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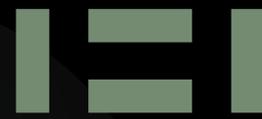
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Danita Johnson Hughes
CEO of Edgewater Systems in Gary



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p16 INNOVATOR Julie Rizzo's Recycled Granite creates jobs and helps the planet.



p41 SLATED FOR RENOVATION The historic JMS Building in downtown South Bend is named after John Mohler Stuebaker, one of the brothers behind Stuebaker Corp.

Northwest Indiana
Business Quarterly
FALL 2015

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FALL 2015

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PUBLISHER'S NOTE

Spotlight on Innovators

Visionaries are leading the way and challenging the status quo.



Glee Renick-May

Where would we be without the idea people, risk-takers and self-made entrepreneurs? They boost our quality of life and drive the location economy.

For the past 11 years, the Northwest Indiana Society of Innovators has put the spotlight on these kinds of people who have shared their remarkable innovations with the world. In our cover story, you'll meet this year's Society of Innovators inductees, including new fellows Joe Coar, who created a statewide carpenter apprenticeship in high schools and Marilyn Brunk, who inspired students to create video games using 3-D programming.

Julie Rizzo, founder of Recycled Granite, is the co-recipient of The Chanute Prize for Team Innovation. She realized the need to recycle granite remnants from landfills and Recycled Granite's Green Abilities Team opened ARC Northwest Indiana to help special-needs individuals learn how to repurpose granite. Her innovation has helped to create jobs and also benefited the environment. Sharing that award is IU Health LaPorte Hospital, which launched Rapid Improvement Events, a program to encourage employees to suggest improvements rather than blame.

Co-recipients of the Accelerating Greatness Award for Team Innovation are Methodist Hospital's Northlake Campus Trauma Center in Gary and Edgewater Behavioral Health Services' Rapid Access Center for those experiencing a severe psychiatric crisis. Congratulations to everyone!

Cancer continues to be a major health concern and Indiana is one of the leading states for cancer diagnoses. In this issue, Laurie Wink talks with area health care providers about the latest treatments, such as True-

Beam guided radiotherapy and magnetic resonance imaging technology.

The Affordable Care Act has kept the insurance industry very busy. Employers are seeking help in complying with the new laws as they strive to attract and retain top talent. Top regional insurance experts share insight and helpful information—a must read if you are an employer!

In this issue we also profile a half dozen Northern Indiana businesses that made the annual Indiana's Companies to Watch list of success stories. Many of these companies started out not that long ago in a garage or at a kitchen table. Now they're growing and adding jobs.

Our commercial real estate update reveals healthy growth and expansion among midsize businesses. Urban development continues to be strong, with many downtown revitalization projects ongoing. Get a great overview of commercial real estate activity in the region, written by Jacqueline von Ogden.

Bankers today are paying extra attention to customer interests in technology, but they're sensitive to customer desires for human interaction and financial problem-solving. Read more about that balancing act inside this issue.

Also, our annual Executive Gift Guide offers gift giving advice for both the boss and employees.

And one more important thing... please drop by our website, nwibq.com to cast your ballot in our annual "Best of Northwest Indiana Business and Greater South Bend/Michiana" recognition. It's quite an honor to be listed among the best of the region's best, so be sure to make your voice heard!

Enjoy our current issue! **BO**

Around the Region

BY JACQUELINE VON OGDEN
ACCOUNTING

Krugel Lawton CPAs is pleased to announce that **Cindy Stammich** has joined the firm as a staff accountant in their Business Accounting Services group. Stammich has more than 30 years of public accounting experience, with an extensive background in accounting and bookkeeping, monthly/quarterly/annual compilations, and QuickBooks. Originally from Osceola, Ind., Stammich earned her associate degree in accounting from Indiana Vocational Technical College, South Bend, Ind. At Krugel Lawton, Stammich will focus on providing ongoing and/or project-related outsourced accounting services to clients.

BANKING

First Merchants Bank announced **James Dunne** was recently hired to serve as vice president and client advisor. In this role, Dunne will provide customized financial solutions for individuals, families, foundations and businesses. Receiving a bachelor of science degree from the University of Illinois at Chicago and a master's in finance from Kellstadt Graduate School of Business at DePaul University, Dunne served as Portfolio Manager for 10 years at BMO Harris Wealth Management ... **Erin Hott** has joined **American Community Bank** Lending Center in Munster.

Hott comes to the bank as a recent graduate from Ball State University with a degree in public relations ... **First Merchants Bank** congratulates **John Freyek**, vice president, senior relationship manager, on being appointed to the board of directors of **Opportunity Enterprises Inc.** Opportunity Enterprises, a non-profit organization founded in 1967, strives to help individuals with developmental disabilities reach their fullest potential and live a full, enriching life. Recognized as one of the premier agencies serving those with disabilities, Opportunity Enterprises provides children and adults with autism, Down syndrome, cerebral palsy, cognitive delays, traumatic brain injuries (TBI), severe physical and mental disabilities, Alzheimer's, dementia, loss of limbs and other delays and disabilities with a supportive environment where they can learn, continually increase their skills, and reach their maximum potential.

ECONOMIC DEVELOPMENT

A \$100 million mixed-use development is coming to Mishawaka. South Bend developer **Great Lakes Capital** says **GrandView** will include office, medical, retail and restaurant space. The first phase of the project is GrandView Flats & Townhomes, which will include more than 200 units, and the first apartments will be available by late spring of 2016, and

the first phase of the project will be finished in 2017.

EDUCATION

The **University of Saint Francis Crown Point** welcomed new professor **Andrea Williams**, MSN, MHA, RN, for its Maternal Newborn Nursing. Williams previously taught Medical Surgical Nursing 1 for USF Crown Point, and has gained more than 20 years of varied knowledge in nursing, primarily in obstetrics, including direct patient care, patient education and nursing education ... Three **Purdue University Calumet** faculty members received the university's 2014-15 Outstanding Faculty Awards for teaching, scholarship and service. The recipients are Associate Professor of Political Science **Meg Rincker** of Frankfort, Ill. (Outstanding Teacher); Professor of Finance **Pat Obi** of Munster (Outstanding Scholar); and Associate Professor of Hospitality and Tourism Management **Judith Hack** of Merrillville (Outstanding Service) ... **Indiana University Northwest** announces the appointment of **Karl Besel, Ph.D.**, as the Assistant Dean and Director of the School of Public and Environmental Affairs (SPEA). Besel brings extensive experience working in administrative roles and running non-profit agencies to his position, in addition to his academic experience which includes teach-



EDUCATION Meg Rincker



EDUCATION Pat Obi



EDUCATION Tim Winders



FINANCE Cindy Stammich

ing, research and numerous publications and awards. He comes to IU Northwest from IU Kokomo, where he served as a professor of public administration and health management and also the graduate program director ... An information technology veteran with 20 years of versatile experience in post-secondary education joins **Purdue University Calumet** and **Purdue University North Central** as vice chancellor of Information Services. The appointment of

Tim Winders is announced by both campuses in anticipation of their emerging unification into **Purdue University Northwest**, subject to approval by the Higher Learning Commission, which accredits both universities. In his new role, Winders will have overall responsibility and oversight for delivery and integration of information technology for both Northwest Indiana Purdue campuses, and will be responsible for effective governance and policies related

to access and use of the campuses' information services and technology systems, as well as leadership and implementation of system-wide and regional campus IS strategic goals, strategies, policies and procedures.

HEALTH CARE

Scott Leigh has been named **Beacon Medical Group's** executive director of procedural & surgical specialists. Leigh received his bachelor's degree in public health



BANKING Erin Hott



BANKING James Dunne



EDUCATION Andrea Williams



EDUCATION Judy Hack

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HEALTH CARE David Robinson



HEALTH CARE Larry Moser



HEALTH CARE Linda Kiger



HEALTH CARE Luiz Pantalena

and his master's degree in health administration from Indiana University, and brings more than 23 years of experience working with physicians and physician groups. He served as chief operating officer of Urology of Indiana in Indianapolis; other medical group management positions include roles at the Care Group in Indianapolis, the Ohio Heart Health Center and Riley Hospital for Children ... **St. Mary Medi-**

cal Center recently welcomed the surgeons of **Great Lakes Orthopedics & Sports Medicine PC** to its orthopedic surgery program. **Keith Pitchford, DO**, orthopedic surgeon, brings more than 16 years of practice to St. Mary Medical Center. Pitchford earned his medical degree and completed his residency at Midwestern University, completing a fellowship in sports medicine at the University of Illinois. **Jennifer Bayer,**

MD, orthopedic surgeon, earned her medical degree from the Indiana University School of Medicine and completed her residency at the University of Michigan ... **Rodney Morris** has joined **Methodist Hospitals** as director of public safety & security. Morris previously served as senior director for public safety & security, parking & transportation at the University of Chicago. Morris holds an MBA from the University

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of Phoenix and a BA in psychology from Trenton State College in New Jersey, is a member of the International Association of Healthcare Security & Safety, the American Society of Industrial Security, and the International Parking Association ... **Indiana University Health** President and Chief Executive Officer **Daniel F. Evans Jr.** announced his plan for retirement. Evans will relinquish his role as president but will continue to serve as the statewide health system's CEO until May 1, 2016. As part of the succession plan, current IU Health Executive Vice President and Chief Operating Officer **Dennis M. Murphy** will be promoted to president of the organization, effective immediately, and become CEO as well on May 1, 2016. Murphy will continue to serve as COO until a successor is named ... **Porter Health Care System** welcomed **Jeannette Colon Marin, MD**, who specializes in obstetrics and gynecology care and will be joining **Dr. Kurt Wiese's** practice in Valparaiso. **Porter Health Care System** has named **Linda S. Kiger** as its new director of health information management. Kiger brings more than 25 years of experience in acute healthcare to her role, where she is responsible for managing policies and procedures related to healthcare information services throughout the system and serves as assistant privacy officer ... **Mary Ann Hansen** has been appointed to director of imaging services at **Methodist Hospitals**. Hansen has been an employee at Methodist Hospitals for over 35 years, serving in a number of staff and leadership roles, with her most recent position being that of manager of ultrasound services and advanced obstetrical services outpatient clinics **Ginny Kevorkian**, MBA, PRC, manager of market research and Planning at **Beacon Health System**, was named to the board of directors of the Marketing Research Association. Founded in 1957 and based in Washington, D.C., the Marketing Research Association is

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the leading and largest U.S. association of the opinion and marketing research profession. Kevorkian, who has been with Beacon Health System for 18 years, holds a master's degree in business administration from the Thunderbird School of Global Management and double bachelor's degrees in Spanish and

literature from **Purdue University** ... **Larry Moser** has joined **Methodist Hospitals** as director of facilities. Moser previously served as a contractor in this position and most recently with ABM as a contract director of facilities at Samaritan Medical Center in Watertown, NY. He holds a B.S. in Mechanical

Engineering from Northeastern University, Boston, and is a member of the American Society of Mechanical Engineers, the Association of Facility Engineers and the American Society of Hospital Engineers ... **Community Hospital** Medical and Dental Staff elected new officers for a two-year term effective July 1. **David Robinson** will serve as president, **Terrence Dempsey, MD**, as vice president and **Howard Marcus, MD**, as secretary. In his position as president, Dr. Robinson will provide leadership for the 600 medical and dental physicians on staff at Community Hospital. Terrence Dempsey, MD, is a general surgeon on staff at Community Hospital since 1997 and Howard Marcus, MD, is an obstetrician/gynecologist on staff at Community Hospital since 1995 ... **Beacon Health System** welcomes **Luiz Pantalena, MD, Ph.D.**, Dermatologic Surgery, to its growing list of physicians providing care at Beacon Medical Group Specialists, Ireland Road in South Bend.

INSURANCE

Barb Radecki of **Gibson** has been promoted to Senior Account Manager in the Business Group. She specializes in commercial property and casualty accounts and is responsible for servicing business clients, including making policy changes, issuing certificates of insurance, auditing, and renewing insurance programs for small business owners ... **David Walters**, risk advisor at **Gibson**, has been named to **Insurance Business America's** annual **Young Guns** report, a list recognizing young professionals who have made a difference in the insurance industry. Walters joined Gibson in 2011 and specializes in the health and human services niche. Honored as a member of the **2015 Michiana Forty Under 40 Class**, Walters has held numerous leadership roles in community organizations, including sitting on the advisory council for the **Young Professionals Network of South Bend/Mishawaka**, chairman



HEALTH CARE Marcus Howard



HEALTH CARE MaryAnn Hansen



HEALTH CARE Rodney Morris



HEALTH CARE Scott Leigh

for the **Northern Indiana Workforce Board**, and mentor of the Insurance and Risk Management program at Indiana State University. **Jennifer Kasznia**, of Gibson, has been promoted to senior account manager for the Surety Bonding team. Kasznia is responsible for the day-to-day service needs of surety, license, and miscellaneous bonds, and her responsibilities also include reviewing contractor job specifications and

other service needs as required ... **Ellie Meyers** is joining Gibson as an Account Manager in Commercial Risk Management. Meyers is responsible for the day-to-day service needs of clients and works to obtain information and answer questions regarding coverage and policies. Her responsibilities also include making policy changes, issuing certificates of insurance, and other service needs as required. Prior to joining Gibson

in 2015, Ellie worked in the financial services sector for several years, most recently with KTRADE as a retirement analyst. **Karen Corning** is joining Gibson as a client manager in the employee benefits practice. Corning 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

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HOSPITALITY

Cooper's Hawk Winery & Restaurants announced the appointment of **John Inserra** as the company's president and chief operating officer, effective this fall. **Inserra** will guide the company's operations as Cooper's Hawk continues to undergo

robust expansion. Throughout his career, **Inserra** has held senior leadership positions in upscale hospitality brands, including The RitzCarlton Hotel Company, Kimpton Hotel and Restaurant Group, and most recently as the chief operating officer of The ONE Group, leading the international restaurant brand, STK. As a Chicago native, John has served on the board of directors of the Chicago

Coalition for the Homeless and was on the inaugural board for Got2Run, a non-profit organization aimed at health and wellness programs for students ... **White Lodging** is pleased to announce **Michael Israel** as the general manager for the Hampton Inn Merrillville. **Israel** brings over six years of hospitality experience to his new position.

FINANCIAL

Scott D. Smith has become an **Ameriprise Financial** private wealth advisor. Smith, with an office in Mishawaka, is one of approximately 10 percent of the nearly 10,000 Ameriprise financial advisors to achieve this status. A managing partner of **Hilltop Wealth Solutions**, a private wealth advisory practice of **Ameriprise Financial Services Inc.**, Smith is focused on providing advice and financial solutions for clients with high asset levels and is knowledgeable on a variety of topics and strategies including retirement, tax and estate planning, insurance and asset management.

