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p32 **PRESIDENTIAL TWEETS** Ivy Tech's Twitter feed carried news of President Obama's campus visit.



p36 **SALUTE TO BUSINESS** Wellbrooke of South Bend earned the economic impact award (pictured is Doug Peterson, vice president of development, Mainstreet).

Northwest Indiana
Business Quarterly
SPRING 2015

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Cover photo by Shawn Spence

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Thank you to the readers of *NORTHWEST INDIANA BUSINESS QUARTERLY* for voting us best!



- Best Company to Work For (Franciscan Alliance)
- Best Occupational Health Practice (Franciscan WorkingWell)
- Best Immediate Care Clinic (Franciscan Hammond Clinic)
- Best Health and Wellness Facility (Franciscan Omni Health & Fitness)



p66 EXECUTIVE HOMES Open-style kitchens are popular.



p78 TRACK TEAM Driver Josef Newgarden with racing team owner Sarah Fisher.

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PUBLISHER'S NOTE

Spotlighting the Best in Business

Check out our readers' picks, along with other award winners.



Glee Renick-May

Welcome to our spring issue, as we again recognize the “best in business,” voted by hundreds of readers in Northwest Indiana and Greater South Bend. We thank you for voting, and applaud this year’s recipients.

Our small business focus this issue includes the growing value of using social media as a part of your marketing strategies.

The “Salute to Business,” presented by the St. Joseph Chamber of Commerce, recognizes several entrepreneurs, including as “Small Business of the Year,” Paulo Teixeira’s Strikes & Spares Entertainment Center in Mishawaka. Teixeira’s idea to add entertainment activities saved and grew his business. Phil Newbold, CEO of Beacon Health System, received the W. Scott Miller Distinguished Business Leader Award, and Shane Fimbel, CEO of the Union Station Technology Center, received the Outstanding Young Business Leader Award. Read more inside about these and other winners.

As Shane Fimbel explained, he is looking to acquire more companies as baby boomers are retiring and are looking for the person who can be trusted to carry the business forward. You don’t want to miss reading our business succession feature. Our experts offer free advice and guidance on this very topic.

Investing in the future of tomorrow’s workforce is a vision for several workforce development initiatives in Northwest Indiana and elsewhere. ArcelorMittal’s signature associate’s degree program is called “Steelworker of the Future.” After completing the training, graduates are offered jobs based on needs. Today’s steel industry, like other manufacturers, is highly automated and high tech. Read this

article inside to learn more about these programs ensuring tomorrow’s workforce needs are met.

Young entrepreneurs who are making it in today’s competitive marketplace are spirited and innovative. Inside, meet this year’s picks, doing everything from selling athletic shoes to manufacturing fashionable reading eyewear. Meet a creative photographer who is living his passion and another young leader with a niche business in industrial safety inspections.

We have some great departments this issue, including a sports exclusive on Sarah Fisher, the only woman team owner in IndyCar.

The television news program “60 Minutes” recently aired a segment on cyber-attacks and the growing number of hackers who now can get inside databases. Not coincidentally, cybersecurity-related jobs are growing too. Assistant professor Michael Tu, with Purdue Calumet’s College of Technology, shares insight as our Technology Department contributor. Peggy Buffington, Ph.D. our Viewpoint contributor, writes about privatization of schools in Indiana.

And finally, Indiana recently had an embarrassing few moments in the national spotlight when the Religious Freedom Restoration Act law passed. This legislation with good intentions was viewed as missing language needed to protect against acts of discrimination. Thanks to the media and public outrage, positive action was taken to clarify some of the “misunderstandings” of this legislation. As for business owners, a need to understand the complete RFRA law is recommended, as with all laws that have to do with equality including race, gender, sexual orientation, disability or religion.

Enjoy our current issue!!

Around the Region

BY JACQUELINE VON OGDEN
ACCOUNTING

Marisa Smoljan, CPA, has become a co-owner in **McMahon & Associates Certified Public Accountants P.C.** in Munster. A graduate of Indiana University, Smoljan began her career in public accounting with **Plante & Moran PLLC** in Chicago ... **Joyce LaDue**, CPA, has been promoted to manager at **Kruggel Lawton CPAs**, a full-service accounting and business advisory firm with offices in South Bend and Elkhart. LaDue is experienced in providing tax services for corporations, partnerships and individuals, including income and property tax returns, tax planning and research. LaDue has 13 years of public accounting experience and has been with Kruggel Lawton CPAs since 2004.

BANKING

Peoples Bank, and holding company **Northwest Indiana Bancorp**, announced the promotion of **Benjamin Bochnowski** to president and chief operating officer of the locally managed, independent community bank and the bancorp. Bochnowski, who joined Peoples in 2010 and most recently served as executive vice president and chief operating officer, is the fourth generation of the Bochnowski family to assume this leadership post ... **Dan Plank** has joined **Centier Bank** as vice presi-

dent of facilities management. Plank joins with 25 years of experience as director of facilities with previous experience managing local hospitals and health systems. Plank will be responsible for facilities management, construction and renovation of new banking offices. Plank received a bachelor of science in electrical engineering technology from Purdue University, an associate of science in computer sciences from Ivy Tech, and a master of business administration from Purdue University ... **First Merchants Bank**, a subsidiary of **First Merchants Corp.**, announced that **Clayton Miller** and **Marion Tucker** will serve as investment consultants at the Munster Ridge Banking Center. Miller is a graduate of Purdue University and holds Series 7, Series 63, Series 65 registrations and a Life & Health License. With 15 years of financial and investment experience, Tucker holds Series 7, Series 31, Series 63, Series 65 registrations and a Life & Health License. Prior to joining First Merchants Bank, Tucker was an award-winning employee for Morgan Stanley and Allianz Insurance Co. and serves as the regional trustee and nominations committee chair for the St. James Hospital Board Foundation ... The **PNC Financial Services Group Inc.** has announced the appointment of **Patricia Gamble-Moore** to market manager for community development banking in

Indiana. Gamble-Moore is responsible for developing relationships and growing community development loans, investments and services that meet the needs of our low- and moderate-income communities. Gamble-Moore brings more than 20 years of community development and banking experience ... **Chris France** has joined **Centier Bank** as mortgage loan officer, serving the Hamilton County market. France, who joins Centier Bank's team in Carmel, with more than 19 years of banking experience, is responsible for providing mortgage assistance, education and financing to homeowners and homebuyers. A lifelong resident of Indiana, France graduated from Indiana University with a bachelor's degree in finance ... **Tracie Westlake** has joined **Centier Bank's** Michiana mortgage lending team as mortgage loan officer. Westlake brings more than 25 years of experience in banking and mortgage lending serving the Elkhart, Mishawaka, South Bend and Goshen areas. A native of Elkhart County, Westlake is an active member of the Builders Association of Elkhart County and Elkhart County Board of Realtors, as well as an affiliate member of the Elkhart and Goshen Chamber of Commerce ... **Tim Nelson** has joined **Centier** as vice president of business banking. Nelson, a career banker with nearly 30 years of experience in



ACCOUNTING Joyce LaDue



BANKING Ben Bochnowski



BANKING Christopher France



BANKING Clayton Miller

commercial lending, is a graduate of Wabash College and regularly participates and volunteers with Lake Area United Way. ... **Michelle Maravilla** has been promoted to assistant vice president/human resources manager at **Centier Bank**. Maravilla joined Centier in 2006 and has built her career as a loyal ambassador of the employer brand, previously working in the company's Education and Training Department. A graduate of

Purdue University, she holds an MBA in human resources. She is a member of the Society of Human Resource Management Northwest Indiana ... **Timothy M. Rudge** has joined **Centier Bank** as vice president of business banking. Rudge joins Centier Bank's expanding Michiana Lending Team with more than 28 years of experience in commercial banking. He was formerly employed as a senior relationship manager with

an East Coast financial firm ... **John J. Diederich**, executive vice president of **Peoples Bank and Northwest Indiana Bancorp**, recently celebrated 40 years in banking and financial services. Diederich began his career in community banking in 1974 with the Commercial Bank of Crown Point as controller. He subsequently held positions at Gainer Bank and First Chicago NBD overseeing the trust, wealth and private



BANKING Dan Plank



BANKING John Diederich



BANKING Marion Tucker



BANKING Michelle Maravilla



BANKING Patricia Moore



BANKING Theresa Westlake



BANKING Tim Rudge



EDUCATION Judy Fean



GOVERNMENT Chris Campbell



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banking areas, as well as commercial lending for all of Northwest Indiana. In 2000, he was appointed regional president of Lake and Porter Counties with Bank One, which became JP Morgan Chase, and joined Peoples nine years later ... **Centier Bank** was honored with a **Lakeshore Longevity Award** by the **Lakeshore Chamber of Commerce** for 120 years of outstanding community business during the 2015 Lakeshore Chamber of Commerce *Celebrating Our Best & Brightest* annual dinner. The chamber recognized local businesses for longevity and economic development and honored the contributions of civil servants from East Chicago and Hammond, including teachers, firemen, emergency medical technicians and law enforcement officers.

EDUCATION

Saint Mary's College recently announced **Judith R. Fean**, director of campus ministry since 1995, is the college's new vice president for mission. Fean, the first layperson to hold the post, will lead the division for mission, a division of the college that seeks to integrate gospel values, the richness of the Catholic tradition, and the heritage of the founders, the Sisters of the Holy Cross ... The **Indiana University Northwest** School of Business and Economics has expanded its program to accommodate a growing demand for specializations in the fields of marketing and human resources and will begin in the fall of 2015 ... The **National Security Agency** and **Department of Homeland Security** have designated **Purdue University Calumet** a center for academic excellence for information assurance and cyber defense through 2019. As a designated center, Purdue Calumet, through its Department of Computer Information Technology and Graphics, will further research and educate in information assurance and cyber defense.

GOVERNMENT

The **Northwest Indiana Regional Development Authority (RDA)**

welcomes **Christopher Campbell** to its board of directors. Campbell, senior vice president at Centier Bank, will serve as Porter County's representative to the RDA. Campbell holds an MBA from Valparaiso University and sits on several other boards in Northwest Indiana, including the boards of the Valparaiso Parks Foundation, the Porter Starke Foundation, Valparaiso Events and the Valparaiso Economic Development Commission.

HEALTH CARE

Porter Physician Group welcomes **Luming Feng, D.O.**, to its physician network in Valparaiso. Dr. Feng is board certified by the American Osteopathic Board of Family Physicians and the American Board of Family Medicine ... **IU Health La Porte** and **Starke** hospitals have named Michigan City native **Kevin Higdon** chief financial officer. Higdon, formerly vice president of finance and information services for the organization, brings more than 30 years of experience in health care finance to the position. Higdon holds a bachelor of science in accounting from Kelly School of Business, Indiana University, is a certified public accountant and a member of the American Institute of CPAs and Healthcare Financial Management Association. ... **Porter Health Care System** has named **Craig Locke, R.Ph.**, as its new director of pharmaceutical services. Locke brings more than 20 years of health care experience to his current role as director, with more than 10 of those years in leadership positions. Locke received his bachelor of science degree in pharmacy from Purdue University in West Lafayette. ... **Methodist Hospitals** board of directors announced **Raymond Grady** has been named president and CEO. Grady has spent the majority of his career at North-Shore University Health System, just north of Chicago, serving as president of the hospitals and clinics division and CEO of The Evanston Hospital, its flagship hospital. Grady has also served as the chief administrative offi-

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HEALTHCARE Nancy Riley

cer of Aurora Healthcare, a 15-hospital-integrated-delivery system. ... **St. Mary Medical Center** welcomed nurse practitioner **Angela Tursman**, WHCNP, to its Community Care Network of physicians and allied health professionals. Tursman, women's health care nurse practitioner with more than 10 years of experience in women's health and integrative medicine, earned her MSN from the University of Colorado Health Sciences



HEALTHCARE Raymond Grady

Center and her BSN from Purdue University ... **Porter Health Care System** has named **Nancy Riley** as the hospital's new director of finance. Riley, who brings more than 25 years of experience in finance to her role, will manage and direct all general accounting, accounts payable and payroll functions. Riley most recently served as director of reimbursement for the Northern Indiana Region Leadership Team at Fran-



INSURANCE Mike Bochnowski

ciscan St. Anthony Health in Crown Point. Riley received her bachelor of science degree from Calumet College of St. Joseph in Whiting and her master's in health administration from University of St. Francis in Fort Wayne ... **Porter Health Care System** welcomes **Melissa Wilson**, MSN, RN, CNS, FNP-BC, to the hospital's network, **Porter Physician Group**. Wilson is board certified by the American Nurses Credentialing



INSURANCE Andrew Graman

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Center and received her associate of science degree in nursing from Trident Technical College in North Charleston, S.C., and her bachelor of science degree in nursing from Purdue North Central in Westville. She completed her master of science degree in nursing and received her family nurse practitioner credentials from Valparaiso University. ...

Beacon Medical Group Trauma & Surgical Services welcomes **Scott Thomas**, M.D., FACS, general/vascular/trauma surgery. Dr. Thomas received his medical degree from Indiana University School of Medicine and completed his residency in general surgery at St. Joseph Mercy Hospital in Ann Arbor, Michigan, and The Royal North Shore Hospital in Sydney, Australia. Board-certified in surgery, Dr. Thomas is chief of trauma services for Beacon Health System and serves as medical director of trauma services at Memorial Hospital of South Bend ... After 37 years of service, **Janet Levihn**, assistant director for **Porter Health Care System's** food and nutrition services, has announced her retirement. Levihn began her career at Porter Health Care System as a clinical dietitian, providing diet instruction for patients and teaching a nutrition class for diabetics. She came to Porter after receiving her bachelor's degree from Ball State University in Muncie and completing a dietetic internship at Barnes-Jewish Hospital in St. Louis.

INSURANCE

Nicole Fallowfield, CWP, CIC, director of health risk management in the employee benefits practice at **Gibson** has earned certification from the CI Validation Institute. Fallowfield is the current president of the Wellness Council of Indiana and serves on the steering committee for the Indiana Cancer Consortium ... Northwest Indiana insurance firm **Meyers Glaros Group** recently hired **Michael Bochnowski**, who will be working with residential and commercial clients for property and casualty needs ... **Theresa Burns**







of **Gibson** was promoted to senior account manager in the property and casualty practice, responsible for the day-to-day service needs of clients ... **Ray Korson**, GBA, of **Gibson** has been awarded the group benefits associate (GBA) designation from the International Foundation of Employee Benefit Plans. Korson is a client executive in the employee

benefits practice, helping employers with their workforce initiatives ... **Andrew Graman**, CEBS, CMS, GBA, of **Gibson**, has earned the certified employee benefit specialist (CEBS) designation from the International Foundation of Employee Benefit Plans. The CEBS program is an eight-course curriculum, which distinguishes one as a professional

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with expertise in employee benefits and compensation. A client manager in the employee benefits practice, Graman is responsible for providing renewal and service management for employee benefits clients including overseeing renewals and enrollments, maintaining policy data, the creation of employee communication materials and conducting employee open

enrollment meetings ... **Renee Olson** of **Gibson** has been promoted to associate client manager in the employee benefits practice. She is responsible for providing ongoing service support, including enrollments, audit claim experience data, maintaining policy data and conducting employee open enrollment meetings ... **Chris Kidd** of **Gibson** has been promoted

to client executive in the property and casualty practice. Kidd specializes in identifying business, strategic, and hazard risk exposures.

LEGAL

Railcats owner **Patrick A. Salvi**, has been named to the 2015 **Top 10: Illinois Super Lawyers Top List**. **Salvi** is the managing equity partner at **Salvi, Schostok & Pritchard P.C.** and concentrates his practice on personal injury, medical malpractice and wrongful death. Super Lawyers is a rating service of outstanding lawyers that uses a patented multi-phase selection process that includes independent research, peer nominations and peer evaluations ... **Krieg DeVault** announced that the firm has elected four new members to its leadership team. Seven attorneys, including newly elected managing partner **Deborah J. Daniels** and incumbent members **Michael J. Messaglia** and **Thomas N. Hutchinson**, will comprise the firm's executive committee. Joining Daniels, Messaglia and Hutchinson will be Indianapolis area office partners **Stephen A. Stitle** and **Libby Yin Goodknight**, Chicago office partner **Kostas A. Poulakidas**, and North Central Indiana office partner **Stephen A. Studer** ... **Jennifer Koethe**, who brings 16 years of trial law experience and previously served as Judge of La Porte County Superior Court No. 3, recently opened a private law practice in La Porte. In addition to her private practice, Koethe serves as a deputy public defender for La Porte County, attorney for the Michigan City Community Enrichment Corp., attorney for the Michigan City Fire Merit Commission and the Michigan City Police Civil Service Commission.

MARKETING

Thom Villing, president of **Villing & Co.**, a marketing communications firm in South Bend, was presented with the 2015 Lifetime Achievement Award at the Annual **Addy Advertising Awards Gala** held in February. The event was sponsored by AAF Michiana, the local chapter of



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Janie



INSURANCE Chris Kidd



INSURANCE Raymond Korson



INSURANCE Renee Olson



LEGAL Deborah Daniels



LEGAL Jennifer Koethe



LEGAL Kostas Poulakidas



LEGAL Libby Goodnight



LEGAL Michael Messaglia



LEGAL Patrick Salvi



LEGAL Tom Hutchinson



MARKETING Thom Villing



REAL ESTATE Tim Brust

the American Advertising Federation. Villing received the award for his significant contributions to the Michiana advertising community. With more than 40 years of experience in the marketing field, Villing started Villing & Co. in 1982 and has served as past president of the American Advertising Federation as well as the American Marketing Association. He is currently program chair of the Michiana chapter of the AMA.

NON-PROFITS

John Freyek, vice president/senior relationship manager for **First Merchants Bank** in Crown Point, has been named board president of Mental Health America of Lake County.

PHILANTHROPY

Neil Samahon, CEO of **Metro Recycling** and **Metro Auto Recyclers**, and his wife, **Debra**, were named

the Family Philanthropists of 2014 by the Northwest Indiana Chapter of the Association of Fundraising Professionals. Opportunity Enterprises nominated the Samahons for their commitment to helping children and adults with disabilities reach their fullest potential by volunteering, consulting on OE's SecureShred Enterprise, and supporting fundraising campaigns.



