



## CHOOSE A STRONG FOUNDATION FOR YOUR GROWING BUSINESS.

Purdue Technology Center and AmeriPlex at the Crossroads provide the right locale and environment for new and existing businesses to create and grow.

#### **Indiana Certified Technology Park**

- Right Location an hour from the Chicago Loop
- Room to Grow 189 available acres, site ready
- **Superior Facility –** full-service, turnkey office, lab and coworking options
- First-Class Amenities state-of-the-art work space, fiber optic connectivity
- Meeting Space three well-appointed conference rooms



Purdue Technology Center 9800 Connecticut Drive, Crown Point, Ind.

219.644.3680

www.prf.org/researchpark/locations/northwest

# TAKE A LEAP FORWARD

When a big opportunity comes along, act fast.

With customized business loans and lines of credit, our Business Bankers make sure that you can move quickly. They connect you with the loan and credit options you'd expect from the big banks, but with the personalized service we've been known for since 1910.



**Better banking** keeps moving forward. ibankpeoples.com | 219.853.7500

\*SBA BANK **YEAR** 

COMMERCIAL REAL ESTATE • CONSTRUCTION • EQUIPMENT LAND DEVELOPMENT • INVENTORY • LOANS & LINES OF CREDIT BUSINESS ACQUISITION • SBA LOANS





#### NORTHWEST INDIANA BUSINESS MAGAZINE

## CONTENTS

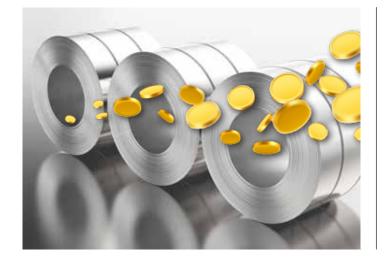
OCTOBER / NOVEMBER 2022

#### **TOP STORY**

#### MANUFACTURING

#### Steel still Region's gold

Stakeholders take steps to ensure steelmaking has solid future in Indiana



#### **ON THE COVER**



12 Cover photo of steel smelting / file photo

#### **FEATURES**



WELLNESS

#### **Quality care** matters

Health professionals say value-based model provides better patient outcomes and savings



TAX PLANNING

#### **Clearer path** to paying taxes

Financial professionals say clients need help deciphering details of new federal laws



ARCHITECTURE/DESIGN

26

#### **Historic** renovations

Rejuvenating abandoned buildings can be long road but worth journey, experts say



LOGISTICS

#### **Alternative fuel** movement

Logistics industry from ports to transporters searches for cleaner energy options





A comprehensive occupational health network for employers with job-related health needs

## CONTROL MEDICAL COSTS AND KEEP EMPLOYEES HEALTHY

**Learn more!** (866) 552-9355

#### **LOCATIONS:**

Crown Point, Hobart, Michigan City, Munster, Portage, Rensselaer, St. John, and Valparaiso

Working Well.org

#### **SERVICES INCLUDE:**

- Drug and Alcohol Screening (DOT and Non-DOT)
- · E-Screen Technology
- · DOT Physicals
- · Injury Treatment
- · Injury Prevention Programs
- · Fitness for Duty Evaluations
- · Executive Physicals
- · Medical Clearance Evaluations
- Medical Review Officer Services
- · Vaccinations & Immunizations
- · Travel Medicine
- · Tuberculosis Testing
- · Health Risk Assessments
- Audiometric Screenings
- Quantitative Fit Testing of Respirators including N95 masks
- Wellness Screenings
- Immigration Physicals
- · On-Site Clinic Services

#### **COLUMNS**



LEADER PROFILE

36
Poverty's learning curve

NWI Community Action leader Jennifer Trowbridge says her first year was 'eye-opening' experience



**BUSINESS PROFILE** 

**37** 

## To Video Palace's rescue

Owner of Michigan City's Game Changers expands with purchase of longtime Hobart shop



MAKING A DIFFERENCE

38

## For health of community

Seasoned fundraiser Maria Fruth guides Healthcare Foundation of La Porte



OFF HOURS

39

#### Time to create

For state Rep. Julie Olthoff, making pottery a lifelong passion

#### **EVERY EDITION**



**BUSINESS NEWS** 

6

#### **Around the Region**

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



VIFWPOINT

40

## Airport's promising future

Time is right to capitalize on GCIA's full potential with promising projects

#### **ADVERTISING INDEX**

Burke Costanza & Carberry LLP 21	
Centier BankC4	
Chester Inc30	
Edward Jones9	
Fifth Third Bank11	
1st Source Bank 15	
Franciscan Health3	
Hoeppner Wagner & Evans 28	
Horizon Bank 17	
Indiana University Northwest 14	
Kruggel Lawton CPAs 34	
Larson-Danielson Construction 10	
McMahon & Associates CPAs C3	
Midwest Telecom of America 20	
Northwest ISBDC29	

Peoples Bank1
Purdue Federal Credit Union 31
Purdue Research Foundation C2
Purdue University Northwest 35
US Business Systems8
Wightman 24, 25

#### ADVERTISE WITH US

Learn more about our mission, our partnership opportunities and our 2022 calendar by downloading our media kit on our website at http://nwib.link/9uia or scan the QR code with your phone.



**ON THE WEB**: Find QR codes with each of our stories. Scan the QR code using your smartphone's camera. No app is required on most phones. Your phone will then take you to our website's version of the story.





#### OCT-NOV 2022

**Publisher/Executive Editor** Troy Linker

> Managing Editor Larry Avila

Design/Production Manager Heather Pfundstein

#### **Contributing Writers**

Christopher Adam 

Larry Avila Lauren Caggiano ■ Carrie Napoleon Philip Potempa • Michael Puente Doug Ross 

Jessica Tobacman Pete Visclosky

#### **Editorial Advisory Committee**

Jessica Cantarelli • Erika Dahl Lorri Feldt • Barbara Grimsgard Katie Holderby 

Keith Kirkpatrick Leigh Morris 
Anthony Sindone Nichole Hacha-Thomas Raeann Trakas 
Linda Woloshansky

mews@nwindianabusiness.com nwindianabusiness.com f facebook.com/nwindiananbiz twitter.com/nwindianabiz in linkedin.com/company/nwindianabiz 219-230-3777

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.

Many contributing writers are experts from various fields and provide advice to our readers on their individual specialties. Experts provide general information, for educational purposes, regarding legal, accounting, insurance and other professional issues. This information is not a substitute for specific professional advice given by qualified professionals who are aware of an individual's particular circumstances.

> © Copyright 2022. All rights reserved. Reproduction without permission is prohibited.

Visit NWIndianaBusiness.com/subscribe Two-year subscription rate is \$19.95. One-year subscription rate is \$14.95.

**GOOD BIT** 

The percentage of the nation's steel that is produced in the Hoosier state as of 2020, according to the American Iron and Steel Institute. ► PAGE 12

#### IN THIS ISSUE

orthwest Indiana is full of great discoveries, and sometimes, they come from familiar places. For one, new technology and investment in the long-important steel industry has made it even more so. In our research for the cover story, we reported that 27% or almost a third of the steel produced in the U.S. in 2020 was made in Northwest Indiana. But there's more to the Region than steelmaking. Health care also has positioned itself among the market's largest employers, with the goal of delivering advanced care at the lowest cost. Meanwhile, accounting and tax professionals are learning all they can about the recently passed Inflation Reduction Act so they can best advise their clients. Architects and designers also have been busy around the Region looking at ways to preserve and restore vintage buildings, while those in the logistics industry explore cleaner energy options. There's more, too! Retired U.S. Rep. Pete Visclosky discusses opportunities for the Gary airport. A new leader took the reins at Crown Point-based Northwest Community Action. A longtime novelty shop in Hobart was saved from closing by a Michigan City entrepreneur. We also share how the Healthcare Foundation of La Porte is helping others. And finally, we discover Julie Olthoff's lifelong passion for making pottery. We hope you enjoy this edition!

— Larry Avila, managing editor

#### PICTURE PERFECT

Jennifer Bennett, president of Shive-Hattery, says this sliding steel fire door was hung in the reception area of their new location in the Hibberd Building in downtown South Bend. ► PAGE 26



#### **QUOTE TO REMEMBER**

Having the opportunity to be part of the process of guiding and structuring a newly created foundation to help others has been a dream."

Maria Fruth, Healthcare Foundation of La Porte ► PAGE 38

Volatile fossil fuel prices and other economic factors are pushing more industries to consider alternative fuel sources, but experts say the movement to transition to greener solutions has been gaining moment for a decade. Are you more accepting of vehicles

powered by something other than gasoline?



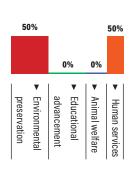
Tell us what you think by scanning the QR code above or visit http://nwib.link/su91 to vote!

#### Would you consider buying an all-electric vehicle today?

STORY IS ON PAGE 32

#### LAST ISSUE'S POLL

What type of community organizations or causes do you regularly support? Full results here: http://nwib.link/1d4d



#### **BUSINESS NEWS**

## AROUND THE REGION



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

LARRY AVII A

#### **Accounting**

CliftonLarsonAllen LLP of Schererville promoted Eileen Patterson, senior, private; Maneet Mander, senior, health care; Tyler Klukken, transaction services senior, private equity; and Vanessa Vargas, business operations assistant controller, professional services.

CLH, CPAs & Consultants of Michigan City promoted Kylee Fraze Norman from senior manager to director, and Angela Grothaus, Lisa Human and Jeffrey Whittler were each promoted from manager to senior manager. Allison Raymond was promoted from senior accountant to manager; Jacob McVay was promoted from staff accountant to senior accountant; and Katherine Dibkey was promoted from processing specialist to assistant manager of the administrative team.

#### **Banking**

**Peoples Bank** of Munster, a **Finward** company, promoted **Diane Dalton** to assistant vice president, community development officer. Dalton most recently served as AVP, banking center manager for Peoples Bank's St. John

branch and previously served in the same role at its Gary location. In her new position, Dalton will build relationships with local organizations in Peoples Bank's Indiana and Illinois markets to grow its presence and reinvest in those communities.

Michele Magnuson was elected lead director of Horizon Bancorp Inc.'s board of directors. Michigan Citybased Horizon Bancorp is the parent company of **Horizon Bank**. Magnuson is former president and CFO and a director of both La Porte Bancorp Inc. and its wholly owned banking subsidiary, the La Porte Savings Bank, an Indianachartered savings bank. Thomas Prame was appointed president of the bancorp and bank. Prame most recently served as executive vice president and CEO of community banking at First Midwest Bancorp. First Midwest merged with Evansville-based Old National earlier this year. Gail Bradley was promoted to vice president and regional treasury management officer.

Merrillville-based **Centier Bank** announced the following staff appointments at its Northwest Indiana operations: **Troy Rose** was named vice president, trust officer within Centier Financial Partners; and **Dakita Jones** was named assistant vice president and

manager of Centier's community relations division.

Cincinnati-based **Fifth Third Bank** announced **Mark Heckler** will succeed **Mark Hoppe** as its Chicago region president. Heckler has more than two decades of experience in leadership roles with Fifth Third and the former **MB Financial**.

Notre Dame Federal Credit Union, which has a Whiting location, hired Cristal Alcantar, Tim Gard and Aaron Stokes as its Lake County mortgage loan originators.

**Purdue Federal Credit Union** hired **Colleen Shepherd** as community outreach director.

Krystyna Reynolds was named branch manager for Interra Credit Union's main office in Goshen, and Misty Overholser was promoted to vice president of commercial loan operations.

#### **Business**

**Stewart Title** named **Gregory Holtz** agency sales manager for the company's Indiana and Ohio markets, and named **Kelli Buckley** agency sales representative for its Indiana market. Stewart Title operates four offices in Indiana and 104 independent locations in the state.