LEGAL

Nearly 20 attorneys from **Barnes & Thornburg LLP's** Elkhart and South Bend offices were recently selected by their peers for inclusion in **The Best Lawyers in America 2016** and **Lawyer of the Year** lists. More than 150 lawyers throughout Barnes & Thornburg's 13 offices had more than 275 listings in a number of legal practice areas. In addition to the Best Lawyers recognition, Philip J. Faccenda Jr., South Bend office managing partner, was also named on the "Lawyer of the Year" list. The attorneys who made this year's Best Lawyers list, including their primary practice areas, are: Elkhart- Glenn E. Killoren – Corporate Governance Law, J. Scott Troeger – Mergers and Acquisitions Law, Timothy A. Weaver – Elder Law; South Bend- Timothy J. Abeska – Commercial Litigation; Litigation – Construction, Richard J. Deahl – Corporate Law, Robert G. Devetski – Insurance Law, Philip J. Faccenda Jr. – Government Relations Practice; Public



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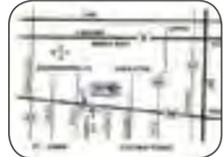
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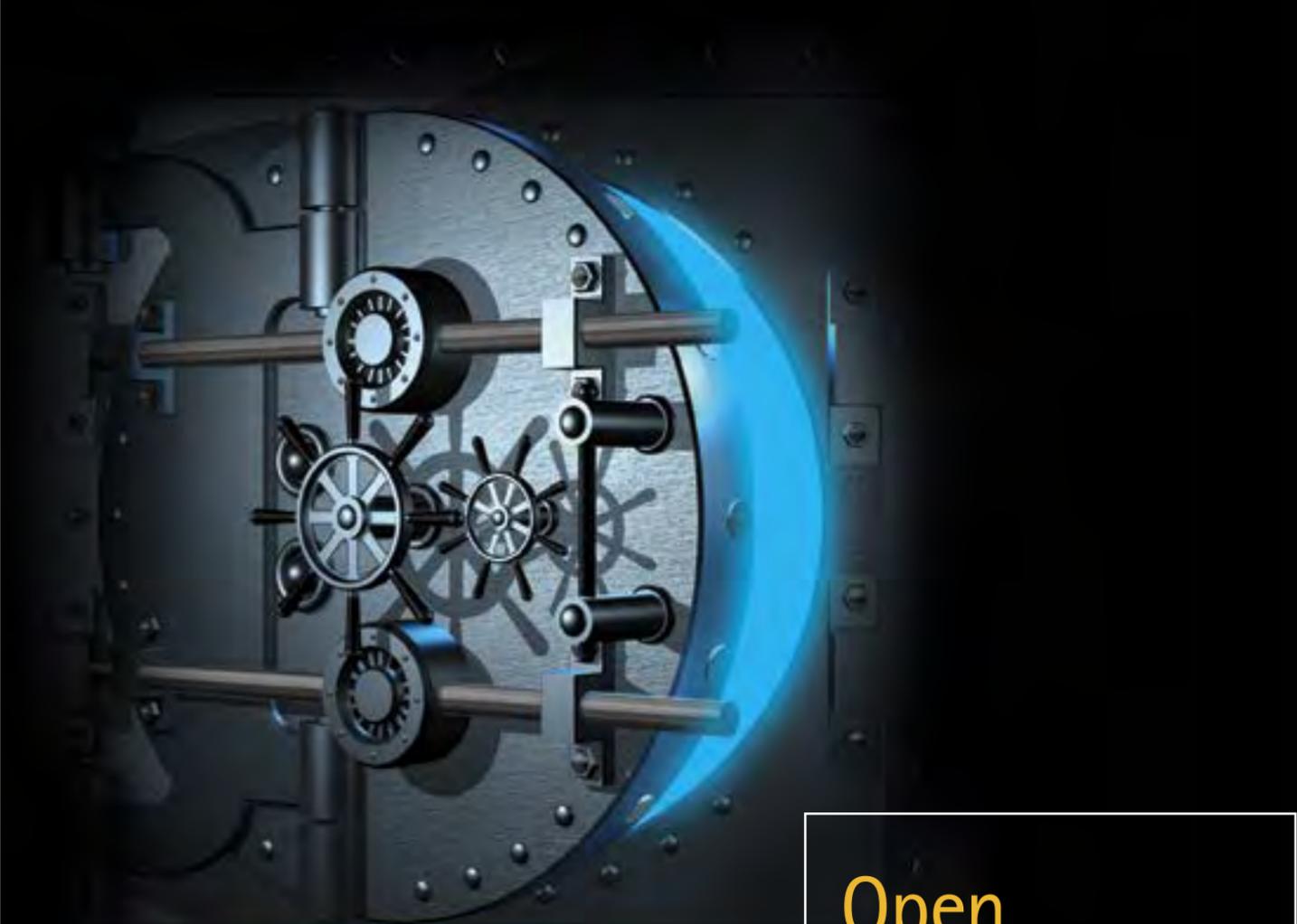
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Insolvency and Reorganization Law; Litigation - Bankruptcy.

MANUFACTURING

MPI Products LLC, located in Knox, Indiana, a leading fineblanking service provider in North America, has received Ford Q1 Supplier status, Ford's highest distinction for supplier quality. MPI Products has been addressing manufacturing challenges with innovative solutions for more than 45 years. Q1 Status acknowledges suppliers for superior quality and delivery, and the ongoing implementation of an effective quality system. Achieving this status is a lengthy process, but once received, is an acknowledgement that MPI is a supplier that stands among the best in the world, qualifies for consideration of Ford's World Excellence Award, and gives MPI a preferred status for new sourcing with Ford. MPI will receive a flag to display at the company's plant, as well as a certificate.

NONPROFIT

Taltree Arboretum & Gardens of Valparaiso selected **Stephanie Blackstock** as its next executive director. **Blackstock** has been with **Taltree** since 2010 serving in a number of capacities, most recently as interim executive director since January, 2015. **Blackstock's** career has always been in non-profits; she began her work with the Girl Scouts of Greater Chicago and Northwest Indiana and holds a bachelor of science degree with a focus in psychology and a master of business administration with a focus in human resources.

RECOGNITION

Northern Indiana Public Service Company (NIPSCO) announced the recipients of the company's fourth annual **Luminary Awards** – recognizing leaders and organizations for their outstanding commitment to strengthening local communities.

Created in 2012 in celebration of the utility's 100-year anniversary, recipients have demonstrated outstanding commitment in five key areas: Education, Environmental Stewardship, Economic Development, Emergency Response and Community Leadership. The 2015 recipients are: Community Leadership Award – **Mayor Karen Freeman-Wilson**, Education Award – **Starke County Initiative for Lifelong Learning**, Environmental Stewardship Award – **Porter County Career and Technical Center**, Economic Development Award – **North-east Indiana Regional Partnership**, Public Safety – **Tri-Town Safety Village**. NIPSCO is also making a \$1,000 contribution to each award winner's charity of choice.

TRANSPORTATION

The South Shore Line (Northern Indiana Commuter Transportation District) and **Bank On NWI (Bank On Northwest Indiana)** announced a new partnership. Designed to help the South Shore's unbanked and underbanked passengers take advantage of the South Shore's mobile app and ticket vending machines, the new alliance also assists area residents in achieving financial stability and independence as they gain access to essential banking services and financial education. Bank On NWI, launched initially with the FDIC in 2008, as a community collaboration made up of local financial institutions and community based organizations. Currently, residents can access financial services and education with eight participating partners: Centier Bank, First Financial Bank, First Midwest Bank, 1st Savings Bank of Hegewisch, Peoples Bank, Regional Federal Credit Union, First Merchants Bank, and Woodforest National Bank. Joining these financial institutions in their mission to help families obtain financial stability are Lake Area United Way, Northwest Indiana Community Action, 2-1-1 and many other community organizations ... The board of

continued on page 54

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Honoring Innovation

The region's risk-takers challenge the status quo.



GROUND-SHIFTING WORK Geologist Erin Argylan's research involving Mount Baldy reveals how people impact the Indiana Dunes.

BY JERRY DAVICH

The word innovation is defined simply as implementing a new method, product or idea. But behind those new methods, products or ideas are creative risk-takers, adventurers and entrepreneurs who simply won't settle for the status quo.

Their innovations can be fueled by fear, chance, accident or necessity. In Northwest Indiana, such problem-solving inventiveness takes place on a regular basis, yet off the radar of public recognition.

The Society of Innovators of Northwest Indiana, now in its 11th year, recognizes and celebrates this spirit of innovation in the seven-county region. Through a project of the Gerald I. Lamkin Innovation and Entrepreneurship Center of Ivy Tech Community College Northwest, more than 1,000 innovative pioneers have been unveiled and heralded.

Each nominated candidate is vetted before finalists are determined and winners announced. The Society's 19 judges then select up to six new "Fellows" each year, in addition to team-based trailblazers through two additional awards: the Chanute Prize for Team Innovation and the Accelerating Greatness Award, bestowed with lifetime bragging rights. Here are their stories.

DON GALBREATH
Pulaski County
manufacturing trailblazer

This humble son of a hard-working blacksmith harkens back to the world of another forward-thinking inven-



CREATING OPPORTUNITIES
 Julie Rizzo, founder of Recycled Granite, helped The ARC Northwest Indiana develop an onsite training program to teach special needs individuals how to recycle granite remnants.



RICHARD WARNER

SELF-TAUGHT VISIONARY Joe Coar, former vice president at Tonn and Blank, championed a Carpenter's Apprenticeship program in high schools across the state.

tor, Thomas Alva Edison. Though sporting early 20th century suspenders, pocket holder and work ethic, 83-year-old Don Galbreath clearly understands early 21st century inventiveness.

The professional engineer and lifelong "tinkerer" from Pulaski County is nationally known for inventing the most user-friendly, roll-off hoist in the manufacturing industry, accounting for most in the country. Developed at Galbreath Inc., the container and equipment producing company he founded, he has been hailed as a "rock star" in the waste hauling industry.

"Nah," he says in typical modesty. "I was just lucky enough to be good at something I enjoyed doing."

His "luck" comes in the form of 60 years of various innovations that have been implemented through numerous waste-handling products for two manufacturing companies. So much so that he was inducted

into the Environmental Industries Association Hall of Fame in 2004.

"If I was 30 years younger, I'd do so much more," quips Galbreath, who still uses tools first introduced by his father, Chester—flashlight, drawing pencil, screw driver, marking tool pencil and colored ink pens.

His timeless advice to young innovators: "Don't be afraid."

ERIN ARGYILAN, PH.D.
Geologist, Indiana University Northwest

Mount Baldy changed her world and breathed new life into her career. She changed how the world views Mount Baldy and other living, breathing sand dunes.

Erin Argyilan pioneered a new understanding of the Indiana Dunes and a new model of a previously unknown geological hazard now called "dune decomposition chimneys or tunnels." Her discovery resulted from nearly a year of painstaking research behind the mysterious disappearance and miraculous discovery of 6-year-old Nathan Woessner.

In 2013, the boy fell into a hole on Mount Baldy and Argyilan was at the scene.

"Because I was present the day of the accident, I felt a responsibility to address the cause of the hole," says Argyilan, who defines innovation as addressing a problem with a novel perspective or approach. "Essentially having new eyes."

Her new eyes and research created a model that could have "game-changing" ramifications for not only identifying a new geological hazard, but understanding the evolving nature and science of the dunes.

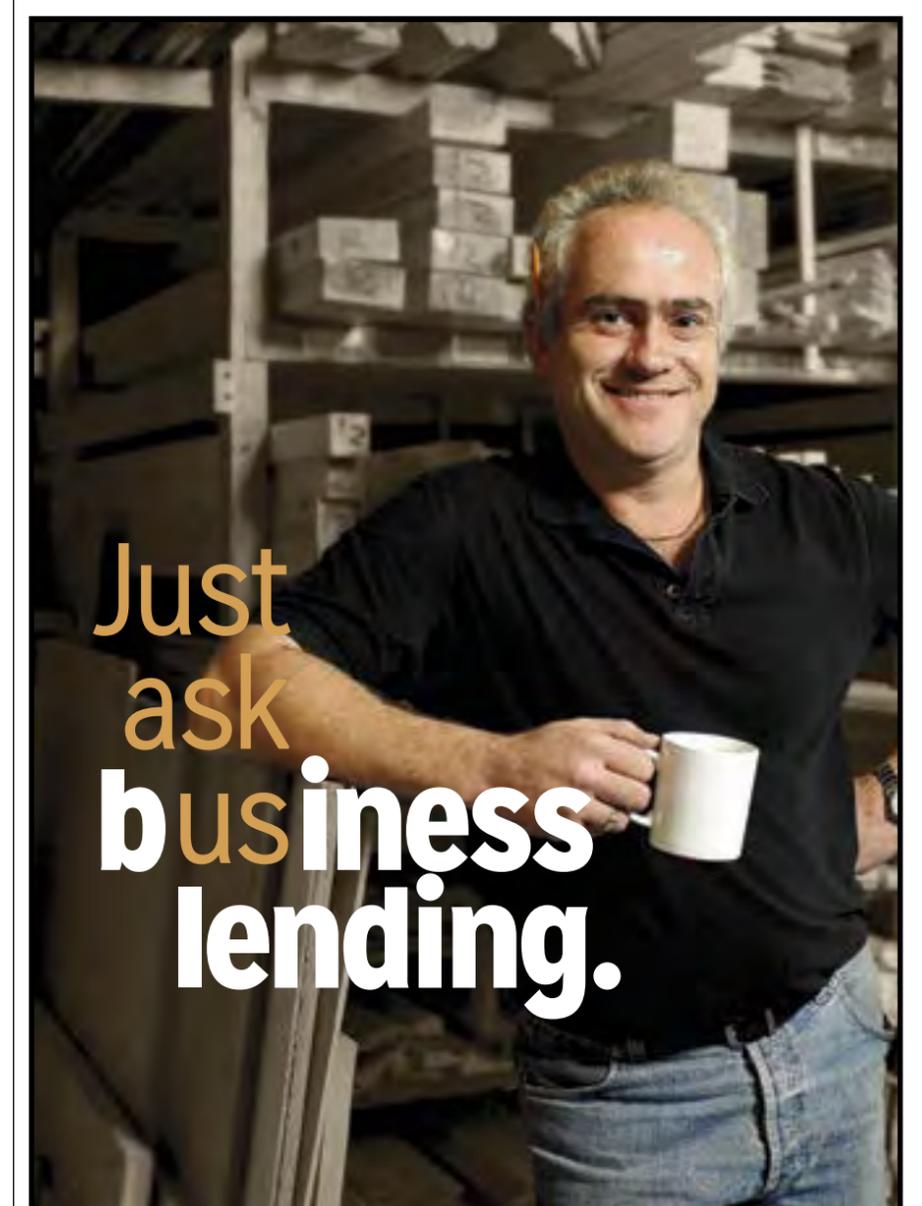
Historically, the research community largely dismissed the idea that buried trees could result in holes in sand dunes, as suggested in fictional accounts called "devil's stovepipes." Argyilan's mountain of research led to a scientific study by Indiana Dunes National Lakeshore, which will have significant implications for dunes around the world.

"No one in geology has reported on or studied the occurrence of open holes in dunes," she says. "There are now two studies I know of with vertical tree casts in ancient dunes (rocks). But our study will actually provide a modern analogue to explain vertical tree casts observed in lithified ancient dunes."

Simply put, her ground-shifting work at Mount Baldy unearths how people impact the dunes in ways they never knew.

JOE COAR
Former vice president, Tonn and Blank, Michigan City

When Joe Coar began working at



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LIFELONG “TINKERER” Don Galbreath invented the most user-friendly, roll-off hoist in the manufacturing industry.

Tonn and Blank, he earned \$3.36 an hour working in the cabinet shop before a vice president saw something more in him.

“I’m not sure what it was,” says Coar, now a former vice president at Tonn and Blank in Michigan City.

Coar, a self-taught carpenter and proven visionary, erected his career with a passion to prepare youth for the building trades. He championed a path-breaking Carpenter’s Apprenticeship program in high schools across the state. His persistence at the local, regional and state levels was hammered home by innovation, defined by Coar as, “coming up with an idea and moving forward with it.”

“As I moved forward with my idea, it didn’t take long to find out I was going to need many supporters within the field of education,” Coar says.

Coar’s advocacy led to the AK



innovation

I have not failed. I’ve just found 10,000 ways that won’t work!

Thomas Alva Edison

Portrayed by Ivy Tech Regional Department Chair of English and Communication, Jared M. Riddle

2015 SOCIETY INDUCTION

Ivy Tech Community College and the Gerald I. Lamkin Innovation & Entrepreneurship Center join with our Principal Partners to congratulate the 2015 – 2016 Members, Fellows, Accelerating Greatness and Chanute Prize recipients in The Society of Innovators of Northwest Indiana.



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Smith Center, one of the first in the country to launch this new program for high school students. There, students can take identical classes in high school that are offered in the trades. Students who successfully complete the two-year course earn 14 dual college credits through Ivy Tech and fulfill requirements of the program.

They also are eligible for direct entry into the four-year carpentry apprenticeship, designed to shore up the shortage of workers in the building trades throughout LaPorte County and Northwest Indiana.

"This special recognition is deserved by many innovators, and it is an honor for me to join them," Coar notes.

MARILYN BRUNK
Math teacher,
Griffith High School

In her past, Marilyn Brunk associated

"They have all changed the world in a small or great way."

—John Davies, managing director, Society of Innovators of Northwest Indiana

"innovation" strictly with a product.

"I never really thought of it as a concept," says Brunk, a math teacher at Griffith High School.

That was until the Society of Innovators shined a light on her cutting-edge computer programming class, encouraging students to create video games using 3-D programming. She is likely the first math teacher at a public high school in Northwest Indiana, and one of the first in the state, to teach such a program.

While first teaching the course in 2014, Brunk wrote new curriculum with creativity in mind. "To me, innovation means creativity," she says.

Her class became a collaborative effort with bright-minded students raised in the Digital Age. They use a program called AgentSheets to learn the fundamentals and create video games like Frogger and Pac Man.

Brunk smartly taught students how to create their own personalized video games, knowing it would help them also learn computer programming. By doing so, their future career options expanded tenfold within a field where nine million new jobs will be created.

"Currently, white males dominate the computer programming market. By introducing this course to younger students, I hope more women and minority students will consider studying computer science in college."

At rdatransformation.com/blog the RDA keeps the region apprised of the latest news, announcements and project updates.

GREAT THINGS ARE HAPPENING!

RDA investments in Northwest Indiana are bringing jobs and businesses to the region and improving commuter connectivity to Chicago. To stay informed about what we're doing, visit rdatransformation.com, sign up for our weekly e-mail update (you can "join our list" on facebook or send an e-mail to Dave Wellman at dwellman@rda.in.gov) and follow along on social media.



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JOSEPH FERRANDINO, PH.D.
Associate professor of
criminal justice, Indiana
University Northwest

Joseph Ferrandino was not the first professor to use GIS analytics in the field of criminal justice. But he used it innovatively throughout this region

to connect police departments and increase public safety.

Police departments have always used police blotters, crime data, arrest figures and other key statistics. However, most were not using GIS or analytical techniques. Nor did they have resources for indi-

vidual software platforms.