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PROFESSIONAL SERVICES

Success Trek welcomes IO and OD professional **Kara Fasone**, increasing the firm's emphasis on helping businesses and organizations sustain growth and profitability through industrial and organizational development approaches.

REAL ESTATE

McColly Real Estate welcomed **Dominic Pampalone** to its Schererville office. Pampalone is a 13-year veteran on the Northwest Indiana real estate scene and a lifelong Northwest Indiana resident ... **Commercial In-Sites LLC** has awarded its 2014 Co-Broker of the Year Award to **Tim Brust of Wille Stiener and Brust Inc.** ... **McColly Real Estate** received marketing awards from **Leading Real Estate Companies of the World® (LeadingRE)**, an international network of more than 500 top real estate firms. The award-winning entries in the interactive media and company brand and property advertising were chosen based on creativity, quality and overall presentation and effectiveness.

AMERICAN SAVINGS BECOMES AMERICAN COMMUNITY BANK

On December 30, American Savings FSB officially became American Community Bank of Indiana. Established in 1910 in Hammond as The First Polish Building Loan & Savings Association, the bank changed its name to American Savings and Loan Association in 1937 and remained that until 1987 when the bank converted to a federally chartered institution and became American Savings FSB.

Today, the bank has converted to a state-chartered bank, becoming American Community Bank. Says President Michael Mellon, "It's an important change because it creates a new identity that lets the community know that we've expanded and enhanced our banking services, providing a complete banking solution. However, in many ways, it's not a
continued on page 48

- Commercial Contract Cleaning
- Construction Cleanup
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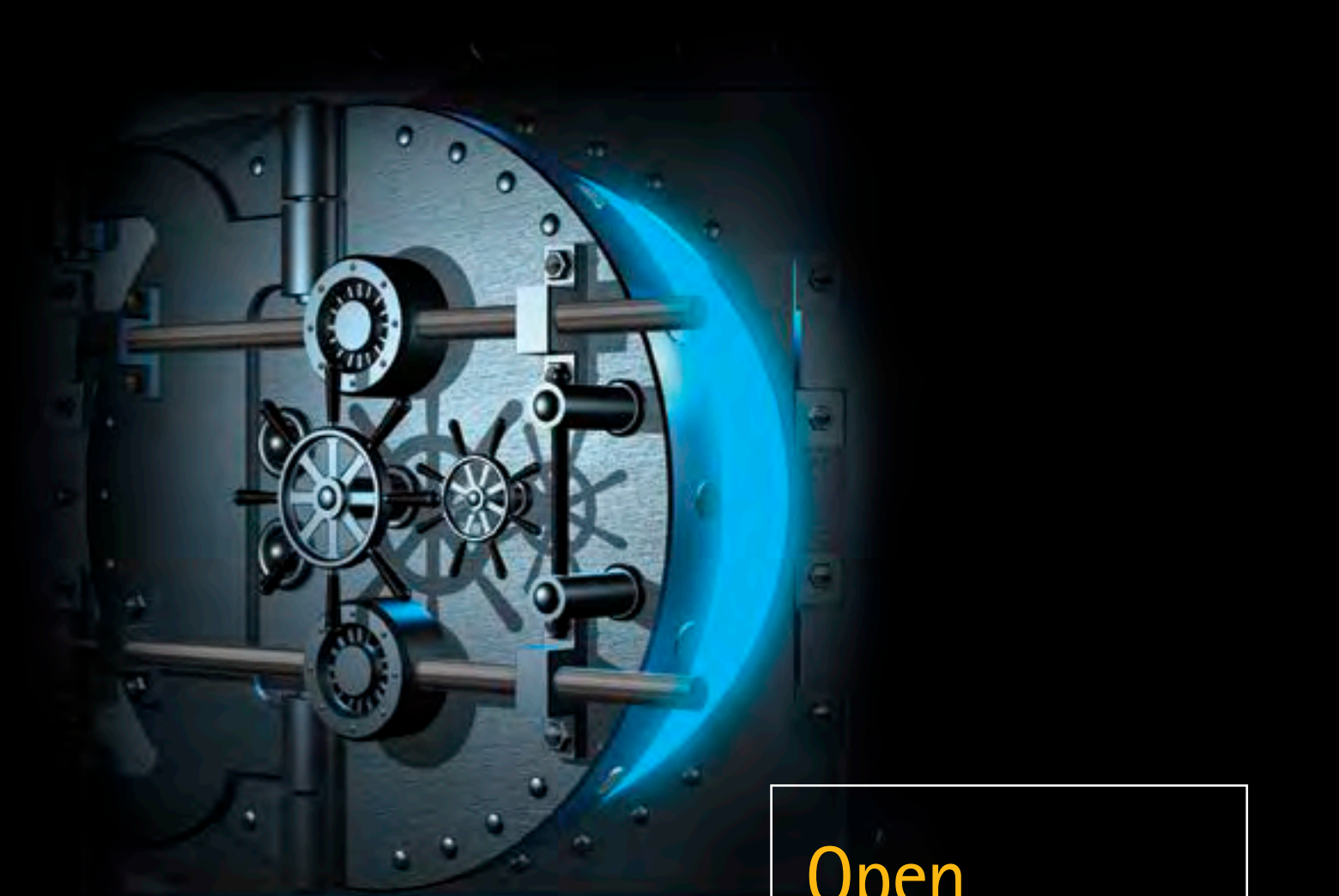


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Best of Northwest Indiana and Greater South Bend/ Michiana Business

Our readers make their picks in dozens of categories.

“**D**o your best”—people are told that from preschool throughout the rest of life. Businesses want to be the best, too, and they judge their success by sales, profits, and perhaps the most gratifying, the opinions of satisfied customers.

That’s what we try to reveal each year through *Northwest Indiana Business Quarterly’s* reader survey... the high opinions of customers across the business community. To those honored businesses and organizations, we say “congratulations!” And we couldn’t have done this without the countless readers who took time to vote in our online survey. Thank you!



BEST PLACE TO PURCHASE OFFICE FURNITURE McShane’s Business Products & Solutions, Munster and Kramer Leonard, Chesterton. Pictured is a Herman Miller Mirra 2 chair.



BEST GOLF COURSE FOR CHARITABLE/BUSINESS OUTINGS Sand Creek Country Club, Chesterton

BEST COMPANIES TO WORK FOR

Winners: Centier Bank; Community Health Care System; Franciscan Alliance hospitals; Porter Regional Hospital; and Peoples Bank.

Greater South Bend/Michiana Winner: Crowe Horwath.

BEST MEETING SITE FOR SMALL GROUPS

Winner: The Center for Visual and Performing Arts, Munster.

Runner-up: Avalon Manor, Hobart.

Greater South Bend/Michiana Winner: Gillespie Conference Center, The Inn at St. Mary's Hotel & Suites, South Bend.

BEST MEETING SITE FOR LARGER GROUPS

Winner: Star Plaza, Merrillville.
Greater South Bend/Michiana Winner: Century Center, South Bend.

BEST HOTEL FOR BUSINESS EVENTS

Winner: Star Plaza, Merrillville.
Greater South Bend/Michiana Winner: DoubleTree by Hilton.
Runner-up: Hilton Garden Inn, South Bend

BEST CONVENTION SITE

Winner: Star Plaza, Merrillville.
Greater South Bend/Michiana Winner: Century Center, South Bend.

BEST HOTEL FOR BUSINESS TRAVELERS

Winner: Star Plaza, Merrillville
Runners-up: Hampton Inns and Hilton Garden Inns, locations throughout Northwest Indiana.
Greater South Bend/Michiana Winner: DoubleTree by Hilton.

BEST RESTAURANTS FOR BUSINESS ENTERTAINING

Winners: Café Borgia, Munster; Coopers Hawk, Merrillville; Gino's Steakhouse, Dyer and Merrillville; Gamba's Ristorante, Merrillville.
Greater South Bend/Michiana Winners: Café Navarre, South Bend; and LaSalle Grill, South Bend.

BEST BED & BREAKFAST FOR BUSINESS TRAVELERS

Winner: The Inn at Aberdeen, Valparaiso

Runner-up: Arbor Hill Inn and Guest House.

Greater South Bend/Michiana Winner: Oliver Inn.

BEST CATERER FOR BUSINESS EVENTS

Winners: Comfort Catering, St. John; Great Lakes Catering, Michigan City; and Gamba's Ristorante, Merrillville.

BEST CASINO FOR BUSINESS MEETINGS AND EVENTS

Winner: Blue Chip Casino, Michigan City.

Runners-up: Horseshoe Casino, Hammond; and Four Winds Casino, New Buffalo.

BUSINESS SERVICES

BEST AIR TRAVEL/CHARTER SERVICES

Winner: Southwest Airlines, Chicago.

Runner-up: Gary Jet Center Inc.
Greater South Bend/Michiana Winner: Allegiant.

BEST ACCOUNTING FIRM

Winner: McMahon & Associates Certified Public Accountants, PC, Munster.

Runners-up: Swartz-Retson & Co., PC, Merrillville; Prasco & Associates, PC, Crown Point.

Greater South Bend/Michiana Winner: Crowe Horwath, LLP.

Runner-up: Kruggel, Lawton and Co., LLC.

BEST AD AGENCY FOR WEBSITE DESIGN SERVICES

Winner: Group 7even, Valparaiso.

Runner-up: AC Inc., Valparaiso

BEST AD AGENCY FOR A BUSINESS

Greater South Bend/Michiana Winner: J2 Marketing, Mishawaka.

Runner-up: Villing & Co., South Bend.

BEST COMMERCIAL PRINTER

Winner: Largus Graphix Solutions (formerly Largus Printing). "Our entire team is very proud to have been voted the No. 1 printing company this year," says owner Tom Largus. "Just as important, we'd like to thank our customers for their continued confidence in our company and our expanding capabilities. We are looking forward to helping our customers reach new heights in print marketing every day."



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A man with short brown hair, smiling broadly, is wearing a dark grey pinstriped suit jacket, a light blue dress shirt, and a light green patterned tie. He is standing in front of a large window with a prominent black curved frame. The window looks out onto a cityscape with various buildings and a parking lot filled with cars. The sky is a pale, overcast blue.

**BEST COMPANY TO WORK FOR
(co-winner), BEST BANK FOR CUSTOMER
SERVICE, BEST WEALTH MANAGEMENT
ADVISORY COMPANY Peoples Bank.
Pictured is Benjamin Bochnowski,
president and chief operating officer.**

Runners-up: Lithographic Communications, Munster; Home Mountain, Valparaiso; and Accucraft, Hammond.

BEST TECHNOLOGY CONSULTING COMPANY

Winner: Impact Solutions, Valparaiso

Runners-up: Golden Tech, Valparaiso; and Chester Technologies, Valparaiso.

BEST BANK FOR BUSINESS

Winner: Centier Bank. "We are thankful, for the 13th year in a row, to once again be honored by the readers of *Northwest Indiana Business Quarterly Magazine*, says Michael E. Schrage, chairman, president and CEO. "We are proud to help Indiana businesses thrive and are thrilled to be a part of that growth. As we celebrate 120 years in banking, we offer sincere

thanks to our clients, associates and business partners for helping Centier continue to serve the communities of Indiana with independent, community banking for generations to come."

Runners-up: Horizon Bank; Peoples Bank; First Financial Bank; First Merchants Bank; JP Morgan Chase; and Fifth Third (locations across the region).

Greater South Bend/Michiana Winner: 1st Source Bank. "1st Source is pleased to be recognized as Michiana's Best Bank for Business and the Best Bank for Obtaining a Business Loan," says Jim Seitz, 1st Source president. "With our business and SBA lending expertise, we've been able to assist a wide range of businesses in our community, and it's an honor to be recognized."

Runners-up: Centier and Lake City Bank

BEST BANK FOR CUSTOMER SERVICE

Winner: Peoples Bank

Runners-up: Centier; JP Morgan Chase (locations across the region); First Merchants Bank; First Financial Bank; Horizon Bank; and Peoples Bank.

Greater South Bend/Michiana Winner: KeyBank.

Runners-up: Centier and Lake City Bank.

BEST BANK FOR OBTAINING A BUSINESS LOAN

Winner: Centier Bank (locations across the region).

Runners-up: Horizon Bank and Peoples Bank (locations across the region).

Greater South Bend/Michiana Winner: 1st Source Bank.

Runners-up: Centier and Lake City Bank.

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**BEST OCCUPATIONAL HEALTH
PRACTICE WorkingWell-Franciscan
Alliance. Pictured is Tim Ross, regional
administrative director of occupational/
employee health at Franciscan Alliance.**



BEST CREDIT UNION

Winner: Tech Credit Union, with several Northwest Indiana locations.

Runners-up: Teachers Credit Union (locations in Northwest Indiana and South Bend); and Regional Federal Credit Union.

Greater South Bend/Michiana

Winner: Teachers Credit Union.

Runner-up: Notre Dame Federal Credit Union.

BEST INVESTMENT AND FINANCIAL ADVISORY COMPANY

Winner: Edward Jones (locations across the region).

Runner-up: Oak Partners, Crown Point and Munster.

BEST WEALTH MANAGEMENT ADVISORY COMPANY

Winner: Peoples Bank Wealth Management.

Greater South Bend/Michiana

Winner: Centier Bank Wealth Management.

BEST COMMERCIAL CONSTRUCTION COMPANY

Winner: Tonn and Blank, Michigan City and Indianapolis.

Runners-up: Larson Danielson Construction Inc., LaPorte; and Hasse Construction, Calumet City, Ill.

BEST CONSTRUCTION COMPANY FOR COMMERCIAL OFFICE REMODELING AND EXPANSION PROJECTS

Winner: Larson Danielson Construction Co. Inc., LaPorte.

Runner-up: Tonn and Blank, Michigan City and Indianapolis.

BEST COMMERCIAL ARCHITECTURAL DESIGN COMPANY

Winner: Design Organization, Valparaiso.

BEST COMMERCIAL REAL ESTATE COMPANY

Winner: Latitude Commercial Real Estate Services.

Runner-up: Commercial In-sites, Merrillville.

Greater South Bend/Michiana

Winner: Bradley Co., South Bend. "We are honored to once again be chosen Best Commercial Real Estate Company of Greater South Bend/Michiana," says Brad Toothaker, CEO of Bradley Co. "It is a tribute to the quality of service that our professionals provide."

Runner-up: Cressy & Everett, South Bend.

BEST COMMERCIAL LANDSCAPING COMPANY

Winner: Lakeshore Landscaping, Valparaiso.



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BEST COMMERCIAL INTERIOR DESIGN COMPANY HDW Interiors Inc., Merrillville and South Bend.
 Pictured is a project for Kauffman Chiropractic.

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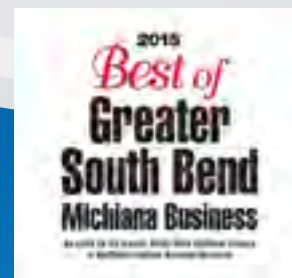
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Runners-up: Lakeshore Landscaping, Valparaiso; Tim's Landscaping, Griffith; Hubinger, Crown Point; and RV Property Enhancement, Valparaiso.

BEST CORPORATE LAW FIRM, BEST LAW FIRM FOR BUSINESS ACQUISITIONS AND MERGERS AND BEST ESTATE PLANNING PRACTICE

Winner: Burke Costanza & Carberry, LLP, Merrillville and Valparaiso.

Runners-up: Krieg & DeVault, LLP, Schererville; Eichhorn & Eichhorn, LLP, Hammond; Newby Lewis Kaminski & Jones, LaPorte; and Hoepfner Wagner & Evans LLP, Valparaiso and Merrillville.

BEST CORPORATE LAW FIRM

Greater South Bend/Michiana Winner: LaDue Curran Kuehn.

Runners-up: Barnes & Thornburg, LLP, South Bend; and Tuesley Hall Konopa, LLP.

BEST LAW FIRM FOR LITIGATION

Winners: Eichhorn & Eichhorn, LLP, Hammond and Indianapolis.

Runners-up: Krieg & DeVault, LLP, Schererville; Burke Costanza & Carberry; and Barnes & Thornburg LLP, Northwest Indiana and South Bend.

BEST INSURANCE AGENCY FOR A BUSINESS

Winner: Meyers Glaros Group, Schererville.

Runners-up: General Insurance Services, LaPorte, Michigan City and Valparaiso; State Farm Insurance (locations across the region); and Pinnacle, Crown Point.

Greater South Bend/Michiana

Winner: Healy Group.

Runner-up: Gibson Insurance.

BEST LAW FIRM SPECIALIZING IN ACCIDENTS AND PERSONAL INJURY

Winner: Ken Allen, Merrillville.

BEST COURIER/PACKAGE DELIVERY SERVICE

Winner: UPS (locations across the region).

Greater South Bend/Michiana Winner: FedEx.

BEST PROFESSIONAL EMPLOYMENT STAFFING AGENCY

Winner: Express Employment Professionals, Valparaiso.

Greater South Bend/Michiana Winner: Creative Financial Staffing.

Runner-up: Specialized Staffing

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A photograph of a modern, blue glass skyscraper with a curved facade. At the top, there is a large, golden, circular architectural feature resembling a sun or a stylized 'C'. The word 'Centier' is written in white on a dark blue curved section of the building. In the foreground, there is a circular, yellow-tinted structure with a white base and columns. The sky is blue with some white clouds.

who is Centier?

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BEST UNIVERSITY FOR OBTAINING A TECHNOLOGY DEGREE Purdue Calumet School of Technology, Hammond. Pictured are Rick Rickerson, College of Technology laboratory administrator (second from left), with students Daniela Ramirez, Bobby Slevnik and Dragan Aleksovski.

BEST COMMERCIAL INTERIOR DESIGN COMPANY

Winner: HDW Interiors, Inc. Merrillville and South Bend.

Runner-up: Design Organization, Valparaiso.

BEST PLACE TO PURCHASE OFFICE FURNITURE

Winners: McShane's Business Products & Solutions, Munster; and Kramer Leonard, Chesterton.

Runners-up: Lincoln Office, Crown Point; and HDW Interiors Inc.

