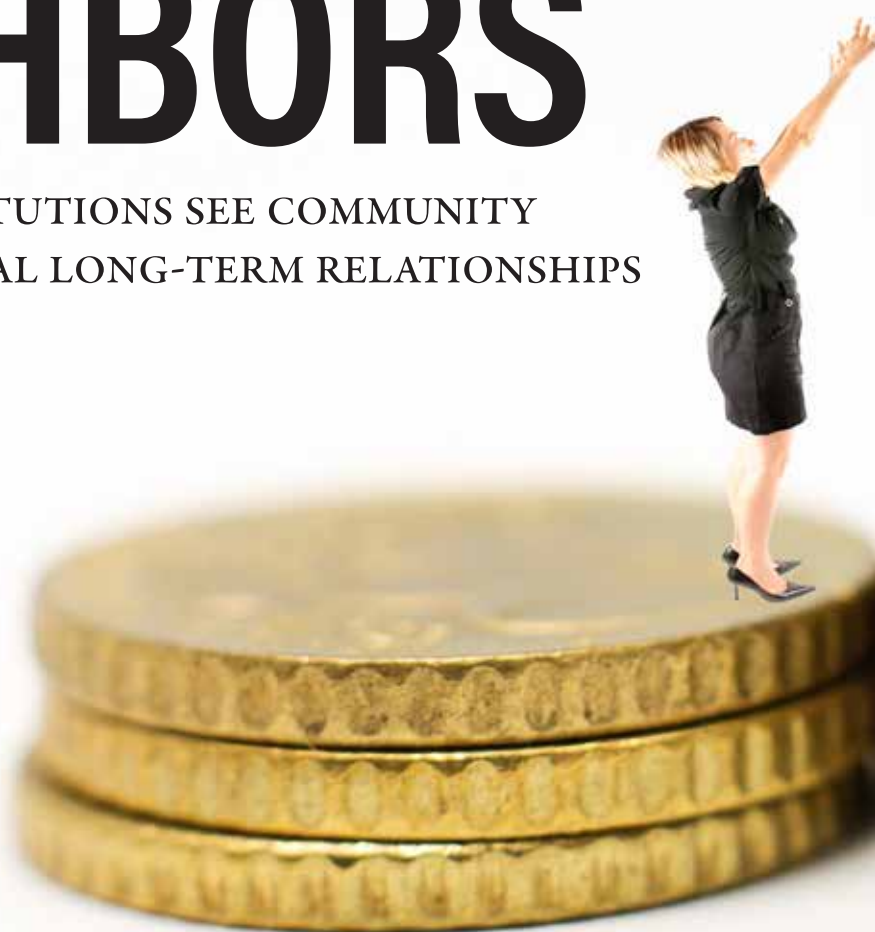
Ron Knestrict, vice president of Peoples Bank, feels the same way. When clients have questions or need something, they have direct contact with the lender, he said.

"We're rooted in the community," Knestrict said. "We're in the market. I live in the market."

## Visibility essential

**K**nestrict sits on various Region organization boards, watching for sponsorship opportunities. Anyone on any level at the bank can participate, he said.

Peoples Bank employees put together internal fundraisers for charities in the Northwest Indiana and Chicago markets, and the bank matches them at the end of the year.







**“I’ve seen a lot of people succeed in my 30-plus years of doing this.”**

— Dale Clapp, First Merchants Bank



SCAN WITH YOUR PHONE

Indiana project, which “ultimately will help retain people in our communities,” he said.

Horizon is also in a partnership that funded construction of the new Boys & Girls Club across from Fairgrounds Park in Valparaiso and the Woodland Park Community Center on Willowcreek Road in Portage.

Sometimes the bank offers economic development incentives in specific communities.

“We do from time to time establish specific community loan programs,” Kring said. In Michigan City and La Porte, areas were designated for streamlined facade improvement programs.

The bank would match private funds with a low interest rate and no closing costs. Downtown La Porte is being transformed now.

“It gives you a good feeling inside” when bank efforts to improve a community pay off, Kring said. “It makes you feel good that you are part of an organization that really cares, not just about the community but also about its people.”

Horizon’s number of long-time employees is testament to that culture, he said.

A unique project funded by Horizon was a new strip mall owned by Beyond 4 Walls Church in Gary’s Miller neighborhood. That project is “focused on helping to grow and bring in people,” Kring said. The eight-unit strip mall is fully occupied.

He said the Gary project was a unique partnership between the bank and a successful church that’s doing a lot for Gary.

“Banks are the fabric of the communities we serve,” Evans said.

### Development catalyst

**K**nestrick just financed a cold storage facility, and like his colleagues, he enjoys visiting clients instead of making them visit his office.

“I enjoy getting out there, getting to see customers,” he said. “I don’t like the sit-in-the-office part.”

Visiting a client often involves a tour.

“The customers are proud. They want to show you that,” Knestrick said. “That’s the most enjoyable part.”

The tours are more than just a courtesy. Bankers can gain valuable insights from seeing how a business operates.

Wintrust’s Rynberk has been involved with a string of organizations — St. Joseph’s Carmelite Home in East Chicago, Challenger Learning Center, Northwest Indiana Forum, One Region and the Valparaiso Redevelopment Commission, among others.

Schneider and other Centier employees are active in the community. They frequently offer financial literacy training to employees, students and to adults in the process of starting their lives over again.

Schneider, an animal lover, is on the board of Humane Indiana.

“We are the bankers on the boards” of organizations, she said of her colleagues. Together, they help community organizations thrive financially so they can meet their clients’ needs.

“I can’t tell you how many organizations our advisers are involved with,” said Steve Kring, Horizon Bank’s regional president for Northwest Indiana, because staff are involved with numerous groups and causes.

“We want our folks to be out there, helping with leadership skills for local organizations,” he said. “We are extremely committed to giving back.”

Community banks like Horizon are focused on creating partnerships — not just with clients but with the community.

### Planting roots

**K**ring said One Region is a good example of how community banks do things differently. Four community banks came together to allocate the capital for the Double Track Northwest



Photo by Michelle Hamstra

**Gilbert Rynberk, Northwest market president for Wintrust Commercial Banking, says building relationships with clients takes work and follow-through. Site visits are essential to seeing how clients are doing and offering any helpful feedback, he says.**

"You get an overall judgment of the character based on how the business is presented," Knestrict said.

He used a machine shop as an example. If it's kept tidy, and employees are acting professionally, that says a

"Bankers do have a vantage point of a pretty wide peripheral vision," he said. A business owner can be so focused on a specific issue that they don't see a challenge or opportunity to address. That's where the banker's expertise is helpful.

**97%** The percentage of the banking industry comprised of community banks, according to the Banking Strategist.

lot about how the business owner and manager approach the operation.

Rynberk also prefers site visits.

"There's nothing better than a plant tour, as far as I'm concerned," he said. The tour can help him learn about the company's history, passion and "pain points."

"What else can we learn so we're able to help the owner and the business in general," Rynberk said. "There may be something bothering the business owner that he or she may be able to solve."

He said bankers often excel at networking. They might be able to get two contacts in touch with each other to solve a problem.

Relationships take work, patience and follow-through with integrity, Rynberk said.

Schneider also sees the advantage of visiting clients to gain insights.

"Very rarely do I ever have a client meet me in my office at the bank," Schneider said.

An on-site tour can prompt questions about when equipment needs to be replaced. It might be smarter to buy equipment that might cost more but helps employees work faster, she said. Or a banker might see a way to streamline the process, Rynberk said.

There are times when a business owner makes a loan request that should be turned down. The way that rejection is handled also sets community banks apart.

A loan request can offer bankers a choice — approve the loan and make the customer feel crummy or turn them down and make them feel good, Rynberk said.

The interests of a bank and a business owner are almost always perfectly aligned, he said. When a loan is turned down, a community bank often offers a road map to get to an approval.

"I'd rather say, 'not right now' than a flat out 'no,'" Rynberk said.