Ferrandino took a product and tailored it to accommodate every police department in the region, using it in new ways. With assistance, he turned this privately used tool to connect agencies and share information interactively with the public.

"I am thankful for all the agencies and their leaders that gave me a chance to succeed at this endeavor," says Ferrandino, an associate professor of criminal justice at Indiana University Northwest.

"I am proud I am able to offer this innovation to everyone free of charge, and that we are being recognized for innovating with the software and the whole structure of the group we have created. Nothing we do has existed before in this region on the scale and scope it does now."

The Northwest Indiana Public Safety Data Consortium has transformed how public safety communicates in the region.

"The innovation is not just mapping crimes, but rather connecting the data and information from over 25 agencies across four counties, and soon a fifth county," he says. "Innovation is a process, not an outcome."

TOM CLARK
U.S. history teacher,
Lake Central High School

It's called the Gold Star Honor Roll Project.

Launched more than 30 years ago by history teacher Tom Clark, it's the longest running experiential learning project of its kind in Indiana and one of the largest in the nation. The ongoing project, based at Lake Central High School in St. John, has involved at least 5,000 students to collect memorabilia, validate records and personally visit families of U.S. soldiers who were killed in wars and military conflicts.

"You are not only reading about history, you are writing it," Clark tells each class of students since the mid-1980s.

The students are not only writ-

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CONTINUOUS IMPROVEMENT IU Health La Porte Hospital launched a program to improve processes, increase value and contribute to a better work environment. Pictured are Dan Todd, Craig Felty, Dieone Ott, Carrie Loeffler, Heather Manley, Brian Moore, MD, and G. Thor Thordarson.

PHOTO BY RICHARD WARNER

ing history, but also recording and saving it. He teaches his students to "feel history," not merely read about it in a dusty textbook.

"How many high school students ever get a chance to do that kind of thing?" he asks.

The project highlights Hoosier veterans from World War II, the Korean War and the Vietnam War. It has been in operation since 1986, except for a two-year stint after the Sept. 11, 2001 terrorist attacks when Clark, not surprisingly, served with the Army in Afghanistan.

He defines innovation as something on the cutting edge. If so, Clark has been on the cutting edge since the Reagan administration. His highly-respected project has been saluted in the Wall Street Journal and drafted as the national cover story of Veterans of Foreign Wars, among other national and regional media.

His response to being inducted into the Society of Innovators? "Wow!" he says. "Such a great honor for me and the thousands of students who have worked on this project and this way of teaching."

TEAM AWARDS

**CHANUTE PRIZE
FOR TEAM INNOVATION**
Co-recipients: Recycled
Granite's Green Abilities
Team and IU Health
La Porte Hospital.

Green Abilities Team, Highland
The Green Abilities team at The ARC Northwest Indiana, in Highland, developed an onsite training program to teach special needs individuals

how to recycle granite remnants into landscaping pavers and other repurposed products.

Under the direction of Julie Rizzo, founder of Recycled Granite, this model project is being duplicated at other locations to divert millions of pounds of granite remnants from landfills and create jobs.

“Our goal is to create jobs, reduce waste and make the world a better place,” says Rizzo, who was inducted into the Society as a fellow in 2011.

Though some of the program’s artisans can’t read, write or speak, they can turn a 1-inch rock into \$10, recycling over 500,000 pounds of waste to date.

“Rather than focusing on what they can’t do, we focus on what they can do,” Rizzo says. “We simply gave special needs people a chance and an opportunity.”

IU Health La Porte Hospital

To strengthen a “fair and just” culture where employees are encouraged to report problems, IU Health La Porte Hospital launched Rapid Improvement Events.

This program improves processes, increases value and contributes to a better work environment. Solutions are tested and implemented within 30 days, designed to establish a culture of continuous improvement, with at least 40 initiatives successfully implemented.

“The work we are doing every day to improve our processes and the patient experience is intense, but it isn’t always something that the public sees up front while it is happening,” says G. Thor Thordarson, CEO and president. “We have a policy and practice that any colleague should feel comfortable speaking up about an opportunity for improvement or a safety issue without feeling as if retribution will take place.”

For more than a year, the hospital has sustained an average emergency department wait time of 10 minutes

or less, well below national and local wait times.

“This is a cultural transformation for the organization, not just a single innovation that will come and go with time,” Thordarson says. “You have to show it and do it. That is where we believe our innovation takes shape. The idea is to create a blame-free culture where improvements are made by focusing on processes rather than pointing fingers.”

ACCELERATING GREATNESS AWARD FOR TEAM INNOVATION

**Co-recipients: Methodist
Hospitals’ Northlake
Campus, and Edgewater
Behavioral Health Services**

Methodist Hospitals’ Northlake Campus, Gary

Designation as a trauma center has been a goal for Methodist Hospitals for more than a decade, and now official state approval has been given to its Northlake campus.

The entire Gary hospital will be considered a Level III “in process” trauma center, allowing it to fill Northwest Indiana’s long-standing gap in trauma care. Previously, the closest trauma centers were in South Bend, Chicago and Oak Lawn.

“Innovation is about looking at your current processes—in our case, caring for patients with traumatic injuries—and not being afraid to say we can do better,” says Jen Mullen, trauma program coordinator. “One of the greatest areas of need in the region was trauma care.”

Historically, the Northlake campus has had a high number of trauma patients because of its proximity to industry, urban areas and major highways. This data-driven designation offered an established baseline and a clear focus to improve care.

“Innovation is about thinking outside the box, doing what others aren’t, and not being afraid to make waves to affect change,” Mullen says.

Edgewater Behavioral Health Services, Gary

Edgewater Systems in Gary, a nonprofit behavioral health provider, is the first in the state to respond to a major need by developing a new model, Rapid Access Center, to serve people in psychiatric crisis.

This state-of-the-art center provides immediate response to adult individuals experiencing a psychiatric crisis, including severe psychosis or depression, intrusive behaviors, and extreme thoughts of suicide or harm to others.

“There has been a need for this type of program for 25 years,” says Danita Johnson Hughes, CEO and president. “It has been a thorn in all of our partners—the police department, fire department, ambulance drivers and hospital.

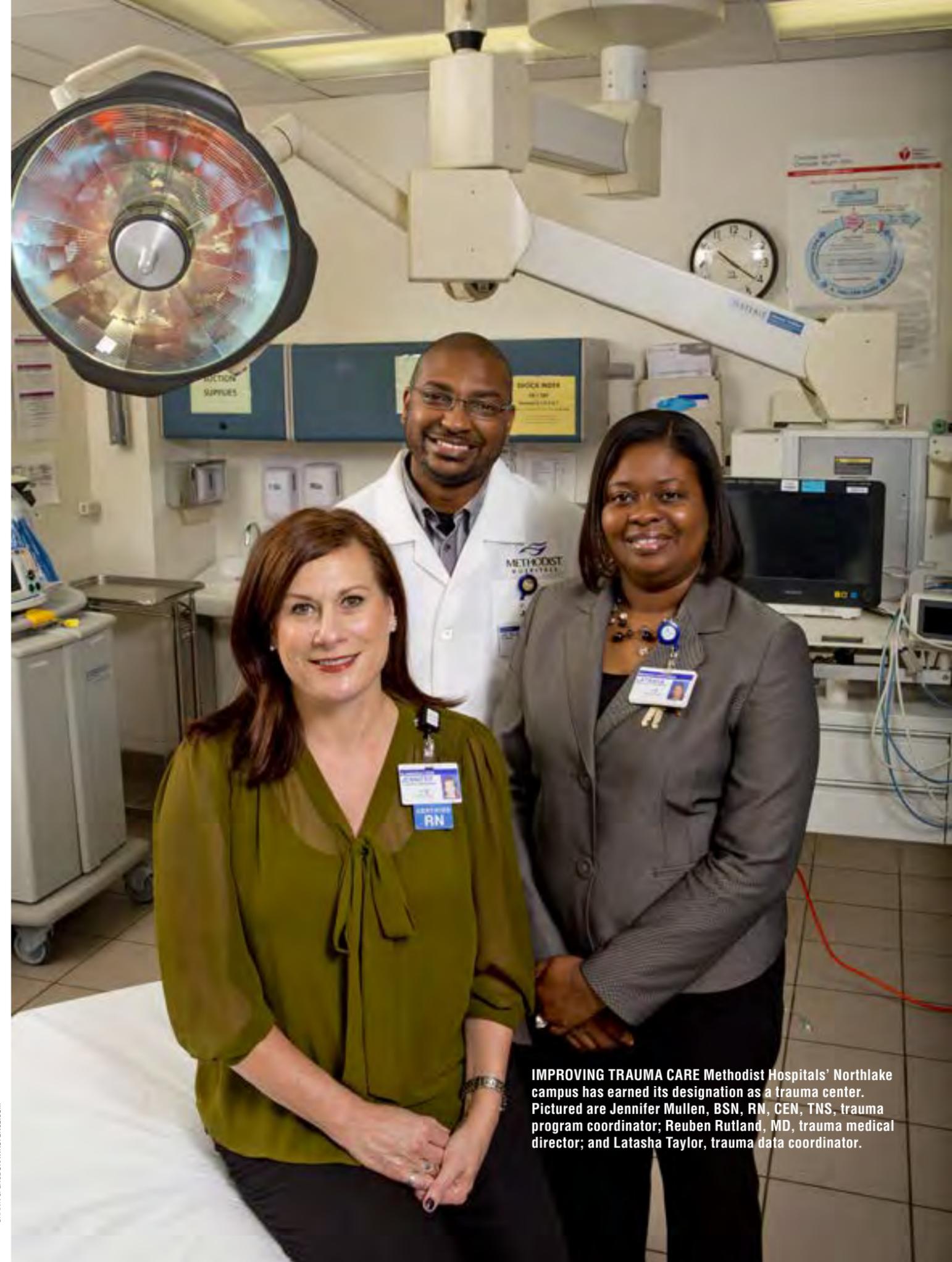
Launched by a national advocate for healthy habits for youth, Hughes noted that this is likely the most creative and innovative project of her 20-year tenure.

“We are a resource for the courts, law enforcement and other services when they have difficult cases or challenges.”

These team award winners and 2015 class of Fellows were formally inducted into the Society during an Oct. 22 ceremony at the Horseshoe Casino in Hammond. Thanks in part to these key sponsors: Northwest Indiana Business Quarterly magazine; Horseshoe Casino; NIPSCO; Doherty Images; The Times Media; Lakeshore Public Media; Krieg DeVault; Arcelor-Mittal, SMDG; Bukva; and The Center of Workforce Innovations.

Together, they joined a growing list of esteemed, and now heralded, innovators who have collectively moved the needle in Northwest Indiana and beyond.

“They have all changed the world in a small or great way,” says John Davies, the Society’s managing director. 



IMPROVING TRAUMA CARE Methodist Hospitals’ Northlake campus has earned its designation as a trauma center. Pictured are Jennifer Mullen, BSN, RN, CEN, TNS, trauma program coordinator; Reuben Rutland, MD, trauma medical director; and Latasha Taylor, trauma data coordinator.

Companies to Watch

Northern Indiana companies with great results and lots of promise.

BY STEVE KAEUBLE

The biggest success stories start small. Among the six Northern Indiana organizations on the 2015 Indiana's Companies to Watch list are firms that started in garages and kitchen tables, companies created from scratch that have grown organically. They make wood pallets and architectural woodwork, provide architectural and environmental services, sell insurance, and even keep track and field athletes safe and soaring to new heights.

Indiana's Companies to Watch were chosen by experts convened by the Office of Small Business and Entrepreneurship and its Indiana Small Business Development Center, along with the Indiana Economic Development Corp. and the Edward Lowe Foundation. There are 20 privately owned companies on the 2015 list, all beyond startup and all demonstrating strong, sustainable growth. As a group, they increased revenue by an average of 25 percent a year between 2011 and 2014, and grew their total employee count by 14 percent a year on average. They believe their 2015 results will close out with similar growth. If so, they will have generated about \$820 million in revenues over five years, and together will have created 761 new jobs.

Read on to learn more about the Companies to Watch from the northern tier of the state.

CREEK RUN LLC ENVIRONMENTAL ENGINEERING

It's a typical small-business tale—Creek Run Environmental Engineering's first location was R. Jason Lenz's kitchen table in Montpelier. It was 1993, and Lenz—a Ph.D. whose company title is COO—worked on the environmental issues faced by gas station owners closing out



ON THE DRAWING BOARD President Pat Pasterick leads Design Collaborative in Fort Wayne.

underground storage tanks. The first expansion involved a move to a nearby pole barn-style building and the hiring of the first employee, and it's been growth ever since.

As the company evolved into the business of completing contaminant investigations at stations and developing and implementing remedial solutions, Creek Run grew its payroll to more than 40 employees working from offices in Montpelier, Indianapolis and LaPorte. "Our services range from basic site inspections to design and implementation of engineered remediation systems to risk-based closure strategies within a variety of regulatory programs," says Lenz. "Our goal is to achieve closure of impacted sites in the quickest, most cost effective manner by combining the best people with the appropriate technology."

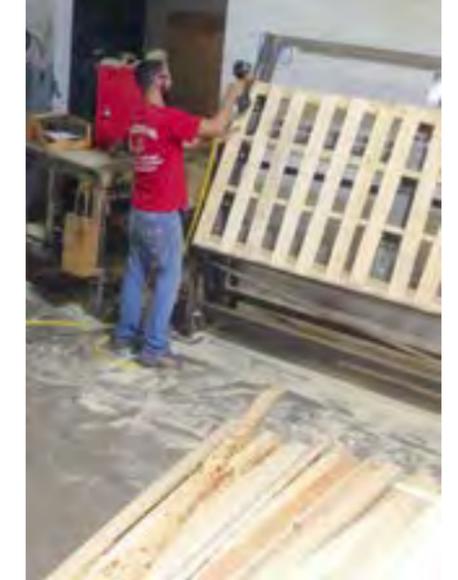
Over the past three years, Lenz says, Creek Run has recorded 12 percent average sales growth and staff increases of 8 to 10 percent. It's a relationship business, he says, which means that "marketing is about building relationships; these

relationships have allowed us to reach our current level of growth. Future growth then becomes a reflection of the relationships that you have built and maintained."

Hiring well-qualified people makes a big difference, too, he says. More than two-thirds of the company's employees have at least a bachelor's degree, and more than a third have earned an advanced degree or industry-related accreditation. "We seek out talent that will allow for growth, hiring primarily college graduates with no experience. We teach, train, and build our future with this young talent, and then promote from within."

DESIGN COLLABORATIVE

Big things are developing in Fort Wayne, and that translates into big growth opportunities for Design Collaborative, a downtown-based firm providing architectural, mechanical and electrical engineering, and interior design services. The firm has had a hand in a number of prominent local projects, including Parkview Field, where the minor league TinCaps play baseball.



PALLETS AND MUCH MORE For Susan and Wade Kohler, the business of making pallets has led to warehousing, wholesaling, trailer rental, contract manufacturing, and creation of livestock bedding made of ground-up wood scraps.

That's among the many things happening for the company's clients in such fields as higher education, health care and other corporate areas. In the past three years, revenue has grown by about 50 percent.

The firm had its beginnings in 1992, and one of the three founding partners was Pat Pasterick, who serves as

president and architect. "Our keys to success are simple: improve people's worlds, maintain a collegial culture and work collaboratively," he says. "Our entire staff wants to make a difference."

The company maintains an open and transparent working environment, "which allows us to work col-

laboratively where everyone's voice is heard and valued. It doesn't matter at what level you are within the company. Some of the coolest stuff is coming from our younger associates," Pasterick says.

As the company adds employees, it's looking well beyond Fort Wayne,

continued on page 51

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Keying Into Customer Needs

High-touch meets high-tech—personalization with less human interaction.



GOING MOBILE Banks and customers are embracing mobile deposits, online bill payment, electronic person-to-person payments, online statements and other electronic services.

BY PHIL BRITT

Over the past few years, banks have added mobile banking, enabling customers to deposit checks by taking pictures of them with smartphones. Banks have also extended their online banking offerings, so that customers can have more convenience to bank when and where they choose, and to take advantage of upgraded ATMs. The advanced models provide change, pictures of deposited checks and other enhancements.

Mobile deposits are growing quickly at financial institutions because they benefit the customer and the financial institution. A high percentage of branch transactions are to deposit a single check, costly for the customer in terms of time and costly for the branch in terms of overhead. Taking a picture of the check and transmitting it is much more convenient because the trip to the branch—or even the ATM—is eliminated.

Banking consultants say that pro-

spective customers will reject banks that don't offer mobile deposits. "Mobile deposit is our fastest growing service," says Daryl Pomranke, Lakeshore's regional vice president for First Merchants Bank. "It's not just our youngest customers. People of all generation like the technology."

In addition to mobile banking and advanced ATMs, Northwest Indiana banks, like their national financial institution competitors, offer online bill payment, electronic person-to-person payments, online statements

and various other electronic products and services.