ACCOUNTING Kylee Fraze Norman



ACCOUNTING Angela Grothaus



ACCOUNTING Lisa Human



ACCOUNTING Jeffrey Whittler



**ACCOUNTING** Allison Raymond



**ACCOUNTING** Jacob McVay



**ACCOUNTING Katherine Dibkey** 



BANKING **Diane Dalton** 

Neil Samahon, CEO of Opportunity Enterprises in Valparaiso, was named Indiana leadership council chair for the **National Federation of Independent** Business.

Mark Dunn was named vice president of process improvement at Garybased **Performance Plus**, a provider of janitorial services.

#### Construction

Amanda Watson was hired as marketing manager for Larson-Danielson Construction Co. in La Porte. She brings more than 16 years of experience in commercial real estate, construction and marketing to the role.

#### **Economic development**

The South Bend-Elkhart Regional **Partnership** has expanded its staff to include: Lisa Buchanan, director, education and workforce solutions: Lori Flotow. manager, office operations; Liz Folkerts, manager, digital marketing and public relations; Taryn MacFarlane, vice president, regional initiatives; and Bianca Tirado, director, strategic initiatives.

**Christopher Day** is the new CEO of **Elevate Ventures**, the statewide organization that provides startup resources to entrepreneurs. Day takes over for Chris LaMothe, who left the post at the end of March.

Jennifer Gadzala was hired as grants manager, and Spencer Summers was named marketing and administrative assistant for the Northwest Indiana Forum.

#### Education

**Purdue University Northwest** Chancellor Thomas Keon was presented with a Sagamore of the Wabash award, one of the highest civilian honors awarded by a sitting Indiana governor.

Mung Chiang was named president of Purdue University. He will take over Jan. 1 for Mitch Daniels, who had served the post since January 2013 and is retiring Dec. 31.

**Tia Robinson-Cooper** is the new chancellor for Ivy Tech Community College's South Bend-Elkhart campus. Robinson-Cooper, a Chicago native

and former president of Contra Costa College in San Pablo, California, was selected from a finalist field of three. Robinson-Cooper began her new role Julv 11.

**Dushan Nikolovski**, will serve as inaugural director of the **Innovation** Hub (IHub) at Valparaiso University, a space available to students and community members to collaborate on ideas that could launch a new business.

The **Board of Trustees at Indiana** University approved the following promotions for faculty at **IU Northwest**: Alicia Wright to teaching professor and Natasha Brown to associate professor. Both are in the IUN Department of **Communication** in the School of Arts. Julianne Wallace was named vice president for mission at St. Mary's

#### **Finance**

College in Notre Dame.

Harbour Trust & Investment Management Co. in Michigan City hired Amy O'Brien as wealth adviser and Stephanie Fekete as tax and operations specialist.



**BANKING Thomas Prame** 



**BANKING Troy Rose** 



BANKING **Dakita Jones** 



BANKING Krystyna Reynolds

#### **BUSINESS NEWS**



**BANKING Misty Overholser** Government



**Mark Dunn** 



CONSTRUCTION **Amanda Watson** 



ECONOMIC DEVELOPMENT Jennifer Gadzala

Salena Scardina is the new executive vice president of external engagement for the Indiana Economic Development Corp.

**Health care** 

Munster-based Community Healthcare System hired the following personnel: Dr. Shawn Kumar, Community Hospital and St. Mary Medical Center; Dr. Meaghan Misiasz, Community Care Network; Dr. Adam

Whittington, dermatologist; Dr. Shawn Naranjo, obstetrician/gynecologist; Dr. Timothy Yovankin, psychiatrist.

Franciscan Health hired the following personnel: Dr. Nancy Gamarra Flores, Hammond Family Health Center; Hilary Benway and Victoria Pryzdia, physician assistants, Munster Cancer Center; Dr. Jagdeep Sabharwal, cardiologist; and Mohammad El-Ahmad, nurse practitioner, Munster cardiology;

Dr. Bryan Boyer, orthopedic surgeon, Coolspring Health Center. The health system promoted **Robert** Blaszkiewicz to manager marketing and communications for its northern division, and named Lauri Keagle media relations and communications specialist.

Northwest Health welcomed cardiologists Dr. Maya Kommineni and Dr. Sammi Dali. Kommineni sees patients in Michigan City, Valparaiso and Portage. Dali will see patients





**FDUCATION Mung Chiang** 



**FDUCATION Mitch Daniels** 



**FDUCATION** Tia Robinson-Cooper



GOVERNMENT Salena Scardina

in Valparaiso and Michigan City. Dr. Alexandru Marginean, cardiologist, joined Northwest Medical Group.

The Pokagon Band of Potawatomi hired Dr. Gregory Wallin and Shanta Clark, a physician's assistant, for the Mshkiki Community Clinic in Benton Harbor, Michigan.

#### Landscaping

Chris Eberhardt, a landscaping architect with Arkos Design in Mishawaka, was certified by the State

**Board of Registration for Architects** & Landscape Architects.

#### Media

James Muhammad, who has led **Lakeshore Public Media** since 2013. resigned as president and CEO to become president of the University of Southern California Radio Group. His last day with the Merrillville-based organization was Sept. 7. The organization also elected Gary Wilson chair of its advisory board and Bill Karrow vice chair.

#### Nonprofit

**Campagna Academy** in Schererville promoted LeKeesha Edwards to chief operations officer. She has more than 30 years of human service sector experience.

Chris Abler was named vice president of the Excel Center, a tuitionfree school, operated by **Goodwill** Industries of Michiana Inc.

Kris Arizmendi Choinacky was named executive director of the **South** Bend Alumni Association, an organization that supports education in



#### CROWN POINT

#### **Logan M Dexter**

420 Merrillville Rd 219-663-1234

#### CROWN POINT

#### Michael P Dexter. **AAMS®**

420 Merrillville Rd 219-663-1234

edwardiones.com Member SIPC

#### CROWN POINT

#### **Colton J Hill**

11426 Broadway 219-663-4329

#### CROWN POINT

#### Gina Ribota

11426 Broadway 219-663-4329

#### DYER

#### Christopher E Ray, **AAMS®**

202 Joliet St 219-865-3410

#### GRIFFITH

#### Daniel A. Perez

1939 W Glen Park Ave 219-924-2565

#### HIGHLAND

#### Doug Lewis, **AAMS®**

8415 Kennedy Ave 219-923-1482

#### SCHERERVILLE

#### Adam Robertson, **AAMS®**

322 US Highway 41 219-961-2016

#### **BUSINESS NEWS**



HEALTH CARE Gregory Wallin

LANDSCAPING Chris Eberhardt



NG NONPROFIT
ardt LeKeesha Edwards
CEO of Valparaiso-based **Task Force** 



NONPROFIT Chris Abler

constant change and increasing competition in the industry.

## tax funded. Technology

**Brian Singleton**, chairman and CEO of **TruVista**, was appointed to the board of directors of Elkhart-based **Surf Broadband Solutions**.

South Bend schools by funding extra-

and co-curricular activities that are not

APL nextED, which produces an academic operations platform serving higher education institutions, appointed **Stewart McMillan**, former

#### Tourism

Jon Hunsberger, executive director of the Elkhart County Convention & Visitors Bureau, earned the Certified Destination Management Executive credential. The program is designed to prepare destination organization professionals to become more effective organizational and community leaders, and to identify and respond to the

**Tips**, to its board of directors.

#### News

**University of Chicago Medicine** broke ground Aug. 3 on its new \$121 million, two-story, 130,000-square-foot micro-hospital and outpatient center on a site at I-65 and 109th Avenue in Crown Point. UChicago Medicine said its Crown Point project is its first in Indiana. It is projected to open by spring 2024 and employ 150 medical and nonmedical



staff. UChicago estimates its Crown Point facility will see 110,000 patient visits annually.

**Parlor Doughnuts** opened June 18 in Valparaiso. The shop at 255 Morthland Drive is a craft doughnut and coffee concept, which was founded in Evansville in 2019. Parlor operates 16 shops in nine states and offers franchise opportunities as well.

Michigan-based Electric Last Mile **Solutions** filed for Chapter 7 bankruptcy. The company, which has a major presence in Mishawaka, had been reviewing its products and commercialization plans as well as focusing its workforce on production. Its review also included the feasibility of meeting previously announced production targets. The bankruptcy filing follows a leadership restructuring in February. Shauna McIntyre, an auto industry veteran, was appointed interim CEO and president. McIntyre said bankruptcy appeared to be the best option after company leadership determined there were too many hurdles facing the business moving forward.

SpartanNash is again among the best companies to work for in the country. The Michigan-based grocer and parent of South Bend-based Martin's Super Markets, was named among the National Association for Business Resources' 2022 Best and Brightest Companies to Work For in the Nation. The company has been featured in the listing for 10 consecutive years.

The **Salvation Army** combined its operations in Lake and Porter counties and operates as **The Salvation Army Northwest Indiana Area Command**. The move is part of a broader reorganization by The Salvation Army Central Territory, which it calls Project Advance, to use resources more efficiently.

The Hilb Group, a Virginia-based insurance brokerage firm, has purchased Howe-LaGrange Insurance Agency in La Grange and the Reick Insurance Agency in Kendallville.

John Butor, who along with his fiancé, Lea Glines, both life residents of Lowell, are the new owners of Loven Oven Pizzeria at 1000 E. Commercial Ave. in Lowell. The couple first met at the restaurant, which opened in 1994, when both worked there as teenagers. ■



# Custom solutions built around your goals.

From expansion to reducing the risk of fraud, we know your business requires custom solutions to meet the moments you're navigating. Fifth Third has industry experts who understand your challenges, and the tools to make your business more efficient.

Michael Martino Senior Vice President, Market Executive 708.403.6325 Michael.Martino@53.com



53.com/Commercial



#### STAKEHOLDERS TAKE STEPS TO ENSURE STEELMAKING HAS SOLID FUTURE IN INDIANA

**Doug Ross** 

hen it comes to steelmaking, no other state in the U.S. makes more than Indiana. With about 27% of the nation's steel produced in the Hoosier state, Indiana is the country's steelmaking capital.

"Indiana is the largest state on an annual basis for steel production, and it has been for decades," said Timothy Gill, chief economist of the American Iron and Steel Institute.

For more than a century, the steel industry has been a big player in the Region's economy, and for good reason.

The iron and steel industry directly employs 28,000 workers in Indiana, Gill said. That's a total economic impact of more than \$12 billion, factoring in suppliers and workers' spending.

Steelworkers earn an average of \$101,144 per year in wages and benefits, according to an AISI fact sheet.

"You might as well turn off the lights and roll up the curbs" if the steel industry ever disappears from Northwest Indiana, said Karen Lauerman, president and CEO of the Lake County Economic Alliance.

Micah Pollak, director of the Center for Economic Education and Research at Indiana University Northwest, offered data specific to Lake, Porter and La Porte counties. The number of jobs in the primary metal manufacturing industry in those three counties rose from 560,428 in 2002 to 745,274 in 2021.

Total wages rose from \$951 million to \$1.3 billion over the same period, he said.

"When I came here in 2012, the outlook for steel was not particularly bright," he said.

#### **Evolving industry**

Some of Pollak's predecessors published a study in spring 1993: "Dinosaurs on the Lake? Steel in the Next Decade." That study decried the

lack of major technological improvements among integrated steelmakers.

But that's no longer the case, experts say. Pollak is now convinced the steel industry's prospects in the Region are improving, too.

"The perception of steelmakers (and) of people in the steel industry, they have an old perception of what steel is all about," said Patricia Persico, senior director of corporate communications at Cleveland-Cliffs. "It is a high-tech industry."