Schneider said saying no to a business customer isn't the end of the conversation when it comes to lending.

"We're always looking for alternative options for the client to do what they need to do to be ready for what they're asking," Schneider said. "We don't ever want to set up a business to fail."

Clapp said Leep Supply sought assistance through his bank.

"We weren't able to say, 'yes' the first time around," he said, but he worked with owner John Hamstra to see where the gaps were. Eighteen months later, Hamstra was ready.

"You look phenomenal," Clapp recalled telling Hamstra. "Let's get this thing done. Let's get this deal closed."

The foundation of a long relationship between a business customer begins when a lender provides a plan, where the steps are followed, and in the end, it works out for everyone involved, he said.

"It's pretty cool when they actually listen and get things done and come back to us," Clapp said.

Timing can make a difference. One restaurateur Schneider was working with decided not to move forward with plans to open a new restaurant during the height of the pandemic.

Then market conditions improved, and they decided it was time. Schneider had kept in touch with them and got their project on the fast track.

### Connections to resources

Centier is among banks that partner with the Northwest Indiana Small Business Development Center. "They're the organization that helps our clients with their small business plans," Schneider said.



**“We assure customers that they’re not just banking with a bank, but banking with an individual at the bank.”**

— Jessica Schneider  
Centier Bank



**“We almost look at ourselves as being part of the field team for all these individual businesses. ... Banks are the fabric of the communities we serve.”**

— Eric Evans  
First Financial Bank



The SBDC can help entrepreneurs look at the numbers and see their prospects and options more clearly.

“Sometimes it’s a big eye-opener to them,” Schneider said. “I never really thought that far into (the future) and thought there might be these other expenses,” some entrepreneurs realize.

Among their challenges might be that the market for their proposed business is saturated, so they might have to move to a different community.

“Of course, we try to be friends and work with all the banks,” said Lorri Feldt regional director for the Northwest Indiana SBDC. As a rule, though,

community banks focus on smaller businesses and national banks focus on larger businesses.

The federal Paycheck Protection Program, which operated through the U.S. Small Business Administration, is an example of partnering with banks.

Feldt heard war stories about how hard the local bankers worked, dropping what they would normally do so they could get help quickly to business owners and their employees, especially during the height of the pandemic.

As a rule, local underwriting tends to be a lot quicker than at the biggest banks, Feldt said. “Your lender should

be a very important part of a small business support network,” she said.

Heather Ennis, president and CEO of Northwest Indiana Forum, also sees the value of community banks.

“I think it’s extremely important that lenders understand the communities they’re in,” she said. The bankers participate in building up the community and spot trends and the needs of the community, which helps both the banks’ customers and the community at large.

Ennis said Region bankers have worked with her organization and often inquire about the vision for the

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Photo provided by Gov. Eric Holcomb

Gov. Eric Holcomb breaks ground on the South Shore Line Double Track Northwest Indiana project during a ceremony June 22. Four community banks came together to allocate the capital for the Double Track Northwest Indiana project.

Region's future to get a better understanding of the ins and outs of projects to incentivize.

"Local banks are truly partners in the economic development puzzle," she said.

### Community relationships

Schneider said being locally based means being entrenched in the community.

"I've walked through assembly lines at factories," she said. "I've walked through mud at farms."

These processes have helped Schneider get to know both the market and her customers well.

"I know every one of my customers," she said. "I know their kids and when their last vacation was."

Clapp has had relationships with clients for 20 years or more. He weighs risks not only for the bank but also the client.

"That's all we can be is honest, transparent and try to get there as quickly as we can," Clapp said. "I've seen a lot of people succeed in my 30-plus years of doing this." ■

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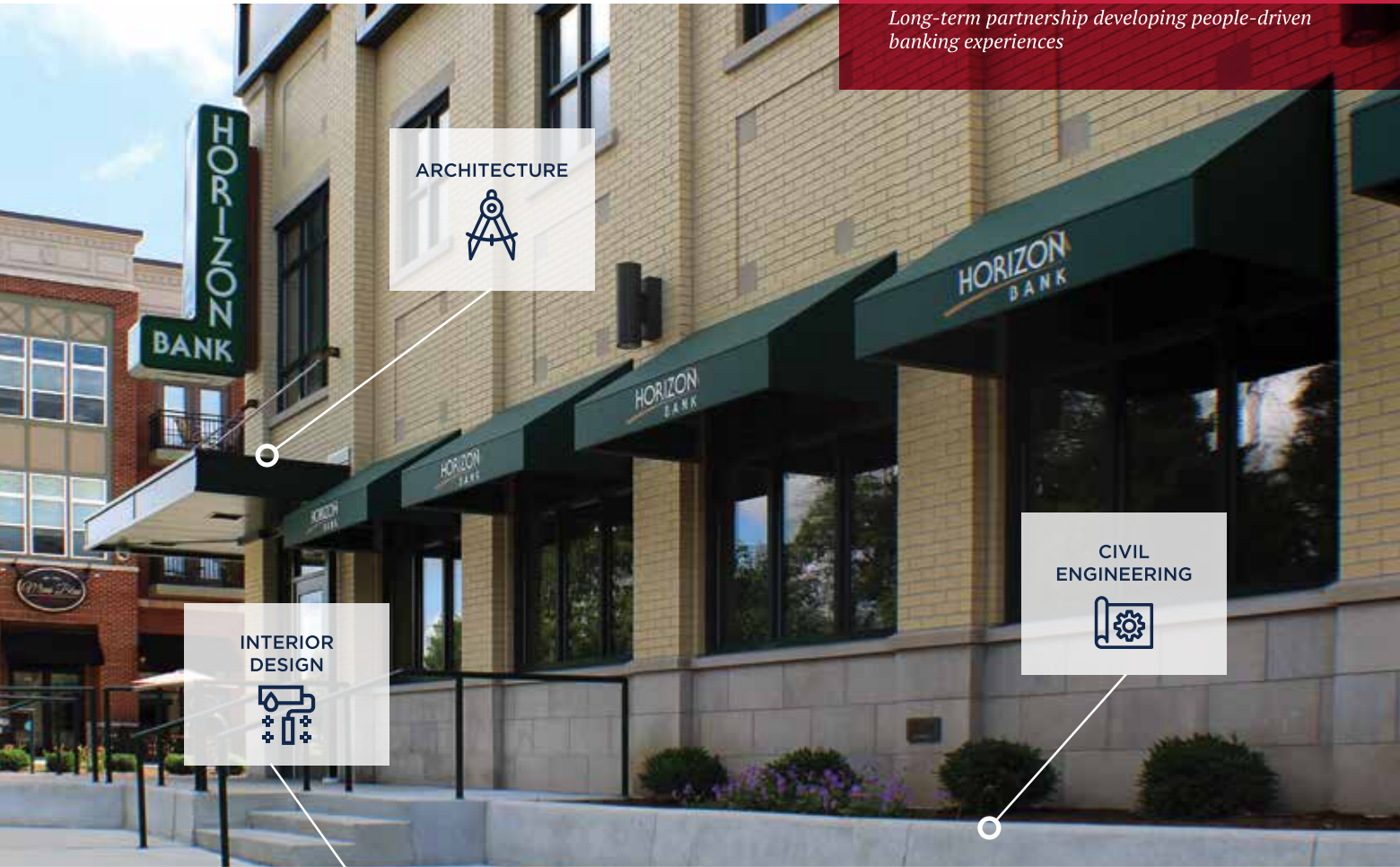
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# NEW APPROACH TO COMPANY PERKS



## BUSINESSES OF ALL SIZES RETHINK BENEFITS PACKAGES TO MATCH CHALLENGES IN EMPLOYEES' LIVES

LAUREN CAGGIANO

**T**he book on employee benefits has started a new chapter. Employee expectations have shifted and risen as the marketplace has changed.

To stay relevant, companies of all sizes are rethinking benefits packages. That might mean scaling back in some areas while bolstering others, experts say.