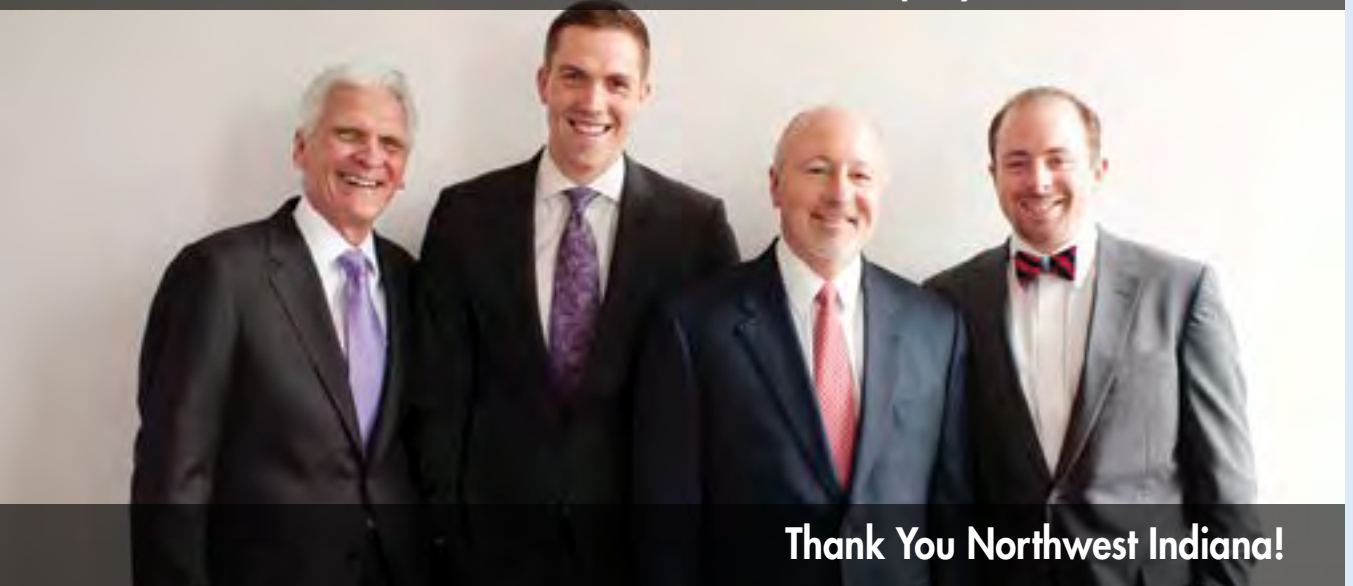
Greater South Bend/Michiana Winner: Office Interiors, Mishawaka.

BEST PLACE TO PURCHASE OFFICE EQUIPMENT & SUPPLIES

Winner: McShane's Business Products & Solutions, Munster.

Runners-up: Kramer Leonard,

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BEST LOCAL TELECOMMUNICATIONS COMPANY

Winner: MTA, Midwest Telecom of America Inc., Merrillville.

Runners-up: Comcast Business Services and Verizon.

BEST UNIVERSITY TO OBTAIN AN MBA

Winner: Indiana University Northwest, Gary. "An MBA from IU Northwest is actually one of the best programs in the state," says Anna Rominger, dean of the School of Business and Economics. "AACSB International just renewed our accreditation for the next five years. Only 5 percent of all business schools in the world hold this distinction. We not only offer




BEST UNIVERSITY TO OBTAIN AN MBA Indiana University Northwest, Gary. Pictured here is Subir Bandyopadhyay, professor of marketing, collaborating with students.

Thank you.

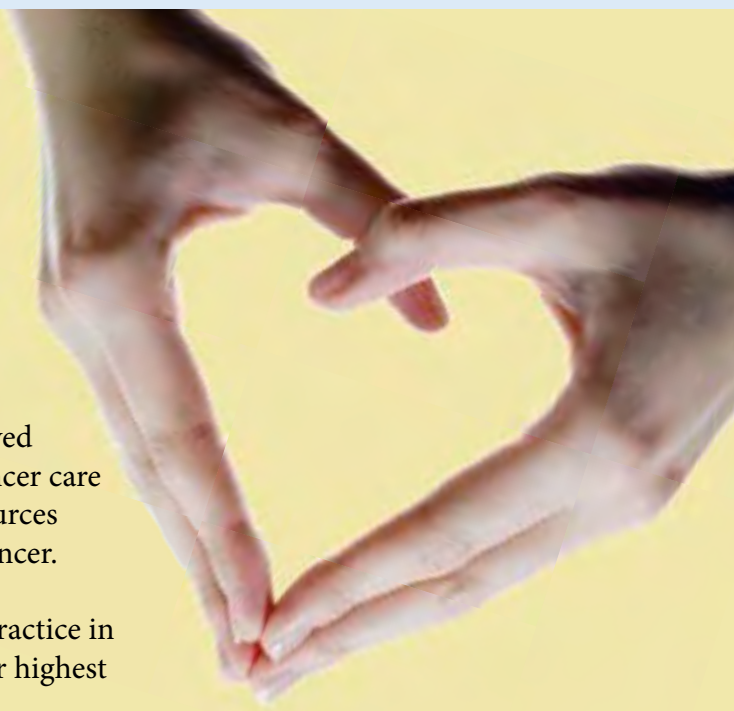
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Runners-up: Purdue North Central, Westville; Purdue Calumet, Hammond; and Valparaiso University, Valparaiso.

Greater South Bend/Michiana Winner: University of Notre Dame, Mendoza School of Business.

Runner-up: Indiana University, South Bend.

BEST UNIVERSITY TO OBTAIN AN ONLINE DEGREE

Winner: Indiana University Northwest, Gary.

Runners-up: Purdue Calumet, Hammond; and Purdue North Central, Westville.

BEST UNIVERSITY FOR OBTAINING A TECHNOLOGY DEGREE

Winner: Purdue Calumet School of Technology, Hammond.

Runners-up: Indiana University Northwest, Gary; Ivy Tech Community College locations in Northwest Indiana.

BEST CHAMBER OF COMMERCE

Winner: Crossroads Chamber of Commerce, Merrillville.

Runners-up: Valparaiso Chamber of Commerce; Schererville Chamber of Commerce; Munster Chamber of Commerce and Lakeshore Chamber of Commerce, Hammond.

Greater South Bend/Michiana Winner: St. Joseph County Chamber of Commerce.

Runner-up: Elkhart Chamber of Commerce.

BEST ECONOMIC DEVELOPMENT ORGANIZATION

Winner: Northwest Indiana Forum

Greater South Bend/Michiana

Winner: St. Joseph County Chamber of Commerce.

BEST BUSINESS LEADERS AND BUSINESS ADVOCATES

Winners: Calvin Bellamy, attorney, Krieg DeVault and Jon Schmalz, attorney, Burke Costanza Carberry.

Greater South Bend/Michiana Winner: Jeff Rea, St. Joseph County Chamber of Commerce and John Phair, Holladay Properties, South Bend.

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BEST WOMEN OWNED BUSINESSES

Winners: Group 7even, Valparaiso; HDW Commercial Interiors, Merrillville and South Bend; Prasco & Associates, CPAs, Crown Point.

HEALTH AND WELLNESS

BEST HOSPITAL

Winner: Community Hospital, Munster.

Runners-up: Franciscan St. Anthony, Crown Point; Franciscan St. Margaret Health, Dyer and Hammond; Porter Regional Hospital, Valparaiso.

Greater South Bend/Michiana

Winner: Memorial Hospital of South Bend.

Runner-up: St. Joseph Regional Medical Center, Mishawaka.



BEST HEALTH CARE PROVIDER FOR CARDIOLOGY

Winner: Porter Regional Hospital.

Runners-up: Community Hospital, Munster; and Franciscan St. Margaret Health, Hammond and Dyer.

BEST HEALTH CARE PROVIDER FOR TREATING CANCER

Winner: Community Hospital, Munster.

Runners-up: Franciscan Alliance Hospitals and Porter Regional Hospital, Valparaiso.

Greater South Bend/Michiana

Winner: Michiana Hematology Oncology, South Bend, Westville and Crown Point. "We're humbled that patients consider us the best for cancer care," says Rafat Ansari, M.D. "We think of our patients as part of our family. And it's a privilege to help them beat cancer."

BEST OCCUPATIONAL HEALTH PRACTICE

Winner: WorkingWell-Franciscan Alliance.

Runner-up: Health at Work-Porter Regional Hospital

BEST URGENT/IMMEDIATE CARE CLINIC

Winner: Franciscan Hammond Clinic, Hammond.

Greater South Bend/Michiana

Winner: MedPoint, Memorial Hospital.

BEST HEALTH AND WELLNESS FITNESS FACILITY

Winner: Franciscan Omni Health & Fitness, Schererville.

Runner-up: Fitness Point, Munster.

Greater South Bend/Michiana

Winner: Memorial Health & Lifestyle Center.

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EXECUTIVE LIFESTYLE

BEST AUTOMOBILE DEALER FOR BUSINESS EXECUTIVES

Winner: Schepel Buick, GMC and Cadillac, Merrillville.

Greater South Bend/Michiana

Winner: Gurley Leep Automotive Group.

BEST RESIDENTIAL HOME BUILDER

Winner: Olthof Homes, St. John.

Runner-up: Steiner Homes, Valparaiso.

BEST GOLF COURSE

Winner: Briar Ridge Country Club.

Runners-up: Sand Creek Country Club, Chesterton; Youche Country Club, Crown Point; and Sandy Pines, Demotte; Lost Marsh, Hammond and White Hawk, Crown Point.

Greater South Bend/Michiana

Winner: Morris Park Country Club.

Runner-up: Blackthorn, South Bend.

BEST GOLF COURSE FOR CHARITABLE/BUSINESS OUTINGS

Winner: Sand Creek Country Club, Chesterton.


Runners-up: Youche Country Club, Crown Point; The Course at Aberdeen, Valparaiso; White Hawk, Crown Point; and Innsbrook Country Club, Merrillville.

BEST PLACE TO PURCHASE SPORTING GOODS

Winner: Dick's Sporting Goods, Merrillville, Schererville and Highland.

Runners-up Blythe's Sporting Goods, Valparaiso; Bass Pro Shop, Portage; and MC Sports; Highland and Schererville.

Greater South Bend/Michiana

Winner: Dick's Sporting Goods, Mishawaka. 

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Social Media Marketing

This tool is far too important to leave in the hands of the inexperienced.

BY LAURIE WINK

Facebook, Twitter, YouTube, LinkedIn, Instagram, Pinterest.

In today's competitive marketplace, these social media tools are helping businesses boost visibility, enhance credibility and attract customers. To the uninitiated, the strange names can be intimidating, frustrating and overwhelming.

Northwest Indiana Business Quarterly talked to social media marketing experts who demystify digital lingo and show clients how to harness the power of online marketing. And they share success stories of those who are reaping the benefits.

WHY USE SOCIAL MEDIA?

Social media is about relationship building.

Darlene McCarty Cohn, owner of D. Cohn Communications in Valparaiso, says people expect to find businesses on social media today.

Her firm designs and manages digital marketing strategies for businesses. These include one-way communication vehicles—such as websites, blogs, newsletters—and two-way social media channels such as Facebook and Twitter. McCarty Cohn says the chief advantage of social media is stimulating conversations that give people opportunities to respond.

"Social media helps give personality to your business," she says. "It establishes a way of communicating with clientele that can't be done with a website."

McCarty Cohn keeps up with the evolving social media landscape and figures out which platforms will be of maximum benefit to her clients.

"Some will be a better fit for their goals than others," she says. "It all depends on who is looking for you and where they're looking.

She also teaches a six-week Social Media Marketing Workshop through Purdue University North Central's Office of Graduate and Extended Learning that attracts entrepreneurs, business owners and professionals in nonprofit organizations. The workshop addresses different facets of social marketing and helps people create their own online marketing tools.

Milton Thaxton Jr. and Brandon Griffin teach a three-week Social Media Bootcamp through the Ivy Tech Corporate College that explains how social media marketing differs from traditional marketing. Thaxton is CEO and Griffin is COO of the Social Media Development Group (SMDG), a company they formed in Gary two years ago. SMDG works with a wide range of businesses and non-profit organizations, including the city of Gary.

Thaxton says various types of social media have different tones and draw particular audiences. "We select appropriate channels based on the (client's) audience," he says. "For example, LinkedIn is more formal than Twitter. Pinterest has high usage among women, and teens are the highest users of Instagram."

One benefit of social media is the ability to generate valuable information on target audiences. A business would have to pay a hefty fee to a marketing firm to produce similar information.

Griffin says, "It's a tool to help hone services and build a better product."

HOW IS SOCIAL MEDIA USED?

Consistency is the key to successful social media marketing.

SMDG's Griffin says, "The key to engagement is consistency and realizing you're building a relationship one interaction at a time."

If you build the channels, people will come, but you'd better continue interacting with them, according to McCarty Cohn.

"If you have a social media platform, you have to use it," she says. "If people go there looking for a conversation and what they see is a dead page, it hurts your reputation more than anything."

SMDG helps clients develop a social media policy governing what should and shouldn't be posted, along with a crisis management plan for dealing with posts that "go viral," rapidly spreading negative news across multiple networks.

Griffin recommends setting aside at least 30 minutes a day to post messages, review comments and respond to them. It takes a daily commitment to nurture relationships with people who can be converted to customers.

Social media professionals do not recommend handing off social media marketing to a young employee or intern.

"Typically, people think social media is a young person's job so they let them deal with it," Thaxton says. "It's not a role I'd put anyone in other than the person with experience to communicate on behalf of an organization."

Social media is best handled by one person in a business or organization, preferably someone with excellent communication skills who



can create a rapport with audiences. Given the highly targeted, time-consuming nature of social media marketing, many businesses choose to offload the responsibility to professionals.

McCarty Cohn, of D. Cohn Communications, says, "The majority of my ongoing clients are busy doing what they do best and want me to do what I'm good at doing. You have to think like a marketer."

She asks new clients to give her three months to demonstrate the effectiveness of social media. "It takes time to build attention, get people to talk to you, and see what works," she explains.

SMDG works in tandem with clients to get messages out and monitor results. "When we engage on behalf of clients, our ultimate goal is for a return on their investment," Thaxton says.

WHO'S USING SOCIAL MEDIA MARKETING?

Brian McShane is president and CEO of McShane's Business Products & Solutions in Munster. His family has owned the company for 94 years and has established a reputation for customer service and giving back to the community. He sees social media as one component of a multimedia

marketing strategy that includes billboards and face-to-face customer interactions.

A centerpiece of McShane's business is the "Buy Local, Give Local" campaign that promotes buying from local businesses to keep dollars in the community. Every month, McShane's contributes a portion of its profits to a local charity. News about the donations is shared on Facebook and Twitter, generating positive comments from the public. YouTube videos produced by SMDG feature testimonials from McShane's customers that are accessible through Twitter and Facebook links on the company's website.

Brian McShane felt it was important to have SMDG educate all of his employees—from delivery drivers to senior managers—about the advantages of social media.

"We wanted everyone in the company to embrace it and understand what's involved," he says. "Everyone (in the company) has customer contact and social media is all about customer contact."

McCarty Cohn says, "Getting customers is a byproduct of establishing an active community presence."

She manages Facebook and Twitter accounts for Regional Federal Credit Union in Valparaiso and reg-

ularly posts news about the credit union's community involvements. The posts often show credit union employees volunteering for various local projects.

"They don't use Facebook to advertise loan rates," she says.

Social media marketing helps businesses rise above their competition. According to McCarty Cohn, Facebook and Twitter accounts increase visibility with search engines, placing a particular business higher on the list when potential customers do an online search.

McCarty Cohn's first social media marketing client was her friend Jack Hines, owner of Hines Plumbing in Valparaiso. She didn't like the way he presented his business on Facebook.

"I thought he was creating the wrong impression," she says. "It was killing me to see what he was doing and so I took over." Hines is a consummate professional with a well-run business, she says, so it's important to showcase the company's spotless trucks, neatly dressed employees and quality service.

"If you go to Facebook, you get a better sense of who they are and their corporate culture," McCarty Cohn says. "These (plumbers) are people who will be coming into your home. You want to know if

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STATUS UPDATE Use Facebook to share company news and information.

they're clean and professional.” Hines also has a sense of humor. Case in point: He promises customers, “We stand BE-HINES our work.” So McCarty Cohn injects a playful tone into Hines Plumbing Facebook page. For example, a post reminding homeowners to check their sump pumps was coupled with a cartoon of a woman saying she always wanted

a pool as she dove into deep water in her basement.

“We’ve also used an occasional butt crack joke,” McCarty Cohn says.

HOW DO YOU MEASURE SUCCESS?

Audience response is the key.

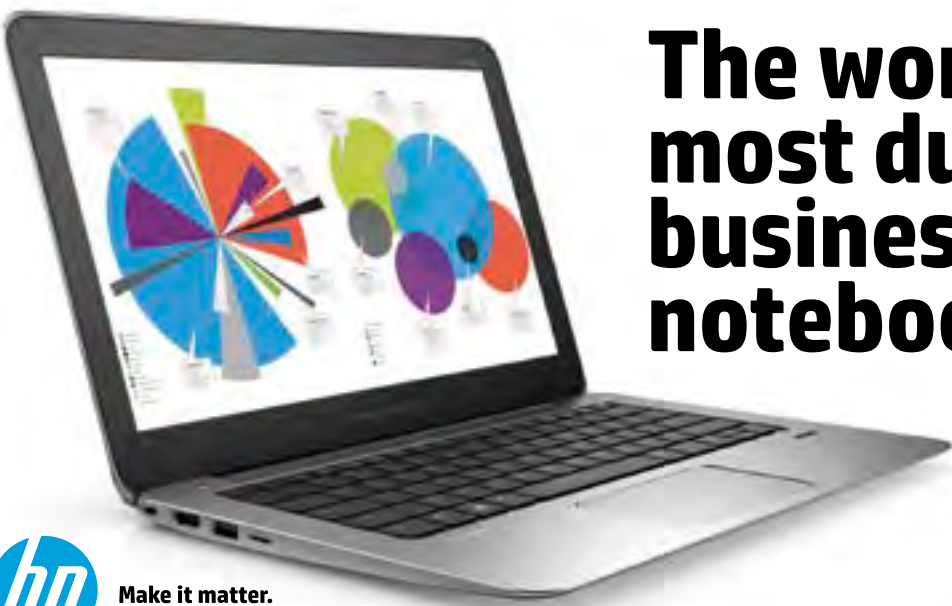
That’s according to Jeff Fanter Sr., senior vice president for student

experience, communication and marketing for Ivy Tech, Indiana’s statewide community college system. Ivy Tech uses Facebook and Twitter to deliver customer service to its largest audience: current students.