Workers now need an understanding of metallurgy, data analytics or other specialties.

Gill said the industry is ever changing. "There's been a lot of merger and acquisition activity both upstream and downstream," he said. U.S. Steel purchased Big River Steel in Arkansas in 2019, and Cleveland-Cliffs bought ArcelorMittal, including its Indiana Harbor and Burns Harbor mills, in 2020.



Companies have been acquiring fabricators and processors, too.

Since Cleveland-Cliffs acquired ArcelorMittal, it has been on a spending spree in Northwest Indiana.

"We quickly jumped into action," said Traci Forrester, the company's executive vice president of environmental affairs and sustainability.

At its Burns Harbor plant, the steelmaker has spent \$160 million for two new walking beam furnaces and \$170 million for the boiler house and powerhouse to improve energy efficiency.

At its Indiana Harbor operation — the largest integrated steel mill in the U.S. — Cleveland-Cliffs spent \$100 million to reline its No. 7 blast furnace.

When blast furnaces are relined, not only is their functional life extended, but they're also updated and modernized with the latest and greatest technology, Forrester said.

Persico said water treatment plants have been improved.

"You can see the dollar amount is substantial, and we're talking within the first two years of acquisition," she said. Forrester said Cleveland-Cliffs engineers are reviewing everything at both plants, as well as the Tek and Kote facility in New Carlisle with an eye to improvements.

"I think it's going to be the same approach, (because) we're all about being proactive," Forrester said. "It's really about quality and consistency for Cliffs."

Tek and Kote gets its steel by rail from Indiana Harbor and Burns Harbor. Gary and Burns Harbor plate operations get steel from both places, too.

Steel production is an increasingly high-tech operation.

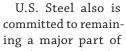
## 745,274

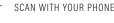
"I see basically a continuous effort to produce steel in our blast furnaces," Forrester said. "I think the future of steel is strong in (Northwest Indiana)."

She said Indiana is an important location for Cleveland-Cliffs.

The company employees 7,000 workers, not counting vendors

and suppliers, in Northwest Indiana.





Northwest Indiana's economy.

"There are very exciting things coming to U.S. Steel in Gary," said Amanda Malkowski, media relations manager. The company is spending \$60 million on a new pig iron caster.

The pig iron caster will use iron ore from the company's Minnesota operations. The product is expected to supply up to half of the ore-based

The number of jobs in the primary metal manufacturing industry in Lake, Porter and La Porte counties in 2021.

metallics needs for U.S. Steel's Big River Steel Works. The new caster is expected to generate 25 new jobs when it begins operating in early 2023.

"Gary Works is U. S. Steel's largest manufacturing plant, and its role in the company and in this community is significant," said Daniel Killeen, vice president

#### MANUFACTURING

of Gary Works, during the company's announcement of the project. "Knowing that the nearly 4,000 employees at Gary Works are not just contributing here, but we now get to utilize our blast furnace efficiency to contribute to the company's new, most environmentally friendly operations at Big River Steel Works, is something we're excited about."

Supply chain disruptions were a factor in the company's decision.

"Mined, melted and made in America has always been important to us, and recent world events have demonstrated how critical self-reliance is," said David Burritt, president and CEO of U.S. Steel, during the Gary Works investment announcement. "This investment at Gary Works, to create the necessary material for our lower-emissions electric arc furnaces, is the perfect example of combining the best of integrated and mini-mill technologies."

#### Sustainable goals

oth U.S. Steel and Cleveland-Cliffs Dare investing heavily in efforts to meet sustainability goals aimed at reducing the companies' carbon footprint.

A \$3.5 million grant from the U.S. Department of Energy is funding a University of Illinois study on capturing and storing carbon at Gary Works. It seeks to determine whether it's feasible to use concrete products to mineralize an estimated 5.000 metric tons of carbon dioxide annually.

"You need carbon to make steel. (because) it's never been carbon-free." Forrester said. But the company has a study underway at Burns Harbor to determine feasibility of capturing carbon.

The technology exists for the oil and gas industry, but it hasn't been proven yet for blast furnace gases, Forrester said. The study also must determine whether the project would truly be a reduction in overall emissions.

Cleveland-Cliffs' goal is to reduce carbon emissions by 2 million tons annually.

Flares burning off waste gases won't disappear from the Region's steel mills. But air emissions have been reduced in recent years.

"We don't like to think of them as smokestacks but steamstacks," Forrester said, because most of what appears to be smoke is really steam.

Cleveland-Cliffs also is working with vendors at Burns Harbor and Indiana Harbor to get them to help lower air emissions with the work they do at the mills.

"It's as simple as 'Hey, guys, put some covers on your trucks," Forrester said. "It's a partnership effort, really."

The company also works with its customers, including taking pre-consumer scrap from downstream processors and melting it in basic oxygen furnaces to make additional steel.

"We work with the customers and help them meet their sustainability goals," Forrester said.

#### **Finding innovations**

Both companies are conducting research and development for new types of steel as well. In addition, ArcelorMittal's sale of its Region operations to Cleveland-Cliffs excluded the ArcelorMittal global R&D facility in East Chicago.



That center continues to serve ArcelorMittal operations elsewhere.

As customers' needs change, so does the steel produced by steelmakers.

Cleveland-Cliffs and U.S. Steel are heavily dependent on the automotive industry.

Forrester said to help the automakers meet corporate average fuel economy standards, domestic steelmakers have developed strong, lightweight steels that are supplanting aluminum. As automakers shift toward electric cars instead of internal combustion engines, lightweight steel becomes important in extending electric cars' range.

"These are very highly technical studies and experiments," Forrester said. Developing a new steel for a particular application can take months or even years.

"It's chemistry, it's physics, it's all of the above," she said.

Pollak said, as the steel formula changes, employees' skills also need to.

"In general, employment in steel has been declining in Northwest Indiana," The jobs in a steel mill these days are very, very different from the jobs that were there a decade ago. The nature of the jobs has changed."

— Timothy Gill American Iron and Steel Institute



he said, a direct result of increasing automation in the industry.

Steelmakers now are controlling the machines that control other machines, requiring "more training, more education, more experience," Pollak said.

"It's still an excellent industry to be in" because of the high pay, he said.

Gill sees that change in the workforce, too.

"The jobs in a steel mill these days are very, very different from the jobs that were there a decade ago," he said. "The nature of the jobs has changed," with workers now more likely to be in a control room.

Lauerman said the Steelworker for the Future program at Ivy Tech Community College used billboards, which showed a starting salary of \$90,000 annually to attract attention.

"If I knew then what I do now, I would have done something different," she said. "They're actually reinvesting in the workforce; they're actually investing in the Region."

Pollak said primary metal manufacturing — predominantly the steel industry — now accounts for 6.3% of jobs but 25% of wages in Lake, Porter and La Porte counties. That compares to 7.6% of jobs and 30% of wages in 2002.



#### MANUFACTURING



Employees work at a U.S. Steel blast furnace. The company recently announced a big investment in its Gary Works manufacturing plant. Also a \$3.5 million grant from the U.S. Department of Energy is funding a study on capturing and storing carbon at Gary Works.

#### Steel's clout

.S. Rep. Frank Mrvan of Highland recognizes the importance of the steel industry in Northwest Indiana. He is co-chairman of the more than 100-member Congressional Steel Caucus, a nod to steel's importance in Indiana's 1st Congressional District, which he represents.

"It's a big part of my body of work," he said.

Mrvan said it's important for the country to make its own steel.

"We have to produce steel domestically in order to produce our tanks, our ships, our planes," Mrvan said. Russia's invasion of Ukraine this year drove home that point.

When Mrvan announced his endorsement by retiring Rep. Pete Visclosky, Mrvan chose a United Steelworkers of America union hall to share the news. Having the union's endorsement was another big boost for his campaign.

Once in Washington, Mrvan quickly advocated for the domestic steel industry. He has testified before the International Trade Commission six times about other countries circumventing trade laws aimed at ensuring a level playing field for industry competitors.

"American workers have already lost their jobs" when the ITC rules on a trade case. Mrvan said.

As former North Township trustee in Lake County, Mrvan saw the impact of foreign trade on Hoosiers. Members of Local 533 were laid off from an aluminum plant.

"Families here absolutely locally lost their jobs," he said.

As congressman, Mrvan helped ensure the infrastructure bill passed by Congress this summer had a strong Buy American Provision.

"Those bridges that we need to replace in Indiana? They will be made with American steel," he said.

#### Ripple effect

obs at Northwest Indiana steel mills are important to the local economy, but so are other jobs.

"There are thousands of jobs that are reliant on downstream industries," Mrvan said, during an interview at the Corner Café in Griffith.

Lauerman said, when steel is doing well, that means restaurants do well.

Mrvan said Northwest Indiana needs a vibrant manufacturing base to send kids to college, buy homes and more.

"The steel industry, they're working extremely hard, and they're producing a lot of steel," he said.

Lauerman said a strong steel industry means contractors can build, which boosts employment among the skilled trades.

Lauerman pointed to a building owned by Crow Holdings Industrial at AmeriPlex at the Crossroads in Merrillville. It houses three businesses:

- Quality Pasta provides 70 jobs and occupies nearly 90,000 square feet.
- Turbonetics employs 100 and occupies 65,500 square feet.
- Midwest Truck and Auto, employs 150 people and occupies 125,000 square feet.

Then there's the 1 million-square-foot building being built by Arco/Murray at Silos at Sanders Farm in Merrillville, which will require 4,000 tons of steel. About 300 construction workers will construct the building, she said.

Steel also is important for Union Tank railroad cars, BP's Whiting Refinery, seating manufacturer Lear and others, Lauerman said.

A thriving steel industry also helps Lauerman and Don Koliboski, the Lake County Economic Alliance's vice president for economic development, lure companies to the urban areas in Lake County.

"There are ancillary businesses, many of them who rely on that, that we've brought here," Koliboski said. "Steel is still a very critical component."

At national conferences, it's easy to sell Northwest Indiana by mentioning the largest integrated steel mill in the country, BP's Whiting Refinery, the nearby Ford plant and other industrial giants, Lauerman said.

"We've been touting this for years," she said. "That's just one more way the steel industry is helping to draw new jobs, to draw new investment."

Lauerman said there are opportunities for the logistics industry to move steel made in the Region.

"These businesses require conveyor systems, machinery that is made from steel," she said. "I'm pretty proud, and actually we're pretty lucky, because we have our legacy industries of oil and steel." ■



### **BUSINESS LOANS** TO ADDRESS THOSE THREE LITTLE WORDS

#### Open for business.

Whether on a small sign in a store window or heard in the hum of a busy factory floor, those three little words are motivation.

Horizon Bank Business Advisors get that. So we come alongside business owners to understand the future they imagine and the challenges they face today. To have honest conversations about goals, then provide the tailored, sensible lending advice to achieve them.

Reach out today to learn more about our business lending solutions.



888-873-2640 HorizonBank.com



WELLNESS

## **QUALITY CARE MATTERS**

## HEALTH PROFESSIONALS SAY VALUE-BASED MODEL PROVIDES BETTER PATIENT OUTCOMES AND SAVINGS



Lauren Caggiano

ealth care delivery has evolved through the years thanks to advancements in technology, changes in the insurance industry and development of new best practices, experts say.

Another force, which has impacted how providers operate, is value-based care, a concept based on improving quality and outcomes for patients.

Ultimately, care delivery today is proactive instead of reactive, preventing problems before they start and helping to increase lifespan and improve overall patient health, according to experts.