Karen Jedrysek is market human resources director for Northwest Health

staff. In other words, happier staff tend to translate to better patient outcomes — a point Jedrysek and her team take seriously.

### Reducing out-of-pocket costs

**F**or instance, the rollout of the Northwest Health Pathways program means an expansion of benefits to team members, specifically reimbursement for license and certification renewal as

patients,” she said. “And so, purchasing or paying for those renewals are costly endeavors. So that’s a really great benefit expansion — to assist with controlling out-of-pocket expenses — as things get costly in our world.”

According to Jedrysek, these costs can add up fast. Some professions require certification as a barrier to entry, while others make a candidate more attractive for a promotion.

Either way, having financial assistance can make a meaningful difference to employees and their finances.

As for the student loan contribution, Jedrysek said the health system is able to contribute to payments on team members’ loans, while at the same time negotiating a reduction in their principal.

That means they’ve been able to help staff pay their loans off faster, she said.

**83%** The percentage of companies that are looking to increase their wellness benefits in the future, according to TeamStage.

and is responsible for all HR functions within the health system.

Since taking on the role, she said the organization has placed an emphasis on streamlining its systems to ensure they’re fully serving both patients and

well as partnering with a third-party vendor to assist with contributions to student loans.

“A lot of our positions require a state license or a variety of certifications to be able to provide quality care to our





Speaking of education, Jedrysek said Northwest Health has increased the contribution amount in their tuition reimbursement program.

"We're really supporting lifelong learning and being able to ... partner with ... some colleges to allow for our team members to defer payment for their classes and or their textbooks and those types of things," she said. "So, in that way, again, there's a limited or no out-of-pocket (cost) if they're currently in school and attempting to achieve a degree."

### Broader thinking

**B**yond the cost-saving benefits, Jedrysek said she's equally proud of the relationships they've forged in the process of expanding their package.

"I think the thing that I'm most proud of is being able to have as many partners that we have locally," she said. "And when I say partners, examples could be our schools or our colleges, as well as our child care providers within our Region."

That means supporting local businesses, but also supporting team members who have family obligations, Jedrysek said.

Jedrysek said these efforts tie back to a key point: caring for people holistically. While physical health has long been a focus at many organizations, you can't discount the power of investing in mental health, too.

That's why they have an employee assistance program that allows for on-site mental health resources.

"We're making it easier for our people to access that," she said. "Right now, there are delays in getting into a therapist. We can eliminate that and essentially cut it in half by having routine days for the providers to be on site."

Another on-site benefit is their wellness program, although Jedrysek said it has been met with mixed reviews. For example, they offer daily walks at two different times throughout the workday.

People haven't taken advantage of this perk as much, because many want to come to work, and they want to go home," she said. "And so, making it so that it's built into our culture of caring for ourselves has been a little bit of a challenge."

### Preserving employee benefits

**D**awn Reynolds Pettit is no stranger to challenges of her own, as vice president of human resources for Hard Rock Casino Northern Indiana in Gary. She has noticed that what worked bene-

perspective, you should be constantly looking at your benefits and what you're offering," she said.

Reynolds Pettit offered a specific example that recently has received national attention in the HR world: financial wellness. In her words, financial health touches all areas of a person's life.

While a worthy endeavor, Reynolds Pettit said their approach to promoting financial literacy at Hard Rock missed the mark. They had financial advisers come on-site to speak with team members about topics like budgeting, managing finances and paying down debt.

"While I think it was a great program, I also found out that's a very private thing to ... ask individuals to come into a room with their fellow co-workers and talk about their finances, even in general," she said. "That's not something that people are comfortable with."

Instead, they now offer phone consultations with a financial wellness adviser. This means they can allow for some confidentiality and some privacy when it comes to such sensitive matters.

Reynolds Pettit hopes it will drive interest and increase participation.

She is optimistic for a similar outcome with their initiatives to promote physical health. Though, they're looking at different ways to approach the perks after interest in on-site Zumba and yoga classes was



**"If you're a company that understands that the needs of your team members change with what's happening in the world or in their community or in their own backyards ... you should be constantly looking at your benefits and what you're offering."**

— Dawn Reynolds Pettit, Hard Rock Casino Northern Indiana



fits-wise last year might not work this year and the year after.

"If you're a company that understands that the needs of your team members change with what's happening in the world or in their community or in their own backyards, and you want to be able to provide them a whole wellness

lacking and perhaps didn't resonate with the group.

"We're looking at evolving (those benefits) and maybe doing something different, where we're offering discounts to places that they can go, whether it's to Zumba or a yoga studio," Reynolds Pettit said. "So,



Photo provided by Hard Rock Casino Northern Indiana

Employees at Hard Rock Casino Northern Indiana in Gary participate in unity training. Dawn Reynolds Pettit, vice president of human resources for the casino, noticed that what worked benefits-wise last year might not work this year and the year after.



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we're exploring different ways (to promote healthy habits)."

A robust benefits package or not, Reynolds Pettit said it's incumbent on HR leaders to do a better job of communicating with their people.

"We're able to best provide a great place to work because they know that we care about them and because they know we're willing to invest in them in any way that we can," she said. "And sometimes, it's just taking the time and offering an ear to listen."

### Beyond the individual

Megan Nail, vice president of the Total Rewards practice of First Person Advisors in Indianapolis, said knowing your audience is key to offering benefits that are relevant and impactful. In her role, Nail advises clients on how to meet their organization's goals through total rewards and compensation strategy.

When it comes to the benefits part of the equation, she said forward-thinking organizations adapt with the times and offer benefits that meet the needs of all types of families. For instance, she said some of the benefits she's seen her clients offer include assistance with family planning, whether that be through traditional means, via fertility services, surrogacy or adoption.

These perks can be especially appealing to younger workers, who might not be as excited about traditional perks like health insurance. At the same time, more novel benefits like unlimited time off, aren't always popular either.

On the surface giving people more time off can seem like a good thing, but Nail said companies need to also be mindful of the expectations, too.

"If the workload is so high that people feel like they can't actually take the time off, that can be seen very negatively," she said. "And so, some of the creative things that we're seeing to combat that is to schedule flexibility."

For instance, she said some companies are adding additional holiday hours, so people feel like they can truly rest without having to log on. In other words, the company's culture must prioritize well-being on all fronts or else the perks might fall flat.

### Happiness by design

This balancing act is something that Nicole Fallowfield, director of administration at South Bend-based Gibson, knows firsthand.

Her company made the list of Best Places to Work in Indiana in 2021, and she said that's by design not luck. Employee surveys reinforce this distinction.

"The surveys indicate that people feel psychologically safe; they feel free to be themselves at work; they're not afraid to offer up suggestions; and they feel heard — all of which contributes to a highly engaged workforce," Fallowfield said. "This, in turn, helps to deliver great service to our clients."

One way they've listened to their employees is by offering a work-from-home grant program, which rolled out in the early months of the pandemic.

**"If the workload is so high that people feel like they can't actually take the time off, that can be seen very negatively. And so, some of the creative things that we're seeing to combat that is to schedule flexibility."**

— Megan Nail

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## WORKER BENEFITS



Photo provided by Gibson

South Bend-based Gibson believes giving employees chances to give back to the community will help them succeed at work, too. In 2020, the company invested \$1.1 million in Indiana and Michigan nonprofits.

This meant staff were able to purchase equipment to be able to work from home and get reimbursed.

And like Northwest Health, they've upped the ante on mental health parity. "One of the things we did fairly early

on (in the pandemic was) increase the number of counseling visits available for our employees," she said. "So, we went from six in-person visits to 12. And we continued to maintain the number of face-to-face visits with the counselor."

On a practical level, Fallowfield notes Gibson also provides financial assistance for professional development. Insurance is a highly regulated industry, so technical expertise and qualifications are necessary. Gibson helps soften the burden with funds earmarked for this purpose.

Fallowfield said all these facets make Gibson an attractive employer, but the fundamentals are also still important.