First Merchants upgraded its online bank offering earlier this year to offer customers running balances on accounts, clearer views of checks, better ability to link accounts, and the ability to interface with financial software. The bank also extended its call center hours—providing customer service earlier and later—to help customers with technology and other banking needs.

In addition to these customer-facing technologies, there is new hardware and software in the branches and back offices to make the banks more efficient.

With these technologies, customers no longer need to go into the branch to conduct transactions, nor do they need to talk to anyone for the most basic banking needs.

But the technologies shouldn't be seen as impediments to personal interactions with customers, accord-

ing to regional bank executives. Instead, these technologies remove many of the mundane branch transactions so that bankers can concentrate more on providing customers with advice and their more complex financial services' needs.

"You have to understand that everyone today has an expectation of a certain level of technology, be it ordering from Jimmy Johns, managing your DVR with your smartphone or doing your banking," says Ben Bochnowski, president of Munster-based Peoples Bank. "We've made a promise to our customers, who will use our technology, to enhance our partnership with them. We are not replacing our drive-throughs with ATMS. We are not charging people for using the teller windows."

Some of the nation's largest banks have added electronic-only banking accounts for which customers are charged for any non-electronic trans-

action. National banks offer these accounts with lower initial fees than other accounts.

However, branch transactions have declined at all banks, not just those with electronic-only accounts, a trend that is expected to continue. Millennials, in particular, have shown a tendency toward electronic banking, and they are becoming a larger percentage of the banking population.

With the decline of in-bank transactions, Peoples Bank and other Northwest Indiana financial institutions have redesigned some of their branches with fewer teller windows and more space dedicated to personal financial consulting, which requires more privacy.

"We are focused on our customers and their needs," Bochnowski says. "The bigger national banks are all about deposit gathering. We are about creating new relationships. The bigger banks are very numbers

driven. We are very people driven." Bochnowski's thoughts were similar to those of top representatives of other Northwest Indiana financial institutions.

"Something people desire is a community bank," says Bob Buhle, senior partner with Centier Bank. "You build your [technology] systems as an extension of your community banking."

"Customers still want to work with a bank with a base of people who understand their needs," Pomranke adds. "They want to be able to see people with financial expertise to discuss their financial needs. That's still the basis of banking."

By providing online, mobile and other electronic banking capabilities, banks are providing customers with the ability to control their own banking needs, Buhle explains. An essential part of that control is enabling customers to conduct most of their banking on their own

schedules, rather than during "banking hours." To aid customers with that effort, Horizon has installed "smart" ATMs that print receipts for the amount deposited and provide cash back from deposits as well as offering other advanced features.

Horizon uses not only technology to help serve those schedule needs, but also has supermarket branches that enable customers to bank during their weekly trips to the grocery store. The supermarket branches have extended weekday and weekend hours.

Banks' adoption of high-tech services meets changing customer desire for how they want to conduct banking transactions, according to Jeff Smith, senior vice president and regional manager for Northwest Indiana for PNC. "Banking is changing day by day and customers' banking technology needs are changing as well."

Nearly half (49 percent) of the bank's Northwest Indiana customers use some sort of electronic services, with one-third using ATMs and more than 10 percent conducting at least a portion of their banking via smartphones.

"This gives us an opportunity to spend more time with customers—not so much on transactions, but on their future goals like savings, retirement and home ownership," Smith says.

With banks focusing more on financial consulting at the branch, branch personnel are receiving more cross-training on different financial products and services so that they can discuss them knowledgeably with customers, Buhle says. By being more knowledgeable, the branch personnel can provide more personalized interactions than they could if all they were doing was handling deposits, withdrawals and other transactions.

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rants it, First Financial bankers will also go to the home, business or other location to start a loan application or conduct other non-transactional banking business, Schneider adds.

Customers enrolled in online banking use First Financial's Panorama Finance Management technology to get a full picture of their financial

position by entering their financial information from all sources. Banks have used financial management programs for a few years to provide customers with a way of having more insight into their financial position, including expenses, income, assets, liabilities, etc. These programs also provide the banks with competitive information about relationships that customers have with other financial service providers, which bank marketing departments use.

BANKS ADJUST THEIR MARKETING

The move toward technology and electronic transactions has also meant a shift in the way that financial institutions communicate with their prospects and customers. Branch transactions had always offered the opportunity to make personnel connections with customers as well as to inform them about additional products and services that they might be able to use. While some customers will still go to the branch on their own to seek this type of information, the opportunities for this face-to-face communication have declined.

Northwest Indiana banks have responded to this change by developing social media sites, producing blogs, stepping up some of their call center outreach and extending call center hours to go along with the traditional print and radio advertising.

"We're building out our social media efforts," Buhle says. "We're learning what works with the mobile channel. We redesign our experiences from time to time in order to stay fresh. We're always looking for more opportunities."

Some of those opportunities include calls from the banks. While many people don't like call center contacts, they are more receptive when it comes to calls from their banks, which can include communications about potential issues with an account and occasional "check-ins" as well as offers of additional products and services and scheduling of meetings with bankers.

"We have taken a very proactive

approach via the phone to set up meetings with our customers and our financial specialists," Smith says. "We ask them to sit down with us so we can discuss their future goals with them. The response from our customers has been very positive. We want to make sure that we understand their financial situation and goals so that we can offer the right recommendations and solutions."

Bochnowski echoes that sentiment.

Peoples offers a dedicated trust and wealth management department with fully licensed representatives to

"This gives us an opportunity to spend more time with customers—not so much on transactions, but on their future goals like savings, retirement and Home ownership."

—Jeff Smith,
senior vice president, PNC

work with customers on short- and long-term financial planning needs.

While industry experts and Northwest Indiana banking executives agree that the trend toward technology and electronic transactions and away from the branches is likely to continue, any discussion about the demise of the branch is largely overdone, they agree. Some of the nation's largest banks, like Chase and Wells Fargo, have closed some branches and have consolidated others, but Northwest Indiana banks have maintained their locations—though some have been redesigned with fewer teller windows and additional open space—and have no plans to shutter any locations in the near future.

"We still believe in community banking," Schneider says. "You have to have a branch physically and be on the web. The consumer is looking to work with a bank that has a physical presence. They want the convenience of technology, but they also want a place to go for [financial] problem solving. Even though customers come to the branch less

often, they still want that community banking presence."

The "death of the branch" talk actually started when ATMs first started becoming prevalent in the 1970s. But customers will always have financial needs that ATMs and other electronic devices won't be able to fill without human interaction between the bank and the customer. ■

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Attacking Cancer

Technology boosts speed and accuracy of treatments.

BY LAURIE WINK

Area hospitals and medical practices are using leading-edge approaches to diagnose and treat cancer patients. By harnessing the power of the latest high-tech tools, physicians are significantly improving the speed and accuracy of cancer treatments and reducing the pain and discomfort of patients during medical procedures.

Cancer continues to be the second leading cause of death in the United States, after heart disease. More than 1.5 million people were diagnosed with cancer in 2011 and more than 575,000 people died, according to the United States Cancer Statistics report. The World Health Organization reports 14 million people worldwide are diagnosed with cancer each year, and about 8.2 million die of the disease.

The good news is that two out of three people who are diagnosed with cancer are surviving five or more years, according to a study released this year by the Centers for Disease Control and Prevention. Advances in cancer detection and treatment methods are improving the odds of survival for cancer patients. And new technology is making it possible for cancer specialists to plan and deliver personalized patient care using research-based best practices.

An innovative approach to treating cancer with image-guided radiotherapy is now being used at St. Mary Medical Center in Hobart. The hospital recently invested \$4.5 million to acquire TrueBeam, an advanced medical linear accelerator that significantly improves radiation treatment for patients with lung, breast, prostate, head and neck cancers.

Radiation oncologist Dr. Koppolu Sarma says TrueBeam is a faster, more accurate treatment delivery system. "More patients are being

cured with this technology and having fewer side effects because it delivers more of the dose to targeted areas and avoids doses to normal organs," he says. "It makes delivery much easier."

TrueBeam produces a 3-D image of the tumor and uses computer technology to compensate for patient movement during treatment. This is important, Sarma notes, because it reduces the chances of damaging surrounding healthy tissues. TrueBeam produces multiple beams programmed to the exact shape of the tumor, resulting in more accurate doses.

And TrueBeam treatments are ten times faster. Instead of 20 minutes for a standard radiation treatment, TrueBeam takes two minutes. Sarma says the faster treatment time is particularly helpful for older patients who find it hard to lie still.

At Memorial Hospital in South Bend, another advanced radiation therapy technology is being used to treat brain cancer patients. VisionRT (AlignRT®), an optical guidance technology, is making it more comfortable for patients to undergo Stereotactic Radiosurgery (SRS) treatments, according to Dr. David Hornback, radiation oncologist and medical director of radiation oncology at Memorial Hospital.

"VisionRT is a safe, accurate motion management tool that increases patient comfort," Hornback says. "Memorial is at the leading edge of using technology that is rapidly taking over as the procedure of choice."

He explains that SRS uses precisely focused radiation beams to treat tumors in the brain, neck and other parts of the body. The standard procedure relies on a painful metal head frame, or halo, that is clamped onto the skull to keep patients motionless.

The head frame is then clamped onto the treatment table during a CT scanning process and subsequent radiation treatment.

"It's uncomfortable," Hornback says. "Oftentimes, depending on the location of the tumor, you would get a little bleeding and bruising, and some headaches. Now, with the VisionRT optical 3-D mapping technology, patients are immobilized with a custom-made, rigid, open-faced mask. The optical guidance cameras use surface rendering technology to aid in accurate setup and delivery of precise treatments. What we're doing is delivering very high doses of radiation with less than a millimeter margin for error. If a shift of even 1/8 inch occurs, we're treating normal tissue. The precision part of this is extremely, extremely important."

SRS is most commonly used to treat small tumors—from 1/8 of an inch up to 2 inches—in patients whose cancer has metastasized to the brain. Hornback says the treatment is determined by the number of tumors in the brain.

"If there's a significant number, we do whole brain radiotherapy. But there can be side effects, including memory and calculation problems and fine motor movements. In general, we're comfortable treating up to four spots on the brain to avoid whole brain radiation."

The VisionRT optical tracking system hasn't changed SRS treatment, but it has improved the accuracy of treatment and patient comfort. Hornback cites the example of a woman who had SRS treatment two years ago and needed further treatment because a small spot showed up.

"She had the option of going ahead with treatment using the head frame or waiting for the new technology to be offered," he says. "She had such



TARGETED TREATMENT TrueBeam image-guided radiotherapy at St. Mary Medical Center in Hobart helps to spare normal tissue.

an aversion to having the head frame put on that she decided to wait. She was sold (on VisionRT) in an instant. The difference was fantastic to her."

Porter Regional Hospital in Valparaiso is the first hospital in Northwest Indiana to use magnetic resonance imaging (MRI) technology to help diagnose prostate cancer. MRI is being fused with a traditional ultrasound exam to allow physicians to view previously undetected growths and perform targeted biopsies. Called "multiparametric MRI," the new approach is becoming the standard for diagnosing and treating patients at various stages of prostate cancer according to Dr. Vivek Mishra, interventional radiologist and chair of the Department of Radiology at Porter Regional Hospital.

"MRI gives an exquisite amount of details of the prostate and fairly accurately pinpoints the cancer," he says. "It's becoming more mainstream."

Interventional radiologists work in

tandem with urologists to determine whether or not MRI results are suspicious. When MRI images are fused with ultrasound images, urologists are able to perform targeted biopsies and detect prostate cancer more accurately, Mishra says.

The ability to produce a more accurate picture of a patient's prostate cancer is significant, Mishra notes, because it's currently the second leading cause of cancer deaths in men in the United States. The National Cancer Institute predicts that some 220,800 new prostate cancer cases will be detected and about 27,000 men with prostate cancer will die in 2015. More accurate diagnostic tools are leading to early detection and improving the odds of survival.

"Those with prostate cancer typically don't die from prostate cancer," Mishra says. "They die with prostate cancer."

Michiana Hematology Oncology

(MHO), a medical oncology practice with comprehensive cancer centers throughout Northwest Indiana, South Bend and Mishawaka, is using CancerLinQ™ to improve care for patients with all kinds of cancer. CancerLinQ is a new health care information system developed through the American Society of Clinical Oncology (ASCO), a nonprofit physician group focused on improving the quality of care for cancer patients.

Dr. Robin Zon, a medical oncologist with MHO, has been an active committee member and board member for ASCO. Through her involvement, MHO was selected as one of the first 15 oncology practices in the world using CancerLinQ.

She says, "It's a high honor to be one of the selected practices in the world using CancerLinQ. We're a vanguard practice."

Zon says oncologists have difficulty keeping up with the rapidly growing research findings about



THE NEW STANDARD Dr. Vivek Mishra chairs the Department of Radiology at Porter Regional Hospital, first in the area to use magnetic resonance imaging technology to help diagnose prostate cancer.

cancer patient care. And most of what is known about best practices is based on a small number of patients who participate in clinical trials. Of the nearly 1.7 million people in the United States who are diagnosed with cancer each year, only about three percent enroll in clinical trials

that are required for FDA approval of new cancer treatments.

“They are not necessarily typical of patients we see in the office,” Zon says. “All of these years, we’ve based treatments on patients who don’t look like the patients in front of us. And all of the information about out-

comes for patients is hidden away in files. If, for example, I have an 82-year-old patient who is vital but has cancer and wants to know how similar patients have done, I can’t readily answer that question.”

CancerLinQ allows Zon and other oncologists to enter data on an individual patient during an appointment and find out immediately how that patient compares to those with similar parameters and what treatment plans have produced the best outcomes.

“CancerLinQ is a new universe of practical insights,” Zon says. “It reassures me and my colleagues that what we’re recommending is the best possible, evidence-based treatment. And it also reassures patients that they’re getting the best care based on others like themselves.”

As knowledge of the genetic components of disease expands, medical researchers are finding that cancer is a complex disease that takes many different forms. For example, Zon

explains, “In the past, we thought there were only a few types of lung cancer. Now we know that there are many different kinds.”

CancerLinQ helps physicians cut through the complexity and come up with more targeted treatments. “It increases the chances that treatment will work and decreases chances of unnecessary side effects,” Zon says. “And it’s helping (health care) payers by not wasting money on treatments that have no chance of working. All the stakeholders are winners.”

Because of advances in diagnosis and treatment of cancer, more than 15 million people have survived cancer, but about one third of them continue to experience pain after treatment, according to Dr. David Miller, director of interventional and comprehensive pain management for Indiana University Health. Miller heads a team of pain management professionals at the IU Health Life-works Facility in Michigan City, the only comprehensive pain management center in Northern Indiana.

The term “cancer survivor” generally refers to those who have not been on active treatment of their cancer for several years, Miller says. Most cancer survivors get pain relief through a combination of treatments—which can include medications, physical and massage therapy, acupuncture and chiropractic treatment. But about 10 percent continue to have pain.

“It turns out a lot of chronic cancer pain in patients [that] I take care of is the residual result of permanent nerve injury,” he says. “The pain I deal with is not responsive to over-the-counter pain relievers or prescription pain meds.”

Miller is a board certified specialist in pain management with 25 years of experience in treating patients who have permanent nerve injury pain, called neuropathy. When other pain treatments aren’t effective, Miller uses spinal cord stimulation, which he compares to “a pacemaker for the nerve.” The technique involves inserting a lead wire into the spinal canal and connecting it to a battery-

powered pulse generator implanted under the skin. The device sends electrical signals into the spinal cord and changes the way pain information is processed.

Spinal cord stimulation has been used for more than 30 years but has had one major drawback. “When the stimulator was turned on, a patient would feel a tingling or prickling

sensation in the area of the nerve being stimulated,” Miller says. “Many patients would not find those sensations to be pleasant.”

Recent advances in the technology are making it a more widespread pain treatment for cancer survivors, according to Miller. Now, with brief bursts of higher frequency signals,

continued on page 55

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MEDICAL SPACE IN MISHAWAKA Demand for various types of commercial space is on the rise across St. Joseph and Elkhart counties.

BY JACQUELINE VON OGDEN

The state of the development in Northwest and Northern Indiana has, of course, had its peaks and valleys within the last decade. Remember 2009? Most want to forget it. We took the time to speak with leading commercial realtors who not only identified the latest developments but also told of the possibilities for business expansion from the state line bordering Illinois to the borders of Michigan and Ohio.

From Lake County to Elkhart County, the rail, shipping and airway advantages strengthen the argument for business expansion in Indiana. "Northern Indiana is a great place to drive distribution and larger manufacturing; great transportation and the telecommunications infrastruc-

ture makes it a phenomenal place to draw a business," says Bradley Toothaker, president and CEO of the Bradley Company of South Bend. "Industrial real estate, warehouse-types, are coming in from across the border." Great Lakes Capital at Portage Prairie, a 450-acre park, is considered prime location for distribution with easy access to I-80/90 and five miles from the South Bend International airport. Currently home to Hubbell/Raco, Global Parts Network, FedEx and Chase Plastics, the 210,000-plus-square-foot modern cross dock warehouse and distribution center is being built.