Dr. Alan Kumar, senior vice president of medical affairs and chief medical officer for Munster-based Community Healthcare System, has been practicing medicine for more than 20 years and is no stranger to industry changes. However, he said to understand the premise behind the proposition of value-based care, it's necessary to go back a few decades.

#### **Analytics meets health care**

In the 1990s, Health Maintenance Organizations tried a similar approach," Kumar said. "However, the HMOs did not have the proper data analytics supporting the decisions in the background, and it resulted in restricting care to save money."

He said consumers and patients rebelled against this loss of access to care, and HMOs faded away.

"Fast forward 25 to 30 years, and the software platforms supporting data analytics at health care systems are much more robust and allow quality to drive decisions towards better overall care," Kumar said. "Standardizing health care processes through best practices leads to improved patient outcomes and lower costs of care, when applied properly."

The Centers for Medicare and Medicaid Services reported in 2020 that care providers who have implemented a value-based care model saved Medicare \$4.1 billion that year.

Franciscan Health, which operates Northwest Indiana hospitals in Crown Point, Dyer, Hammond, Michigan City, Munster and Rensselaer, has participated in a value-based system since 2014, beginning with the Pioneer Accountable Care Organization through the Centers for Medicare and Medicaid Services, said Dr. Al Tomchanev, chief medical officer at Franciscan Health.

"Success is dependent on real-time data, so our biggest ongoing effort is focused on understanding conditions around the patients and closing any open gaps in care, which improves the health and well-being for our patients," he said. "To execute on these opportunities, we need significant coordination between teams of caregivers and facilitators to realize the benefits to patients."

Kumar said technology has a critical place in care. Community Healthcare System has an analytics team gathering data for clinicians at the point of care.

This step is necessary to truly influence the care being delivered, he said. However, adopting technology for technology's sake isn't sustainable in a clinical environment.

"There is an enormous amount of patient data collected and organized," Kumar said. "Technology also must be easy to use for busy clinicians and must be adaptable to their workflows, so it does not create impediments to care."

On the other hand, better data can lead to better collaboration and communication between providers. It also calls for a more holistic approach, which means, regardless of the context or setting, the patient's individual needs are front and center.

Kumar said this means value-based care helps clinicians coordinate care at all levels — whether it be at hospitals, extended care facilities or at home — so patients get better care for whatever their needs are.

Tomchaney said near-term goals for Franciscan are to give providers as close to real-time data to better understand the health care status and activities of

the patients attributed to Franciscan in the value-based ACO contracts.

"This is about providing the right care in a timely, patient-centered fashion that provides cost-effective and highly effective outcomes," Tomchaney said. "(Our) new facilities (and renovations to others) are in part a solution to having those cost-effective solutions for the level of care that requires either inpatient facilities or new, more efficient ambulatory care solutions for the less acute patient needs."

Doyle offers a realworld example in primary care, what he





refers to as the start of the foundation of patient care.

"It's really introducing wellness into aspects of preventative and wellness care," he said. "And that's what we're really making a push on now."

Providers are working to get patients to think beyond a regular checkup. Instead, providers want patients to think of themselves as partners in



Photo provided by Dr. Joseen Bryant

#### A slow, steady shift

atthew Doyle, president and CEO of Methodist Hospitals, with operations in Gary and Merrillville, said while the concept of value-based care isn't new, it's becoming more popular and more widely embraced by providers.

"I think it's been a slow, steady shift," he said. "Value-based care has been certainly discussed for a number of years, and we're in that process where we're seeing that change is occurring now."

Doyle believes providers are welcome to the change.

"They're adapting, and I think, they feel like it's in the best interest of the patient, which is certainly their main goal — to ensure the patient is at the center of the decisions made around their health care," he said.

What that means and looks like depends on the context — the physician and their specialty, Doyle said.

their own care, as opposed to only going to the doctor when they feel sick.

Doyle said this is the crux of valuebased care. If patients change their mindsets, they might have better outcomes.

The onus is on the provider to change that mindset of the patient, he said. But that doesn't mean the patient doesn't

"In fact, value-based care works best when all stakeholders are engaged," Doyle said.

He said the idea is that, when patients have a treatment plan and follow it, they can be proactive in preventing illness.

#### **Patient-centered interventions**

n the part of the hospital and providers, Doyle said there are interventions that can make a meaningful difference in this context.

"We're doing a lot of things like remote monitoring for patients who may have

#### WELLNESS

chronic conditions so that they're a partner in reading their vitals and in some of their key statistics," he said.

Check-ins with patients also serve a similar purpose. Doyle said they encourage patients to take responsibility for their care by being an active party and living healthier and richer lives.

Interacting with patients through patient portals, including MyChart, means more touch points, which is never a bad thing, he said.

"We've got an outpatient pharmacy located on our campus," Doyle said. "So, I'm able to communicate electronically (through MyChart) with my physician, get my prescription refilled, and then instantly go pick it up at the pharmacy."

He said that's a way for a patient to continue receiving the medicine they need in a very efficient manner, which will lead to a better outcome.

"Plus, I think it's just a more efficient model," Doyle said.

Implementing change begins at the top, he said.

"To think differently requires a new approach," Doyle said. "I call it transformation ... it's making sure that we have that mindset of transformation."

#### **Challenging norms**

Dr. Joseen Bryant is challenging the status quo with her practice's business model, known as "direct care." JAB Sports Medicine & Direct Primary Care is a cash-based and membership-based clinic in Northwest Indiana. Her focus is on sports medicine or nonsurgical orthopedic care.

Direct primary care offers patients the full range of primary care services—including acute and urgent care, regular checkups, preventive care, chronic disease management, care coordination, and in this clinic's case, specialty sports medicine services—in exchange for a flat, recurring membership fee that typically is billed to patients monthly. This payment structure allows her more autonomy and the ability to effect greater change.

"What I've experienced is the patients appreciate the fact that they get more

time with me," she said. "That's probably the biggest component that's lacking in your traditional insurance-based fee for service."

The reality is that in most traditional clinical settings, providers are rushed, and they don't get to make as much of an impact on patients as they could if they had more quality time.

Bryant said she sees fewer patients a day, which allows her to give patients her undivided attention. There are other factors at play, too.

"I'm able to collect a greater amount of history," she said. "I'm able to do a few more things in terms of the physical exam."

She has equipment to perform ultrasounds, and there are instances where she can even do a procedure on the same day of a patient's initial consultation based on the conversation.

"You would not see this in an insurance-based clinic," Bryant said.

Bryant knows the hurdles insurance places on providers and practices. She started out in an insurance-based setting and was strongly urged and





Creating Next Generation Voice, Video, and Data Solutions Since 1992.

### IT Problem? No Problem!

Call MTA to set up a no cost, no obligation network security and IT assessment!

Protect your customers and secure your business by leveraging the knowledge and expertise of a local provider that wants to help you thrive.



**Network Security and Firewalls** 

Enterprise Level Wi-Fi Systems

Call us at 1-877-742-5682 or email us at newsales@pickmta.com

incentivized to see as many patients as possible each day.

As a result, Bryant was seeing one person every 10 to 15 minutes. That didn't sit well with her, which promoted her to go into private practice via a monthly membership model.

It's important to Bryant that she keeps her patient load manageable for herself and for those she provides care.

"A physician can have a patient panel in the thousands," she said. "But for direct primary care, I know a lot of folks will cap it at sometimes 300 or 600, so that there is limited space."

#### **Healthier communities**

Experts say everyone wins when providers aren't stretched thin and can be fully present with their patients.

"I think that really being able to have the time and having that trust between that established physician-patient relationships means there's the potential for even better health outcomes overall," Bryant said. "I think that the sky's the limit at this point for direct primary care and for patients being able to get connected with a provider for much less (money) than what they would expect for the type of care that they would receive."

Bryant's perspective on health care delivery is consistent with consumer sentiment. The Deloitte Center for Health Solutions' biennial survey in 2020 revealed that the top factors for "an ideal health care experience" include: "doctors who listen to/care about them, doctors who don't rush, and clear communication."

In another Deloitte report, "Equipping physicians for value-based care," the authors make the case that organizations should implement initiatives such as changing compensation from one based on volume to value. The report also noted providers should have access to tools for decision-making and improvements.

The Deloitte report said value-based care challenges the industry as a whole to "elevate physicians' role as stewards of physical, financial and population health."

— Managing Editor Larry Avila contributed to this story.

Standardizing health care processes through best practices leads to improved patient outcomes and lower costs of care, when applied properly. ... Technology also must be easy to use for busy clinicians and must be adaptable to their workflows, so it does not create impediments to care."





Recognized by Northwest Indiana Business Magazine 13 Years In A Row!

## BCC



#### BURKE COSTANZA & CARBERRY LLP

= ATTORNEYS AT LAW

## Advisors you want. Advocates you need.

#### WHAT YOU NEED. WHAT WE DO.

Business Law
Business Litigation
Personal Injury
Collections
Construction Law

Estate Planning Immigration Family Law Commercial Real Estate and much more...

9191 Broadway | Merrillville, IN 46410 | t. 219.769.1313 156 Washington St. | Valparaiso, IN 46383 | t. 219.531.0134

bcclegal.com



## **CLEARER PATH TO PAYIN**

#### FINANCIAL PROFESSIONALS SAY CLIENTS NEED HELP DECIPHERING DETAILS OF NEW FEDERAL LAWS

JESSICA TOBACMAN

enjamin Franklin once wrote in this world, nothing can be said to be certain, except death and taxes."

And while he was not the first to express this certainty, Franklin was the first to connect the concept to the Constitution, the enduring document that delineates the frame of government upon which America stands.

That ever-evolving government determines how much we pay in taxes. And those who govern like to change the laws that determine just how much. Those changes send many U.S. residents and business owners to accountants and other financial professionals. They seek guidance and answers to clarify various tax benefits and issues. For the 2022 tax year, relative to prior years, those changes can be confusing.

Clients want to clarify the actual rules and regulations versus some proposed and discussed bills in the past 12 months, said Stephen Varner, CPA and partner at Kruggel Lawton CPAs in South Bend.

"There have been many changes the past few years with Trump's TCJA, CARES Act and other small bills that have many temporary provisions," he said.

Gary Fox, managing partner of tax services and office managing partner



## **G TAXES**

at Crowe LLP in South Bend, said the Inflation Reduction Act of 2022 will offer some relief to taxpayers. The 730-page act was passed by the Senate on Aug. 7 and the House on Aug. 12 and signed into law by President Joe Biden on Aug. 16.

"The bill and regulations will provide an opportunity for some taxpayers to benefit from the numerous clean energy credits, and certain corporate taxpayers will need to plan around to minimize new taxes that will be effective for tax years beginning after 2022," Varner said.

He also said he still is reviewing the act's hundreds of pages "to understand

the real impact and opportunities for clients and taxpayers."

In terms of tax developments, the Inflation Reduction Act is focused on energy and corporations, and mainly increases the Internal Revenue Service's budget. The IRS is planning to hire 87,000 more employees.

Marisa Smoljan, CPA and tax department shareholder at McMahon & Associates in Munster, said tax professionals have been awaiting some reforms the past two years.

"Most recently, the Senate passed the Inflation Reduction Act, and (while we) don't have all the details yet, we know the IRS will be ramping up the number of agents so that there is more tax enforcement," she said.

More broadly, the act addresses infla-

tion by decreasing the costs of health care and domestic energy production for families, and helps to reduce the deficit. It would also "reduce carbon emissions by roughly 40% by 2030. The act also allows Medicare to negotiate for prescription drug prices and extends the expanded Affordable Care Act program for three years, through 2025," the summary of the act states.

#### Planning ahead

Thomas Newman, CPA and tax manager at Swartz, Retson & Co. in Merrillville, noted that the Inflation Reduction Act works to address inflation issues, and includes some tax law changes for this purpose.