"I've heard from numerous employees who talk about the communication from the leadership team, from their managers, and how they really appreciate feeling like they're in the know," she said. "We're a very transparent organization, and so we share with our employees every quarter, how we did as a leadership team and if we met our goals for the quarter." ■









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# SMALL BUSINESS STRONG FOUNDATION

Companies find positive culture can lead to competitive advantage in hiring workers, doing business



CAPTRUST earned a top ranking in the 2022 Best Places to Work in Indiana annual list presented by the Indiana Chamber of Commerce. Here employees participate in a Day of Caring.

Photo provided by CAPTRUST

CHRISTOPHER ADAM

Culture is the heart of a company, executives say. It shapes an organization's philosophy and overall approach to conducting business.

Organizations with strong cultures often have competitive advantages when it comes to retaining and recruiting top talent. But creating a positive and supportive culture takes time and effort — and often starts at the top of the organization.

## Elements of success

Sometimes the “elements” of good culture also can be fun.

That's the case for Michigan-based Applied Imaging, an office technology solutions firm, which expanded into Indiana in 2021. The company was founded with three core components for a good culture: build team unity (BTU), hit the numbers (HTN) and have fun. Since then, it has expanded to 12 elements of success, adding success by selection (SBS), service (Sv), knowledge

(Kn), community (CM), humility (Hm), creativity (Cr), dream (Dr), family (Fm) and integrity (In.)

From there, based on employee feedback, the company created its “Applied Chemistry Elements of Success.” Essentially a periodic table of the core elements of the company's culture, it includes several “elements” focused on success in key areas such as people and community.

“This is a very visual representation of how we remain authentic and intentional in maintaining and growing a company culture of positivity and success,” said Casey Lowery, chief operating officer at Applied Imaging. “As we grow, we have a strong foundation to build upon and ensure the great culture remains in place.”

Applied Imaging takes its culture building beyond the elements table. A culture book features feedback from employees on why they enjoy the company and what keeps them coming back to work every day.

“We put an emphasis on helping our employees craft and achieve their someday goals,” Lowery said. “That means looking at where they eventually want to be in their careers and lives. One of our key elements is success by selection, which means our organization succeeds when we bring on and retain the best talent that fits well within our positive culture.”

When they bring on new hires, Applied Imaging engages them with key person interviews. The new employee meets with seasoned colleagues who focus on the culture and any advice about finding success.

“This goes back to our core belief that success starts with caring about people,” Lowery said. “As an organization, we have a passion for service that is focused on people first and then business. As part of this focus, we have culture themes each year, such as service, dreams and thinking — and we bring in speakers and promote books that revolve around these themes. It is part of our desire to build culture and build our people.”



**“We’ve seen first-hand the correlation between employees (who) are aligned with our core values, our service-inspired approach to work, success of our projects and the satisfaction of our clients.”**

— Matthew Greely, McMahon Associates Inc.



### Destination employer

Start with the ending in mind — that’s what Mark Chamberlain, principal at CAPTRUST, suggests. The company earned a top ranking in the 2022 Best Places to Work in Indiana annual list presented by the Indiana Chamber of Commerce. The Chesterton-based financial services firm came in at No. 1 in the large company category.

“You can start building a good company culture by asking what you want it to look and feel like for your organization,” said Chamberlain, who authored the book “Why Do I Work Here?” “It takes intentionality to build a strong company culture.”

He said it also is much more than just bringing in the right people and the right leadership and hoping a good culture develops.

Chamberlain said building a strong, positive company culture requires a planned strategy. He said there are two key experiences to keep in mind: those of the employee, and those of the clients and customers.

“Focus on the employee culture first,” Chamberlain said. “You can have as much training and as many protocols in place as you wish, but no amount of instruction will help if your employees are not genuinely content with their work culture.”

He said clients will certainly notice the disconnect.

Chamberlain said helping new employees understand the culture starts before the actual onboarding. He said his organization has individual departments meet with candidates so they can understand the energy and culture before joining the team. It also helps current employees understand if this person will benefit the company culture.

While positivity and engaging teamwork are important to company culture, Chamberlain said strategic leaders incorporate a sense of trust into the culture. With a safe space to fail, he said, employees are not afraid to take risks that lead to innovation and move the company forward faster.

“One of the best compliments I ever received from an employee was that I was flexible,” Chamberlain said. “It meant a lot because they were saying we had an environment where they felt safe to bring ideas and really wanted to see the organization succeed.”

Flexibility in leadership also provides opportunities for employees to grow, even within their current roles. For example, Chamberlain said he decided to involve an employee who handled paperwork in the initial meetings with clients, whereas they previously completed the paperwork and handed it off for the first meeting. By making this change, Chamberlain said the staff member felt more engaged and understood the “handprint” they had on the product and the lives of the clients.

with clients and customers, a strong company culture also has ripple effects in the community.

“We all know our friends, families and strangers are not often shy when talking about their jobs and bosses,” Chamberlain said. “When you create a strong culture and people feel safe to be themselves and bring new ideas, they are going to talk about that to people they know.”

He said that positive energy is attractive to other employees and clients.

Chamberlain said leaders must remember that building a strong culture is an ongoing job. He encourages regular and rigorous self-examination by leaders to ensure the culture is meeting the needs of employees and clients.

This sentiment is shared by McMahon Associates Inc., a Wisconsin-



Photo provided by Applied Imaging

Chamberlain said it might seem counterintuitive, but employees also want to know what they are doing for the company and the culture — not just what the company is doing for them. In other words, they want to know how they individually contribute to the success of the team and the organization, along with how they better the company culture.

In addition to employees better interacting and more genuinely engaging

based engineering and architectural firm, which has operated a Valparaiso office since 1989.

“Our company culture is built on the service-inspired philosophy we call ‘The McMahon Way,’” said Matthew Greely, executive vice president. “The McMahon Way is about demonstrating our company’s values, including honesty, integrity and excellence, resulting in strong client relationships.”

**“You can start building a good company culture by asking what you want it to look and feel like for your organization. It takes intentionality to build a strong company culture.”**

— Mark Chamberlain, CAPTRUST  
Author of “Why Do I Work Here?”



Greely said McMahon employees are empowered to work directly with clients and manage their own projects. He said this freedom to operate and innovate independently empowers performers who are passionate about their work and promotes success through achievement.

Greely said the corporate culture at McMahon has been preserved throughout the company’s 113-year history. Passing on McMahon’s culture is an element of mentoring and the reason “The McMahon Way” was established so the company’s values and relationships can live on through its culture.

“Good team dynamics strengthen interpersonal relationships within the company, making us more efficient and productive, resulting in better outcomes for our clients,”

he said. “We’ve seen first-hand the correlation between employees (who) are aligned with our core values, our service-inspired approach to work, success of our projects and the satisfaction of our clients.”

This result is reflected in the fact that 85% of McMahon’s business comes from a repeat client base, Greely said.

Greely said people hired by McMahon possess core values that align with the company, and then they are mentored and supported to grow within the company.

“It is important to us to offer development opportunities at all stages of an employees’ career — from entry-level staff gaining independence to senior-level employees managing projects and working directly with clients,” he said. “As a result, we have excellent employee

retention; 42 of our 150 employees have been with us for 20 or more years.”

### A family of associates

For family-owned Merrillville-based Centier Bank, associates are treated like part of a large, extended family. That sentiment has led the bank to receive national awards for its workplace culture. The Indiana Chamber of Commerce has ranked Centier among the best places to work annually for more than a decade, and American Banker Magazine named Centier the No. 2 best bank to work for in the nation in 2021. That’s why Centier primarily hires for cultural fit, with experience and skills also factoring in.

“A Centier associate strives to serve others, and our associates receive such exceptional care by the company that it makes them think twice before leaving to go anywhere else,” said Chrisanne Christ, senior partner overseeing Centier’s human resources department. “At Centier, we call it our servant heart culture, meaning we put others ahead of ourselves.”