Toothaker notes the market demand for larger, industrial buildings. "At this point in time, without even having turned the shovel, we

have demand," says Toothaker. These additions to the area are generating construction jobs, ancillary jobs, jobs within the facility, services within the facility and all of the vendor-related opportunities. Says Toothaker, "Yes, there are highs and lows in the market depending on who we are talking to. Certainly we have gone through some kind of recovery—larger businesses in certain segments have done well. Average mom and pop or midsize businesses are still climbing."

Michael Siwietz, associate broker for McColly Bennett Commercial, believes that communities across Northwest and Northeast Indiana have a major commonality. "Communities have a major commonality being close to the expressway corridor,"

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“Our biggest hindrance to growth is supply. My best industrial brokers are challenged because they cannot provide the supply.”

—Bradley Toothaker, president and CEO, the Bradley Company

says Siwietz. He notes bordering Cook County in Illinois has either purchasing or leasing opportunities. “From a short term basis standpoint, we have experience, and we have been doing site evaluations from businesses in Cook County who would like to bring some of their workforce with them, and they want to stay along the major corridor,” says Siwietz, pointing out businesses have opportunities in East Chicago and Hammond. However, Siwietz notes the current structures providing the opportunity have to be repurposed, and repurposing a building could be a substantial cost. “The challenge is the limited amount of locations,” says Siwietz.

Scott Duerkop, vice president industrial services at Jones Lang LaSalle, represents developer Becknell Industrial for NorthWind Crossings along the I-65 corridor. Becknell Industrial’s 200-plus-acre master planned business park is located just 25 miles from Chicago in Hobart. With access to the I-80 corridor, NorthWind Crossings offers build-to-suit projects ranging from 20,000-square-feet to over 800,000 square-feet. To date, six sites have been built. “We can deliver anything from a 40,000-square-foot building to nearly an 800,000-square-foot building,” says Duerkop. He notes the number of requests for proposals (RFPs) from companies who operate in Northwest Indiana and are looking to expand. “Others are coming from out of state—household names we know—and those types of users are looking for distribution space,” says Duerkop.

Duerkop notes the close relation-



TOWN CENTER CONCEPT GrandView Flats and Townhomes in Granger brings urban amenities and conveniences to a suburban setting.

ship with the city of Hobart. “We consider them a partner and they have been excellent partners for us. You have to look back and see what this part was 15 years ago,” says Duerkop. “It was vacant land that sat along I-65. If you look at the city now, 15 years later, it makes them a strong employer,” Duerkop says, noting the ability the city of Hobart has to attract employment, bringing

more business to the city itself. “I know when Hobart looked at this, there was already a vacant retail presence. Industrial became the logical type of use. The I-80 corridor is used for the flow of cargo as goods come into the port. From there they use boats, railcars and trucks. That proximity adds to the value,” says Duerkop. Of course the desire is to be as close to the state line as pos-

sible, but the positive impacts cannot be ignored. Says Duerkop, “NorthWind Crossings really represents the closest Class A business park to the city of Chicago.”

Duerkop believes the multi-tenant building is poised to have an immediate positive impact on the business environment in Northwest Indiana as it can be occupied by users immediately, bypassing the otherwise

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lengthy design and development process associated with a custom “build-to-suit” scenario.

Further across in St. Joseph and Elkhart counties, Ed Bradley, senior vice president and principal for Newmark Grubb Cressey & Everett, notes the obvious demand in today’s climate. “The demand for space has increased and continues to increase

at a moderate pace. It has taken inventory off the market—generally speaking,” says Bradley. “From an industrial perspective, the inventory of available space has shrunk. I think it has all of the supply and vendors related to that area of St. Joe, Elkhart County seeing more activity and increased market strength.” Bradley notes the number of changes

occurring in South Bend including the urban development.

“One of the things not seen in a long time, is the introduction in urban environment. There are four projects currently in the downtown area. These can accommodate as small as 12 units, as large as 60 units, maybe 175 units we’ll see developed by four developers,” says Bradley. “It’s been 25 years since we’ve seen this.” In this optimistic climate, Bradley also notes that municipal and local cooperation is at an all-time high. The cooperation equals more money invested into, not only a city and county, but also the state as well. Estimates of investments for the Notre Dame Campus Crossroads project projected near 750 million. “That is just the impact for the construction industry alone,” says Bradley. “There is a whole submarket, even residential at some point.” But what are developers to do where space is limited? Are there opportunities?

SPACE LIMITATIONS

“I’d like to see some sort of action addressing buildings that are obsolete. I think progress is being made and we need to continue that,” says Duerkop. “What you see driving down the expressway looks like a vacant piece of land.” Duerkop notes that there is usually one or more issues that could include an inactive rail line, rail easement, or even a wetlands issue. “It can be more economical to build than it is to renovate. Many times, because what the building was originally designed for, other businesses are looking for amenities-wise,” says Duerkop noting that docks or truck levels may not exist for those buildings in existence. He also believes there may need to be a bigger effort to address some of the sites affecting environmental issues with remediation. “There are sites that exist the short distance from those areas to Chicago, and this is going to become more important with time. The urgency may push some effort to deliver clean sites,” says Duerkop.

Says Toothaker, “There is still

recovery necessary in the market and there is still demand, and I believe we can see the demand in the industrial market will continue. Our biggest hindrance to growth is supply. My best industrial brokers are challenged because they cannot provide the supply. It doesn’t exist. Creation of new space, new developments, the challenge when things like this happen—you need a little more confidence to come back in the market”.

David A. Lasser, SIOR/CCIM, local commercial real estate broker for Commercial In-Sites LLC, and chairman of the board of the Lake County Economic Alliance, believes the many communities in Lake County are poised for development. The main future opportunity is in new construction, since the market has tightened up significantly in availability. Lasser believes the resurgence is due in large part to the need for quality business parks.

“For the investment value, you

are going to build a quality business park. Lasser notes the successes of Ameriplex at the Port in Portage, Northwind Crossings, Midwest Central in Munster and Coffee Creek in Chesterton, are all experiencing significant development. “We feel we are clearly in post-recession stage, so pent up demand is occurring in new construction.”

Says Lasser, “I think there will be an increased push toward large distribution centers in Indiana.”

Lasser notes that many of these business parks may not currently have the sites available, but this does not mean there is not a future for many counties. “Communities most poised are Chesterton, Valparaiso, Crown Point and Merrillville. Most of the focus for distribution is industrial. Nothing is really vacant, and it is mostly retail.

But as Lasser notes, this does not mean there are not any opportunities. Van Drunen Farms relocated

and expanded operations into Indiana from Illinois. “Van Drunen was going to remodel. Then they decided to tear down and rebuild,” says Lasser. Hoist Liftruck, a manufacturer of heavy-duty forklifts, plans to move from Illinois to East Chicago, to an existing site. “Hoist is moving to a 500,000-square-foot building built in the 1900s. It is going to become a state of the art facility,” says Lasser.

Communities without land availability, but with access to rail and barge traffic, have major advantages compared to those sites without rail. Says Lasser, “Gary, Hammond and East Chicago are getting these types of transactions that no one else can. This is really positive for everyone. It creates a housing demand. Job creation is increased, and it helps restaurants, it helps retail, etc. These businesses need accountants, office supplies, and all generally benefit from commercial real estate. Vacant lots will start to see new demand.”

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Agents of Change

Insurance pros on the front lines of health care reform.

BY LAURIE WINK

Leading health insurance professionals in our region describe the Affordable Care Act as “overwhelming,” “complex,” “high stakes,” and “time consuming.” But they also say the health care reform legislation has been a boon to their business.

The Affordable Care Act (ACA)—referred to as Obamacare by its critics—was enacted in 2010 and is intended to decrease the number of Americans who don’t have health insurance. The ACA is the largest government expansion of health care coverage since the creation of

Medicare and Medicaid. A series of legal battles have been mounted to do away with or weaken the legislation. But after the U.S. Supreme Court rejected a lawsuit against the ACA in June, its future seems secure until the 2016 elections.

Whether or not it’s here to stay, the ACA began phasing in a series of mandates in January 2014 that have impacted employers of all sizes. And employers have turned to health insurance professionals for advice on strategies to avoid costly penalties.

Matt Glaros, chief strategy officer—benefits producer at Meyers Glaros Group in Schererville—notes, “In the

past, there was a lot of discussion about insurance rates. Now our value is helping employers handle the requirements and risks, making sure they’re compliant. The old theory of the insurance guy who golfs all the time and entertains people is not true. I don’t think we’ve picked up a golf club for a while.”

The “we” in this case includes his father, Will Glaros, the company’s co-founder and managing partner of employee benefits. Will works with employers who have more than 200 employees and Matt handles those with fewer employees.

Will Glaros has specialized in employee benefits for most of his 40-year career in insurance and says the challenges of the ACA are similar to those he experienced during implementation of the federal COBRA and ERISA laws. “These challenges are when opportunities arise to educate the public.”

Business at Meyers Glaros Group has grown about 40 percent in the past few years as more employers seek help with the ACA. The firm has hired three new employees who stay up-to-date on ACA legislation. When specialized expertise is needed, the agents collaborate with accountants and attorneys.

The company provides clients with helpful tools, such as a 16-point checklist of notices and communications that must be completed during the year. “For clients, it’s very time consuming and if they don’t do the right thing, it could be financially devastating,” says Will Glaros. “You hear so many people talk about how great health care reform is, and it has provided insurance to a whole lot of people. But to cover those people, the cost has to go up.”

This year marked the beginning of the so-called “Pay or Play—Shared



MANAGING THE COMPLEXITY OF BENEFITS Ryan Colvin is a principal and an employee benefits consultant for Gibson.

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experts who stay up-to-date on legislative changes and try to forecast what's ahead. Knuth says, "There are a series of provisions that are coming into effect over the next several years."

Christopher Rowland, owner and manager of the benefits division of Healy Group in South Bend, has specialized in employee benefits insurance since 1985 and joined the company in 1999 to expand the employee benefits division. He echoes other insurance professionals' comments about health care reform.

"It has certainly changed our lives with respect to working with clients," he says. "We spend a lot of time informing them on what's happening with the ACA. It's a continuing education process with our existing clients."

As a member of the National Association of Health Underwriters, Healy Group professionals go through continuous training to stay abreast of changes in the implementation of the ACA. Benefits staff members meet weekly to discuss experiences and plan strategies for assisting clients, Rowland says. The company holds seminars and other educational events to keep clients updated on the ACA.

Labor law attorneys and other experts are contacted when specific questions arise. "We're treading very carefully because we can't give legal advice, but we can find sources for the answers," Rowland says. "We will say that this is our understanding of what the ACA is saying but we may need to ask a labor law attorney if we get into grey areas of the law where it's not real clear."

Rowland predicts businesses with 10 or fewer employees will be getting out of the health benefits business and turning over responsibility to individual employees. The Healy Group is positioning itself to meet the changing needs by working directly with employees.

In spite of the complexities inherent in health care reform legislation, Rowland says, "It isn't that scary monster that we all saw it as in the beginning. We're working our way through it. There's reason to be optimistic." □

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and there are team members from three different continents among its roughly four dozen employees. "We have a great environment and cool projects; the trick is to get people to consider coming to Northeast Indiana," Pasterick says. "Once they're here, it gets easier."

GIBSON

Gibson, a South Bend-based insurance broker and risk management services firm, always has its eye on the future. To be sure, its veterans have played a key role in propelling the kind of growth that landed Gibson on this year's Companies to Watch list, but today's company leaders know that Gibson's future depends upon growing tomorrow's leaders.

"We have significant presence and recruiting from three colleges with strong insurance and risk management programs," says Tim Leman, chairman and CEO of the employee-owned company. "Every year we're able to land a couple of 'No. 1 draft picks.'"

Recruiting top talent is just the beginning, he says. "We embed these recent college grads into our veteran teams. The teams have shared compensation models that require a collective effort and drive collective success. Since we implemented this teaming model, our organic growth has been at an all-time high."

Gibson was founded in 1933 and now has locations in South Bend,



ENVIRONMENTAL INVESTIGATION
Soil cores from subsurface borings that Creek Run LLC Environmental Engineering collected at a petroleum-impacted site.



MID TO HIGH-END RESTAURANTS It's a customer base with ongoing demand for the architectural products made by Hudec Woodworking in Griffith.

Plymouth, Fort Wayne and Indianapolis. It landed on the Companies to Watch list with revenues that have grown by more than 50 percent since 2011, along with healthy growth in the number of employees.

Leman says Gibson's growth has everything to do with its people, and creating opportunities for them to engage and mentor. "Some of that is accomplished through our young professional group at Gibson—they go by the name GibGab—as well as our Gibson Leadership Academy," he says.

"I think it helps, too, that we are able to reward our organizational success through our employee stock ownership plan. All of our people participate in our ESOP as employee owners," he adds. "Principal Financial Group actually named us one of the 10 best companies in the country to work at for employee financial security in 2014. I'm proud of that."

HUDEC WOODWORKING

The Great Recession was a bleak time for most companies, including Hudec Woodworking in Griffith, an architectural woodworking firm. President John Hudec says gross revenues plunged 56 percent from 2007 to 2009. What does it take to survive that kind of blow and end up one of the 2015 Companies to Watch?

It helped to have a solid foundation, Hudec says. "The company culture is to run very lean and conservatively, and work well within our means on all financial fronts," he explains. "All unnecessary spend-

ing was completely eliminated and wages held stagnant for several years. Every person, every family at Hudec Woodworking was affected by this business cycle, and yet we had 100 percent retention of our very loyal employees, who never stopped believing in this company."

The company started in 1987, and its first shop was the garage at Hudec's parent's house. Hudec Woodworking specializes in commercial woodwork, metalwork, stone and glass, primarily for the restaurant industry. Hudec says the company's customer base of mid to high-end restaurants turned out to be a good one as the economy rebounded. "I believe our industry was a bit ahead of the recovery in the U.S. economy and gave us a head start in recovering from the 2008 recession. This provided us the opportunity to step up early and keep up with our customers' rapid demand for our services over the last five years."

That demand has fueled healthy revenue growth of 15 percent last year, with 16 percent growth expected this year. The workforce was up about 17 percent last year. "Together we have built an incredible team that knows this business, its customers and has never wavered from our mission of creating 'The Wow' for our customers in service and product quality," Hudec says.

PIONEER PACKAGING

You just never know where the next opportunity awaits, but it often springs from something you've already been



Pioneer Packaging offers custom & standard-sized pallets to meet your every need.

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218 East Lincoln Avenue . Portland, In 47371 . Wade Kohler 260-729-2658

www.PioneerPackagingCompany.com

doing. That's one of the realities driving the success of Pioneer Packaging in Portland, launched in 2003 by Susan and Wade Kohler. The primary business is making pallets, but that has morphed into a variety of secondary businesses that have added significantly to the revenue picture.

The company does roughly \$17 million in sales, says Wade Kohler. "Of the \$17 million, probably \$10 million to \$12 million is the pallet business, but we have developed into other things," he says. Second-largest is wholesale lumber. Pallet construction requires buying lumber in huge volumes, and Pioneer resells a fair amount of the lumber it acquires to other industrial users, generating about \$3 million in annual revenues.

Next is an innovative sideline that also grew out of the main business. "When you're really big in the pallet business, you generate a large amount of scrap that you have to do something with," Kohler says. The company discovered that the wood

scrap, when ground up, has a valuable second life. "About three years ago we started a livestock bedding business. There are a lot of confined-feeding operations in our area, so there is a high need for bedding." That innovation has helped Pioneer Packaging unload tens of millions of pounds of scrap annually, and it landed the company on the cover of Pallet Enterprise magazine.

Pioneer also does a variety of secondary operations for other manufacturers on a contract basis, and also generates revenues by warehousing various things for other companies, including manufacturers that need to have components handy but don't have enough of their own warehouse space. And, Kohler adds, semi-trailer rentals bring in additional revenues, too.

Put it all together, and you have a recipe for healthy growth—in revenues and in jobs. Seeing the company grow and prosper provides a lot of satisfaction for the Kohlers, because as Wade points out, it wasn't all that

long ago that none of it existed. "Everything we've done is through hard work, sweat and determination, because we started from zero."

RICHEY ATHLETICS

You could say that the people of Richey Athletics in Frankfort are always reaching for new heights. Their business is track and field equipment, particularly pole vault and high jump standards and pits.

It's a family-owned business that delivered its first pole vault standards in 1962, to Hobart High School. Its co-owners know the business because they've been track athletes, and the company ensures quality by cutting its own fabrics, welding its own steel and gluing all of the foam.