“Our motto is to take a negative and turn it into a positive within 24 hours,” Fanter says. “If you search Ivy Tech on Facebook, we want you to see this is a responsive place.”

Fanter reports Ivy Tech now has 100,000 Likes on Facebook—the largest of any community college in the country. YouTube videos are popular with a younger audience and are effective in promoting student-related news, such as a scholarship contest.

Twitter, a vehicle for short messages of 140 characters or less, can be quickly read and retweeted. Fanter says Ivy Tech’s Twitter feeds are frequently picked up by media outlets. That’s particularly the case when the president of the United States visits campus, as Barack Obama did




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in February. Obama used the event to promote his economic policies to help the middle class. He cited Ivy Tech as an example of a college system that prepares people for good-paying jobs through partnerships with businesses. The campus Twitter feeds about the president were widely retweeted, Fanter says.

Ivy Tech continually analyzes target audience responses to posts in order to identify the most effective messages. "We look at the top five things posted over a period of months and keep posting those types of things," Fanter says. "If you're not generating a conversation, you're talking to yourself."

In short, social media marketing is here to stay. The platforms undoubtedly will come and go. Facebook likely will be replaced by a new, yet to be created platform. But there's no time like the present to jump on the bandwagon and use the available social media marketing tools for all they're worth. **EQ**

Social Media Usage by Site:				
% of online users who use:	71%	18%	17%	21%
Men	66%	17%	15%	8%
Women	76%	18%	20%	33%
White	71%	16%	22%	21%
Black	76%	29%	34%	20%
Hispanic	73%	16%	23%	18%
18-29	84%	31%	37%	27%
30-49	79%	19%	18%	24%
50-64	60%	9%	6%	14%
65+	45%	5%	1%	9%
HS Grad or less	71%	17%	16%	17%
Some college	75%	18%	21%	20%
College+	68%	18%	15%	25%
-\$30,000/yr	76%	17%	18%	15%
\$30-49,000	76%	18%	20%	21%
\$50-74,999	68%	15%	15%	21%
\$75,000+	69%	19%	16%	27%
Urban	75%	18%	22%	19%
Suburban	69%	19%	18%	23%
Rural	71%	11%	6%	17%

Source: Pew, Fall 2013 Study. Sample base 1,445 online users. Surveyed major sites only.
How to read: 96% of all men online users use Facebook. 31% of online users 18-29 use Twitter, etc.

WHO FOLLOWS SOCIAL MEDIA? The best medium to choose depends upon the audience you want to reach.



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Drivers for Change

Salute to Business winners have a big impact on the South Bend area.

BY HEIDI PRESCOTT WIENEKE

A South Bend native who holds a doctorate in neuroscience. A tireless champion of women. A distinguished leader in health care. A family entertainment center owner. The recipients of the 2015 Salute to Business awards in St. Joseph County, presented by the St. Joseph County Chamber of Commerce, work tirelessly to make a difference in the lives of area residents and are drivers for change across the region.

“Each year, we have an impressive list of nominees. At the end of the day, we feel that those that were chosen had differentiated themselves from the competition and that their efforts were worthy of special recognition,” says Jeff Rea, president of the St. Joseph County Chamber. This year, 1st Source Bank served as the title sponsor of the program.

ATHENA AWARD

Debie Coble will never forget the look on the face of a woman who sat across from her in a meeting at the Goodwill Industries Elkhart office almost 20 years ago.

While serving as a Goodwill employment services coordinator at the time, Coble offered the woman the results of a work assessment, which would help her to get off government assistance and land back on her feet.

With the right education, Coble informed the downtrodden woman that the assessment showed she would make a perfect paralegal. The woman looked at Coble gratefully.

No one had ever believed in her like Coble did.

“No one had ever told her she had that kind of potential,” Coble remembers about the pride the woman showed upon receiving her results. The way she held her head a little higher. The way she carried herself realizing she mattered. “Sometimes I believe in women before they believe in themselves.”

For that belief and the number of women’s lives Coble has touched through the years, Coble received the Athena Award, sponsored by Gurley Leep Automotive Group. The award is presented to individuals who embody the highest level of professional excellence, devote time and energy to improve the quality of life for others in the community, and assist women in realizing their leadership potential.

When Coble learned she had won the award, she, too, felt grateful. Helping others is part of her DNA, after all. Mentoring is second nature.

Today, Coble serves as president and chief executive of Goodwill Industries of Michiana, the not-for-profit organization that provides jobs, training and placement services for people facing barriers to employment. What started as a job she thought she might hold for a couple of years has turned into a career of 25 years—and counting.

She’s especially proud of the Beyond Jobs grant the local chapter obtained through a partnership between Goodwill International and the Walmart Foundation. More than

380 women have enrolled in the program that offers free tuition and child care. Women who dropped out of high school because they became pregnant. Women who didn’t return to school. Women who always ran up against roadblocks when it came to juggling education, work and family.

More than 200 women have received a high school diploma and found local employment through the publicly funded program that Coble, not surprisingly, was instrumental in obtaining.

Coble says she always looks for ways she can give someone a hand up. “You have to be intentional in wanting to help people succeed and to always look for opportunities to help people grow,” Coble says. “It’s all about a hand up, giving people a chance to grow and to celebrate their success.”

SMALL BUSINESS OF THE YEAR

Paulo Teixeira frequently receives donation requests. But one letter stands out to the owner of Strikes & Spares Entertainment Center in Mishawaka.

A local elementary school student drew several stick figures across the top of a sheet of lined paper. The people were holding books. The boy explained how his school could use a “donashen” for reading night and other special events.

Teixeira could not turn him down. He sent a monetary donation to the school and he also gave the boy a



“EVERYTHING YOU GIVE WILL COME BACK TO YOU DOUBLE” Paulo Teixeira of Strikes & Spares Entertainment Center, the Small Business of the Year, pictured with his son, Mario.

bowling certificate for his family. "I liked your letter very much," he replied to the youngster. "Your teachers and parents must be very proud of you."

A professional engineer by training

award was sponsored by Kruggel Lawton CPA of South Bend.

"It has required very hard work, perseverance, great attention to detail and honesty," he says about opening, sustaining and expanding

double," Teixeira says. "I always like to help when I can."

Strikes & Spares opened its doors as a bowling center in the heart of a popular retail and restaurant corridor. Within a couple of years, however, Teixeira realized that bowling lanes were not enough to sustain the business long term. He needed to expand to add attractions that would make the center a destination.

But he decided to make this investment at a time when many retail businesses and bowling centers were struggling and closing in 2008 and 2009.

Still, Teixeira forged ahead and leased adjacent space in the building to construct a nine-hole black-light indoor miniature golf course and electric go-karts. He added bumper cars and mini bowling, remodeled the arcade and snack area and installed LED monitors in the bowling lanes. "We kept adding

"It has required very hard work, perseverance, great attention to detail and honesty,"

—Paulo Teixeira, Strikes & Spares Entertainment Center

and education, with a master of business administration degree, Teixeira has used everything he learned in his professional career to help him create his own business.

Strikes & Spares received the Small Business of the Year award for its leadership, innovation, economic growth and capital investment. The

his 11-year business that has been recognized as a leader in family entertainment center innovation.

All the while, Teixeira has also remained focused on giving back. During the past five years, he has donated more than \$160,000 to the community. "I believe that everything you give will come back to you



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PETE DOHERTY

“IT’S ABOUT MAKING A DIFFERENCE” Distinguished Business Leader Phil Newbold, chief executive of Memorial Hospital and Beacon Health System.

more and more attractions to prepare ourselves for better times, believing that those better times would come back,” Teixeira says.

The strategy sustained Strike & Spares through the Great Recession, and the business has doubled in size and doubled its revenue since 2009. But Teixeira’s focus has extended far beyond the books and business numbers. His business caters to

people with special needs. He works with the University of Notre Dame to provide activities that integrate students into the community.

Teixeira is never happier than when he’s watching patrons have fun. “One of the things I like the most is when I go to the kart area and we have a little oval track for the kids,” he says. “I like to stand in the first curve of that track because that’s

where you can see the smiles the best. The 4- and 5-year-olds come around that curve and smile ear-to-ear. It’s so rewarding.”

DISTINGUISHED BUSINESS LEADER

Phil Newbold rises every morning at 4:45 to train. He has completed 19 Ironman triathlons, has led a 7,000-employee health care system

for an unprecedented timespan, and has never missed a son's or daughter's soccer game, school play, mock trial or parent-teacher conference.

To say that Newbold is highly disciplined is an understatement. "And the plate is pretty darn full," he admits.

But it's also an understatement

to say Newbold has had a positive impact on health care in South Bend, especially given his duration in the community. The average turnover rate of a hospital chief executive is 40 months. Newbold has been chief executive of Memorial Hospital and Beacon Health System in South Bend for 27 years. He came in to turn the

hospital around, to improve management and solve some financial challenges.

His numerous achievements led to Newbold receiving the W. Scott Miller Distinguished Business Leader award, which is given to an individual who has demonstrated entrepreneurial spirit, made significant contributions to the area business environment and has shown personal involvement and commitment to the community. The award was sponsored by Burkhart Media of South Bend.

"It's not just about making money, it's about making a difference and hopefully I have something to do with that," Newbold says about his years as a business leadership.

His signature accomplishment is the formation of Beacon Health System, an affiliation between Memorial Hospital and Elkhart General Hospital that has helped the organization recognize significant cost savings through leveraged buying power and expanded physician recruitment opportunities and specialty coverage.

Newbold also founded the Pfeil Innovation Center, which assists local businesses and nonprofit organizations to be more competitive and integrate innovation into their workplaces. He has spearheaded Beacon Health System's national reputation for innovation and implemented one of the nation's first hospital tithing programs, which has produced dozens of health outreach programs.

"You can do a lot of good," Newbold says about the 23 years the tithing program has been investing in community health projects.

His focus has always been on excellence. And on innovation. "We'd go on a lot of trips to see somebody who was doing it better than we were doing it. People tend to stay within their industry, but cross-industry learning is the most powerful and leveraged learning," he says.

Newbold is not afraid to try some-



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thing new. Or to fall down. “We make a lot of mistakes and a lot of things don’t work. But you learn from them.”

Newbold lives by an Oscar Wilde quote that sits on his desk. “In the end, the only thing one does not regret is one’s own mistakes.”

“What that tells me is that you don’t regret your own mistakes in the end, you’ll never regret those things, because you tried. No, you regret the things you had not gotten around to doing. It’s when you have big dreams and never do anything about them.”

ECONOMIC IMPACT AWARD

Wellbrooke of South Bend is anything but another nursing home. “It’s a new choice and a better choice,” says Doug Peterson, vice president of development for Carmel-based Mainstreet, which developed and

built the 100-bed post-acute care center on the city’s north side.

Wellbrooke received the Economic Impact Award for its \$14 million investment in the facility, which will create 100 permanent jobs when the 66,000-square-foot center is fully operational. The award was sponsored by Specialized Staffing Solutions of South Bend.

Facility construction commenced in July 2013, creating more than 350 construction jobs. It opened in September 2014 and provides transitional care after cardiac events, including stroke, and hip and knee replacements.

The average length of stay in post-acute care centers today is under 30 days. “Baby boomers today want to get better and get back home,” he says. “Our focus is on providing a hospitality-type environment that is rehab-focused. They are comfort-

able, almost like a hotel stay, and they’re on a rehab program that is aimed at getting them back home as quickly as possible.”

Wellbrooke of South Bend provides such amenities as a movie theater, hair salon, reflection room and game room. An onsite chef gives residents the opportunity to order off the menu, like a restaurant. Walking trails offer guests the chance to get outside for strolls on the property.

“We don’t want people to feel like they have to stay in their room all day,” Peterson says. “The design is driven by providing a wide variety of options and common areas and activities.”

OUTSTANDING YOUNG BUSINESS LEADER

After Shane Fimbel received his doctorate in neuroscience from the University of Notre Dame, he could have

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worked anywhere in the world. But he chose to work in South Bend.

The chief operating officer at Union Station Technology Center, Fimbel has helped put South Bend

ana's premier carrier hotels. Fimbel received the Outstanding Young Business Leader Award, sponsored by Faegre Baker Daniels.

In a way, the technology center has

sance District, at the old Studebaker complex," Fimbel says.

But he isn't stopping there. It's Fimbel's goal to bring 1,000 business professionals and their families to South Bend during his lifetime. Fimbel is 35.

He wants to start more companies, having about a dozen already under his belt, to grow more companies and acquire more companies. "The baby boomer is retiring and looking for the person they can trust to carry their business forward," he says. "I believe there will be a tsunami of businesses that need that help in the coming years."

Fimbel said South Bend's biggest challenge is believing in itself. "My goal is to provide folks in our area the permission to believe," he says. "If we believe in ourselves, we can plant the flag and say, 'This is and should be the type of place for this kind of business.'" **BQ**

"If we believe in ourselves, we can plant the flag and say, 'This is and should be the type of place for this kind of business.'"

—Shane Fimbel, Union Station Technology Center

on the map in information technology. Located in a former train station, Union Station has attracted national and multinational corporations to house IT infrastructure south of downtown South Bend.

Fimbel has led Union Station to four consecutive years of 40 percent growth, making it one of Indi-

helped South Bend return to its manufacturing roots. It leverages the core infrastructure located in that district for high-growth businesses that want space, power and connectivity to power.

"We're a high-tech landlord, but we're leasing high-tech real estate to people to build their own successes at Union Station and in the Renais-



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**“SOMETIMES I BELIEVE IN
WOMEN BEFORE THEY BELIEVE
IN THEMSELVES”** Athena Award
winner Debby Coble, president
and chief executive officer of
Goodwill Industries of Michiana.

A Solid Plan

Call in the experts to prepare for transferring company ownership.

BY JERRY DAVICH

Grant DeNormandie never dreamed of transferring ownership of his beloved business after investing more than a half-century of love, sweat and tears into it. At age 72, he is just now undergoing the arduous process of a business succession plan as owner of DeNormandie Towel & Linen Supply Co., as well as Dustcatchers Inc.

The four-generation, family-owned business rents and launders entrance and logo mats to businesses in Northwest Indiana and the Chicago area. His biggest concern as a small business owner with 15 employees is contending against large national corporations in this highly competitive market. To counter this disadvantage, he's transferring ownership to his wife, Kathy, who's been involved in the business for seven years.

"We hope to certify the business as female-owned after the succession, to make it more competitive," says DeNormandie, who lives near Lakes of the Four Seasons. "We have some large customers who can give us substantially more business if she qualifies."

Kathy made it possible for her husband to retire by learning the business and serving as its CEO for the past three years. "I never imagined passing ownership on to her until recently," DeNormandie says.

Though this husband-wife situation may be uncommon, it's all too common for business owners to put off a succession plan, and for many reasons. Finding the right successor, getting finances in order, assessing the firm's market value and arranging the best team of advisors to pull

it off, among other concerns. "One of the hardest things to do for any business owner or entrepreneur is give up control," says Larry Mackowiak from Crowe Horwath LLP, a public accounting and consulting firm in South Bend. "It's often their name on the shingle and they want to leave a legacy." Not to mention the hard-wired human nature component to avoid thinking—and therefore planning—for life after employment.

"The older the business owner, the more they start caring about this issue and planning accordingly," says Terry McMahon, owner of McMahon & Associates, a CPA firm in Munster. "After so many years of running a company, it can be very hard for some owners to wake up the next Monday morning and not have any office to go to."

Business succession planning goes hand in hand with estate planning, including wills and trusts that too often get ignored until the last minute. "Many of these people are first-generation owners who have a very strong entrepreneurial streak. They think they're never going to leave their company," says George W. Carberry, managing partner at Burke Costanza & Carberry LLP, attorneys at law, in Valparaiso. "They also feel a genuine responsibility for their employees, some who've been with them for decades."

With that said, there are proven strategies to pull off a profitable and enduring business succession plan, these experts agree. First, prioritize what's most important in your situation, Carberry advises. Is it providing for your family? Maintaining your company's profitability? Providing for

your retirement? Ensuring your firm's reputation or your personal integrity? "Take a personal examination of your situation and then go from there," he says.

Mackowiak, who has 32 years of experience in the business, suggests choosing a "quarterback" to huddle together the right team of attorneys, accountants, investment advisors and life insurance experts. Then make a playbook to work from, starting with finances.

"Keep in mind that no succession plan in the world will work if you don't make money with your business," Mackowiak points out. Locating a buyer can be an initial challenge, in addition to later negotiating the best price and terms from the transaction. "Consider the pool of potential buyers," says Gregory R. Ward, a CPA with Swartz, Retson & Co. in Merrillville.

"An internal sale to an employee may help ensure that your business continues to operate in the future," he says. "You might be able to transition the business by selling small ownership interests to an employee over time. This is the best situation if you plan to keep control of the company until you plan to retire." An internal sale also takes the most planning and time investment, as it could take several years to identify and transition the business to that employee, Ward notes.

"However, selling to a competitor, vendor or customer may get you a better price than an internal sale since this type of buyer may be willing to pay more for the synergies your business would create when incorporating it with their operations," he says.

“DESPITE ALL THE BUSINESS ASPECTS TO THIS ISSUE, IT’S A VERY PERSONAL DECISION,” says Terry McMahon of McMahon & Associates.



McMahon, with 40 years of experience under his money belt, says too many business owners set their succession plan as a low priority, and end up paying for it later. Attorneys, advisors and CPA firms make their most money from business owners who don't plan ahead, he says.

"For the small or medium-sized business, it's a real challenge to be

successful these days, and finding the right person to transfer this success can also be a challenge," he says. "The dollar amounts can be different, with lesser tax implications, but most owners have the same feelings about their company's future."

Carberry routinely focuses his clients on what's best for their family and employees, many who have

become extended family members. "Still, the business of life often stalls the entire process," he says. Preparation in advance is key, even years ahead of time.

"Start looking into succession planning a minimum of five years before you hope to retire," Ward suggests. "Think about your desired price and terms you would require as part of a sales transaction."

Also, think about your company's financial statements from a buyer's perspective.

"Would you want to buy a company that has a trend of declining revenue and profit?" he asks. "Make the business attractive to a potential buyer by creating value for your company. The main value driver of an operating business is its earnings."