According to Christ, there are several traits Centier looks for when recruiting prospective associates, including:

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- A willingness to enrich the lives of their colleagues and clients.
- A desire to give back and support their community.

Christ said Centier works to build a work culture that is focused on family, fun, relationship-building and flexibility. Along with providing competitive compensation and benefits, Christ said Centier leadership looks for engaging opportunities to serve associates — such as providing a fitness center, day care reimbursement, and an onsite health clinic.

These types of benefits come to fruition at Centier through employee surveys. Christ said Centier Bank emphasizes listening to its associates, maintaining an open-door policy, and wanting to genuinely know what the organization can do to make their lives better. Christ said feedback and best practices are meant to be shared, which is why Centier enjoys gathering inspiration from other businesses, as well as inspiring them to improve their own workplace cultures.

“We receive a lot of good feedback through surveys and simply by listening,” Christ said. “Once you ask your employees what they need and want, then get to work. Deliver on those survey results and make changes that positively contribute to the company culture.”

Christ said one area of opportunity that many companies may miss is negative feedback. She said Centier uses constructive criticism as an opportunity to explore issues and provide solutions. Christ said these interactions can be an opportunity to grow and become even more competitive.

For Centier, having engaged and happy employees also helps with recruiting efforts. Christ said associate referrals are a big way word gets around about how much people love working at Centier. Christ also said associates who enjoy their jobs and the culture provide outstanding service to customers, who then want to join the team.

“We are always looking to the future,” Christ said. “We want to be able to continue being a strong organization that withstands the test of time. There are many ways to build a better life here, and we keep looking every year at what we can do for our associates to help them thrive as individuals.” ■



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ELIZABETH DAVIES

In the heart of the Midwest, Indiana's agriculture and manufacturing industries have long been a staple of its economic health.

But with the advent of the internet, the world became smaller and local companies suddenly had a global reach at their fingertips. Today, a rising number of Indiana goods find their way to Mexico, Germany and beyond via local air and water ports. Thanks to infrastructure improvements and long-term planning, that's not a trend expected to change anytime soon.

One benefit that Indiana has as an exporter is, perhaps surprisingly, its location. Nestled between the Mississippi River and the Great Lakes, right along major interstates and rail lines, the state has a variety of shipping options available to exporters. That variety gives companies the flexibility of knowing that, even if a highway is under construction or a river floods, there still are other options to move their freight. "Certainty is as important as cost in transportation logistics, and that's appealing," said Craig H. Middlebrook, deputy administrator of the Great Lakes St. Lawrence Seaway Development Corp. "It adds tremendous resiliency to the economy."

Consider that Elkhart enjoys \$1.8 million in economic impact from exports, according to the Office of the United States Trade Representative. South Bend, meanwhile, sees \$1.2 billion from exports, and Michigan City brings in \$320 million.

Indeed, the state is the eighth-largest agricultural exporting state, sending more than \$4.6 billion in soybeans, corn, grains and other farm products to foreign countries.

Manufacturing, meanwhile, also exports goods worldwide. That includes

chemicals, machinery and electronic products. The largest manufactured category, however, is transportation equipment, with more than \$12.5 billion exported annually, according to state trade data.

## Utilizing air freight

At South Bend International Airport, global exports are indeed on the rise. "We've seen a significant increase in the last couple of years," said Mike Daigle, executive director.

Before 2020, the airport generally saw between 7.5 million and 9.5 million pounds of goods ship from its facil-

ties. But in 2021, that jumped to 11.6 million and had settled at 10.5 million by early 2022.

Many of those goods are pharmaceuticals, medical equipment and automotive parts. The airport has seen a significant increase in cargo activity, with more than 90% increase in 2021.

"We went from odds and ends cargo to having more regular UPS business," Vicari said. "I see cargo playing a primary role in steady growth at the airport."

From pharmaceuticals to automotive parts, the Gary/Chicago airport sees diverse freight move through its facility. It offers the benefit of proximity to Chicago but without the congestion of a larger metro airport. Vicari aims to see multiple cargo carriers operating out of his airport, and he believes the business demand is there to sustain it.



Illustration provided by Ryan McCoy, Burns Harbor port director

ity. But in 2021, that jumped to 11.6 million and had settled at 10.5 million by early 2022.

Much of that growth came from planned business decisions by both UPS and FedEx to upgrade the aircraft used in South Bend, so that larger aircraft carrying more cargo could leave the airport. South Bend International Airport had the infrastructure in place to handle that shift, Daigle explained.

"We have to be prepared for whenever they are ready to grow, whether it's cargo or passenger activity," he said.

Now that the airport has seen that growth, it is primed for even more business moving forward. Daigle explained the airport is busy enough to qualify for

ramp at the end of its runway for planes to exit and unload freight.

Today, the Gary/Chicago airport is the state's third-largest freight airport, having experienced a 90% increase in 2021.

"We went from odds and ends cargo to having more regular UPS business," Vicari said. "I see cargo playing a primary role in steady growth at the airport."

From pharmaceuticals to automotive parts, the Gary/Chicago airport sees diverse freight move through its facility. It offers the benefit of proximity to Chicago but without the congestion of a larger metro airport. Vicari aims to see multiple cargo carriers operating out of his airport, and he believes the business demand is there to sustain it.

**LEFT: Dan Vicari is the executive director of the Gary/Chicago International Airport.**

(Photo provided by the Gary/Chicago International Airport)





Photo provided by Great Lakes St. Lawrence Seaway Development Corp.

**Craig H. Middlebrook, deputy administrator of the Great Lakes St. Lawrence Seaway Development Corp., says shipping containers on the Great Lakes have “caught people’s attention.”**

“We’re not seeing anything slow down,” he said. “The word’s out that we have state-of-the-art facilities and are close to Chicago. That’s going to sustain where we are headed.”

### Maximizing water cargo

Boat transports are growing as well, with Indiana companies using the Ports of Indiana to access both the Great Lakes and the Atlantic Ocean, as well as the Mississippi River and Gulf of Mexico.

The Burns Harbor port, east of Gary along the shores of Lake Michigan, recently was acknowledged for its second year in a row with the U.S. Great Lakes Saint Lawrence Seaway Development Corp. Pacesetter Award. That was a nod to the 135% year-over-year increase in international tons shipped from Burns Harbor, said Ryan McCoy, port director.

“We saw great growth opportunities

in 2021, from steel slabs to coils to salt to foundry coke,” he said. “Burns Harbor handled 3.39 million tons in 2021, up nearly 50% compared to 2020 and reached its highest annual shipment total since it began operation in 1970.”

Burns Harbor is home to many outgoing Indiana projects, including steel, limestone and storage tanks. It aggressively pursues port tenants in the agriculture, industrial and logistic industries, touting both its strategic location and multimodal connections.

That’s also why the port is pursuing infrastructure improvements, guaranteeing an ability to be a major shipping partner for Indiana companies in the years to come. The port has plans for a new bulk transload facility and rail yard, streamlining cargo transfers between water, truck and rail. It also intends to expand its bulk handling facilities

and build a new truck marshaling yard. Already, construction of two new rail yards has been completed.

“Our goal is to always be bigger, better and faster,” McCoy said. “Approximately \$28 million is being invested in a Burns Harbor expansion.”

Shipping on the Great Lakes increased by 1.14% in 2021 and is expected to maintain at that rate. Much of what’s moving on those waterways are bulk commodities, such as grain and steel. Because of that, the supply chain disruption that made so many recent headlines did not cause much of an issue. It also drew attention to alternate shipping options such as those found at Burns Harbor.

“There’s been much more attention focused on shipping containers on the Great Lakes,” Middlebrook said. “The certainty of the logistics of shipping in the Great Lakes has caught people’s attention.”

### Regional benefits

Access to easy, diverse shipping options that take Indiana cargo into other countries is certainly seen as a boon to the Region.

At Burns Harbor alone, the economic impact of its facility on the Region is \$5.2 billion annually, according to a 2020 study by economic consulting firm Martin Associates. More than 30,000 people are employed here because of the port, and its \$4.57 million in tax revenues support local cities, counties and schools.