The company was founded by Max Richey, and ownership of the company was passed a few years ago to grandsons Michael, Stephen and David Griffy. Michael Griffy serves as president. Growth is measured and steady, with about 20 on the payroll now. **BQ**

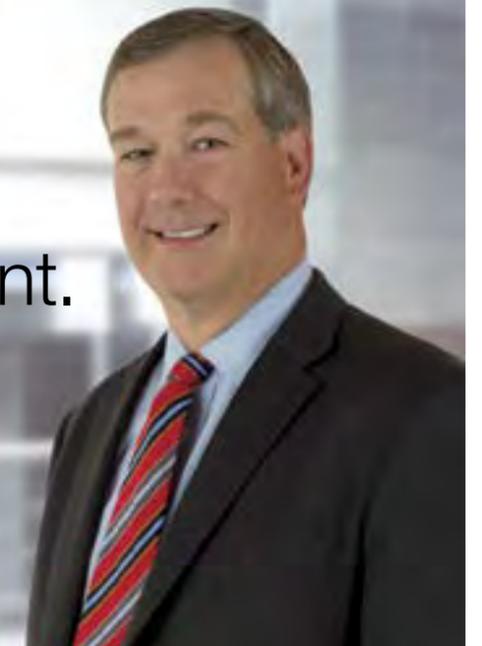


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HEALTH CARE Terrence Dempsey



INSURANCE Barb Radecki



INSURANCE David Walters



INSURANCE Karen Corning

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directors of the **Northwest Indiana Regional Development Authority** approved a \$317,197 grant to the **Porter County Regional Municipal Airport** that will provide matching funds for \$12.6 million in runway and equipment improvements. The board's approval is contingent upon Porter County authorizing a like amount as part of a package of local and state matching funds. The \$317,197 each from the RDA and Porter County would be combined with \$634,394 in state funding to provide a 10 percent local match to access \$11.4 million in federal funds. The total \$12.6 million from this combination would be used for rehabilitation and reconstruction on runway 9-27, which is in danger of falling below minimum service levels, and to complete a High Intensity Runway Lighting Rehabilitation project which would replace lighting components that are beyond their service lifetime. The board also accepted for review a request from **East Chicago** for \$12.935 million for Phase II of its **Waterfront Revitalization Initiative**. This grant would be used for lakefront and marina district construction; reconstruction of ground routes to and from the harbor; and bridge, ramp and intersection improvements.

STEEL CONSORTIUM EAGER TO GROW AND CONTRIBUTE TO IMPROVED COMPETITIVENESS

After a year of organizing and planning, the national Steel Manufac-

turing Simulation & Visualization Consortium, based in Northwest Indiana, is ready to move forward to help American steel producers compete more favorably worldwide.

Driving the consortium is Purdue University Calumet's Center for Innovation through Visualization and Simulation (CIVS), steel producers and suppliers, as well as industry-related associations. By employing the CIVS research facility's cutting edge technologies, the consortium seeks to identify ways to make steel production more efficient, competitive and sustainable. "We are eager to begin identifying and advancing research projects that will benefit the domestic steel industry," Consortium and CIVS Director and Professor Chenn Zhou said. "The mission of our consortium is to support the competitiveness of the American steel industry by using simulation and visualization technologies as research tools to make steel manufacturing more viable across its value chain."

Northwest Indiana Congressman Pete Visclosky added, "I applaud the leadership of Director Zhou and Purdue University Calumet for the investment of their time and ability to ensure that our domestic steel industry remains the most technically advanced in the world. These are difficult days for the American steel industry, but the actions of this initiative give me confidence that our institutions of higher learning, our domestic workforce and our producers remain committed to manufacturing steel in America."

A \$480,000 federal planning grant was awarded to Zhou as CIVS direc-

tor in June, 2014 to launch the consortium, one of 19 funded by the National Institute of Standards and Technology to advance U.S. manufacturing technology. Supported by more than 15 companies and organizations, it also is the only consortium dedicated to furthering domestic steel industry competitiveness and sustainability.

Charter members who enroll in the consortium will participate in the research selection process. Steel producers already enrolled include AK Steel, ArcelorMittal, Nucor, Steel Dynamics Inc. and SSAB. Several other producers and suppliers are in the enrollment process. Benefits for charter members include discounted and fixed membership fees for three years. Additionally, charter members will participate in industry-led decision-making, accelerated innovation, value-added solutions, rapid access to research results, and leverage of CIVS technologies and funding agencies. The consortium plans to launch its first group of projects in January. Consortium membership and other information can be obtained by visiting www.steelconsortium.org, or contacting Director Zhou by phone (219) 989-2765 or online at SteelConsortium@purduecal.edu.

CORRECTION

The title for Michelle Layman was cited incorrectly In the summer issue's "Women in Business" profile. She is the operations manager for Ultimate Refining at the Whiting Refinery. Her husband's name is Jack (not former). **BQ**

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patients are getting better pain relief and are no longer feeling the unpleasant sensations during the spinal cord stimulation process. New stimulators have batteries that can be recharged through the skin and are smaller, lighter and more durable, he adds.

"Cancer-related pain is associated with depression, poor functioning and disruption of relationships with friends and family," Miller says. "Reduced pain is important for their quality of life."

One obstacle to expanded use of spinal cord stimulation to treat cancer pain has been the cost, Miller says, but recent studies have shown the treatment to be cost-effective in the long run, since many patients are able to stop taking medications and reduce the number of doctor visits.

Most cancer pain sufferers Miller sees are in their 70s and 80s and he says treatment can be complicated by the presence of other pain associated with the aging process. The likelihood of getting cancer increases with age.

"A lot of people have the notion of cancer as a young person's disease because of stories on TV and movies," Miller says. "But incidents of cancer are more likely as we age."

Some researchers believe that continued improvements in cancer treatment and prevention could significantly reduce deaths from cancer for people in most age groups. Scientists at the University College London and Kings College London predicted in a report released in January that most cancer related deaths in children and adults up to the age of 80 could be eliminated by 2050. They base the prediction on the fact that more people today are aware of cancer symptoms and are visiting doctors who are diagnosing the disease at earlier stages.

Although there is no one-size-fits-all approach to fighting cancer, medical professionals believe that rapid advances in our understanding of its causes, and methods of diagnosis and treatment, are allowing us to gain ground in the battle. **BQ**

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EXECUTIVE

Gift Guide

For Him

FLYING THE FRIENDLY SKIES ...

KGYY Jet Charter—For the boss who's a flying enthusiast, how about a charter flight from KGYY Gary/Chicago International Airport? Score big points with your boss when you hire a G-4 jet for the big game or concert. He'll feel like Donald Trump, and you'll feel like a winner. KGYY, which has 10 jets for rent, is located at the Gary Airport, 6001 Industrial Highway, and is open to the public.



CHARTER FLIGHT Hire a Gulfstream jet for a happy recipient.

WE RECOMMEND: Chartering the weekend flight. Call Lynn, the owner, way in advance because jet rentals are at a premium. For more information call (219) 944-1210 or toll-free (800) 892-8178.

TEE OFF ...

White Hawk Country Club is bringing golf back in the Crown Point area and beyond. This 36-Hole facility has four beautiful nines that present a unique test of golf at every turn. There are 600 acres surrounded by tranquil

Your boss is *almost* always really nice, right? Even when they may be a little down, it's still the holidays and that means gifts for everyone. Here in Indiana, there are luxury gift items that may seem over the top paired with smaller gifts for those who already know their bonus is coming. Feast your eyes on this year's *Northwest Indiana Business Quarterly* gift guide. It may give you some ideas about which side of your boss you need to butter.

scenery and wetlands. Excellent course conditions await members, their guests, and public play at this championship facility.

WE RECOMMEND: Located in Crown Point, White Hawk Country Club has some of the most unique gift items for that one-of-a-kind executive, including clubs and gear made by Ping and Titleist. Or, how about your favorite boss getting the inside track from a golf pro? White Hawk Country Club is at 1001 White Hawk Drive in Crown Point. For more information call (219) 661-1300.

FOR THE EXECUTIVE WHO LOVES TO ENTERTAIN ...

The Quest Eatery and Spirits—For the executive who loves to entertain, this destination restaurant is full of surprises such as homemade cinnamon French toast for brunch. It's at 1204 W. Lincoln Highway in Dyer.

WE RECOMMEND: Try the perch-generous portions of 20 and the baby back ribs paired with an expertly poured drink of your choice.

FOR AN EVENING OF LAUGHTER OR HOLIDAY CHEER ...

Munster Performing Arts Center—Your boss can sit back and enjoy Sunday brunch at the Munster



HOLIDAY CONCERT South Bend Symphony festivities at the Morris.

Performing Arts Center. Bacon, eggs, champagne and much more is the order of the day at this Broadway-like playhouse. Holiday Brunch (Easter, Mother's Day & Thanksgiving) is \$26 for adults; children 4-11, \$13.50; and under 4 years, \$3.50.

WE RECOMMEND: See a first run play while you're there. It's perfect for the stressed out boss. The Center for Visual and Performing Arts is at 1040 Ridge Road in Munster. Phone: (219) 836-1930.

Morris Performing Arts Center—This year why not treat your boss to a fabulous day with a *cappella* group "Straight No Chaser" at the Morris Performing Arts Center? The group has its roots at Indiana University and sings songs from every era with a huge fan base.

There also are Christmas shows galore at the center – enough for you and your boss.

WE RECOMMEND: Check out the Symphony's Christmas show at the Morris Performing Arts Center at 211 North Michigan Street in South Bend. For more information call (574) 235-9190 or Toll Free at (800) 537-6415.

MOVIE TICKETS ...

Why not purchase a gift card for the boss who didn't have to give you time off—but did. Treat your boss to tickets at the AMC Theatres in Schererville.

WE RECOMMEND: All theaters sell gift cards that can go for as little as \$25 for that special someone. If you don't feel like going out to shop, purchase gift cards for local movies at fandango.com.

BOSS BLING ...

Highland Jewelers—Is your boss so unique he needs custom jewelry? You'll find affordable corporate gift items such as money clips, cuff-links, tie tacks or fine ink pens here in Highland. Hours are Mon. and Thurs. 9:30 a.m. – 7 p.m.; Tues., Wed., and Fri. 9:30 a.m. – 6 p.m.; and Sat. 9:30 a.m. – 5 p.m. Highland Jewelers is at 2839 Highway Ave. in Highland. For more information call (219) 838-2530.

WE RECOMMEND: Give your boss Chamilia retired beads that are 50 percent off. It's a win-win for both of you.

For Her:

EVERYONE LOVES A DAY AT THE SPA ...

Massage Envy—Treat your boss like a boss! One of my favorite things to do is to treat myself to a spa day. Treat your favorite boss to the latest spa treatments, facials and even Swedish massages from Massage Spa Envy in Highland. Part of a popular chain, the spa offers gift cards and packages, but also has memberships available. Located at 10343 Indianapolis

Blvd., Suite 107, Massage Envy is open from 8 a.m. to 10 p.m. Mondays through Fridays, 8 a.m. to 6 p.m. Saturdays, and 10 a.m. to 6 p.m. on Sundays.

WE RECOMMEND: A gift card for a comprehensive facial or massage. They start at \$50. For more information call (219) 922-0900 or access www.massageenvy.com.

Vanis Salon and Day Spa—A relaxing spa package may make the difference between getting that promotion and not getting it. Vanis offers affordable packages that will make your boss turn heads. Among many skin solutions, Vanis offers glymed peels which can

half price tickets to a wide variety of theatre productions for the current week as well as future performances.

WE RECOMMEND: Hot Tix discounted tickets are available at three outlet locations in downtown Chicago as well as online. One location to purchase tickets is 72 E. Randolph in Chicago (between Michigan Avenue and Wabash Avenue, across the street from Chicago Cultural Center). For more information access www.hottix.org.

FLOWERS FOR A COLORFUL BOSS **Central Florist**—For a beautiful holiday centerpiece, check out the flowers at Central Florist at 6992



CHEERY CENTERPIECE Arrangements from Central Florist.

for centuries. Today the elegant inn is a premier bed and breakfast as well as a meeting center and more. Rooms have fireplaces, Jacuzzi tubs, and homemade breakfasts that make the day complete.

WE RECOMMEND: A gift certificate for a night at the Inn and a trip to its bucolic grounds. Aberdeen offers a gazebo set amid twinkling lights and more. The Inn at Aberdeen is a great getaway for bosses and clients at 3158 South State Road 2 in Valparaiso. For more information call (219) 465-3753.

FOR ART LOVING BOSSES ...

Copper Butterfly Fine Arts and Gallery Gift certificates are a great way to showcase this highly unique shop which includes a large selection of original art and one-of-a-kind finds. The Copper Butterfly is a home town boutique with an uptown flair.

WE RECOMMEND: This quaint shop showcases affordable artisan



STRAIGHT NO CHASER Hot holiday tickets at the Morris Performing Arts Center.

provide cell turnover making you look younger and more refreshed.

WE RECOMMEND: Peels don't have to be scary. There are many types of peels for all skin types and conditions. Vanis Salon & Day Spa is at 221 US Hwy 41, Suite J., Schererville. For more information about gift cards call (219) 322-5600.

IF YOUR BOSS IS HOPING THAT SANTA LEAVES TICKETS FOR A BROADWAY PLAY ...

A trip to **Hot Tix** for half price Broadway tickets for your boss is in order. A program of the League of Chicago Theatres, Hot Tix sells

Broadway in Merrillville. They also offer corsages/sprays, balloons, fresh flowers, gift baskets and even gourmet baskets are available.

WE RECOMMEND: A gourmet basket filled with flowers and specialty food items and accessories. Best of all, the work at Central Florist is guaranteed. For more information call (219) 736-9077 or access www.centralflorist.net.

WEEKEND GETAWAY ...

The Inn at Aberdeen Ltd.—The beautiful Inn and its surrounding land lies less than two miles south of the Valparaiso Moraine and is part of the Kankakee River Basin, known and respected for its bountiful harvests and rich trappings and hunting preserves



COOKING CLASSES Tips and tricks from Mrs. Dornberg's.



EDIBLE BOX Truffles from DeBrand Fine Chocolates.

jewelry, trendy fashions, and bath items. Copper Butterfly is at 120 S. Main St. in Crown Point. For more information call (219) 663-1506.

FOR CHOCOLATE LOVERS, YOU CAN'T GO WRONG ...

With many outlets in Northwest Indiana, Fannie May has every kind of confectionary from chocolate-covered strawberries to chocolate mint delights. When you're looking for a thoughtful gift for co-workers, family or friends, Fannie May Chocolates is the perfect present for any chocolate lover.

WE RECOMMEND: A box of candy from Fannie May. Sending or receiving a chocolate gift from Fannie May means you're a part of a gift that was carefully crafted and designed with you in mind. Shipping is free at www.fanniemay.com.



FESTIVE AND HOME-COOKED Teibel's Family Restaurant in Schererville.

FOR THE EPICUREAN ...

Cooking classes at Mrs. Dornberg's is more than just a cooking class—it's the whole experience! From the moment you walk in the door, you'll learn new and exciting recipes, tips and tricks to make cooking fun, the basics as well as expert techniques, and the know-how to create your own kitchen adventures!

WE RECOMMEND: Cooking classes. During each class, you'll learn about a featured ingredient and walk away with everyday skills and techniques that you can use at home. The

company offers a wide variety of classes that even those with special dietary needs can attend. Whether you're new to cooking, an experienced chef, or just looking for a fun night out with your friends, Mrs. Dornberg's has a class level for every style. Mrs. Dornberg's is at 2130 45th St. in Highland. For more information call (219) 922-4542.

For Employees

CASH IS STILL KING FOR MANY EMPLOYEES, BUT GIFT CARDS ALSO WILL DO THE JOB.

A gift from Bon Femme Café offers elegance in a casual setting. In fact, that saying is the motto that drives the succulent cuisine at Bon Femme Café. Here, chefs have prepared an exquisite menu blending American and Continental European with a French accent.

WE RECOMMEND: Give your employees a gift card at the place that prepares a quiche that melts in your mouth. Bon Femme Café is at 66 W. Lincolnway in Valparaiso.

FOR FRESH, HOME-COOKED GOODNESS ...

Teibel's Family Restaurant has been in business for the past 80 years and offers a fine dining experience. The restaurant chef uses recipes handed down in the Teibel family for generations. Whether you fancy Grandma Teibel's fried chicken or their standout boned and buttered perch—an Indiana favorite—our diverse menu has something for Teibel's Family Restaurant

WE RECOMMEND: A gift card good for the boned and buttered perch. Teibel's is at 1775 U.S. Highway 41 in Schererville. For more information call (219) 865-2000 or access www.teibels.com.

FOR EMPLOYEES WHO ENJOY SPORTING EVENTS ...

Stub Hub has something for everyone in the entertainment sector. The site offers hard-to-get tickets to sporting events for teams such as the Black Hawks, Chicago Bulls and the Bears.

WE RECOMMEND: Tickets from Stub Hub. For more information access www.stubhub.com.

FOR EMPLOYEES WHO NEED TO LAUGH ...

Second City—the theater that started it all and brought you John Belushi, Bill Murray, Gilda Radner, Mike Myers and Tina Fey presents comedy shows that are big on improvisation and, many times, audience participation. Shows run at various times weekly. Tickets are \$23-\$28.

WE RECOMMEND: The neighboring UP Comedy Club presents a show as well. Dinner/show packages available; no drink minimum. For more information access www.secondcity.com.