Follow these tips: Improve your earnings by eliminating unnecessary costs; diversify your business by reducing dependence on a few large customers; don't micromanage every part of your business; and consider building up a management team which will make it easier to transition the company when you retire, Ward says.

Mackowiak recommends adding to this checklist your "vision of ownership," such as the percentage of future control, if any. And look for any red flags during the process, such as any key personnel who may be jumping ship.

"Don't forget what we call the big red truck theory," warns Mackowiak, whose clients' assets range from \$1 million to \$1 billion.

What if the owner gets struck and killed by a big red truck? Will the company survive? Will the transition process continue? Are any contingency plans available?

There are two sides involved in this laborious planning process. The soft side, meaning personal emotions, family ties and a "psychological inventory," as Carberry calls it. And the "technical side," meaning dollars and cents, tax rules and government regulations.

Speaking of which, it's important to hire an independent valuation

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advisor, and ask if you should consider “gifting” assets to family members before the transfer takes place.

One of Carberry’s clients is a woman who owns a mom-and-pop business with hopes of passing it down to her son. “Fortunately, their child has the right skills and talents to keep the business going long after his parents retire or expire,” Carberry says.

Transferring ownership to an employee group is more common than ever, but it’s also more complicated, meaning additional homework needs to be done, he says. A forensic audit is not needed as long as a reputable accounting firm is hired.

Some owners first hire a CPA firm to get the ball rolling, while others hire an attorney firm. Regardless, their mutual expertise is needed for insights into the latest state and federal regulations, as well as ever-changing tax rules.

Beforehand, improving the quality of financial statements is crucial, experts agree. “Consider having them reviewed or audited by a CPA firm,” Ward says. “This may reduce risk from the buyer’s perspective.”

Hidden speed bumps and potholes along the route to a successful transition include pension plan options, unfunded liabilities and tax ramifications. Look into the fine-print details behind each one, and explore their multiple options.

“For businesses with multiple owners, make sure there is a buy-sell agreement in place,” Ward says. “If the company has a buy-sell agreement, review it to ensure the information is current, it addresses key issues and is not vaguely written. A buy-sell agreement that relies on a formula to set the price of the business may value it significantly different from its market value.” For example, Ward is working with a business owner who has been approached by a supplier to purchase his company.

“The owner is nearing retirement, but would like to work and retain control of his company for a few more years,” he says. The value of the business represents a signifi-



“THEY WANT TO LEAVE A LEGACY,” says Larry Mackowiak of Crowe Horwath LLP.

cant part of the owner’s retirement wealth, and the purchaser will likely have the owner work in the business after the sale to assist in the transition of the owner’s knowledge and relationships. This is a common aspect of most succession plans.

“Although the owner had originally planned to retain control of the company and work for a few more years,

this may be his best opportunity to realize the value of his company and fund his retirement,” Ward says.

Many exiting owners view their business as another child in their family, one who has been given daily care and nurturing for decades. “Despite all the business aspects to this issue, it’s a very personal decision,” McMahon says. **EQ**

continued from page 14

big change, because we are, and will remain, a community bank with the same ownership, the same employees, and the same community spirit.”

The bank is changing its name as a reflection of its changing identity—as not just a community bank, but as a full-service community bank. American Community Bank offers a complete suite of modern banking resources that extends far beyond the limits of the savings and loan accounts that many still associate with the bank’s history. American Community Bank operates four full-service offices in Munster, Hammond, Dyer and Schererville.

2015 LEAD MICHIANA LEADERSHIP EVENT

Justin Maust will host the annual Lead Michiana leadership event presented by Centier Bank on May 22 at The Century Center in South Bend from 1:30 to 5:30 p.m. This half-day


event will be part of the South Bend 150-year celebration and will be the largest Michiana leadership gathering of the year.

More than 1,500 participants are anticipated to attend from the Michiana region. This live event was created to expose local leaders to the best thought leaders and most successful practitioners from around the country. The program focus is “Live courageous and inspire greatness.” The speakers’ messages will support how having the courage to inspire others is the essence of successful leadership.

The following topics will be presented live by these prestigious national speakers: “Reaching The Pinnacle: 5 Levels of Leadership”—Dr. John Maxwell, best-selling author, The John Maxwell Co.; “Success Is Not an Accident: Divide, Conquer & Focus”—Tommy Newberry, best-selling author; “Finding Courage through Purpose & Intentional

Living” —Louis Upkins; “Well Placed Smile Inspiring Others: The Multiplier Effect” —Elise Foster, co-author, *Leadership Potential Consulting; Pick Your Head Up!*; “Live With Courage & Greatness” —Justin Maust, Leader Legacy Inc. Learn more about the speakers, topics and how to buy tickets at leadmichiana.com.

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From Volume to Value

The Affordable Care Act's effects continue to accelerate.

BY PHIL BRITT

The Affordable Care Act was designed to make affordable, accessible, high-quality health care available to all Americans while also focusing on patient outcomes rather than fee-for-service. While it is driving people to less expensive urgent care rather than more expensive emergency room visits, it also has continued the trend of employers adopting high deductible plans, meaning earlier out-of-pocket costs for consumers.

As a result, many consumers are delaying some procedures. The Affordable Care Act has also led

to lower reimbursements to health care providers, an issue made even larger by the spending reductions for government programs imposed by sequestration, which has reduced reimbursements to local health care providers by millions of dollars.

"I don't know if we wouldn't have seen many of the same things, even without the Affordable Care Act," says Chrisanne Christ, for \$2.7 billion Centier Bank, which has 750 employees. "We certainly didn't expect health care costs to go down."

The bank has seen health care costs go up by low single digits in most recent years, though there

was a 9.7 percent in recent years, a figure that would be higher if not for aggressively addressing plan costs and making shifts in plan options to keep the increases as low as possible for both the employer and employees, according to Christ. Centier pays 70 percent of employees' insurance premiums.

Among the actions the bank has taken to keep a lid on health care expense increases is adding an onsite clinic at its Merrillville location, which is open to all employees free of charge. Bank employees also have access to a clinic Centier shares with Urschel Laboratories in Valpara-

iso. The clinic offers basic health services for simple procedures, such as checkups and treatments for minor illnesses. This eliminates claims for common procedures, so the employees can use the insurance for major health care needs.

“We’ve moved more aggressively to high deductible plans,” Christ adds, echoing the sentiment of many other employers. The high deductible plans mean that the insured person pays more of the costs of care until the deductible is reached.

Christ’s comments were echoed by top executives of Franciscan Alliance and of Methodist Hospitals.

For health care providers, the Affordable Care Act has emphasized pay for outcomes rather than for procedures, though this was a policy that providers were already moving toward before the plan was enacted, says Jennifer Marion, senior vice president of finance and CFO for Franciscan Alliance. “I don’t think

the Affordable Care Act was the only driver. Employers have become frustrated with the high cost of health care for their employee population and were already moving to fee for value. They were frustrated payers.”

Franciscan Alliance has 13 hospitals, 667 physicians, has provided \$2.43 billion in patient services last year with 10,971 beds and approximately 76,600 discharges. The hospital network has 3.5 million outpatient visits and surgeries per year.

The movement to high deductible plans has resulted in consumers delaying procedures, as evidenced by the 23 percent cumulative drop in discharges between 2009 and 2014, according to Marion. While such plans significantly cut health spending, they also prompt patients to cut back on preventive health care, according to a RAND Corp. study.

Health care spending also was lower among families enrolled in high-deductible plans that had

moderate health savings accounts sponsored by employers. But when employer contributions to such savings accounts accounted for more than half of an individual’s deductible, savings decreased among families enrolled in these so-called consumer-directed health plans.

However, over the same period, families that shifted to high-deductible plans significantly cut back on preventive health care such as childhood immunizations and cancer screenings.

LOWER REIMBURSEMENTS FOR GOVERNMENT PROGRAMS

Rules for Medicaid payments and for reimbursements for care for the uninsured hit Franciscan Alliance particularly hard because facilities like St. Margaret in Hammond have a high percentage of those patients. Reductions in government payments to St. Margaret alone was about 1.9 million



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due to the new rules and because initially Indiana did not expand Medicaid. The failure to expand Medicaid initially meant that Indiana health care providers were getting only 22 percent of Medicaid reimbursements, but that changed when Gov. Mike Pence signed the updated Healthy Indiana Plan (HIP 2.0), which among other provisions, boosts Medicaid reimbursements.

The state negotiated the reimbursement increase as part of its agreement with the Indiana Hospital Association, which will help fund the Healthy Indiana Plan so that it can be offered to taxpayers at no additional cost.

HEALTHY INDIANA OFFERS BENEFITS

In mid-March, the governor announced that the Indiana Health Care Coverage Programs provider network had added 355 physicians and 939 providers of all types.

A critical tenet of the program since its inception in 2007 has been the higher reimbursement rates that it pays providers compared to traditional Medicaid. The Healthy Indiana plan's reimbursement structure pays for care at Medicare reimbursement rates, not the much lower rates that would have come with the expansion of traditional Medicare. The state also raised the reimbursement rates by an average of 25 percent for medical care delivered to the state's remaining Medicaid recipients who are categorized as aged, blind, disabled or children.

The Healthy Indiana Plan requires participants to contribute to a POWER account, which they manage like a health savings account and are rewarded for using preventive care. If a participant fails to make contributions, consequences range from mandatory copays for services to loss of coverage. In addition, the plan includes a copay for emergency room use, which is designed to discourage unnecessary emergency room visits.

Healthy Indiana also offers low-income Hoosiers the option to receive assistance in buying pri-

vate market insurance through their employers via HIP Link. According to the governor's office, the use of a health savings account as part of a premium assistance program is the nation's first such plan.

SEQUESTRATION-BASED CUTS

But even if there is a short-term

improvement in Medicaid reimbursements as a result of the Medicaid expansion and the Healthy Indiana plan, sequestration will likely mean future cuts.

Providers face 2 percent cuts, known as sequester, to their Medicare reimbursements. The cuts will reduce Medicare payments by \$11 billion a year, the White House



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estimates. According to Marion, sequestration has meant \$8 billion in reimbursement cuts since its inception three years ago.

The sequester cuts were triggered when President Obama and Congress failed to reach an agreement on a total of \$1.2 trillion in cuts to federal spending over the next 10 years, as mandated by the Budget Control Act of 2011. The sequester has meant

further cuts to government programs each year, meaning dwindling reimbursements to health care providers for government sponsored programs each year.

For providers, the total payment is reduced after the services are added up and deductibles and copayments are applied. The underlying Medicare fee schedule, which attaches a dollar amount to individual services,

is not changed. Many other payments will be reduced, including interim payments to critical access hospitals and cancer hospitals, and pass-through payments for graduate medical education, organ acquisition and Medicare bad debts.

A pass-through payment can also include, for example, a new drug used in the treatment of cancer that was not already included in the standard payments for cancer treatment. The new drug would be considered an add-on.

Since the sequestration started and the movement to high deductible plans was already under way before the effective date of the Affordable Care Act, Franciscan Alliance decided to be proactive in reducing costs, according to Marion. "Our financial performance was not where it needed to be. We looked at revenue enhancements, clinical operations and improving the length of stay."

By doing everything possible to reduce a patient's length of stay, while also being careful not to discharge the patient too early, Franciscan Alliance was able to sharply reduce the chance that the patient would succumb to another illnesses while in the hospital.

Franciscan Alliance also optimized physician practices by consolidating practices as well as reviewing and realigning supply purchase procedures. Additionally, staffing was adjusted, documenting the severity of patient illnesses was implemented and electronic medical records were implemented. All of this was done before the Affordable Care Act took effect.

Among the systems that Methodist Hospitals has installed is electronic medical records. The Methodist system has already achieved stage two of "meaningful use" and is among only 10 percent of health care providers to achieve stage six (of seven) of adoption, according to Healthcare Information and Management Systems Society.

"The Affordable Care Act has forced us to adopt internal systems that will assist us in improving out-



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Nominations are now being accepted to honor the region's leaders in the following categories:

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comes,” said Matt Doyle, CFO for Methodist Hospitals. “It has resulted in a shift to more preventive care and routine care. Part of the act is to push care out of the hospital setting and into the community setting.”


Methodist Hospitals has 2,200 full-time-equivalent employees, two hospitals, numerous outpatient practices throughout the region, \$330 million in annual revenue, 66,500 emergency room visits, and 18,100 discharges annually. Methodist’s market share has been growing about 2 percent annually, according to Doyle. Since the Affordable Care Act was enacted, Doyle has seen shifts away from emergency room visits and toward visits at family practice physicians. Other care has shifted from inpatient care to care offered by “mid-level” health care providers such as nurse practitioners.

Doyle says that the Affordable Care Act has also prompted improved transparency so that quality of care and cost information is readily available to the public.

Doyle adds that the law itself is too new to determine how effective it has been and what impact it will have on Methodist’s revenues and collections.

LOOKING AHEAD

Employers and health care providers don’t expect many changes in the second full year of the plan, though that could change if the Supreme Court rules that the subsidies that many low- and middle-income people receive through www.healthcare.gov are not authorized by law. The preliminary arguments were heard in the case in early March. A decision is expected sometime this summer. Without the subsidies, many insured people would no longer be able to afford their plans.

Regardless of the Supreme Court decision, the focus will continue to move toward quality/value rather than a focus (and payment) based on procedures alone, according to health care providers. “I think that we are well positioned for that,” Marion says. 



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High-Wage Jobs Are Out There

*What does it take to qualify,
and how is the region preparing workers?*

BY LAURIE WINK

Northwest Indiana's economic development is closely aligned with availability of a qualified, motivated workforce. Success is a matter of fitting the right people into the right slots. But as anyone knows who's tried to complete a complex jigsaw puzzle, you have to keep the overall picture in mind as you identify where each piece fits. The process takes vision, commitment and time.

The Center of Workforce Innovations (CWI), headed by Linda Woloshansky, is working with leading employers and educators in the seven-county Northwest Indiana region to pinpoint jobs that are in demand and to put training programs in place to prepare people to fill them. "Workforce development has become the number one priority for economic development across the country," she says.

Five primary economic engines fuel Northwest Indiana's economy: manufacturing; transportation and distribution; health care; construction; and professional services. Jobs in these sectors require skilled training, ranging from certificate programs to college degrees, and can pay \$40,000 or more a year.

CWI is working with four key groups to achieve a common goal: 60 percent or more of the workforce will have some postsecondary education in areas that are aligned with employers' needs by 2025.

FILLING THE EMPLOYEE PIPELINE

The Regional Education/Employer Alliance for Developing Youth (READY) NWI is a grassroots initiative that emerged from CWI's conversations with business owners. "They



HOT JOB PROSPECTS The Steelworker for the Future program includes onsite training at ArcelorMittal.

kept saying the pipeline isn't where it needs to be," says Woloshansky. "Candidates aren't appropriate for the jobs. At the same time, (school) superintendents didn't know about the available jobs. They bought the myth that there were no opportunities for kids in Northwest Indiana."

Don Babcock, director of economic development for NIPSCO, says READY NWI is getting young people ready for college, ready for careers and ready to meet the demands of a globally competitive marketplace.

"We want to get young people believing and dreaming about having a great life in Northwest Indiana," Babcock says. "We want them to know they can make it here. They can make things of value and create a valuable life."

READY NWI's K-12 team is identifying changes that will better prepare kids for college and careers. Efforts are under way to encourage students to stay in school, earn college credits while taking high school classes and take advantage of internships with prospective employers. Woloshansky says, "They're breaking down barriers

that keep kids from being successful in postsecondary education."

A series of 19 videos on companies throughout the region is informing counselors, parents, teachers and students about employment opportunities. Each video showcases a company's culture, the types of jobs available and what it takes to be successful.

Last summer, READY NWI hosted 100 teachers and counselors at a Counselor Academy in Valparaiso. Babcock says it was an important step in bringing school counselors up to speed about today's hot careers.

"The average counselor has 500 to 600 students to counsel," he says. "It's very difficult for them to portray what's out there in an ever-changing workplace."

READY NWI's business team helps young people develop work readiness skills. These so-called "soft skills" include dependability, arriving on time, dressing appropriately and following instructions. According to Woloshansky, most people lose jobs because they don't have these skills. "If you can instill those (skills) in

high school students, it will lead to better attitudes and better employment opportunities,” she says.

PREPARING PATHWAYS TO WORKPLACE SUCCESS

The Region 1 Works Council promotes Career and Technical Education (CTE) as a pathway to good jobs and makes sure CTE programs line up with employer needs. Kris Emaus, chair of the Region 1 Work Council, says career education is a powerful tool to fight against unemployment and poverty.

“Our students need to know more about the available options and the skills, knowledge and abilities required to achieve their goals,” Emaus says. “Too often students flounder, not knowing what to do with their lives. Our goal is to work with local educators to provide opportunities for students to discover their passion and develop clear plans to help them achieve their goals.”

The Works Council held a Career Pathways event last fall that attracted 150 counselors and teachers, Emaus says. The event featured Matt Fleck, a national expert on career pathways, and panel discussions by employers with career opportunities. Current and former CTE students and their parents talked about how they’d benefited from technical skills training.

“An employer in the room actually offered a job to a senior CTE student based on the presentation the student made that evening,” Emaus says.

Educators from schools throughout Northwest Indiana have toured construction, skilled trades and health care facilities for a firsthand look at high-skill positions. Recent facility tours showcased opportunities in engineering, computer and hospital-ity fields.

This summer, the Works Council is funding eight Career Awareness Camps for eighth- and ninth-graders at CTE centers in Hammond, East Chicago, Gary, Michigan City and Porter County, plus Purdue University Calumet’s Center of Innovation,

Visualization and Simulation (CIVS). During the weeklong camps, students will tour companies and find out about postsecondary education programs.

Emaus says, “We want a unique and personal experience for each camper, so we’ve targeted 20 students per camp.”

FINE-TUNING THE LABOR MARKET

The Northwest Indiana Workforce Board (NWIWB) is made up of leaders in business, education, labor, faith-based organizations, communities and economic development representing the region’s seven counties. The NWIWB oversees WorkOne offices, where staff members help unemployed and underemployed workers identifying their marketable skills and match them with needs in the current labor market. Training funds are available through WorkOne for those who need to build new skill sets and competencies, according to George Douglas, NWIWB vice president.