“The Ports of Indiana helps grow business for Indiana’s economy by fully leveraging and utilizing our valuable assets to create a competitive advantage for our customers,” McCoy said.

It’s also a critical component for Northwest Indiana’s steel industry. In fact, though Burns Harbor is a relatively young Great Lakes port, it also is “one of the most prominent ports in the Great Lakes, particularly in the steel area,” Middlebrook said. “The role of Burns in moving steel production can’t be underestimated.”

At present, grain freight numbers are expected to increase as the war in Ukraine continues. Even early in the Great Lakes shipping season, 175,000



**“Some of what we are working on is 10 years into the future. We’re just focusing on what will be needed down the road and recognizing that South Bend airport really is an economic engine for our community.”**



— Mike Daigle  
South Bend International Airport

**“We saw great growth opportunities in 2021, from steel slabs to coils to salt to foundry coke. Burns Harbor handled 3.39 million tons in 2021, up nearly 50% compared to 2020 and reached its highest annual shipment total since it began operation in 1970.”**



— Ryan McCoy  
Ports of Indiana-Burns Harbor

metric tons of grain already had been moved. That’s a 175% increase over the start of 2021’s season.

“Areas that use Ukrainian grain are now looking to replace or subsidize it, which should increase demand for us,” Middlebrook said.

All of that means more jobs, higher tax revenue and more public funding throughout the Region. Job creation numbers for Burns Harbor alone reached almost 31,000 in 2019, the most recent data available. Likewise, the port contributed more than

\$400,000 in taxes to local communities and had a total economic impact of \$5.2 billion.

That’s why Middlebrook considers Burns Harbor a key player in the Region’s economy.

“The economic impact to the Region and beyond is tremendous,” he said.

Despite being in America’s heartland, Indiana’s international reach is indeed blooming, thanks to air and sea shipping methods that are both convenient and accessible in Northwest Indiana. But truly being able to take

advantage of growth opportunities means foresight in building infrastructure, making industry connections and anticipating market trends. That’s something Northwest Indiana shipping leaders say they consider every day.

“Some of what we are working on is 10 years into the future,” Daigle said. “We’re just focusing on what will be needed down the road and recognizing that South Bend airport really is an economic engine for our community.” ■



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# OPPORTUNITIES TO CON

PARTNERSHIPS BETWEEN BUSINESSES, NONPROFITS OPEN DOORS FOR OFTEN OVERLOOKED WORKERS WITH SPECIAL NEEDS

DANIEL I. DORFMAN

**H**ighland-based Strack & Van Til CEO Jeff Strack often visits the company's more than 20 locations. He especially looks forward to seeing two of one store's most beloved employees who have some special needs.

"It's always a highlight of my day to see those two and other individuals (who) are working with us, and get a chance to talk to them and make sure they know we appreciate everything they are doing for us," Strack said. "Overall, it is very

employees and building the self-esteem of the workers.

Strack says it is especially rewarding to see how happy these workers are when they do their jobs well and are recognized for it.

## Opening doors

**S**track, a former TradeWinds board member, estimates between 20 and 35 employees trained by either TradeWinds or OE are working at Strack & Van Til supermarkets spread out over Lake, Jasper and Porter counties or at

He speaks enthusiastically about the initiative and its corresponding benefits.

"They are excited to come to work, and our customers love seeing them," Strack said. "We are really fortunate to give people an opportunity that some people might overlook."

Their enthusiasm can be contagious.

"They have an opportunity to come to work and feel like they are contributing in some manner and help elevate their self-esteem and self-worth," Strack said.

Another business that reached out to TradeWinds is Schererville's Recycled



**Brad Ropp, left, an OE client, trains with Joe Baczywski of Strack & Van Til in Valparaiso.**

Photo provided by Opportunity Enterprises



**Christopher McHugh, right, was trained by Opportunity Enterprises in Valparaiso for work at SecureShred.**

rewarding to give individuals an opportunity to have a job."

Strack & Van Til is one of several Region businesses that employs people with special needs, often working with local not-for-profit agencies such as TradeWinds, Paladin and Opportunity Enterprises (OE). They collaborate toward goals of strengthening companies with enthusiastic

the company's bakery. Overall, the chain employs more than 3,000 people.

At the stores, the employees take on tasks such as helping bag or carry out the groceries for the customers.

"Things that are repetitive in nature that are safe and easy to learn for individuals," Strack said. "Once they have mastered that first initial step, they graduate on to other responsibilities."

Granite and Organic Granite, launched by Julie Rizzo in 2009.

Upon noticing massive amounts of stone being tossed into dumpsters, Rizzo envisioned a business opportunity. She wanted to develop machines and then use the discarded materials for landscaping pavers and decorative items.

Rizzo's hunch that there was a market for that type of business proved



# TRIBUTE

successful, and she said today there are close to 30 Recycled Granite franchises throughout North America.

Rizzo recalled, as her business was expanding, she needed additional personnel and sensed people with disabilities could fill a certain need.

"I quickly realized that processes were very monotonous, and people told me that individuals with special needs ... like that repetition," Rizzo recalled.

After volunteering at Region schools, including Hammond High School, with children with special needs, she established a certified course in recycling materials.

Today, she works with TradeWinds, Paladin and OE.

very limited in their activities. Her company has been featured on some cable TV channels, including HGTV and other do-it-yourself programs.

"For a person sitting at a location and for them to be able to click on a television and to see they did that work and split those stones that actually appeared on TV is quite amazing," Rizzo said.

**19%** The percentage of people with disabilities nationwide who were employed in 2021, according to the United States Bureau of Labor Statistics

## Behind the scenes

TradeWinds CEO Jon Gold said the agency has evolved from only children's programming many years ago to including help for adults today. Adults can get help with worker training in combination with an employment services program and residential living.

Gold said more than 20 businesses, including banks, casinos and grocery

and then contacts organizations within the community to see if there is an appropriate job match.

Hobby said 76 people once affiliated with Paladin now are working in Lake and La Porte counties in various jobs.

Hobby said a Paladin employment specialist trains an individual and then

follows up to ensure the placement is working out.

At Valparaiso's OE, CEO Neil Samahon said his agency has about 70 people in the greater workforce at businesses ranging from grocery stores, industrial settings, including cookie factories, and one individual working for the Chicago Cubs.

He said OE provides services to employers that prepares them for



Photo provided by Opportunity Enterprises



Jeff Strack visits Strack & Van Til locations to visit with employees.

Photo provided by Strack & Van Til



Paladin trains potential employees first and then follows up.

Photo provided by Opportunity Enterprises

"Right now, we are in the process of creating organic granite, so we are looking to build a large facility where we do an enclave program," Rizzo said. "That means the people who go to (the agencies), instead of them doing the work at their locations, they are going to come to us."

Rizzo recognizes the opportunities for what may be perceived as an overlooked population, who may have been

stores have tapped into the TradeWinds pool of potential workers.

"Some people have more of a severe disability and can only do certain things, but some people only need a little bit of help and can do extremely high-functioning jobs," Gold said. "It is all over the board."

At La Porte's Paladin, CEO Steve Hobby said his agency provides employment services for people with disabilities

success hiring people with intellectual disabilities.

"We assess the workplace and take a look at their HR policies, speak with their HR folks and line supervisors and find out what training they might need to try and set them up for success as well," Samahon said. "Our biggest thing is the experience for the employer and employee, because our



**“Our hope ... is the first experience they have in hiring someone with intellectual disability is a good one, because they will certainly be open to that source of employee in the future.”**

— Neil Samahon, Opportunity Enterprises



**“We are not asking you to be charitable, we are asking you to give somebody who might need a slight accommodation a chance to become an employee.”**

— Jon Gold, TradeWinds



hope, especially with a new employer, is the first experience they have in hiring someone with intellectual disability is a good one, because they will certainly be open to that source of employee in the future.”