SECOND CITY Get tickets at the Chicago comedy theater that launched Tina Fey's career.

FITNESS CLUB MEMBERSHIPS ...

For the fitness challenged, there is lots to do and learn at Anytime Fitness. Treat your employees to classes, personal training, and more.

WE RECOMMEND: A limited membership card. Anytime Fitness is at 2151 US Highway 41 in Schererville. For more information: (219) 227-8895, anytimefitness.com or Charter Fitness-Schererville: 1642 US Highway 41, Ste. 5, Schererville, (219) 322-2424, www.bmwinschererville.com.

HOT YOGA ...

Started by a Purdue graduate in Northwest Indiana, Pure Power Hot Yoga adds heat and humidity to training. Patterson has been involved with yoga for a decade, starting at a studio in Chicago. Five years ago she decided to become a yoga instructor.

WE RECOMMEND: A limited pass to classes at Pure Power Hot Yoga in Highland. Pure Power is at 2545 Main St., Highland. For more information call (219) 924-1990 or access www.purepowerhotyoga.com.

For Clients

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THE SALVATION ARMY

dining excellence. It's a classic steakhouse with a stylish, lively atmosphere and a place where you can celebrate with friends, family and associates.

WE RECOMMEND: Here, USDA Prime Steaks reign supreme along with delectable market seafood for those non-steak moments. Theo's

is at 9144 Indianapolis Boulevard in Highland. For more information call 219-838-8000.

House of Kobe—This restaurant and bar is just the thing for an evening out with friends and family. It has hibachi grill concept that is great for dinner and a show. There are two locations in

Schererville and Merrillville. House of Kobe is at 1951 US Highway 41 in Schererville. For more information call (219) 281-5784.

WE RECOMMEND: A gift certificate for dinner out and a glass or more of delicious Japanese hot sake. For more information call (219) 864-1377.

Chicagoland Popcorn is winning awards (can you say Food Network) from Hoosiers everywhere. The store makes specialty popcorns for area schools, such as Ivy Tech, that are selling like hotcakes. In fact, there are 250 popcorn flavors to choose from. Their staff can even make mini portions of popcorn for weddings and even employees.

WE RECOMMEND: Your own specialty blend of popcorn. For more information email info@chicagolandpopcorn.com or call Chicagoland Popcorn at (219) 940-1140. Chicagoland Popcorn is at 5470 E. Lincoln Hwy in Merrillville.

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WE RECOMMEND: A big box of fine DeBrand Fine Chocolates. For more information call (260) 969-8333.

South Bend Chocolate Company—got its start making chocolates under a license from the University of Notre Dame. The company now has 13 company-owned stores in Northern Indiana and four franchised locations throughout Indiana, Michigan and Ohio. The factory is located at 3300 W. Sample Street in South Bend and occupies 60,000 square feet.



SUNDAY BRUNCH Dining and entertaining at The Center for Visual and Performing Arts in Munster.

WE RECOMMEND: The cordial cherry treats. South Bend Chocolate Company is at 3300 W. Sample Street in South Bend. For more information call (574) 233-2577 or (800) 301-4961.

For Holiday Entertaining

Gamba Ristorante—The former owners of the Venezia Bar & Grill and Café Venezia, Benito and Hilda Gamba, have combined their efforts into the Gamba Ristorante. Located in Merrillville, this restaurant is housed in an

architectural masterpiece, which is hard to miss with its circular design and copper roof. Modeled after upscale restaurants in exotic European locations, the menu offers classic Italian cuisine.

WE RECOMMEND: A trip to the wine room. The wine room boasts storage space for 1,000 bottles inside of a banquet hall that holds up to 175 people and looks out onto an open courtyard. Gamba Ristorante is at 455 E. 84th Dr. in Merrillville. For more information call (219) 736-5000.

Avalon Manor—Prepare to be impressed as soon as you step into Avalon Manor Banquet Center's elegant foyer. Suitable for events ranging from wedding receptions and fundraising events to corporate training meetings and seminars. The huge facilities offer over 16,500-square-feet of meeting space to suit your needs. Choose an intimate meeting room, our

spacious ballroom or the entire building.

WE RECOMMEND: Check out the largest freestanding banquet facility in Lake County. If you prefer an outdoor wedding venue, consider Avalon's picturesque gazebo. Overlooking a peaceful pond and fountain, the park-like setting has witnessed ceremonies of all kinds. Avalon Manor is at 3550 East US Route 30 in Merrillville. For more information call (219) 945-0888 or access www.avalonmanor.com.

Andorra Banquets offers plenty of room to get the party started. The atmosphere in this large facility is friendly and elegant. It is very spacious with delicious food offerings.

WE RECOMMEND: An evening at Andorra with family and friends. Andorra is at 1112 Route 41 in Schererville. For more information call (219) 865-1230. ☒



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Great Selling Points

Northwest Indiana offers a host of attractive attributes.

BY MICHAEL PUENTE

On paper, Northwest Indiana has a lot going for it that other parts of Indiana simply don't have.

That includes easy access to major highways, a well-trained workforce, an extensive rail system, regional airport and close proximity to the nation's third-largest city: Chicago.

"We've got great assets. We've got access to the fifth-largest economy in the world in Chicago. They are our neighbor," says Donald Koliboski, vice president of economic development for the fledgling Lake County Indiana Economic Alliance. "In terms of population, we're the second most populous area in the state. There are so many things that you can do here—plus, our infrastructure and our access to Lake Michigan. We're in a great physical location."

The state of Indiana does not rank its regions against each other. Much of Northwest Indiana's overall economy is tied to the manufacturing sector, which has taken a hit lately with layoffs at steel mills in Lake and Porter counties.

A quick glance of the state's overall unemployment picture shows a rate of 5.1 percent but one that's near 7 percent in Lake County alone.

Still, folks such as Koliboski believe Northwest Indiana is on a verge of major investment following the completion of the Gary Chicago International Airport's primary runway.

"We've got 490,000 people. We've got a qualifiable workforce," Koliboski says.

But matching that qualifiable workforce to prospective employers can be tricky.

That's why Koliboski helped start LCEA to focus solely on Lake County. The president of the group is Karen Lauerman.

Both Lauerman and Koliboski both



TAKE THE TRAIN The South Shore Line expands its reach to Munster.

worked previously for the pro-business group, the Northwest Indiana Forum.

Koliboski says LCEA's goal is to quickly identify sites in Lake County that can be developed or redeveloped.

So far, in the eight months LCEA has been in operation, it has already proven successful.

Earlier this year, LCEA helped identify 29 acres in East Chicago in which Chrome LLC is currently investing \$5 million for property acquisition, improvements and beautification. The building was used as storage for BP, Buckmaster Steel operations and was originally built for Standard Forge.

Chrome LLC plans to use the 100,000-square-foot crane- and rail-served building to make it more attractive for companies to consider East Chicago.

Chrome is also trying to secure an anchor tenant and will invest at least \$2 million and generate 30 jobs as part of a relocation, additional prop-

erty improvement and development.

"As manufacturing is migrating to clusters, the Midwest is seeing stabilization and growth and supply chain considerations are becoming more important. East Chicago, specifically this property, is conducive to attracting business and future developments," William Marsh, president and general partner in Chrome LLC, says in a written statement.

Lauerman says this is only the start of good things to come. "This is a great opportunity for East Chicago. We see this announcement as just the beginning of good things to come for all the communities of Lake County."

Koliboski says LCEA has identified another industrial property in East Chicago that will bring along \$50 million in new investment which could mean as many as 500 jobs in the next five years. "That would have never happened if it were not for our due diligence."

Koliboski hopes to put aside those competitive drives that can divide

cities and towns in Lake County.

"Hobart is going to talk about Hobart. Merrillville is going to talk about Merrillville. We're going to both Hobart and Merrillville and get them both deeper into the pipeline," Koliboski says. "Because whichever city gets the development, they both win."

This year, the Indiana Economic Development Corp. (IEDC) receives full funding from the Indiana General Assembly for its Indiana Regional Cities Initiative.

The state has allocated \$84 million in the state's biennial budget for the initiative. The legislation was authored by Indiana Rep. Jerry Torr (R-Carmel) and sponsored by Indiana Sen. Ed Charbonneau (R-Valparaiso).

"As Indiana continues to prove itself as the best place in the country to do business, the next frontier is to become a top destination for talent," Victor Smith, Indiana Secretary of Commerce, says in a written statement. "We must embrace regional collaboration and investments in livability and culture as we work to be a nationally recognized state to live and work. The Indiana Regional Cities Initiative is the key to this effort, and I thank the governor and our lawmakers for giving Hoosiers the tools to transform our communities."

Proposed by Gov. Mike Pence, the Indiana Regional Cities Initiative sets forth a framework for neighboring communities all over Indiana to work together to develop "quality

"As Indiana continues to prove itself as the best place in the country to do business, the next frontier is to become a top destination for talent."

—Victor Smith,
Indiana Secretary of Commerce



ON THE BOARDWALK The new bike trail at Wolf Lake is among more than \$50 million in recent improvements around the lake.

of place" initiatives, with the goal of securing at least \$1 billion in joint private and public investment over the next decade.

The IEDC will review regional proposals and award matching funds in order to facilitate significant and meaningful investment in the region.

"The biggest threat to our continued economic success is population stagnation, and the next generation of talent wants more than just a good paying job," Smith says. "They want a lifestyle and an atmosphere that inspires, educates and fosters personal growth. This initiative will bring that energy to our regional communities as we work to grow our population and retain our best and brightest in the place they want to call home."

But even with exciting initiatives, there are continued challenges, says Bill Hanna, president and CEO of the Northwest Indiana Regional Development Authority.

"I think we have been hit harder than most places by the decline in the industrial base. That's been pretty clear over the last few decades," Hanna says.

Hanna says Northwest Indiana's asset is being so close to Chicago. "If you start looking what are the new drivers or the base of the new economy that we should be talking about, not just bringing factors over from Illinois, it's become clear to us that our connectivity to Chicago is really the key to expanding our economic base," Hanna says. "In that perspective, we are ahead of everyone else in Indiana."

One project that could prove beneficial to Northwest Indiana is the

expansion of the South Shore train line from Hammond to Munster. That means for the first time the train line that runs along near the Lake Michigan shoreline will travel inland.

The Indiana General Assembly provided \$180 million in funding to extend the line.

With millions of dollars invested in six major shoreline restoration projects, Hanna says the new goal is to provide a better "quality of place" in Northwest Indiana.

"The value of transit system is really dictated by where it terminates. Ours terminates in Chicago," Hanna says. "The strategy is to establish Northwest Indiana as a legitimate suburb of Chicago because we're just as close geographically as some of the other flourishing suburbs west and northwest of Chicago."

For Hanna, the ongoing push to lure Illinois companies to Indiana won't lead to great economic development in Northwest Indiana, but investing in transportation will.

He says transportation is the key to unlocking why Chicago's other suburban areas have grown much faster over the last 40 years than have Northwest Indiana's communities.

"Even though we have a friendly climate tax-wise, it's not enough to be competitive in a place where access means everything to an awful lot of employers," Hanna says. "This tit for tat on approach for economic development is more based on political posturing than it is on economic reality. I think we are better off talking about how there's mutual benefit and economic exchange between both regions." ■



Calvin Bellamy

Death and Taxes

There's no reason that odd couple has to stay together.

Benjamin Franklin reminded us that nothing is certain except death and taxes, and history proves him right. However, there is no rational reason the two should be linked and in fact much progress has been made in taking the tax sting out of death.

DEAD AND BURIED

The Indiana inheritance tax was repealed effective 2013. From that time forward, there is no reason to worry yourself, your heirs or your business with the burden of Indiana Death Taxes.

POWERFUL PAIN KILLER: THE FEDERAL EXEMPTION

With the federal estate tax exemption at \$5,430,000 for the balance of 2015 (and to be adjusted for inflation in 2016) plus two additional concepts for married couples—the marital deduction and portability—there doesn't have to be any federal death tax when the first spouse dies. At the second death, it should be possible to shelter almost \$11,000,000 of assets from taxation. To gain full benefit of these tax advantages, some estate planning is appropriate. See your attorney.

REDUCING UNAVOIDABLE PAIN

What if your combined estate is more than \$11,000,000? There are several techniques your attorney can assist you with, maybe even providing a pain free or at least an almost pain free result. Consider:

- *Valuation Discounts.* If you own a business, one very important estate planning technique is to divide ownership among family members. A common strategy is for Owner to

give Daughter 1 percent and split the balance with Wife. Owner retains a minority interest (49 percent). At death, the IRS will likely recognize a minority interest discount. This discount can be coupled with a second discount: lack of marketability. Closely held businesses do not trade like publicly held stock. A sale would have to be negotiated and hence is not "readily marketable." With these two discounts, it is often possible to reduce the total estate's

save your business from having to be sold.

SILVER LINING

Believe it or not, the federal estate tax structure has an important benefit for a decedent's heirs. Whether or not you owe a tax payment, current law permits the cost basis of all of decedent's assets to be adjusted to the date of death value. Take the case of a person starting a business from nothing 20 years ago. Assume

While people often tell horror stories about the forced sale of businesses at the death of the owner, these days (with a little planning) death taxes are not likely to be a major reason.

value below the exemption. There are some technical requirements that have to be met when dividing ownership among family members. This should only be undertaken after careful review by your accountant and attorney.

- *Paying on the Installment Plan.* If your business is so valuable that even the exemption, portability and discounts aren't enough to save you from the tax collector, then you might want to consider paying the piper over time. Section 6166 of the Internal Revenue Code permits estates where a closely held business is a large percentage of the estate to pay whatever tax is due over as many as fourteen years. The government charges only a modest interest rate (currently about 2 percent). Even if a hefty tax is due, this option might

at his death, the business is worth \$8,000,000. That business will qualify for a "stepped up cost basis." If Son sells the business two years later for \$10,000,000, only the post-death appreciation (\$2,000,000) will be subject for capital gain tax. To have a clear record of that basis adjustment, it might be wise to file a federal estate tax return even if no tax is due.

While people often tell horror stories about the forced sale of businesses at the death of the owner, these days (with a little planning) death taxes are not likely to be a major reason. Much more serious is the lack of a realistic management succession plan, but that's a subject for another time. **EQ**

Calvin Bellamy is a partner within Krieg DeVault's Financial Institutions, Estate Planning and Business Practice Groups.

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Paco's Custom Clothiers

Quality lands thousands of customers across the country.

BY MICHAEL PUENTE

On August 17, 1999, Paco Fernandez resigned from his job at the Chicago clothing company where he had worked for 28 years.

At the time, the native of Tampico, Mexico was living in East Chicago.

He set out to start his own clothing company to take advantage of the knowledge and experience he had gained during three decades in the business.

But being in the working class city of East Chicago, Fernandez had to decide whether his clothes should be based on price or quality.

His wife Mary offered her advice, "Look where we are. You should focus on price," Fernandez recalled. "But that didn't make sense to me. It doesn't matter where you are. Quality should always come first."

Fernandez set out to prove his wife wrong by offering the best hand-made garments in the country. "Then, I'll worry about the price," he says.

Just a week after setting off on his own as Paco's Custom Clothiers, Fernandez secured his first customer.

But not just any customer.

It was Robert A. Pastrick, then the mayor of East Chicago.

Fernandez recalls Pastrick asking if he could send out a press release. "I actually didn't know what a press release was," Fernandez says.

Pastrick assured Fernandez not to worry.

A few days later, stories about the Mayor purchasing a suit from a locally-owned clothier made for big news in the local newspapers.

"That's how my business took off. My phone didn't stop ringing for the next three or four months," the 61-year-old Fernandez says.

Today, Fernandez has some 3,500 customers all over the country.



CUSTOMERS ALL OVER Paco Fernandez aims to create the best handmade garments in the country.

He's constantly on the move, traveling weekly to places like Atlanta, Miami and Houston to meet with clients whom he provides with top of the line clothing for casual, business and formal events.

They include some of the top bankers, lawyers and doctors in Northwest Indiana to celebrities such as former Chicago White Sox manager Ozzie Guillen and former Chicago Bear Otis Wilson.

For many, the starting price for one of Paco's suits of \$695 may seem a bit steep.

But for the high-energy, bow-tie-wearing Fernandez, it's really not.

"I focus on three things. Service, quality and price. I'll give you the best finished product and search for the best fabrics," Fernandez says.

When you go to a chain clothing store, they'll offer you a few fabrics with a price range of \$300 to \$400, not including alternations.

Fernandez offers 200 fabrics to choose from, including those from England, Italy and China.

Then, the suit is custom-fit to the client.

"If you can afford a suit off the rack, you can afford me," Fernandez says.

But in keeping with Fernandez's philosophy of quality before price, Paco says of a customer who may be undecided about purchasing a suit from him or a chain store, he has this trick.

"I don't give you the same product at less money. I'll give you a product of the same price but better quality," Fernandez says. "My garment is a lot better."

Fernandez says dressing well is especially important for college graduates who are looking to get an advantage when seeking that first job.