“It’s a tremendous resource that a lot of people are not aware of,” Douglas says. “People are working two and three part-time minimum wage jobs to stay above the poverty line when they aspire to working one job.”

Douglas says the health care industry is hiring people for medical

billing and coding, pharmacy technicians, and licensed practical nurses. Manufacturers are looking for workers with CNC lathing skills to fill jobs that can pay \$70,000 to \$100,000 a year, according to Douglas.

Transportation, distribution and logistics, or TDL, is another high-demand area. As CEO of Indiana Beverage in Valparaiso, Douglas knows firsthand about the need for well-trained drivers. He says young people often don’t view trucking as a desirable career option.

“Most people think of it as driving across country, but a lot has changed in the industry,” Douglas says. “We create a job structure where they’re home every night. And wages have come up as government regulations have increased.”

Drivers with a Class A commercial driver’s license (CDL) and employ-ability skills typically earn \$15 to \$25 an hour. Indiana Beverage trains its own drivers to qualify for a CDL. “We teach them the technical aspects but, more than a CDL, they need customer service training and other intangibles,” Douglas says.

The NWIWB has produced a poster series to inform job candidates about traits employers look for during interviews, such as a neat appearance, eye contact and firm handshake.

“These soft skills can really make a difference for people walking in the



JOB OFFER Steelworker for the Future graduates are offered jobs, based on the need for maintenance and electrical technicians at the time they graduate.

door," Douglas says. "You can't just rely on a resume."

EARNING WHILE LEARNING

ArcelorMittal has created a signature associate's degree program to train a new generation of steelworkers. Steelworker for the Future started in Northwest Indiana in 2008 and is now offered in five states where ArcelorMittal has a strong presence, according to

R.D. Parpart, program head.

Candidates for Steelworker for the Future need a high school diploma and must pass a college entrance exam and a drug screen. In Northwest Indiana, students can enroll in Purdue University North Central or in Ivy Tech's branches in Valparaiso, East Chicago or Gary. Upon completion, they receive an associate's degree in applied sciences as either a mechanical or electrical technician.

Parpart says full-time students complete the academic requirements in two years and participate in 16 weeks of on-site training at ArcelorMittal. While training, students earn credits toward their degree and earn wages to pay for education costs. After completing Steelworker for the Future and passing the craft entrance exam, graduates are offered a job, based on the need for maintenance and electrical technicians at the time they graduate.

"They start at \$20 an hour and, after three years, could be earning \$90,000 a year if they work an additional eight hours of overtime a week," he says. ArcelorMittal employees receive attractive vacation benefits, a 401(k) plan and profit sharing.

Today's steel industry is a highly automated, high-tech operation that runs 24 hours a day, seven days a week year-round. ArcelorMittal employs 20,000 workers at 28 facilities throughout the United States, and half of them work in Northwest Indiana. The company needs 200 highly trained mechanical technicians per year for the next five years, Parpart says, and the demand is even greater for electrical technicians, a field that is "growing by leaps and bounds."

He recruits for Steelworker for the Future in middle schools and high schools and says that, often, parents and school staff are more surprised than students to find out about the high-wage, high-demand opportunities in the steel industry.

"They remember downturns in the economy and the steel industry, and think we're always laying off people," Parpart says. "While we have downsized over the past several decades, we're still in desperate need of skilled workers. That's the keyword: 'skilled.'"

CWI and its partners have 10 years to put the puzzle pieces together that will align the skills of a majority of Northwest Indiana adults with the needs of employers. They clearly have the vision and commitment to get the job done. The result will be a vibrant economy and a quality life for the region's residents. **BQ**



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High Achievers Under 40

Younger generation making a mark on the corporate landscape.

BY JERRY DAVICH

A handful of relatively young entrepreneurs is changing the corporate landscape in Northwest Indiana with ideas, inventions and out-of-box thinking. They're known for their innovative minds in an ever-evolving, technology-savvy business world. Here are their stories.

GUY RHODES

Since the age of 5, when he asked a stunned Santa for a set of stage spotlights and dry ice, Guy Rhodes set his sights on the behind-the-scenes craftwork of the visual arts industry. By eighth grade, he was charging his junior high school \$20 to record assemblies with video gear that his mother dropped off during his lunch hour.

Today, at age 33, Guy Rhodes Productions is a multimedia company using instinctive insights, a keen eye and a masterful touch to capture the moment—any moment—through his visual disciplines. Photography, lighting design, video production, Rhodes is a jack of all trades with a portfolio to prove it. He earned his bachelor of arts degree in theater/lighting design at Columbia College in Chicago, using it as a passport to travel around the country and globe from his East Chicago home.

His most recent travels include serving as lighting designer for R&B singer Anthony Hamilton's "Home for the Holidays" national tour, as well as photographing the 2014 Sochi Winter Olympics for *USA Today Sports Images*. Previous assignments allowed him to fly loops and hammerheads in an open-cockpit biplane, orchestrate a choreographed light show to a 2,000-seat musical performance, and frame the urbanized ruins of a landmark church.

"I always strive to offer my clients



ENTREPRENEURIAL HEIGHTS Guy Rhodes' photographic work took him to the top of a wind turbine in Michigan.

unique approaches to the various visual crafts I'm involved in," he says. "On the lighting-design end for live performances, I enjoy thinking outside the box when it comes to fixture placement and type."

For one dance performance Rhodes designed, he lit one piece with three fixtures built from cheap trash cans he found at Meijer. For another one, he used the wheeled bases from rolling wardrobe racks to quickly place groups of fixtures on the stage floor around the dancers. Within seconds, he could get rid of them.

"When you can offer a client lighting in a way that they've never seen it done, they'll remember it, and they'll remember you the next time they need a designer," he says.

His biggest challenge regarding an artistic setting is bringing his clients' grand visions in line with what their budget will allow him to do.

"There are times on the other side of the coin where I'm the one with

the grand vision that the client simply can't afford," he admits.

His recent photography passion has been exploring the wet plate collodion process, which dates back to 1851. It was the format photographer Matthew Brady used to capture the Civil War.

"In the modern era, where everyone and their cousin is shooting on the same digital cameras using the same lenses and editing with the same canned lightroom filters, offering a client a one-of-a-kind image made by hand on location is immediately recognized as special. Everyone loves feeling special and clients remember this."

TODD AND HEATHER HENDERLONG

Going the extra mile is the company mantra at Extra Mile Fitness Co. in Valparaiso, owned by Todd and Heather Henderlong. The husband and wife relay team are avid support-

ers, advocates and participants of endurance sports, which can include the operation of a self-employed business.

“It was never a question of, ‘Can we get rich doing this?’ but honestly a question of, ‘If we do this, can we still pay our bills?’” Todd says.

Not only are they both accom-

plished, competitive runners who continue to enjoy taking part in local running events, they are Level 1 USTAF-certified track and field coaches who have organized numerous running and triathlon events. The couple also owns and operates T&H Timing, tracking race results at dozens of races each year across the region.



ACTIVE AND HEALTHY Todd and Heather Henderlong of Extra Mile Fitness Co.

“We operate the Extra Mile with the belief that with the right equipment and guidance, anyone can enjoy an active and healthy life,” Heather says.

Todd adds, “With the growing focus on fitness and the continuing evolution of endurance athletic specific footwear, clothing and gear, we founded the Extra Mile with the goal of making the best and most innovative endurance products available to Northwest Indiana.”

Heather and Todd each have more than 20 years of experience with races, triathlons and other endurance sports, where their faces are as familiar as finish lines.

The biggest challenge in their industry is helping customers understand the difference between the firsthand services they offer versus secondhand resources at a big box store or via the Internet. Running shoes are now an extremely specialized field with each model providing a different level of cushioning, structure and stability.

“Our biggest challenge is to help the consumer understand that they don’t just need good equipment for fitness activities, they need the right equipment designed to meet their own individual needs,” Todd says.

Heather notes, “Buying just any pair of running shoes is like buying just any pair of eyeglasses. Without

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INNOVATIONS IN INDUSTRIAL SAFETY Jeremy Spurrier of ADP Safety LLC.

the proper guidance, just any pair of eyeglasses might not work for you and could even make your condition worse.”

Innovative evolution is key.

“With the help of our suppliers, industry experts and local medical professionals, we continually train our staff on the latest product innovations, training techniques and wellness trends,” Heather says. “We actively seek out ideas for new products and merchandise from our customers.”

Extra Mile’s shoe-fitting process utilizes a state of the art video “gait analysis” system to make sure each customer is properly fitted. Similarly, the couple is properly fitted for this line of business.

“Every one of our ventures has started with the idea of supporting and promoting fitness activities, and in particular, the sport of running,” Todd says. “So far, it’s been a great choice.”

JEREMY SPURRIER

Outsiders of the industrial safety industry may think it’s a field where innovation doesn’t come into play, but don’t tell that to Jeremy Spurrier.

“Those people would be wrong,” says Spurrier, project manager for ADP Safety LLC in East Chicago. “Our first job for ArcelorMittal Steel is a fine example of that.”

When an employee must work on

any piece of machinery, they first need to perform an energy control procedure, or “lock out,” to ensure there is no energy of any type operating in the equipment. “It sounds simple, but it’s quite involved,” he says.

Every type of energy must be accounted for—electrical, hydraulic, pneumatic, gravity, radiation and so on—with every power source identified and locked out using a safety device. Some pieces of equipment could have 26 different points requiring a lock.

“Only after this is done, and the machinery is tested to ensure it is completely de-energized, may work begin,” Spurrier says.

Such highly-detailed lockout procedures are generally kept in a book, which can get lost, dirty or destroyed, creating a potentially disastrous situation.

“So we helped them institute a new program by digitizing their lockouts,” Spurrier says.

“We loaded these onto a PDF, then into a database on ArcelorMittal’s server network. The manual I wrote to use this system is still

the manual that ArcelorMittal uses to train new employees to use the system,” Spurrier says proudly.

This is just one example of innovation in progress at ADP Safety, founded in 2008 by Carl Spurrier (Jeremy’s father), the former safety chairman for United Steelworkers Union Local 1011 at ArcelorMittal. Along with co-founder David Whitworth and a few investors, they found a niche in the industrial safety industry.

Jeremy came on board for his computer savvy, obvious people skills and ability to sell most anything, from greeting cards and credit cards to cleaners and chemicals. “Growing up, I was always sure that I didn’t want to do this type of safety work,” he says.

His company’s biggest challenge is the wrongful notion that safety is expendable and, as such, is often the first budget cut for companies looking to cut corners. The other challenge is workers who take shortcuts on the job and endanger their coworkers.



BRIGHT FUTURE Alec Sammann and his sister, Lindsay Sammann-Van Putten, of Peepers by PeeperSpecs.

“The first thing I do is compare the cost of required safety for a year with the cost of one accident,” Spurrier says. “If there is an accident, everything stops.”

Unlike Spurrier, whose modernization improvements are making a name for himself in the industry. “When ADP started, the owners were told it was impossible to compete in this area with larger, more established companies,” he says. “There is nothing more satisfying than being able to say you did the impossible.”

T.J. KANCZUZEWSKI

Think quick: What do you know about solar energy, solar PV installers and photovoltaic solar panels? This is what 35-year-old T.J. Kanczuzewski is up against when courting new customers looking to modernize their energy source and distribution systems.

As president of Inovateus Solar LLC, Kanczuzewski’s South Bend-based company provides solar integrated systems for firms around the globe, including locations in Mexico, Chile and the Caribbean. However, the company’s “backyard”—defined by a 500-mile radius of Northwest Indiana—is still its main priority.

“Solar energy is still a new concept for many of our customers,” says Kanczuzewski, whose father, Tom, started the company in 2006.

It all started with a passion for environmental sustainability and concepts revolving around green building and renewable energy. And later, a life-changing meeting with University of Notre Dame professor George Howard, who had just finished writing a biography on renewable energy pioneer Stan Ovshinsky. With Kanczuzewski’s grandfather on board as an initial investor, the firm’s big-bang moment arrived.

“We started with three people, and we now have 30 employees,” says Kanczuzewski, who spent six months writing the initial business plan as a distribution company.

He soon learned to adapt his business model to expand its services,

products and expertise, prompted by clients’ demands and an evolving industry. After his father died in 2011, Kanczuzewski became president, and he has since made some tough decisions, mostly involving personnel decisions. His first piece of advice to other, younger business owners is to hire the right staff members. “Our staff is the reason for our

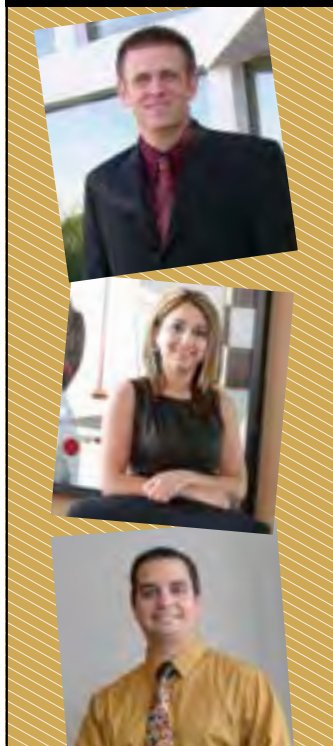
success, not my business plan or our initial investors,” he says.

Solar energy can be met with hesitance by new customers, who have been conditioned for decades to pay monthly for their electricity needs. Other companies see the potential in harnessing the sun’s power. The Shedd Aquarium in Chicago is one of the firm’s more notable clients, with



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a rooftop installation consisting of 913 photovoltaic solar panels on top of the aquarium's marine mammal pavilion.

In college, Kanczuzewski majored in music, where he learned how to improvise. He parlayed that acumen into what he calls "strategic improvisation" with Inovateus Solar.

"Never expect what you think will

happen the next day," he says. "I've learned this lesson firsthand. You must be able to go with the flow, and innovation is key. On most days, it's fun, it's challenging and it's a blast."

LINDSAY AND ALEC SAMMANN

The future is so bright at Peepers, its sibling owners have to wear shades.

"We are a four-generation, family-run business, so we've had some practice in this industry," says Alec Sammann, president and CEO of Peepers by PeeperSpecs, located in Michigan City.

"Our customers value trends and fashion," says his sister, Lindsay Sammann-Van Putten, the firm's creative director.


The Sammann Co. was founded in 1890 as an import/export company. By 1985, its focus shifted to eyewear and, after the siblings' mother refused to wear "ugly" reading glasses, she convinced her husband to order a few fashionable styles.

By 1997, Peepers hit its first \$1 million in sales and, a decade later, Lindsay and Alec joined the family business, infusing their creative and technological expertise. In 2012, the siblings purchased the company from their father, who passed along the torch to the young, enthusiastic innovators. "This is definitely our baby," Alec says.

Today, they run PeeperSpecs, a leading designer and marketer of innovative, expressive reading glasses and sunglasses, featured in 2014 on Good Housekeeping's September "Good List." Their products can be found at thousands of retailers across the country, from gift shops and bookstores to optical goods stores and premium retail outlets under the brands of Peepers, SpecSee and PeeperSpecs.

"Reading glasses are by far the fastest-growing segment of our industry," says Alec says, citing rising laser procedures and the graying of America. "It's certainly driving our growth."

Roughly 55 percent of the firm's client base is comprised of returning customers, meeting them at the intersection of style and functionality. Peepers launches new collections twice a year, featuring new styles and technologies, proving that eyewear is more than just a utilitarian tool sitting on someone's nose.

"With our clients, eyeglasses are considered a necessary accessory," Lindsay says. 

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The Executive Home

Today's buyers want green features, open floor plans and big master suites.

BY JANE BOKUN

You might think today's executives are only looking for mega-mansions in hyper-exclusive communities, and in some cases, you would be right.

But, not in the case of Northwest Indiana, according to Gary Green, owner of Wagner Homes. Green says executives are looking for such things as green living, large master suites and open-style kitchens. David



OPEN-STYLE KITCHENS Executive homebuyers also want large master suites, says David Gring of Steiner Homes Ltd., but fewer want large Jacuzzi tubs.

Gring, director of sales for Steiner Homes Ltd. in Valparaiso, adds that most executives are looking for all that plus two-story homes.

"The interesting thing is that many people are no longer looking for large Jacuzzi tubs," Gring says. Surprisingly, he says, executives are looking for sleek new showers and

taking out their tubs. "Some of the new showers are luxurious, with duel shower heads and custom seats."

Gring says people relocating to Northwest Indiana are doing so because of the great schools and the close proximity to downtown Chicago. Beachfront properties are

continued on page 68

Designing a Home Office

Options vary greatly, depending on occupation and personal tastes.

BY JANE BOKUN

When it came to working at home, I'll admit it. I was afraid of the freedom.

I needed an angry supervisor and a rudimentary desk, combined with coworkers who talked about the same things throughout the day. You could say the freedom of a home office and no one but me watching the clock was daunting.

But, with more people working from home or telecommuting, offices can be essential in today's homes. The problem may be finding the right balance between work and home.

Cathi Lloyd, owner of Decorating Den Interiors in St. John, says that's not a problem at all. "I have always had my office at home," Lloyd says. "I enjoy the convenience of an office with the comforts of home."

Many are finding that there are many options for today's home offices. In fact, the home office field is wide open and the home office furnishing options are all but endless.

Lloyd says first you need to determine what you want to accomplish in your new home office, and then match those needs with the right furnishings. Sometimes a home office must also function as an occasional guest room that must be big enough to accommodate a small mattress.

Some people purchase a conventional desk and make their work space their own. According to Lloyd, with an L-shaped desk configuration, you should find that it provides approximately twice the work space of a traditional desk. Plus, the storage options are virtually endless—cubbyholes, drawers and cabinets are all designed to store office essentials.

Popular St. John interior design firm De Young Interiors features a traditional desk set that accommodates any kind of room configura-



BALANCING WORK AND HOME Be sure your furnishings match your goals and needs, says Cathi Lloyd of Decorating Den Interiors.

tion. "More and more people are working from home," says owner John De Young. "They have other jobs now and they need to do extra things."

De Young Interiors is a longtime family-owned business. He says the type of home office you're looking toward might depend on what you do for a living. A consultant is going to spend more time than someone in sales. "If you're going to be spending a lot of time in the office, it matters more that it is tailored to fit your needs," he says.

De Young says this year sales of home office accoutrements are up. "As the economy gets better, more people work at home. It's nice," he says.