The act closes tax loopholes used by the wealthy

with "a 15% corporate minimum tax, a 1% fee on stock buybacks and enhanced IRS enforcement," according to the act's summary from U.S. Senate Democrats.

The minimum tax rate on corporations with income of at least \$1 billion per year would ensure a minimum of 15% of book profits from some of the largest corporations, including Amazon,

to prevent them from paying almost no federal tax through





credits and deductions, Newman said. The act does not increase taxes

on small businesses or families with \$400,000 or less in income.

The bill also extends several different types of tax credits, including the Affordable Care Act premium tax credits program through 2025, some of the electric vehicle and residential energy-efficient installation tax credits, and increasing IRS funding by almost \$80 billion during the next decade, according to Newman.

"With inflation continuing to rise, many individuals are looking for ways to bump up their paychecks, so they have more spending cash available,"

Newman said.

Clients are asking tax professionals to review their withholdings to see if adjusting them to increase spending cash is a good idea, or whether this would lead to owing more in taxes next April.

"The IRS website contains a tax withholding estimator which can assist in estimating your withholdings, seeing how your refund, take-home pay or tax due is affected by withholding amounts, and choose an estimated withholding that works for your situation," Newman said.

Major life changes, such as beginning a new or second job, getting married or having children, also would require re-calculating these numbers.

One aspect of the tax situation is a major backlog of refunds from the IRS, because the IRS shut down at the start of the pandemic. The number of unprocessed paper tax returns reached 21.3 million by the end of May 2022. Because of tax changes in 2021 and losing much staffing and funding, the IRS has left many taxpayers unaware of the status of their refunds and returns.



With inflation continuina to rise, many individuals are looking for ways to bump up their paychecks, so they have more spending cash available."

> Thomas Newman Swartz, Retson & Co.

#### TAX PLANNING

"There is a 'Where's My Refund' tool on the IRS website that allows you to track the status of your refund, but that is only effective if the IRS has at least started the process of logging in a tax return," Newman said. "That is the first place to check, though, on a refund status."

As for this year's tax burden, Fox's advice for clients includes:

- Taking full advantage of retirement plans and health savings accounts when they are available
- Planning for itemized deductions, using standard deduction one year and "bunching" itemized deductions into the following year
- Using energy tax credits, such as the energy efficient property credit
- Taking full advantage of capital gains and losses by timing sales in an advantageous way
- Knowing what can and cannot be excluded in your taxes on gains of the sale of personal homes

 Making sure to take full advantage of all the personal dependent type of credits, including those for child care.

#### File early

The experts suggest filing early is the best strategy. Gather any necessary documents and note any tax-related events from the last year.

These documents include confirmation letters from any charities you have donated to during the last year, experts say. A list of any items donated, including their value; and if not tracked by a brokerage, the original cost, date sold and the value sold for any cryptocurrencies sold, traded, mined or spent.

"Lastly, note from whom you should be expecting tax documents early next year," Newman said. A new job means W2 forms from both old and new employers; refinancing equals 1098 forms from every bank involved.

"Being prepared will allow you to file early and get your taxes in and processed before the April 15 rush," he said.

Varner, of Kruggel Lawton CPAs, said his most common advice for business owners is "to focus on their business, operations and long-term ownership/succession planning. From there we can focus on tax planning and strategies that fit with their plans."

Smoljan, of McMahon & Associates, said she advises clients to "meet with your tax advisers well before the end of the year."

"There are tax deductions and credits that often must be done before Dec. 31, so it's important to review your tax situation before then," she said.

She noted that Indiana residents, after they filed in 2021, may have received a \$125 automatic taxpayer refund, or a \$250 refund for joint married filing. Gov. Eric Holcomb also passed another \$200 automatic taxpayer refund or \$400 for joint married filing on Aug. 5.

"A little unexpected refund is always welcome," Smoljan said. ■

## CHOOSE A CAREER WITH HIGH IMPACT

Succeed with a team that is focused on making a difference in peoples' lives.

gowightman.com

Civil Engineering
Survey
Architecture
Landscape Architecture
GIS
Interior Design
Planning





Benton Harbor | Allegan | Kalamazoo | Royal Oak | Hastings | South Bend, IN | Plymouth, IN

#### **DETAILS SHAPE A COMMUNITY**

You can trust the details with Wightman.

Be confident in choosing a partner who can apply their expertise and breadth of services while anticipating short- and long-term needs to make your project a success.







#### ARCHITECTURE/DESIGN

## HISTORICRENOVATIONS

REJUVENATING ABANDONED BUILDINGS CAN BE LONG ROAD BUT WORTH JOURNEY, EXPERTS SAY

CHRISTOPHER ADAM

ravelers passing through the cities and towns of Indiana will see an assortment of old buildings that have been redeveloped and converted into aesthetically appealing commercial hubs.

These restoration projects help preserve vintage buildings that hold important places in the histories of numerous locations as well as maintain a community's small-town charm, experts say.



Photo provided by Shive-Hattery

However, reviving an old building and converting it to desirable commercial space is no easy task. But many redevelopment experts are up to the challenge and have tapped a growing niche.

#### **Economic boosts**

The Indiana Office of Community and Rural Affairs works to preserve and rehabilitate historic properties and encourages downtown economic development across Indiana through

its Historic Renovation Grant Program. Since its inception in 2016, the grant program has provided more than \$4 million to 71 projects.

According to Andrea Kern, OCRA director of strategic initiatives, with enough resources, perseverance and time, most historic buildings can be put back into productive use.

"Ultimately, it is up to the property owner, and in many cases the community, to determine the cost-benefit for preservation," Kern said. "That calculation includes more than just financial considerations."

She said various factors should be taken into account, including the importance of the structure to the community, potential for neighborhood or commercial district revitalization, which can increase or stabilize property values, and the environmental impacts of demolition and new construction, among others.

Kern said working with historic building materials often requires engaging the help of professional craftspeople skilled in preservation trades. These are the people who know how to clean historic brick, replace wood windows, repair terra cotta building elements, among many other skills. Kern said finding these craftspeople takes time, and there are fewer of them than there are paying jobs.

"Without a doubt, getting the funding into place is also something that can take a lot of time," Kern said. "For example, OCRA's Historic Renovation Grant Program requires advance approvals from the Division of Historic



Preservation and Archaeology office before the yearly grant cycle, and if you need grant funding, the property owner's timeline is often reflective of those grant cycles."

Kern said the value of preservation has been proven time and time again.

"Numerous studies over the years have demonstrated that reinvesting in historic buildings is good for the economy, because it creates local skilled jobs, puts properties back on the tax rolls and keeps more



Photo provided by the Indiana Office of Community & Rural Affairs

dollars circulating in the local economy," Kern said. "We also know people and businesses alike are drawn to communities with history and character."

She said heritage tourism is a large slice of the positive economic impact in Indiana's tourism industry.

Denny Spinner, OCRA executive director, said preserving Indiana communities' meaningful, historic structures for future generations is always a good decision.

"Through OCRA's Historic Renovation Grant Program and the Indiana Main Street program, I've seen the incredible economic and social impact that comes when communities choose to reinvest in their historic commercial districts rather than let them continue to deteriorate," Spinner said. "For example, in 2017, three historic buildings in downtown Lagro were on the cusp of demolition."

He said knowing how important those structures were to their community's identity and sense of place, the Lagro Canal Foundation was formed to revitalize the three remaining historic buildings in their town of 415 residents.

This nonprofit organization worked hard to receive Historic Renovation Grants from OCRA for all three buildings over the course of two years, Spinner said. Their efforts have spurred new investment in the town's historic neighborhoods, resulting in five new businesses opening and created an overall sense of pride in their community.

"I'd advise anyone taking on a preservation project to heed the mantra, 'all great things take time,'" Kern said. "Preservation requires patience and perseverance. Common roadblocks along the way might include not finding a skilled craftsperson that can get to your job quickly, waiting for design approvals from your local zoning board or preservation commission, or waiting on the timeline of grant cycles or the federal historic tax credit."

Kern said those involved in a building restoration project often will feel they accomplished more than just reopening a building.

"I think you would be hard pressed to find someone that looks back at their preservation project and feels it wasn't worth the extra effort." she said.





Kern offers advice to those looking to possibly return an abandoned site into a usable commercial location:

- Be creative in your approach, from potential reuse options to financing and everything in-between.
- Look for networks of professional preservationists, including your local Indiana Main Street organization, Indiana Landmarks and many others.
- Build connections to find the best people, tools and resources for a building reuse project.

#### **Growing interest in reuse**

ike McMahon, executive vice president of McMahon Associates Inc., which operates a Valparaiso office, said there has been an increasing focus on sustainable construction practices.

"This means that more emphasis is being placed on the reuse and refurbishment of existing buildings and struc-



Photo provided by Lydia Kirschner, OCRA

tures, rather than demolishing them and starting from scratch," he said.

When his firm is asked to examine whether a building can be saved or repurposed, the most important factor is the building's overall structural integrity.

"We review the foundation system and framing systems to see if they are sound and to identify any damage or wear," McMahon said. "We check things like load capacity, for example,

#### ARCHITECTURE/DESIGN



A long-abandoned factory near downtown Valparaiso is being renovated into Journeyman Distillery's second location. The site also will serve as a bus depot for the city's V-Line, South Shore Connect and Chicago Dash services as well as Greyhound buses and an airport shuttle.

to understand if the existing structure can support the weight of a proposed new use."

If a building is structurally unstable, McMahon's firm will make recommendations for repairs and, based on

architectural impact and cost, the owner can make the determination on how to move forward.

McMahon said the cost of restoration versus demolition and the availability of funding also is important when determining whether a building can be repurposed.

"In some cases, the cost of restoring an old building can be prohibitive," he said. But programs, including those offered by OCRA, can offset some costs.

McMahon said one of the most common challenges when combining old and new but preserving a classic look to a structure is achieving cohesive design.

"It is important to find a balance between the two styles so that the finished product looks intentional," he said.

Then with design comes code compliance, McMahon said.

"Older buildings often predate modern building codes, which can make it difficult to bring them up to current standard," he said. "In some cases, it may even be impossible to make the necessary changes without compromising the integrity of the structure."

In situations where a building cannot be saved, McMahon's firm explores options such as incorporating salvageable elements from the old structure into the new building.

### Taking Care of Business.

#### BUSINESS COUNSELING

When it comes to starting, growing or protecting a business, owners and executives turn to Hoeppner Wagner & Evans. We represent some of the region's largest manufacturers and service employers, mid-size family run enterprises, and small start-up companies, advising on a wide variety of legal and business issues:

- **■** Entity Formation
- Employment and Labor Counseling
- Real Estate Sales | Acquisitions | Leases
- Real Estate Land Use and Zoning Matters
- **■** Litigation

- Business Succession and Estate Planning
- Mergers, Acquisitions, Joint Ventures and Sales
- Federal and State Taxation
- Financing and Restructuring Transactions
- Dispute Resolution, including Mediation and Arbitration



#### **We Care About Your Business**

Valparaiso | 219.464.4961 Merrillville | 219.769.6552 www.hwelaw.com

"For example, when a bridge is replaced, the old steel cables may be used to create sculptures or public art," he said. "Similarly, when a building is demolished, the bricks may be salvaged and used to construct a new structure ... by finding creative uses for these old materials, we can help to reduce waste and promote sustainable practices."

#### Preserving a rich history

The repurposing of the old ANCO wiper blade factory in Valparaiso is one of the most visible projects in Northwest Indiana. It has taken a few years to get through the process to convert it to a distillery, production site and several other amenities.