### Hurdles to overcome

While most speak happily of situations where the employee and employer form a solid match, they acknowledge there are some failures along the way where the situation proves not to be a good fit.

Moreover, there are other challenges they encounter, such as getting the employees to the workplace via public transportation, which may be limited.

Agencies still must convince businesses to hire people with special needs. Just over 19% of people with disabilities nationwide were employed in 2021,

according to the United States Bureau of Labor Statistics.

“We want to communicate to potential employers that the individuals we represent are highly motivated, and they are very engaged employees who are highly dependable with good attendance,” Samahon said.

Gold said TradeWinds personnel attempt to show prospective employers how simple it is to make the necessary accommodations to hire a good employee, and he encourages prospective employers to stop by the agency.

“The best way to know about TradeWinds is to come in and take a tour,” he said. “They are amazed when they come in.”

Another more recent hurdle impacted the agencies too. The pandemic affected virtually all aspects of American business,

including hiring of all employees. There were fewer people willing to work in certain areas such as grocery stores. That same reluctance to work with the public could be seen in the special needs workforce, given the possible health risks.

But those concerns also provided the opportunity for additional employee placements in jobs deemed essential for businesses that remained open at the height of the pandemic, Gold said.

“On top of that, the rates we receive for the services we provide are set rates, which maximizes the amount we can pay,” Hobby said. “So, our struggle is getting people who want to work and then being able to compete with industries around us.”

Yet, Hobby quickly added that the pandemic allowed for some new technology installations such as automated reminders for people to take medicine, thus people with special needs may have more opportunities to work remotely.

“That is going to be able to provide some independence for the people we provide services for, and it is also going to help through the staffing shortages that we see, because we will need less staff to provide the same amount of services,” he said.

While there are still obstacles to cross, optimism remains that the various employment programs will continue to be successful.

“We feel this area is one of the main opportunities for growth because everybody is understanding that, just because someone has a disability, that doesn’t mean they can’t be employable ... that is a focus of ours,” Gold said. “We are not asking you to be charitable, we are asking you to give somebody who might need a slight accommodation a chance to become an employee.” ■

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# Back to his roots



Opportunity to lead recently formed United Way of NWI opened door for new CEO's return to Midwest

LARRY AVILA

**A**dam O'Doherty isn't ashamed to admit he's a Midwesterner at heart. When he was offered the job to be the first president and CEO for the recently formed United Way of Northwest Indiana, O'Doherty couldn't pass up the opportunity. On his first visit to the Region, O'Doherty said he immediately fell in love with the area.

was that the people were supportive and were open about the challenges the Region faced, (but also recognized) they weren't impossible to overcome."

Jeff Strack, president and CEO of Highland-based grocer Strack & Van Til, and board chair of the United Way of NWI, said O'Doherty's energy and passion to help make communities he lives and works in a better place, made him the right choice for the Region.

"When we started the (search) process for the new CEO, we were looking for an individual (who) would be a forward-thinking and consensus-driven leader (who) would be an ambassador and relationship builder within the community," said Strack, who also led the United Way's CEO search committee. "(Adam) definitely meets those criteria, and we were excited to have him join the organization."

An opportunity to again work in a collaborative environment also was a draw for O'Doherty, who wanted to return to the Midwest. He spent most of his life in Minnesota.

"People in the Midwest are more about community and have a willingness to work together," O'Doherty said. He previously served as CEO of the United Way of Graham and Greenlee

essential part of that community," he said. "I feel I was able to get them to work together and be more collaborative."

What impressed him about the Region was how community leaders and residents have worked to knock down silos and recognize the benefits collaboration. This mindset will contribute to finding solutions to problems, which need addressing, he said.

O'Doherty said there is a movement within United Way to do more impactful work versus just being a community chest.

Challenges in the Region are similar to problems facing the country overall, O'Doherty said. Addressing the talent pipeline to ensure employers have the workers they need now and in the future, improving access to affordable early child care, affordable housing and transportation are some issues where O'Doherty wants the United Way of NWI to take the lead.

"The one great thing about the Region is that there are already a lot of resources and organizations working on these challenging situations," he said. "The key will be how do we make these efforts more focused to get our partners to come up with solutions."

The United Way of Northwest Indiana formed in fall 2021 after a merger between the Lake Area United Way and the United Way of Porter County. Services also will be extended to Starke and Newton counties and northern Jasper County.

O'Doherty said the merged organization maintained their respective offices in Griffith and Valparaiso and retained most employees. A total of 26 people work for the United Way of NWI.

O'Doherty said the dust is settling from the merger, and he looks forward to the future.

"The team building meetings we have been doing have been helpful, and I can see that everyone is beginning to gel together," he said. ■



**Adam O'Doherty is the first president and CEO for the recently formed United Way of Northwest Indiana.**

United Way of Northwest Indiana

He spent a few days randomly meeting with residents as well as representatives of major United Way supporters.

"I went to as many locations as I could where I could get a better picture of the true challenges facing (the Region)," O'Doherty said. "(During the time) of my final interview, one thing I learned

Counties in Safford, Arizona, a community in the southeastern part of the state, about two hours northeast of Tucson.

O'Doherty spent three years in Arizona. In that time, he built an environment of collaboration within the United Way.

"(Today) I think the United Way (of Graham and Greenlee Counties) is an



# Gus Bock legacy continues



SCAN WITH YOUR PHONE

Third generation of Grill family preserves hardware store brand, makes plans for expansion

PHILIP POTEMPA

**O**ccasionally, a customer shopping in one of the four Gus Bock Ace Hardware stores in Northwest Indiana and Lansing, Illinois, ask to talk to “the business owner Gus Bock.”

Bock died in 1974, yet his family hardware business and retail reputation continue to build decades later.

Today, Gus Bock Ace Hardware stores are in Dyer, Munster, Winfield and in the south suburban Chicago community of Lansing, all operated with the Grill family at the helm. Now, the Grills are preparing for an expansion.

“We are currently working on an expansion to our Dyer store location since we purchased the space next door to us which was a dollar store,” said Rob Grill, who along with his brother Keith run the family business today. “This will give the Dyer store an additional 6,000 square feet and more display area for our grills and larger items.”

The roots of the business go back to the turn of the 20th century when German immigrant Henry Bock decided to expand his existing blacksmith operation into a hardware store in Lansing with his sons, Henry Jr. and Gustav as the proprietors.

Eventually, brother “Gus” opted to branch out with his own hardware establishment, which would include options like furnaces, plumbing installation and an expanded paint selection. By the 1960s, the Bock name was blended under the True Value umbrella to enjoy the benefits of a franchise. Children Gus, Walter and Ruth continued to own and run the store at 3455 Ridge Road until their father’s death when it was sold to the store’s manager Keith Grill Sr.

Now retired at age 82, his sons Rob, 54, and Keith Jr., 52, run the four stores: the Lansing flagship; Dyer, 1150 Sheffield Ave., which opened in 1990; Munster, 1820 45th St., which opened

in 2004; and Winfield, 11702 Randolph St., which opened in 2019.

“Today, our dad still stops in all of the stores once in a while just to check on things from time to time,” Rob said.

In fall 1999, the Grill family opted to change the franchise affiliation of their stores from True Value to Ace Hardware.

“We made our transition to Ace Hardware, because as a company, they are more progressive, and hardware

Both brothers praise the knowledge, experience and welcoming personas of their staff, which total more than 125 employees combined at all their locations, as one of the key reasons for the stores’ continued success.

“We’ve had our share of some product shortages to keep certain items on the shelf, just like other retailers,” Rob said. “It has helped us that Ace has 15 distribution centers around the country,



Keith Grill Jr., left, and Rob Grill, owners of Gus Bock Ace Hardware stores, plan to expand their Dyer location, adding 6,000 square feet from the vacant dollar store adjoining their property.

Photo by Philip Potempa

stores have had to change and evolve over the decades,” Keith Jr. said. “Our stores need to co-exist with all of the big home improvement stores, and we have every one of these large store competitors in our area, so we are continuing to grow and evolve to the needs of our customers.”