Another nice feature for home offices may be unique chairs. Desks from the 1960s- and '70s-vintage modular furniture, dented from frustrated kicks and general carelessness, can also be recycled for the home office.

Valparaiso designer Constance Bowman, who owns Hattie Smith

Designs, proudly has "I never met a chair I didn't like" emblazoned on her website. Smith provides interior design for clients throughout the country.

Designers at Hattie Smith like to showcase her passion for chairs. In home offices, seats are now more comfortable and look better, too. Chairs can really put a personal stamp on your home office. Once you've determined your style preference, you can give careful consider-

continued on page 69



A TRADITIONAL DESK SET can fit any room configuration, says John De Young of De Young Interiors.



BUILDING IN THE LUXURIES Some execs choose formal dining rooms, and many want hardwood floors, fireplaces and vaulted ceilings, according to Rachel Randall of Phillippe Builders.

continued from page 66
 always a winner for executives, he says. One new property attracting executives of all ranges is Marina Shores in Portage/Ogden Dunes. Wish list items here include boat slips and great access to Lake Michigan for those who may work in Chicago.

Most important, buyers are looking for green homes. Homebuyers increasingly prefer open floor plans with efficient use of space rather than small, compartmentalized rooms connected by hallways. Alongside this trend, appliances are becoming more streamlined, and often smaller.

Items such as smart thermostats and home security services can be controlled with smartphones to help homeowners reduce energy bills or increase security. Coming soon are appliances and ovens that owners can control with a smartphone.

Consensus among real estate agents is that executive buyers are looking for three-car garages, four-bedroom homes, open plans with big kitchens and, best of all, nice storage space. In addition, executives are looking for a home lot that offers privacy and such accoutrements as secluded golf courses.

Upscale executive-style communities are sprouting up with amenities such as Tuscan-style kitchens," Green says, along with larger master suites.

Sandy Hernandez, a Realtor for McColly Realtors in Schererville, has noticed that her clients are looking for accessible, customized master suites. There also is a trend in guest suites. Homebuilders have accommodated the trend by adding guest suites to new homes. They add space not only for guests, but for adults who are taking care of aging family members.

Rachel Randall, Phillippe Builders' director of sales and marketing, says executives' needs depends on the area where they are living. "Many of our clients have school-age kids so they're looking for great schools, and we have them in this area," Randall says.

Energy-saving features are on point for executives. According to the U.S. Energy Information Administration, the average U.S. household uses about 32 kilowatt hours of electricity and 400 gallons of water a day.



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Now, many executives are choosing to save on power and water to conserve natural resources.

Options include installing solar hot water heaters. A solar hot water heater uses the sun's heat and energy to heat a home's water either directly or by collecting energy with solar panels. The heated water stays in an insulated tank—much like a conventional water heater—until it's time to use it. While they cost more to install than traditional water heaters, these water heaters can save 50 to 80 percent on water heating bills.

Aside from a commitment to the environment, Phillippe clients have a passion for such items as gourmet kitchens with butcher blocks. Still others are empty-nesters and are looking to buy luxury townhomes, she says.

Randall says she finds that hardwood floors, fireplaces and vaulted ceilings are still the rage. Open concept layouts with islands are popular. Their homes are in smaller spaces with 9-foot ceilings, recessed lighting and other amenities. "All our homes are popular with executives at any stage of life." ■

continued from page 67

ation to how it feels. There are now seats that can help with those pesky back and neck problems as well as make the day much more enjoyable.

For the adventurous, chairs can be custom-made to look like motor scooters and more. Some people are ditching the idea of an office chair altogether and sitting on a workout ball throughout the day. Still others are opting to use treadmills underneath stand-up desks. With these, you can walk miles as you do your work.

Proper lighting can also make a difference in everything including your mood. There are now natural daylight bulbs that can last more than 10,000 hours and can even be used to combat seasonal affective disorder.

Color rounds out the process of wanting to spend hours in your home office. "If you're under the impres-

sion that you need a spare room or a huge master bedroom to set up a workspace in your home, you're wrong (although both sound quite nice). Brilliant work-friendly spaces can emerge from a spare corner, a few inches of a wall, or other areas you never thought to explore," Lloyd says.

I've taken all these suggestions into

consideration as the proud owner of my new home office. It has a large desk, comfy chair, fresh flowers and a candle that smells like the beach. I've also installed music, which makes the work go even better. Now, instead of someone who fears freedom, I embrace it—from the comfort of my own, personalized home office. ■



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BY JOHN CAIN
NORTHWEST INDIANA

The Northwest Indiana Symphony Orchestra will close out its 2014-15 concert season on Thursday, May 14, with a celebration of American composer George Gershwin, whose jazz-influenced compositions spanned both popular and classical genres. Lyric Opera of Chicago alumni Kimberly Jones and Bill McMurray will bring their talents to the roles of “Porgy and Bess,” while pianist Clipper Erickson will perform his powerful rendition of “Rhapsody in Blue.” The Symphony’s free 2015 South Shore Summer Music Festival kicks off on Saturday, July 18, and continues through August 8, with concerts in Cedar Lake, Griffith, Crown Point, Hammond, Valparaiso and Schererville. The full schedule can be found at www.nisorchestra.org.

The fifth installment in the South Shore Arts Outstanding Midwest Artist Series will feature contemporary artist and educator Alan Larkin from South Bend. Originally from Minnesota, Larkin’s early influence was his father, Eugene Larkin, a nationally known printmaker. During his 37 years as associate professor of printmaking at IU South Bend, Larkin has maintained a prolific output of lithographs, etchings, pastel drawings and oil paintings inspired by myth and literature. An opening reception will be held on Sunday, June 14, (Free Family Arts Day at the Center for Visual & Performing Arts in Munster) from 1 to 3 p.m. The exhibit runs through August 30.

Summer theatre activities abound! Theatre at the Center presents “Big Fish,” a deeply moving, fantastical new Broadway musical adapted

from Tim Burton’s film of the same name, May 7-June 7. The Canterbury Summer Theatre presents “Don’t Dress For Dinner,” a sexy comedy that recently enjoyed a Tony Award-nominated Broadway debut, June 17-20, followed by “Breaking Up Is Hard to Do,” featuring the songs of Neil Sedaka, June 24-July 3. Beatniks on Conkey presents “Lovers and Other Strangers,” five comedies about the superiority of women over men, June 12-21.

The South Shore Arts Regional Arts Calendar has current information on exhibits, concerts, plays, dance performances and more at www.SouthShoreArtsOnline.org. Find out more by watching Lakeshore Public Television’s “Eye on the Arts,” every Friday evening at 7 p.m. on Lakeshore Report.

BY JACK WALTON
GREATER SOUTH BEND

South Bend Civic Theatre’s summer comedy is a farce on manners. Nell Benjamin’s “The Explorers Club,” set in 1879 London, spoofs multiple forms of snobbery and prejudice. The members of an exclusive social club reveal themselves to be people whose ethics are as deplorable as their taste in taxidermy. Have a madcap laugh as snooty attitudes get a proper skewering in the SBCT’s Warner Theatre June 12-28. Get more info at sbct.org.


Fiddles, mandolins and that “high lonesome sound” are back for the 2015 Wakarusa Bluegrass Festival, held the weekend of June 12-14. Friday’s events include workshops and an open jam. Saturday, several bluegrass bands perform concerts from 10 a.m. until 10 p.m. The festival wraps up Sunday after a blue-

grass gospel service and more jam sessions. Camp out for all three days or just pop in for one. See the full schedule at wakarusabluegrassfestival.com.

Jazz takes over downtown Elkhart June 19-21 as the Elkhart Jazz Festival is back in swing. Bands play in venues all over Elkhart, with high-lights including Big Bad Voodoo Daddy headlining Friday night and David Sanborn headlining Saturday night.

The South Bend arts scene takes a look at itself as the city celebrates a big birthday this year. As part of the sesquicentennial SB150 celebration, the South Bend Museum of Art is featuring an exhibit titled “South Bend Selfie,” through June 14 in the museum’s Warner Gallery. The show brings together works by 30 area artists, with the aim of expressing the breadth and strength of the present state of the visual arts in the South Bend region. Learn more at southbendart.org.

Morbid malt-shop music frames the story of “Zombie Prom,” Elkhart Civic Theatre’s summer musical. Running July 17-26 at the Bristol Opera House, the show gives an old-fashioned 1950s-style teenybopper love story a twist: the leading male is radioactive and undead.

For a 29th consecutive year, the Round Barn Theatre at Amish Acres presents “Plain and Fancy.” The show is the Round Barn’s flagship event, and one of the area’s core tourist attractions. The story—a clash of cultures between New York city-slickers and Amish people in Lancaster, Pennsylvania—has a charm that is timeless. It runs May 27 through October 17, with more info at amishacres.com. 

Attorney and Fashion Artist

For Mark Roscoe, both professions involve creative problem-solving.

BY LAURIE WINK

What woman doesn't dream of appearing at a red-carpet event, looking stunning from head to toe in a couture ensemble designed just for her?

Mark Roscoe makes these dreams come true from his design studio in Valparaiso. Operating under the business name Mark Roscoe Designs, he creates everything from suits to cocktail dresses and ball gowns for women who aren't celebrities but are willing to pay a premium to look their best. And he designs hand-crafted neckties for men that are actually worn by celebrities, including Michael Keaton and William Shatner.

"Every woman and man should have the opportunity to look as beautiful and handsome as they can," he says.

When not designing clothing, Roscoe is a family law mediator with an office in Portage. Although the two professions are worlds apart, Roscoe says they both involve finding creative approaches to resolving people's problems.

Roscoe received a law degree from Valparaiso University in 1983 and went to work for the Porter County prosecutor's office. He recalls that, as a trial attorney, he got caught up in the ego-driven need to win. Fifteen years ago, after one highly contested divorce trial, Roscoe had an epiphany.

"My job was to make the client look great, even though he was not," Roscoe says. "My father had been at the trial and afterward he shook his head and said, 'That's not what I sent you to school to do. You destroyed a family.'"

At that point, Roscoe decided to go to mediation training so that he could help bring people together rather than tearing them apart. And



MADE TO MATCH Mark Roscoe designs fashions for women and matching ties for spouses.

he now uses his talent as a designer to make clients look great.

Roscoe grew up in Gary and was inspired to become a clothing designer by his mother, who was a plus-size woman. "She would come home empty-handed from shopping trips," he says, "so I bought a sewing machine and made clothes for her."

Roscoe notes that the plus-size market is still an overlooked segment of the fashion industry, and he enjoys filling that niche.

"Clothing looks beautiful on a size 2, but the true artist can make it look good on a larger size," Roscoe says. "When people start feeling better about how they look on the outside, they take better care of themselves on the inside."

Mark Roscoe Designs has expanded to include clients from major cities across the country, with the majority coming from the Chicago area. And he's starting to reach new markets in other countries. Recently, he completed a fashion shoot for a four-page spread in a Dubai magazine.

Roscoe takes a personalized

approach to each customer, reflecting the individual's personality in his one-of-a-kind fashions. Clients generally come to him because they want a special look for a special event. Before creating a design, he factors in aspects of the event such as the season when it will take place and the individual's role in it. Then he considers how certain fabrics will complement the person's body.

"The process evolves as we're making the dress, from sketches to fabric samples, to muslin patterns specifically fitted to the client's body," Roscoe says. "It's a very intimate process."

The process typically takes three or four weeks. And he doesn't stop with the dress. After completing a custom-made garment, Roscoe will choose a complementary hairstyle, makeup, shoes and jewelry. He often appears at the event to add finishing touches and see his design vision unfold.

"When we dress a woman and present her to her husband, they're like two giddy kids who are enjoying the evening," Roscoe says. His line of men's ties developed when women he designed for wanted their husbands to wear ties to go with their outfits.

Since his mother died of cancer in 2005, he has volunteered for fundraising events that benefit cancer-related organizations. At the time of this writing, he was preparing for an event at Chicago's Drake Hotel to benefit the Silver Lining Foundation, which provides mammograms for women who can't afford them. He donated custom couture gowns valued at \$20,000 for the fundraiser's auction.

At the age of 56, Roscoe says he's experiencing the joy of following his heart and doing what he loves. "At the end of the day, you have to say you made a difference." **BQ**



Jerry Lutkus

Black and Blue Over Purple

NLRB's decision related to email systems may trouble employers.

BY JERRY LUTKUS

Many employers have email policies that prohibit employees from using the company's email for non-work purposes. If you have a no-tolerance policy, a recent decision of the National Labor Relations Board should cause you to take another look at it. The new decision is called *Purple Communications* and it may leave employers feeling black and blue.

Late last year, the NLRB, in a 3-2 party line vote, struck down its 2007 decision in *Register Guard*, declaring it "clearly incorrect" and instead ruling that employee use of employer email systems during non-working time for acts protected under the National Labor Relations Act must presumptively be permitted by employers who have previously granted employee access to email systems.

The Purple Communications employee handbook stated that "Computers, laptops, internet access, voicemail, electronic mail (email), Blackberry, cellular telephones and/or other Company equipment is provided and maintained by [the Company] to facilitate Company business. ... All such equipment and access should be used for business purposes only." In addition, employees were "strictly prohibited" from using this company equipment in connection with activities "on behalf of organizations or persons with no professional or business affiliation with the Company."

In overturning *Register Guard* and finding Purple's policy to be illegal, the NLRB focused on three points: (1) *Register Guard* undervalued employ-

ees' rights to communicate in the workplace about terms and conditions of their employment and over-valued employers' property rights; (2) *Register Guard* failed to perceive the importance of email as a means for employees to discuss terms and conditions of employment; (3) *Register Guard* put too much weight on prior NLRB decisions regarding employer-owned equipment.

At the risk of oversimplifying both rulings, *Register Guard* held that email systems are the property of employers and they could therefore control or prohibit certain employee uses of those systems. *Purple Communications*, on the other hand, holds that employer property interests in their email systems usually must yield to employee rights under Section 7 of the NLRA.

While the *Purple Communications* case arose in the context of a union organizing campaign and election and the NLRB itself characterized its decision as a "limited" one, the decision's language suggests a much broader application. The board's opinion does not indicate that the employer's email policy had any specific discriminatory impact on the employees organizing the union. However, even without such discriminatory impact, the board established an affirmative right for employees to presumptively use email systems to which the employees have already been granted access. Said another way, subject to one limited exception, an employer violates the law by banning all non-work-related email use, even though such a ban would not discriminatorily target Section 7 activities.

An employer seeking to rebut the

presumption must show that special circumstances necessary to maintain production or discipline exist to justify the restriction on employee rights. The board offered that it will be "the rare case where special circumstances justify a total ban on non-work email use by employees." However, where special circumstances do not justify a total ban, employers may apply "uniform and consistently enforced controls" over email systems to the extent necessary "to maintain production and discipline."

The significance of this decision cannot be overstated, even for non-union employers. Remember, the board here is talking about employee speech that is protected under Section 7. Therefore, that not only covers organizing activity, but it also covers all discussion of terms and conditions of employment that have been the subject of repeated NLRB social media decisions.

Employers should consider taking steps to review their policies, such as:

- Rewrite policies that bar all non-work use of employer-provided email systems.
- To the extent you have restrictions on statutorily protected communications, make sure that you can justify the restrictions.
- Use the opportunity to review other solicitation, distribution and communication policies, paying particular attention to whether these policies may reasonably tend to chill protected communications. **EQ**

Gerald F. "Jerry" Lutkus is a partner in the South Bend office of Barnes & Thornburg LLP, where he is a member of the firm's Labor and Employment Law and Litigation departments.

Residential Real Estate Update



Phil Britt

Prepare well for the most affordable mortgage options.

BY PHIL BRITT

The Northwest Indiana housing market should be solid again in 2015, slightly ahead of the pace of a solid 2014, according to local experts. Most of the buying and selling of homes occurs in the spring and early summer, with real estate showings picking up significantly from Easter through Labor Day.

But even before the winter broke in mid-March, the early year activity was running slightly ahead of a year ago, local experts said. “We see good things for Northwest Indiana and the northern half of the state,” says Jack Barkley, senior vice president and director of the residential lending center for Centier Bank, Merrillville.

“2015 should be on a par or better than 2014,” says Tim McColly, director of the McColly School of Real Estate and McColly Real Estate’s training director. Closings have increased since 2011, though there was a slight drop in 2014. Closing were running slightly ahead of last year’s pace in the first couple of months of 2015.

Home values are relatively steady, much better than the declines many areas saw a few years ago, but not as good as the annual appreciation many homeowners had come to expect before the real estate market faltered along with the rest of the economy at the end of the last decade.

Consumers who attended college are often saddled with large student loans that limit their home buying ability or the amount of home they can afford. Barkley expects the student loan overhang impact to last for some time.

Typically three- to four-bedroom homes are the most popular, though people looking for homes run the gamut from first-time homebuyers

seeking starter homes, to move-up buyers to “empty nesters” looking to downsize. First-time homebuyers are older than they were a few years ago.

Northwest Indiana continues to benefit from an influx of homebuyers from Illinois, seeking to take advantage of the Hoosier state’s much lower property taxes, McColly adds.

Different communities have different amenities that draw buyers, be it short or convenient (e.g. the South Shore) commutes to work, schools, larger properties or assisted living for the elderly, Barkley says. Some Baby Boomers, now in their 60s or older, are looking to purchase ranch and other properties with fewer or no stairs and easy accessibility, he adds.

Newly built homes are limited to areas like south Lake, Porter and LaPorte counties, where there are still areas of open land.

While admitting that it’s harder to get a loan today than in the early 2000s, when 0 percent interest rate loans were available for many consumers and people found it relatively easy to qualify for a loan, credit today is easier to obtain than some in the national press would lead one to believe, according to Barkley. “You have to have equity to be able to get into a home.”

The more the equity, the higher the credit score, the better the loan-to-value ratio and the better the borrower’s other financial health, the lower the interest rate the home buyer will be able to obtain.

“We’ve implemented risk-based pricing,” Barkley explains. Other lenders have followed similar policies. So people with higher credit scores can get better pricing than those with lower credit scores. Similarly, people who can afford larger

down payments will get better rates.

There is a lot of talk about the Federal Reserve boosting interest rates later this year, perhaps as early as this summer. However, Barkley doesn’t think the Fed’s expected move will have much effect on mortgage interest rates. “It will affect short-term rates more than long-term rates. With mortgage interest rates today around 4 percent (for those with higher credit scores, higher down payments, etc.), mortgages today are extremely affordable.”