"This location and the plant have a rich history that is a part of this community," said George Douglas, director of development for the city of Valparaiso. "It is exciting to be able to give this new life and see such incredible support from our city."

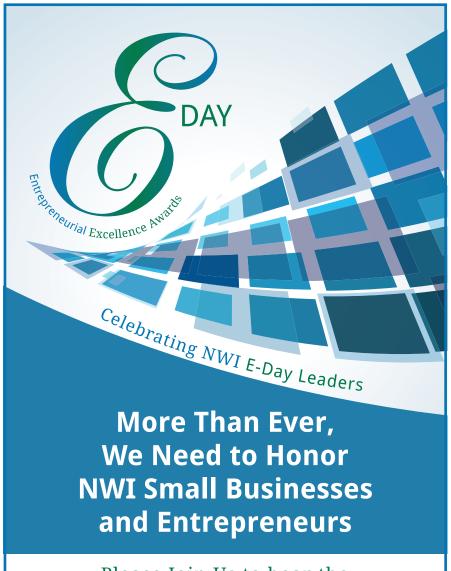
Valparaiso officials assessed the site and worked with the redevelopment commission to apply for grants and clean up the old factory site. They then started searching for private partnerships to preserve the abandoned site.

Valparaiso and developers faced two challenges — the age and size of the site. Those challenges, coupled with the environmental factors associated with an abandoned factory site, point to the often long journey to turn abandoned sites into usable commercial locations.

If it wasn't for the operators of Journeyman Distillery, finding a new use for the old factory might have never happened. Now the once-bustling factory is being converted into a 140,000-square-foot mixed-use site near downtown Valparaiso. It's projected to attract an estimated 200,000 visitors annually.

"Not every project is the same, and we have seen other communities struggle with abandoned sites," Douglas said. "We want to be proactive and look for opportunities to turn these sites into beneficial locations for our city."

The Journeyman project not only revives a once-abandoned site, but will be a source of jobs and generate tourism and provide other economic boosts.



Please Join Us to hear the Stories of Our NWI Entrepreneurial Excellence Award Winners on Wednesday, October 26

Doors Open at 11 a.m. • Luncheon Begins at 11:30 a.m. **Avalon Manor • Merrillville** 

Register by Friday, October 21<sup>ST</sup>
Details and Tickets Available at
EDAYLEADERS.COM/TICKETS

219.644.3513

**Email: northwest@isbdc.org** 





**MEDIA SPONSOR** 





The Hibberd Building in downtown South Bend, which was built in 1926, is now home to Shive-Hattery, an architecture and engineering design firm.

Douglas said Valparaiso officials are looking at other sites and projects to redevelop and rehab other areas of the city that could benefit from a project to provide an economic spark. He said officials are feeling encouraged by recent developments and interest in downtown Valparaiso and other parts of the city.

Some of those developments include dining, shopping and living opportunities.

"We are seeing a sort of renaissance in downtown with new retail and parks," Douglas said. "This area is an important connector for downtown and Route 30, and I see these projects as catalysts for change for our city."

#### Old is new again

The Hibberd Building in downtown South Bend has a rich history. Built in 1926, it was once home to the Hibberd Printing Co.

Flash forward almost a century, and today the building has new life with a unique aesthetic fully grounded in its roots. The Hibberd also now is home to Shive-Hattery, an architecture and engineering design firm.

"Every space embraces the past — from fully displaying original terrazzo floors from 1926 to an exposed exterior brick wall from a bank built in 1923 to working with items salvaged from the original building," said Jennifer Bennett, president of Shive-Hattery. "Most

impressive is a sliding steel fire door hung as a backdrop to the reception area, where a blackened steel logo is simply fabricated of angle iron suspended from the door to cast a shadow, contrasting old and new."

The Hibberd began as a mixed-use renovation where close relationships were developed with architect Kyle Copelin, principal of Shive-Hattery's South Bend office. With perfect timing and synergy, Copelin made the decision to relocate to the offices in the historic site that offered an industrial edge, harkening to the days of historic South Bend.

The space was ideal to develop a vocabulary matching the mission and values established by the firm.

"While all companies want to represent themselves in the best possible manner to their clients and customers, our central focus was on the internal team and how they interacted," Copelin said. "With a combination of open collaborative seating and enclosed flex and conference space, the plan focused on a centralized café space where staff are able to leave their desks to collaborate with colleagues and clients at an expansive black granite island."

He said contributing to that dynamic, the main entrance to the office was intentionally placed at the center of a multi-use center.

The team developed in the South Bend office has a unique bond further emphasized by the environment designed with their needs in mind, Copelin said. While working within a predominately open space, the material selections and private space offered by generous workstations offer the opportunity to focus as individuals or openly collaborate.

This type of thoughtful use has made renovating historic places successful in many communities looking for unique ways to drive economic prosperity.

— Managing Editor Larry Avila contributed to this story.

I think you would be hard pressed to find someone that looks back at their preservation project and feels it wasn't worth the extra effort."

Andrea Kern, Indiana Office of Community and Rural Affairs

## PURDUE FEDERAL PROVIDES BENEFITS FOR YOUR EMPLOYEES

Becoming a Select Employee Group of Purdue Federal Credit Union is **FREE**. And, it makes your employees eligible for Purdue Federal membership.

- ▶ Free financial education sessions—virtual or at your workplace
- Complimentary one-on-one financial counseling
- Competitive deposit and loan rates
- Robust digital services
- ▶ Nationwide branches and ATMs through our credit union networks



Contact us to talk about making your organization a Select Employee Group.



Matt Scheuer
Account VP Business Development
mscheuer@purduefed.com



Mitch Gaffigan
Account VP Member Business Services
mgaffigan@purduefed.com





11330 BROADWAY, CROWN POINT | 800.627.3328





#### LOGISTICS

## ALTERNATIVE FUEL MO

#### Logistics industry from ports to transporters SEARCHES FOR CLEANER ENERGY OPTIONS

CARRIE NAPOLEON

or some business industry leaders, alternative fuels not only make operational sense they are the right thing to do to improve air quality and meet the clean energy goals of the future.

Joe Deprizio, site manager for Bulk Equipment Corp. at the Ports of Indiana-Burns Harbor, said his company continues to seek ways to reduce its carbon footprint and lessen its impact on the Region's air quality.

"This is the air that we breathe, that our kids are breathing," he said. "This isn't just a checking the box type of thing."

Deprizio said the concept is something he truly believes in, and he isn't alone.

Joe Sanders, executive vice president of Ozinga Indiana, said his company has been on the leading edge of alternative fuels the past decade in a move initially driven by instable fuel costs.

Average diesel costs moved from peaks and valleys of \$4.70 a gallon in July 2008 to \$2.09 in May 2009. In July 2010, the price was \$3.20, and then it climbed to \$4.06 in April 2011, according to the U.S. Energy Information Administration That volatility continued with prices dipping to as low as \$1.99 in February 2016, then soaring to \$5.75 in June.

"We made a business decision to find a stable and solid product that was domestic," Sanders said. Compressed natural gas fit the bill.

#### Making the switch

NG surged in popularity about the time Ozinga began looking at alterna tive fuel options several years ago. The company has been acquiring CNG vehicles and building out the infrastructure neces sary to keep them fueled and operational

Jeff Bonnema, vice president of fleet management for Ozinga, said the company is committed to making a positive impact on the environment and alternative fuel vehicles as well as equipment make that a possibility.

"Having alternative fuel equipment does make a difference," Bonnema said.

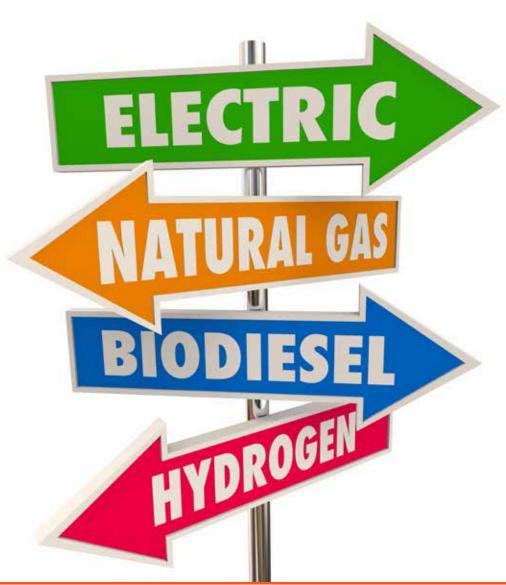
Bonnema said Ozinga began looking at alternative fuel when costs began spiking more than a decade ago. The company realized it could cut expenses in half by converting to CNG.

At the time, the company received a few grants to begin the transition.

"We went from a polluting truck to a nonpolluting truck," Bonnema said.

Not all alternative fuels work in every application. Bonnema said the company had to find the right fuel to power heavy equipment effectively and efficiently.

He said the company is keeping an eye on electric possibilities, but the technology is not there yet for an electric readymix truck. Work is underway on a hybrid



## VEMENT

gas-and-electric truck that might prove viable down the road, Bonnema said.

While ready-mix trucks might not be ready for electric power, many of the company's class one to three vehicles are electric, with electric charging stations that are open to the public. Bonnema said its CNG filling stations also are open to the public.

Operationally, there is no difference between diesel and CNG. Bonnema said the drivers like it.

Contractors do as well, he said. Often trucks are brought inside warehouses or other enclosed spaces. Unlike diesel-fueled trucks. CNG has no emissions, so workers and drivers avoid exhaust fumes.

"A natural-gas truck doesn't need particulate filters," Bonnema said. "It's already a clean, American-made fossil fuel."

Ozinga also has been buying renewable natural gas from a landfill in Texas to further its goals. Methane is extracted from the waste and put back into the pipeline.

Ozinga has been placing the CNG equipment in its heavier markets where 20 or more trucks are located. About a quarter of Ozinga's fleet has converted to CNG. In Indiana, the Gary fleet is 100 percent CNG.

Transitioning the South Bend fleet to 100 percent CNG should be complete within the next year or two, Bonnema said.

"We are committed to both financially and passionately," he said.

#### Becoming the norm

arl Lisek, executive director of Drive Clean Indiana (formerly South Shore Clean Cities), said volatile fuel prices get people talking more about alternative fuel sources, but the industry movement to transition to greener fuel sources has been gaining momentum for a decade.

"When gas is \$5 a gallon and diesel is \$6, our phones tend to light up very quickly," Lisek said.

Lisek said, when the agency first started promoting the use of alternative fuels more than a decade ago, they



Photo by Larry Avila

had to work to convince skeptics that alternative fuel would work for them or their businesses.

Today, there are so many success stories not just in Northwest Indiana that Indiana businesses are seeking out ways to reduce their carbon footprint, he said.

"Some very well-established businesses are moving toward a more sustainable future," Lisek said. "It's not just about saving money; they are concerned about the environment."

Drive Clean Indiana collaborates with its commercial partners to provide a fleet analysis that looks at the total cost of ownership with different fuel alternatives to help those partners find the fuel that will work both economically and operationally for their purposes.

Lisek said there is no single "perfect fuel" option for everyone.

"We are giving them the tools to make a decision," he said.

Drive Clean has been overwhelmed by the different companies, small to medium and large businesses, pursuing their options.

"What we are seeing is a lot of diversity," Lisek said.

Lisek said the agency does not want to be a "green washer," promoting alternative fuels that simply will not work for the applications they are intended. Businesses want to know how they will

fuel the equipment, whether they can get parts when things break, whether mechanics will be trained to fix them, and whether first responders will be properly trained to respond to some type of accident.

Infrastructure in the U.S. is not quite there yet, Lisek said.

Clean diesel and electric were popular among some early industry adopters looking to move rail cars through their yards, he said.