"First impressions make a world of difference. The first 30 seconds are critical," Fernandez says. "If you don't make a first good impression, you may not be able to take the second step."

Fernandez runs his firm with a partner. He has an office in Highland and downtown Chicago.

While the suits are all finished in Chicago, the major pieces are put together by Martin Greenfield Clothiers of New York City.

The 87-year-old Martin Greenfield, considered a master tailor, provides suits to President Barack Obama and former president Bill Clinton, along with a long list of celebrities.

"Martin Greenfield makes the best hand-finished garments in the United States. That's who makes our clothing," Fernandez says. "He taught me everything there is to know about the clothing industry. He told me the day you stop learning, get out of the business. And I'm still learning." **BQ**

Arts Update

Upcoming events in Northwest Indiana and Greater South Bend.



John Cain



Jack Walton

NORTHWEST INDIANA

BY JOHN CAIN

A busy fall arts season culminates with holiday traditions. The South Shore Convention and Visitors Authority presents "A Christmas Story," November 7-January 3. This exhibit of six animatronic window displays from Macy's in New York features classic scenes from the iconic movie based on the writings of Jean Shepard about his experiences growing up in "the Region." Shepard was also the voice of the older Ralphie, the narrator of the movie. What are the most memorable scenes from this holiday favorite for you? The pink bunny suit, the "evil" elves at the department store, or Christmas dinner at the Chinese restaurant? Drop by the Indiana Welcome Center in Hammond to enjoy other activities during the exhibit, including the "Mommy's Little Piggy Mashed Potato Eating" contest, the "Oh Fuuudge" relay race and photos taken atop Santa's Mountain with a slide—just like the movie!

To wrap up the year, Memorial Opera House in Valparaiso will offer a spectacular adaptation of "A Christmas Carol, The Musical," based on Charles Dickens' best-known story, November 27-December 5. The story of Ebenezer Scrooge and his ghostly encounters will come to life in this lavish and thrilling musical. More info at www.mohlive.com.

Providing an intriguing twist on the "Christmas Carol" tradition, Beatniks on Conkey presents "The Trial of Ebenezer Scrooge," December 11-20. A year after his miraculous transformation, Ebenezer Scrooge is back to his miserly old ways and is suing Jacob Marley and the Ghosts of Christmas Past, Present and Future for breaking and entering, kidnap-



ANNUAL TRADITION Southold Dance Theater's "Nutcracker" runs December 12-13 at the Morris Performing Arts Center in South Bend.

ping, slander, pain and suffering, along with attempted murder and the intentional infliction of emotional distress. One by one, Bob Cratchit, Scrooge's nephew, Fred, and the ghosts all take the witness stand to give their account of the night in question. Learn more at www.beatniksonconkey.com.

Check the South Shore Arts Regional Arts Calendar at www.SouthShoreArtsOnline.org, and find out more on Lakeshore Public Television's "Eye on the Arts," every Friday evening at 7 p.m. on Lakeshore Report.

GREATER SOUTH BEND

BY JACK WALTON

Holiday shows are taking over the Morris Performing Arts Center in South Bend this season. Sandy Hackett's "Rat Pack Christmas" gets things started on December 3. Then it's time for annual traditions from Southold Dance Theater and the South Bend Symphony Orchestra. Southold's "Nutcracker" runs December 12-13 and the SBSO's "Home for the Holidays" concerts happen December 19-20. Find out more at morriscenter.org.

Songs from Rodgers and Hammerstein musicals comprise the program

"A Grand Night for Singing," running December 1-5 at Indiana University South Bend. The IUSB Theatre and Dance Company will do numbers from "Oklahoma," "South Pacific" and others. Learn more at iusb.edu/arts.

Billie Holiday fans will be flocking to South Bend Civic Theatre November 6-22 for Lanie Robertson's show, "Lady Day at Emerson's Bar & Grill." The poignant piece depicts a sickly Lady Day trying to keep herself together at a 1959 club engagement, despite being just a few months away from her death. "A Christmas Carol" takes over after that, running December 4-20. Go to sbct.org for tickets and more information.

Costumed jugglers, actors, musicians and singers make the Madrigal Dinners at Saint Mary's College December 4-6 a refreshing break from the usual holiday entertainments. The Madrigal Dinners are a charming simulation of a medieval British feast, with musical performances, jugglers performing tricks and a group of actors presenting a brief theatrical farce in installments throughout the meal.

The DeBartolo Performing Arts Center at the University of Notre Dame offers music, theater and dance in equal portions. On November 7, jazz pianist Billy Childs presents "Map to Treasure," a jazz salute to singer-songwriter Laura Nyro. From November 18-22, the DPAC features "Little Shop of Horrors," presented by Notre Dame's Department of Film, Television and Theatre. Camille A. Brown and her Dancers come to campus January 21-23 to present programs, including "Black Girl: Linguistic Play," an exploration of African-American female identity, as well as the New Orleans-themed "New Second Line." **BQ**

The Professionalism of Frank Gore

Colts sign veteran Pro Bowl player to build up the offense.

BY BEN SMITH

Frank Gore doesn't really want to talk to you. Don't take it personally.

Oratory is not generally a thing for NFL running backs, who traffic in the more elemental arts of collision and truckloads of hurt. And so, on this Friday back in September, Gore entered the Indianapolis Colts' locker room scowl first, an iron chunk of a man who knew what was coming and didn't appear altogether thrilled about it.

What was coming were microphones, minicams, questions. What was coming were inquiring minds who wanted to know what a five-time Pro Bowl player and an 11-year veteran could bring to the table for a Colts offense that had enough weapons without him to reach the AFC championship game last season.

Here's one thing he brings: Professionalism.

The scowl loosened. Two-hundred seventeen pounds of thick, compacted muscle seemed to relax a bit. Gore smiled and became, if not exactly expansive, a willing interviewee.

It is, after all, part of the deal when you play professional football. And Gore's played professional football for a long time.

"I know I can play football," he says. "Just got to be ready when my number is called."

That's exactly what the Colts were looking for when they signed him as a free agent in the offseason, because good things tend to happen when Gore's number is called. His 11,073 career rushing yards rank him at No. 20 on the NFL all-time list, and he's



"GREAT LEADERSHIP" At age 32, Frank Gore of the Indianapolis Colts is willing to do whatever he's asked to do.

one of only 11 players in NFL history to have at least eight 1,000-yard rushing seasons. After 10 seasons with the San Francisco 49ers, his name is all over their record book: first in career rushing yards (11,073), first in career attempts (2,442), first in career rushing touchdowns (64).

"Great leadership," Colts quarterback Andrew Luck says of Gore. "Tough runner. Great pass protection. Infectious attitude towards football. Loves football."

Of all those, the leadership aspect might be as crucial as any for a Colts' team that's made no secret that it considers the next step—actually winning the AFC championship and reaching the Super Bowl—imminent.

It's why they signed 12-year veteran safety Mike Adams in 2014, who responded with a Pro Bowl season last year. And it's why they signed linebacker Trent Cole (an 11-year

vet and two-time Pro Bowler), wide receiver Andre Johnson (13-year vet, seven Pro Bowls) and Gore this off-season.

They joined a roster that, despite its success, remains youthful. Twenty-three players on the Colts' 53-man active roster at the start of this season had been in the league three years or fewer. Nine of those were rookies—including Josh Robinson and Tyler Varga, the only other running backs on the active roster besides Gore after the Colts cut loose oft-injured Vick Ballard and Daniel Herron.

It's perhaps as crucial a role as grinding out the hard yards that will provide balance to the Colts' offense and give the occasionally beleaguered Luck some breathing room.

"Yeah, [Gore] is a veteran that's been there and done that," Luck says. "And he just works his butt off every day. I think that's important.

I think it's important to have that great veteran leader.

"I was fortunate as a young guy to watch Robert Mathis and Reggie Wayne operate. And for these young guys, they get to watch Frank Gore work."

He half-turns, vaguely waves at what used to be Wayne's locker. The nameplate above it is blank now, Wayne's having been cut loose in the offseason.

It severed one more link to the Colts' past, though a handful remain. Mathis is still around, occupying the first stall in the first bank of lockers on your left as you enter the dressing room. Farther down the way, place-kicker Adam Vinatieri, now in his 20th season, sits in front of his stall, texting. Even farther down are Johnson and Gore—whose stalls, perhaps not coincidentally, are side-by-side.

They are veterans brought in to be, well, veterans. And, in Gore's case, to bulk up a running game that averaged just 100.8 yards per game

last year on 415 total attempts.

Luck, on the other hand, threw the football 616 times. Both head coach Chuck Pagano and offensive coordinator Pep Hamilton understood that was something that had to change.

"We've still got to be able to run it more," Pagano said after the Colts lost their season opener at Buffalo. "We're not going to survive by the pass only. I think everybody understands that."

Hamilton concurred.

"Yeah, we'll have balance. We'll have balance," he promised. "[But] during the game, it's not a situation necessarily where I'm studying a hit chart. We're looking at what they're doing and then more importantly what can we do to get first downs and try to score touchdowns? I think more than anything we have to stay away from the friendly fire and that's just doing things that are going to stall drives."

Incomplete passes would be one of those things. So would the inabil-

ity to get the two yards on third down that would move both the chains and the clock.

Gore was brought in to facilitate the latter, provided he could avoid the more serious nicks and dings that are a running back's lot in the NFL. He's always been durable—in 10 seasons in San Francisco, he missed just 12 regular-season games—and he entered 2015 having not missed any regular-season games since 2011.

Now, at 32, he's with a new team that has 15 players on the roster 24 years old or younger. And he seems willing simply to do whatever he's asked to do.

"I just feel like when I'm not getting the ball, what can I do to help my team win?" says Gore.

"You're a football player. You want to get into a rhythm in a game. I feel like the more I play, the better I get. But I just want to win, though. I'm willing to do whatever it takes to win. If it's running, passing, I'm willing to do it." □

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Supporting Indiana Businesses

The state's efforts to create a lot more "Companies to Watch."



Sue Ellspermann

On August 27, a large audience of Hoosiers gathered in Indianapolis to honor the 2015 class of "Companies to Watch." Presented by the State of Indiana and Indiana Office of Small Business and Entrepreneurship, and endorsed by the Edward Lowe Foundation, this designation recognizes privately held Indiana businesses that have experienced exceptional growth and are well positioned for even greater growth in the future. Eligible companies must have six to 150 full-time employees and have generated between \$750,000 to \$100 million in annual revenue or capital. During 2014, these chosen companies had combined revenues in excess of \$196 million and created 148 new jobs.

Included among those honorees was Hudec Woodworking in Griffith, one of the top millwork providers in the country. Recently, Hudec was recognized as one of the country's 5,000 fastest growing companies by Inc. 5000 magazine. Since 2010, annual revenue has doubled and continues to steadily grow each year.

In the terminology of economic development officials, these are "second-stage companies" that have moved beyond the "start-up" phase and are now positioning themselves for long-term success. In some ways this can be a very critical time for these companies as they evolve into organizations with new staff and larger operations. The company founders must morph into managers.

For all of these reasons, it is fitting that we salute those companies that are well prepared for continued success in the marketplace.

The future of Indiana's economy is dependent on the "churn" of new business being started by the entrepreneurs among us. In Indiana, over 71,500 companies employ one to four people. Data from 2013 shows that 2.156 million Hoosiers worked for small businesses. The bulk of private sector job growth is in the small business sector.

To support small businesses and entrepreneurs, Governor Pence and I elevated the Office of Small Business and Entrepreneurship (OSBE) to an independent agency reporting to the Lt. Governor. A core function of the agency is operation of Indiana's ten Regional Small Business Development Centers. To assist small business with their interaction with state and local government, we established an ombudsman position focused on minimizing red tape.

Recognizing some specialized needs, we created statewide Procurement and Technical Assistance Centers with staff to counsel small businesses through the often daunting procurement and contracting process of the federal government. This is in response to the fact that Indiana small businesses have not applied for nor received a significant share of federal contracts.

With support of the General Assembly, OSBE is now providing special services for high-growth and high-tech companies through Launch Indiana. Across the state of Indiana, large and small communities have established co-working spaces where entrepreneurs have access to office facilities and networking spaces. In Northwest Indiana this includes the

Innovation Center in Hammond, the Purdue Research Park in Crown Point and Zoseco Coworking in Valparaiso. Just to the east there are the Branch in South Bend and Launch-Pad in Goshen. The impact of these elements is to create a healthy ecosystem for entrepreneurship and small business development.

We have worked with the Legislature to create business-friendly tax and regulatory policies that do not burden a young business with costs and paperwork. In fact, Indiana is ranked in the Top 10 for small business tax policy by the National Federation of Independent Businesses. Our sound fiscal position and pro-growth policies have made Indiana the #1 state in the Midwest and in the top ten in the nation for doing business according to a number of national publications. And, last month we set a record for the total number of Hoosiers employed, eclipsing the previous record set in 2000.

We should lift up and congratulate Indiana small businesses. They are the biggest economic engine of our state and nation as more jobs will be created by small businesses than any other source. Because they have a vested interest in their communities, small business owners are often our strongest community leaders and supporters.

I look forward to honoring the next class of Companies to Watch and celebrating the continuing success of those companies recognized in past years. **□**

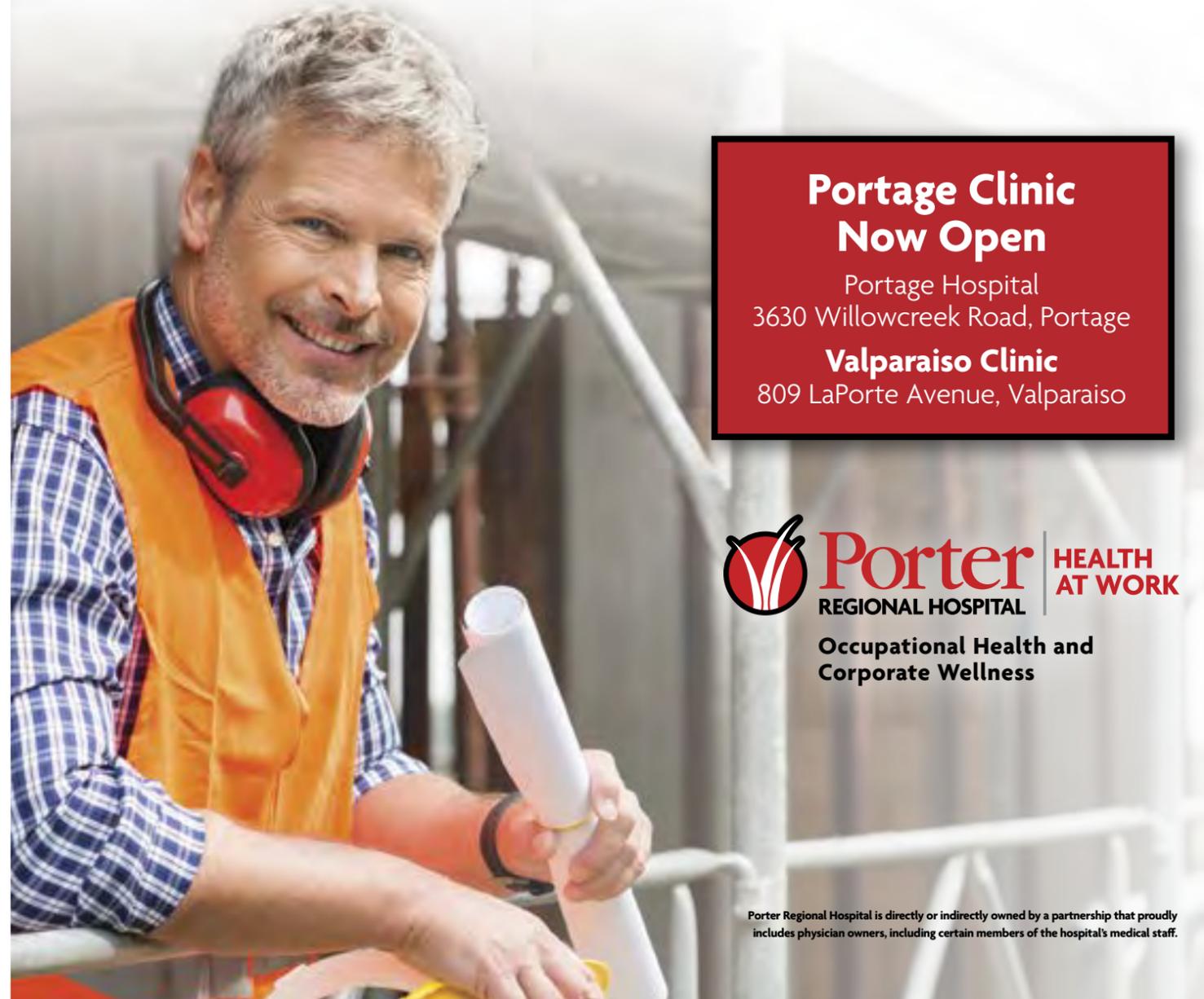
Sue Ellspermann is Indiana's lieutenant governor.

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