Barkley adds that buyers who would have a hard time qualifying for a traditional mortgage should consider Federal Housing Administration loans, as well as state-run mortgage programs. Barkley also recommends that veterans look into the terms of mortgages through the Veterans Administration.

McColly recommends that potential home sellers try to look at their home with the critical eye of a buyer. The buyer will not want to have to make a lot of changes when he moves into a home, so spruce up landscaping, make sure carpets, walls and flooring are thoroughly cleaned, etc. He also recommends de-cluttering the property—cleaning out the basement, removing excess furniture, etc.

Barkley recommended that potential home buyers do everything that they can to improve their credit scores—pay off or aggressively pay down outstanding balances on credit cards; talk to a reputable Realtor to determine how much home one can afford and get prequalified on a mortgage. To find the right agent, Barkley recommends that potential homebuyers look at a Realtor’s career longevity and success, which typically can be found on the Web. **BQ**



Michael Tu

Cyber Security Opportunities

Threats are ever-increasing, and so are jobs for security specialists.

BY MICHAEL TU

With the recent high-profile cyber incidents targeting Sony Pictures, Anthem, Home Depot and Target, cybersecurity has become a major concern for businesses and consumers, as well as our government's national security agencies.

Today, businesses are facing formidable challenges to cybersecurity because of increased cyber and global connectivity and the widespread use of mobile devices. Hackers are becoming increasingly sophisticated, making cybersecurity a shared mission between government and private business.

Over the past decade, millions of sensitive data records have been compromised, and a large number of fraudulent activities have been committed. Such security breaches have resulted in substantial financial losses, intellectual theft, loss of personal records and damage to the reputation of company brands.

Safeguarding precious data assets should be a crucial part of business strategies. To effectively combat cyber threats, an effective cybersecurity strategy from top management is critically important. But, in a recent cybersecurity survey reported by PricewaterhouseCoopers, just 13 percent of the leading companies surveyed had an information security strategy in place.

Currently, the majority of businesses are taking a reactive approach to fighting against cyberattacks. Businesses need to create and execute a proactive plan to identify valuable and sensitive data assets, examine system vulnerabilities, assess potential threats, take appropriate countermeasures, and

continuously conduct systematic testing on the controls.

Businesses need to keep pace with new technology. A highly trained cybersecurity workforce is the key to assuring that the nation has adequate security measures to protect and defend its critical infrastructures. According to a report by Burning Glass Technology, nearly 210,000 cybersecurity related job openings existed nationally in 2013. As the demand for cybersecurity workers continues to outstrip the supply, it is a critical mission for the education system to develop the next generation cybersecurity workforce.

Purdue University Calumet is committed to cybersecurity education, research and development of the cybersecurity workforce. Purdue Cal has carved out a niche in the Midwest for students who want to pursue undergraduate and graduate cybersecurity degrees.


We have a strong regional presence in cyber security research, education and outreach, and are engaging in collaboration with government organizations, businesses, and academic institutions in the Northwest Indiana and Chicago metropolitan area to fight cyber threats.

As a designated National Security Agency/Department of Homeland Security (NSA/DHS), National Center of Academic Excellence (CAE) in Information Assurance / Cyber Defense, we have partnered with other national CAE centers, community colleges, local K-12 schools and local communities to promote cybersecurity research and education. We invite K-12 students and teachers to campus to experience cybersecurity higher education

and college life, including teacher workshops, training camps, classroom lectures, lab demonstrations, campus tours, library and campus housing visits.

Faculty members and students have regularly visited local schools to mentor K-12 students on technology projects and competitions. The annual security awareness month program has been launched in the past few years to raise security awareness for local community citizens.

Program articulation agreements and course alignments have been done with Indiana and Illinois community colleges and four-year international institutes to facilitate student transfer to pursue cybersecurity and computer IT degrees at Purdue Cal. Faculty members have secured funding from the National Science Foundation, Department of Energy, National Institutes of Health and industry to support undergraduate and graduate students research and educational on cybersecurity.

Students in computer IT programs have received state-of-the-art cybersecurity education, participated in national cybersecurity competitions and summer research programs. With a comprehensive IT skill set, well-trained in application development, network technology / administration and cybersecurity, students have been placed with IT jobs in health care, financial, software development and government sectors, in Northwest Indiana and nationwide. 

Michael Tu is assistant professor of computer information technology in the College of Technology at Purdue University Calumet.

Cambridge Companies

Griffith construction company making a name in faraway places.

BY MICHAEL PUENTE

As companies go, Cambridge Companies of Griffith isn't exactly the most well known in Northwest Indiana.

But while folks around here may not have the 26-year-old company's name on the tip of their tongues, Cambridge is making a name for itself nationally, especially after taking on the largest recycling center in the state of Nevada.

"It's definitely our biggest project to date. It's the largest single-stream facility for recycling in the country," says Jeff Eriks, vice president of project development for the family-owned-operated Cambridge Companies Inc. "We've been working on this project for more than two years now. We're happy to be part of this."

The 110,000-square-foot transfer station is being built for Republic Services Inc. and sits on some 18 acres in North Las Vegas. In this project, Cambridge Companies assisted in the design of the building's layout and is now overseeing construction of the facility.

Some 80 construction workers will build the facility which will employ 180 full-time workers when it opens for business in fall 2015. Construction started in November 2014.

When complete, the transfer sta-

tion will be able to process 70 tons an hour (420 tons per day)—nearly double what a comparable processing station can normally handle. Employees will sort through and remove garbage, metals and other debris from a conveyor belt that is 10 feet wide.

The collected 1,300 pounds of bales of paper, plastic and metals is seen as a commodity and shipped to domestic and international markets in less than a day.

While the popular saying is "What happens in Vegas stays in Vegas," this project is being talked about.

"It is fitting that a recycling complex of this magnitude is coming to Las Vegas," says Tim Oudman, area president of Republic Services. "Southern Nevada is home to considerable natural beauty, and this community is deeply committed to sustainability. We are truly proud to invest in a recycling complex that will help preserve the local environment for future generations, and enable customers to meet or exceed their recycling goals."

Ninety-five percent of the building is pre-engineered steel and will feature an interactive learning center offering visitors a firsthand view of the recycling process. Focusing on recycling and sustainability, the facil-

ity will include displays, videos and educational materials. In the way, this facility will be more than just waste transfer but also about education.

Eriks says Cambridge has had a long history working with Republic Services, one of the nation's largest waste management firms. It's no wonder that Cambridge Companies has built such a close relationship with Republic Services, since the company has constructed some 100 waste facilities nationwide.

"We believe that the success of our company is based on how we treat our customers, suppliers and employees. We believe in creating an atmosphere where everyone is focused on success and if we can create an opportunity where, in the end, everyone wins, we can be a successful organization."

Cambridge also spends a considerable amount of time focusing on open communication, both within the office and out in the field with the owners. An informed client is typically a happy client, Eriks says. "It's when you keep them out in the dark that the relationship begins to become strained. It's important that we keep them up to speed on where the schedule and budget are at throughout every point in the project."

Cambridge Companies is more



GROWING LIST OF PROJECTS Examples of Cambridge Companies' work include LaFeria Transfer Station, NLV Recycling Center and Farmington Transfer Station.

than just waste facilities. From its non-descript company headquarters off Ridge Road in Griffith, the company employs some 20 people. The company was founded in 1988 by Jeff Eriks' father, Ray Eriks, and his stepmother Linda Eriks.

According to the company's website, the Cambridge team "believes dependable customer service is an essential component of each project we undertake and we constantly strive to operate with integrity and efficiency."

In the beginning, Ray Eriks started Cambridge Construction and Development, operating throughout Northwest Indiana and Northeast Illinois, as a general contractor firm specializing in commercial and industrial design and build projects.

In 1998, Linda and Ray Eriks started Cambridge Building Inc., which expanded Cambridge's service area nationwide. In 2006, the companies merged to form Cambridge Companies Inc., which is licensed to do work in 30 states. The portfolio contains projects from coast-to-coast from Pensacola to Phoenix.

Jeff Eriks says Cambridge prides itself on offering exceptional customer service. "We like to focus on customer needs by getting to know and learning about the company itself," Eriks says. "We like to make our clients' lives easier one project at a time. We like building personal relationships."

Eriks says he hopes his company can start doing some work closer to home. "Our goal is to expand our client base throughout the U.S. in the solid waste and industrial markets. Cities in Northwest Indiana have to deal with trash on a daily basis," Eriks says. "We are currently working on increasing our name recognition throughout our niche industries and are working to parlay that into a sustainable growth of around 10 percent per year for the next eight years."

But the company is not satisfied in doing work just nationally. It is now expanding internationally. Jeff Eriks recently traveled to Sydney, Australia to work on a project there.



FATHER AND SON Ray and Jeff Eriks of Cambridge Companies.

"Cambridge has worked through most of the contract details with the client and is looking forward to finalizing the agreement in the coming weeks. Design will start in May and construction in October for the first project. We are excited to work with the client in Australia to complete this first project and possibly two additional ones that are in

the concept phase," Eriks says.

No matter how big Cambridge Companies gets, the company's corporate philosophy will not change: "People do business with people because they choose to, not because they have to. We can always find others doing the same thing or selling the same product. It's the personal connection that makes the difference." **BQ**

Sarah Fisher, Businesswoman

Pioneering race car driver settles into the ownership role.

BY BEN SMITH

The question stumps her, seven years along. There is a pause. A longer pause. Finally a soft exhale floats across the miles and through the cellphone pressed to your ear, and in your mind's eye you can see her on the other end: Brow knit up, eyes narrowed in thought.

"Man," says Sarah Fisher, the only woman team owner in IndyCar.

And then: "I don't know. I don't have an answer for that."

Because, really, what could she tell her younger self about succeeding as an IndyCar owner? Especially knowing what she knows now, and remembering how it was then?

That day in 2008 was so much about wings and prayers, after all, as brash a move as she ever made on a racetrack. She and her husband, Andy O'Gara, had sunk their life savings into a startup IndyCar team, right in the eye of Wall Street's hurricane collapse. Their primary sponsor had bailed. Sarah Fisher Racing, if it were to survive, would have to do so for a while on crossed fingers and the kindness of strangers—aka, Fisher's fans.

In the end, they ponied up \$50,000, and Fisher scraped together enough to get her into the Indianapolis 500. After running as high as third, her day ended on lap 106 when Tony Kanaan hit the wall and collected her as he careened back across the track.

"I drove back in the ambulance with her, and she was just crying so much," Kanaan said at the time. "She put so much into it, and I just feel bad for her."

Here's all you need to know about Fisher, who she is and what she is: Those tears didn't last long.

They dried, she set her face forward, and stuff began to happen. Dollar General signed on to sponsor Fisher's car for races at Kentucky and Chicagoland in August and Septem-



SUCCESS ON THE TRACK Sarah Fisher and driver Josef Newgarden celebrate following a 2013 Baltimore race finish that landed Newgarden on the podium.

ber. The next year, they ran six races. The year after that, they ran 11 and led at Chicago.

By 2011, Sarah Fisher Hartman Racing—businessman Wink Hartman had come on board—was running a full IndyCar season. Indy-Lights-standout Josef Newgarden signed on as Fisher's driver in 2012; this season he'll be part of a new two-car team after Fisher and Ed Carpenter merged their single-car teams last August to form Carpenter Fisher Hartman Racing—a move Carpenter and Fisher had been contemplating for a while, but which gained added urgency with the advent of the new aero package being instituted by IndyCar this season.

"We'd always sort of talked about that because we'd both been single teams for a while," Fisher says. "Being

a single-car entrant in the series, when you have new things coming on such as these aero kits, it's a more daunting task to try to figure out and try to solve when there's only a couple brains working at it. So to have more than one car is certainly an advantage if you use it wisely."

It also means the footing has never been more solid for Fisher, a pioneer who, like most pioneers, never really saw herself as one.

She came out of central Ohio as a race driver, period, a prodigy who started in quarter-midgets when she was 5 years old. By the time she hung up the helmet at 31, no woman had started more Indianapolis 500s (nine). And, she'd become the first woman to win a pole in an IndyCar race and the fastest woman qualifier in 500 history.

COURTESY OF INDIANAPOLIS MOTOR SPEEDWAY

Now she's a pioneer again, not to say a survivor in an increasingly tough market. And, like anyone else who's made the transition from cockpit to boardroom, she's folded seamlessly the qualities of the driver into those of the businesswoman.

"I think one thing we did really well, and this is something that's a reflection of both myself and my husband, who has been our general manager forever, we always nipped things in the bud," she says. "If there was any negativity whatsoever, we would solve that right then and there.

"You never let things drag on to the point where they're not fixable. Because of that, you're able to build a good team atmosphere because everyone knows their problems or their concerns are going to be addressed right away, and we're gonna move on with it."

That's exactly the sort of even-keeled calculation Tom Kelley saw in Fisher a decade ago, when she signed on as his second driver for the 2004 Indianapolis 500.

"The thing I really liked about Sarah, she was always a really grounded person," says Kelley, the Fort Wayne-based auto dealer whose race team won nine IndyCar races between 1998 and 2004. "Someone once asked me, 'What do you remember most about IndyCar?' And I said I've never experienced such highs and such lows all in the same day, month, week, year that I did in IndyCar. You have to be able to deal with all that and go on. You can't wear your emotions on your sleeve, so to speak. And so, I think Sarah has done a very good job of that."

Not that there aren't things she wishes she'd done a little differently. Fisher looks back now, and she thinks they might have been a little more aware of general business practices at the start, that that might have made things a bit more efficient. And the need to delegate, antithetical to a driver alone in the seat, has been a valuable acquired trait.

"When you're a small business owner, you take on a lot of projects yourself, and sometimes your time could be wisely used in other areas," Fisher says. "So if you can delegate

some of those tasks, even if they're tasks you enjoy doing ... being able to do that is a tough thing to do for small business owners."

And she is a small business owner, at least in this sphere. The average IndyCar budget—the low end to field an entry just for the Indianapolis 500 is well north of \$500,000—might lead you to think otherwise, but it's a tiered industry. There are Roger Penske, Chip Ganassi and Andretti Autosport,

and there is everyone else.

"You've got to balance budgets, you've got to compete when you don't have all the money," says Kelley, who did that with reasonable success for seven seasons. "That's just a fact of life. You've got to figure out a way to compete and be competitive with sometimes lesser resources. You've just got to be more innovative and creative and figure it out. And I think she's done a good job of that." **EQ**

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Public Schools Are Performing



Peggy Buffington, Ph.D.

We must stop diverting precious public funds to charters and vouchers.

While public education has been the cornerstone of our democracy, the state of Indiana has been increasing the funding for the privatization of education. Charter schools and vouchers are being given taxpayer dollars at the expense of public schools. Indiana now has a three-tiered education system: 1. private religious schools, 2. charters, and 3. public schools. Should there be a three-tiered taxpayer-funded education system? Can taxpayers fund all three tiers, and why should they?

Why should taxpayers pay for charter schools to replicate services of the public schools? Why should taxpayers pay for private, religious education? Why legislators are favoring and giving priority to charters and private education is a question every voter should be asking. When they say public schools are not performing and privatizing schools is the solution, ask for the facts.

Public schools are performing better all the time. Steady improvement over the past 20 years in Indiana's public

maintaining in law that a child does not have to attend school until 7 years old.

Second, the state should provide adequate funding so that schools have enough counselors to provide interventions for the social/emotional needs of children and their families. College and career counselors should be increased to match the Indiana 2020 goal of post-secondary attainment.

Third, interventions should be funded and be readily available at every level. Children come to us with different degrees of developmental awareness and academic needs. Literacy is one of the most vital things we can give a child.

Also, funding should be increased for science, technology, engineering and math (STEM). Career and technical education funding should be increased so as to open enrollment for more classes, which fill and close quickly. Funding to increase certification and college classes in high school is necessary. Career pathways and exploratory electives are critical for students to know whether they truly want to pursue a profession. Early college in high school means less remediation in college and graduating college on time.

In order to have a world-class education system in Indiana, we need our state to restore and properly fund public education, which means we need to stop giving away precious public education dollars to charters and vouchers. The truth is that public schools are performing in Indiana! Fully funding public education is critical. Splitting taxpayer dollars with charters and vouchers weakens the public schools in their capabilities to operate and deliver a world-class education system. **EQ**

Peggy Buffington, Ph.D., is superintendent of the School City of Hobart.

Splitting taxpayer dollars with charters and vouchers weakens the public schools in their capabilities to operate and deliver a world-class education system.

Words such as "competition," "reform" and "school choice" are used to promote the privatization of schools in Indiana. These words sound appealing to anyone who wants the best for children. The truth is that these are political catchphrases that do little to enhance education. Politicians also say "put more money in the classroom," yet they continue to divert more money away from public schools to more charters and vouchers. In 2009, when the governor was calling for consolidation to reduce overhead and administrative costs, there were 294 school districts. Conversely, charter schools were encouraged to open, and now today there are more than 370 school districts. With more districts to serve, there are fewer dollars to allocate. The outcome is less money to the public schools as increased coveted tax dollars go to charters and private institutions.

schools has been clearly documented. Currently, Indiana's public schools stand at or near their highest marks in history on attendance rate, SAT math, ACT, National Assessment of Educational Progress, ISTEP+, and percentage earning Academic Honors diplomas and Core 40 diplomas.

How are charter schools performing? Charter schools are not performing well in Indiana. Many are being closed. The success of a few cannot justify the taxpayers' expense.

What could public schools do with the funding that is being given away to charters and vouchers?

First, early education that provides for the development of social and academic achievement of a child is critical and should be fully funded. Preschool education should be the norm for every child. If Indiana is committed to raising academic achievement, it must mandate full-day kindergarten instead of

your life. **better.**

The Porter Regional Hospital Health At Work program provides a full suite of job-related medical services, including access to Service Coordinators 24/7. Our goals are to help prevent and reduce workplace illnesses and injuries, to avoid lost-time accidents, and lower your healthcare-related expenditures. At Porter Regional Hospital, we know a healthy workforce contributes to a healthy bottom line. **To learn why more employers are choosing Porter Regional Hospital's Health At Work program, or to schedule a consult, call 219-263-7200.**

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