Traditional rail car movers were old locomotive engines that produced high amounts of exhaust, he said. The old engines in most cases had to remain on 24/7, 365 days/year.

"It's very ineffective from a cost perspective and air quality," Lisek said. Electric rail car pullers and clean diesel have helped make that process fuel efficient and cost effective. Electric cranes are emerging that can offer similar benefits as the rail car pullers.

"What we are starting to see is folks are overcoming the barriers," he said. "They are listening and looking at some of the white papers."

A majority of the projects Drive Clean has helped facilitate have been funded in part through grant dollars. Passage of the Inflation Reduction Act, which sets aside funding for grants for alternative fuel, will further help spur the market.



CNG surged in popularity about the time Ozinga began looking at alternative fuel options several years ago. The company's CNG filling stations also are open to the public.

Lisek said some of the federal tax credits in the new bill will provide additional opportunities for businesses.

A lot of people look at some of the technology and think it is cost prohibitive, he said. When looking at the total cost of ownership, some of the incentives that have become available help move people toward cleaner fuels.

Lisek expects some of the work done in the past decade will educate corporations about how alternative fuel might help their business and the environment.

Focus on your passion.
Let America's top-rated CPAs handle the rest.

KRUGGEL
www.klcpas.com
Indiana | Michigan | Tennessee

Lisek said switching to alternative fuel can be expensive. Tax incentives and grants open the door by lowering the initial outlay by corporations.

"We are trying to help our industry partners achieve their goals," he said. "It has to make operational sense."

At Bulk Equipment Corp. the Burns Harbor port, moving toward alternative fuel vehicles made sense operationally. The change also helps the company realize its environmental goals while allowing it to help its client partners do the same.

Deprizio said the company has been around since Bethlehem Steel was built in the 1960s, and works in partnership with contractors providing equipment. As a contractor and supplier of equipment, he said the company has tried to unite other contractors at the port with the vision of shared resources.

"This is the wave of the future," he said. As the Konecranes dealer for lift equipment and forklifts and container hanging equipment, his firm seeks options that work operationally while reducing emissions.

Vehicles at the port are not the type that would drive on the highway, Deprizio said. The heavy equipment must be able to maneuver over uneven ground and move heavy-duty loads.

"We do have an all-electric forklift that goes up to 18 tons," he said. "While 18 tons may be nothing to sneeze at, the next step will be cranes with adequate power for the 70-, -80-, 90- and 100-ton loads."

The need to green up operations and manage fuel costs are finding their way into company goals, regardless of size. Deprizio said Bulk Equipment wants to be at the forefront and will do what it can to support businesses in reaching their goals.

Bulk Equipment has been transitioning its fleet over the years.

"What we do provide is solutions for customers that are also in line with the goals of the port and the state of Indiana," Deprizio said.

#### **Transition underway**

Andrea Hermer, chief operating officer for the Ports of Indiana, said the port received a grant in 2021 to look at energy sustainability and what might work at the port. It wants to work with its partners to achieve a more environmentally friendly operation.

"It really was helpful to get our arms around some of this," Hermer said. "It really started getting conversations, concepts and ideas going."

A recent event hosted at the port was designed to show port tenants what type of equipment is available and how it might work in their operation, she said.

This type of demonstration also helps the port check and see where its operators and businesses are in the process of transitioning to alternative fuels so it can provide the infrastructure necessary to support tenants' alternative-fuel vehicles.

"We want this to be a sustainable path," she said. The process will be gradual, but as companies switch out a few vehicles a year, the transition will grow.

Alternative fuels, including electric and CNG, offer some consistently stable rates so businesses can better plan their operational costs, Hermer said.

"From an operations standpoint, it starts to make more sense," she said.

The port is investing in the infrastructure needed to help its tenants

#### **INDIANA AVERAGE GAS PRICES**

Date	Regular	Mid-Grade	Premium	Diesel
Sept. 7	\$3.880	\$4.300	\$4.668	\$5.389
Sept. 8 average	\$3.900	\$4.310	\$4.671	\$5.391
Aug. 31 average	\$3.936	\$4.299	\$4.665	\$5.362
Month ago average	\$3.972	\$4.395	\$4.728	\$5.410
Aug. 7 average	\$3.140	\$3.467	\$3.783	\$3.342

#### HIGHEST RECORDED AVERAGE PRICE

Fuel type	Price	Date	
Regular unleaded	\$5.238	June 9, 2022	
Diesel	\$6.036	June 22, 2022	

Source: AAA (gasprices.aaa.com/?state=IN)

move to alternative fuels. Construction is set to begin soon on a truck marshaling yard and a small solar grid to supply electricity to it.

Additional investments in charging stations and fueling options are on the horizon, Hermer said.

"The key is to try to get this to be part of the way we do business," she said.

It might cost more initially, but moving forward incrementally will make a difference.

"If different businesses replace one here or two here as part of their fleet and equipment budgets, it won't take us long to build kind of that critical mass," Hermer said. "The impact to our environment will be significant."



#### LEADER PROFILE

## Poverty's learning curve



NWI Community Action leader Jennifer Trowbridge says her first year was 'eye-opening' experience

PHILIP POTEMPA

ennifer Trowbridge recognizes her military experience as a guiding force for understanding and helping the needs of the underserved.

"I've lived overseas and was affiliated with the military for eight years while



► Jennifer
Trowbridge is the
president and CEO of
Northwest Indiana
Community Action
based in Crown Point.

also spending 15 years with the underserved," Trowbridge said.

Trowbridge is the president and CEO of Northwest Indiana Community Action based in Crown Point, an organization she said is ranked one of the largest nonprofits in Northwest Indiana.

"Our for-profits, banks and some of the bigger companies of Northwest Indiana provide the strong philanthropic arms that help agencies like Northwest Indiana Community Action."

She said each side leans on the other to keep communities healthy.

"We give attention to the social determinants of health, and partner with community organizations that aim to create equity and improve health for all people in our communities," she said.

The organization is generating annual revenues that already have exceeded \$44 million in 2022, with 90% of those funds directed for services in Northwest Indiana.

"We are touching 50,000 lives a year with family programs ranging from prenatal care to end of life, and also helping those in poverty with low-income status or those with disabilities to prevent homelessness and help avoid the splitting up

(of) their families," Trowbridge said.

She said most people know NWICA as their Medicaid waiver provider to help people age at home versus moving to a facility.

"Or they know NWICA as their funder for energy assistance programs," Trowbridge said. "Some know NWICA because they get nutrition assistance and breastfeeding assistance from the Women, Infants, and Children (WIC) program."

She said NWICA manages an assortment of services and programs because it is Northwest Indiana's Area Agency on Aging and the local Community Action Agency.

As she approaches her first anniversary as CEO, Trowbridge describes her ever-expanding awareness of NWICA's footprint as "eye-opening."

"When I met with the recruiter to be the new CEO, I was surprised, impressed and intrigued to know more," she said.

The more she learned about the group, the more she wanted to join the 160 employees at the agency and further enhance its purpose.

"The last 10 months or so have been a journey," she said. "Poverty is complex, and you only understand it if you learn about it."

She said her work has guided how she approaches policies and how adverse childhood events and traumas affect community health.

"I also recognize how other for-profit entities, like banks and utility companies, fund for-purpose organizations like NWICA," Trowbridge said. "It is our local for-profit organizations that cover funding gaps for programs like family development, energy assistance and even our call center."

A graduate of Valparaiso High School, Trowbridge was the first in her family's generation to go to college to earn a bachelor's degree.

"I married my high school boyfriend,

who had joined the service, and I entered the health care profession in El Paso, Texas, where he was stationed," said Trowbridge, who has since remarried.

"It was with him (my first husband) that (I) traveled with the Army to live in Germany and moved back to NWI after the three-year military tour ended," she said.

At that time, she put her degree in psychology to work at a large residential program for people with intellectual and developmental disabilities. As her responsibilities expanded, she went on to earn a Master of Business Administration from Purdue University Northwest in 2013 and a doctoral certificate in strategic leadership from Liberty University in 2022. She expects to receive her doctorate in 2024.

Trowbridge said the NWICA, and as she describes, her "lean team," served more than 12,000 families last winter to refocus the families' limited funds on health care, food and other needs.

Maria Becerra, NWICA board chair, said Trowbridge is effective at providing communities with assistance.

"Jen is a genuine asset to NWICA," Becerra said. "She initiated several ways to keep our board of directors up to date in-between board meetings."

Becerra said the agency touches so many lives in its six-county service area, and under Trowbridge's leadership, it "will continue to flourish and hold fast to its mission."

In 2017, Jennifer married Bill Trowbridge, CEO of Regional Health Systems, and they share their blended family of four sons.

"Family is community, and communities are families," Trowbridge said.

She also is inspired by those who understood the importance of helping others.

"It was John F. Kennedy who said, 'Poverty in the midst of plenty is a paradox that must not go unchallenged in this country.' He said this in 1963, and it holds true nearly 60 years later," she said. ■

#### **BUSINESS PROFILE**

## To Video Palace's rescue



## Owner of Michigan City's Game Changers expands with purchase of longtime Hobart shop

LARRY AVILA

and Funko Pops.

a good business opportunity when he saw it.
In May, Greenfield, owner of Game Changers, 4303 Franklin St. in Michigan City, completed the purchase of Video Palace, 1811 E 37th Ave., in Hobart. The businesses complement each other. Both specialize in selling used vintage and newer video games,

rian Greenfield recognized

Game Changers was launched 10 years ago. Greenfield is familiar with the resale business having spent time working at a pawn shop.

as well as gaming consoles and other

novelties, including movies, books, toys

"I've always been a gamer and a (video) game collector even before I started (Game Changers)," said Greenfield, who runs the business with his wife, Melynda. "Having previously worked in a pawn shop, I knew the business aspect of reselling, but instead of selling all kinds of different items sold at a pawn shop, I thought I'd focus on video games."

When Greenfield learned Video Palace was for sale, he approached the owners and said he would preserve the name and keep the business open.

"(Video Palace) has operated for 25 years," he said. "People who are into vintage gaming know this place."

Greenfield's acquisition of Video Palace has been well-received on his shop's Facebook page and in the community.

"It's wonderful to see that one of our established businesses will continue to provide their products and services by not only remaining but expanding," said Jason Harrigan, executive director of the Hobart Chamber of Commerce. "I am so happy to see that after (more than) 20 years in the business, the Video Palace will remain."

Jason Beres, with DataMine Internet Marketing Solutions and president of the Hobart chamber board, said Video Palace is a mainstay in Hobart.

"It is a part of a diverse group of unique businesses, which make Hobart a great destination to eat, shop, play and live," Beres said.

Vintage video gaming fans are familiar with specialty shops such as Game Changers and Video Palace.

alive," he said. "Gamers who grew up with NES or Super Nintendo may now have kids and just want to share the video games they played back in the day."

Greenfield said the older games also remind him of simpler times when video gaming wasn't as complex.

"A lot of times, the newer systems sometimes require patches or updates



Photo by Larry Avila

Greenfield said it is not uncommon for his Michigan City shop to draw shoppers from Chicago and Michigan.

"There's a pattern for sure," he said. "Guys who come down to check out retro game stores usually go from one shop to the next (one nearby)."

Game Changers and Video Palace sell games for new consoles, including the Xbox One and PlayStation 4, but Greenfield's preference is the older gaming systems, including the original Nintendo Entertainment System, Super NES and Nintendo 64.

"I think it's the nostalgia that's keeping the interest in these older systems for games, or you have to play them online, but the older games, you drop in a cartridge, turn on the system, and it's ready to go," he said.

With two shops to manage, Greenfield said his days are busier than they were before his expansion. He added a couple of employees to help run Video Palace.