The Grills recognize some customers may patronize a larger home improvement store for certain needs or projects.

“But we’ve found they come to us at our stores to finish those same projects,” Keith Jr. said.

and we’ve done a good job keeping our shelves full despite challenges.”

Rob said that, thinking ahead for Christmas 2022, the family began advance ordering in November 2021.

The brothers also are preparing the family’s fourth generation for the next chapter in their hardware story.

“Keith’s son Harry is 19 years old (and) helping at the Lansing store, and my son Robbie is 21 and working with us at the Dyer store,” Rob said. “They know their dads started working with our dad when we were age 14.” ■

# Place to call home in crisis



Haven House NWI approaches four decades of providing safe place for victims of domestic violence

JESSICA TOBACMAN

For victims of domestic violence in the Region, making one call has been the first step in getting to a safe place. For almost 40 years, Haven House has been that place.

“Haven House is available 365, 24/7 — we never close and are always only a phone call away,” said Lynn Langton, executive director of Haven House NWI in Hammond. The nonprofit agency is an emergency shelter that welcomes domestic violence and sexual assault survivors from across Northwest Indiana.

The organization has operated for 39 years, and with its four-decade milestone approaching next year, plans are underway for a “making-a-difference celebration” in 2023, said Bernadette “Bobbi” Costa, a Haven House board member.

The shelter provides basic necessities for domestic violence survivors, including safe housing, meals and personal care products.

The shelter is set up like a home, so residents feel comfortable and safe, the organization said. And just as they would at home, residents are responsible for cooking and doing household chores with food and cleaning supplies supplied by the shelter.

There also are activities for children. The shelter has a backyard playground, and computers are available to residents for conducting housing searches or working on resumes, Langton said.

“Haven House provides prevention programs to reduce domestic violence,” Langton said. The organization added crisis services to meet critical needs and

bridge services to transition back into the community.

The prevention program works with schools, clubs and youth centers to discuss topics such as healthy relationships and the dynamics of abuse, which may happen at any age and in any type of relationship, Langton said. The shelter’s bridge program helps former residents and survivors when they leave Haven House.

“It is important that survivors know that Haven House is always there to support their changing needs,” Langton said. “Former residents are always welcome to return to the shelter for programs, counseling and legal advocacy.”

Langton said the shelter’s relationships with clients don’t end when someone leaves Haven House.

Costa said she became involved with the shelter when a young woman and her daughter found their way to the North Township trustee office

where she was chief deputy.

“She (the young woman) was abused, and through the years, we helped her, and she then became a board member,” Costa said.

In January, Haven House added staff to include personnel with advanced degrees for increased support for its domestic violence services, including two part-time social workers, and staff with master’s degrees in human development, another with a law degree and one who is a law degree candidate.

Haven House also provides weekly programs, including bibliotherapy and family therapy; counseling one-on-one

and in a group with a staff member with a master’s degree in social work; musical relaxation and journaling; art therapy for all ages; and gardening, among other activities.

“These new programs significantly help both residents and community members,” Langton said. “Program participants have commented on how the groups have boosted their emotions and made them feel less isolated as they recover from abusive relationships.”

Costa said Haven House has had many fundraisers through the years. Some have included signings with book authors, style shows, mystery dinners and taste of the holidays.

“It has been the hard work and dedication of the past and present board members to (get us) where we are today with our transitional house,” Costa said.

Langton said Haven House assisted residents during the pandemic by helping them access funds for economic justice, emergency funding and crime victims’ compensation.

Financial empowerment is a common challenge for survivors, she said.

“Too often we hear survivors say, ‘How did I let this happen,’ and the truth is, that the use of power and control is a strategic, calculated choice by abusers,” Langton said. “Survivors are manipulated.”

Programs at Haven House support empowerment and education about domestic violence and personal growth.

“Haven House supports and honors each survivor’s journey — however that may occur,” Langton said.

She said Haven House will always welcome and support survivors of domestic violence, as it has served domestic violence and sexual assault survivors, and their children for almost four decades. ■

*Haven House NWI’s crisis hotline is (219) 931-2090.*



**“Haven House supports and honors each survivor’s journey — however that may occur.”**

— Lynn Langton  
Haven House NWI





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# Reimagine the future



Diversified housing options essential to helping Region's long-term economic growth

PETE NOVAK

**"N**o houses. No people. No jobs." Those are the words often said by Lawrence Yun, chief economist at the National Association of Realtors. Truthfully, that's been one of the biggest chicken-or-egg dilemmas in economic development. Do people move to an area because of jobs or do jobs follow people?



► **Pete Novak** is president and CEO of the Greater Northwest Indiana Association of Realtors.

Conventional wisdom typically leans toward the former. Northwest Indiana is a perfect example of that, rising to prominence in the early 1900s as a steel-making and manufacturing powerhouse. That status attracted thousands of people from all over the country who were hoping to get steady, high-paying jobs to support their families. It

worked, with Lake County growing its population from around 38,000 people in 1900 to 546,000 people by 1970.

However, we already know how this story ended. The steel mills started to decline in the 1970s, and because we relied too heavily on a single industry, many of the most well-populated areas of NWI began to struggle. Some communities never fully recovered.

It's been 50 years since then, and a lot has changed in this fast-moving, global economy. While it's taken the Region a while to get its act together, many of our local leaders believe we have been gaining significant momentum. Taking advantage of Indiana's business-friendly climate, Northwest Indiana has had great success during the past 10 years luring companies to relocate here.

This favorable business climate has existed in Indiana for some time now, and momentum continues to grow for more businesses looking to call Indiana home. Given our proximity to Chicago, the Region is now in the catbird seat.

But it hasn't just been the Northwest Indiana business climate that's been thriving over the past decade, so has the Region's housing market. With so many homebuyers coming from Illinois and other areas, the competition for homes in Northwest Indiana has been stiff. These buyers see Indiana housing as a bargain compared to housing prices in their own state. Mix in significantly lower property taxes, and it's been an easy decision for most of them.

With that said, the Region's economic development strategy shouldn't just rely on being less costly than other areas, as that may not always be the case in the future. We need to continue to improve the quality of life offered in Northwest Indiana, because businesses increasingly are considering this as a bigger factor in their decisions to relocate. Asking key questions, such as:

- Is there available housing for their employees?
- Is it affordable?
- Is it close to the employer?
- Is it safe?
- Are there good schools?
- Is there public transportation?
- Are there restaurants nearby?
- Is there shopping?
- Are there varied forms of recreation?

A housing stock that is diversified and affordable as well as connected to jobs, transportation, services, recreation and other amenities are what many employers are looking for in today's economy. Unfortunately, the Region has historically been driven by low-density, auto dependent single-family housing developments in the past.

We can grow our population by providing housing choices for residents of all stages of life: young professionals, working families, executives, senior citizens and many others. Having a sufficient supply of diverse housing options for individuals and families of all income levels is critical to feeding a thriving local economy.

The good news is that we are starting to see some local municipalities recognize and embrace this. The extension of a new passenger rail line from Chicago to Dyer, along with infrastructure improvements that will speed up an existing line from Chicago to South Bend, has started to set the wheels in motion for the communities along the passenger rail line.

For example, Hammond has announced a new \$25 million multi-use development in the downtown area. It also is in the process of making its downtown more pedestrian friendly, with plans to slow down traffic, increase bike lanes and create more public spaces. This development also will be near a planned rail station, and will include 200-plus market-rate apartments, condos, commercial and retail units.

In Michigan City, a community that also sits along the commuter rail line, plans have been announced for three new major housing developments in their downtown area as well. Each of which will be high-density in nature and offer market-rate residential, commercial and retail multi-use developments.

It's time for us to reimagine what the future of Northwest Indiana will look like. Using a diversified housing stock as an economic development strategy will help us attract more businesses and grow our population. Because remember: "No houses. No people. No jobs." ■





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