Greenfield, who also views himself as a vintage video game collector, considers his shops' contents as part of his extended collection, though he recognizes floor items are available for purchase.

"Running these businesses is my job, and I love doing it," he said. ■

#### MAKING A DIFFERENCE

## For health of community



#### Seasoned fundraiser Maria Fruth guides Healthcare Foundation of La Porte

PHILIP POTEMPA

aria Fruth says helping structure the Healthcare Foundation of La Porte "has been a dream."
As the first president and CEO, she has guided the process of creating the foundation from the proceeds of the sale of the former Indiana University Health La Porte Hospital in March 2016.

"It's the importance and excitement of creating a plan of action and then seeing the result," she said.

She also is motivated to make wellness a priority for the La Porte community.

In addition to her strategic direction, Fruth led the process to blend the former

Since the foundation launched, it also has distributed more than \$35 million in grants to the community, she said.

Scott Siefker, chair of the Healthcare Foundation of La Porte the past three years, worked closely with Fruth to help structure the foundation and board.

"The Healthcare Foundation of La Porte works to make a transformative change in the health and well-being of our families, friends and neighbors," he said.

He helped lead the transition from IU Health La Porte Hospital before its sale finalized in March 2016 to Community Health Systems, a for-profit hospital system based in Franklin, Tennessee. Siefker describes Fruth as "a vibrant leader" for the organization.

After years of teaching and community service with business experience, Fruth began her career with La Porte Hospital in 1996 as the director of development. In January 1998, she was named CEO of what was then the La Porte Hospital Foundation, as well as her responsibilities as executive vice president of La Porte Hospital.

During her 20 years at La Porte Hospital, Fruth provided overall coordination for the La Porte Hospital Foundation. She helped raise more than \$17 million for the hospital services, health programs, scholarships, and community health in the form of grants, campaigns, special events and major gifts.

"It was the foresight and dedication of civic leaders from the 1960s through to today that provided Healthcare Foundation of La Porte with financial resources combined with the outstanding connection to community and leadership of Maria Fruth that will bring La Porte and the surrounding area to the vanguard of healthy living in the state of Indiana," Siefker said.

Born in Belo Horizonte, Brazil, the oldest child of a family of seven siblings, Fruth said most of her education was in Brazil. She said she first came to the U.S. as a high school exchange student for a few months in North Carolina. Then, during college, she came to Indiana for a teaching program. She already had earned a degree in languages with an emphasis in Portuguese and English as a second language from the Universidade Federal de Minas Gerais, in Brazil, she said.

"Whether it's education or helping nonprofit organizations, I've always been dedicated to giving back to my community," she said.

Fruth and her husband of 46 years, Greg, a retired teacher and football coach at La Porte High School, live in La Porte and have three grown sons and four grandchildren. ■



La Porte Hospital Foundation into today's Healthcare Foundation of La Porte. That process included hiring the foundation team, assessing community needs and assets, and implementing a grant-making structure plan to grow the capacity of the nonprofits in the community.

"One of my key projects was work with our board and staff team for the building of our new Healthcare Foundation of La Porte Conference and Learning Center, which is 13,000 square feet," Fruth said. It opened in August 2020 and was celebrated with a ribbon cutting in July 2021.

"I was also chairman of the hospital board through the sale process," Siefker said.

He also chaired the Council of Chairpersons, which was the body responsible for determining where the hospital sale proceeds went.

"So, in effect, the Council of Chairpersons established the Healthcare Foundation of La Porte," Siefker said. "As chair of the La Porte hospital board, I appointed six out of the initial 11-member Healthcare Foundation of La Porte board, and then the chair of the hospital foundation appointed the remaining five."

#### OFF HOURS

## Time to create



For state Rep. Julie Olthoff, making pottery a lifelong passion





► Indiana pencil cup

▶ Oval hand-built base ▶ Red-and-gold platter ▶ Two-part base

Vase with flowers

► Pretty tea pot

#### MICHAEL PUENTE

ome students while in high school take up music, drama, cooking or even sewing.

For Julie Olthoff, it was pottery. "I took to it right away," she said. "I went to Lew Wallace (high school in Gary), and I had a great art teacher, Mr. (Gino) Burelli. I just fell in love with pottery."

Even though she graduated high school in 1976, pottery remains among Olthoff's life passions.

"I've been doing pottery for about 38 years," the Merrillville resident said.

Olthoff's early experience with pottery led her to pursue an art degree from Indiana University Northwest in Gary where she continued to do pottery.

"It took me eight years to do my fouryear degree just because I worked myself through college," she said. "So between high school and college, I did pottery for like 12 years."

Olthoff knew it would be difficult earning a living as an artist, so she started working for a marketing company.

"My professor said many artists have other jobs, so they're either teaching, waitressing or construction or something, and then they go home over the weekend, or on their off time, and create art, hoping to break it big and get your work in studios," Olthoff said.

An opportunity to work as a graphic designer came up for Olthoff.

"I took that and that supported art," she said. "I've always painted or done pottery when I had studios and then another job to put food on the table."

The marketing company Olthoff went to work for, VIA Marketing, she now owns.

Once married, Olthoff had a house built in Merrillville and turned half of

the basement into her pottery studio.

As for inspiration for her pottery, Olthoff said she considers herself a hobbyist.

"If I see something and I feel like making it, or an idea pops in my head, I'm going to make that," Olthoff said.

Olthoff said she will not generally make pieces just to "appease customers and make things that sell the most."

"I have a couple of items that I will make because they sell," she said. "I only sell because I want to cover the cost of clay and glaze and electricity for firing my kilns."

Olthoff said she usually sells her creations on consignment in local shops.

"Pottery is very heavy, so to think that you can sell it on Etsy or one of the other art websites, it's hard," Olthoff said. "How do you ship it and guarantee that it's not going to break when it gets there?"

So, she prefers to sell in stores, and it also gives people an opportunity to look at her work before deciding to buy.

Olthoff said she used to sell her pottery at a shop in downtown Crown Point, but the place closed when the pandemic hit.

Her sister-in-law Cheryl Davis says Olthoff's love for pottery is more than just a hobby.

> "It's a passion for her," Davis said. "She's very skilled and has an eye for it."

Davis joins Olthoff at her home on most Thursday nights for fun and pottery making.

"It's really a good time and a relaxing time," Davis said.

Besides running a marketing company and creating pottery art, Olthoff is also an Indiana state representative who serves the 19th district. She was elected to the post in November 2020 and is running for reelection.

But Thursday nights are still reserved for pottery.

"I love creating art," she said. "I love working in mud, so it's something that I've just done for many, many

years, even before I was a public servant."

Those who know her don't bother her on Thursdays.

"Everybody knows that pottery night is Thursday (for me)," she said. "I believe people should have something that makes them happy in their life and set aside time (for) it." ■



I believe people should have something that makes them happy in their life and set aside time (for) it."

Julie OlthoffVIA Marketing

#### VIEWPOINT

## Airport's promising future



Time is right to capitalize on GCIA's full potential with promising suite of capital development projects

PETE VISCLOSKY

he time is now for the Gary/Chicago International Airport to truly be a beacon for the growth of the Northwest Indiana economy. For far too long, we have heard that nothing is happening at the GCIA, and that any investment there is a dead end. Let me



► Pete Visclosky is chairman of the Gary/ Chicago International Airport Authority Board. He also was a congressman representing Indiana's 1st District from Jan. 3, 1985, to Jan. 3, 2021.

state unequivocally: those assessments are wrong, and we are well positioned to succeed.

Over the past 70 years since the airport's establishment, countless good people have served as employees, airport directors and board members, and built the foundation upon which we will improve the facility. Their efforts have been essential to fostering the airport's growth and positioning it for a promising future.

Today, the GCIA has among the lowest fuel

and landing fees in the Chicago region, enhancing its competitive advantage and making GCIA the airport of choice among corporate executives.

GCIA now boasts an 8,859-foot runway, which is the second longest in the region after O'Hare International Airport. Our runway expansion proved a catalyst for significant airport growth and investment over the past decade, including the opening of a U.S. Customs facility in 2018 and roughly \$40 million in private investment since 2015. Aircraft from 32 different countries spanning four continents have used GCIA since our customs facility opened.

Importantly, GCIA is now a growing cargo services hub, with UPS beginning

service operations in 2020. GCIA ranks third in the state of Indiana in the movement of freight. Cargo operations will increase in the coming years as the airport provides more offerings in the sector.

Our strategic location has been and remains critical to our success. GCIA is 25 miles from Chicago's Loop. It is a stone's throw from the shore of Lake Michigan and down the road from Indiana's international port at Burns Harbor. It is bordered by two U.S. highways and is situated in a city with four interstate highways. Every east-west national rail line in this country must run through Gary and its environs to circumvent Lake Michigan. And we are a short shuttle ride to the South Shore Line stop at Clark Road in Gary.

But there is another aspect of GCIA's location that cannot be overlooked. The

Gary airport is situated in an industrial corridor bounded by the Illinois state line, Lake Michigan, the western border of Porter County and U.S. Route 6. Most observers would agree that this corridor is not the employ-

ment driver of the Indiana economy that it once was. Steel employment has declined from mid-1970's levels, and all but one of our oil refineries have disappeared. But the economic output of this corridor remains, and the Gary airport can continue to serve as a catalyst for all Northwest Indiana's economic revitalization and help position it for a sustainable 21st century economy.

The charge by Gov. Eric Holcomb and Gary Mayor Jerome Prince is to take this extraordinary economic asset and ensure

that it fulfills its promise and potential. And that is exactly what the Gary airport's employees, Executive Director Dan Vicari and the board plan to do.

Thus far in 2022, we have developed a suite of capital development projects that will enhance and expand the services we provide to all our customers, including those in the general aviation sector. We will enhance the airport's vehicular accessibility, particularly as it pertains to the movement of freight, making GCIA increasingly competitive in the global marketplace.

To finance these initiatives, we will replicate the multi-party model that proved so successful in providing for investments in the expansion and recapitalization of the South Shore Line. In the airport's case, we anticipate a partnership between the airport



authority, the city of Gary, private investors, the state of Indiana and the federal government.

With each party bringing its own talents to the table and leveraging their respective financial resources, we know the GCIA will grow exponentially and become a critical logistics and distribution hub. It will meet its responsibility to grow our economy and create new jobs for those in the city of Gary, the industrial corridor, all Northwest Indiana and our state.

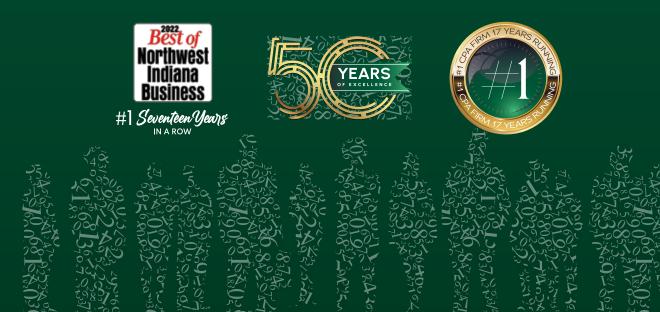


## COUNT CNUS.

2022 VOTED #1

## #1 CPA FIRM SEVENTEEN YEARS IN A ROW!

AUDITS/REVIEWS - TAXATION - BUSINESS VALUATIONS PAYROLL - CONSULTING - ESTATE PLANNING













### All the features without the fees!

- √ 400 Free Transaction items per month\*
- √ 24/7 Online Banking Access
- ✓ Online Bill Pay\*\*
- ✓ Multi-check Mobile Deposit\*\*
- ✓ Multi-TIN
- ✓ Access to Quickbooks

